



STATE OF CONNECTICUT INSURANCE DEPARTMENT



Property Casualty Insurance Rate Reviews For Calendar Year 2018

Paul Lombardo
Acting Insurance Commissioner
January 15, 2019

To: Sen. Matthew Lesser, Co-Chair, Insurance and Real Estate Committee
Rep. Sean Scanlon, Co-Chair, Insurance and Real Estate Committee
Sen. Kevin Kelly, Ranking Member, Insurance and Real Estate Committee
Rep. Cara Pavalock-D'Amato, Ranking Member, Insurance and Real Estate Committee

I am pleased to provide you with Department's annual report of our review of property casualty rates in the state for calendar year 2018, pursuant to Connecticut General Statutes Section 38a-9(c).

Maintaining a competitive market is essential to the Department's mission of consumer protection and Department reviews help ensure that products are priced fairly and are adequate for the coverage provided.

Connecticut's property casualty industry continues to be among the nation's leaders. Our P&C industry ranks 5th in the nation for direct written premium. There are hundreds of carriers licensed to write P&C business in Connecticut, including some of the nation's largest carriers, which are headquartered here.

Some highlights of 2018 include:

- A decrease in workers' compensation insurance rates for the 5th straight year.
- Continued efforts to hold down homeowner's rate increases have saved policyholders \$3.2 million in 2018 and \$61 million since 2012.

If you should have any questions or would like to discuss any items in the report, please do not hesitate to contact me.

Respectfully,



Paul Lombardo, Acting Commissioner

**CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2018**

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Summary of 2018 Rate Reviews

Connecticut Insurance Department
Property & Casualty Division

How the rates were reviewed

The Department's Property & Casualty (P&C) Division conducts actuarial reviews pursuant to competitive rating laws, which establish standards for regulation of personal risk insurance. The statutes rely on a competitive marketplace to establish and maintain reasonable rate levels. Rates may not be inadequate or unfairly discriminatory, e.g. charging different premiums for policyholders with similar exposures.

Overall reviews

In 2018, the P&C Division reviewed **5,349** rate, rule, form and guideline filings, of these 473 filings were extended warranty filings.

Lines of business reviewed

- Personal Automobile
- Homeowners
- Workers' Compensation
- Commercial Automobile
- Commercial General Liability
- Commercial Fire and Allied
- Commercial Multi-Peril/Business owners
- Miscellaneous

A. Personal Automobile (Exhibit A)

There was an average overall rate increase of 3.4 percent, down from 4.1 percent in 2017.

Two (2) companies introduced new auto rating programs in Connecticut in 2018: State Automobile Mutual and Metropolitan.

Rate filings reviewed: The Department received and reviewed **87 rate filings** from companies' actively writing private passenger automobile coverage in Connecticut. These companies varied in their distribution of drivers, policy limits, coverage types, prior rate filing dates, loss cost levels and cost trends.

Flex rate filings: Of the 87 filings, there were **25 flex rate filings** submitted under the flex rating statutes 38a-688a in which prior approval is not required if the overall aggregate change is -6% to +6 %. All the flex filings were for rate increases.

File and Use: Property damage liability and automobile physical damage coverages are “file and use,” which means prior approval from the Department is not required.

Statewide rate level change for 2018

- Liability = +5.3 percent (0.6 percentage points lower than 2017)
- Physical Damage = +0.4 percent
- Combined Total = +3.4 percent

B. Homeowners (Exhibit B)

Based on our actuarial rate reviews we were able to save consumers \$3,266,961 million in 2018. Overall we have saved consumers \$61 million since 2012, the result of the Department’s scrutiny of rate requests.

Rate Filings Reviewed in 2018

- Homeowners rate filings recorded – 76
- Average increase requested – **3.1 percent** (4.4 percent in 2017)
- Average increase Department allowed – **2.9 percent**
- Number of flex rate filings – 22

Market Growth

In 2018 four (4) companies introduced new homeowner rating tiers/programs: Travelers (Q2), Century National, Nationwide General, State Auto Mutual, and Utica Mutual.

There were six (6) new homeowner market entries, AMGUARD (a Berkshire Hathaway Co.), HARCO, Lemonade, Berkley Ins. Co., Security First, and the Insurance Co. of the State PA. Two are specifically targeting High Value insureds (AMGUARD & HARCO), two are targeting renters (Security First & Ins. Co. of PA) and Lemonade is a new “InsurTech” company which writes exclusively through an insureds mobile device or on line via its web interface app.

C. Workers’ Compensation (Exhibit C)

On Oct. 29, 2018, [Commissioner Wade approved a reduction](#) in overall workers' compensation rates for Connecticut. This marked the fifth straight year that rates have decreased. The Commissioner's order followed a 30-day public comment period on the filing and recommendations proposed by the National Council on Compensation Insurance (NCCI) for workers' compensation Insurance. The order resulted in:

- **-16.8 percent overall decrease to loss costs** (actual losses and claim adjustment expenses)
- **-19.8 percent overall decrease in assigned risk**

Exhibit C-2 identifies each company adopting the rate changes. Companies adjust the industry loss cost for expenses, investment income and competitive deviations to the loss costs as permitted by state law – C.G.S. 38a-676. Since approving the NCCI 2018 filing, the Department has reviewed 197 filings and two (2) independent filings for CBIA Comp Services and CT Interlocal Risk Management Agency (CIRMA).

D. Commercial Automobile (Exhibit D)

Commercial Automobile, filings from the Insurance Services Office (ISO), are primary industry loss costs filings for both liability and physical damage coverage. These are loss costs only, no expenses are included.

In 2018, **81 companies or groups** filed commercial automobile rates based on loss cost filings or independent rates. Companies adjust the industry loss cost for expenses, investment income and competitive deviations to the loss costs as permitted by state law – C.G.S. 38a-676.

E. Commercial General Liability (Exhibit E)

In 2018, **50 companies** filed commercial general liability rates based on various industry loss costs documents to implement revised loss costs modifiers or independent effective dates.

Additionally, there were **four (4) rate requests** in 2018 for rate change in Medical Malpractice for physicians and surgeons and there were **Four (4) miscellaneous rate requests** for other medical malpractice professional liability practices. None of the rate requests met the state's Prior rate approval requirements as outlined under C.G.S 38a-676 (2) (A)

There were **Three (3)** new companies that entered the market to write medical malpractice insurance, two are writing Physicians and Surgeons, and the other is writing "other" medical professionals. Medical Malpractice insurance is a sub-line of Professional Liability.

F. Other Commercial Lines (Exhibits F, G and H)

During 2018, the Department reviewed **43 company or group filings** to adopt various industry loss costs documents. The breakdown of those filings are:

- 14 – Fire and Allied Lines
- 26 – Commercial Multi-peril/Businessowners
- 1 – Inland Marine
- 1 – Burglary & Theft
- 1 – Fidelity & Surety

Exhibits

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EXHIBIT – A

**Status of Private Passenger Auto Rate Filings
(2018 Effective Dates)**

| | | Flex Filing | ***** | Approved | ***** | |
|--|-----------------------|----------------|-----------|--------------------|-------|--------------------|
| Company Name | Effective Date New | Y/N | Liability | Physical Damage | Total | Premium Written |
| AIG Property Casualty Company | 10/15/18 | N | 9.1% | 10.4% | 9.9% | 11,913,641 |
| Allstate - Esurance | 09/19/18 | N | 6.1% | -1.7% | 3.2% | 23,936,883 |
| Allstate Fire and Casualty Insurance Company | 11/03/18 | Y | 2.7% | 0.0% | 1.7% | 196,032,668 |
| Allstate Indemnity Company | 11/06/18 | Y | 2.3% | 0.0% | 1.9% | 2,406,129 |
| Allstate Indemnity Company | 04/29/18 | Y | 4.8% | 0.0% | 4.0% | 2,396,987 |
| American Commerce Insurance Company | 01/24/18 | N | 5.7% | 0.0% | 3.5% | 81,326,767 |
| American Commerce Insurance Company | 06/25/18 | N | 9.6% | 0.0% | 6.0% | 77,047,964 |
| Amica Mutual Insurance Company | 08/01/18 | N | 6.5% | 4.9% | 5.9% | 111,151,571 |
| Berkley Insurance Company | 10/01/18 | Y | -5.6% | -6.4% | 5.9% | 0 |
| Central Mutual Insurance Company | 01/01/18 | N | 4.5% | 0.4% | 2.9% | 11,738,355 |
| Central Mutual Insurance Company | 01/01/19 | N | 6.5% | 1.0% | 4.7% | 12,492,941 |
| Century-National Insurance Company | 07/30/18 | Y | 5.0% | 5.0% | 5.0% | 6,964,925 |
| Chubb_Great Northern | 10/22/18 | N | 5.3% | 4.7% | 5.0% | 25,497,026 |
| Chubb National | 10/22/18 | N | 5.3% | 4.7% | 5.0% | 10,696,559 |
| Chubb_Bankers Standard Insurance Company | 10/09/18 | N | 4.5% | 5.9% | 5.0% | 13,357,561 |
| Chubb_Federal Insurance | 10/22/18 | N | 5.3% | 4.7% | 5.0% | 2,328,790 |
| Chubb_Vigilant Insurance | 10/22/18 | N | 5.3% | 4.7% | 5.0% | 2,886,194 |
| Covenant Insurance Company | 04/01/18 | N | 8.8% | -7.1% | 3.9% | 21,972,197 |
| Covenant Insurance Company | 12/01/18 | N | 3.5% | 1.3% | 2.5% | 22,179,641 |
| CSAA Affinity Insurance Company | 11/01/18 | N | 14.1% | -3.0% | 8.0% | 47,207,832 |
| CSAA General Insurance Company_Legacy book | 08/01/18 | N | 12.3% | -8.0% | 5.7% | 14,607,803 |
| Dairyland Insurance Company | 01/01/18 | N | -1.5% | 0.0% | -1.4% | 3,160,676 |
| Electric Insurance Company | 12/23/18 | N | 10.6% | -3.1% | 4.9% | 7,213,917 |
| Esurance Insurance Company | 03/15/18 | N | 6.1% | -7.9% | 4.9% | 23,896,136 |
| Farmer_Mid-Century Insurance Company | 03/05/18 | N | 5.2% | 4.3% | 4.9% | 18,736,602 |
| Farmer_Mid-Century Insurance Company | 09/05/18 | N | 3.6% | 3.4% | 3.5% | 23,805,549 |
| Foremost Insurance Company | 01/01/18 | N | 2.9% | 0.0% | 2.5% | 17,823,988 |
| GEICO General Insurance Company | 03/20/18 | Y | 11.5% | 0.7% | 7.4% | 284,577,835 |
| Government Employees Insurance Company | 03/20/18 | Y | 11.5% | 0.7% | 7.4% | 55,910,712 |
| Hanover_Citizens Insurance Company of America | 05/25/18 | N | 6.2% | 0.4% | 4.3% | 1,332,806 |
| Hanover_Massachusetts Bay Insurance Company | 05/25/18 | N | 6.2% | 0.4% | 4.3% | 477,193 |
| Harleysville Preferred Insurance Company | 02/04/18 | N | 8.3% | 2.5% | 6.0% | 12,494,907 |
| Hartford Casualty Insurance Company | 10/20/18 | N | 6.2% | 2.0% | 4.9% | 5,393,752 |
| Hartford_Pacific Insurance Company Limited | 10/20/18 | N | 9.2% | -1.7% | 5.9% | 51,628,111 |

| | | | | | | |
|---|----------|---|--------|--------|--------|-------------|
| Hartford_Sentinel Insurance Company, Ltd | 10/20/18 | N | 6.2% | 2.0% | 4.9% | 17,562,293 |
| Hartford_Trumbull Insurance Company | 10/20/18 | N | 9.2% | -1.7% | 5.9% | 1,611,967 |
| Horace Mann Insurance Company | 03/01/18 | N | 2.2% | 1.9% | 2.1% | 190,342 |
| Horace Mann Property & Casualty Insurance Company | 03/01/18 | N | 15.3% | 13.4% | 14.5% | 3,126,425 |
| IDS Property Casualty Insurance Company | 07/14/18 | N | 11.4% | -2.7% | 6.1% | 7,545,326 |
| Integon National Insurance | 01/22/18 | Y | 10.5% | -6.0% | 5.8% | 18,363,412 |
| Kemper Independence Ins_New writing Co 2015 | 06/29/18 | N | 11.0% | 9.3% | 10.4% | 2,636,777 |
| Liberty Insurance Corporation | 04/17/18 | Y | 4.8% | 0.0% | 1.9% | 418,763 |
| Liberty Mutual Fire Insurance Company | 04/17/18 | Y | 4.8% | 0.0% | 2.8% | 47,232,137 |
| Liberty_Safeco Insurance Company of Illinois | 07/09/18 | Y | 5.5% | 3.9% | 5.0% | 125,744,846 |
| LM General Insurance Company | 04/17/18 | Y | 4.2% | 0.0% | 2.8% | 127,758,552 |
| LM Insurance Corporation | 04/17/18 | Y | 4.2% | 0.0% | 2.8% | 5,614,564 |
| MET_Economy Fire & Casualty Company | 11/30/18 | Y | 4.3% | 9.9% | 6.0% | 175,823 |
| Metropolitan Casualty Insurance Company | 03/31/18 | y | 4.4% | 0.7% | 3.0% | 11,510,296 |
| Metropolitan Direct Property and Casualty Insurance Company | 11/30/18 | Y | 4.3% | 9.9% | 6.0% | 695,025 |
| Metropolitan Group Property and Casualty Insurance Co | 03/31/18 | Y | 6.8% | -2.7% | 3.0% | 50,060,803 |
| Metropolitan Property and Casualty Insurance Co | 03/31/18 | N | 4.4% | 0.7% | 3.0% | 36,460,768 |
| Nationwide Insurance Company Of America | 10/13/18 | Y | -4.7% | -5.5% | -5.0% | 0 |
| New South Insurance Company | 01/01/18 | N | -33.7% | -23.9% | -31.9% | 335,243 |
| New South Insurance Company | 04/26/18 | N | -20.2% | -25.7% | -21.6% | 751,423 |
| NGM Insurance Company | 04/18/18 | N | 8.1% | 7.7% | 8.0% | 6,059,042 |
| NGM Insurance Company | 02/05/18 | N | 5.5% | 1.4% | 4.0% | 3,223,001 |
| NGM Insurance Company | 11/20/18 | N | 5.1% | 12.9% | 8.0% | 2,838,641 |
| Old Dominion Insurance Company | 11/03/18 | N | 3.8% | 3.2% | 3.6% | 19,219,569 |
| Old Dominion Insurance Company | 05/19/18 | Y | 5.8% | 6.3% | 5.9% | 5,776,492 |
| Omni Insurance Company | 01/01/18 | N | 11.2% | 0.9% | 9.5% | 7,222,656 |
| Pacific Indemnity | 10/22/18 | N | 5.3% | 4.7% | 5.0% | 386,427 |
| Patrons Mutual Insurance Company of Connecticut | 02/15/18 | Y | 8.9% | 0.0% | 5.9% | 23,285,395 |
| Patrons Mutual Insurance Company of Connecticut | 09/23/18 | N | 10.9% | -4.4% | 6.0% | 16,538,465 |
| Permanent General Assurance Corporation | 03/15/18 | N | 7.3% | -4.7% | 5.0% | 6,510,284 |
| Permanent General Assurance Corporation | 11/15/18 | N | 12.6% | -3.5% | 9.6% | 8,233,155 |
| Plymouth Rock Assurance Corporation | 03/15/18 | N | 15.5% | -0.1% | 10.0% | 33,987,033 |
| Plymouth Rock Assurance Corporation | 09/01/18 | N | -0.1% | 0.0% | 0.0% | 35,792,722 |
| Progressive Casualty Insurance Company | 01/01/18 | N | 3.5% | -5.5% | 1.3% | 63,973,075 |
| Progressive Direct Insurance Company | 01/01/18 | N | -1.3% | -4.3% | -2.3% | 60,192,427 |
| Providence Mutual Fire Insurance | 01/01/18 | N | 10.9% | 10.9% | 10.9% | 1,240,244 |
| Regent Insurance Co. | 09/30/18 | Y | 2.7% | 2.5% | 2.6% | 2,511,697 |
| State Farm Fire and Casualty Company | 11/05/18 | N | -1.3% | -5.0% | -2.5% | 44,314,352 |

| | | | | | | |
|---|------------------|---|-------|-------|-------|---------------|
| State Farm Mutual Automobile Insurance Company | 07/02/18 | N | -2.8% | -2.9% | -2.7% | 157,905,186 |
| Stillwater Insurance Company | 06/29/18 | N | 16.8% | 9.5% | 13.7% | 255,444 |
| Teachers Insurance Company | 03/01/18 | N | 5.1% | 4.4% | 4.8% | 3,836,435 |
| The Cincinnati Insurance Company | 03/01/18 | N | 14.4% | 15.7% | 14.9% | 7,287,957 |
| The First Liberty Insurance Corporation | 04/17/18 | Y | 4.6% | 0.0% | 2.6% | 2,658,325 |
| The Hanover American Ins Co_platinum Protection Program | 02/23/18 | N | 4.9% | 0.0% | 2.8% | 39,871,463 |
| The Hanover American Ins Co_platinum Protection Program | 07/14/18 | N | 8.4% | 0.1% | 4.9% | 47,002,024 |
| The Hanover Insurance Company | 05/25/18 | N | 6.2% | 0.4% | 4.3% | 80,969 |
| Travelers_The Standard Fire Insurance Company | 01/21/18 | N | 12.7% | 8.0% | 8.0% | 132,534,991 |
| Travelers_The Standard Fire Insurance Company_Q2 | 10/12/18 | N | 0.9% | 1.1% | 0.8% | 141,178,346 |
| United Ohio Insurance Company | 02/01/18 | N | 9.0% | -2.5% | 4.8% | 3,511,419 |
| Utica Mutual Insurance Company | 01/22/18 | N | 8.9% | 6.9% | 8.2% | 3,268,398 |
| Utica Mutual Insurance Company | 07/23/18 | Y | -3.9% | -4.1% | -4.0% | 7,719,496 |
| Utica National_Graphic Arts Mutual Insurance Company | 08/21/18 | Y | 5.3% | 0.0% | 3.7% | 1,612,096 |
| Utica National_Utica Mutual Insurance Company | 09/16/18 | Y | 7.3% | 0.6% | 4.8% | 5,919,877 |
| | | | | | | |
| | | | | | | |
| Total | | | 6.0% | 0.5% | 3.9% | 2,558,336,506 |
| companies with no rate changes | | | 0.0% | 0.0% | 0.0% | 371,738,494 |
| State Total | | | 5.3% | 0.4% | 3.4% | 2,930,075,000 |
| | 12/13/2018 15:28 | | | | | |

EXHIBIT – B

**Status of CT Homeowners Rate Filings
(2018 Effective dates)**

| (1) | | (2) | (3) | (4) | (5) | |
|--|-----------------|----------------|-----------------------|--------------|---------------------------|--------------------------|
| COMPANY | Flex Filing Y/N | EFFECTIVE DATE | 2017* WRITTEN PREMIUM | MARKET SHARE | 2018 FILED OVERALL CHANGE | 2018 FINAL RATE RECORDED |
| AIG Property Casualty Company | N | 08/15/18 | 35,860,420 | 2.4% | 5.9% | 5.9% |
| Allstate Indemnity Company | Y | 07/14/18 | 2,386,464 | 0.2% | -2.0% | -2.0% |
| Allstate Insurance Company | Y | 07/14/18 | 73,082,335 | 5.0% | 0.4% | 0.4% |
| Allstate_Encompass Indemnity (Condo/Renter/DF) | Y | 09/22/18 | 369,369 | 0.0% | -3.9% | -3.9% |
| Allstate_Encompass Insurance Company of America | Y | 09/22/18 | 284,002 | 0.0% | -4.0% | -4.0% |
| AM Trust_Integon National Insurance Company | Y | 01/22/18 | 21,192,465 | 1.4% | 5.0% | 5.0% |
| AM Trust_Integon National Insurance Company | Y | 04/17/18 | 9,930,580 | 0.7% | 5.9% | 5.9% |
| American Bankers Insurance | N | 02/01/18 | 3,070,761 | 0.2% | -5.3% | -5.3% |
| American Commerce Insurance Company | N | 12/24/18 | 53,381,421 | 3.6% | 3.0% | 3.0% |
| American Commerce Insurance Company_Premier Living | N | 10/29/18 | 4,521,223 | 0.3% | 8.1% | 8.1% |
| Amica Mutual Insurance Company | Y | 05/01/18 | 68,913,320 | 4.7% | 5.7% | 5.7% |
| Andover_Cambridge Mutual Fire Insurance Company | Y | 04/15/18 | 6,290,265 | 0.4% | 3.3% | 3.3% |
| Andover_Merrimack Mutual Fire Insurance Company | Y | 04/15/18 | 20,786,162 | 1.4% | 3.4% | 3.4% |
| Armed Forces Insurance Exchange | N | 08/06/18 | 377,067 | 0.0% | 3.9% | 3.9% |
| Bankers Standard Insurance Company | N | 03/13/18 | 35,195,276 | 2.4% | 10.2% | 10.2% |
| Berkley Insurance Company | N | 10/04/18 | 0 | 0.0% | -7.5% | -7.5% |
| Bunker Hill Insurance Company | Y | 05/15/18 | 10,874,174 | 0.7% | 6.0% | 6.0% |
| Casco Indemnity | N | 11/01/18 | 2,952,594 | 0.2% | 9.0% | 9.0% |
| Central Mutual Insurance Company | N | 01/01/17 | 9,178,936 | 0.6% | 2.0% | 2.0% |
| Chubb National Insurance Company | N | 04/09/18 | 7,218,055 | 0.5% | 1.7% | 1.7% |
| Chubb_Federal Insurance Company | N | 04/09/18 | 19,976,407 | 1.4% | 1.5% | 1.5% |
| Chubb_Great Northern Insurance Company | N | 04/09/18 | 59,524,813 | 4.0% | 1.7% | 1.7% |
| Chubb_Vigilant Insurance Company | N | 04/09/18 | 42,653,123 | 2.9% | 1.8% | 1.8% |
| Covenant Insurance Company | N | 06/01/18 | 16,157,332 | 1.1% | 3.3% | 3.3% |
| CSAA Fire & Casualty Insurance Company_Legacy Business | N | 10/01/18 | 21,704,011 | 1.5% | 15.0% | 15.0% |
| CSAA General Insurance Company | N | 11/01/18 | 3,962,353 | 0.3% | 10.3% | 10.3% |
| Encompass Insurance Company | Y | 09/22/18 | 2,326,970 | 0.2% | 0.0% | 0.7% |
| Farmers_Truck Insurance Exchange | Y | 04/27/18 | 7,308,000 | 0.5% | 4.8% | 4.8% |

| | | | | | | |
|--|---|----------|------------|------|-------|-------|
| Hanover-Citizens Insurance Company of America | N | 07/15/18 | 4,185,077 | 0.3% | 4.1% | 4.1% |
| Hanover-Massachusetts Bay Insurance Company | N | 07/15/18 | 31,150,173 | 2.1% | 3.4% | 3.4% |
| Hanover-The Hanover Insurance Company | N | 07/15/18 | 629,752 | 0.0% | 3.8% | 3.8% |
| Hartford Accident and Indemnity Company | N | 01/20/18 | 3,458,273 | 0.2% | 4.1% | 4.1% |
| Hartford Accident and Indemnity Company | N | 08/23/18 | 3,278,279 | 0.2% | -3.7% | -3.7% |
| Hartford Casualty Insurance Company | N | 01/20/18 | 840,775 | 0.1% | 4.1% | 4.1% |
| Hartford Insurance Company of the Southeast | N | 01/20/18 | 6,726,099 | 0.5% | 4.1% | 4.1% |
| Homesite Insurance Company_Legacy | N | 08/30/18 | 29,906,683 | 2.0% | 6.6% | 6.6% |
| Homesite Insurance Company_New 2015 by-Peril rating | N | 07/13/18 | 15,716,767 | 1.1% | 4.4% | 4.4% |
| IDS Property Casualty Insurance Company | N | 09/22/18 | 3,806,694 | 0.3% | 6.1% | 6.1% |
| Kemper Independence Insurance Company-NEW 2015 | Y | 06/29/18 | 401,147 | 0.0% | -1.7% | -1.7% |
| Liberty Insurance Corporation | Y | 05/09/18 | 60,744,762 | 4.1% | 5.4% | 5.4% |
| Liberty Mutual Fire Insurance Company | Y | 05/09/18 | 44,083,913 | 3.0% | 5.4% | 5.4% |
| Liberty_Safeco Insurance Company of America | Y | 08/01/18 | 1,742,578 | 0.1% | 4.7% | 0.0% |
| Liberty_Safeco Insurance Company of America | Y | 08/15/18 | 14,873,435 | 1.0% | -0.7% | -0.7% |
| Liberty_Safeco Insurance Company of America | Y | 08/01/18 | 14,873,435 | 1.0% | 4.1% | 0.0% |
| Liberty_Safeco_General Insurance Company of America | Y | 08/01/18 | 40,704,960 | 2.8% | 5.4% | 0.0% |
| Liberty_Safeco_General Insurance Company of America | Y | 08/15/18 | 40,781,667 | 2.8% | -0.3% | -0.3% |
| LM Insurance Corporation | Y | 05/09/18 | 3,744,029 | 0.3% | 5.4% | 5.4% |
| Metropolitan Group Property and Casualty Insurance Co. | N | 10/31/18 | 19,579,743 | 1.3% | 3.1% | 3.1% |
| Narragansett Bay Insurance Company | N | 04/01/18 | 3,128,026 | 0.2% | 2.1% | 2.1% |
| Nationwide General Insurance Company | N | 04/16/18 | 21,949,933 | 1.5% | 3.2% | 3.2% |
| Nationwide Mutual Fire Insurance Company | N | 04/16/18 | 18,817,646 | 1.3% | 2.7% | 2.7% |
| Nationwide Property and Casualty Insurance Company. | N | 04/16/18 | 31,328,411 | 2.1% | 3.2% | 3.2% |
| New England Mutual Insurance Company | N | 04/01/18 | 3,387,555 | 0.2% | 1.5% | 1.5% |
| NGIC_Century-National Insurance Company | N | 03/15/18 | 0 | 0.0% | 4.0% | 4.0% |
| NGM Ins. Co | N | 10/02/18 | 14,200,958 | 1.0% | 6.5% | 4.8% |
| Pacific Indemnity Company | N | 04/09/18 | 4,908,679 | 0.3% | 1.9% | 1.9% |
| Patrons Mutual Insurance Company of Connecticut | N | 09/20/18 | 12,843,261 | 0.9% | 9.5% | 9.5% |
| Privilege Underwriters Reciprocal Exchange | N | 11/10/18 | 21,094,159 | 1.4% | -1.0% | -1.0% |
| Providence Mutual Fire Insurance Company | Y | 04/01/18 | 6,720,620 | 0.5% | 5.9% | 5.9% |
| Quincy Mutual Fire Insurance Company | N | 04/01/18 | 8,794,906 | 0.6% | 1.8% | 1.8% |
| Stillwater Property and Casualty Insurance Company | N | 02/09/18 | 912,306 | 0.1% | 3.8% | 3.8% |

In the Matter of:

The National Council on Compensation Insurance, Inc.’s Workers’ Compensation Voluntary Advisory Loss Costs, Assigned Risk Rates, and Rating Values Filing, Effective January 1, 2019

MEMORANDUM AND ORDER

I. INTRODUCTION

On September 14, 2018, the National Council on Compensation Insurance, Inc. (“NCCI”) filed a workers’ compensation insurance application with the Connecticut Insurance Department (the “Department”) for a change in Voluntary Market Advisory Pure Premium Loss Costs and a change in Assigned Risk Plan Rates for Workers’ Compensation Insurance pursuant to Conn. Gen. Stat. §38a-665(a) proposed to be effective January 1, 2019.

The filing requests revisions of the current loss costs and assigned risk rates that the Department approved effective January 1, 2018. NCCI proposes an overall -16.8% change for pure premium loss costs and an overall -19.8% change in assigned risk plan rates. Changes to individual classification costs have been limited to 20% of the industry group change.

In order to give the public an opportunity to comment on NCCI’s filing, the Department published the filing and Executive Summary on its webpage on September 19, 2018 at: <https://www.ct.gov/cid/cwp/view.asp?a=1270&Q=605040> and provided a thirty (30) day period for the public and interested parties to review and comment on the filing. The Department did not receive any public comments and did not hold a public hearing.

The following sections are a review of the NCCI filing requests; Insurance Department Staff’s recommendations; and my determination regarding approval of the filing.

II. NCCI FILING REQUESTS

1. NCCI’s proposed changes in Voluntary Market Advisory Loss Costs reflects the following pure premium level changes:

| Industry Group | Voluntary Market Pure Premium Advisory Loss Cost Average Change (%) |
|---------------------------------|---|
| Manufacturing | -17.50% |
| Contracting | -17.60% |
| Office & Clerical | -17.00% |
| Goods & Services | -15.90% |
| Miscellaneous | -17.10% |
| | |
| Overall Change Requested | -16.80% |

2. The proposed change in Assigned Risk Plan Rates reflects the following rate level changes:

| Industry Group | Assigned Risk Plan Rate Average Change (%) |
|---------------------------------|--|
| Manufacturing | -20.40% |
| Contracting | -20.60% |
| Office & Clerical | -20.00% |
| Goods & Services | -18.90% |
| Miscellaneous | -20.10% |
| | |
| Overall Change Requested | -19.80% |

3. The components of the Advisory Loss Costs and Assigned Risk Plan Rate changes are comprised of the following elements:

| Component | Voluntary Market Pure Premium Change (%) | Assigned Risk Plan Premium Level Change (%) |
|-------------------------------------|--|---|
| Experience and Development | -10.50% | -10.50% |
| Trend | -8.60% | -8.60% |
| Benefits | +1.50% | +1.50% |
| Loss-based Expenses/Expenses | +0.30% | -3.20% |
| | | |
| Overall Change Requested | -16.80% | -19.80% |

4. The assessments due from employers for funding the cost of the Workers' Compensation Commission are 2.49% of losses. Insurance carriers pass through these assessments to employers. For the Voluntary Market and the Assigned Risk Plan, the assessment rate converted to a percentage of premium is 1.8% of standard premium. The assessment rate for "F" classifications, which provides coverage under the United States Longshore and Harbor Workers' Compensation Act and its extensions, is changing to 6.5% of total losses, with a proposed assessment on assigned risk standard premium and voluntary market standard premium of 3.7%.
5. The filing proposes no change to the maximum payroll for Executive Officers or Members of Limited Liability Companies.
6. The filing proposes no change to the maximum payroll for Athletic Teams.
7. NCCI estimates that the revised Hospital and Ambulatory Surgical Center Fee Schedule effective April 1, 2018, will result in an impact of +0.5% on overall workers compensation system costs in Connecticut.
8. NCCI estimates that the revised Practitioner Fee Schedule, effective July 15, 2018, will result in a negligible increase (smaller than 0.1%) on overall workers compensation system costs in Connecticut.
9. NCCI has included the impact of the changes in spendable wages, effective October 1, 2018, due to the Tax Cuts and Jobs Act of 2017. These changes are estimated to increase overall workers compensation system costs by 1.0%.
10. The filing proposes to increase the Permissible Loss Ratio for the Assigned Risk Rate filing from 68.6% to 70.9%.
11. The filing proposes no change to the currently approved expense constants.
12. The filing proposes no change to the Uncollectible Premium Provision.
13. The filing proposes no change to the minimum premium multiplier.
14. The filing proposes no change to the currently approved Terrorism voluntary loss cost. The filing proposes no change to the currently approved assigned risk Terrorism rate.
15. The filing proposes to decrease the annual payroll for Partners and Sole Proprietors from \$68,300 to \$67,500.

16. The filing proposes to increase the current voluntary loss adjustment expense (LAE) provision from 17.2% to 17.6%.
17. The filing proposes a 3.2% decrease to the current assigned risk expense provision, primarily due to a decrease in the Servicing Carrier Allowance.
18. The filing proposes to decrease the United States Longshore and Harbor Workers' Compensation Coverage Percentage from 27% to 25%.

III. DISCUSSION AND RECOMMENDATIONS

A. Overall Advisory Loss Costs and Assigned Risk Plan Rates

Conn. Gen. Stat. §38a-665 establishes the standards, methods and criteria for the making and use of workers' compensation insurance rates in Connecticut. Conn. Gen. Stat. §38a-665 provides that no rates shall be excessive or inadequate, nor shall they be unfairly discriminatory. Conn. Gen. Stat. §38a-665(b) provides that consideration shall be given, to the extent possible, to: past and prospective loss experience; reasonable margin for profit and contingencies; past and prospective expenses both countrywide and those specially applicable to this state; investment income earned or realized both from unearned premium and loss reserve funds; and other relevant factors, including judgment factors.

The Department's staff determined that overall cost levels are decreasing for the assigned risk rates and for the voluntary market advisory loss costs. The cost levels for this filing are based on Connecticut loss experience for policy years 2015 and 2016. NCCI adjusts past losses to current conditions using adjustment methods, which make the magnitude of the change very sensitive to their assumptions. Critical assumptions include those for trend, loss development and experience period. Department staff reviewed the assumptions included in these filings for reasonableness, including the econometric forecast values and recommend the following:

B. Assigned Risk Differential

The filing proposes no change to the Assigned Risk Differential.

IV. ORDER

On the basis of the foregoing recommendations and analysis by Department staff and my

review of the filing, I hereby order that:

- A. NCCI's Assigned Risk Plan rates and voluntary market advisory loss costs are accepted as filed.
- B. The proposed Workers' Compensation Commission industrial classification assessment fund rate will be changed to 1.8% of standard premium and "F" classification assessment fund rate will be changed to 3.7% of standard premium for voluntary market and assigned risk plan insurers for policies effective on or after January 1, 2019.
- C. The proposed increase to the Permissible Loss Ratio for the Assigned Risk Rate filing from 68.6% to 70.9% is approved.
- D. The proposed decrease to the annual payroll for Partners and Sole Proprietors from \$68,300 to \$67,500 is approved.
- E. The proposed increase to the current voluntary loss adjustment expense (LAE) provision from 17.2% to 17.6% is approved.
- F. The proposed 3.2% decrease to the current assigned risk expense provision, primarily due to a decrease in the Servicing Carrier Allowance is approved.
- G. The proposed decrease to the United States Longshore and Harbor Workers' Compensation Coverage Percentage from 27% to 25% is approved.
- H. The thirty (30) day advance filing requirement set forth in Conn. Gen. Stat. §38a-676(b) for filings received prior to January 1, 2019 be waived in order to allow for the adoption of the change in advisory pure premium loss costs effective January 1, 2019.

Dated at Hartford, Connecticut this 29th day of October, 2018

See Signature on file

Katharine L. Wade
Insurance Commissioner

EXHIBIT – C – 1

| ORGANIZATION | COMPANY NAME | YEAR 2018 | RATE CHANGE |
|---------------------|---------------------------------------|------------------|--------------------|
| INDEPENDENT | CBIA COMP. SERVICES, INC. | | -10.0 |
| INDEPENDENT | CT Interlocal Risk Management Agency | | 0.0 |
| | | | |
| NCCI | | | |
| | STATE AUTO MUTUAL INS CO | | -8.6 |
| | STATE AUTO PROPERTY & CASUALTY INS CO | | -10.7 |
| | PATRONS MUTUAL INS CO OF CT | | -9.6 |
| | | | |
| | AMERICAN COMPENSATION INS CO | | -5.8 |
| | PLAZA INSURANCE CO | | INITIAL |
| | | | |
| | THE OHIO CASUALTY INS CO | | -18.7 |
| | OHIO SECURITY INSURANCE COMPANY | | -32.3 |
| | WEST AMERICAN INSURANCE COMPANY | | 2.20 |
| | AMERICAN FIRE & CASUALTY COMPANY | | 0.20 |
| | | | |
| | FLORISTS MUTUAL INS CO | | -14.5 |
| | | | |
| | VANLINER INS CO | | -15.1 |
| | NATIONAL INTERSTATE INSURANCE CO | | -15.0 |
| | TRIUMPHE CASUALTY COMPANY | | -13.9 |
| | | | |
| | GREAT DIVIDE INS CO | | -2.3 |
| | | | |
| | PEERLESS INSURANCE COMPANY | | -3.1 |
| | EXCELSIOR INSURANCE COMPANY | | -4.9 |
| | NETHERLANDS INSURANCE COMPANY | | -4.5 |
| | PEERLESS INDEMNITY INSURANCE COMPANY | | -1.0 |
| | | | |
| | FEDERATED MUTUAL INSURANCE COMPANY | | -11.2 |
| | FEDERATED SERVICE INSURANCE COMPANY | | -11.9 |
| | | | |
| | BERKSHIRE HATHAWAY HOMESTATE INS CO | | -14.1 |
| | OAK RIVER INS CO | | |
| | REDWOOD FIRE AND CASUALTY INS CO | | |
| | | | |
| | STARNET INS CO | | -14.1 |
| | | | |
| | MIDWEST EMPLOYERS CASUALTY CO | | -14.1 |
| | | | |
| | CAROLINA CASUALTY INS CO | | -14.1 |
| | | | |
| | PREFERRED PROFESSIONAL INS CO | | -14.1 |
| | | | |
| | BERKLEY NATIONAL INS CO | | -13.86 |
| | BERKLEY REGIONAL INS CO | | |
| | TRI-STATE INS CO OF MINNESOTA | | |

| | | | |
|--|------------------------------------|------------------|-------|
| | RIVERPORT INS CO | | |
| | NATIONAL AMERICAN INS CO | | -23.4 |
| | BROTHERHOOD MUTUAL INS CO | | -12.6 |
| | MARKEL INS CO | | -15.1 |
| | FIRSTCOMP INS CO | | -14.0 |
| | ACE AMERICAN INS CO | | -13.3 |
| | INDEMNITY INS CO OF NORTH AMERICA | | |
| | INSURANCE COMPANY OF NORTH AMERICA | | |
| | WESTCHESTER FIRE INS CO | | |
| | ACE FIRE UNDERWRITERS INS CO | | |
| | ACE PROPERTY & CASUALTY INS CO | | |
| | BANKERS STANDARD INS CO | | |
| | PACIFIC EMPLOYERS INS CO | | |
| | AMERICAN STATES INS CO | | -7.3 |
| | AMERICAN ECONOMY INS CO | | |
| | FIRST NATIONAL INS CO OF AMERICA | | |
| | GENERAL INS CO OF AMERICA | | |
| | AMERICAN ALTERNATIVE INS CORP | | -14.1 |
| | AMERICAN FAMILY HOME INS CO | | |
| | AMERICAN MODERN HOME INS CO | | |
| | SAFETY NATIONAL CASUALTY CORP | | -6.5 |
| | SAFETY FIRST INS CO | | |
| | INS CO OF THE WEST | | -14.1 |
| | CHURCH MUTUAL INS CO | | -0.25 |
| | EMPLOYERS COMPENSATION INS CO | | -14.4 |
| | EMPLOYERS ASSURANCE CO | | |
| | EMPLOYERS PREFERRED INS CO | | |
| | NOVA CASUALTY CO | SUPERIOR TIER | -5.8 |
| | | PREFERRED TIER | |
| | | STANDARD TIER | |
| | | SUBSTANDARD TIER | |
| | FRANK WINSTON CRUM INS CO | | -17.4 |
| | IMPERIUM INS CO | | -14.1 |
| | GREAT MIDWEST INS CO | | -14.1 |

| | | | |
|--|---|--|---------------|
| | CALIFORNIA INS CO | | -14.1 |
| | BENCHMARK INS CO | | -14.1 |
| | mitsui sumitomo ins co of america | | -10.7 |
| | AIOI NISSAY DOWA INS CO OF AMERICA | | -14.1 |
| | MITSUI SUMITOMO INS USA INC | | -10.7 |
| | ACADIA INS CO - STANDARD | | -2.3 |
| | ACADIA INS CO - PREFERRED | | |
| | CONTINENTAL WESTERN INS CO - STANDARD | | |
| | CONTINENTAL WESTERN INS CO - PREFERRED | | |
| | FIREMEN'S INS CO OF WASHINGTON, D.C. - STANDARD | | |
| | FIREMEN'S INS CO OF WASHINGTON, D.C. - PREFERRED | | |
| | UNION INS CO - STANDARD | | |
| | UNION INS CO - PREFERRED | | |
| | ADMIRAL INDEMNITY CO - STANDARD | | |
| | CLERMONT INS CO - STANDARD | | |
| | BITCO GENERAL INS CORP | | -14.1 |
| | PROTECTIVE INSURANCE COMPANY | | -10.66 |
| | SAGAMORE INS CO | | 0.0 |
| | FEDERAL INS CO | | -7.7 |
| | CHUBB INDEMNITY INS CO | | -8.3 |
| | GREAT NORTHERN INS CO | | -7.3 |
| | PACIFIC INDEMNITY CO | | -6.5 |
| | VIGILANT INS CO | | -7.7 |
| | CHUBB NATIONAL INS CO | | -7.4 |
| | ACCIDENT FUND GENERAL INS CO | | -21.1 |
| | ACCIDENT FUND NATIONAL INS CO | | -17.9 |
| | ACCIDENT FUND INS CO OF AMERICA | | -24.7 |
| | UNITED WISCONSIN INS CO | | -22.3 |
| | AMERICAN HOME ASSURANCE CO | | -14.1 |
| | AIG ASSURANCE CO | | |
| | AIG PROPERTY CASUALTY CO | | |
| | COMMERCE AND INDUSTRY INS CO | | |
| | GRANITE STATE INSURANCE CO | | |
| | ILLINOIS NATIONAL INSURANCE | | |
| | NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA | | |
| | NEW HAMPSHIRE INS CO | | |
| | INSURANCE COMPANY OF THE STATE OF PA | | |
| | AIU INS CO | | |
| | NATIONWIDE AGRIBUSINESS INS CO - Preferred | | -2.4 |
| | NATIONWIDE AGRIBUSINESS INS CO - Standard | | |

| | | | |
|--|---|--|---------------|
| | NATIONWIDE AGRIBUSINESS INS CO - NonStandard | | |
| | NATIONAL CASUALTY CO - Preferred | | -7.6 |
| | NATIONAL CASUALTY CO - Standard | | |
| | NATIONAL CASUALTY CO - Non-Standard | | |
| | | | |
| | EVEREST NATIONAL INS CO | | -13.4 |
| | EVEREST REINSURANCE CO | | |
| | | | |
| | GREAT AMERICAN INS CO | | -11.4 |
| | GREAT AMERICAN ASSURANCE CO | | |
| | GREAT AMERICAN INS CO OF NY | | |
| | GREAT AMERICAN ALLIANCE INS CO | | |
| | GREAT AMERICAN SPIRIT INS CO | | |
| | | | |
| | XL SPECIALTY INSURANCE COMPANY | | -14.1 |
| | XL INS AMERICA | | |
| | GREENWICH INSURANCE COMPANY | | |
| | T.H.E. INS CO | | |
| | | | |
| | FIREMAN'S FUND INSURANCE CO | | -19.4 |
| | THE AMERICAN INSURANCE CO | | -17.4 |
| | NATIONAL SURETY CORPORATION | | -20.1 |
| | ASSOCIATED INDEMNITY CORP | | -12.5 |
| | AMERICAN AUTOMOBILE INSURANCE CO | | -19.6 |
| | | | |
| | AMGUARD INS CO | | -8.6 |
| | NORGUARD INS CO | | -9.6 |
| | NORGUARD INS CO | | -19.7 |
| | EASTGUARD INS CO | | -5.9 |
| | | | |
| | ASSOCIATED INDUSTRIES OF MA MUTUAL INS CO | | -14.1 |
| | | | |
| | | | |
| | ASSOCIATED EMPLOYERS INS CO | | -14.1 |
| | | | |
| | | | |
| | TRANSGUARD INS CO OF AMERICA INC | | -15.14 |
| | | | |
| | BERKSHIRE HATHAWAY DIRECT INS CO | | -15.8 |
| | | | |
| | OLD REPUBLIC INS CO | | -14.1 |
| | | | |
| | WORK FIRST CASUALTY CO | | -7.1 |
| | | | |
| | GREAT WEST CASUALTY COMPANY | | -9.6 |
| | | | |
| | NATIONAL LIABILITY & FIRE INS CO | | -11.1 |
| | | | |
| | HARTFORD FIRE INS CO | | 1.4 |
| | HARTFORD CASUALTY INS CO | | -3.1 |

| | | | |
|--|--|--|-------|
| | HARTFORD ACCIDENT & INDEMNITY CO | | -2.4 |
| | HARTFORD UNDERWRITERS INS CO | | -2.7 |
| | TWIN CITY FIRE INS CO | | 0.2 |
| | SENTINEL INS CO, LTD | | 0.2 |
| | HARTFORD INS CO OF THE MIDWEST | | 3.7 |
| | PACIFIC INSURANCE COMPANY | | -1.1 |
| | TRUMBULL INS CO | | -4.0 |
| | | | |
| | OLD REPUBLIC GENERAL INS CORP | | -14.1 |
| | | | |
| | LIBERTY MUTUAL INS CO | | -14.1 |
| | LIBERTY MUTUAL FIRE INS CO | | -14.1 |
| | LM INSURANCE CORP | | -33.9 |
| | FIRST LIBERTY INSURANCE CORP | | -14.1 |
| | LIBERTY INSURANCE CORP | | -14.1 |
| | EMPLOYERS INS CO OF WAUSAU | | -14.1 |
| | | | |
| | GUIDEONE MUTUAL INS CO | | -13.8 |
| | | | |
| | TOKIO MARINE AMERICA INS CO | | -14.3 |
| | TRANS PACIFIC INS CO | | -14.0 |
| | | | |
| | WESCO INS CO | | -14.1 |
| | TECHNOLOGY INS CO | | |
| | SECURITY NATIONAL INS CO | | |
| | | | |
| | KEY RISK INS CO | | -14.1 |
| | | | |
| | ZURICH AMERICAN INS CO | | -14.1 |
| | AMERICAN GUARANTEE & LIABILITY INS CO | | |
| | AMERICAN ZURICH INS CO | | |
| | ZURICH AMERICAN INS CO OF IL | | |
| | FIDELITY AND DEPOSIT CO OF MD | | |
| | COLONIAL AMERICAN CASUALTY & SURETY CO | | |
| | | | |
| | AMERICAN MINING INSURANCE COMPANY | | -14.1 |
| | | | |
| | PHARMACISTS MUTUAL INS CO | | -1.7 |
| | | | |
| | FEDERATED MUTUAL INS CO | | 7.6 |
| | FEDERATED SERVICE INS CO | | 5.5 |
| | | | |
| | UNITED STATES FIRE INS CO | | -9.2 |
| | NORTH RIVER INS CO | | -8.0 |
| | CRUM AND FORSTER INDEMNITY COMPANY | | -12.3 |
| | | | |
| | PENNSYLVANIA MFG ASSOC INS CO | | -14.1 |
| | MANUFACTURERS ALLIANCE INS CO | | |
| | PENNSYLVANIA MFG INDEMNITY CO | | |
| | | | |

| | | | |
|--|---|--|--------|
| | ADVANTAGE WORKERS COMPENSATION INS CO | | -16.1 |
| | | | |
| | AMERICAN CASUALTY COMPANY OF READING PA | | -13.8 |
| | CONTINENTAL CASUALTY COMPANY | | |
| | NATIONAL FIRE INS CO | | |
| | CONTINENTAL INS CO | | |
| | TRANSPORTATION INS CO | | |
| | VALLEY FORGE INSURANCE CO | | |
| | | | |
| | HDI GLOBAL INS CO | | -14.1 |
| | | | |
| | STARSTONE NATIONAL INS CO | | -16.8 |
| | | | |
| | MEMIC INDEMNITY COMPANY - standard tier | | -18.75 |
| | MEMIC INDEMNITY COMPANY - preferred tier | | |
| | MEMIC INDEMNITY COMPANY - safety tier | | |
| | MAINE EMPLOYERS' MUTUAL INS CO - standard tier | | -16.83 |
| | MAINE EMPLOYERS' MUTUAL INS CO - preferred tier | | |
| | MAINE EMPLOYERS' MUTUAL INS CO - safety tier | | |
| | | | |
| | NGM INS CO | | -2.9 |
| | | | |
| | ACIG INS CO | | -14.1 |
| | | | |
| | FOREMOST INSURANCE COMPANY | | -12.8 |
| | FOREMOST PROPERTY & CASUALTY INS CO | | |
| | FOREMOST SIGNATURE INS CO | | |
| | | | |
| | MAIN STREET AMERICA ASSURANCE CO | | -2.9 |
| | | | |
| | ARBELLA INDEMNITY INS CO | | -13.19 |
| | | | |
| | ARBELLA PROTECTION INS CO | | -8.97 |
| | | | |
| | GREATER NEW YORK MUTUAL INS CO | | -18.0 |
| | INS CO OF GREATER NEW YORK | | -17.6 |
| | STRATHMORE INS CO | | -25.7 |
| | | | |
| | TRAVELERS INDEMNITY COMPANY | | -12.1 |
| | TRAVELERS PROPERTY CASUALTY CO OF AMERICA | | |
| | CHARTER OAK FIRE INSURANCE CO | | |
| | TRAVELERS INDEMNITY CO OF AMERICA | | |
| | TRAVELERS INDEMNITY CO OF CT | | |
| | PHOENIX INSURANCE COMPANY | | |
| | TRAVELERS CASUALTY AND SURETY CO | | |
| | FARMINGTON CASUALTY COMPANY | | |
| | STANDARD FIRE INSURANCE COMPANY | | |
| | | | |
| | RLI INS CO Tier I | | -2.0 |
| | Tier II | | |
| | Tier III | | |

| | | | |
|--|---|--|----------------|
| | SENTRY INS A MUTUAL CO | | -13.4 |
| | MIDDLESEX INS CO | | |
| | PATRIOT GENERAL INS CO | | |
| | SENTRY SELECT INS CO | | |
| | | | |
| | STARR INDEMNITY & LIABILITY COMPANY | | 4.19 |
| | STARR SPECIALTY INS CO | | INITIAL |
| | | | |
| | ALLIED PROPERTY & CASUALTY INS CO | | 0.0 |
| | DEPOSITORS INS CO | | |
| | AMCO INS CO | | |
| | NATIONWIDE MUTUAL INS CO | | |
| | NATIONWIDE PROPERTY & CASUALTY INS CO | | |
| | NATIONWIDE MUTUAL FIRE INS CO | | |
| | | | |
| | SELECTIVE INSURANCE CO OF THE SOUTHEAST | | -4.7 |
| | SELECTIVE INSURANCE CO OF SOUTH CAROLINA | | -10.6 |
| | SELECTIVE INSURANCE CO OF AMERICA | | -7.1 |
| | | | |
| | SAMSUNG FIRE & MARINE INS CO, LTD, USB | | -14.1 |
| | | | |
| | | | |
| | WESTPORT INS CORPORATION | | -14.1 |
| | NORTH AMERICAN SPECIALTY INS CO | | |
| | NORTH AMERICAN ELITE INS CO | | |
| | | | |
| | SENTRY CASUALTY CO | | 0.0 |
| | | | |
| | NEW YORK MARINE AND GENERAL INS CO | | 0.0 |
| | | | |
| | OLD DOMINION INS CO | | -1.9 |
| | | | |
| | HANOVER INSURANCE COMPANY | | -14.8 |
| | MASSACHUSETTS BAY INSURANCE CO | | |
| | CITIZENS INSURANCE CO OF AMERICA | | |
| | ALLMERICA FINANCIAL BENEFIT INS CO | | |
| | HANOVER AMERICAN INS CO | | |
| | ALLMERICA FINANCIAL ALLIANCE INS CO | | |
| | | | |
| | FEDERATED RESERVE INS CO | | -14.1 |
| | | | |
| | TRUCK INSURANCE EXCHANGE | | -14.1 |
| | | | |
| | ZENITH INS CO | | -14.1 |
| | | | |
| | AMERISURE MUTUAL INS CO | | -14.1 |
| | AMERISURE INS CO | | |
| | | | |
| | HARLEYSVILLE WORCESTER INS CO | | -5.7 |

| | | |
|--|---|---------|
| | HARLEYSVILLE PREFERRED INS CO | -5.2 |
| | HARLEYSVILLE INS CO | -6.8 |
| | | |
| | FRANKENMUTH MUTUAL INS CO | 0.0 |
| | ANSUR AMERICA INS CO | |
| | | |
| | ARCH INS CO | -14.1 |
| | | |
| | | |
| | ARGONAUT INS CO | -14.1 |
| | | |
| | CINCINNATI INSURANCE COMPANY | -15.7 |
| | CINCINNATI CASUALTY COMPANY | -9.2 |
| | CINCINNATI INDEMNITY COMPANY | -10.7 |
| | | |
| | MIDVALE INDEMNITY COMPANY | 0.00 |
| | | |
| | | |
| | FALLS LAKE NATIONAL INS CO | INITIAL |
| | | |
| | HARTFORD INS CO OF THE SOUTHEAST | INITIAL |
| | | |
| | NUTMEG INSURANCE COMPANY | INITIAL |
| | | |
| | MEMIC Casualty Company | INITIAL |
| | | |
| | | |
| | MARKEL INS CO | 2.80 |
| | FIRSTCOMP INS CO | 2.80 |
| | | |
| | UTICA MUTUAL INS COMPANY - STANDARD | -11.5 |
| | UTICA MUTUAL INS COMPANY - PREFERRED | -11.5 |
| | GRAPHIC ARTS MUTUAL INS COMPANY | -10.9 |
| | REPUBLIC-FRANKLIN INS COMPANY - SUPERIOR | -11.1 |
| | REPUBLIC-FRANKLIN INS COMPANY - PREMIER | -11.1 |
| | UTICA NATIONAL ASSURANCE COMPANY - TIER A | -13.4 |
| | UTICA NATIONAL ASSURANCE COMPANY - TIER B | -13.4 |
| | | |
| | FEDERATED RESERVE INS CO | 6.1 |
| | | |
| | ALL AMERICA INS CO - All Other | -5.8 |
| | Central Mutual INS CO - All Other | |
| | | |
| | STATE FARM FIRE AND CASUALTY CO | -10.7 |
| | | |
| | NEW JERSEY MANUFACTURERS INS CO | INITIAL |
| | | |
| | MEMIC INDEMNITY COMPANY - small business tier | INITIAL |
| | | |
| | PRAETORIAN INSURANCE COMPANY | -14.1 |

| | | | |
|--|----------------------------------|--|---------|
| | STONINGTON INS CO | | -14.1 |
| | GENERAL CASUALTY CO OF WISCONSIN | | -5.5 |
| | REGENT INSURANCE COMPANY | | -5.5 |
| | | | |
| | EASTERN ADVANTAGE ASSURANCE CO | | INITIAL |
| | EASTERN ALLIANCE INS CO | | |
| | ALLIED EASTERN INDEMNITY CO | | |
| | | | |
| | FARM FAMILY CASUALTY INS CO | | -9.5 |
| | | | |
| | NATIONAL LIABILITY & FIRE INS CO | | 0.0 |
| | | | |
| | ROCKWOOD CASUALTY INS CO | | INITIAL |
| | | | |
| | NATIONWIDE GENERAL INS CO | | INITIAL |
| | NATIONWIDE ASSURANCE INS CO | | |
| | NATIONWIDE INS CO OF AMERICA | | |
| | | | |
| | LIBERTY MUTUAL INS CO | | 0.0 |
| | LIBERTY MUTUAL FIRE INS CO | | 0.0 |
| | LM INSURANCE CORP | | -11.8 |
| | FIRST LIBERTY INSURANCE CORP | | 0.0 |
| | LIBERTY INSURANCE CORP | | -10.3 |
| | EMPLOYERS INS CO OF WAUSAU | | 0.0 |
| | | | |
| | INTREPID INS CO | | INITIAL |
| | | | |
| | EMPLOYERS MUTUAL CASUALTY CO | | -0.8 |
| | EMCASCO INS CO | | -5.4 |
| | EMC PROPERTY & CASUALTY CO | | INITIAL |
| | UNION INS CO OF PROVIDENCE | | INITIAL |
| | | | |
| | ATLANTA INTERNATIONAL INS CO | | INITIAL |

EXHIBIT – C – 2

| ORGANIZATION | COMPANY NAME | YEAR 2019 | RATE CHANGE |
|---------------------|---|------------------|--------------------|
| INDEPENDENT | CBIA COMP. SERVICES, INC. | | -16.3 |
| INDEPENDENT | WORKERS COMP TRUST | | -7.4 |
| | | | |
| NCCI | | | |
| | UTICA NATIONAL INS OF TEXAS | | INITIAL |
| | UTICA NATIONAL INS OF OHIO | | INITIAL |
| | | | |
| | PREFERRED PROFESSIONAL INS CO | | -16.8 |
| | | | |
| | PEERLESS INSURANCE COMPANY | | -3.0 |
| | EXCELSIOR INSURANCE COMPANY | | -3.8 |
| | NETHERLANDS INSURANCE COMPANY | | -4.8 |
| | PEERLESS INDEMNITY INSURANCE COMPANY | | -3.3 |
| | | | |
| | TRANSGUARD INS CO OF AMERICA INC | | -9.8 |
| | | | |
| | FEDERATED MUTUAL INSURANCE COMPANY | | -19.0 |
| | FEDERATED SERVICE INSURANCE COMPANY | | -18.2 |
| | FEDERATED RESERVE INS CO | | -16.8 |
| | | | |
| | VANLINER INS CO | | -11.2 |
| | NATIONAL INTERSTATE INSURANCE CO | | -14.2 |
| | TRIUMPHE CASUALTY COMPANY | | -26.9 |
| | | | |
| | TRAVELERS INDEMNITY COMPANY | | -11.7 |
| | TRAVELERS PROPERTY CASUALTY CO OF AMERICA | | |
| | CHARTER OAK FIRE INSURANCE CO | | |
| | TRAVELERS INDEMNITY CO OF AMERICA | | |
| | TRAVELERS INDEMNITY CO OF CT | | |
| | PHOENIX INSURANCE COMPANY | | |
| | TRAVELERS CASUALTY AND SURETY CO | | |
| | FARMINGTON CASUALTY COMPANY | | |
| | STANDARD FIRE INSURANCE COMPANY | | |
| | | | |
| | LIBERTY MUTUAL INS CO | | -16.8 |
| | LIBERTY MUTUAL FIRE INS CO | | |
| | LM INSURANCE CORP | | |
| | FIRST LIBERTY INSURANCE CORP | | |
| | LIBERTY INSURANCE CORP | | |
| | EMPLOYERS INS CO OF WAUSAU | | |
| | | | |
| | AMERICAN HOME ASSURANCE CO | | -16.8 |
| | AIG ASSURANCE CO | | |
| | AIG PROPERTY CASUALTY CO | | |
| | COMMERCE AND INDUSTRY INS CO | | |
| | GRANITE STATE INSURANCE CO | | |
| | ILLINOIS NATIONAL INSURANCE | | |

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| | NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA | | |
| | NEW HAMPSHIRE INS CO | | |
| | INSURANCE COMPANY OF THE STATE OF PA | | |
| | AIU INS CO | | |
| | | | |
| | THE OHIO CASUALTY INS CO | | -2.6 |
| | OHIO SECURITY INSURANCE COMPANY | | -14.7 |
| | WEST AMERICAN INSURANCE COMPANY | | -4.4 |
| | AMERICAN FIRE & CASUALTY COMPANY | | -4.1 |
| | | | |
| | BERKLEY NATIONAL INS CO | | -13.01 |
| | BERKLEY REGIONAL INS CO | | |
| | TRI-STATE INS CO OF MINNESOTA | | |
| | RIVERPORT INS CO | | |
| | | | |
| | PHARMACISTS MUTUAL INS CO | | -8.0 |
| | | | |
| | INS CO OF THE WEST | | -16.8 |
| | | | |
| | CAROLINA CASUALTY INS CO | | -17.2 |
| | | | |
| | MIDWEST EMPLOYERS CASUALTY CO | | -11.3 |
| | | | |
| | STARNET INS CO | | -13.5 |
| | | | |
| | FALLS LAKE NATIONAL INS CO | | -16.8 |
| | | | |
| | SENTRY INS A MUTUAL CO | | -17.7 |
| | MIDDLESEX INS CO | | |
| | PATRIOT GENERAL INS CO | | |
| | SENTRY SELECT INS CO | | |
| | | | |
| | GREAT AMERICAN INS CO | | -21.5 |
| | GREAT AMERICAN ASSURANCE CO | | |
| | GREAT AMERICAN INS CO OF NY | | |
| | GREAT AMERICAN ALLIANCE INS CO | | |
| | GREAT AMERICAN SPIRIT INS CO | | |
| | | | |
| | STARSTONE NATIONAL INS CO | | -8.6 |
| | | | |
| | HANOVER INSURANCE COMPANY | | -16.70 |
| | MASSACHUSETTS BAY INSURANCE CO | | -17.80 |
| | CITIZENS INSURANCE CO OF AMERICA | | -21.20 |
| | ALLMERICA FINANCIAL BENEFIT INS CO | | -21.10 |
| | HANOVER AMERICAN INS CO | | -22.40 |
| | ALLMERICA FINANCIAL ALLIANCE INS CO | | -17.60 |
| | | | |
| | AMERICAN STATES INS CO | | -3.8 |
| | AMERICAN ECONOMY INS CO | | |
| | FIRST NATIONAL INS CO OF AMERICA | | |
| | GENERAL INS CO OF AMERICA | | |

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| | ATLANTIC CHARTER INS CO | | INITIAL |
| | | | |
| | BERKSHIRE HATHAWAY HOMESTATE INS CO | | -16.8 |
| | OAK RIVER INS CO | | |
| | REDWOOD FIRE AND CASUALTY INS CO | | |
| | | | |
| | MITSUI SUMITOMO INS CO OF AMERICA | | -16.5 |
| | MITSUI SUMITOMO INS USA INC | | -10.5 |
| | | | |
| | GUIDEONE MUTUAL INS CO | | -14.0 |
| | | | |
| | AMERICAN ALTERNATIVE INS CORP | | -16.8 |
| | AMERICAN FAMILY HOME INS CO | | |
| | AMERICAN MODERN HOME INS CO | | |
| | | | |
| | NEW JERSEY MANUFACTURERS INS CO | | -23.7 |
| | | | |
| | SENTRY CASUALTY CO | | 0.0 |
| | | | |
| | WORK FIRST CASUALTY CO | | -8.4 |
| | | | |
| | AMERICAN COMPENSATION INS CO | | -10.3 |
| | | | |
| | STATE AUTO MUTUAL INS CO | | -17.5 |
| | STATE AUTO PROPERTY & CASUALTY INS CO | | -15.9 |
| | PATRONS MUTUAL INS CO OF CT | | -14.5 |
| | PLAZA INSURANCE CO | | -21.3 |
| | | | |
| | CALIFORNIA INS CO | | -16.8 |
| | | | |
| | CLEAR SPRING PROPERTY & CASUALTY CO | | -28.5 |
| | | | |
| | WESTPORT INS CORPORATION | | -16.8 |
| | NORTH AMERICAN SPECIALTY INS CO | | |
| | NORTH AMERICAN ELITE INS CO | | |
| | | | |
| | FRANK WINSTON CRUM INS CO | | -19.8 |
| | | | |
| | WESCO INS CO | | -16.8 |
| | TECHNOLOGY INS CO | | |
| | SECURITY NATIONAL INS CO | | |
| | | | |
| | MARKEL INS CO | | -6.4 |
| | FIRSTCOMP INS CO | | -14.8 |
| | | | |
| | NATIONAL AMERICAN INS CO | | -16.8 |
| | | | |
| | BROTHERHOOD MUTUAL INS CO | | -12.9 |
| | | | |
| | SELECTIVE INSURANCE CO OF THE SOUTHEAST | | -13.6 |

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|--|---|--|--------------|
| | SELECTIVE INSURANCE CO OF SOUTH CAROLINA | | -25.6 |
| | SELECTIVE INSURANCE CO OF AMERICA | | -18.8 |
| | | | |
| | OLD REPUBLIC INS CO | | -16.8 |
| | | | |
| | OLD REPUBLIC GENERAL INS CORP | | -16.8 |
| | | | |
| | STARR INDEMNITY & LIABILITY COMPANY | | -16.8 |
| | STARR SPECIALTY INS CO | | |
| | | | |
| | FIREMAN'S FUND INSURANCE CO | | -14.1 |
| | NATIONAL SURETY CORPORATION | | -18.4 |
| | AMERICAN AUTOMOBILE INSURANCE CO | | -12.1 |
| | | | |
| | FLORISTS MUTUAL INS CO | | -13.3 |
| | | | |
| | AMERICAN CASUALTY COMPANY OF READING PA | | -9.9 |
| | CONTINENTAL CASUALTY COMPANY | | |
| | NATIONAL FIRE INS CO | | |
| | CONTINENTAL INS CO | | |
| | TRANSPORTATION INS CO | | |
| | VALLEY FORGE INSURANCE CO | | |
| | | | |
| | SAFETY NATIONAL CASUALTY CORP | | -22.0 |
| | SAFETY FIRST INS CO | | |
| | | | |
| | EASTERN ADVANTAGE ASSURANCE CO | | -16.8 |
| | EASTERN ALLIANCE INS CO | | |
| | ALLIED EASTERN INDEMNITY CO | | |
| | | | |
| | ELECTRIC INSURANCE CO | | -47.5 |
| | | | |
| | NEW YORK MARINE AND GENERAL INS CO | | 0.0 |
| | | | |
| | EMPLOYERS COMPENSATION INS CO | | -15.8 |
| | EMPLOYERS ASSURANCE CO | | |
| | EMPLOYERS PREFERRED INS CO | | |
| | | | |
| | ROCKWOOD CASUALTY INS CO | | -16.8 |
| | | | |
| | STATE NATIONAL INS CO | | -16.8 |
| | | | |
| | FRANKENMUTH MUTUAL INS CO | | 0.0 |
| | ANSUR AMERICA INS CO | | |
| | | | |
| | AMGUARD INS CO | | -15.4 |
| | NORGUARD INS CO | | -14.7 |
| | NORGUARD INS CO | | -16.7 |
| | EASTGUARD INS CO | | -13.3 |
| | | | |
| | IMPERIUM INS CO | | -16.8 |

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| | | | |
| | GREAT MIDWEST INS CO | | -16.8 |
| | | | |
| | | | |
| | ACADIA INS CO - STANDARD | | -11.5 |
| | ACADIA INS CO - PREFERRED | | |
| | CONTINENTAL WESTERN INS CO - STANDARD | | |
| | CONTINENTAL WESTERN INS CO - PREFERRED | | |
| | FIREMEN'S INS CO OF WASHINGTON, D.C. - STANDARD | | |
| | FIREMEN'S INS CO OF WASHINGTON, D.C. - PREFERRED | | |
| | UNION INS CO - STANDARD | | |
| | UNION INS CO - PREFERRED | | |
| | ADMIRAL INDEMNITY CO - STANDARD | | |
| | CLERMONT INS CO - STANDARD | | |
| | CLERMONT INS CO - PREFERRED | | |
| | | | |
| | SAGAMORE INS CO | | -14.8 |
| | PROTECTIVE INSURANCE COMPANY | | -8.7 |
| | | | |
| | ZENITH INS CO | | -16.8 |
| | | | |
| | XL SPECIALTY INSURANCE COMPANY | | -14.5 |
| | XL INS AMERICA | | |
| | GREENWICH INSURANCE COMPANY | | |
| | T.H.E. INS CO | | |
| | | | |
| | FEDERAL INS CO | | -2.5 |
| | CHUBB INDEMNITY INS CO | | -3.4 |
| | GREAT NORTHERN INS CO | | -1.1 |
| | PACIFIC INDEMNITY CO | | -4.2 |
| | VIGILANT INS CO | | -7.4 |
| | CHUBB NATIONAL INS CO | | -14.0 |
| | | | |
| | FEDERATED MUTUAL INSURANCE COMPANY | | 12.6 |
| | FEDERATED SERVICE INSURANCE COMPANY | | |
| | FEDERATED RESERVE INS CO | | |
| | | | |
| | GREAT WEST CASUALTY COMPANY | | -8.2 |
| | | | |
| | BITCO GENERAL INS CORP | | -16.8 |
| | | | |
| | UNITED STATES FIRE INS CO | | -17.8 |
| | NORTH RIVER INS CO | | -14.6 |
| | CRUM AND FORSTER INDEMNITY COMPANY | | -15.9 |
| | | | |
| | SAMSUNG FIRE & MARINE INS CO, LTD, USB | | -16.8 |
| | | | |
| | | | |

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|--|--|--|--------------|
| | ACCIDENT FUND GENERAL INS CO | | -16.7 |
| | ACCIDENT FUND NATIONAL INS CO | | |
| | ACCIDENT FUND INS CO OF AMERICA | | |
| | UNITED WISCONSIN INS CO | | |
| | | | |
| | BENCHMARK INS CO | | -16.8 |

EXHIBIT – D

| LINE OF BUSINESS: COMMERCIAL AUTOMOBILE | | | |
|--|--|------------------|--------------------|
| ORGANIZATION | COMPANY NAME | YEAR 2018 | RATE CHANGE |
| ISO | Church Mutual Insurance Co. | | 2.5 |
| | | | |
| ISO | All America Insurance Company | | 0.1 |
| | Central Mutual Insurance Company | | 1.7 |
| | | | |
| ISO | Occidental Fire & Casualty Company of North Carolina | | 7.85 |
| | | | |
| ISO | Charter Oak Fire Ins. Co. | | 2.3 |
| | Phoenix Ins. Co. | | 2.9 |
| | Travelers Indemnity Co. | | 2.5 |
| | Travelers Indemnity of America | | 2.7 |
| | Travelers Indemnity Co. of Connecticut | | 0 |
| | Travelers Property Casualty Co. of America | | 2.4 |
| | Travelers Ins Co of America | | 5.0 |
| | | | |
| | Allmerica Financial Benefit Insurance Company | | 6.1 |
| | | | |
| ISO | The Cincinnati Casualty Company | | 15.0 |
| | | | |
| ISO | Pennsylvania Lumbermens | | 12% |
| | | | |
| | Plymouth Rock Assurance Corporation | | 6.1 |
| | | | |
| ISO | United Ohio | | 10.0 |
| | | | |
| ISO | Farm Family Casualty Insurance | | 9.5 |
| | | | |
| ISO | Florists Mutual Ins. Co. | | 11.6 |
| | | | |
| ISO | Quincy Mutual Ins. Co. | | 9.9 |
| | | | |
| ISO | Wesco | | 9.0 |
| | Milford Casualty | | 9.0 |
| | | | |
| ISO | NGM Ins. Co. | | 6.1 |
| | | | |
| ISO | Acadia Ins. Co. | | 8.5 |
| | Continental Western Ins. Co. | | 15.2 |
| | Firemen's Ins. Co. of Washington, DC | | 10.2 |
| | Union Ins. Co. | | 12.3 |
| | | | |
| ISO | National Casualty Ins. Co. | | -7.2 |
| | | | |
| ISO | Gov't Employees Ins. Co. | | 4.1 |

| | | | |
|-----|---|--|--------|
| ISO | National Indemnity | | 4.75 |
| ISO | Selective Ins. Co. of America | | -1.8 |
| | Selective Ins. Co. of the Southeast | | 3.8 |
| ISO | Federated Service Ins. Co. | | 4.9 |
| | Federated Mutual Ins. Co. | | -1.1 |
| | Penn Manufactures Assoc ins | | 13.9 |
| | Manufactures Alliance | | 14 |
| | Penn ManufacturesInd con | | 13.4 |
| | Nationwide Mutual Fire Insurance Company | | 5 |
| | Nationwide Mutual Insurance Company | | 5 |
| | Nationwide Property & Casualty Ins Company | | 5 |
| | Nationwide General Insurance Company | | 5 |
| | Travelers Property Casualty Co of America | | -7.10% |
| ISO | Granite State Insurance Company | | 20.6 |
| ISO | New Hampshire Insurance Company | | 20.6 |
| | Graphic Arts Mutual Insurance Company | | 4 |
| | Republic-Franklin Insurance Company | | -1.9 |
| | Utica National Assurance Company | | 1.2 |
| | Utica Mutual Insurance Company | | -4.8 |
| | The Cincinnati Insurance Company | | 4.99 |
| | Travelers Casualty Insurance Company of America | | 3.7 |
| ISO | The Continental Insurance Company | | 11.2 |
| ISO | Valley Forge Insurance Company | | 11.2 |
| ISO | American Fire and Casualty Company | | 6.2 |
| ISO | Ohio Security Insurance Company | | 6.2 |
| ISO | United States Fire Insurance Company | | 6.7 |
| ISO | Hartford Underwriters Insurance Company | | 11 |
| ISO | Hartford Fire Insurance Company | | 11 |
| ISO | Graphic Arts Mutual Insurance Company | | -3.9 |
| ISO | Republic-Franklin Insurance Company | | -7.3 |
| ISO | Utica Mutual Insurance Company | | -3.7 |
| | Graphic Arts Mutual Insurance Company | | 14.2 |
| | Republic-Franklin Insurance Company | | 23.5 |
| | Utica National Assurance Company | | 8.8 |

| | | | |
|------------|--|--|-------------|
| | Utica Mutual Insurance Company | | 7.8 |
| ISO | Church Mutual Insurance Company | | 5.1 |
| ISO | Trumbull Insurance Company | | 10.1 |
| ISO | The Charter Oak Fire Insurance Company | | 3.6 |
| ISO | The Phoenix Insurance Company | | 4.3 |
| ISO | The Travelers Indemnity Company | | 4 |
| ISO | The Travelers Indemnity Company of America | | 3.4 |
| ISO | The Travelers Indemnity Company Of Connecticut | | 4.2 |
| ISO | Travelers Casualty Insurance Company of America | | 1.7 |
| ISO | Travelers Property Casualty Company of America | | 3.1 |
| | Hartford Casualty Insurance Company | | 3 |
| | Hartford Fire Insurance Company | | 3 |
| ISO | Northland Insurance Company | | 3.1 |
| | Patrons Mutual Insurance Company of Connecticut | | 9.9 |
| ISO | Capitol Indemnity | | 2.4 |
| | Tri-State Insurance Company of Minnesota | | 6.3 |
| ISO | Federated Mutual Insurance Company | | -0.1 |
| ISO | Arbella Protection Insurance Company, Inc. | | 4.87 |
| ISO | Employers Mutual Casualty Company | | 3.4 |

EXHIBIT – E-1

| LINE OF BUSINESS: GENERAL LIABILITY | | | |
|--|---|------------------|--------------------|
| ORGANIZATION | COMPANY NAME | YEAR 2018 | RATE CHANGE |
| Independent | Wesco Insurance Company | | 24.0% |
| Independent | AIG Group of Companies | | 20.0% |
| Independent | Zurich American Insurance Company | | 5.00% |
| ISO | The Hanover Insurance Co. | | -3.3% |
| | Massachusetts Bay Insurance Co. | | -3.5% |
| | Citizens Insurance Company of American | | -1.1% |
| | Hanover America Ins. CO. | | -3.1% |
| ISO/Independent | RLI Insurance Company | | -3.7% |
| Independent | American Alternative Insurance Corporation | | -1.4% |
| ISO | Chubb National Insurance Company | | -18.0% |
| Independent | GuideOne Mutual Insurance Company | | -0.2% |
| Independent | Nationwide Agribusiness Insurance Company - Farmowner Operations | | 10.9% |
| ISO/Independent | Harleysville Insurance Company | | 10.2% |
| | Harleysville Preferred Insurance Company | | |
| | Harleysville Worcester Insurance Company | | |
| Independent | Imperium Insurance Company | | 16.0% |
| Independent | COUNTRY Mutual Insurance Company | | -2.60% |
| ISO/Independent | Allied Property and Casualty Insurance Co. | | 6.00% |
| | AMCO Insurance Company | | |
| | Depositors Insurance Company | | |
| | Nationwide Mutual Insurance Company | | |
| | Nationwide Mutual Fire Insurance Company | | |
| | Nationwide Property & Casualty Insurance Co. | | |
| ISO/Independent | Berkshire Hathaway Specialty Insurance Co. | | 2.30% |
| ISO | Occidental Fire & Casualty Co. of North Carolina | | -6.03% |
| ISO/Independent | Acadia Insurance Company | | -0.10% |
| | Continental Western Insurance Company | | |
| | Firemen's Insurance Co. of Washington D.C. | | |
| | Union Insurance Company | | |

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| ISO/Independent | Tri-State Insurance Company of Minnesota | | -1.70% |
| ISO/Independent | American Fire and Casualty Company | | 5.00% |
| | The Ohio Casualty Insurance Company | | |
| | Ohio Security Insurance Company | | |
| | West American Insurance Company | | |
| ISO/Independent | Zurich American Insurance Company | | -13.90% |
| | American Zurich Insurance Company | | |
| | American Guarantee & Liability Insurance Company | | |
| | Zurich American Insurance Co. of Illinois | | |
| | Fidelity and Deposit Company of Maryland | | |
| | Empire Fire & Marine Insurance Company | | |
| ISO/Independent | Employers Insurance Company of Wausau | | 5.00% |
| | Liberty Mutual Insurance Company | | |
| | Liberty Mutual Fire Insurance Company | | |
| | LM Insurance Corporation | | |
| | The First Liberty Insurance Corporation | | |
| | Liberty Insurance Corporation | | |
| Independent | National Liability & Fire Insurance Company | | 1.40% |
| ISO/Independent | All America Insurance Company | | 1.70% |
| | Central Mutual Insurance Company | | |
| ISO/Independent | Pennsylvania Lumbermens Insurance Company | | 10.00% |

EXHIBIT – E-2

| LINE OF BUSINESS: GENERAL LIABILITY MEDICAL MALPRACTICE | | | |
|--|---------------------------------------|----------------------|--------------------|
| ORGANIZATION | COMPANY NAME | YEAR 2018 | RATE CHANGE |
| Independent | American Casualty Company of Reading | | 0.056 |
| Independent | Star Insurance Company | | 7.4% |
| Independent | The Medical Protective Company | | 3.0% |
| Independent | MDAdvantage Insurance Company of NJ | | New |
| Independent | The Medical Protective Company | | -6.0% |
| Independent | Campmed Casualty & Indemnity Company | | New |
| Independent | Connecticut Medical Insurance Company | | 0.100 |
| | | | |
| Independent | KaMMCO Casualty Company | | New |
| | | | |
| Independent | ProSelect Insurance Company | | 7.0% |
| | | | |
| Independent | The Cincinnati Indemnity Company | | 13.7% |
| | The Cincinnati Insurance Company | | 31.9% |
| | | | |

EXHIBIT – F

| LINE OF BUSINESS: FIRE AND ALLIED | | | |
|--|---------------------------------------|------------------|--------------------|
| ORGANIZATION | COMPANY NAME | YEAR 2018 | RATE CHANGE |
| ISO | The Hanover Insurance Co. | | -0.40% |
| ISO | Massachusetts Bay Insurance Co. | | -0.40% |
| ISO | Citizens Insurance Co. of America | | 3.00% |
| ISO | Hanover America Insurance Co. | | -0.40% |
| | | | |
| | | | |
| ISO | Graphic Arts Mutual Insurance Company | | -3.6 |
| ISO | Republic-Franklin Insurance Company | | -3.2 |
| ISO | Utica National Assurance Company | | -3.6 |
| ISO | Utica Mutual Insurance Company | | -3.8 |
| | | | |
| INDEPENDENT | GuideOne Mutual Insurance Company | | 5.80% |
| | | | |
| | | | |
| INDEPENDENT | Acadia Insurance Company | | 3.00% |
| | Continental Western Insurance Company | | |
| | Firemen's Ins. Co. of Washington D.C. | | |
| | Union Insurance Company | | |
| | | | |
| ISO | Vantapro Specialty Insurance Company | | INITIAL |

EXHIBIT – G

| LINE OF BUSINESS: COMMERCIAL MULTI-PERIL & BUSINESS OWNERS | | | |
|---|---|------------------|--------------------|
| ORGANIZATION | COMPANY NAME | YEAR 2018 | RATE CHANGE |
| INDEPENDENT | Travelers Casualty Insurance Company of America | | 5.00% |
| INDEPENDENT | The Hanover Insurance Co. | | 5.30% |
| | Massachusetts Bay Insurance Co. | | 3.70% |
| | Citizens Insurance Co. of America | | 3.90% |
| | Hanover America Insurance Co. | | 3.40% |
| INDEPENDENT | Graphic Arts Mutual Insurance Company | | 12.70% |
| | Republic-Franklin Insurance Company | | |
| | Utica National Assurance Company | | |
| | Utica Mutual Insurance Company | | |
| INDEPENDENT | The Hanover Insurance Co. | | 0.70% |
| | Massachusetts Bay Insurance Co. | | 0.80% |
| | Citizens Insurance Co. of America | | 0.80% |
| INDEPENDENT | GuideOne Mutual Insurance Company | | 5.80% |
| INDEPENDENT | Sentinel Insurance Company, Ltd. | | 4.30% |
| INDEPENDENT | Twin City Fire Insurance Company | | 3.00% |
| ISO/INDEPENDENT | Church Mutual Insurance Co. | | -9.9% |
| ISO | Vantapro Specialty Insurance Co. | | Initial |
| INDEPENDENT | Brotherhood Mutual Insurance Company | | 3.42% |
| INDEPENDENT | Country Mutual Ins. Co. | | 3.30% |
| INDEPENDENT | Ameriacn Fire & Casualty Co. | | 1.70% |
| | The Ohio Casualty Ins. Co. | | 1.50% |
| | Ohio Security Ins. Co. | | 3.90% |
| | West American Ins. Co. | | 1.50% |
| INDEPENDENT | Federated Mutual Ins. Co. | | -1.10% |
| INDEPENDENT | Hartford Casualty Ins. Co. | | 3.00% |
| | Hartford Fire Ins. Co. | | 3.00% |

EXHIBIT – H

| LINE OF BUSINESS: INLAND MARINE | | | |
|--|---|------------------|--------------------|
| ORGANIZATION | COMPANY NAME | YEAR 2018 | RATE CHANGE |
| ISO | Berkley National Insurance Company | | -13.30% |
| | Berkley National Insurance Company | | |
| | StarNet Insurance Company | | |
| | Riverport Insurance Company | | |

| LINE OF BUSINESS: BURGLARY AND THEFT | | | |
|---|-----------------------------------|------------------|--------------------|
| ORGANIZATION | COMPANY NAME | YEAR 2018 | RATE CHANGE |
| ISO/INDEPENDENT | Allstate insurance Company | | 0.00% |

| LINE OF BUSINESS: BOILER AND MACHINERY | | | |
|---|---------------------|------------------|--------------------|
| ORGANIZATION | COMPANY NAME | YEAR 2018 | RATE CHANGE |
| | NONE | | |

| LINE OF BUSINESS: FILDELITY & SURETY | | | |
|---|-----------------------------------|------------------|--------------------|
| ORGANIZATION | COMPANY NAME | YEAR 2018 | RATE CHANGE |
| SFAA | Federated Mutual Ins. Co. | | |
| | Federated Reserve Ins. Co. | | |
| | Federated Service Ins. Co. | | |