

# ANNUAL LEGISLATIVE REPORT ON MARKET CONDITIONS



TEXAS DEPARTMENT OF INSURANCE  
REGULATORY POLICY DIVISION

2016

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## ***Introduction***

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The Texas Department of Insurance (TDI) publishes this report to comply with *Texas Insurance Code* Section 2251.008, which requires that TDI issue to the Governor, Lieutenant Governor, and Speaker of the House of Representatives an *Annual Legislative Report on Market Conditions* reflecting changes in losses, premiums, market share, and complaints for certain lines of insurance.

This report includes information on the following lines of insurance: General Liability, Commercial Fire and Allied Lines, Product Liability, Commercial Multiple Peril, Private Passenger Auto, Homeowners Multiple Peril, Workers' Compensation, Boiler and Machinery, Commercial Crime, Commercial Glass, Medical Professional Liability, and Miscellaneous Professional Liability.

*The Annual Legislative Report on Market Conditions* shows market share based on the most recent year as well as the percent change from the prior year.

As required by SB 611, 80th Legislature, beginning with the 4th Quarter 2007, TDI started collecting information pertaining to underwriting profits or losses and rate filings. This report contains the underwriting profit or loss information for all lines of business and the rate filing information for Private Passenger Automobile and Homeowners lines of business. Because of the cyclical nature of the underwriting profit or loss information contained in this report, it should not be used to determine the reasonableness of rates used by a given company.

As required by SB 784, 84th Legislature, beginning with 2016, the collection of data and issuance of the report was changed from each calendar quarter to each calendar year.

## Terms

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**Number of Policies Written:** The number of Texas new and renewal policies issued during the year. The policies were adjusted to an annual basis. For example, a six month policy was reported as 0.5 policies.

**Premiums on Policies Written:** This report captures the Texas portion of direct premiums written in the designated year without adjustments for cancellations or endorsements, so it may not match the written premiums figures in the statutory Annual Statement.

**Direct Written Premium:** Written premium is the Texas portion of the statutory Annual Statement report of written premiums in the year.

**Direct Losses Paid:** Direct losses paid represent payments made during the year regardless of when the policy was written or when the accident occurred. Loss adjustment expenses (LAE) are not included.

**Loss Ratio:** Unless otherwise specified this ratio is developed by dividing direct losses paid during the quarter by direct premiums written during the year.

**Earned to Incurred Loss Ratio:** This loss ratio is developed by dividing direct incurred losses by earned premiums. Both figures come from the statutory Annual Statement. LAE are not included.

**Number of Groups:** Companies that are owned or controlled by one entity are considered a group. Unaffiliated companies are those that are not associated with any other insurance company. The number of groups referred to in this report is the number of groups plus the number of unaffiliated companies.

**Market Share:** This figure represents an insurer's market share, expressed as a percentage, of the industry total for premiums written for the most recent calendar year.

**Underwriting Profit or Loss:** The underwriting profit or loss is calculated as the direct premiums earned less direct losses incurred, less loss adjustment expenses incurred, less other underwriting expenses incurred, and less dividends paid to policyholders. The underwriting profit or loss is exactly as the company reported, and has not been reconciled to any financial reports.

**Rate Filing Exhibits:** The number of rate filings and rate filing summary information is as it was reported by the company and has not been reconciled to actual rate filings that were received by TDI. Rate reductions are indicated by negative numbers in parentheses. Rate filings information is only reported if there was a change in a given "period," so there may be occurrences where a 12 , 24 , or 36 month period is not displayed.

## ***Lines of Insurance***

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**Products and Completed Operations Insurance or Product Liability** provides coverage for a manufacturer or contractor for claims after a manufactured product has been sold, or a claim results from an operation which the manufacturer has completed. Products Liability also includes coverage for a contractor's or manufacturer's liability for injuries or property damage suffered by fourth parties as the result of the contractor or manufacturer completing an operation.

**General Liability** provides coverage for an insured when negligent acts or omissions result in bodily injury or property damage on the premises of a business or when someone is injured in the general operation of a business.

**Commercial Fire and Allied Lines** has two coverages Standard Fire Policy and Extended Coverage Endorsements for businesses. A Standard Fire Policy insures commercial properties against fire and lightning. The Extended Coverage Endorsement covers numerous direct and indirect risks such as windstorm, hail, explosions, smoke damage, vandalism, and water damage.

**Commercial Multiple Peril** policies generally provide coverage for businesses in four areas: property; liability; crime; and boiler and machinery.

**Private Passenger Auto** coverages include liability, personal injury protection, uninsured motorist and physical damage.

**Homeowners Multiple Peril** provides coverage against the insured's property being destroyed or damaged by various perils and coverage for the insured's liability exposure.

**Workers' Compensation** offers coverage providing four types of benefits (medical care, death, disability, rehabilitation) for employee job-related injuries or diseases as a matter of right (without regard to fault).

## ***Lines of Insurance***

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**Boiler and Machinery** provides protection against the sudden and accidental breakdown or explosion of boilers, machinery, and electrical equipment. Coverage is provided on damage to the equipment, damage to the property of others, as well as expediting expenses; coverage can be extended to cover losses resulting from the interruption of business.

**Commercial Crime** provides coverage against loss of property caused by burglary, theft, or employee dishonesty. This may include losses inside or outside the premises, losses from counterfeit paper currency, and depositors forgery.

**Commercial Glass** provides coverage on commercial plate glass, lettering, frames and ornamentation.

**Medical Professional Liability** provides insurance against losses due to claims for damages alleging malpractice by physicians, surgeons, hospitals or other health care providers in the exercise of their professions.

**Miscellaneous Professional Liability** provides insurance on professional practitioners that will defend suits instituted against them for malpractice or errors and omissions or pay any damages, subject to policy limits. In compliance with applicable statutes, the following have been excluded from miscellaneous professional liability: architects, beauticians/barbers, lawyers, medical laboratory personnel, psychologists, real estate agents, surveyors, and x-ray lab personnel.

# Summary of Year

## TOTALS FOR YEAR ENDING DECEMBER 2016

	Number Of Groups/Companies	Number Of Policies Written	Premiums On Policies Written	Direct Written Premiums	Direct Losses Paid
PRODUCT LIABILITY	64 / 204	33,879	\$167,105,321	\$170,899,301	\$49,552,291
GENERAL LIABILITY - OTHER	149 / 399	1,972,738	\$2,244,756,565	\$2,510,729,587	\$1,349,907,258
COMMERCIAL FIRE AND ALLIED	80 / 213	103,647	\$850,999,921	\$895,971,963	\$664,540,768
COMMERCIAL MULTIPLE PERIL	91 / 258	573,870	\$2,205,953,101	\$2,219,626,106	\$1,563,358,886
PRIVATE PASSENGER AUTO					
VOLUNTARY (VOL) LIABILITY	80 / 183	14,319,700	\$11,505,606,098	\$10,685,465,288	\$7,017,190,071
ASSIGNED RISK LIABILITY	8 / 9	2,618	\$2,683,778	\$1,916,600	\$1,559,531
PHYSICAL DAMAGE	77 / 178	10,820,052	\$9,022,663,774	\$8,302,840,268	\$6,849,162,825
TOTAL PRIVATE PASSENGER AUTO	81 / 186	25,142,370	\$20,530,953,650	\$18,990,222,156	\$13,867,912,427
HOMEOWNERS MULTIPLE PERIL	72 / 134	6,497,859	\$8,636,807,240	\$8,306,503,019	\$6,986,771,954
WORKERS' COMPENSATION					
VOL PREMIUMS < \$5,000		155,946	\$216,852,030	*	*
VOL PREMIUMS \$5,000 - \$100,000		58,730	\$1,120,058,482	*	*
VOL PREMIUMS > \$100,000		3,856	\$956,542,329	*	*
TOTAL VOLUNTARY	91 / 293	218,532	\$2,293,452,841	\$2,343,806,967	\$939,208,764
RESIDUAL MARKET **	1 / 1	141	\$4,465,613	\$3,425,736	\$2,104,415
TOTAL WORKERS' COMP	91 / 293	218,673	\$2,297,918,454	\$2,347,232,703	\$941,313,179
BOILER AND MACHINERY	48 / 154	64,544	\$113,586,123	\$118,562,886	\$49,903,891
COMMERCIAL CRIME	42 / 115	19,430	\$19,411,211	\$21,067,574	\$5,691,372
COMMERCIAL GLASS	2 / 2	26	\$34,774	\$34,774	\$422
MEDICAL PROFESSIONAL LIABILITY	33 / 48	89,051	\$182,613,757	\$185,305,579	\$43,464,781
MISC. PROFESSIONAL LIABILITY	35 / 101	69,037	\$397,251,789	\$434,783,040	\$159,661,643

\* Companies were not required to report the Direct Losses Paid by policy size.

\*\* Policies reported in this category were written under the START program by the Texas Mutual Insurance Company.

Line of Business	NUMBER OF GROUPS / COMPANIES WRITING POLICIES PER YEAR				
	2012	2013	2014	2015	2016
Product Liability	67 / 192	66 / 201	65 / 189	63 / 191	63 / 193
General Liability	139 / 367	141 / 384	143 / 388	145 / 383	148 / 379
Commercial Fire and Allied	75 / 203	72 / 211	74 / 204	78 / 207	79 / 203
Commercial Multiple Peril	83 / 235	82 / 239	87 / 240	87 / 247	87 / 249
Private Passenger Auto	76 / 181	74 / 173	80 / 178	80 / 182	79 / 177
Homeowners Multiple Peril	65 / 118	63 / 109	68 / 117	71 / 127	70 / 124
Workers' Compensation	93 / 270	93 / 280	93 / 282	92 / 281	88 / 282
Boiler and Machinery	46 / 136	43 / 146	48 / 148	46 / 146	46 / 146
Commercial Crime	40 / 99	38 / 110	35 / 103	38 / 102	38 / 103
Commercial Glass	4 / 6	3 / 5	3 / 3	3 / 3	2 / 2
Medical Professional Liability	28 / 42	32 / 44	33 / 45	34 / 46	33 / 49
Misc. Professional Liability	39 / 92	38 / 94	37 / 95	38 / 98	35 / 98



## Product Liability

There were 64 groups (204 companies) that had direct written premium for Product Liability in 2016, as compared to 67 groups (210 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRODUCT LIABILITY

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	Ace Limited Group	11.52%	\$19,683,846	\$23,448,698	(16.06%)	\$11,579,362	16.48
2	United Fire and Casualty Group	9.17%	\$15,679,441	\$14,335,651	9.37%	\$5,918,249	21.57
3	Travelers Group	9.07%	\$15,508,198	\$20,842,666	(25.59%)	(\$17,957,166)	90.10
4	Liberty Mutual Group	8.92%	\$15,251,280	\$13,185,288	15.67%	\$5,401,534	15.32
5	Hartford Fire and Casualty Group	7.03%	\$12,021,663	\$12,896,548	(6.78%)	\$3,338,413	11.92
6	Zurich Insurance Group	5.49%	\$9,387,809	\$16,430,202	(42.86%)	\$340,247	62.62
7	Allianz Insurance Group	5.17%	\$8,837,334	\$9,632,001	(8.25%)	\$15,043,218	11.32
8	American Financial Group	4.97%	\$8,501,151	\$8,849,822	(3.94%)	\$382,705	18.46
9	CNA Insurance Group	3.60%	\$6,144,716	\$3,093,598	98.63%	(\$1,815,571)	91.02
10	Old Republic Group	2.83%	\$4,833,844	\$3,580,338	35.01%	\$3,813,376	0.17
11	Nationwide Corp. Group	2.73%	\$4,663,788	\$4,988,043	(6.50%)	\$2,487,772	32.17
12	Sentry Insurance Group	2.55%	\$4,354,723	\$4,907,896	(11.27%)	\$552,478	5.56
13	Arch Insurance Group	1.78%	\$3,042,589	\$2,574,809	18.17%	\$246,095	15.51
14	Central Mutual Insurance Co. Group	1.74%	\$2,966,554	\$2,694,621	10.09%	(\$2,609,030)	9.16
15	Federated Mutual Group	1.69%	\$2,887,060	\$3,225,229	(10.49%)	\$2,406,902	8.34
16	AmTrust GMACI Maiden Group	1.68%	\$2,864,507	\$3,287,897	(12.88%)	(\$8,358,159)	102.45
17	Cincinnati Financial Group	1.65%	\$2,820,101	\$2,671,241	5.57%	(\$688,280)	7.30
18	Fairfax Financial Group	1.59%	\$2,723,237	\$3,768,619	(27.74%)	(\$5,607,070)	25.58
19	American International Group	1.58%	\$2,696,924	\$5,843,344	(53.85%)	(\$5,974,190)	1.86
20	Electric Insurance Group	1.56%	\$2,674,004	\$5,466,913	(51.09%)	\$1,071,610	61.34
21	State Auto Mutual Group	1.32%	\$2,259,275	\$1,853,347	21.90%	\$1,481,933	(11.29)
22	EMC Insurance Co. Group	1.24%	\$2,121,576	\$2,154,365	(1.52%)	\$1,414,755	21.36
23	WR Berkley Corp. Group	1.14%	\$1,952,422	\$1,664,840	17.27%	(\$756,315)	40.94
24	Tokio Marine Holdings Inc. Group	1.09%	\$1,862,039	\$1,938,934	(3.97%)	(\$671,130)	18.22
25	National American Insurance Company	0.98%	\$1,680,753	\$1,557,740	7.90%	\$1,041,598	**
<b>Top 25 Groups Total</b>		<b>92.11%</b>	<b>\$157,418,834</b>	<b>\$174,892,650</b>	<b>(9.99%)</b>	<b>\$12,083,336</b>	<b>30.50</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$170,899,301</b>	<b>\$189,659,315</b>	<b>(9.89%)</b>	<b>\$22,265,226</b>	<b>29.00</b>

\*\* Direct Losses Paid or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$103,245,576	\$98,345,041	\$74,104,835
1998	\$89,277,744	\$86,445,819	\$83,408,147
1999	\$74,222,542	\$68,450,200	\$102,143,781
2000	\$91,594,458	\$81,093,697	\$105,636,253
2001	\$133,652,540	\$137,789,126	\$115,636,650
2002	\$138,294,326	\$113,999,851	\$153,628,973
2003	\$221,285,987	\$143,890,923	\$204,212,091
2004	\$251,609,507	\$167,787,722	\$132,747,319
2005	\$214,607,243	\$155,072,230	\$121,967,657
2006	\$225,291,379	\$165,361,473	\$46,544,586
2007	\$203,027,337	\$148,084,650	\$66,855,387
2008	\$186,349,157	\$159,904,750	\$57,956,939
2009	\$187,588,417	\$133,213,756	\$65,157,262
2010	\$159,148,831	\$135,090,539	\$59,768,080
2011	\$152,893,227	\$156,467,202	\$54,027,503
2012	\$175,862,718	\$185,672,420	\$60,312,204
2013	\$173,677,131	\$183,605,865	\$74,013,127
2014	\$171,614,682	\$184,959,940	\$85,555,751
2015	\$172,153,164	\$189,659,315	\$78,700,512
2016	\$167,105,321	\$170,899,301	\$49,552,291

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2004	138.3%
2005	35.9%
2006	26.3%
2007	66.5%
2008	22.7%
2009	(14.3%)*
2010	115.5%
2011	43.0%
2012	27.8%
2013	50.4%
2014	6.6%
2015	37.5%

\*Westport Insurance Corp. reported about (\$104,000,000) of incurred losses impacting the industry's over-all loss ratio.

## General Liability

There were 149 groups (399 companies) that had direct written premium for General Liability in 2016, as compared to 148 groups (407 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR GENERAL LIABILITY

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	American International Group	12.29%	\$308,596,220	\$255,763,880	20.66%	\$93,156,706	102.03
2	Travelers Group	8.90%	\$223,552,006	\$235,799,321	(5.19%)	\$82,886,505	50.08
3	Ace Limited Group	8.60%	\$215,988,245	\$230,066,407	(6.12%)	\$64,244,349	40.36
4	Zurich Insurance Group	6.17%	\$154,844,228	\$190,773,739	(18.83%)	\$8,799,568	80.20
5	Liberty Mutual Group	5.58%	\$140,153,200	\$153,157,098	(8.49%)	(\$18,253,530)	87.54
6	CNA Insurance Group	3.21%	\$80,546,159	\$73,081,267	10.21%	(\$21,269,623)	85.59
7	Hartford Fire and Casualty Group	2.81%	\$70,534,034	\$68,055,019	3.64%	(\$26,686,388)	47.09
8	American Financial Group	2.57%	\$64,547,956	\$67,212,972	(3.97%)	\$20,751,022	16.88
9	Nationwide Corp. Group	2.27%	\$57,117,646	\$53,642,484	5.48%	\$14,663,039	32.69
10	WR Berkley Corp. Group	2.13%	\$53,385,011	\$57,262,049	(6.77%)	\$8,294,096	20.57
11	TD Friedkin Group	2.00%	\$50,116,622	\$46,954,350	6.73%	\$1,892,303	47.71
12	XL America Group	1.91%	\$47,920,196	\$43,913,746	9.12%	(\$411,920)	39.71
13	State Farm Group	1.78%	\$44,655,731	\$44,669,412	(0.03%)	(\$2,646,341)	58.24
14	Arch Insurance Group	1.78%	\$44,577,391	\$48,181,461	(7.48%)	(\$6,162,296)	37.86
15	Starr Group	1.60%	\$40,158,610	\$47,102,245	(14.74%)	\$21,218,173	18.70
16	United Fire and Casualty Group	1.51%	\$37,810,831	\$34,132,167	10.78%	\$22,859,488	14.97
17	Swiss Re Group	1.47%	\$37,009,125	\$36,971,930	0.10%	(\$2,006,354)	200.96
18	AmTrust GMACI Maiden Group	1.41%	\$35,431,695	\$32,188,321	10.08%	\$9,775,370	27.15
19	Endurance Group	1.33%	\$33,324,189	\$27,857,119	19.63%	\$16,462,631	0.10
20	Alleghany Group	1.28%	\$32,216,415	\$33,146,868	(2.81%)	\$28,669,742	14.27
21	Caterpillar Group	1.23%	\$30,917,327	\$23,520,311	31.45%	\$5,673,989	51.06
22	Berkshire Hathaway Group	1.23%	\$30,759,238	\$25,448,504	20.87%	\$7,143,324	5.26
23	Allianz Insurance Group	1.17%	\$29,346,871	\$12,069,235	143.15%	\$13,327,362	10.79
24	Old Republic Group	1.07%	\$26,775,998	\$25,435,616	5.27%	\$19,494,452	54.67
25	Allied World Assurance Holding Group	1.04%	\$26,046,515	\$25,292,815	2.98%	(\$5,524,853)	2.35
<b>Top 25 Groups Total</b>		<b>76.33%</b>	<b>\$1,916,331,459</b>	<b>\$1,891,698,336</b>	<b>1.30%</b>	<b>\$356,350,814</b>	<b>58.81</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$2,510,729,587</b>	<b>\$2,506,031,514</b>	<b>0.19%</b>	<b>\$478,204,155</b>	<b>53.77</b>

**ANNUAL EXPERIENCE**

<b>Calendar Year</b>	<b>Premiums on Policies Written</b>	<b>Direct Written Premium</b>	<b>Direct Losses Paid</b>
1997	\$875,961,495	\$880,454,137	\$599,796,751
1998	\$956,932,834	\$964,257,062	\$641,776,252
1999	\$889,647,379	\$1,011,468,500	\$751,353,762
2000	\$906,586,632	\$1,154,729,052	\$773,095,217
2001	\$1,036,740,354	\$1,274,262,406	\$710,797,036
2002	\$1,431,296,272	\$1,528,983,854	\$987,340,838
2003	\$1,817,578,029	\$1,843,599,841	\$1,209,993,644
2004	\$1,886,254,959	\$1,784,885,589	\$1,012,598,486
2005	\$1,818,262,461	\$1,801,476,167	\$965,808,978
2006	\$1,870,991,647	\$2,008,194,997	\$1,033,720,826
2007	\$1,959,009,224	\$2,183,666,055	\$970,855,115
2008	\$1,999,938,626	\$2,180,957,954	\$971,663,247
2009	\$1,822,814,772	\$2,003,218,978	\$958,417,888
2010	\$1,365,276,572	\$2,049,483,520	\$1,018,172,493
2011	\$1,444,813,253	\$1,962,297,014	\$1,039,362,982
2012	\$1,544,169,927	\$2,170,204,371	\$1,379,814,995
2013	\$2,038,245,408	\$2,418,665,959	\$1,095,471,994
2014	\$2,223,367,432	\$2,506,157,347	\$1,201,254,585
2015	\$2,409,966,297	\$2,506,031,514	\$1,332,875,929
2016	\$2,244,756,565	\$2,510,729,587	\$1,349,907,258

**EARNED TO INCURRED LOSS RATIO BY YEAR**

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<b>Year</b>	<b>Loss Ratio</b>
2004	74.8%
2005	77.6%
2006	52.3%
2007	45.9%
2008	47.1%
2009	43.0%
2010	71.6%
2011	42.2%
2012	64.5%
2013	52.0%
2014	52.4%
2015	51.0%

## Commercial Fire and Allied

There were 80 groups (213 companies) that had direct written premium for Commercial Fire and Allied in 2016, as compared to 81 groups (222 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL FIRE AND ALLIED

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	FM Global Group	13.78%	\$123,441,943	\$119,253,075	3.51%	(\$54,795,401)	67.84
2	Zurich Insurance Group	10.44%	\$93,556,208	\$109,951,377	(14.91%)	(\$99,044,423)	170.45
3	Texas Windstorm Insurance Association	9.85%	\$88,278,690	\$98,216,580	(10.12%)	\$9,540,470	6.94
4	Travelers Group	9.71%	\$87,032,262	\$98,752,061	(11.87%)	(\$14,180,663)	61.62
5	Liberty Mutual Group	6.63%	\$59,362,688	\$65,034,587	(8.72%)	(\$59,738,488)	99.40
6	American International Group	6.38%	\$57,128,008	\$46,129,328	23.84%	(\$16,660,144)	47.90
7	Allianz Insurance Group	4.48%	\$40,176,455	\$52,532,770	(23.52%)	(\$57,639,948)	49.30
8	Swiss Re Group	3.80%	\$34,075,930	\$36,775,366	(7.34%)	\$6,675,144	32.07
9	United Fire and Casualty Group	3.05%	\$27,349,623	\$26,558,857	2.98%	\$3,025,179	60.78
10	XL America Group	3.02%	\$27,044,123	\$24,894,290	8.64%	(\$118,154)	68.83
11	Sentry Insurance Group	2.51%	\$22,523,309	\$21,048,980	7.00%	(\$4,233,052)	80.66
12	Hannover Group	2.26%	\$20,210,628	\$14,610,563	38.33%	\$16,443,800	0.64
13	CNA Insurance Group	2.00%	\$17,957,407	\$19,661,283	(8.67%)	(\$16,657,941)	147.52
14	Alleghany Group	1.83%	\$16,432,725	\$16,104,711	2.04%	\$6,353,444	45.66
15	Federated Mutual Group	1.73%	\$15,459,381	\$15,047,532	2.74%	(\$261,735)	57.68
16	AXIS Capital Group	1.43%	\$12,779,030	\$11,418,953	11.91%	(\$120,603)	100.94
17	The Hanover Insurance Group	1.35%	\$12,127,840	\$14,201,033	(14.60%)	\$259,052	22.92
18	Texas Farm Bureau Mutual Group	1.31%	\$11,713,241	\$10,717,927	9.29%	(\$4,790,817)	113.60
19	EMC Insurance Co. Group	1.22%	\$10,902,400	\$10,007,981	8.94%	(\$5,216,302)	92.11
20	State Auto Mutual Group	1.04%	\$9,292,831	\$9,763,399	(4.82%)	(\$713,929)	107.03
21	NKSJ Holdings Inc. Group	0.91%	\$8,161,797	\$7,792,943	4.73%	\$5,466,030	50.49
22	Munich Re Group	0.88%	\$7,865,571	\$7,841,911	0.30%	(\$6,981,267)	65.20
23	WR Berkley Corp. Group	0.85%	\$7,587,318	\$7,055,352	7.54%	\$3,841,152	21.07
24	Nationwide Corp. Group	0.79%	\$7,101,647	\$5,509,479	28.90%	(\$43,402,712)	470.25
25	Tokio Marine Holdings Inc. Group	0.71%	\$6,336,316	\$7,140,608	(11.26%)	(\$9,696,915)	104.02
<b>Top 25 Groups Total</b>		<b>91.96%</b>	<b>\$823,897,371</b>	<b>\$856,020,946</b>	<b>(3.75%)</b>	<b>(\$342,648,223)</b>	<b>74.81</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$895,971,963</b>	<b>\$943,317,784</b>	<b>(5.02%)</b>	<b>(\$344,608,592)</b>	<b>74.17</b>

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$363,672,917	\$325,641,124	\$163,182,608
1998	\$290,773,591	\$290,381,222	\$166,539,722
1999	\$291,782,523	\$298,367,648	\$210,130,606
2000	\$311,887,214	\$341,672,533	\$277,740,384
2001	\$394,336,007	\$427,715,154	\$450,580,095
2002	\$555,407,408	\$640,677,942	\$303,850,796
2003	\$614,039,878	\$665,490,058	\$271,881,556
2004	\$582,436,054	\$596,932,647	\$236,763,637
2005	\$535,603,693	\$631,185,644	\$378,522,192
2006	\$653,002,468	\$789,781,907	\$702,804,628
2007	\$687,084,120	\$801,196,261	\$369,858,937
2008	\$613,205,098	\$713,166,929	\$1,067,430,442
2009	\$738,060,629	\$851,407,565	\$1,209,826,164
2010	\$746,461,984	\$873,367,219	\$449,465,599
2011	\$843,482,118	\$945,277,486	\$501,136,100
2012	\$951,487,733	\$1,068,134,467	\$562,401,058
2013	\$857,876,638	\$987,839,620	\$400,151,364
2014	\$860,232,690	\$971,505,216	\$419,538,773
2015	\$827,130,570	\$943,317,784	\$467,986,248
2016	\$850,999,921	\$895,971,963	\$664,540,768

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium  
(includes personal Fire and Allied lines)

Year	Loss Ratio
2004	32.4%
2005	109.7%
2006	39.7%
2007	30.2%
2008	245.9%
2009	51.5%
2010	56.4%
2011	58.1%
2012	59.6%
2013	41.9%
2014	38.9%
2015	51.9%

## Commercial Multiple Peril

There were 91 groups (258 companies) that had direct written premium for Commercial Multiple Peril in 2016, as compared to 92 groups (261 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL MULTIPLE PERIL

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	Travelers Group	9.62%	\$213,574,474	\$205,934,910	3.71%	(\$89,722,510)	75.75
2	Hartford Fire and Casualty Group	9.46%	\$209,932,794	\$208,870,320	0.51%	(\$58,048,823)	68.51
3	Farmers Insurance Group	6.43%	\$142,810,258	\$148,114,259	(3.58%)	\$1,395,758	61.80
4	Nationwide Corp. Group	6.30%	\$139,889,123	\$133,108,042	5.09%	(\$20,731,685)	70.36
5	Ace Limited Group	6.05%	\$134,375,839	\$134,463,656	(0.07%)	(\$29,975,519)	78.30
6	Liberty Mutual Group	6.04%	\$134,075,534	\$148,860,658	(9.93%)	(\$3,616,089)	68.98
7	Tokio Marine Holdings Inc. Group	4.93%	\$109,505,182	\$106,284,677	3.03%	\$1,901,356	48.19
8	CNA Insurance Group	4.68%	\$103,817,402	\$115,741,477	(10.30%)	(\$24,190,849)	60.65
9	State Farm Group	4.21%	\$93,458,215	\$92,470,501	1.07%	(\$2,901,139)	54.11
10	Allstate Insurance Group	3.66%	\$81,326,541	\$80,305,279	1.27%	(\$42,452,874)	105.58
11	American International Group	3.20%	\$71,022,404	\$82,885,980	(14.31%)	\$49,728,060	25.05
12	The Hanover Insurance Group	3.08%	\$68,345,331	\$64,778,467	5.51%	\$86,027	48.35
13	Church Mutual Group	2.61%	\$57,833,130	\$56,556,159	2.26%	\$3,229,709	84.27
14	WR Berkley Corp. Group	2.18%	\$48,318,908	\$44,718,587	8.05%	(\$3,887,794)	49.80
15	Zurich Insurance Group	2.15%	\$47,627,561	\$60,542,679	(21.33%)	(\$16,417,181)	80.91
16	Guideone Insurance Group	1.86%	\$41,300,219	\$39,281,888	5.14%	(\$40,407,539)	112.45
17	Cincinnati Financial Group	1.82%	\$40,374,098	\$47,896,157	(15.70%)	(\$4,088,128)	89.33
18	AmTrust GMACI Maiden Group	1.76%	\$39,051,251	\$31,982,870	22.10%	(\$3,585,305)	50.39
19	Central Mutual Insurance Co. Group	1.63%	\$36,192,762	\$35,911,711	0.78%	(\$10,123,770)	92.72
20	Amerisure Company Group	1.37%	\$30,474,985	\$30,026,536	1.49%	\$11,191	51.93
21	Old Republic Group	1.02%	\$22,532,815	\$25,084,502	(10.17%)	(\$1,999,187)	31.31
22	Fairfax Financial Group	1.01%	\$22,383,136	\$26,026,131	(14.00%)	\$2,429,013	83.53
23	American Financial Group	0.88%	\$19,497,387	\$17,546,332	11.12%	(\$16,277,364)	95.28
24	Munich Re Group	0.82%	\$18,149,809	\$19,354,009	(6.22%)	\$554,743	49.97
25	FCCI Mutual Insurance Group	0.80%	\$17,670,590	\$15,028,916	17.58%	(\$2,122,492)	50.87
<b>Top 25 Groups Total</b>		<b>87.56%</b>	<b>\$1,943,539,748</b>	<b>\$1,971,774,703</b>	<b>(1.43%)</b>	<b>(\$311,212,391)</b>	<b>67.83</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$2,219,626,106</b>	<b>\$2,255,707,518</b>	<b>(1.60%)</b>	<b>(\$505,952,846)</b>	<b>70.43</b>

**ANNUAL EXPERIENCE**

<b>Calendar Year</b>	<b>Premiums on Policies Written</b>	<b>Direct Written Premium</b>	<b>Direct Losses Paid</b>
1997	\$971,163,382	\$910,177,217	\$469,692,820
1998	\$891,137,412	\$940,273,071	\$508,712,177
1999	\$873,405,104	\$924,609,714	\$582,895,711
2000	\$945,948,014	\$1,014,409,034	\$761,214,282
2001	\$1,066,999,384	\$1,169,450,129	\$836,224,071
2002	\$1,222,012,934	\$1,283,575,608	\$733,162,468
2003	\$1,262,172,883	\$1,369,718,377	\$770,151,621
2004	\$1,370,303,698	\$1,409,472,692	\$584,624,217
2005	\$1,420,478,273	\$1,466,321,529	\$660,780,162
2006	\$1,550,885,630	\$1,662,516,688	\$813,911,301
2007	\$1,665,113,983	\$1,720,863,153	\$709,907,707
2008	\$1,768,348,959	\$1,778,584,764	\$1,563,707,450
2009	\$1,823,108,136	\$1,846,076,713	\$1,624,095,739
2010	\$1,782,694,898	\$1,804,378,985	\$1,026,649,135
2011	\$1,849,501,787	\$1,871,808,270	\$1,256,680,910
2012	\$1,964,511,545	\$1,992,913,155	\$1,234,890,635
2013	\$2,137,582,285	\$2,177,945,088	\$1,054,761,649
2014	\$2,250,351,865	\$2,242,057,800	\$1,030,491,456
2015	\$2,197,738,110	\$2,255,707,518	\$982,690,835
2016	\$2,205,953,101	\$2,219,626,106	\$1,563,358,886

**EARNED TO INCURRED LOSS RATIO BY YEAR**

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<b>Year</b>	<b>Loss Ratio</b>
2004	47.0%
2005	69.4%
2006	45.4%
2007	36.4%
2008	143.1%
2009	59.3%
2010	48.0%
2011	70.1%
2012	61.6%
2013	49.5%
2014	49.4%
2015	48.5%



## Private Passenger Auto (All Companies, All Coverages)

There were 81 groups (186 companies) that had direct written premium for Private Passenger Auto in 2016, as compared to 82 groups (191 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	State Farm Group	17.88%	\$3,395,905,196	\$3,169,147,241	7.16%	(\$835,663,823)	79.62
2	Allstate Insurance Group	11.49%	\$2,181,503,179	\$2,039,445,540	6.97%	\$198,751,834	63.53
3	Berkshire Hathaway Group	11.21%	\$2,128,048,221	\$1,770,776,208	20.18%	\$516,696,075	72.22
4	Farmers Insurance Group	8.89%	\$1,688,334,861	\$1,570,842,855	7.48%	(\$188,781,870)	66.70
5	Progressive Group	8.84%	\$1,678,249,775	\$1,499,217,981	11.94%	\$130,059,391	67.77
6	United Services Auto. Assn. Group	7.90%	\$1,500,365,544	\$1,338,394,309	12.10%	(\$368,868,330)	93.39
7	Liberty Mutual Group	4.64%	\$881,926,067	\$510,570,377	72.73%	(\$74,591,307)	49.86
8	Texas Farm Bureau Mutual Group	3.54%	\$672,761,752	\$631,631,246	6.51%	(\$48,865,585)	75.64
9	Nationwide Corp. Group	2.63%	\$499,951,029	\$505,319,400	(1.06%)	(\$118,996,464)	84.34
10	Titus Group	2.40%	\$455,704,269	\$346,257,159	31.61%	\$16,393,721	62.47
11	Home State Insurance Group	2.30%	\$436,880,263	\$705,717,013	(38.09%)	\$666,526	114.00
12	Orpheus Group	2.00%	\$379,449,349	\$335,083,388	13.24%	\$11,275,141	71.94
13	Loya Group	1.42%	\$269,207,048	\$257,411,008	4.58%	(\$101,201,308)	85.88
14	AmTrust GMACI Maiden Group	1.36%	\$257,755,803	\$270,510,398	(4.72%)	\$708,649	81.13
15	Auto Club Enterprises Ins. Group	1.32%	\$251,252,207	\$219,562,813	14.43%	(\$37,719,843)	69.23
16	ACCC Insurance Company	1.00%	\$190,629,012	\$208,138,562	(8.41%)	\$8,560,575	69.90
17	Metropolitan Group	1.00%	\$190,558,926	\$176,768,702	7.80%	(\$22,194,385)	67.60
18	Germania Insurance Group	0.93%	\$176,358,989	\$163,017,923	8.18%	(\$16,849,614)	64.46
19	Alinsco Insurance Company	0.81%	\$153,654,977	\$90,972,356	68.90%	\$5,069,671	55.95
20	Amica Mutual Group	0.80%	\$151,379,984	\$130,543,917	15.96%	(\$49,651,100)	86.69
21	American Access Casualty Company	0.70%	\$132,057,155	\$79,888,796	65.30%	\$1,956,532	43.43
22	Elephant Insurance Company	0.52%	\$97,895,414	\$69,138,346	41.59%	(\$28,975,359)	60.90
23	Kemper Corp. Group	0.48%	\$90,727,815	\$96,673,255	(6.15%)	\$16,215,681	64.48
24	Infinity Property and Casualty Ins. Group	0.48%	\$90,489,488	\$56,114,547	61.26%	\$6,865,731	52.29
25	MGA Insurance Company Inc.	0.46%	\$86,716,772	\$94,141,941	(7.89%)	\$2,974,301	67.10
<b>Top 25 Groups Total</b>		<b>94.98%</b>	<b>\$18,037,763,095</b>	<b>\$16,335,285,281</b>	<b>10.42%</b>	<b>(\$976,165,160)</b>	<b>73.21</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$18,990,222,156</b>	<b>\$17,353,958,015</b>	<b>9.43%</b>	<b>(\$990,544,116)</b>	<b>73.03</b>

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$9,072,123,794	\$8,278,589,234	\$5,057,155,091
1998	\$9,110,489,158	\$8,412,026,389	\$5,347,929,998
1999	\$9,000,467,353	\$8,256,071,639	\$5,609,526,665
2000	\$8,980,170,484	\$8,371,709,674	\$6,339,356,353
2001	\$9,910,695,418	\$9,321,755,913	\$6,963,701,994
2002	\$11,468,162,236	\$10,469,461,391	\$6,942,983,674
2003	\$11,954,736,935	\$11,326,122,921	\$7,021,918,218
2004	\$12,111,508,745	\$11,484,597,085	\$6,610,556,229
2005	\$12,039,813,581	\$11,447,686,816	\$6,777,750,900
2006	\$12,449,860,078	\$11,634,316,692	\$6,894,802,234
2007	\$12,639,163,142	\$11,794,619,159	\$7,405,977,402
2008	\$13,999,315,466	\$12,702,985,324	\$8,046,469,891
2009	\$13,800,117,416	\$13,026,098,878	\$8,054,466,843
2010	\$13,434,867,756	\$13,274,991,472	\$7,306,185,979
2011	\$14,030,916,962	\$13,471,016,843	\$8,215,577,171
2012	\$14,873,380,925	\$14,143,550,539	\$9,001,226,184
2013	\$15,914,676,469	\$14,996,407,534	\$9,230,744,110
2014	\$17,396,231,901	\$16,125,840,419	\$10,083,253,290
2015	\$18,917,564,137	\$17,353,958,015	\$11,582,986,804
2016	\$20,530,953,650	\$18,990,222,156	\$13,867,912,427

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2004	54.4%
2005	58.4%
2006	58.5%
2007	64.0%
2008	66.9%
2009	63.2%
2010	56.2%
2011	63.4%
2012	65.6%
2013	64.3%
2014	65.6%
2015	72.1%

## Private Passenger Auto (All Voluntary Liability)

There were 80 groups (183 companies) that had voluntary liability (neither assigned risk nor physical damage) direct written premium for Private Passenger Auto in 2016, as compared to 81 groups (188 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	State Farm Group	18.53%	\$1,979,853,069	\$1,831,933,322	8.07%	(\$416,520,384)	69.86
2	Berkshire Hathaway Group	11.19%	\$1,195,872,223	\$1,003,168,815	19.21%	\$516,639,813	57.73
3	Allstate Insurance Group	10.09%	\$1,078,434,518	\$965,575,061	11.69%	\$170,551,092	63.05
4	Farmers Insurance Group	9.25%	\$988,379,103	\$898,493,632	10.00%	(\$77,178,745)	58.42
5	Progressive Group	8.60%	\$919,153,986	\$849,899,843	8.15%	\$124,993,699	60.31
6	United Services Auto. Assn. Group	7.40%	\$790,486,650	\$688,696,036	14.78%	(\$147,740,064)	81.11
7	Liberty Mutual Group	4.35%	\$464,328,116	\$270,550,984	71.62%	(\$37,156,942)	43.26
8	Texas Farm Bureau Mutual Group	3.26%	\$348,695,716	\$330,110,645	5.63%	(\$10,075,515)	72.45
9	Nationwide Corp. Group	2.61%	\$278,729,069	\$281,520,336	(0.99%)	(\$49,848,475)	74.99
10	Home State Insurance Group	2.53%	\$270,071,334	\$407,597,015	(33.74%)	\$412,034	98.88
11	Orpheus Group	2.40%	\$256,649,057	\$222,672,560	15.26%	\$1,239,233	72.93
12	Titus Group	2.34%	\$250,191,683	\$187,695,120	33.30%	\$25,882,003	50.23
13	Loya Group	1.65%	\$176,708,008	\$167,927,308	5.23%	(\$91,050,688)	89.19
14	ACCC Insurance Company	1.45%	\$155,421,078	\$164,124,117	(5.30%)	\$2,902,490	71.31
15	AmTrust GMACI Maiden Group	1.40%	\$149,559,450	\$160,609,337	(6.88%)	(\$5,970,692)	77.48
16	Auto Club Enterprises Ins. Group	1.27%	\$136,202,833	\$120,348,528	13.17%	(\$12,981,869)	59.49
17	Metropolitan Group	0.98%	\$104,499,014	\$94,673,126	10.38%	(\$9,022,398)	61.04
18	Alinsco Insurance Company	0.90%	\$96,672,454	\$55,295,835	74.83%	\$3,189,598	50.90
19	American Access Casualty Company	0.88%	\$93,842,756	\$55,590,220	68.81%	(\$259,175)	43.11
20	Amica Mutual Group	0.78%	\$83,650,608	\$73,080,532	14.46%	(\$24,299,829)	80.62
21	Germania Insurance Group	0.75%	\$80,586,548	\$74,549,232	8.10%	(\$12,906,086)	66.62
22	Elephant Insurance Company	0.57%	\$61,252,052	\$42,885,200	42.83%	(\$14,342,053)	49.18
23	MGA Insurance Company Inc.	0.55%	\$59,156,233	\$61,984,732	(4.56%)	\$3,523,792	64.47
24	Kemper Corp. Group	0.52%	\$55,231,290	\$57,827,827	(4.49%)	\$10,643,298	60.96
25	Infinity Property and Casualty Ins. Group	0.49%	\$52,659,472	\$32,576,829	61.65%	\$6,008,546	50.72
<b>Top 25 Groups Total</b>		<b>94.77%</b>	<b>\$10,126,286,320</b>	<b>\$9,099,386,192</b>	<b>11.29%</b>	<b>(\$43,367,317)</b>	<b>65.55</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$10,685,465,288</b>	<b>\$9,698,424,366</b>	<b>10.18%</b>	<b>(\$37,436,424)</b>	<b>65.67</b>

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$6,045,259,685	\$5,503,657,587	\$3,081,199,154
1998	\$5,786,853,672	\$5,358,423,658	\$3,243,968,854
1999	\$5,356,561,351	\$4,883,730,507	\$3,290,959,310
2000	\$5,149,775,086	\$4,804,316,676	\$3,512,740,686
2001	\$5,612,870,360	\$5,279,451,275	\$3,629,412,929
2002	\$6,431,580,928	\$5,898,064,573	\$3,964,115,597
2003	\$6,717,358,971	\$6,380,514,367	\$3,766,844,252
2004	\$6,833,341,798	\$6,472,784,366	\$3,984,173,403
2005	\$6,788,504,444	\$6,431,656,712	\$3,963,184,928
2006	\$7,046,388,720	\$6,493,127,628	\$3,770,446,244
2007	\$7,078,598,260	\$6,579,794,194	\$4,163,412,281
2008	\$7,542,403,617	\$7,153,055,472	\$4,337,778,671
2009	\$7,672,929,851	\$7,360,102,321	\$4,439,145,113
2010	\$7,622,115,206	\$7,596,649,330	\$4,336,201,328
2011	\$8,090,752,010	\$7,767,415,941	\$4,691,238,492
2012	\$8,535,096,397	\$8,110,016,680	\$4,992,152,140
2013	\$9,033,708,736	\$8,510,843,513	\$5,246,138,936
2014	\$9,821,483,376	\$9,079,192,487	\$5,703,307,190
2015	\$10,579,356,097	\$9,698,424,366	\$6,388,074,628
2016	\$11,505,606,098	\$10,685,465,288	\$7,017,190,071

## Private Passenger Auto (All Assigned Risk)

There were eight groups (nine companies) that had assigned risk (neither voluntary liability nor physical damage) direct written premium for Private Passenger Auto in 2016, as compared to seven groups (eight companies) in 2015.

The table below represents the top groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	AmTrust GMACI Maiden Group	32.64%	\$625,581	\$0	*	\$130,859	11.25
2	Farmers Insurance Group	24.07%	\$461,329	\$462,069	(0.16%)	(\$50,904)	72.21
3	State Farm Group	19.41%	\$372,037	\$389,384	(4.45%)	(\$3,118,109)	129.42
4	Allstate Insurance Group	9.82%	\$188,235	\$175,089	7.51%	\$187,628	68.24
5	Berkshire Hathaway Group	6.94%	\$133,074	\$705,213	(81.13%)	\$25,506	350.03
6	Texas Farm Bureau Mutual Group	6.59%	\$126,323	\$128,755	(1.89%)	\$6,753	59.01
7	Mercury General Group	0.50%	\$9,525	\$3,627	162.61%	(\$3,209)	75.48
8	Alfa Insurance Group	0.03%	\$496	\$438	13.24%	\$248	**
9	Interboro Group	0.00%	\$0	\$0	*	\$12,500	**
10	Liberty Mutual Group	0.00%	\$0	\$0	*	\$307	**
11	Nationwide Corp. Group	0.00%	\$0	\$0	*	\$133	**
12	Auto Club Enterprises Ins. Group	0.00%	\$0	\$0	*	(\$2,585)	**
13	United Services Auto. Assn. Group	0.00%	\$0	\$0	*	(\$27,649)	**

<b>Top Groups Total</b>	<b>100.00%</b>	<b>\$1,916,600</b>	<b>\$1,864,575</b>	<b>2.79%</b>	<b>(\$2,838,522)</b>	<b>81.37</b>
<b>Total Market</b>	<b>100.00%</b>	<b>\$1,916,600</b>	<b>\$1,864,575</b>	<b>2.79%</b>	<b>(\$2,838,522)</b>	<b>81.37</b>

\* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

\*\* Direct Losses Paid or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$96,282,905	\$64,408,872	\$123,211,409
1998	\$44,503,774	\$29,617,822	\$52,133,355
1999	\$27,944,217	\$19,833,698	\$27,419,399
2000	\$26,503,566	\$18,699,718	\$20,206,344
2001	\$32,010,821	\$23,064,205	\$19,097,290
2002	\$43,807,871	\$32,265,076	\$19,683,417
2003	\$53,367,288	\$38,563,691	\$24,895,214
2004	\$42,344,483	\$26,300,074	\$22,751,263
2005	\$27,353,802	\$16,150,560	\$14,443,920
2006	\$16,364,019	\$10,731,919	\$10,318,960
2007	\$10,961,438	\$7,505,268	\$6,426,977
2008	\$8,476,375	\$5,856,958	\$4,053,743
2009	\$6,737,718	\$4,607,203	\$3,787,814
2010	\$5,502,921	\$4,167,575	\$3,661,329
2011	\$4,463,251	\$3,377,301	\$3,330,561
2012	\$4,346,990	\$3,079,634	\$2,518,278
2013	\$3,996,431	\$2,689,959	\$2,303,012
2014	\$3,335,724	\$2,145,506	\$1,958,834
2015	\$2,683,165	\$1,864,575	\$1,782,516
2016	\$2,683,778	\$1,916,600	\$1,559,531

## Private Passenger Auto (All Physical Damage)

There were 77 groups (178 companies) that had physical damage (neither voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in 2016, as compared to 77 groups (183 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	State Farm Group	17.05%	\$1,415,680,090	\$1,336,824,535	5.90%	(\$416,025,330)	93.25
2	Allstate Insurance Group	13.28%	\$1,102,880,426	\$1,073,695,390	2.72%	\$28,013,114	64.00
3	Berkshire Hathaway Group	11.23%	\$932,042,924	\$766,902,180	21.53%	\$30,756	90.76
4	Progressive Group	9.14%	\$759,095,789	\$649,318,138	16.91%	\$5,065,692	76.79
5	United Services Auto. Assn. Group	8.55%	\$709,878,894	\$649,698,273	9.26%	(\$221,100,617)	107.06
6	Farmers Insurance Group	8.42%	\$699,494,429	\$671,887,154	4.11%	(\$111,552,221)	78.39
7	Liberty Mutual Group	5.03%	\$417,597,951	\$240,019,393	73.99%	(\$37,434,672)	57.20
8	Texas Farm Bureau Mutual Group	3.90%	\$323,939,713	\$301,391,846	7.48%	(\$38,796,823)	79.09
9	Nationwide Corp. Group	2.66%	\$221,221,960	\$223,799,064	(1.15%)	(\$69,148,122)	96.13
10	Titus Group	2.48%	\$205,512,586	\$158,562,039	29.61%	(\$9,488,282)	77.36
11	Home State Insurance Group	2.01%	\$166,808,929	\$298,119,998	(44.05%)	\$254,492	138.50
12	Orpheus Group	1.48%	\$122,800,292	\$112,410,828	9.24%	\$10,035,908	69.86
13	Auto Club Enterprises Ins. Group	1.39%	\$115,049,374	\$99,214,285	15.96%	(\$24,735,389)	80.75
14	AmTrust GMACI Maiden Group	1.30%	\$107,570,772	\$109,901,061	(2.12%)	\$6,548,482	86.62
15	Germania Insurance Group	1.15%	\$95,772,441	\$88,468,691	8.26%	(\$3,943,528)	62.64
16	Loya Group	1.11%	\$92,499,040	\$89,483,700	3.37%	(\$10,150,620)	79.56
17	Metropolitan Group	1.04%	\$86,059,912	\$82,095,576	4.83%	(\$13,171,987)	75.57
18	Amica Mutual Group	0.82%	\$67,729,376	\$57,463,385	17.87%	(\$25,351,271)	94.19
19	Alinsco Insurance Company	0.69%	\$56,982,523	\$35,676,521	59.72%	\$1,880,073	64.51
20	American Access Casualty Company	0.46%	\$38,214,399	\$24,298,576	57.27%	\$2,215,707	44.21
21	Infinity Property and Casualty Ins. Group	0.46%	\$37,830,016	\$23,537,718	60.72%	\$857,185	54.47
22	Elephant Insurance Company	0.44%	\$36,643,362	\$26,253,146	39.58%	(\$14,633,306)	80.51
23	Kemper Corp. Group	0.43%	\$35,496,525	\$38,845,428	(8.62%)	\$5,572,383	69.95
24	ACCC Insurance Company	0.42%	\$35,207,934	\$44,014,445	(20.01%)	\$5,658,085	63.65
25	Ace Limited Group	0.40%	\$33,321,818	\$31,106,805	7.12%	(\$5,692,757)	79.79
<b>Top 25 Groups Total</b>		<b>95.33%</b>	<b>\$7,915,331,475</b>	<b>\$7,232,988,175</b>	<b>9.43%</b>	<b>(\$935,093,048)</b>	<b>83.04</b>
<b>Total Market</b>		<b>100.01%</b>	<b>\$8,302,840,268</b>	<b>\$7,653,669,074</b>	<b>8.48%</b>	<b>(\$950,269,170)</b>	<b>82.49</b>

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$2,930,581,204	\$2,710,522,775	\$1,852,744,528
1998	\$3,279,131,712	\$3,023,984,909	\$2,051,827,790
1999	\$3,615,961,785	\$3,352,507,434	\$2,291,147,956
2000	\$3,803,891,832	\$3,548,693,280	\$2,806,409,323
2001	\$4,265,814,237	\$4,019,240,433	\$3,315,191,775
2002	\$4,992,773,437	\$4,539,131,742	\$2,959,184,660
2003	\$5,184,010,676	\$4,907,044,863	\$3,230,178,752
2004	\$5,235,822,464	\$4,985,512,645	\$2,603,631,563
2005	\$5,223,955,335	\$4,999,879,544	\$2,800,122,052
2006	\$5,387,107,339	\$5,130,457,145	\$3,114,037,030
2007	\$5,549,603,444	\$5,207,319,697	\$3,236,138,144
2008	\$6,448,435,474	\$5,544,072,894	\$3,704,637,477
2009	\$6,120,449,847	\$5,661,389,354	\$3,611,533,916
2010	\$5,807,249,629	\$5,674,174,567	\$2,966,323,322
2011	\$5,935,701,701	\$5,700,223,601	\$3,521,008,118
2012	\$6,333,937,538	\$6,030,454,225	\$4,006,555,766
2013	\$6,876,971,302	\$6,482,874,062	\$3,982,302,162
2014	\$7,571,412,801	\$7,044,502,426	\$4,377,987,266
2015	\$8,335,524,875	\$7,653,669,074	\$5,193,129,660
2016	\$9,022,663,774	\$8,302,840,268	\$6,849,162,825



## Homeowners Multiple Peril (All Companies)

There were 72 groups (134 companies) that had premiums on policies written for Homeowners Multiple Peril (including renters' insurance) in 2016, as compared to 72 groups (142 companies) in 2015.

The table below represents the top 25 groups for premiums on policies written based on the most recent year. Also included is a comparison of premiums on policies written in 2016 to premiums on policies written in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR HOMEOWNERS MULTIPLE PERIL

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	State Farm Group	20.79%	\$1,727,021,100	\$1,644,078,822	5.04%	(\$180,090,364)	70.33
2	Allstate Insurance Group	12.91%	\$1,072,661,327	\$1,026,166,974	4.53%	(\$301,365,554)	87.09
3	Farmers Insurance Group	11.13%	\$924,609,927	\$852,954,427	8.40%	(\$203,111,741)	78.74
4	United Services Auto. Assn. Group	10.26%	\$852,580,438	\$760,997,698	12.03%	(\$418,895,009)	106.73
5	Liberty Mutual Group	8.32%	\$691,231,194	\$684,626,120	0.96%	(\$141,529,488)	92.06
6	Travelers Group	3.75%	\$311,180,275	\$293,130,114	6.16%	(\$37,683,133)	80.36
7	Nationwide Corp. Group	2.95%	\$245,271,271	\$240,730,668	1.89%	(\$113,286,230)	106.68
8	Texas Farm Bureau Mutual Group	2.85%	\$236,425,994	\$240,205,226	(1.57%)	(\$2,573,211)	82.95
9	Progressive Group	2.24%	\$185,932,399	\$207,497,947	(10.39%)	(\$63,448,208)	99.76
10	Ace Limited Group	2.16%	\$179,309,747	\$168,601,626	6.35%	(\$38,897,148)	84.27
11	Amica Mutual Group	1.76%	\$146,555,272	\$127,722,299	14.75%	(\$43,146,268)	80.71
12	Homeowners of America Ins. Company	1.51%	\$125,227,082	\$97,491,967	28.45%	(\$340,675)	68.78
13	Auto Club Enterprises Ins. Group	1.47%	\$121,692,225	\$113,968,115	6.78%	(\$22,727,702)	83.09
14	Metropolitan Group	1.37%	\$113,407,283	\$112,519,134	0.79%	(\$65,610,045)	125.35
15	AmTrust GMACI Maiden Group	1.30%	\$108,041,034	\$96,200,754	12.31%	(\$16,706,973)	80.39
16	Hartford Fire and Casualty Group	1.11%	\$92,288,535	\$103,167,458	(10.54%)	(\$32,789,589)	97.69
17	United Insurance Holdings Group	1.00%	\$83,423,874	\$57,118,885	46.05%	\$3,643,725	37.26
18	Texas Fair Plan Association	1.00%	\$83,002,947	\$92,604,911	(10.37%)	\$22,155,699	46.54
19	QBE Insurance Group	0.88%	\$73,233,183	\$72,554,078	0.94%	\$10,212,666	96.07
20	Universal Insurance Company Group	0.71%	\$58,787,518	\$62,073,658	(5.29%)	(\$9,812,123)	118.89
21	NLASCO Group	0.68%	\$56,076,184	\$61,973,795	(9.52%)	\$33,306,909	73.42
22	Munich Re Group	0.66%	\$55,224,973	\$43,404,661	27.23%	\$45,098,100	59.98
23	State National Group	0.59%	\$49,031,355	\$36,373,201	34.80%	(\$6,866,505)	70.22
24	Centauri Speciality Insurance Company	0.57%	\$47,625,297	\$31,655,134	50.45%	(\$11,428,665)	68.30
25	Kemper Corp. Group	0.57%	\$47,021,097	\$39,794,171	18.16%	(\$35,984,693)	141.71
<b>Top 25 Groups Total</b>		<b>92.54%</b>	<b>\$7,686,861,531</b>	<b>\$7,267,611,843</b>	<b>5.77%</b>	<b>(\$1,631,876,225)</b>	<b>84.69</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$8,306,503,019</b>	<b>\$7,811,271,286</b>	<b>5.34%</b>	<b>(\$1,690,590,104)</b>	<b>84.11</b>

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$2,736,097,608	\$2,552,239,391	\$1,141,008,309
1998	\$2,954,391,508	\$2,738,159,766	\$1,200,312,118
1999	\$3,032,740,202	\$2,796,674,277	\$1,374,995,880
2000	\$3,081,575,489	\$2,909,959,667	\$2,265,597,851
2001	\$3,482,473,466	\$3,245,287,841	\$2,962,927,835
2002	\$4,731,840,032	\$4,174,095,550	\$3,920,575,740
2003	\$4,961,885,045	\$4,412,893,411	\$2,932,706,428
2004	\$4,877,261,840	\$4,455,028,701	\$1,461,088,076
2005	\$4,985,314,385	\$4,591,335,036	\$2,293,428,353
2006	\$5,270,882,056	\$4,794,467,915	\$1,905,474,902
2007	\$5,512,218,077	\$5,051,492,348	\$1,870,168,524
2008	\$5,665,234,426	\$5,244,087,583	\$5,381,469,405
2009	\$6,111,728,031	\$5,558,143,977	\$4,480,409,262
2010	\$6,126,438,869	\$5,734,653,315	\$2,749,558,123
2011	\$6,193,285,036	\$5,876,198,065	\$4,080,880,706
2012	\$6,667,071,651	\$6,244,249,997	\$3,505,628,511
2013	\$7,537,056,648	\$7,076,331,467	\$3,038,467,072
2014	\$8,145,173,568	\$7,682,949,217	\$3,309,860,311
2015	\$8,341,228,184	\$7,811,271,286	\$3,705,102,872
2016	\$8,636,807,240	\$8,306,503,019	\$6,986,771,954

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2004	27.8%
2005	56.8%
2006	34.0%
2007	36.5%
2008	129.0%
2009	67.2%
2010	48.4%
2011	71.5%
2012	54.5%
2013	44.8%
2014	46.4%
2015	53.4%

## Workers' Compensation (All Companies)

There were 91 groups (293 companies) that had direct written premium for Workers' Compensation in 2016, as compared to 95 groups (295 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	Texas Mutual Insurance Company	40.42%	\$948,660,161	\$1,087,427,936	(12.76%)	\$81,011,662	35.03
2	Travelers Group	7.62%	\$178,931,730	\$192,300,387	(6.95%)	\$15,994,224	42.37
3	Hartford Fire and Casualty Group	5.49%	\$128,887,125	\$137,762,545	(6.44%)	\$18,717,044	38.41
4	Liberty Mutual Group	5.42%	\$127,221,478	\$153,740,890	(17.25%)	\$35,156,115	51.55
5	Ace Limited Group	4.99%	\$117,053,792	\$153,158,683	(23.57%)	\$48,633,522	32.30
6	Zurich Insurance Group	4.68%	\$109,862,794	\$147,060,057	(25.29%)	\$50,081,273	55.10
7	American International Group	2.49%	\$58,390,778	\$149,037,869	(60.82%)	(\$61,460,089)	91.86
8	Service Life Group	2.16%	\$50,810,723	\$59,824,568	(15.07%)	\$12,725,523	45.01
9	Old Republic Group	2.09%	\$49,025,814	\$53,632,987	(8.59%)	\$17,395,713	49.71
10	CNA Insurance Group	1.97%	\$46,153,477	\$51,040,556	(9.57%)	\$13,562,430	51.71
11	Amerisure Company Group	1.61%	\$37,723,473	\$37,300,937	1.13%	\$14,826,500	37.06
12	AmTrust GMACI Maiden Group	1.57%	\$36,826,965	\$33,472,100	10.02%	\$7,394,418	45.06
13	BCBS of Michigan Group	1.37%	\$32,146,576	\$33,298,220	(3.46%)	\$13,908,663	45.49
14	WR Berkley Corp. Group	1.12%	\$26,360,907	\$26,580,970	(0.83%)	\$13,722,581	34.46
15	Fairfax Financial Group	1.07%	\$25,002,749	\$29,940,583	(16.49%)	\$13,097,471	40.67
16	American Financial Group	1.02%	\$23,868,986	\$23,983,177	(0.48%)	\$6,422,249	35.87
17	Berkshire Hathaway Group	1.00%	\$23,447,029	\$38,043,874	(38.37%)	\$13,214,595	32.11
18	Starr Group	0.85%	\$20,055,116	\$24,977,141	(19.71%)	\$6,732,351	31.91
19	Sentry Insurance Group	0.85%	\$20,015,918	\$21,851,157	(8.40%)	\$8,104,189	22.15
20	Farmers Insurance Group	0.77%	\$18,160,479	\$18,094,757	0.36%	\$1,218,386	39.10
21	XL America Group	0.76%	\$17,827,304	\$16,413,236	8.62%	(\$87,539)	18.01
22	Arch Insurance Group	0.75%	\$17,649,493	\$10,344,288	70.62%	\$5,811,777	0.69
23	The Hanover Insurance Group	0.61%	\$14,226,358	\$13,862,908	2.62%	(\$30,155)	34.15
24	Markel Corp. Group	0.59%	\$13,905,434	\$14,785,520	(5.95%)	\$1,574,852	29.85
25	Federated Mutual Group	0.57%	\$13,437,143	\$15,459,309	(13.08%)	(\$2,037,512)	33.94
<b>Top 25 Groups Total</b>		<b>91.84%</b>	<b>\$2,155,651,802</b>	<b>\$2,543,394,655</b>	<b>(15.25%)</b>	<b>\$335,690,243</b>	<b>39.97</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$2,347,232,703</b>	<b>\$2,784,541,095</b>	<b>(15.70%)</b>	<b>\$364,138,946</b>	<b>40.07</b>

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$1,719,634,912	\$1,734,985,963	\$1,016,875,134
1998	\$1,842,195,126	\$1,768,452,658	\$1,143,269,947
1999	\$1,872,844,320	\$1,729,922,239	\$1,278,508,300
2000	\$2,054,987,103	\$2,008,543,719	\$1,442,234,734
2001	\$2,508,386,422	\$2,435,641,542	\$1,429,347,692
2002	\$2,843,968,716	\$2,574,393,446	\$1,509,609,696
2003	\$2,914,271,230	\$2,591,730,178	\$1,190,729,886
2004	\$2,857,873,273	\$2,640,428,599	\$954,663,865
2005	\$2,649,294,586	\$2,653,687,954	\$954,163,621
2006	\$2,725,555,848	\$2,791,648,176	\$833,722,403
2007	\$2,631,413,507	\$2,915,863,143	\$915,442,039
2008	\$2,593,528,123	\$2,643,489,104	\$939,768,971
2009	\$2,476,128,105	\$2,161,755,957	\$947,391,817
2010	\$2,345,836,656	\$1,920,490,468	\$928,826,955
2011	\$2,265,379,377	\$2,171,745,849	\$975,503,429
2012	\$2,312,364,520	\$2,419,392,758	\$1,020,502,441
2013	\$2,576,586,894	\$2,662,389,008	\$991,117,887
2014	\$2,664,970,050	\$2,848,156,515	\$984,850,709
2015	\$2,602,176,209	\$2,784,541,095	\$1,173,450,116
2016	\$2,297,918,454	\$2,347,232,703	\$941,313,179

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2004	51.3%
2005	57.0%
2006	50.6%
2007	51.9%
2008	47.1%
2009	44.0%
2010	51.5%
2011	42.9%
2012	47.8%
2013	47.7%
2014	46.2%
2015	44.3%

## Workers' Compensation (Voluntary Market)

There were 91 groups (293 companies) that had voluntary direct written premium for Workers' Compensation in 2016, as compared to 95 groups (295 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	Texas Mutual Insurance Company	40.33%	\$945,234,425	\$1,084,136,643	(12.81%)	\$81,011,662	34.94
2	Travelers Group	7.63%	\$178,931,730	\$192,300,387	(6.95%)	\$15,994,224	42.37
3	Hartford Fire and Casualty Group	5.50%	\$128,887,125	\$137,762,545	(6.44%)	\$18,717,044	38.41
4	Liberty Mutual Group	5.43%	\$127,221,478	\$153,740,890	(17.25%)	\$35,156,115	51.55
5	Ace Limited Group	4.99%	\$117,053,792	\$153,158,683	(23.57%)	\$48,633,522	32.30
6	Zurich Insurance Group	4.69%	\$109,862,794	\$147,060,057	(25.29%)	\$50,081,273	55.10
7	American International Group	2.49%	\$58,390,778	\$149,037,869	(60.82%)	(\$61,460,089)	91.86
8	Service Life Group	2.17%	\$50,810,723	\$59,824,568	(15.07%)	\$12,725,523	45.01
9	Old Republic Group	2.09%	\$49,025,814	\$53,632,987	(8.59%)	\$17,395,713	49.71
10	CNA Insurance Group	1.97%	\$46,153,477	\$51,040,556	(9.57%)	\$13,562,430	51.71
11	Amerisure Company Group	1.61%	\$37,723,473	\$37,300,937	1.13%	\$14,826,500	37.06
12	AmTrust GMACI Maiden Group	1.57%	\$36,826,965	\$33,472,100	10.02%	\$7,394,418	45.06
13	BCBS of Michigan Group	1.37%	\$32,146,576	\$33,298,220	(3.46%)	\$13,908,663	45.49
14	WR Berkley Corp. Group	1.12%	\$26,360,907	\$26,580,970	(0.83%)	\$13,722,581	34.46
15	Fairfax Financial Group	1.07%	\$25,002,749	\$29,940,583	(16.49%)	\$13,097,471	40.67
16	American Financial Group	1.02%	\$23,868,986	\$23,983,177	(0.48%)	\$6,422,249	35.87
17	Berkshire Hathaway Group	1.00%	\$23,447,029	\$38,043,874	(38.37%)	\$13,214,595	32.11
18	Starr Group	0.86%	\$20,055,116	\$24,977,141	(19.71%)	\$6,732,351	31.91
19	Sentry Insurance Group	0.85%	\$20,015,918	\$21,851,157	(8.40%)	\$8,104,189	22.15
20	Farmers Insurance Group	0.77%	\$18,160,479	\$18,094,757	0.36%	\$1,218,386	39.10
21	XL America Group	0.76%	\$17,827,304	\$16,413,236	8.62%	(\$87,539)	18.01
22	Arch Insurance Group	0.75%	\$17,649,493	\$10,344,288	70.62%	\$5,811,777	0.69
23	The Hanover Insurance Group	0.61%	\$14,226,358	\$13,862,908	2.62%	(\$30,155)	34.15
24	Markel Corp. Group	0.59%	\$13,905,434	\$14,785,520	(5.95%)	\$1,574,852	29.85
25	Federated Mutual Group	0.57%	\$13,437,143	\$15,459,309	(13.08%)	(\$2,037,512)	33.94
<b>Top 25 Groups Total</b>		<b>91.83%</b>	<b>\$2,152,226,066</b>	<b>\$2,540,103,362</b>	<b>(15.27%)</b>	<b>\$335,690,243</b>	<b>39.94</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$2,343,806,967</b>	<b>\$2,781,249,802</b>	<b>(15.73%)</b>	<b>\$364,138,946</b>	<b>40.07</b>

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$1,706,015,682	\$1,731,727,434	\$943,331,178
1998	\$1,837,238,792	\$1,764,233,827	\$1,088,063,374
1999	\$1,863,785,740	\$1,722,437,428	\$1,245,960,939
2000	\$2,037,923,483	\$1,993,864,943	\$1,407,330,362
2001	\$2,469,890,549	\$2,401,227,369	\$1,393,550,960
2002	\$2,811,018,723	\$2,544,528,451	\$1,472,290,597
2003	\$2,888,565,173	\$2,572,011,863	\$1,171,599,696
2004	\$2,837,872,189	\$2,622,547,300	\$942,392,463
2005	\$2,639,479,208	\$2,644,938,087	\$940,232,757
2006	\$2,718,699,372	\$2,785,379,186	\$826,929,984
2007	\$2,625,191,922	\$2,909,821,617	\$911,225,250
2008	\$2,589,912,074	\$2,640,538,337	\$936,511,361
2009	\$2,472,761,990	\$2,159,005,113	\$943,860,871
2010	\$2,342,970,005	\$1,917,677,391	\$926,716,803
2011	\$2,263,071,358	\$2,169,261,374	\$973,991,546
2012	\$2,308,436,359	\$2,415,528,029	\$1,018,372,246
2013	\$2,570,654,431	\$2,656,960,797	\$988,318,669
2014	\$2,658,764,003	\$2,843,740,272	\$982,580,332
2015	\$2,597,715,643	\$2,781,249,802	\$1,171,321,995
2016	\$2,293,452,841	\$2,343,806,967	\$939,208,764

## **Workers' Compensation (Residual Market)**

Workers' Compensation assigned risk policies can no longer be written as of January 1, 1994. As business runs off, all experience reported here will be that of the START program (Residual Market) reported by Texas Mutual Insurance Company (formerly the Texas Workers' Compensation Fund).

For the year ending in December 2016, the START program reported \$3,425,736 in direct premiums written. This accounted for 100 percent of all Residual Market experience reported, and was an increase of 4.08 percent from the prior year of 2015.

The balance of all Workers' Compensation (page 24) minus the Voluntary Market (page 26) minus Residual Market experience reported above is due to runoff business, including retro adjustments and policy audits, reported on policies written before January 1, 1994.

The table below includes data for all groups, including Texas Mutual Insurance Company. The table on the following page contains data solely for Texas Mutual Insurance Company. This table is included to illustrate the experience of the START program.

### **ANNUAL EXPERIENCE All Groups**

<b>Calendar Year</b>	<b>Premiums on Policies Written</b>	<b>Direct Written Premium</b>	<b>Direct Losses Paid</b>
1997	\$13,619,230	\$3,258,529	\$73,543,956
1998	\$4,956,334	\$4,218,831	\$55,206,573
1999	\$9,058,580	\$7,484,811	\$32,547,361
2000	\$17,063,620	\$14,678,776	\$34,904,372
2001	\$38,495,873	\$34,414,173	\$35,796,732
2002	\$32,949,993	\$29,864,995	\$37,319,099
2003	\$25,706,057	\$19,718,315	\$19,130,190
2004	\$20,001,084	\$17,881,299	\$12,271,402
2005	\$9,815,378	\$8,749,867	\$13,930,864
2006	\$6,856,476	\$6,268,990	\$6,792,419
2007	\$6,221,585	\$6,041,526	\$4,216,789
2008	\$3,616,049	\$2,950,767	\$3,257,610
2009	\$3,366,115	\$2,750,844	\$3,530,946
2010	\$2,866,651	\$2,813,077	\$2,110,152
2011	\$2,308,019	\$2,484,475	\$1,511,883
2012	\$3,928,161	\$3,864,729	\$2,130,195
2013	\$5,932,463	\$5,428,211	\$2,799,218
2014	\$6,206,047	\$4,416,243	\$2,270,377
2015	\$4,460,566	\$3,291,293	\$2,128,121
2016	\$4,465,613	\$3,425,736	\$2,104,415

**ANNUAL EXPERIENCE**  
**Texas Mutual Insurance Company**

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$13,619,230	\$3,490,232	\$8,337,120
1998	\$4,956,334	\$3,842,466	\$6,177,209
1999	\$9,058,580	\$7,831,771	\$4,537,849
2000	\$17,063,620	\$14,664,322	\$4,218,472
2001	\$38,495,873	\$34,319,834	\$7,670,875
2002	\$32,949,993	\$29,475,146	\$7,879,948
2003	\$25,706,057	\$19,700,656	\$7,705,782
2004	\$20,001,084	\$17,881,299	\$7,812,871
2005	\$9,815,378	\$7,256,039	\$6,031,054
2006	\$6,856,476	\$6,268,990	\$4,107,721
2007	\$6,221,585	\$6,041,526	\$3,030,093
2008	\$3,616,049	\$2,973,347	\$2,655,386
2009	\$3,366,115	\$2,750,844	\$2,835,267
2010	\$2,866,651	\$2,813,077	\$2,110,059
2011	\$2,308,019	\$2,484,475	\$1,511,883
2012	\$3,928,161	\$3,864,729	\$2,130,195
2013	\$5,932,463	\$5,428,211	\$2,799,218
2014	\$6,206,047	\$4,416,243	\$2,270,377
2015	\$4,460,566	\$3,291,293	\$2,128,121
2016	\$4,465,613	\$3,425,736	\$2,104,415



## ***Workers' Compensation (Deductible Plans)***

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There were 88 groups (282 companies) which wrote voluntary policies for Workers' Compensation in 2016, as compared to 92 groups (281 companies) in 2015.

The data contained in the following table represents direct policies written as new or renewal policies in 2016. The policies are adjusted to an annual basis (a six month policy is reported as 0.5). The premiums on direct policies written are total premiums (estimated if initial premium collected was a deposit or fourth installment premium).

It should be noted that the Total Premiums on Direct Policies Written After Deductible Credit as shown in the table on page 31 will not equal the Total Direct Premiums Written on page 24. As referenced on page 2 of this report, Premiums on Policies Written captures the Direct Premiums Written in the year without adjustments for cancellations or endorsements, so it may not match the written premium figures in the statutory Annual Statement. In contrast, Direct Premiums Written are reported using the same methods and rules used in completing the statutory Annual Statement.

The Premiums on Direct Policies Written are presented before any credits are given for the purchase of deductible plans, and in the following column, after the credit has been given for the applicable deductible plan. This is presented to illustrate the effect deductible plans have on insureds' premiums. The final section of the table contains data which illustrates the volume of Workers' Compensation insurance written on policies which do not include a deductible plan.

## WORKERS' COMPENSATION DEDUCTIBLE PLANS

	Policies Written 2016	Premium on Direct Policies Written Before Deductible Credit	Premium on Direct Policies Written After Deductible Credit	Percent of Reduction in Premiums
<b>Per Accident Deductible Plan</b>				
Premium of \$5,000 \$9,999	287	\$2,084,914	\$1,944,706	6.72%
Premium of \$10,000 \$24,999	293	\$4,496,533	\$4,185,776	6.91%
Premium of \$25,000 \$49,999	134	\$4,646,861	\$4,237,545	8.81%
Premium of \$50,000 \$74,999	55	\$3,347,907	\$2,977,401	11.07%
Premium of \$75,000 \$100,000	38	\$3,199,517	\$2,910,336	9.04%
<b>Total Per Accident Plan</b>	<b>807</b>	<b>\$17,775,732</b>	<b>\$16,255,764</b>	<b>8.55%</b>
<b>Per Claim Deductible Plan</b>				
Premium of \$5,000 \$9,999	61	\$418,208	\$399,168	4.55%
Premium of \$10,000 \$24,999	47	\$760,227	\$691,814	9.00%
Premium of \$25,000 \$49,999	28	\$988,288	\$894,644	9.48%
Premium of \$50,000 \$74,999	18	\$1,048,349	\$986,304	5.92%
Premium of \$75,000 \$100,000	7	\$638,636	\$454,684	28.80%
<b>Total Per Claim Plan</b>	<b>161</b>	<b>\$3,853,708</b>	<b>\$3,426,614</b>	<b>11.08%</b>
<b>Medical Only Deductible Plan</b>				
Premium of \$5,000 \$9,999	11	\$77,838	\$74,005	4.92%
Premium of \$10,000 \$24,999	3	\$51,583	\$50,068	2.94%
Premium of \$25,000 \$49,999	5	\$160,406	\$134,921	15.89%
Premium of \$50,000 \$74,999	2	\$145,972	\$137,941	5.50%
Premium of \$75,000 \$100,000	0	\$0	\$0	0.00%
<b>Total Medical Only Plan</b>	<b>21</b>	<b>\$435,799</b>	<b>\$396,935</b>	<b>8.92%</b>
<b>Negotiated Deductible Plan</b>				
Premium Up To \$100,000	4,671	\$71,412,518	\$25,420,306	64.40%
Premium of \$100,001 \$150,000	356	\$43,777,823	\$15,168,785	65.35%
Premium of \$150,001 \$250,000	362	\$70,790,326	\$24,292,618	65.68%
Premium of \$250,001 \$350,000	212	\$62,679,352	\$20,280,435	67.64%
Premium of \$350,001 \$500,000	187	\$77,701,908	\$24,712,628	68.20%
Premium of \$500,001 \$750,000	156	\$96,209,458	\$26,319,395	72.64%
Premium of \$750,001 \$1,000,000	91	\$78,772,039	\$18,673,706	76.29%
Premium of \$1,000,001 \$2,500,000	151	\$229,866,614	\$57,030,546	75.19%
Premium of \$2,500,001 \$5,000,000	38	\$126,641,913	\$30,375,174	76.01%
Premium of \$5,000,001 and above	15	\$144,120,708	\$41,586,009	71.15%
<b>Total Negotiated Plan</b>	<b>6,239</b>	<b>\$1,001,972,659</b>	<b>\$283,859,602</b>	<b>71.67%</b>
<b>No Deductible Plan</b>				
Premium Less Than \$5,000	152,627	\$213,899,180	\$213,899,180	0.00%
Premium of \$5,000 \$9,999	24,491	\$171,743,441	\$171,743,441	0.00%
Premium of \$10,000 \$24,999	18,771	\$291,594,452	\$291,594,452	0.00%
Premium of \$25,000 \$49,999	7,951	\$276,001,720	\$276,001,720	0.00%
Premium of \$50,000 \$74,999	2,840	\$172,267,174	\$172,267,174	0.00%
Premium of \$75,000 \$100,000	1,468	\$126,469,905	\$126,469,905	0.00%
Premium Greater Than \$100,000	3,156	\$737,538,054	\$737,538,054	0.00%
<b>Total No Deductible Plan</b>	<b>211,304</b>	<b>\$1,989,513,926</b>	<b>\$1,989,513,926</b>	<b>0.00%</b>
<b>TOTAL</b>	<b>218,532</b>	<b>\$3,013,551,824</b>	<b>\$2,293,452,841</b>	<b>23.90%</b>

## Boiler and Machinery

There were 48 groups (154 companies) that had direct written premium for Boiler and Machinery in 2016, as compared to 47 groups (155 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR BOILER AND MACHINERY

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	FM Global Group	44.30%	\$52,520,645	\$48,535,538	8.21%	\$27,681,515	34.05
2	American International Group	10.17%	\$12,062,669	\$17,184,515	(29.81%)	\$9,025,714	31.46
3	Travelers Group	7.60%	\$9,007,852	\$8,818,576	2.15%	\$1,313,332	24.88
4	Ace Limited Group	6.02%	\$7,140,997	\$6,815,576	4.77%	\$353,589	35.59
5	Liberty Mutual Group	3.73%	\$4,421,464	\$4,634,996	(4.61%)	\$3,435,432	13.45
6	Zurich Insurance Group	3.63%	\$4,299,985	\$7,266,400	(40.82%)	\$2,569,747	345.09
7	XL America Group	3.50%	\$4,150,353	\$3,004,569	38.13%	(\$15,185)	40.99
8	Nationwide Corp. Group	2.81%	\$3,332,959	\$2,849,805	16.95%	\$1,328,800	23.12
9	Munich Re Group	2.74%	\$3,250,377	\$3,185,685	2.03%	\$32,883	53.04
10	CNA Insurance Group	2.03%	\$2,409,345	\$2,436,356	(1.11%)	\$585,444	20.13
11	Allianz Insurance Group	1.88%	\$2,224,329	\$3,910,488	(43.12%)	\$2,656,676	0.43
12	Swiss Re Group	1.70%	\$2,013,142	\$2,117,030	(4.91%)	(\$538,704)	55.93
13	WR Berkley Corp. Group	1.59%	\$1,885,237	\$1,657,390	13.75%	\$1,227,518	6.07
14	Federated Mutual Group	1.04%	\$1,230,340	\$1,163,801	5.72%	\$860,566	22.44
15	United Fire and Casualty Group	0.99%	\$1,171,121	\$1,130,733	3.57%	\$924,206	18.24
16	American Financial Group	0.83%	\$979,713	\$890,026	10.08%	\$347,095	26.75
17	EMC Insurance Co. Group	0.76%	\$896,341	\$824,968	8.65%	\$497,334	17.44
18	Tokio Marine Holdings Inc. Group	0.73%	\$860,770	\$591,980	45.41%	(\$356,900)	**
19	Allstate Insurance Group	0.49%	\$580,997	\$541,085	7.38%	\$128,982	44.30
20	AXIS Capital Group	0.40%	\$477,866	\$540,139	(11.53%)	\$482,356	(0.94)
21	The Hanover Insurance Group	0.38%	\$451,483	\$429,860	5.03%	\$14,372	78.20
22	NKSJ Holdings Inc. Group	0.38%	\$449,847	\$605,960	(25.76%)	\$422,468	**
23	Cincinnati Financial Group	0.33%	\$388,236	\$449,927	(13.71%)	(\$95,848)	**
24	FCCI Mutual Insurance Group	0.32%	\$378,859	\$336,297	12.66%	\$164,222	18.40
25	Brotherhood Mutual Insurance Company	0.25%	\$296,015	\$273,423	8.26%	\$134,190	5.69
<b>Top 25 Groups Total</b>		<b>98.58%</b>	<b>\$116,880,942</b>	<b>\$120,195,123</b>	<b>(2.76%)</b>	<b>\$53,179,804</b>	<b>42.29</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$118,562,886</b>	<b>\$122,493,438</b>	<b>(3.21%)</b>	<b>\$55,782,148</b>	<b>42.09</b>

\*\* Direct Losses Paid or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

**ANNUAL EXPERIENCE**

<b>Calendar Year</b>	<b>Premiums on Policies Written</b>	<b>Direct Written Premium</b>	<b>Direct Losses Paid</b>
1997	\$48,178,289	\$43,411,658	\$40,948,201
1998	\$40,946,709	\$45,830,725	\$16,564,027
1999	\$27,462,821	\$34,912,751	\$51,935,993
2000	\$34,964,978	\$42,019,431	\$35,068,940
2001	\$45,586,558	\$52,847,266	\$14,275,710
2002	\$89,270,606	\$82,169,669	\$25,152,996
2003	\$69,566,403	\$76,157,276	\$30,416,496
2004	\$64,415,029	\$66,458,271	\$39,201,585
2005	\$58,836,887	\$70,847,664	\$10,481,474
2006	\$61,167,654	\$79,070,900	\$52,859,077
2007	\$66,718,928	\$90,961,373	\$28,512,277
2008	\$64,768,235	\$79,611,270	\$47,918,561
2009	\$91,913,680	\$110,225,873	\$60,780,660
2010	\$92,204,697	\$105,671,240	\$93,745,611
2011	\$111,060,055	\$126,618,509	\$57,007,973
2012	\$111,765,418	\$135,817,280	\$51,091,304
2013	\$91,135,724	\$104,270,965	\$30,533,967
2014	\$91,846,748	\$106,142,647	\$83,941,069
2015	\$103,852,214	\$122,493,438	\$62,037,594
2016	\$113,586,123	\$118,562,886	\$49,903,891

**EARNED TO INCURRED LOSS RATIO BY YEAR**

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<b>Year</b>	<b>Loss Ratio</b>
2004	5.6%
2005	31.8%
2006	107.3%
2007	14.3%
2008	91.7%
2009	60.7%
2010	29.3%
2011	74.8%
2012	28.1%
2013	44.4%
2014	105.9%
2015	31.0%

## Commercial Crime

There were 42 groups (115 companies) that had direct written premium for Commercial Crime in 2016, as compared to 39 groups (114 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL CRIME

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	Travelers Group	18.38%	\$3,871,506	\$3,590,876	7.82%	\$1,853,596	12.26
2	Ace Limited Group	12.72%	\$2,680,144	\$2,786,915	(3.83%)	\$1,952,345	2.57
3	WR Berkley Corp. Group	10.48%	\$2,208,322	\$384,238	474.73%	(\$738,616)	55.52
4	Hiscox Insurance Group	9.95%	\$2,095,843	\$2,094,780	0.05%	(\$524,701)	103.21
5	Zurich Insurance Group	9.59%	\$2,019,925	\$2,147,020	(5.92%)	\$1,569,173	4.70
6	American International Group	9.33%	\$1,964,824	\$2,050,995	(4.20%)	\$1,920,374	0.86
7	Tokio Marine Holdings Inc. Group	6.89%	\$1,451,791	\$1,752,873	(17.18%)	\$1,108,821	68.32
8	CNA Insurance Group	5.74%	\$1,208,596	\$1,057,298	14.31%	\$1,214,533	14.64
9	The Hanover Insurance Group	4.38%	\$922,823	\$1,057,907	(12.77%)	\$1,820	27.13
10	Hartford Fire and Casualty Group	1.86%	\$392,793	\$392,608	0.05%	\$47,731	**
11	Beazley Insurance Company Inc.	1.77%	\$372,234	\$285,197	30.52%	\$527,633	**
12	Allied World Assurance Holding Group	1.28%	\$270,542	\$269,136	0.52%	(\$27,018)	**
13	XL America Group	1.20%	\$252,967	\$135,558	86.61%	(\$685)	**
14	IAT Reinsurance Company Group	1.16%	\$244,027	\$206,238	18.32%	\$34,061	6.19
15	Navigators Group	0.93%	\$196,006	\$60,689	222.97%	\$17,948	**
16	Nationwide Corp. Group	0.80%	\$168,142	\$172,480	(2.52%)	\$223,231	(20.13)
17	United Fire and Casualty Group	0.64%	\$135,778	\$135,727	0.04%	\$138,878	0.08
18	Cincinnati Financial Group	0.48%	\$100,583	\$91,746	9.63%	(\$29,226)	**
19	Liberty Mutual Group	0.42%	\$88,942	\$82,709	7.54%	\$53,623	10.16
20	White Mountains Group	0.40%	\$85,301	\$74,208	14.95%	\$61,725	**
21	Federated Mutual Group	0.33%	\$69,919	\$80,776	(13.44%)	\$8,794	16.13
22	Arch Insurance Group	0.31%	\$65,923	\$202,422	(67.43%)	\$52,112	**
23	AmTrust GMACI Maiden Group	0.31%	\$64,496	\$73,374	(12.10%)	\$4,062	62.72
24	Sentry Insurance Group	0.15%	\$31,425	\$29,972	4.85%	\$50,064	239.87
25	Berkshire Hathaway Group	0.15%	\$30,947	\$22,135	39.81%	\$16,478	**
<b>Top 25 Groups Total</b>		<b>99.65%</b>	<b>\$20,993,799</b>	<b>\$19,237,877</b>	<b>9.13%</b>	<b>\$9,536,756</b>	<b>26.58</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$21,067,574</b>	<b>\$19,379,551</b>	<b>8.71%</b>	<b>\$9,487,516</b>	<b>27.01</b>

\*\* Direct Losses Paid or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premiums	Direct Losses Paid
1997	\$10,366,762	\$10,742,722	\$2,350,680
1998	\$11,654,647	\$12,443,563	\$3,728,917
1999	\$7,079,892	\$10,996,527	\$3,075,003
2000	\$10,442,682	\$11,084,619	\$1,036,794
2001	\$10,101,966	\$8,432,631	\$3,961,069
2002	\$6,907,890	\$7,651,300	\$779,751
2003	\$6,180,463	\$7,284,945	\$923,562
2004	\$8,493,898	\$8,656,381	\$809,456
2005	\$6,101,535	\$7,092,005	\$2,613,702
2006	\$6,069,533	\$7,664,799	\$725,536
2007	\$6,286,608	\$8,078,731	\$2,747,426
2008	\$7,093,000	\$9,303,358	\$1,295,742
2009	\$6,989,000	\$4,140,932	\$811,408
2010	\$8,269,745	\$10,702,467	\$1,956,936
2011	\$10,568,898	\$18,999,555	\$1,011,964
2012	\$9,781,935	\$13,698,759	\$776,099
2013	\$14,074,297	\$15,466,280	\$2,551,582
2014	\$16,154,825	\$18,034,897	\$968,281
2015	\$17,595,851	\$19,379,551	\$4,234,187
2016	\$19,411,211	\$21,067,574	\$5,691,372

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2004	20.4%
2005	15.3%
2006	16.9%
2007	30.5%
2008	(11.0%)*
2009	70.7%
2010	7.0%
2011	15.0%
2012	60.8%
2013	16.0%
2014	14.9%
2015	17.8%

\*Liberty Insurance Underwriters Inc. reported about (\$6,000,000) of incurred losses impacting the industry's over-all loss ratio.

## Commercial Glass

There were two groups (two companies) that had direct written premium for Commercial Glass in 2016, as compared to five groups (five companies) in 2015.

The table below represents the top groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL GLASS

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	USPlate Glass Insurance Company	87.27%	\$30,347	\$31,729	(4.36%)	\$10,380	1.39
2	Federated Mutual Group	12.73%	\$4,427	\$4,573	(3.19%)	\$2,565	**
3	Liberty Mutual Group	0.00%	\$0	\$658	(100.00%)	\$15,776	**
4	State Auto Mutual Group	0.00%	\$0	\$545	(100.00%)	\$0	**
5	CNA Insurance Group	0.00%	\$0	\$10	(100.00%)	\$0	**

<b>Top Groups Total</b>	<b>100.00%</b>	<b>\$34,774</b>	<b>\$37,515</b>	<b>(7.31%)</b>	<b>\$28,721</b>	<b>1.21</b>
<b>Total Market</b>	<b>100.00%</b>	<b>\$34,774</b>	<b>\$37,515</b>	<b>(7.31%)</b>	<b>\$28,721</b>	<b>1.21</b>

\*\* Direct Losses Paid or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

**ANNUAL EXPERIENCE**

<b>Calendar Year</b>	<b>Premiums on Policies Written</b>	<b>Direct Written Premium</b>	<b>Direct Losses Paid</b>
1997	\$754,653	\$533,020	\$151,080
1998	\$572,107	\$485,984	\$97,682
1999	\$509,419	\$374,238	\$165,476
2000	\$516,542	\$385,347	\$288,701
2001	\$447,135	\$337,139	\$51,740
2002	\$483,805	\$327,740	(\$153,840)
2003	\$369,103	\$233,490	\$43,135
2004	\$783,552	\$533,020	\$33,995
2005	\$123,132	\$91,505	\$4,210
2006	\$87,280	\$57,601	\$4,582
2007	\$51,753	(\$4,574)	\$5,609
2008	\$96,119	\$14,334	\$6,800
2009	\$73,855	\$13,265	\$6,129
2010	\$299,306	\$240,062	(\$132,758)
2011	\$52,175	\$21,079	\$0
2012	\$46,301	\$10,457	\$1,662
2013	\$118,248	\$37,463	\$618
2014	\$139,380	\$40,493	\$4,241
2015	\$37,276	\$37,515	\$3,636
2016	\$34,774	\$34,774	\$422

**EARNED TO INCURRED LOSS RATIO BY YEAR**

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<b>Year</b>	<b>Loss Ratio*</b>
2004	40.7%
2005	56.7%
2006	42.4%
2007	30.2%
2008	364.8%
2009	54.8%
2010	67.7%
2011	58.9%
2012	75.4%
2013	34.0%
2014	32.5%
2015	52.8%

\*Beginning 1997, Commercial Glass is reported under Allied Lines on the Annual Statement, so the Loss Ratios for this and subsequent years represents all coverages reported under Allied Lines.



## Medical Professional Liability

There were 33 groups (48 companies) that had direct written premium for Medical Professional Liability in 2016, as compared to 34 groups (49 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MEDICAL PROFESSIONAL LIABILITY

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	Berkshire Hathaway Group	24.92%	\$46,174,065	\$44,815,250	3.03%	\$40,207,844	16.86
2	Doctors Company Group	19.50%	\$36,132,354	\$35,184,371	2.69%	(\$4,770,478)	9.18
3	ProAssurance Corp. Group	15.55%	\$28,819,063	\$31,508,537	(8.54%)	\$1,939,688	28.12
4	CNA Insurance Group	6.93%	\$12,838,026	\$10,064,752	27.55%	\$2,310,254	28.71
5	Norcal Group	6.72%	\$12,448,448	\$11,658,003	6.78%	(\$1,322,074)	31.35
6	National Group	3.45%	\$6,389,272	\$6,098,837	4.76%	\$472,432	7.87
7	Texas Medical Liability Trust Group	2.97%	\$5,500,011	\$5,108,834	7.66%	\$2,057,351	8.74
8	NCMIC Group	2.96%	\$5,482,523	\$9,134,889	(39.98%)	(\$275,231)	2.94
9	Capson Physicians Insurance Company	2.69%	\$4,976,724	\$5,122,806	(2.85%)	(\$1,543,000)	48.91
10	Health Care Indemnity Inc.	2.43%	\$4,503,085	\$4,483,751	0.43%	(\$15,286,202)	154.88
11	Coverys Group	1.86%	\$3,447,327	\$3,591,669	(4.02%)	\$352,752	37.14
12	Liberty Mutual Group	1.59%	\$2,948,662	\$3,048,465	(3.27%)	\$1,122,305	8.04
13	Texas Hospital Insurance Exchange	1.57%	\$2,905,330	\$2,791,782	4.07%	\$1,410,260	0.86
14	American International Group	1.44%	\$2,676,381	\$2,890,673	(7.41%)	(\$9,963,235)	79.74
15	Pharmacists Mutual Group	1.25%	\$2,318,135	\$242,824	854.66%	(\$65,270)	0.09
16	Ace Limited Group	0.93%	\$1,726,808	\$2,437,354	(29.15%)	(\$1,299,148)	34.13
17	Allied World Assurance Holding Group	0.74%	\$1,369,216	\$1,282,104	6.79%	(\$418,318)	15.70
18	Alleghany Group	0.56%	\$1,029,289	\$1,612,324	(36.15%)	\$626,834	**
19	Munich Re Group	0.44%	\$812,409	\$798,174	1.78%	\$548,510	0.12
20	Texas Medical Liab. Underwriting Assoc.	0.30%	\$564,411	\$826,867	(31.74%)	(\$1,761,701)	129.34
21	WR Berkley Corp. Group	0.29%	\$539,106	\$433,392	24.39%	\$148,508	3.81
22	The Hanover Insurance Group	0.24%	\$442,406	\$163,823	170.05%	(\$246)	**
23	Church Mutual Group	0.21%	\$385,154	\$174,885	120.23%	(\$494,375)	44.14
24	Cincinnati Financial Group	0.20%	\$379,110	\$359,713	5.39%	\$42,750	**
25	Medmal Direct Insurance Company	0.11%	\$195,183	\$104,031	87.62%	(\$647,931)	**
<b>Top 25 Groups Total</b>		<b>99.84%</b>	<b>\$185,002,498</b>	<b>\$183,938,110</b>	<b>0.58%</b>	<b>\$13,494,086</b>	<b>23.11</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$185,305,579</b>	<b>\$184,526,724</b>	<b>0.42%</b>	<b>\$17,419,482</b>	<b>23.46</b>

\*\* Direct Losses Paid or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$286,589,258	\$286,841,575	\$175,986,415
1998	\$288,733,904	\$313,913,222	\$243,599,576
1999	\$295,480,180	\$298,947,101	\$277,926,845
2000	\$296,855,228	\$302,104,282	\$386,652,573
2001	\$357,558,082	\$377,873,162	\$320,204,523
2002	\$457,507,295	\$485,161,758	\$302,285,626
2003	\$519,283,730	\$551,287,539	\$251,148,218
2004	\$465,911,107	\$445,782,475	\$227,556,127
2005	\$399,101,391	\$430,683,474	\$162,646,753
2006	\$340,949,014	\$361,111,497	\$110,738,557
2007	\$252,756,471	\$265,773,358	\$84,108,629
2008	\$231,284,983	\$242,275,765	\$96,909,602
2009	\$223,390,216	\$235,823,393	\$77,926,049
2010	\$235,013,771	\$236,133,218	\$66,361,609
2011	\$210,415,028	\$229,593,686	\$57,696,392
2012	\$228,993,719	\$237,546,403	\$45,133,603
2013	\$194,922,237	\$209,934,360	\$56,741,327
2014	\$194,073,192	\$194,498,872	\$54,198,241
2015	\$180,129,642	\$184,526,724	\$59,713,153
2016	\$182,613,757	\$185,305,579	\$43,464,781

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2004	44.8%
2005	31.0%
2006	20.3%
2007	(14.1%)*
2008	0.3%
2009	14.6%
2010	4.7%
2011	5.2%
2012	18.9%
2013	14.8%
2014	14.5%
2015	28.5%

\*Health Care Indemnity Inc. reported about (\$81,000,000) of incurred losses impacting the industry's over-all loss ratio.

## Miscellaneous Professional Liability

There were 35 groups (101 companies) that had direct written premium for Miscellaneous Professional Liability in 2016, as compared to 39 groups (101 companies) in 2015.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 to direct written premium in 2015 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MISC. PROFESSIONAL LIABILITY

Annual Rank	Group Name	Market Share 2016	Premium Written 2016	Premium Written 2015	% Change 2015 to 2016	Net Underwriting Profit or Loss 2016	Loss Ratio 2016
1	Ace Limited Group	27.21%	\$118,294,897	\$123,528,266	(4.24%)	\$4,624,952	36.29
2	XL America Group	17.95%	\$78,056,348	\$72,081,639	8.29%	(\$585,924)	28.63
3	Tokio Marine Holdings Inc. Group	10.54%	\$45,814,129	\$49,620,912	(7.67%)	(\$41,890,479)	84.23
4	Allied World Assurance Holding Group	4.80%	\$20,867,314	\$23,633,543	(11.70%)	(\$2,964,939)	19.07
5	AXIS Capital Group	4.25%	\$18,480,154	\$20,270,294	(8.83%)	\$4,737,483	74.36
6	Hartford Fire and Casualty Group	3.32%	\$14,438,119	\$12,818,285	12.64%	\$2,936,860	4.12
7	Beazley Insurance Company Inc.	3.20%	\$13,901,597	\$9,174,596	51.52%	\$3,982,628	2.29
8	American Financial Group	3.17%	\$13,797,576	\$14,732,858	(6.35%)	\$5,175,426	0.04
9	Nationwide Corp. Group	2.80%	\$12,182,402	\$12,166,259	0.13%	\$3,445,322	18.40
10	Hiscox Insurance Group	2.47%	\$10,722,668	\$7,396,917	44.96%	\$4,922,975	8.84
11	WR Berkley Corp. Group	2.37%	\$10,298,603	\$7,514,804	37.04%	(\$2,731,497)	23.22
12	Allianz Insurance Group	2.35%	\$10,233,094	\$15,011,702	(31.83%)	\$1,543,213	18.09
13	RLI Insurance Group	1.95%	\$8,480,947	\$8,366,617	1.37%	\$4,522,947	27.25
14	Navigators Group	1.82%	\$7,901,446	\$7,407,670	6.67%	(\$4,872,023)	117.62
15	The Hanover Insurance Group	1.69%	\$7,363,911	\$0	*	\$28,381	**
16	Markel Corp. Group	1.49%	\$6,481,070	\$2,858,910	126.70%	(\$256,384)	**
17	Swiss Re Group	1.34%	\$5,819,237	\$5,606,487	3.79%	(\$16,886,999)	189.40
18	Travelers Group	1.19%	\$5,176,300	\$8,632,325	(40.04%)	(\$6,199,752)	44.19
19	Liberty Mutual Group	1.09%	\$4,740,317	\$4,791,143	(1.06%)	\$2,358,101	25.22
20	Argonaut Group	0.94%	\$4,107,067	\$3,550,499	15.68%	\$3,182,085	0.78
21	Old Republic Group	0.73%	\$3,165,296	\$3,104,142	1.97%	(\$2,362,019)	2.19
22	CNA Insurance Group	0.72%	\$3,119,436	\$2,586,415	20.61%	\$1,799,973	8.45
23	Berkshire Hathaway Group	0.66%	\$2,884,943	\$2,916,804	(1.09%)	\$1,523,190	9.92
24	Utica Group	0.49%	\$2,134,604	\$2,400,642	(11.08%)	\$953,760	23.96
25	Aspen Insurance Holding Group	0.46%	\$2,002,965	\$3,225,795	(37.91%)	\$545,923	**
<b>Top 25 Groups Total</b>		<b>99.01%</b>	<b>\$430,464,440</b>	<b>\$423,397,524</b>	<b>1.67%</b>	<b>(\$32,466,797)</b>	<b>36.52</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$434,783,040</b>	<b>\$430,030,778</b>	<b>1.11%</b>	<b>(\$32,105,976)</b>	<b>36.72</b>

\* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

\*\* Direct Losses Paid or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## ANNUAL EXPERIENCE

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1997	\$134,844,328	\$125,310,127	\$31,084,104
1998	\$143,936,494	\$129,377,244	\$32,968,158
1999	\$135,143,960	\$126,407,499	\$36,020,282
2000	\$139,983,265	\$130,910,004	\$81,017,082
2001	\$140,113,178	\$178,450,469	\$71,751,682
2002	\$173,915,241	\$175,717,935	\$110,485,773
2003	\$288,601,537	\$307,355,392	\$153,617,362
2004	\$316,811,063	\$320,418,180	\$59,108,383
2005	\$370,576,523	\$372,646,382	\$214,331,718
2006	\$367,501,201	\$382,334,133	\$115,544,349
2007	\$363,403,943	\$389,602,054	\$95,303,630
2008	\$324,481,555	\$296,376,645	\$63,481,901
2009	\$313,455,313	\$308,718,746	\$73,857,961
2010	\$343,292,674	\$401,811,648	\$136,115,417
2011	\$316,933,064	\$317,698,020	\$89,345,532
2012	\$345,108,336	\$377,776,996	\$114,986,546
2013	\$344,938,278	\$378,985,477	\$132,758,250
2014	\$396,320,756	\$440,733,899	\$159,171,606
2015	\$379,638,695	\$430,030,778	\$136,323,998
2016	\$397,251,789	\$434,783,040	\$159,661,643

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio *
2004	74.8%
2005	77.6%
2006	52.3%
2007	45.9%
2008	47.1%
2009	43.0%
2010	71.6%
2011	42.2%
2012	64.5%
2013	52.0%
2014	52.4%
2015	51.0%

\*Miscellaneous Professional Liability is reported under General Liability on the Annual Statement, so the Loss Ratios represent all coverages reported under General Liability.

## Complaint Data

The following chart presents a comparison of written complaints received and confirmed by TDI in 2016 and 2015. Also included are the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	2016			2015		
	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
Product Liability	0	33,879	0.00000%	0	32,213	0.00000%
General Liability Other	25	1,972,738	0.00127%	44	1,824,204	0.00241%
Fire and Allied Lines	0	103,647	0.00000%	0	120,114	0.00000%
Commercial Multiple Peril	0	573,870	0.00000%	0	399,993	0.00000%
Private Passenger Auto	1,131	25,142,370	0.00450%	1,546	23,935,786	0.00646%
Homeowners	316	6,497,859	0.00486%	425	6,620,062	0.00642%
Workers' Compensation	453	218,673	0.20716%	747	219,846	0.33978%
Boiler and Machinery	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	89,051	0.00000%	0	82,960	0.00000%
Misc. Professional Liability	0	69,037	0.00000%	0	64,588	0.00000%

† Policies that included both Voluntary Liability and Physical Damage coverage reported a policy count in each category.

\*\* Complaints are not tracked for this line of business.

The number of complaints attributable to any one insurer was not significant, except for Private Passenger Auto and Homeowners. The complaint data for the top 25 groups (ranking based on number of policies written in 2016) for these two lines of insurance are presented on the next two pages.

**PRIVATE PASSENGER AUTO  
LISTED BY PERCENT OF COMPLAINTS PER POLICY**

2016 Policy Written Rank	Group Name	2016			2015		
		Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
21	American Access Casualty Company	45	181,468	0.02480%	53	124,729	0.04249%
15	Loya Group	49	286,759	0.01709%	78	323,979	0.02408%
17	ACCC Insurance Company	39	240,235	0.01623%	122	386,708	0.03155%
10	Home State Insurance Group	81	560,476	0.01445%	99	891,210	0.01111%
9	Orpheus Group	74	665,004	0.01113%	130	701,123	0.01854%
8	Liberty Mutual Group	58	772,235	0.00751%	47	449,125	0.01046%
6	United Services Auto. Assn. Group	92	1,359,067	0.00677%	76	1,522,434	0.00499%
14	Auto Club Enterprises Ins. Group	19	297,234	0.00639%	15	264,280	0.00568%
20	Metropolitan Group	8	188,427	0.00425%	15	188,320	0.00797%
12	Nationwide Corp. Group	18	437,151	0.00412%	26	481,816	0.00540%
4	Berkshire Hathaway Group	84	2,186,542	0.00384%	108	1,925,907	0.00561%
13	AmTrust GMACI Maiden Group	12	330,751	0.00363%	31	375,598	0.00825%
25	Kemper Corp. Group	4	117,962	0.00339%	5	93,079	0.00537%
18	Germania Insurance Group	7	221,542	0.00316%	7	217,231	0.00322%
2	Allstate Insurance Group	99	3,196,477	0.00310%	103	2,174,245	0.00474%
7	Texas Farm Bureau Mutual Group	19	839,632	0.00226%	37	861,583	0.00429%
1	State Farm Group	128	5,984,592	0.00214%	148	6,147,666	0.00241%
11	Titus Group	10	484,585	0.00206%	6	393,154	0.00153%
19	CEM Insurance Company	4	203,000	0.00197%	8	121,603	0.00658%
3	Progressive Group	51	2,752,719	0.00185%	91	2,231,563	0.00408%
5	Farmers Insurance Group	26	1,759,255	0.00148%	47	1,862,925	0.00252%
24	Sentry Insurance Group	1	130,184	0.00077%	2	136,349	0.00147%
16	Excess Reinsurance Group	2	275,903	0.00072%	6	49,007	0.01224%
22	Safeway Insurance Group	0	171,385	0.00000%	3	97,637	0.00307%
23	Amica Mutual Group	0	160,861	0.00000%	5	150,913	0.00331%
	(All other licensed insurers)	164	1,338,924	0.01225%	239	1,763,602	0.01355%
	(No company identified)*	37			39		
<b>TOTALS</b>		<b>1,131</b>	<b>25,142,370</b>	<b>0.00450%</b>	<b>1,546</b>	<b>23,935,786</b>	<b>0.00646%</b>

\* Generally includes complaints where either: (a) no company was identified by complainant, (b) company was non-admitted (surplus lines), or (c) complaint was against an agent.

## Complaint Data

### HOMEOWNERS LISTED BY PERCENT OF COMPLAINTS PER POLICY

2016 Policy Written Rank	Group Name	2016			2015		
		Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
23	Universal Insurance Company Group	7	38,545	0.01816%	9	45,675	0.01970%
21	Hartford Fire and Casualty Group	9	64,538	0.01395%	8	79,270	0.01009%
25	State National Group	5	37,013	0.01351%	3	29,404	0.01020%
15	Auto Club Enterprises Ins. Group	13	106,427	0.01221%	12	98,803	0.01215%
19	Texas Fair Plan Association	8	72,963	0.01096%	13	81,841	0.01588%
20	NLASCO Group	5	68,046	0.00735%	6	63,632	0.00943%
12	Progressive Group	12	176,844	0.00679%	15	190,797	0.00786%
5	Liberty Mutual Group	21	368,297	0.00570%	37	405,268	0.00913%
22	United Ins. Holdings Group	3	55,088	0.00545%	4	33,393	0.01198%
24	Ace Limited Group	2	38,478	0.00520%	1	37,340	0.00268%
9	Nationwide Corp. Group	11	217,118	0.00507%	13	192,287	0.00676%
17	Metropolitan Group	4	80,936	0.00494%	7	80,915	0.00865%
7	Travelers Group	12	250,653	0.00479%	11	232,085	0.00474%
2	Allstate Insurance Group	37	774,671	0.00478%	42	1,019,739	0.00412%
14	AmTrust GMACI Maiden Group	4	109,779	0.00364%	8	84,159	0.00951%
4	United Services Auto. Assn. Group	14	413,075	0.00339%	12	377,861	0.00318%
11	Texas Farm Bureau Mutual Group	6	178,851	0.00335%	10	192,894	0.00518%
16	QBE Insurance Group	3	90,436	0.00332%	4	95,508	0.00419%
3	Farmers Insurance Group	21	733,206	0.00286%	21	716,444	0.00293%
1	State Farm Group	33	1,178,805	0.00280%	54	1,308,497	0.00413%
18	Amica Mutual Group	2	80,358	0.00249%	0	77,274	0.00000%
13	Homeowners of America Ins. Company	3	171,747	0.00175%	3	158,060	0.00190%
10	Munich Re Group	1	198,601	0.00050%	2	177,691	0.00113%
8	Assurant Inc. Group	1	243,042	0.00041%	1	194,963	0.00051%
6	Markel Corp. Group	0	259,111	0.00000%	0	168,146	0.00000%
	(All other licensed insurers)	43	491,231	0.00875%	65	478,116	0.01360%
	(No company identified)*	36			64		
<b>TOTALS</b>		<b>316</b>	<b>6,497,859</b>	<b>0.00486%</b>	<b>425</b>	<b>6,620,062</b>	<b>0.00642%</b>

\* Generally includes complaints where either: (a) no company was identified by complainant, (b) company was non-admitted (surplus lines), or (c) complaint was against an agent.

**HOMEOWNERS RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
ACE Limited Group	Bankers Standard Insurance Company	8.80	07-11-2016	09-11-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising rates: Windstorm/Hail Deductible Factors, Dwelling Deductible factors and Personal Property adjusted Limits Debits/Credits Percentages	0.00	0.00	0.00
ACE Limited Group	Chubb Lloyds Insurance Company of Texas	3.00	02-02-2016	02-02-2016	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Revised base rate, fire protection table, value factor curve, size of risk deductibles; Changed credit/surcharge structure; introduced premier client discount, claims surcharge, Homeowners endorsement to expand landscaping coverage	3.00	(0.80)	3.90
Allied Trust Insurance Company	Allied Trust Insurance Company	(3.20)	09-08-2016	09-08-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate decreases	(3.20)	(3.20)	(3.20)
Allstate Insurance Group	Allstate Indemnity Company	16.00	04-18-2016	06-02-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	16.0% Manufactured Home Rate Change	5.70	0.00	10.00
American National Financial Group	American National Lloyds Insurance Company	8.10	03-09-2016	03-09-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rule and Rate Filing	(4.20)	0.00	6.50
Ameriprise Financial Group	Ids Property Casualty Insurance Company	7.60	08-07-2016	08-07-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate Change Adjusted Coverage A Factors on selected perils. Adjusted Age of Home Factors on selected perils.	7.60	4.10	0.00
Amica Mutual Group	Amica Mutual Insurance Company	4.00	07-01-2016	07-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate and Rule revision	4.30	9.50	15.50
AmTrust GMACI Maiden Group	Republic Lloyds	0.00	04-01-2016	04-01-2016	Other	Guidelines - tiering changes	0.00	(5.80)	3.30
AmTrust GMACI Maiden Group	Republic Lloyds	0.00	08-27-2016	08-27-2016	Reference advisory organization filing, with no other changes	Adopt ISO's revisions to the Fire Suppression Rating Schedule	0.00	(5.80)	3.30
AmTrust GMACI Maiden Group	Republic Lloyds	0.00	08-27-2016	08-27-2016	Other	Revise manual to reflect FSRS changes	0.00	(5.80)	3.30
AmTrust GMACI Maiden Group	Republic Lloyds	2.00	01-15-2016	02-15-2016	Other	Base rates	0.00	(5.80)	3.30



## HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
AmTrust GMACI Maiden Group	Southern Insurance Company	(0.76)	06-01-2016	06-01-2016	Other	Reverse rate increases	0.00	3.70	6.50
AmTrust GMACI Maiden Group	Southern Insurance Company	0.00	03-01-2016	03-01-2016	Other	Revise Base Rates	0.00	3.70	6.50
Auto Club Enterprises Ins. Group	Auto Club Indemnity Company	0.00	10-01-2016	10-01-2016	Other	Decrease premium transition cap from 18% to 10%	9.50	0.00	10.00
Auto Club Enterprises Ins. Group	Interinsurance Exchange of The Automobile Club	0.00	08-23-2016	08-23-2016	Other	All homeowners policies written through the Interinsurance Exchange of the Automobile Club ("Exchange") will be transferred to and offered renewal by Indemnity.	0.00	0.00	0.00
Centauri Specialty Insurance Company	Centauri Specialty Insurance Company	0.00	11-01-2016	11-01-2016	Other	New options - ACV Roof & 1.5% deductible.	0.00	0.00	0.00
Centauri Specialty Insurance Company	Centauri Specialty Insurance Company	3.88	07-15-2016	07-15-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate = 5.6% Tier = -1.8%. Overall = 3.8%	0.00	0.00	0.00
Colonial Savings Group	Colonial Lloyds	3.00	07-01-2016	07-01-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revision	0.00	4.10	0.00
Cypress Holdings Group	Cypress Texas Insurance Company	(2.00)	02-01-2016	02-01-2016	Other	Revise coverage C factors	(2.00)	(11.00)	(11.00)
Cypress Holdings Group	Cypress Texas Insurance Company	0.00	08-01-2016	09-15-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates - rate order of calculation, additional factors.	(2.00)	(11.00)	(11.00)
Enstar Group	Starstone National Insurance Company	2.10	03-15-2016	03-15-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate and Territory Factor Changes	0.00	0.00	0.00
Farmers Insurance Group	Farmers Insurance Exchange	6.00	07-19-2016	07-19-2016	Class - Relativity change in excess of ±5% for some policyholders.	Base rate change and revision of Rate Migration factors	7.20	(5.00)	14.90
Farmers Insurance Group	Farmers Insurance Exchange	8.20	12-23-2016	12-23-2016	Class - Relativity change in excess of ±5% for some policyholders.	Base rate change and territory factor adjustments	7.20	(5.00)	14.90
Farmers Insurance Group	Fire Insurance Exchange	1.80	07-19-2016	07-19-2016	Other	Base rate change less than +5%	2.50	(5.00)	29.30

## HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Texas Farmers Insurance Company	6.60	07-19-2016	07-19-2016	Class - Relativity change in excess of ±5% for some policyholders.	Base rate change and revision of Rate Migration factors	7.10	(5.00)	14.90
Farmers Insurance Group	Texas Farmers Insurance Company	8.20	12-23-2016	12-23-2016	Class - Relativity change in excess of ±5% for some policyholders.	Base rate change and territory factor adjustments	7.10	(5.00)	14.90
Global Independent Group	Diamond State Insurance Company	0.00	01-01-2016	01-01-2016	Other	Initial Rate Filing for Homeowners in this company	0.00	0.00	0.00
Gulfstream Property and Casualty Ins. Co.	Gulfstream Property and Casualty Ins. Co.	(15.20)	07-15-2016	07-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Filing base rate changes to our initial Atlas HO program	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	8.90	12-10-2016	01-28-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Rate Advantage Agency & Direct ( TRUM TCFIC HAIC HFIC)	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	5.20	12-10-2016	01-28-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Rate Advantage Agency & Direct ( TRUM TCFIC HAIC HFIC)	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Lloyds Insurance Company	3.00	10-22-2016	12-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX HO PLIC 84 Rate Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Property and Casualty Insurance Company of Hartford	11.50	10-22-2016	12-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX HO Plic 2004 Eff 10/22/2016 Rate Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Sentinel Insurance Company, Ltd.	7.20	08-27-2016	10-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners - Dimensions - Building Form Base Rate	0.00	0.00	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	5.20	12-10-2016	01-28-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Rate Advantage Agency & Direct ( TRUM TCFIC HAIC HFIC)	0.00	0.00	0.00
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	12.70	12-10-2016	01-28-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Rate Advantage Agency & Direct ( TRUM TCFIC HAIC HFIC)	0.00	0.00	0.00
Homeowners of America Ins. Company	Homeowners of America Insurance Company	4.90	06-01-2016	07-15-2016	Other		12.70	3.70	0.00
Homeowners of America Ins. Company	Homeowners of America Insurance Company	7.80	10-01-2016	11-15-2016	Other		12.70	3.70	0.00

## HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty Insurance Corporation	0.00	06-18-2016	07-23-2016	Other	Implementing Billing Plan fees	9.90	12.50	13.20
Liberty Mutual Group	Liberty Insurance Corporation	0.00	08-22-2016	09-26-2016	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Adjustments to Base Rates and Rating Factors	9.90	12.50	13.20
Liberty Mutual Group	Liberty Insurance Corporation	0.00	09-19-2016	10-24-2016	Other	Introduction of Companion Home Factor	9.90	12.50	13.20
Liberty Mutual Group	Liberty Insurance Corporation	7.20	05-17-2016	06-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	9.90	12.50	13.20
Liberty Mutual Group	Liberty Lloyds of Texas Insurance Company	0.00		07-23-2016	Other	Implementing Billing Plan fees	9.90	9.90	12.20
Liberty Mutual Group	Liberty Lloyds of Texas Insurance Company	7.20		11-23-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	9.90	9.90	12.20
Liberty Mutual Group	Liberty Mutual Fire Insurance Company	0.00		07-23-2016	Other	Implementing Billing Plan fees	9.90	9.90	12.80
Liberty Mutual Group	Liberty Mutual Fire Insurance Company	7.20		11-23-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	9.90	9.90	12.80
Liberty Mutual Group	Safeco Insurance Company of Indiana	0.00	06-11-2016	09-06-2016	Other	Introducing Incidental Farming Package	7.00	9.50	15.70
Liberty Mutual Group	Safeco Insurance Company of Indiana	0.00	09-10-2016	11-16-2016	Other	Introducing Earthquake Coverage	7.00	9.50	15.70
Liberty Mutual Group	Safeco Insurance Company of Indiana	5.90	11-14-2016	02-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.00	9.50	15.70
Liberty Mutual Group	Safeco Lloyds Insurance Company	5.90	11-14-2016	02-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.00	9.90	15.20

## HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Lighthouse Property Insurance Corporation	Lighthouse Property Insurance Corporation	(27.00)	01-18-2016	01-18-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate reduction based on competition	0.00	0.00	0.00
Mercury General Group	American Mercury Lloyds Insurance Company	3.00	10-21-2016	12-10-2016	Other	Base rate, introduction of Water Leak Detection Discount. Overall 3% rate change.	4.30	0.00	8.50
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	25.00	12-21-2016	01-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; Roof credits revised	25.00	9.70	14.30
Munich Re Group	American Modern Home Insurance Company	0.14	06-03-2016	06-11-2016	Other	This was a correction filing to the Claims Free rate	0.14	0.00	0.00
Munich Re Group	American Modern Home Insurance Company	10.00	11-15-2016	11-23-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	10.00	0.00	0.00
Nationwide Corp. Group	Allied Property and Casualty Insurance Company	8.50	09-29-2016	11-13-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Territory Factors, Deductible Factors, Amount of Insurance Factors	7.00	10.30	9.00
Nationwide Corp. Group	Crestbrook Insurance Company	5.90	09-15-2016	10-15-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Base Rates/Minimum Premiums, Deductible factors, Coverage B and Coverage C Decreased Limit rates, and Physical Damage Watercraft rates. Also revised Amount of Insurance factors for Dwelling Rating Limits of \$2,500,000 and above.	0.00	0.00	0.00
Nationwide Corp. Group	Nationwide General Insurance Company	3.70	12-26-2016	01-14-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised credit scoring relativities for No Hit/No Score credit classes	8.10	2.20	(0.40)
Nationwide Corp. Group	Nationwide General Insurance Company	8.30	11-26-2016	12-30-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed a small number of territory factors with impacts ranging from -6.7% to 6.0% Revised roof rating factors for Roof groups 5, 6 and 13	8.10	2.20	(0.40)

## HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Nationwide Corp. Group	Nationwide Lloyds	4.40	11-26-2016	12-30-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	2.20	8.70	9.70
Nationwide Corp. Group	Nationwide Lloyds	4.50	12-26-2015	01-14-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	2.20	8.70	9.70
Nationwide Corp. Group	Nationwide Property and Casualty Insurance Company	4.40	12-26-2015	01-14-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.10	9.10	9.70
Nationwide Corp. Group	Nationwide Property and Casualty Insurance Company	5.90	11-26-2016	12-30-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.10	9.10	9.70
NLASCO Group	National Lloyds Insurance Company	2.70	12-01-2016	12-01-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Changes were made to our current territory relativities as well Coverage A and Dwelling Age relativities.	2.00	9.90	9.90
Ocean Harbor Group	Ocean Harbor Casualty Insurance Company	4.90	04-01-2016	05-01-2016	Other	1. Base Rate: Reduced base rates for all territories by 2.3% to adhere to revenue neutral rate change. 2. Park Status: Increasing "In Park" classification by 5% 3. Age of Home: New rating factor 4. Distance to Coast Surcharge: New surcharge.	0.00	0.00	0.00
Progressive Group	ASI Lloyds	0.00	09-23-2016	11-23-2016	Other	Add Golf Cart Endorsement.	0.00	7.47	0.00
Progressive Group	ASI Lloyds	24.80	07-22-2016	09-22-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change.	0.00	7.47	0.00
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	9.40	01-01-2016	01-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Home Rate Segmentation	9.40	9.40	9.40
QBE Insurance Group	QBE Insurance Corporation	0.00	09-02-2016	09-02-2016	Other	Introduced \$25,000 and \$50,000 limits for water backup and sump discharge or overflow. There was no overall rate impact associated with this change as no current policyholders were affected.	0.00	0.00	0.00

**HOMEOWNERS RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
QBE Insurance Group	QBE Insurance Corporation	0.00	12-01-2016	12-01-2016	Other	Introduced Enhanced Foundation Coverage that allowed for a limit of 15% of Coverage A (the current Foundation Coverage has a \$5,000 limit). There was also no overall rate impact associated with this change.	0.00	0.00	0.00
QBE Insurance Group	QBE Insurance Corporation	7.50	11-29-2016	11-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	We increased base rates and made changes to the following variables: Coverage A, Insurance Score, and Age of Home/Construction Type. There were policies that were expected to receive a +/- 5% impact.	0.00	0.00	0.00
Standard Casualty Company	Standard Casualty Company	14.53	04-01-2016	05-01-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Various Territory Adjustments	0.00	8.04	9.62
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	(0.20)	02-25-2016	03-27-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised: base rates (includes territorial relativities), auto/home discounts, age of insured relativities, and wind/hail exclusion relativities. Also revised hurricane and optional coverage (if applicable) relativities for: distance to coast.	7.60	17.90	13.90
State Farm Group	State Farm Lloyds	3.40	08-15-2016	10-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental Dwelling Program / Changes to Base Rate; Zone/Subzone Definitions; Construction; Deductible; Amount; Deletion of Section II; Modified Replacement Cost; Replacement Cost on Personal Property; Selection Optional Coverages	0.00	0.00	0.00
State Farm Group	State Farm Lloyds	25.00	08-15-2016	10-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Manufactured Homes Program/ Changes to Base Rate; Amount; Model Year Rating; Selection Optional Coverages	25.00	0.00	0.00
State National Group	State National Insurance Company, Inc.	(2.00)	10-03-2016	01-01-2019	Other	Updated credit filing for Homeowner Product	0.00	0.00	0.00
Texas Fair Plan and Texas Windstorm Ins. Group	Texas Fair Plan Association	7.00	04-01-2016	04-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	7.00	7.00	7.00

## HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	8.00	02-15-2016	02-15-2016	Other	Changes to non-mobile dwelling base rates, wood roof surcharge and Public Protection Class Factors	8.40	9.60	9.80
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	7.60	02-15-2016	02-15-2016	Other	Changes to non-mobile dwelling base rates, wood roof surcharge and Public Protection Class factors	6.80	9.50	9.60
Travelers Group	Travelers Commercial Insurance Company	2.90	02-19-2016	04-09-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		0.00	0.00	0.00
Travelers Group	Travelers Home and Marine Insurance Company, The	2.90	02-19-2016	04-09-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		0.00	0.00	0.00
United Fire and Casualty Group	United Fire Lloyds	0.00	07-01-2016	07-01-2017	Other	Revised Flex Factors, base rates, loss experience credit, water back-up charges	0.00	0.00	0.00
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	0.00	06-30-2016	06-30-2016	Other	Implement New GLM Relativities for AOP and Liability	14.40	0.00	0.00
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	0.00	06-30-2016	06-30-2016	Other	Reduce Rate Caps and Revise the Volunteer Firefighters Assessment Surcharge	2.00	0.00	0.00
United Services Auto. Assn. Group	United Services Automobile Association	0.00	06-30-2016	06-30-2016	Other	Implement New GLM Relativities for AOP and Liability	14.90	0.00	15.90
United Services Auto. Assn. Group	United Services Automobile Association	0.00	06-30-2016	06-30-2016	Other	Reduce Rate Caps and Revise the Volunteer Firefighters Assessment Charge	2.00	5.00	7.30
United Services Auto. Assn. Group	USAA Casualty Insurance Company	0.00	06-30-2016	06-30-2016	Other	Implement New GLM Relativities for AOP and Liability	14.60	0.00	0.00
United Services Auto. Assn. Group	USAA Casualty Insurance Company	0.00	06-30-2016	06-30-2016	Other	Reduce rate Caps and Revise the Volunteer FireFighters Assessment Surcharge	2.00	0.00	0.00

## HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto. Assn. Group	USAA General Indemnity Company	0.00	06-30-2016	06-30-2016	Other	Implement New GLM Relativities for AOP and Liability	13.90	0.00	0.00
United Services Auto. Assn. Group	USAA General Indemnity Company	0.00	06-30-2016	06-30-2016	Other	Reduce Rate Caps and Revise the Volunteer FireFighters Assessmnt Surcharge	2.00	0.00	0.00
Universal Insurance Company Group	Universal North America Insurance Company	2.01	12-01-2016	12-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Annual rate filing added two deductible options and revised base rates.	4.93	12.46	5.70
JS Lloyds Insurance Company	US Lloyds Insurance Company	15.00	03-01-2016	04-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	15% increase to HO rates statewide	15.30	9.00	0.00
Western Service Contract Group	Pacific Specialty Insurance Company	18.00	12-15-2016	02-15-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Adjustments to base rates, territory, deductible, AOI, & claims factors, package rating factors	0.00	0.00	0.00
White Mountains Group	Spinnaker Insurance Company	0.00	03-15-2016	03-15-2016	Other	HO4 new rate filing	0.00	0.00	0.00
White Mountains Group	Spinnaker Insurance Company	0.00	09-16-2016	09-16-2016	Other	New filing for new HO-B program	0.00	0.00	0.00
WL Dunn Group	Columbia Lloyds Insurance Company	4.25	01-01-2016	01-01-2016	Other		0.00	(1.07)	25.00
Woodlands Insurance Company, The	Woodlands Insurance Company, The	0.00	09-01-2016	09-01-2016	Other	1) Changed Protection Class/Construction table to include new ISO PPC codes. 2) Modified Age of dwelling table	0.00	0.00	0.00

\*Note: The following describes the information included for the previous 12, 24 and 36 months;

Overall Rate Change Previous 12 months - overall rate change for the period January 1, 2015 through December 31, 2015.  
 Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2014 through December 31, 2014.  
 Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2013 through December 31, 2013.



**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
ACCC Insurance Company	Accc Insurance Company	2.20	05-15-2016	06-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates and term factors for BI/PD/UMBI/UMPD coverages	13.30	8.50	16.00
ACCC Insurance Company	Accc Insurance Company	8.10	12-15-2016	01-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates as well as term, territory, driver class and MVR factors for BI/PD coverages. Also base rates changed for UM coverages.	13.30	8.50	16.00
ACCC Insurance Company	Accc Insurance Company	19.50	12-15-2016	01-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates as well as term, territory, driver class, MVR, vehicle age, and vehicle symbol factors for Comp/Coll coverages	13.30	8.50	16.00
ACCC Insurance Company	Accc Insurance Company	21.80	05-15-2016	06-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, term factors, territory factors, driver class factors, MVR factors, vehicle age/symbol factors for Comp/Coll coverages	13.30	8.50	16.00
ACE Limited Group	Bankers Standard Insurance Company	9.90	02-15-2016	04-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising rates for COMP and COLL	0.00	0.00	0.00
ACE Limited Group	Bankers Standard Insurance Company	9.90	02-15-2016	04-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising rates for CSL, BI, and PD	0.00	0.00	0.00
ACE Limited Group	Chubb Lloyds Insurance Company of Texas	0.00	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol Introduction Liability 0.0%. PIP 0.0%. UM/UIM 0.0%, Total Liability 0.0%. Comprehensive 0.0%, Collision 0.0%. Total Physical Damage 0.0%	0.00	0.00	0.00
ACE Limited Group	Chubb Lloyds Insurance Company of Texas	4.40	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates Liability 5.0%. PIP -4.9%. UM/UIM 10.2%, Total Liability 5.6%. Comprehensive 2.9%, Collision 5.1%. Total Physical Damage 4.4%	(1.70)	0.00	0.60
ACE Limited Group	Chubb Lloyds Insurance Company of Texas	5.60	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates Liability 5.0%. PIP -4.9%. UM/UIM 10.2%, Total Liability 5.6%. Comprehensive 2.9%, Collision 5.1%. Total Physical Damage 4.4%	7.60	0.00	5.10

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
ACE Limited Group	Chubb National Insurance Company	0.00	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol IntroductionLiability 0.0%, PIP 0.1%. UM/UIM 0.0%,Total Liability 0.0%. Comprehensive 0.0%,Collision -0.1%. Total Physical Damage 0.0%	0.00	0.00	0.00
ACE Limited Group	Chubb National Insurance Company	5.20	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.6%. PIP -3.1%. UM/UIM 5.2%,Total Liability 5.2%. Comprehensive 7.0%,Collision 5.3%. Total Physical Damage 5.9%	4.60	3.50	0.00
ACE Limited Group	Chubb National Insurance Company	5.90	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.6%. PIP -3.1%. UM/UIM 5.2%,Total Liability 5.2%. Comprehensive 7.0%,Collision 5.3%. Total Physical Damage 5.9%	3.30	4.00	0.00
ACE Limited Group	Federal Insurance Company	(0.10)	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol IntroductionLiability -0.2%. PIP 0.5%. UM/UIM 0.0%,Total Liability -0.1%. Comprehensive 0.0%,Collision -0.1%. Total Physical Damage -0.1%	0.00	0.00	0.00
ACE Limited Group	Federal Insurance Company	4.50	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.0%, PIP -4.8%. UM/UIM 10.2%,Total Liability 5.6%. Comprehensive 2.9%,Collision 5.3%. Total Physical Damage 4.5%	(1.80)	0.00	0.60
ACE Limited Group	Federal Insurance Company	5.60	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.0%. PIP -4.8%. UM/UIM 10.2%,Total Liability 5.6%. Comprehensive 2.9%,Collision 5.3%. Total Physical Damage 4.5%	7.40	0.00	5.10
ACE Limited Group	Great Northern Insurance Company	(0.10)	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol IntroductionLiability 0.2%. PIP -0.2%. UM/UIM 0.0%,Total Liability 0.1%. Comprehensive 0.0%,Collision -0.1%. Total Physical Damage -0.1%	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
ACE Limited Group	Great Northern Insurance Company	0.10	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol IntroductionLiability 0.2%. PIP -0.2%. UM/UIM 0.0%, Total Liability 0.1%, Comprehensive 0.0%, Collision -0.1%, Total Physical Damage -0.1%	0.00	0.00	0.00
ACE Limited Group	Great Northern Insurance Company	4.50	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.0%. PIP -4.4%. UM/UIM 10.3%, Total Liability 5.6%. Comprehensive 3.0%, Collision 5.3%. Total Physical Damage 4.5%	(1.80)	0.00	0.50
ACE Limited Group	Great Northern Insurance Company	5.60	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.0%. PIP -4.4%. UM/UIM 10.3%, Total Liability 5.6%. Comprehensive 3.0%, Collision 5.3%. Total Physical Damage 4.5%	7.50	0.00	5.00
ACE Limited Group	Pacific Indemnity Company	0.20	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol IntroductionLiability 0.4%. PIP -1.7%. UM/UIM 0.0%, Total Liability 0.2%. Comprehensive 0.0%, Collision 1.1%. Total Physical Damage 0.7%	0.00	0.00	0.00
ACE Limited Group	Pacific Indemnity Company	0.70	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol IntroductionLiability 0.4%. PIP -1.7%. UM/UIM 0.0%, Total Liability 0.2%. Comprehensive 0.0%, Collision 1.1%, Total Physical Damage 0.7%	0.00	0.00	0.00
ACE Limited Group	Pacific Indemnity Company	5.20	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.6%. PIP -2.9%. UM/UIM 5.2%, Total Liability 5.2%. Comprehensive 7.4%, Collision 5.3%. Total Physical Damage 6.1%	4.80	6.20	0.00
ACE Limited Group	Pacific Indemnity Company	6.10	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.6%. PIP -2.9%. UM/UIM 5.2%, Total Liability 5.2%. Comprehensive 7.4%, Collision 5.3%. Total Physical Damage 6.1%	3.30	8.30	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
ACE Limited Group	Texas Pacific Indemnity Company	(0.50)	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol IntroductionLiability - 0.6%, PIP -0.6%. UM/UIM 0.0%,Total Liability -0.5%. Comprehensive 0.0%,Collision -0.4%. Total Physical Damage -0.2%	0.00	0.00	0.00
ACE Limited Group	Texas Pacific Indemnity Company	(0.20)	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol IntroductionLiability - 0.6%. PIP -0.6%. UM/UIM 0.0%,Total Liability -0.5%. Comprehensive 0.0%,Collision -0.4%. Total Physical Damage -0.2%	0.00	0.00	0.00
ACE Limited Group	Texas Pacific Indemnity Company	4.40	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.0%. PIP -5.0%. UM/UIM 10.1%,Total Liability 5.6%, Comprehensive 2.8%,Collision 5.3%. Total Physical Damage 4.4%	(1.70)	0.00	0.60
ACE Limited Group	Texas Pacific Indemnity Company	5.60	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.0%. PIP -5.0%. UM/UIM 10.1%,Total Liability 5.6%. Comprehensive 2.8%,Collision 5.3%. Total Physical Damage 4.4%	7.60	0.00	5.10
ACE Limited Group	Vigilant Insurance Company	0.50	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol IntroductionLiability 1.6%, PIP -3.2%. UM/UIM 0.0%,Total Liability 1.2%. Comprehensive 0.0%,Collision 0.8%. Total Physical Damage 0.5%	0.00	0.00	0.00
ACE Limited Group	Vigilant Insurance Company	1.20	03-21-2016	05-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Liability Symbol IntroductionLiability 1.6%. PIP -3.2%. UM/UIM 0.0%,Total Liability 1.2%. Comprehensive 0.0%,Collision 0.8%. Total Physical Damage 0.5%	0.00	0.00	0.00
ACE Limited Group	Vigilant Insurance Company	5.20	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.6%. PIP -3.0%. UM/UIM 5.1%,Total Liability 5.2%. Comprehensive 7.4%,Collision 5.4%. Total Physical Damage 6.1%	5.20	8.70	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
ACE Limited Group	Vigilant Insurance Company	6.10	11-24-2016	01-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 5.6%. PIP -3.0%. UM/UIM 5.1%,Total Liability 5.2%, Comprehensive 7.4%,Collision 5.4%, Total Physical Damage 6.1%	2.20	8.80	0.00
Agricultural Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	2.00	05-01-2016	06-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Private Passenger Auto	0.00	0.00	6.50
Agricultural Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	3.20	05-01-2016	06-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Private Passenger Auto	0.00	0.00	1.78
Agricultural Workers Insurance Group	Worth Casualty Company	6.80	09-15-2016	11-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Private Passenger Auto	0.00	0.00	9.60
Agricultural Workers Insurance Group	Worth Casualty Company	8.50	09-15-2016	11-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Private Passenger Auto	0.00	0.00	8.40
AIC Holdings Group	Accident Insurance Company, Inc.	17.72	07-07-2016	07-07-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PPA	9.90	0.00	0.00
AIC Holdings Group	Accident Insurance Company, Inc.	19.86	12-22-2016	01-22-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PPA	17.72	9.90	0.00
Alfa Insurance Group	Alfa Specialty Insurance Corporation	(8.10)	09-19-2016	10-07-2016	Class - Relativity change in excess of ±5% for some policyholders.	Base Rate & Class Changes; New Vehicle Symbols	0.00	(0.70)	(1.00)
Alfa Insurance Group	Alfa Specialty Insurance Corporation	(4.00)	09-19-2016	10-07-2016	Class - Relativity change in excess of ±5% for some policyholders.	Base Rate & Class Changes; New Vehicle Symbols	7.70	24.90	8.60
Alinsco Insurance Company	Alinsco Insurance Company	3.56	02-01-2016	03-07-2016	Other	Base rates and model year changes	3.56	3.56	3.56
Alinsco Insurance Company	Alinsco Insurance Company	4.25	05-01-2016	06-10-2016	Other	Based rates and model year changes	4.25	4.25	4.25
Alinsco Insurance Company	Alinsco Insurance Company	4.41	11-01-2016	12-01-2016	Other	Base rates	4.41	4.41	4.41
Alinsco Insurance Company	Alinsco Insurance Company	5.50	07-01-2016	08-10-2016	Other	Base rates and many class factors	5.50	5.50	5.50

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate County Mutual Insurance Company	(2.30)	09-26-2016	11-10-2016	Class - Relativity change in excess of ±5% for some policyholders.	7.9% ACMA Auto Rate Change	0.00	0.00	0.00
Allstate Insurance Group	Allstate County Mutual Insurance Company	0.00	09-26-2016	11-10-2016	Class - Relativity change in excess of ±5% for some policyholders.	1.7% ACMC Auto Rate Change	0.00	0.00	0.00
Allstate Insurance Group	Allstate County Mutual Insurance Company	0.80	03-14-2016	04-28-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	6.9% ACMA Auto Rate Change	0.00	0.00	0.00
Allstate Insurance Group	Allstate County Mutual Insurance Company	3.40	09-26-2016	11-10-2016	Class - Relativity change in excess of ±5% for some policyholders.	1.7% ACMC Auto Rate Change	0.00	0.00	0.00
Allstate Insurance Group	Allstate County Mutual Insurance Company	10.80	03-14-2016	04-28-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	6.9% ACMA Auto Rate Change	0.00	0.00	0.00
Allstate Insurance Group	Allstate County Mutual Insurance Company	13.50	09-26-2016	11-10-2016	Class - Relativity change in excess of ±5% for some policyholders.	7.9% ACMA Auto Rate Change	0.00	0.00	0.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	8.70	06-13-2016	07-28-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	8.7% Auto Rate Change	9.60	3.20	3.90
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	17.60	06-13-2016	07-28-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	8.7% Auto Rate Change	9.60	3.20	3.90
Allstate Insurance Group	Allstate Indemnity Company	1.70	09-26-2016	11-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	1.7% Auto Rate Change	0.00	0.00	1.10
Allstate Insurance Group	Allstate Indemnity Company	2.80	03-14-2016	04-28-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	2.8% Auto Rate Change	0.00	0.00	1.10
Allstate Insurance Group	Allstate Indemnity Company	3.40	09-26-2016	11-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	1.7% Auto Rate Change	0.00	0.00	1.10
Allstate Insurance Group	Allstate Indemnity Company	5.60	03-14-2016	04-28-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	2.8% Auto Rate Change	0.00	0.00	1.10
Allstate Insurance Group	Allstate Insurance Company	5.40	03-14-2016	04-28-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	5.4% Auto Rate Change	0.00	0.00	0.90

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate Insurance Company	11.00	03-14-2016	04-28-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	5.4% Auto Rate Change	0.00	0.00	0.90
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	2.60	01-18-2016	03-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	2.9% Motorcycle/Off-Road Vehicle Rate Change	2.70	0.00	5.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	3.20	01-18-2016	03-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	2.9% Motorcycle/Off-Road Vehicle Rate Change	2.70	0.00	5.00
American Access Casualty Company	American Access Casualty Company	(0.40)	09-09-2016	11-09-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		0.00	(0.30)	5.80
American Access Casualty Company	American Access Casualty Company	8.20	02-19-2016	04-19-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		6.00	7.10	4.70
American Access Casualty Company	American Access Casualty Company	8.60	09-09-2016	11-09-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		6.00	7.10	4.70
American Family Insurance Group	General Automobile Insurance Company, Inc., The	4.31	03-31-2016	05-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	5.76	3.88	22.68
American Family Insurance Group	General Automobile Insurance Company, Inc., The	28.96	03-31-2016	05-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	2.16	5.16	15.96
American Family Insurance Group	Permanent General Assurance Corporation	7.12	03-31-2016	05-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	10.29	61.34
American Family Insurance Group	Permanent General Assurance Corporation	23.14	03-31-2016	05-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	3.42	47.20
American Family Insurance Group	Permanent General Assurance Corporation of Ohio	(5.30)	03-31-2016	05-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	8.30	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American Family Insurance Group	Permanent General Assurance Corporation of Ohio	35.22	03-31-2016	05-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	2.29	0.00
American International Group	AIG Assurance Company	2.90	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	4.80	0.04	3.40
American International Group	AIG Property Casualty Company	2.90	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	4.80	0.40	3.40
American International Group	AIU Insurance Company	2.90	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	4.80	0.40	3.40
American International Group	American Home Assurance Company	2.90	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	4.80	0.40	3.40
American International Group	Commerce and Industry Insurance Company	2.90	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	4.80	0.40	3.40
American International Group	Granite State Insurance Company	2.90	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	4.80	0.40	3.40
American International Group	Illinois National Insurance Co.	2.90	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	4.80	0.40	3.40
American International Group	Insurance Company of The State of Pennsylvania, The	2.90	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	4.80	0.40	3.40
American International Group	National Union Fire Insurance Company of Pittsburgh, Pa.	2.90	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	4.80	0.40	3.40
American International Group	New Hampshire Insurance Company	2.90	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	4.80	0.40	3.40



**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American National Financial Group	American National County Mutual Insurance Company	5.27	10-13-2016	10-13-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate and Rule Filing	2.10	4.60	0.40
American National Financial Group	American National County Mutual Insurance Company	5.70	03-09-2016	03-09-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate and Rule Filing	2.10	4.60	0.40
American National Financial Group	American National County Mutual Insurance Company	5.80	03-09-2016	03-09-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate and Rule Filing	5.20	2.10	0.20
American National Financial Group	American National County Mutual Insurance Company	8.22	10-13-2016	10-13-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate and Rule Filing	5.20	2.10	0.20
Ameriprise Financial Group	IDS Property Casualty Insurance Company	7.50	08-07-2016	08-07-2016	Other rating variables – Revised relativities resulting in excess of ±5% change for some policyholders.	Adjusted age factors/Adjusted factors for various discounts	7.50	7.20	4.70
Amica Mutual Group	Amica Mutual Insurance Company	2.10	06-01-2016	06-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate and Rule revision	2.80	2.80	7.40
Amica Mutual Group	Amica Mutual Insurance Company	5.40	06-01-2016	06-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate and Rule revision	3.10	3.10	7.00
AmTrust GMACI Maiden Group	Direct General Insurance Company	0.00	05-13-2016	06-27-2017	Other rating variables – Revised relativities resulting in excess of ±5% change for some policyholders.	No impact change across entire state with moderate variation by segments and territories.	0.00	21.50	(5.70)
AmTrust GMACI Maiden Group	Direct General Insurance Company	19.90	05-13-2016	06-27-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change across entire state with moderate variation by segments and territories.	19.90	22.80	16.40
AmTrust GMACI Maiden Group	Imperial Fire and Casualty Insurance Company	5.20	05-28-2016	05-28-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	5.20	28.73	15.31
AmTrust GMACI Maiden Group	Integon Indemnity Corporation	0.00	02-26-2016	04-02-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate/ homeowners discount	0.00	0.00	0.00
AmTrust GMACI Maiden Group	Integon Indemnity Corporation	0.00	06-03-2016	07-09-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate/multipolicy discount	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
AmTrust GMACI Maiden Group	National General Assurance Company	0.40	07-29-2016	09-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Age/Symboe/DED change	0.40	6.40	11.20
AmTrust GMACI Maiden Group	National General Assurance Company	0.60	07-29-2016	09-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate/ model year change	0.60	10.40	18.70
AmTrust GMACI Maiden Group	National General Insurance Company	0.00	07-29-2016	09-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate/ model year change	0.00	18.00	39.40
AmTrust GMACI Maiden Group	National General Insurance Company	0.90	07-29-2016	09-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Age/Symboe/DED change	0.90	4.30	2.20
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	0.00	05-01-2016	05-01-2016	Other	Bill plan, Chapter HCGA	9.70	0.00	0.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	0.00	05-01-2016	05-01-2016	Other	Bill plan, Chapter HCGA	13.60	0.00	0.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	0.00	05-01-2016	05-01-2016	Other	Tiering - allow new classes. Chapter RIC	0.00	6.40	0.10
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	0.00	05-19-2016	05-19-2016	Other	Symbols. Chapter HCGA	9.70	0.00	0.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	0.00	05-19-2016	05-19-2016	Other	Symbols. Chapter HCGA	13.60	0.00	0.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	0.00	12-03-2016	12-03-2016	Other	Tiering - definitions. Chapter RIC	0.00	6.40	0.10
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	3.70	05-15-2016	06-15-2016	Other	Base rates and rating factors. Chapter RIC	0.00	6.40	0.10
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	6.70	07-23-2016	07-23-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates. Chapter HCGA	13.60	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	7.00	05-15-2016	06-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and rating factors. Chapter RIC	0.00	6.40	0.10
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	8.60	12-15-2016	02-04-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates, territories, and factors. Chapter HTGA	14.80	16.80	1.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	10.00	05-12-2016	07-02-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and factors. Chapter HFGA	(0.10)	3.30	10.80
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	10.00	05-12-2016	07-02-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and factors. Chapter HUGA	15.50	10.00	6.50
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	15.10	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mobileowners base rates. Chapter SCC	0.00	4.50	5.80
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	15.40	07-23-2016	07-23-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates. Chapter HCGA	9.70	0.00	0.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	19.60	05-12-2016	07-02-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and factors. Chapter HFGA	0.00	7.50	2.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	19.60	05-12-2016	07-02-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and factors. Chapter HUGA	11.60	6.80	2.40
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	22.00	12-15-2016	02-04-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates, territories, and factors. Chapter HTGA	14.60	28.00	0.20
Auto Club Enterprises Ins. Group	Auto Club County Mutual Insurance Company	(0.31)	12-15-2016	02-01-2017	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Increased AAA OnBoard Activation Discount	6.50	5.00	7.50
Auto Club Enterprises Ins. Group	Auto Club County Mutual Insurance Company	(0.12)	12-05-2016	12-05-2016	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revised AAA OnBoard Driving Score Discount algorithm.	6.50	5.00	7.50
Auto Club Enterprises Ins. Group	Auto Club County Mutual Insurance Company	0.00	09-10-2016	09-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Introduced Group Affinity Discount, Offset base rates, Changed the name of AAA OnBoard Drive Score Discount discount to AAA OnBoard Driving Score Discount.	6.50	5.00	7.50

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Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Auto Club Enterprises Ins. Group	Auto Club County Mutual Insurance Company	0.00	12-15-2016	12-15-2016	Other	Changed the name of Salvage Title Factor to Salvage Vehicle Factor.	6.50	5.00	7.50
Auto Club Enterprises Ins. Group	Auto Club County Mutual Insurance Company	0.04	07-01-2016	07-01-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised 2016 Model Year Factors, Separated the Longevity discount into two tables; the Longevity Discount and the Policy Driving Record Surcharge.	6.50	5.00	7.50
Auto Club Enterprises Ins. Group	Auto Club County Mutual Insurance Company	4.90	12-15-2016	12-15-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates, Revised Territory deviation factors, Revised Exposure Vehicle Rating factors, Revised Collision Model Year factors, Revised Underwriting Tier, Increased the Minimum Deductibles for both Comprehensive and Collision coverages.	6.50	5.00	7.50
Berkshire Hathaway Group	Amguard Insurance Company	0.00	06-15-2016	06-15-2016	Other	Initial Rate Filing	0.00	0.00	0.00
Berkshire Hathaway Group	Eastguard Insurance Company	0.00	06-15-2016	06-15-2016	Other	Initial Rate Filing	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Advantage Insurance Company	3.80	05-19-2016	07-25-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +10.4%	6.40	4.40	8.40
Berkshire Hathaway Group	GEICO Advantage Insurance Company	6.10	12-29-2016	02-28-2017	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +30.3%	6.40	4.40	8.40
Berkshire Hathaway Group	GEICO Choice Insurance Company	5.10	05-19-2016	07-25-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +12.3%	8.10	2.50	8.40
Berkshire Hathaway Group	GEICO Choice Insurance Company	6.00	12-29-2016	02-28-2017	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +24.5%	8.10	2.50	8.40
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	4.60	05-19-2016	07-25-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +13.6%	7.70	1.70	0.00
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	6.00	12-29-2016	02-28-2017	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +40.6%	7.70	1.70	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Berkshire Hathaway Group	GEICO General Insurance Company	1.50	10-13-2016	12-19-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +4.5%	0.00	0.00	2.50
Berkshire Hathaway Group	GEICO Indemnity Company	3.10	10-13-2016	12-19-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +7.1%	4.90	3.60	6.60
Berkshire Hathaway Group	GEICO Secure Insurance Company	5.20	05-19-2016	07-25-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +9.9%	9.00	0.30	8.40
Berkshire Hathaway Group	GEICO Secure Insurance Company	5.90	12-29-2016	02-28-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +19.1%	9.00	0.30	8.40
Berkshire Hathaway Group	Government Employees Insurance Company	1.40	10-13-2016	12-19-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +4.8%	5.00	2.50	6.60
Berkshire Hathaway Group	Norguard Insurance Company	0.00	06-15-2016	06-15-2016	Other	Initial Rate Filing	0.00	0.00	0.00
California Casualty Management Group	California Casualty Indemnity Exchange	1.30	09-01-2016	09-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes mainly in base rates	7.40	8.90	8.40
California Casualty Management Group	California Casualty Indemnity Exchange	4.50	09-01-2016	09-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes mainly in base rates	10.40	9.10	7.70
Central Mutual Insurance Co. Group	All America Insurance Company	0.00	04-01-2016	04-01-2016	Reference advisory organization filing, with no other changes	Adopting ISO's 2013 Commercial Auto Changes	0.00	0.00	0.00
Central Mutual Insurance Co. Group	All America Insurance Company	0.30	11-01-2016	11-01-2016	Other	Adopting Auto Dealers rates	0.00	0.00	0.00
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	0.00	04-01-2016	04-01-2016	Reference advisory organization filing, with no other changes	Adopting ISO's 2013 Commercial Auto Changes	0.00	0.00	0.00
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	0.00	06-01-2016	06-01-2016	Reference advisory organization filing, with no other changes	Reference adopting ISO's rates	1.02	1.02	0.99
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	0.00	06-01-2016	06-01-2016	Reference advisory organization filing, with no other changes	Reference adopting ISO's rates	1.08	1.12	1.14
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	0.30	11-01-2016	11-01-2016	Other	Adopting Auto Dealers rates	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

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Central Mutual Insurance Co. Group	Central Mutual Insurance Company	5.00	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	1.02	1.02	0.99
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	5.00	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	1.08	1.12	1.14
Clear Blue Financial Group	Clear Blue Insurance Company	0.00	10-11-2016	10-11-2016	Other	New Program Filing	0.00	0.00	0.00
Electric Insurance Group	Electric Insurance Company	3.80	06-18-2016	06-18-2016	Class – New class definition resulting in excess of ±5% change for some policyholders.	The primary components of this change were the following: Rating/TieringNew Household Composition rating factorExpanded by coverage class planRate capping	5.90	0.00	4.10
Elephant Insurance Company	Elephant Insurance Company	0.00	01-21-2016	03-21-2016	Class – Relativity change in excess of ±5% for some policyholders.	Update of: Class, Household Structure, YNP, ISO symbol	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	0.00	01-21-2016	03-21-2017	Class – Relativity change in excess of ±5% for some policyholders.	Update of: Class, Veh Age, Household Structure, YNP, ISO symbol	5.10	5.40	8.00
Elephant Insurance Company	Elephant Insurance Company	0.00	02-25-2016	04-25-2016	Surcharges – Revised existing surcharges resulting in excess of ±5% change for some policyholders.	New branded title surcharge and removal of minor child discount	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	0.00	02-25-2016	04-25-2016	Surcharges – Revised existing surcharges resulting in excess of ±5% change for some policyholders.	New branded title surcharge and removal of minor child discount	5.10	5.40	8.00
Elephant Insurance Company	Elephant Insurance Company	0.00	03-24-2016	05-24-2016	Other rating variables – Revised relativities resulting in excess of ±5% change for some policyholders.	Update: Deductible and URR	5.10	5.40	8.00
Elephant Insurance Company	Elephant Insurance Company	0.00	03-24-2016	05-24-2016	Other rating variables – Revised relativities resulting in excess of ±5% change for some policyholders.	Update: Limit and URR	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	0.00	04-12-2016	06-12-2016	Discount – Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	New Compare.com discount	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	0.00	04-12-2016	06-12-2016	Discount – Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	New Compare.com discount	5.10	5.40	8.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Elephant Insurance Company	Elephant Insurance Company	0.00	04-28-2016	06-28-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Update: Marital Status and # Driver x # Veh	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	0.00	04-28-2016	06-28-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Update: Model Year, Marital Status and # Driver x # Veh	5.10	5.40	8.00
Elephant Insurance Company	Elephant Insurance Company	0.00	08-25-2016	10-25-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Update: Prior Ins and Incidents 3+	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	0.00	08-25-2016	10-25-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Update: Prior Ins and Incidents 3+	5.10	5.40	8.00
Elephant Insurance Company	Elephant Insurance Company	0.00	11-17-2016	01-17-2017	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	New: Luxury car Update: Years Veh Owned, Residency, Occupation x Credit	5.10	5.40	8.00
Elephant Insurance Company	Elephant Insurance Company	0.00	11-17-2016	01-17-2017	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	New: Luxury car Update: Years Veh Owned, Residency, Occupation x Credit	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	0.00	12-15-2016	02-15-2017	Class - Relativity change in excess of ±5% for some policyholders.	Update: Class, YNP, HSF, #Driver x # Veh, Employee discount, multi-policy	5.10	5.40	8.00
Elephant Insurance Company	Elephant Insurance Company	0.00	12-15-2016	02-15-2017	Class - Relativity change in excess of ±5% for some policyholders.	Update: Class, YNP, HSF, #Driver x # Veh, Employee discount, multi-policy	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	1.00	03-02-2016	05-02-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	5.10	5.40	8.00
Elephant Insurance Company	Elephant Insurance Company	2.40	10-03-2016	12-03-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Update: Base rate, years licensed New: Lienholder, RN discount	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	2.60	03-02-2016	05-02-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	4.00	10-03-2016	12-03-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Update: Base rate, years licensed New: Lienholder, RN discount	5.10	5.40	8.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Elephant Insurance Company	Elephant Insurance Company	7.70	12-17-2016	02-17-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	12.80	13.70	18.90
Elephant Insurance Company	Elephant Insurance Company	8.50	12-17-2016	02-17-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	5.10	5.40	8.00
Falcon Insurance Company	Falcon Insurance Company	2.70	03-21-2016	04-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base, Driver Class, Discount and Territory change	20.50	10.10	0.00
Falcon Insurance Company	Falcon Insurance Company	4.70	10-15-2016	11-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base, Driver Class, Discount and Territory change	13.00	(8.50)	0.00
Falcon Insurance Company	Falcon Insurance Company	4.80	08-24-2016	09-24-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base and Territory change	20.50	10.10	0.00
Falcon Insurance Company	Falcon Insurance Company	5.00	10-15-2016	11-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base, Driver Class, Discount and Territory change	20.50	10.10	0.00
Falcon Insurance Company	Falcon Insurance Company	5.70	03-21-2016	04-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base, Driver Class, Discount and Territory change	13.00	(8.50)	0.00
Falcon Insurance Company	Falcon Insurance Company	5.80	08-24-2016	09-24-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base and Territory change	13.00	(8.50)	0.00
Falcon Insurance Company	Falcon Insurance Company	5.90	01-25-2016	02-25-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	13.00	(8.50)	0.00
Falcon Insurance Company	Falcon Insurance Company	7.90	01-25-2016	02-25-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	20.50	10.10	0.00
Farmers Insurance Group	21st Century Centennial Insurance Company	2.40	04-18-2016	05-25-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revisions	10.04	0.00	20.50
Farmers Insurance Group	21st Century Centennial Insurance Company	17.60	04-18-2016	05-25-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revisions	19.40	0.00	16.62



**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	21st Century Preferred Insurance Company	3.40		01-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates	1.30	2.80	9.70
Farmers Insurance Group	21st Century Preferred Insurance Company	4.60		01-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates	4.60	8.80	6.30
Farmers Insurance Group	Bristol West Specialty Insurance Company	1.40	04-13-2016	04-13-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	3.70	15.30	16.60
Farmers Insurance Group	Bristol West Specialty Insurance Company	2.30	11-23-2016	11-23-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	3.70	15.30	16.60
Farmers Insurance Group	Bristol West Specialty Insurance Company	7.70	04-13-2016	04-13-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	16.50	23.30	30.40
Farmers Insurance Group	Bristol West Specialty Insurance Company	8.20	11-23-2016	11-23-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	16.50	23.30	30.40
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	(0.40)		02-09-2016	Other	Introduction of new discount	22.90	21.60	7.70
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	(0.40)		02-09-2016	Other	Introduction of new discount	14.40	5.90	8.50
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	5.30	12-19-2016	01-17-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	14.40	5.90	8.50
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	9.10	06-20-2016	07-19-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	14.40	5.90	8.50
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	9.90	12-19-2016	01-17-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	22.90	21.60	7.70
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	12.30	06-20-2016	07-19-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	22.90	21.60	7.70

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Foremost County Mutual Insurance Company	0.00	02-10-2016	03-18-2016	Other	Introduction of Renewal Retiering	24.09	4.90	0.00
Farmers Insurance Group	Foremost County Mutual Insurance Company	0.00	02-10-2016	03-18-2016	Other	Introduction of Renewal Retiering	11.70	5.20	0.00
Farmers Insurance Group	Foremost County Mutual Insurance Company	8.70	08-10-2016	11/19/2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and severe prior damage factors	0.00	0.00	0.00
Farmers Insurance Group	Foremost County Mutual Insurance Company	11.30	08-10-2016	11-19-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and severe prior damage factors	0.00	0.00	0.00
Farmers Insurance Group	Foremost County Mutual Insurance Company	12.00	04-16-2016	05-18-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base matrix and rate level adjustment factors	24.70	57.90	73.90
Farmers Insurance Group	Foremost County Mutual Insurance Company	12.40	04-16-2016	05-18-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base matrix and rate level adjustment factors	22.20	60.60	66.80
Farmers Insurance Group	Foremost County Mutual Insurance Company	18.10	04-18-2016	05-25-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	11.70	5.20	0.00
Farmers Insurance Group	Foremost County Mutual Insurance Company	21.70	04-18-2016	05-25-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	24.09	4.90	0.00
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	0.02	06-23-2016	07-15-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised territory factors	0.00	0.00	0.00
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	0.20	01-21-2016	02-12-2016	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Revised excess vehicle factors	0.00	0.00	0.00
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	0.23	01-21-2016	02-12-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised territory factors	0.00	0.00	0.00
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	0.41	01-21-2016	02-12-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	0.54	01-21-2016	02-12-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised territory factors	0.00	0.00	0.00
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	0.80	06-23-2016	07-15-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised territory factors	0.00	0.00	0.00
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	4.29	06-23-2016	07-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates	5.40	5.40	5.40
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	14.37	06-23-2016	07-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates	5.40	5.40	5.40
Germania Insurance Group	Germania Fire and Casualty Company	(1.40)	11-01-2016	11-01-2016	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Adding New Academic Achievement Discount & Revising Multi-car discount.	9.10	0.00	6.30
Germania Insurance Group	Germania Fire and Casualty Company	(0.80)	11-01-2016	11-01-2016	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Adding New Academic Achievement Discount & Revising Multi-car discount.	6.10	0.00	5.00
Germania Insurance Group	Germania Fire and Casualty Company	3.70	05-01-2016	05-01-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Multivariate: Base Rates & other rating variables along with County/zip code adjustments	6.10	0.00	5.00
Germania Insurance Group	Germania Fire and Casualty Company	6.70	05-01-2016	05-01-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Multivariate: Base Rates & other rating variables along with County/zip code adjustments	9.10	0.00	6.30
Germania Insurance Group	Germania Insurance Company	(1.40)	11-01-2016	11-01-2016	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Adding New Academic Achievement Discount & Revising Multi-car discount.	9.20	0.00	5.60
Germania Insurance Group	Germania Insurance Company	(0.80)	11-01-2016	11-01-2016	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Adding New Academic Achievement Discount & Revising Multi-car discount.	5.90	0.00	4.30
Germania Insurance Group	Germania Insurance Company	5.60	05-01-2016	05-01-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Multivariate: Base Rates & other rating variables along with County/zip code adjustments	5.90	0.00	4.30
Germania Insurance Group	Germania Insurance Company	8.50	05-01-2016	05-01-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Multivariate: Base Rates & other rating variables along with County/zip code adjustments	9.20	0.00	5.60

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Select Insurance Company	(0.80)	11-01-2016	11-01-2016	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Adding New Academic Achievement Discount & Revising Multi-car discount.	2.20	0.00	(2.30)
Germania Insurance Group	Germania Select Insurance Company	1.30	11-01-2016	11-01-2016	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Adding New Academic Achievement Discount & Revising Multi-car discount.	6.70	0.00	(1.10)
Germania Insurance Group	Germania Select Insurance Company	2.70	05-01-2016	05-01-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Multivariant: Base Rates & other rating variables along with County/zip code adjustments	2.20	0.00	(2.30)
Germania Insurance Group	Germania Select Insurance Company	6.00	05-01-2016	05-01-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Multivariant: Base Rates & other rating variables along with County/zip code adjustments	6.70	0.00	(1.10)
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	5.00	07-25-2016	09-08-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Driver Class, Discounts, Vehicle Driver	10.60	8.10	6.00
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	9.80	04-11-2016	05-11-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Discounts, Model Year, Vehicle Driver	10.60	8.10	6.00
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	10.20	12-19-2016	01-23-2017	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate and Territory	10.60	8.10	6.00
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	11.50	07-18-2016	08-22-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Discounts, Model Year, Vehicle Driver	10.60	8.10	6.00
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	16.80	09-12-2016	12-01-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	10.60	8.10	6.00
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	(1.20)	08-01-2016	08-01-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	0.00	3.90	0.00
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	1.30	01-01-2016	01-01-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	0.00	3.90	0.00
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	5.50	01-01-2016	01-01-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	0.00	0.20	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	20.80	08-01-2016	08-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	0.00	0.20	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	(29.40)	02-26-2016	04-02-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.02.26.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	(4.80)	04-01-2016	04-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TitanPlus.PA.Rates.04.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	(4.30)	06-03-2016	07-09-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.06.03.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	(3.30)	10-01-2016	11-01-2016	Territory - Relativity change in excess of ±5% for some policyholders.	NIU.PA.Rates.10.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	(2.36)	11-01-2016	11-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Allied.PA.Rates.11.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	(1.10)	11-01-2016	11-01-2016	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Germania.PA.Rates.11.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	(0.90)	06-06-2016	06-24-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AlfaVision.PA.Rates.06.06.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	(0.90)	11-16-2016	01-05-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Esurance.PA.Rates.11.16.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	01-22-2016	01-22-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota.MAP.PA.Rates.01.22.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	02-01-2016	02-01-2016	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	FirstConnect.PA.Rates.02.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Allied.PA.Rates.03.01.16	4.88	8.30	7.79

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Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	03-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.03.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	04-01-2016	04-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	NIU.PA.Rates.04.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	05-01-2016	07-01-2016	Other	FirstConnect.PA.Rates.04.1.16 (now 05.01.16)	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	08-05-2016	09-05-2016	Other	Aggressive.PA.Rates.08.05.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	11-10-2016	12-10-2016	Other	Paladin.PA.Rates.11.10.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.30	06-01-2016	07-15-2016	Territory - Relativity change in excess of ±5% for some policyholders.	WGLaredo.PA.Rates.06.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.90	03-16-2016	05-05-2016	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Esurance.PA.Rates.03.16.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	1.26	02-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo.1mo.PA.Rates.02.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	1.30	04-01-2016	04-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TitanGeneral2.0.PA.Rates.04.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	1.40	02-15-2016	03-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MSG2.PA.Rates.02.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	1.40	05-15-2016	06-15-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Aggressive.PA.Rates.05.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	1.60	10-26-2016	12-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Esurance.PA.Rates.10.26.16	4.88	8.30	7.79

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	2.60	01-15-2016	02-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo.PA.Rates.01.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	3.00	12-01-2016	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EGA.PA.Rates.12.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	3.09	05-20-2016	06-20-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo.1mo.PA.Rates.05.20.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	3.10	08-15-2016	09-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo.PA.Rates.08.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	3.70	03-18-2016	04-18-2016	Territory - Relativity change in excess of ±5% for some policyholders.	SNAP.PA.Rates.03..8.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	4.00	11-27-2016	11-27-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	KemperDirect.PA.Rates.11.27.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	4.10	10-01-2016	10-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo.PA.Rates.10.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	4.30	09-03-2016	09-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TitanGeneral2.0.PA.Rates.09.03.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	4.50	10-01-2016	11-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive.PA.Rates.10.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	4.70	03-02-2016	04-16-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota.MAP.PA.Rates.03.02.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	4.87	07-01-2016	07-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.07.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	4.90	07-18-2016	08-18-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paladin.PA.Rates.07.08.16 (Now 7.18.16)	4.88	8.30	7.79

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Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	4.90	09-01-2016	09-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TitanPlus.PA.Rates.09.03.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	5.08	04-13-2016	04-13-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	CoastNational.Select2.5.PA.Rates.04.13.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	5.10	04-01-2016	05-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo.PA.Rates.04.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	5.16	11-23-2016	11-23-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	CoastNational.Select2.5.PA.Rates.11.23.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	5.20	05-28-2016	05-28-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Imperial.PA.Rates.05.28.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	5.25	12-01-2016	12-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.12.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	5.37	11-10-2016	12-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo.1mo.PA.Rates.11.10.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	5.47	02-01-2016	03-01-2016	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	A-Max.PA.Rates.02.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	5.89	01-15-2016	02-15-2016	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TSLC.PA.Rates.01.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	5.90	12-01-2016	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWinsChoice.PA.Rates.12.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	6.20	04-01-2016	05-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EGA.PA.Rates.04.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	6.30	04-08-2016	06-01-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Kemper.PA.Rates.04.08.16	4.88	8.30	7.79



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Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	6.60	05-01-2016	06-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MSIS.PA.Rates.05.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	6.76	02-01-2016	03-01-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo.6mo.PA.Rates.02.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	7.00	05-01-2016	05-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Germania.PA.Rates.05.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	7.40	09-15-2016	09-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Continental.PA.Rates.09.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	7.49	11-10-2016	12-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo.6mo.PA.Rates.11.10.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	7.80	07-15-2016	08-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EGA.PA.Rates.07.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	7.90	06-15-2016	07-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MSIS.PA.Rates.06.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	8.00	05-01-2016	06-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MSG2.PA.Rates.05.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	8.06	05-20-2016	06-20-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo.6mo.PA.Rates.05.20.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	8.30	07-15-2016	08-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWinsChoice.PA.Rates.07.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	8.50	06-20-2016	08-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota.MAP.PA.Rates.06.20.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	8.87	06-01-2016	07-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	A-Max.PA.Rates.06.01.16	4.88	8.30	7.79

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Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	9.10	04-15-2016	06-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	FirstConnect.PA.Rates.04.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	9.16	09-01-2016	11-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AAAA.PA.Rates.09.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	9.40	10-19-2016	12-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota.MAP.PA.Rates.10.19.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	9.87	04-15-2016	05-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TSLC.PA.Rates.04.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	11.35	07-19-2016	08-19-2016	Other	SNAP.PA.Rates.07.19.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	11.97	01-01-2016	02-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AAAA.PA.Rates.01.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	12.00	12-01-2016	12-01-2016	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Kemper.PA.Rates.12.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	13.41	04-01-2016	05-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWinsChoice.PA.Rates.04.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	13.80	10-15-2016	11-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	A-Max.PA.Rates.10.15.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	27.40	12-01-2016	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	FirstConnect.PA.Rates.12.01.16	4.88	8.30	7.79
Home State Insurance Group	Home State County Mutual Insurance Company	37.50	07-15-2016	07-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MaxLimited.PA.Rates.07.15.16	4.88	8.30	7.79
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	0.86	11-07-2016	12-06-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rates	0.00	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	2.76	11-07-2016	12-06-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 57 – Base Rates	0.00	24.33	2.99
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	2.93	11-07-2016	12-06-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 – Base Rates	0.00	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	3.40	11-07-2016	12-06-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 – Base Rates	0.00	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	3.81	11-07-2016	12-06-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 57 – Base Rates	0.00	14.61	3.09
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	4.97	11-07-2016	12-06-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 – Base Rates	0.00	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	6.27	11-07-2016	12-06-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 58 – Base Rates	0.00	29.07	1.84
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	6.28	04-04-2016	05-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 – Base Rates	0.00	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	6.42	03-07-2016	04-05-2016	Territory – Relativity change in excess of ±5% for some policyholders.	Chapter 57 – Territory, Base Rates, Limits & Model Year changes	0.00	24.33	2.99
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	6.72	03-07-2016	04-05-2016	Other rating variables – Revised relativities resulting in excess of ±5% change for some policyholders.	Chapter 57 – Model Year, Base Rates, & Territory	0.00	14.61	3.09
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	6.76	04-04-2016	05-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 – Base Rates	0.00	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	7.70	03-07-2016	04-05-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 58 – Base Rates, Territory, Limits & Model Year changes	0.00	14.05	1.12
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	8.56	11-07-2016	12-06-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 58 – Base Rates	0.00	14.05	1.12

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Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	11.09	03-07-2016	04-05-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 58 - Base Rates, Territory, Limits & Model Year changes	0.00	29.07	1.84
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	13.41	03-07-2016	04-05-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 59 - Base Rates, Territory, Limits & Model Year changes	0.00	11.74	0.03
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	23.13	03-07-2016	04-05-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 59 - Base Rates, Territory, Limits & Model Year changes	0.00	6.26	(3.03)
Kemper Corp. Group	Unitrin County Mutual Insurance Company	2.90	01-27-2016	03-27-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate, Revised Factors	2.90	8.70	31.00
Kemper Corp. Group	Unitrin County Mutual Insurance Company	3.20	01-27-2016	03-27-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate, Revised Factors	3.20	6.80	20.90
Kemper Corp. Group	Unitrin County Mutual Insurance Company	5.80	12-10-2016	02-10-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate, Revised Factors	14.70	26.90	26.90
Kemper Corp. Group	Unitrin County Mutual Insurance Company	6.10	01-27-2016	03-27-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate, Revised Factors	6.10	14.10	18.80
Kemper Corp. Group	Unitrin County Mutual Insurance Company	6.40	12-10-2016	02-10-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate, Revised Factors	18.30	29.10	29.10
Kemper Corp. Group	Unitrin County Mutual Insurance Company	8.40	05-07-2016	07-07-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate, Revised Factors	19.90	19.90	19.90
Kemper Corp. Group	Unitrin County Mutual Insurance Company	10.70	01-27-2016	03-27-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate, Revised Factors	10.70	24.10	32.50
Kemper Corp. Group	Unitrin County Mutual Insurance Company	11.20	05-07-2016	07-07-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate, Revised Factors	21.40	21.40	21.40
Liberty Mutual Group	General Insurance Company of America	5.00		07-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	2.80	(0.20)	0.00

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Liberty Mutual Group	General Insurance Company of America	11.00		07-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.40	8.70	7.70
Liberty Mutual Group	Liberty County Mutual Insurance Company	(5.90)	09-29-2016	11-08-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	(1.70)	09-29-2016	11-08-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	(0.30)	08-13-2016	11-08-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	(0.20)	08-22-2016	10-31-2016	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Adjustments to Base Rates and Rating Factors	5.50	6.00	5.80
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00		07-02-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	10.00	9.70	9.20
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00		07-28-2016	Other	Implementing Billing Plan fees	10.00	9.70	9.20
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00		07-28-2016	Other	Implementing Billing Plan fees	7.70	8.20	8.70
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	03-12-2016	06-08-2016	Other	New company	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	06-11-2016	08-17-2016	Other	Introducing RightTrack	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	06-13-2016	08-19-2016	Other	Implementing Billing Plan fees	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	06-18-2016	07-28-2016	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Implementing Billing Plan fees	5.50	6.00	5.80
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	06-18-2016	07-28-2016	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Implementing Billing Plan fees	8.50	7.30	7.90
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	10-17-2016	11-26-2016	Other	Introducing Original Parts Replacement	8.50	7.30	7.90

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	10-17-2016	11-26-2016	Other	Introducing Original Parts Replacement	5.50	6.00	5.80
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.20		07-02-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.70	8.20	8.70
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.20	08-13-2016	11-08-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.20	08-22-2016	10-31-2016	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Adjustments to Base Rates and Rating Factors	8.50	7.30	7.90
Liberty Mutual Group	Liberty County Mutual Insurance Company	2.80	10-20-2016	12-24-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	4.10	10-27-2016	12-06-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	8.50	7.30	7.90
Liberty Mutual Group	Liberty County Mutual Insurance Company	4.30	10-27-2016	12-06-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.50	6.00	5.80
Liberty Mutual Group	Liberty County Mutual Insurance Company	4.80	08-13-2016	11-08-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	5.80	10-20-2016	12-24-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	12.10	03-09-2016	04-18-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.50	6.00	5.80
Liberty Mutual Group	Liberty County Mutual Insurance Company	12.30	03-09-2016	04-18-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	8.50	7.30	7.90
Liberty Mutual Group	Liberty County Mutual Insurance Company	13.80		12-13-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.70	8.20	8.70

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Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	14.20		12-13-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	10.00	9.7C	9.20
Liberty Mutual Group	Liberty County Mutual Insurance Company	17.10	08-13-2016	11-08-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of America	4.90		07-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	2.80	(0.40)	0.00
Liberty Mutual Group	Safeco Insurance Company of America	10.80		07-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.40	8.70	7.70
Liberty Mutual Group	Safeco Insurance Company of Illinois	4.90		07-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	2.90	(0.40)	0.00
Liberty Mutual Group	Safeco Insurance Company of Illinois	10.50		07-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.30	8.60	7.70
Liberty Mutual Group	Safeco Lloyds Insurance Company	5.00		07-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	3.00	(0.40)	0.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	10.70		07-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.40	8.70	7.60
Loya Group	Loya Insurance Company	5.00	03-16-2016	03-16-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Factor Changes	5.00	4.84	4.62
Loya Group	Loya Insurance Company	5.90	12-19-2016	12-19-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Terr Base Rates and Terr Definitions	5.90	5.71	5.45
Loya Group	Loya Insurance Company	11.90	06-20-2016	06-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Driver Class Point Chg for No MVR	11.90	11.52	11.00
Loya Group	Loya Insurance Company	15.00	07-18-2016	07-18-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Driver Class and Year Model	15.00	14.52	13.87

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

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Loya Group	Loya Insurance Company	19.00	05-31-2016	05-31-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, All Factor Tables, Zip to Terr Definitions	19.00	18.39	17.56
Loya Group	Vision Insurance Company	5.40	07-11-2016	07-11-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Liability Base Rates	5.40	7.20	12.90
Loya Group	Vision Insurance Company	6.20	08-08-2016	08-08-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	BI/PD Base Rate	6.20	8.10	14.70
Loya Group	Vision Insurance Company	19.40	04-15-2016	04-15-2016	Other	Driver Age and Territory/County Factor Changes	19.40	25.70	46.40
Loya Group	Vision Insurance Company	20.40	06-30-2016	06-30-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Driver Class Factors, Driver Interaction Factors	20.40	27.00	48.80
Loya Group	Young America Insurance Company	2.70	06-27-2016	06-27-2016	Other	BI/PD Base Rate Increase	2.70	4.54	4.92
Loya Group	Young America Insurance Company	15.70	01-08-2016	01-08-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	BI/PD Base Rates, Driver Class Factors	15.70	26.39	28.59
Loya Group	Young America Insurance Company	20.00	05-24-2016	05-24-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Reinstated Point Charges for AFA	20.00	33.61	36.42
Loya Group	Young America Insurance Company	25.00	11-28-2016	11-28-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Terr Factors & UMBI Base Rate Increase	25.00	42.02	45.53
Markel Corp. Group	Markel American Insurance Company	5.10	08-26-2016	10-01-2016	Other	Motorcycle and Off-Road Program. Updated base rates, insurance score model, and factors	0.00	0.00	0.00
Mercury General Group	Mercury County Mutual Insurance Company	5.30	02-26-2016	04-16-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase.	1.80	(5.40)	9.90
Mercury General Group	Mercury County Mutual Insurance Company	7.50	06-26-2016	08-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase.	1.80	(5.40)	9.90



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Mercury General Group	Mercury County Mutual Insurance Company	12.10	02-26-2016	04-16-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase.	6.00	(8.60)	11.60
Mercury General Group	Mercury County Mutual Insurance Company	13.50	06-26-2016	08-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase.	6.00	(8.60)	11.60
Metropolitan Group	Metropolitan Casualty Insurance Company	3.00	09-30-2016	11-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; MY Factors	(0.70)	0.00	0.00
Metropolitan Group	Metropolitan Casualty Insurance Company	3.00	09-30-2016	11-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; MY Factors	6.50	0.00	0.00
Metropolitan Group	Metropolitan Direct Property and Casualty Insurance Company	4.00	09-30-2016	11-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, MY Factors	(1.60)	0.00	0.00
Metropolitan Group	Metropolitan Direct Property and Casualty Insurance Company	4.00	09-30-2016	11-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; MY Factors	9.40	0.00	0.00
Metropolitan Group	Metropolitan General Insurance Company	5.90	09-30-2016	11-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; MY Factors	8.90	0.00	0.00
Metropolitan Group	Metropolitan General Insurance Company	5.90	09-30-2016	11-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; MY Factors	2.60	0.00	0.00
Metropolitan Group	Metropolitan Group Property and Casualty Insurance Company	7.00	09-30-2016	11-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; MY Factors	1.90	0.00	0.00
Metropolitan Group	Metropolitan Group Property and Casualty Insurance Company	7.00	09-30-2016	11-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; MY Factors	12.50	0.00	0.00
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	0.10	09-30-2016	10-31-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	NB/RB Tiering Manual Rule 19 removed.	4.00	3.10	2.70
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	0.10	09-30-2016	10-31-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	NB/RB Tiering; Manual Rule 19 removed.	20.10	7.10	7.50

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Metropolitan Group	Metropolitan Property and Casualty Insurance Company	0.00	09-30-2016	11-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; MY Factors	4.40	0.00	0.00
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	3.65	01-29-2016	03-14-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates; Zip Code, Driver Class, Model Year, Proof of Prior – Insurance Score – Lapse, Proof of Prior – Homeowner, Vehicle-to-Driver, Proof of Prior – Renewal Discounts, Paid in Full, Vehicle Series, Vehicle Makes, Increased Limits.	11.08	21.05	21.05
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	4.54	05-20-2016	07-04-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Zip Code, Source Factor, Source Constant	26.52	38.35	37.88
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	4.58		11-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 1.0 Base Rate, Driver Class	24.89	32.10	40.34
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	4.84		07-04-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 3.0 Base Rate	23.83	23.83	35.16
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	4.86		07-04-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 2.0 Base Rate	24.54	24.54	32.10
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	4.92		11-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 2.0 Base Rate, Driver Class	24.45	30.67	38.60
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	5.01		07-04-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 1.0 Base Rate	26.31	26.31	34.19
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	5.11		11-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 3.0 Base Rate, Driver Class	23.87	30.15	30.15
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	5.30	10-14-2016	11-28-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Zip Code, Driver Class, Nonowner, Length of Ownership, Vehicle-to-Driver, Model Year, Profile Initial Model Age	28.98	45.21	45.18
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	8.95	02-19-2016	04-04-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates	21.03	25.80	31.89

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MGA Insurance Company Inc.	MGA Insurance Company, Inc.	12.41		04-18-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 3.0 Base Rate, Zip Code	18.12	18.12	37.18
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	13.11		04-18-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 2.0 Base Rate, Zip code	18.77	18.77	31.14
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	13.72		04-18-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 1.0 Base Rate, Zip Code	20.29	20.29	33.15
Monarch Delaware Group	Federated National Insurance Company	9.40	06-20-2016	07-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pure premium method- direct calculation of average rate per exposure	0.00	0.00	0.00
Munich Re Group	American Alternative Insurance Corporation	12.90	04-01-2016	04-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Personal Auto Rate Change - 04012016	27.90	10.70	6.70
Nationwide Corp. Group	Allied Property and Casualty Insurance Company	0.00	11-01-2016	12-01-2016	Reference advisory organization filing, with no other changes	Remove Protect My Price rating element.	7.20	4.50	4.00
Nationwide Corp. Group	Allied Property and Casualty Insurance Company	7.20	02-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates and various factors.	4.50	5.20	4.00
Nationwide Corp. Group	Allied Property and Casualty Insurance Company	14.90	12-01-2016	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates.	0.00	7.20	4.50
Nationwide Corp. Group	Colonial County Mutual Insurance Company	(5.80)	09-17-2016	10-25-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, Territory factors, Increased Limits, Model Year, Minimum Premium, Symbol factors.	(5.40)	(1.90)	0.90
Nationwide Corp. Group	Colonial County Mutual Insurance Company	1.00	02-22-2016	04-01-2015	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	(General) (1) Changed Base Rates in accordance with the indications, (2) Changed driver violation/accident factors and driver class factors, (4) Changed territory factors, (6) Revised AgencyClient, Lite, and Accident Free discounts, (8) Revised international.	14.40	24.90	31.30
Nationwide Corp. Group	Colonial County Mutual Insurance Company	5.00	09-17-2016	10-25-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, Territory factors, Increased Limits, Model Year, Minimum Premium, Symbol factors.	0.80	(0.60)	1.30

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Nationwide Corp. Group	Colonial County Mutual Insurance Company	8.20	07-25-2016	09-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	(General) (1) Changed Base Rates in accordance with the indications, (2) Changed violation factors and driver class factors, (4) Changed territory factors, (5) changed territory definitions, (6) revised discount factors, (8) revised surcharge factors.	11.00	21.30	30.00
Nationwide Corp. Group	Colonial County Mutual Insurance Company	9.10	07-25-2016	09-03-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	(Plus) (1) Changed Base Rates in accordance with indications, (5) changed territory definitions, (6) revised discount factors	34.70	50.00	65.20
Nationwide Corp. Group	Colonial County Mutual Insurance Company	16.50	12-16-2016	01-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	(Plus) (1) Changed Base Rates in accordance with indications	22.80	54.10	73.10
Nationwide Corp. Group	Colonial County Mutual Insurance Company	20.10	12-16-2016	01-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	(General) (1) Changed Base Rates in accordance with indications	9.30	25.00	36.50
Nationwide Corp. Group	Crestbrook Insurance Company	3.40	09-15-2016	10-15-2016	Reference advisory organization filing, with no other changes	Revised Base Rates. Within Vehicle Use Factor rating, an option for Pleasure/Work Use – Excess was added for when there are more vehicles in the household than drivers.	0.00	0.00	0.00
Nationwide Corp. Group	Depositors Insurance Company	0.00	11-01-2016	12-01-2016	Reference advisory organization filing, with no other changes	Remove Protect My Price rating element.	7.40	4.50	5.20
Nationwide Corp. Group	Depositors Insurance Company	15.60	12-01-2016	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates.	0.00	7.40	4.50
Nationwide Corp. Group	Nationwide Agribusiness Insurance Company	6.90	01-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates and various factors.	3.00	5.00	6.80
Nationwide Corp. Group	Nationwide Agribusiness Insurance Company	12.90	01-01-2016	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates.	6.90	3.00	5.00
Orpheus Group	Old American County Mutual Fire Insurance Company	1.43	03-07-2016	03-07-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Priority- Base rates.- EMP06-016	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	1.50	06-15-2016	07-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros- Standard/Limited- Liability territory factors increased (BI, PD)- TEJ11-116	13.40	0.00	0.00

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Orpheus Group	Old American County Mutual Fire Insurance Company	1.56	04-01-2016	06-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency- Select- Year model factors for BI, PD and Collision. TFC13-016	(0.20)	2.10	4.50
Orpheus Group	Old American County Mutual Fire Insurance Company	2.00	08-01-2016	09-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency- Select- Base rates for PD/Collision. TFC13-116	(0.20)	2.10	4.50
Orpheus Group	Old American County Mutual Fire Insurance Company	2.34	03-07-2016	03-07-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Bravo- Base rates - EMB06-016	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	2.54	01-01-2016	02-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency- PPA- Created new territories; increase rates for BI and PD by 2.00% in all territories; increase base rates for CMP and COL coverages by 5% in some territories; revise Driver Classification Factors for all drivers under 25. VGA1	19.66	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	2.70	07-15-2016	08-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies Insurance Services- 1 & 3 Month- Policy fee increased (monthly from \$12 to \$13; 3 month from \$36 to \$39); territory factors increased for BI, PD, CMP, COLL - AAM16-003	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	3.13	03-07-2016	03-07-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Limited- Base rates.- EML06-016	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	3.15	06-10-2016	06-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Priority- Base rates increased (BI, PD, UMBI, PIP) - EMP06-116	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	3.40	10-15-2016	11-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group Underwriters- PPA- Territory base rates revised; installment fee introduced; reinstatement fee amount revised, state ID factor removed, UAIS01-216	6.06	3.02	4.10
Orpheus Group	Old American County Mutual Fire Insurance Company	3.69	12-01-2016	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- Value- Base rates revised - NVLU-14-416	70.80	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	3.86	03-07-2016	03-07-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Lone Star Select- Base rates; addition of 4 new zip codes and addition of specific rating factors for 2016 and 2017 vehicle model years.- LSS04-016	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	3.90	01-01-2016	02-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar Managing General Agency- Maverick- Base rate; driver class; vehicle age factors; policy term factors; maximum discount; and policy fees.- LONMAV08-016	2.90	6.20	13.13
Orpheus Group	Old American County Mutual Fire Insurance Company	3.90	03-14-2016	04-14-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services- Apex- Base rates of OTC reduced; territory factors; point surcharges for 2 & 3 points- WISA15-116	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	3.90	03-14-2016	04-14-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services- Apex- Base rates; county/zip factor - WISA15-116	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	4.08	02-09-2016	03-02-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acceptance Insurance Agency of Tennessee- Credit- Base rate; territory factor; excess vehicles factor; expense saver discount; and core discount. AIACS05-016	4.80	1.80	3.90
Orpheus Group	Old American County Mutual Fire Insurance Company	4.08	06-10-2016	06-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Bravo- Base rates increased (BI, PD, OTC, COL, UMPD, PIP) - EMB06-116	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	4.10	06-10-2016	06-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Limited- Base rates increased (BI, PD, COLL)- EML06-116	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	4.30	03-14-2016	04-14-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services- Edge- Base rates; county/zip factor - WISEG15-016	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	4.30	08-10-2016	08-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Priority- Adjustment to base rates BI, PD, UMBI, UMPD - EMPO6-216	16.05	15.96	33.51

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	4.40	01-01-2016	01-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- Legacy- Vehicles rated using RAPA symbols; symbol factors; limits factor for BI; base rates; non-owner rating specifications for model year, RAPA clarified; removed surcharges for customized vans and high risk vehicles; new discount	70.80	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	4.48	08-10-2016	08-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Limited- Adjustment to base rates BI, PD, OTC, COL, UMBI- EML06-216	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	4.52	08-10-2016	08-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Lone Star Select- Adjustment to base rates BI, PD, OTC, COL, UMBI- LSS04-216	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	4.54	08-10-2016	08-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Bravo- Adjustment to base rates BI, PD, OTC, COL, UMBI, UMPD- EMB06-216	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	4.57	08-25-2016	09-24-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Direct General Insurance Agency, Inc. Credit- Base rates; territories/zips; driver class; household structure; MY; insurance score; increased rates on majors/speeding; full coverage factor; web factor- DIRGEN03-116	12.10	7.10	21.10
Orpheus Group	Old American County Mutual Fire Insurance Company	4.60	08-01-2016	08-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A Williams- PPA- Chargeable points; liability base rates; phys dam base rates. LAW99-016	(4.40)	(2.60)	18.15
Orpheus Group	Old American County Mutual Fire Insurance Company	4.90	11-01-2016	12-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros- Limited/Standard- Base rates, multi car discount, vehicle profile factor surcharge- TEJ11-216	13.40	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	5.06	06-10-2016	06-10-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency- Lone Star Select- Base rates increased (BI, PD, COMP, COLL, UMPD) - LSS04-116	16.05	15.96	33.51
Orpheus Group	Old American County Mutual Fire Insurance Company	5.20	04-15-2016	05-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency- PPA- Increase rates for Limited and Superior (Standard) Program in all territories and reduce Proof of Prior Insurance Discount for Comprehensive and Collision coverages. VGA14-116	19.66	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	5.22	12-01-2016	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- Legacy- Base rates revised- AMB02-316	70.80	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	5.50	12-01-2016	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency- Direct- Adjusted model year factors; increased base rates - TFC13-116	(0.20)	2.10	4.50
Orpheus Group	Old American County Mutual Fire Insurance Company	5.54	04-15-2016	05-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar Managing General Agency- Maverick- Base rate; driver class; vehicle age factors; policy term factors; maximum discount; and policy fees.- LONMAV08-016	2.90	6.20	13.13
Orpheus Group	Old American County Mutual Fire Insurance Company	5.60	03-15-2016	04-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA- Standard & Banner Limited (CCB and CCM)- Base Rate; OACM Territory Pricing Model update; added 2016, 2017 model year factors (on impact); update - OACM Symbols under TDI link number S615040 (on impact); update - added unassigned driver class	12.50	0.00	8.00
Orpheus Group	Old American County Mutual Fire Insurance Company	5.60	03-15-2016	04-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA- Standard & Banner Limited- Base Rate; OACM Territory Pricing Model update; added 2016, 2017 model year factors (on impact); update - OACM Symbols under TDI link number S615040 (on impact); update - added unassigned driver class 5A to Driver	12.50	0.00	8.00
Orpheus Group	Old American County Mutual Fire Insurance Company	5.60	10-01-2016	11-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency- Select- Base rates for BI/PD/COLL; adjusted county modifiers for selected counties; no longer writing business in Harris County - TFC13-216	(0.20)	2.10	4.50
Orpheus Group	Old American County Mutual Fire Insurance Company	5.76	04-15-2016	05-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar Managing General Agency- Standard- Base rate; driver class; vehicle age factors; policy term factors; maximum discount; and policy fees.- LON08-116	2.90	6.20	13.13



**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	5.90	04-15-2016	05-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar Managing General Agency- Standard- Base Rate; County Modifier; Territory; Driver Vehicle Matrix; Driver Class; Rating Algorithm; Model Year Factor; and Discounts & Surcharges. LON08-016	2.90	6.20	13.13
Orpheus Group	Old American County Mutual Fire Insurance Company	6.00	12-01-2016	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century Insurance and Financial Services- PPA- Base rates - AIGM- 1642815252	0.00	6.50	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	6.10	10-01-2016	11-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies Insurance Services- 6 Month Credit- Eliminating all of the OACM endorsements - AA516-004	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	6.20	09-30-2016	10-30-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA- Old Product- Base rate adjustments based on the rate level indications (PD, OTC, COLL)- CMGA12-116	12.50	0.00	8.00
Orpheus Group	Old American County Mutual Fire Insurance Company	6.60	01-01-2016	02-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency- PPA- Increased rates in all territories for BI/PD/COLL/COMP/PIP/UMBI/UMPD - VGA14-017	19.66	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	6.61	04-15-2016	05-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar Managing General Agency- Standard- Base rate; driver class; vehicle age factors; policy term factors; maximum discount; and policy fees.- LON08-116	2.90	6.20	13.13
Orpheus Group	Old American County Mutual Fire Insurance Company	6.69	07-15-2016	08-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- Value- Base rates revised for BI, PD, CMP, COL - NVLJ14-316	70.80	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	7.02	09-01-2016	10-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group Underwriters- PPA- Territory base rates; driver class; license type; symbol; multicar; renewal and limited transfer discounts; vehicle age - UAIS01-116	6.06	3.02	4.10
Orpheus Group	Old American County Mutual Fire Insurance Company	7.29	07-15-2016	08-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- Legacy- Base Rates for BI, PD, CMP, COLL & RR - AMB02-216	70.80	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	7.40	09-15-2016	10-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA- Standard/Banner Limited- CCB/CCM/Current- Revised base rates- CMGAB12-116	12.50	0.00	8.00
Orpheus Group	Old American County Mutual Fire Insurance Company	7.50	05-15-2016	06-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ACCC General Agency- PPA- Base Rates (BI,PD,COMP,COL,UMBI,UMPD); policy term factors; territory relativities; driver age factors; points; symbols physdam - ACCC97-016	11.85	7.59	15.00
Orpheus Group	Old American County Mutual Fire Insurance Company	7.90	07-01-2016	08-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies Insurance Services- 6 Month Credit- Base Rates (COMP increased); vehicle profile (BI/PD increased); policy fee increased - AAS16-003	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	7.90	09-01-2016	10-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency- PPA- Increased base rates for coverages by territories- VGA14-216	19.66	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	7.95	04-01-2016	05-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group Underwriters- PPA- Territory base rates revised for BI/PD/CP/CL- UAISO1-016	6.06	3.02	4.10
Orpheus Group	Old American County Mutual Fire Insurance Company	8.10	04-01-2016	05-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- Value- Criminal Background Rating (CBR) introduced; factors for 2016 and 2017 model year added to model year rating table; flat installment fee reflective of cost of installment billing filed in place of prior graduated installment	70.80	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	8.37	09-15-2016	10-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar Managing General Agency- Maverick- Base rates increased; vehicle age factors; liability w physdam surcharge increased; county modifiers increased; territory factors- LONMAV08-116	2.90	6.20	13.13
Orpheus Group	Old American County Mutual Fire Insurance Company	8.51	02-01-2016	03-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Select General Agency- PPA- Base rate; changes to lienholder discount for BI & PD; lowered policy fee to \$78 for 6 month policies; and added 2016 model year relativities which changed- SGA08-016	0.83	0.00	9.69

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	8.87	08-30-2016	09-30-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services- Apex- Base rates; county/zip factor - WISA15-216	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	9.08	06-07-2016	06-29-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acceptance Insurance Agency of Tennessee- Credit- Base rates increased. - AIACSO6-116	4.80	1.80	3.90
Orpheus Group	Old American County Mutual Fire Insurance Company	9.30	01-01-2016	01-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- Value- Base rates; added Rating Symbol Table; added mapping of RAPA Symbols; added Unassigned Symbol rule; limits factor for BI, PD, UMBI, and UMPD changes from 1.02 to 1.00; see Summary of Changes in filing for additional changes.	70.80	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	9.55	09-15-2016	10-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar Managing General Agency- Standard- Base rates increased; vehicle age factors; liability w physdam surcharge increased; county modifiers increased; territory factors- LON08-216	2.90	6.20	13.13
Orpheus Group	Old American County Mutual Fire Insurance Company	9.80	03-01-2016	04-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AGI Insurance Group- PPA- Base rates for BI, PD and COL - AGI11-116	1.50	5.36	2.19
Orpheus Group	Old American County Mutual Fire Insurance Company	9.90	01-01-2016	02-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AGI Insurance Group- PPA- Base rates for BI, PD, CMP, COL; tier factors for BI, PD, CMP, COL; Renewal Discount percentages for BI, PD, CMP, COL. - AGI11-016	1.50	5.36	2.19
Orpheus Group	Old American County Mutual Fire Insurance Company	10.17	08-30-2016	09-30-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services- Edg- Base rates; county/zip factor - WISED15-116	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	10.80	02-15-2016	03-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros- PPA- Increases to base rates; increase in discount given to multi car policies and increased maximum discount allowed from 40% to 45%. - TEJ11-016	13.40	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	10.87	04-01-2016	05-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- Legacy- Base rates change for BI, PD, COL; background search factors added for BI, PD, COL; Towing & Labor coverage limit increases to \$100 per disablement; see Filing Memorandum in filing for additional changes.- AMB02-016	70.80	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	10.97	04-01-2016	05-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Midlands Management of Texas- PPA- Base rates.- MID08-016	13.50	(1.26)	32.42
Orpheus Group	Old American County Mutual Fire Insurance Company	12.90	05-20-2016	06-20-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Direct General Insurance Agency, Inc.- Credit- Base rates and full coverage factor revised.- DIRGEN03-016	12.10	7.10	21.10
Orpheus Group	Old American County Mutual Fire Insurance Company	13.10	11-15-2016	12-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group Underwriters- PPA- Territory base rates revised for BI/PD/MED/PIP/UM/CP/CL to address loss ratio concerns- UAIS01-316	6.06	3.02	4.10
Orpheus Group	Old American County Mutual Fire Insurance Company	13.60	12-15-2016	01-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ACCC General Agency- PPA- Base rates and other relativities - ACCC97-116	11.85	7.59	15.00
Orpheus Group	Old American County Mutual Fire Insurance Company	19.91	07-21-2016	08-30-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AutoTex MGA, Inc.- Texas Agent Program- Adoption of OACM territories under S616566; licenses; base rates; POP; surcharge; discounts; violation point surcharge addition ATXP15-016	8.20	(0.50)	14.20
Orpheus Group	Old American County Mutual Fire Insurance Company	26.70	11-11-2016	12-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AutoTex MGA, Inc.- Texas Agent Program- Base rates increased (BI/PD/COLL)- ATXP15-116	8.20	(0.50)	14.20
Pharmacists Mutual Group	Pharmacists Mutual Insurance Company	2.90	12-15-2016	12-15-2016	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Adopted ISO's New Classification Plan	0.00	0.00	0.00
Pharmacists Mutual Group	Pharmacists Mutual Insurance Company	6.20	12-15-2016	12-15-2016	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Adopted ISO's New Classification Plan	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Progressive Group	Progressive County Mutual Insurance Company	9.70	09-23-2016	10-27-2016	Other	Base rates and factor changes.	3.70	7.00	(0.50)
Progressive Group	Progressive County Mutual Insurance Company	12.60	09-23-2016	10-27-2016	Other	Base rates and factor changes.	9.90	(2.40)	(7.90)
Safe Auto Insurance Company	Safe Auto Insurance Company	3.40	03-16-2016	04-23-2016	Other	New Product Intro	0.00	0.00	0.00
Safe Auto Insurance Company	Safe Auto Insurance Company	5.90	09-24-2016	10-31-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Change	0.00	0.00	0.00
Safe Auto Insurance Company	Safe Auto Insurance Company	8.70	05-11-2016	06-18-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Change	19.00	27.80	21.40
Safeway Insurance Group	Redpoint County Mutual Insurance Company	(10.60)	11-02-2016	11-02-2016	Discounts - Revised existing discounts resulting in excess of ±5% change for some policyholders.	Discount matrix change	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	(5.00)	11-02-2016	11-02-2016	Discounts - Revised existing discounts resulting in excess of ±5% change for some policyholders.	Discount matrix change	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	(0.51)	08-20-2016	08-20-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Updated Territory Factors, Base Rate Factors, Driver Class Factors, and Vehicle Age Factors.	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	0.00	01-28-2016	01-28-2016	Other	Initial filing	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	0.00	03-23-2016	04-23-2016	Other	adopted standardized symbols	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	0.00	06-01-2016	06-01-2016	Other	Initial rate	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	0.00	07-01-2016	07-01-2016	Other	Initial filing	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Safeway Insurance Group	Redpoint County Mutual Insurance Company	0.00	07-06-2016	08-05-2016	Other	Vehicle type adj	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	3.56	08-20-2016	08-20-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Updated Territory Factors, Base Rate Factors, Driver Class Factors, and Vehicle Age Factors.	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	7.04	09-01-2016	10-01-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Territory change	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	10.00	10-12-2016	11-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate increase	0.00	0.00	0.00
Safeway Insurance Group	Safeway Insurance Company	4.00	04-01-2016	04-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Various territory base rate changes, primarily to BI, PD & UM covers. Also an expansion of classification codes. Also expanded some coverage options/limits.	4.00	4.00	8.47
Safeway Insurance Group	Safeway Insurance Company	10.60	11-01-2016	11-15-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Territory base rate revisions to both liability and physical damage coverages.	15.02	15.02	19.97
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	0.00	10-27-2016	10-27-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising base rates.	5.90	14.10	8.90
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	0.80	03-26-2016	03-26-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising base rates and rating components.	5.90	14.10	8.90
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	2.00	03-26-2016	03-26-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising base rates and rating components.	6.50	7.50	10.20
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	15.00	10-27-2016	10-27-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising base rates.	6.50	7.50	10.20

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
State Farm Group	State Farm County Mutual Insurance Company of Texas	(0.80)	02-14-2016	02-14-2016	Other	Introduced new auto policy. Rating variables for various vehicle types such as private passenger, motor homes, motorcycles, trailers and off-road vehicles were revised or introduced resulting in excess of +/-5% for some policyholders	2.90	3.50	0.80
State Farm Group	State Farm County Mutual Insurance Company of Texas	0.00	02-14-2016	02-14-2016	Other	Introduced new auto policy. Rating variables for various vehicle types such as private passenger, motor homes, motorcycles, trailers and off-road vehicles were revised or introduced resulting in excess of +/-5% for some policyholders	12.30	1.90	9.90
State Farm Group	State Farm County Mutual Insurance Company of Texas	7.50	08-15-2016	08-15-2016	Class - Relativity change in excess of ±5% for some policyholders.	Revised private passenger base rates and rating relativities such as class, territory, model year, IRG/deductible, and limits	2.90	3.50	0.80
State Farm Group	State Farm County Mutual Insurance Company of Texas	18.10	08-15-2016	08-15-2016	Class - Relativity change in excess of ±5% for some policyholders.	Revised private passenger base rates and rating relativities such as class, territory, model year, IRG/deductible, and limits	12.30	1.90	9.90
State Farm Group	State Farm Mutual Automobile Insurance Company	(0.10)	02-14-2016	02-14-2016	Other	Introduced new auto policy. Rating variables for various vehicle types such as private passenger, motor homes, motorcycles, trailers and off-road vehicles were revised or introduced resulting in excess of +/-5% for some policyholders	0.00	0.90	0.30
State Farm Group	State Farm Mutual Automobile Insurance Company	0.00	02-14-2016	02-14-2016	Other	Introduced new auto policy. Rating variables for various vehicle types such as private passenger, motor homes, motorcycles, trailers and off-road vehicles were revised or introduced resulting in excess of +/-5% for some policyholders	4.10	0.40	6.80

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
State Farm Group	State Farm Mutual Automobile Insurance Company	3.80	08-15-2016	08-15-2016	Class - Relativity change in excess of ±5% for some policyholders.	Revised private passenger base rates and rating relativities such as class, territory, model year, IRG/deductible, and limits	0.00	0.90	0.30
State Farm Group	State Farm Mutual Automobile Insurance Company	13.40	08-15-2016	08-15-2016	Class - Relativity change in excess of ±5% for some policyholders.	Revised private passenger base rates and rating relativities such as class, territory, model year, IRG/deductible, and limits	4.10	0.40	6.80
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	5.08	07-01-2016	07-01-2016	Other	Change in model year factors	8.97	12.14	9.67
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	8.97	01-01-2016	01-01-2016	Other	Change in model year, county, zip, and motorhome and recreational trailer factors	12.14	9.67	4.48
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	13.67	01-01-2016	01-01-2016	Other	Change in model year, county, zip, and motorhome and recreational trailer factors	5.66	9.18	4.46
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	4.57	07-01-2016	07-01-2016	Other	Change in model year factors	5.43	1.87	4.10
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	5.43	01-01-2016	01-01-2016	Other	Change in model year, county, zip, and motorhome and recreational trailer factors	1.87	4.10	3.55
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	8.17	01-01-2016	01-01-2016	Other	Change in model year, county, zip, and motorhome and recreational trailer factors	4.52	4.58	5.11
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	4.94	07-01-2016	07-01-2016	Other	Change in model year factors	5.35	1.59	4.38
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	5.35	01-01-2016	01-01-2016	Other	Change in model year, county, zip, and motorhome and recreational trailer factors	1.59	4.38	3.39
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	7.97	01-01-2016	01-01-2016	Other	Change in model year, county, zip, and motorhome and recreational trailer factors	4.69	5.80	5.40
Titus Group	Consumers County Mutual Insurance Company	1.00	10-19-2016	11-23-2016	Other	Group TTM-Quantum Less than 5% Rate Change	0.00	4.00	2.00



**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Titus Group	Consumers County Mutual Insurance Company	2.00	04-11-2016	06-17-2016	Other	Group TTM-Quantum 2 Less than 5% Rate Change	1.00	0.00	0.00
Titus Group	Consumers County Mutual Insurance Company	2.00	10-19-2016	11-23-2016	Other	Group TTM-Quantum Less than 5% Rate Change	0.00	4.00	1.00
Titus Group	Consumers County Mutual Insurance Company	3.00	04-11-2016	06-17-2016	Other	Group TTM-Quantum 2 Less than 5% Rate Change	1.00	0.00	0.00
Titus Group	Consumers County Mutual Insurance Company	8.00	11-11-2016	12-16-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Group TTM-Quantum 2	1.00	0.00	0.00
Tokio Marine Holdings Inc. Group	Safety National Casualty Corporation	8.30	07-01-2016	07-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Rate Adoption	15.60	12.20	0.00
Travelers Group	Travelers Indemnity Company, The	(1.50)	10-01-2016	10-01-2016	Other	2016-02-0099 Rate	0.00	0.00	0.00
Tricadia Holdings Group	Lyndon Southern Insurance Company	(0.80)	08-20-2016	08-20-2016	Other	Base Rate, Territory Factor, Driver Class and Vehicle Age Factor revisions	0.80	3.80	3.80
Tricadia Holdings Group	Lyndon Southern Insurance Company	3.60	08-20-2016	08-20-2016	Other	Base Rate, Territory Factor, Driver Class and Vehicle Age Factor revisions	3.60	24.60	24.60
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	0.00	05-14-2016	05-14-2016	Other rating variables – Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	3.70	0.00	2.30
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	0.00	07-25-2016	09-17-2016	Other rating variables – Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Revised USAA Symbol Program	2.40	3.50	7.30
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	0.10	05-14-2016	05-14-2016	Other rating variables – Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	3.70	0.00	2.30
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	0.50	05-14-2016	05-14-2016	Other rating variables – Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	2.40	3.50	7.30

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	1.50	11-21-2016	11-21-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised Territory Relativities	2.40	3.50	7.30
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	1.60	11-21-2016	11-21-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised Territory Relativities	3.70	0.00	2.30
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	11.10	05-21-2016	05-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	2.40	3.50	7.30
United Services Auto. Assn. Group	United Services Automobile Association	0.00	05-21-2016	05-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Based Rates	2.50	(1.80)	0.00
United Services Auto. Assn. Group	United Services Automobile Association	0.10	05-14-2016	05-14-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	2.50	(1.80)	0.00
United Services Auto. Assn. Group	United Services Automobile Association	0.50	05-14-2016	05-14-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	11.20	1.70	0.00
United Services Auto. Assn. Group	United Services Automobile Association	5.70	05-21-2016	05-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Based Rates	11.20	1.70	0.00
United Services Auto. Assn. Group	USAA Casualty Insurance Company	0.00	05-21-2016	05-21-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	3.30	(6.50)	0.00
United Services Auto. Assn. Group	USAA Casualty Insurance Company	0.00	07-25-2016	09-17-2016	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Revised USAA Symbol Program	6.50	6.10	0.00
United Services Auto. Assn. Group	USAA Casualty Insurance Company	0.00	07-25-2016	09-17-2016	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Revised USAA Symbol Program	3.30	(6.50)	0.00
United Services Auto. Assn. Group	USAA Casualty Insurance Company	0.10	05-14-2016	05-14-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	3.30	(6.50)	0.00
United Services Auto. Assn. Group	USAA Casualty Insurance Company	0.30	11-21-2016	11-21-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised Territory Relativities	3.30	(6.50)	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto. Assn. Group	USAA Casualty Insurance Company	0.40	05-14-2016	05-14-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	6.50	6.10	0.00
United Services Auto. Assn. Group	USAA Casualty Insurance Company	3.40	11-21-2016	11-21-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised Territory Relativities	6.50	6.10	0.00
United Services Auto. Assn. Group	USAA Casualty Insurance Company	9.30	05-21-2016	05-21-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	6.50	6.10	0.00
United Services Auto. Assn. Group	USAA General Indemnity Company	0.00	05-21-2016	05-21-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Rating Factors	3.80	(1.60)	0.00
United Services Auto. Assn. Group	USAA General Indemnity Company	0.00	07-25-2016	09-17-2016	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Revised USAA Symbol Program	3.80	(1.60)	0.00
United Services Auto. Assn. Group	USAA General Indemnity Company	0.00	07-25-2016	09-17-2016	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Revised USAA Symbol Program	8.00	0.70	0.00
United Services Auto. Assn. Group	USAA General Indemnity Company	0.20	05-14-2016	05-14-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	3.80	(1.60)	0.00
United Services Auto. Assn. Group	USAA General Indemnity Company	0.80	05-14-2016	05-14-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	8.00	0.70	0.00
United Services Auto. Assn. Group	USAA General Indemnity Company	4.80	11-21-2016	11-21-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised Territory Relativities	3.80	(1.60)	0.00
United Services Auto. Assn. Group	USAA General Indemnity Company	5.30	11-21-2016	11-21-2016	Territory - Relativity change in excess of ±5% for some policyholders.	Revised Territory Relativities	8.00	0.70	0.00
United Services Auto. Assn. Group	USAA General Indemnity Company	7.60	05-21-2016	05-21-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Rating Factors	8.00	0.70	0.00
Westfield Group	American Select Insurance Company	0.00	10-01-2016	10-01-2016	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	2013 Auto Multistate	9.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

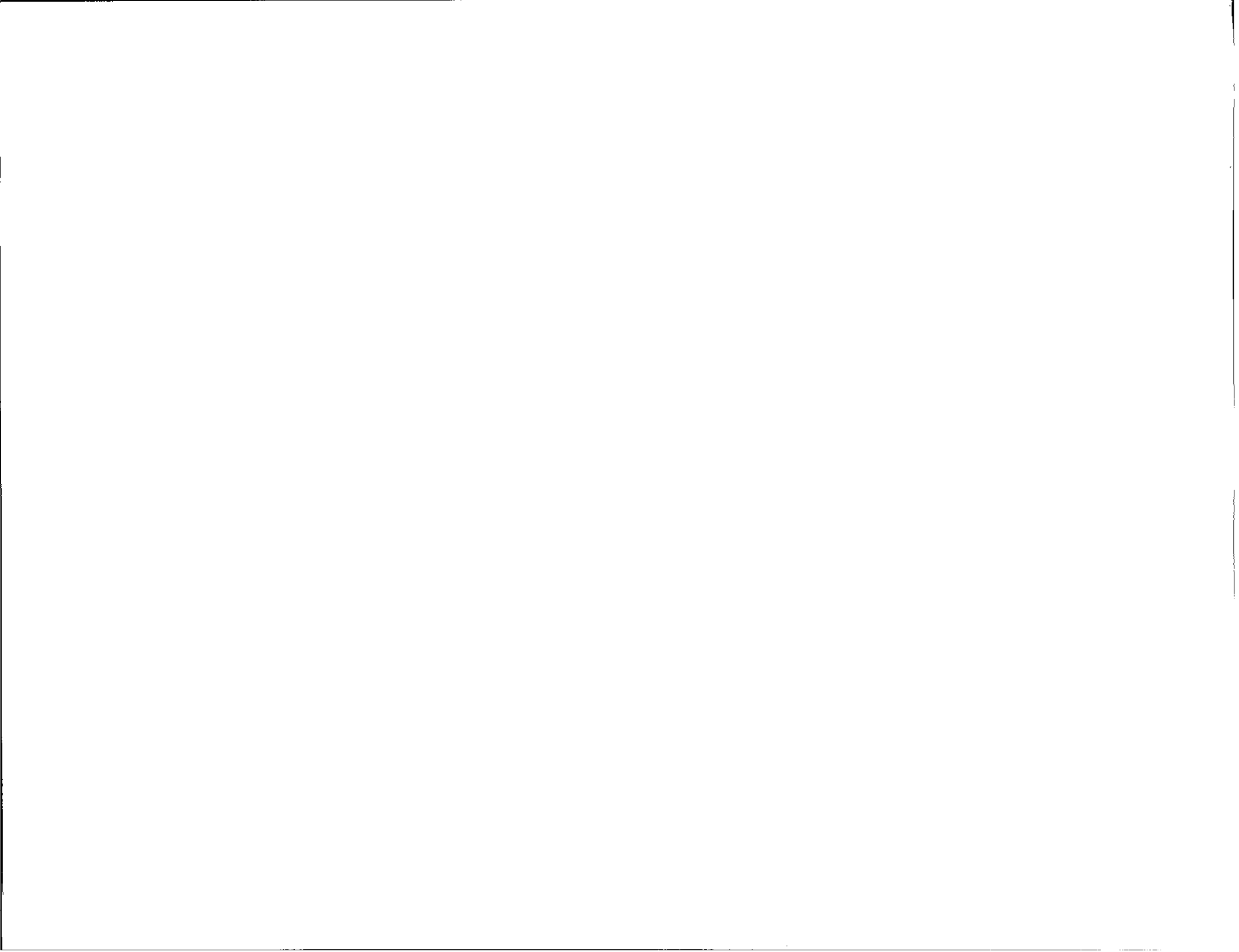
Group Name	Company Name	Overall Rate Change 2016	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Westfield Group	American Select Insurance Company	0.00	10-01-2016	10-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Experience Rating	9.00	0.00	0.00
Westfield Group	American Select Insurance Company	7.90	07-01-2016	10-16-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Experience Rating	9.00	0.00	0.00
Westfield Group	Westfield Insurance Company	0.00	10-01-2016	10-01-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	2013 Auto Multistate	9.00	0.00	0.00
Westfield Group	Westfield National Insurance Company	7.90	07-01-2016	10-16-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Experience Rating	9.00	0.00	0.00
Woodland Insurance Company, The	Woodlands Insurance Company, The	0.00	08-20-2016	08-20-2016	Other	Initial Filing	0.00	0.00	0.00
WT Holdings Group	Stillwater Insurance Company	7.20	06-10-2016	07-17-2016	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	7.20	0.00	0.00

\*Note: The following describes the information included for the previous 12, 24 and 36 months;

Overall Rate Change Previous 12 months - overall rate change for the period January 1, 2015 through December 31, 2015.

Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2014 through December 31, 2014.

Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2013 through December 31, 2013.





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