



STATE OF CONNECTICUT INSURANCE DEPARTMENT



Property Casualty Insurance Rate Reviews For Calendar Year 2016

Katharine L. Wade
Insurance Commissioner
January 15, 2017

To:

Sen. Timothy Larson, Co-Chair, Insurance and Real Estate Committee
Sen. Kevin Kelly, Co-Chair, Insurance and Real Estate Committee
Rep. Sean Scanlon, Co-Chair, Insurance and Real Estate Committee
Rep. Robert Sampson, Ranking Member, Insurance and Real Estate Committee

I am pleased to present you with Connecticut Insurance Department's annual report of our review of property casualty rates in the state for calendar year 2016, pursuant to Connecticut General Statutes Section 38a-9(c).

The property casualty industry in Connecticut remains highly competitive in the state. Maintaining a competitive market is essential to the Department's mission of consumer protection. Hundreds of carriers are licensed to write P&C business in Connecticut, including some of the nation's largest carriers, which are headquartered here and have helped lead Connecticut to a No. 5 ranking nationally for P&C direct written premium.

It is essential that Connecticut citizens have access to numerous choices of plans and product that best suit their needs and household budgets. The Department strives to ensure that the products offered are priced fairly and are adequate for the coverage provided.

Some highlights of 2016 include:

- A decrease in worker's compensation insurance rates for the 3rd straight year
- Continued efforts to hold down homeowner's rate increases that have saved policyholders \$1.1 million in 2016 and \$58) million since 2012
- The Department completed a review of the [homeowner affordability and availability](#) and compiled the findings in a report.

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

Respectfully,



Katharine L. Wade, Commissioner

Enclosure

Cc: Office of Legislative Research

**CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2016**

Table of Contents

Page

4-7		Summary of Rate Reviews
9-11	Exhibit A	Private Passenger Auto Rate Filings
12-14	Exhibit B	Homeowners Rate Filings
15-20	Exhibit C	Workers' Compensation Filing Decision and Orders
21-29	Exhibit C-1	Workers' Compensation Filings –2016
30-34	Exhibit C-2	Workers' Compensation Filings – 2017
35-36	Exhibit D	Commercial Automobile Filings
37-38	Exhibit E	Commercial General Liability Filings
39	Exhibit F	Commercial Fire and Allied Filings
40-42	Exhibit G	Commercial Multi Peril and Businessowner's
43s	Exhibit H	All Other Commercial

Summary of 2016 Rate Reviews

Connecticut Insurance Department
Property & Casualty Division

How the rates were reviewed

The Department's P&C Division conducts actuarial reviews pursuant to competitive rating laws, which establish standard 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 2016, the P&C Division reviewed more than 5,661 rate, rule, form and guideline filings.

Lines of business reviewed

- Personal Automobile
- Homeowner's
- Workers Compensation
- Commercial Automobile
- Commercial General Liability
- Commercial Fire and Allied
- Commercial Multi-Peril/Businessowner's
- Miscellaneous

A. Personal Automobile (Exhibit A)

There was an average overall rate increase of 4.4 percent, up from 3.1 percent in 2015.

Rate filings reviewed: The Department received and reviewed 80 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 date, loss cost levels and cost trends.

Flex rate filings: Of the 80 filings, there were 18 flex rate filings submitted under the flex rating statutes (Public Acts 06-104, PA 09-217, PA 11-253, PA 13-167 and PA 15-185) in which prior approval is not required if the overall

aggregate change is -0.6% to +6 %. All but four of 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 2016

- Liability = +6.4 percent (1.3 percentage points higher than 2015)
- Physical Damage = +0.8 percent
- Combined Total = +4.4 percent

B. Homeowner’s (Exhibit B)

The homeowner’s savings of \$1,102,881 million in 2015 and \$58 million since 2012 are the result of the Department’s increased scrutiny of rate requests that have been particularly aggressive along the shoreline the past few years.

The Department also conducted a study on affordability and availability of homeowner’s insurance statewide with particular focus on the shoreline in the wake the damaging storms of 2011-12.

The report’s findings determined that the homeowner market remains strong and competitive on the Connecticut coastline with 19 new carriers entering the market in the past few years. The report, “[The Study of the Connecticut Homeowner Insurance Market and Coastal Affordability and Availability](#)” was published on January 12, 2017 in the first quarter of 2017.

Rate Filings Reviewed in 2016

- Homeowners rate filings recorded – **64**
- Average increase requested – **4.3 percent** (4.6 percent in 2015)
- Average increase Department allowed – **4.2 percent** (4.0 percent in 2015)
- Number of flex rate filings – **23**
- Number of coastal rate filings reduced or unchanged – **3**
- Number of total rate filings reduced – **6**

Savings to policyholders

- 2016 – \$1.1 million
- 2015 – **\$6.2 million**
- 2014 – **\$20 million**
- 2013 – **\$5.2 million**
- 2012 – **\$26 million**

Market Growth

In 2015, the Department approved one homeowner filings for a new company entering the market - Narragansett. Two companies have introduced a new high value homeowner program to their portfolio – Ironshore and Nationwide Crestbrook.

Market Notes

Allstate is still not writing new property business in the state. However, Allstate filed a new homeowner program during the fourth quarter which is currently under review and will be open to new business. Agents are able to write homeowner business through an arrangement between Allstate and Homesite Insurance (American Family).

C. Workers' Compensation (Exhibit C)

On Oct. 31, 2016, [Commissioner Wade approved a reduction](#) in overall workers' compensation rates for Connecticut. This marked the third 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:

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

Exhibit C 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.

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 2016, 38 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 2016, 38 companies filed commercial general liability rates based on various industry loss costs documents to implement revised loss costs modifiers or independent effective dates.

There were no requests in 2016 for rate change in Medical Malpractice for physicians and surgeons. Medical Malpractice insurance is a sub-line of Professional Liability.

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

During 2016, the Department reviewed 88 company or group filings to adopt various industry loss costs documents. The breakdown of those filings are:

- 21 – Fire and Allied Lines
- 66 – Commercial Multiperil/Businessowner’s
- 0 – Burglary & Theft
- 1 – Fidelity & Surety

Exhibits

Pages 9-43

EXHIBIT- A

Status of Private Passenger Auto Rate Filings (2016 Effective Dates)

Flex
Filing ***** Approved *****

Company Name	Effective Date New	Y/N	Liability	Phys Dam	Total	Premium Written
21st Century North America Insurance Company	10/31/2016	N	6.5%	2.4%	5.1%	16,505,261
1st Century North America Insurance Company Prog 35	9/5/2016	N	4.5%	9.5%	6.0%	15,571,001
Allstate Fire and Casualty Insurance Company	12/29/2016	N	15.2%	0.0%	9.9%	208,476,642
Allstate Indemnity Company	1/31/2016	Y	6.3%	0.0%	5.2%	
Allstate Indemnity Company	12/29/2016	N	10.6%	0.0%	8.9%	
total			17.6%	0.0%	14.6%	5,581,450
American Commerce Insurance Company	1/17/2016	N	7.2%	7.1%	7.1%	
American Commerce Insurance Company	5/22/2016	N	5.7%	4.2%	5.0%	
total			13.3%	11.6%	12.5%	68,757,782
Amica Mutual Insurance Company	9/1/2016	N	3.5%	0.5%	2.5%	101,644,769
Bankers Standard Insurance Company	9/12/2016	N	8.4%	1.5%	5.0%	14,531,012
California Casualty Indemnity Exchange	11/1/2016	N	-1.0%	-8.3%	-4.0%	2,025,278
Central Mutual Insurance Company	1/1/2016	N	4.3%	-3.4%	1.5%	10,260,566
Chubb National Insurance Company	9/26/2016	N	4.2%	5.8%	5.0%	8,189,376
CSAA Affinity Insurance Company	10/1/2016	N	8.7%	2.2%	6.6%	23,855,071
Dairyland Insurance Company	4/11/2016	N	2.7%	0.0%	2.5%	3,982,103
Economy Premier Assurance Company	6/30/2016	N	6.3%	-3.5%	2.0%	524,061
Electric Insurance Company	5/31/2016	N	4.0%	2.1%	3.0%	
Electric Insurance Company	10/1/2016	N	5.0%	0.0%	2.2%	
total			9.2%	2.1%	5.3%	7,083,894
Encompass Indemnity Company	9/22/2016	Y	4.9%	-1.0%	3.2%	4,065,044
Esurance Insurance Company	4/6/2016	N	0.1%	-1.3%	5.0%	
Esurance Insurance Company	8/10/2016	N	1.3%	-2.4%	0.0%	
total			1.4%	-3.7%	5.0%	28,607,930
Federal Insurance Company	9/26/2016	N	4.2%	5.8%	5.0%	2,431,942
Foremost Insurance Company Grand Rapids, Michigan	7/7/2016	N	8.9%	3.8%	8.1%	9,742,938
Garrison Property and Casualty Insurance Company	12/12/2016	N	25.0%	8.7%	18.0%	10,303,407
GEICO General Insurance Company	2/18/2016	Y	6.1%	-1.5%	3.1%	226,819,805
GEICO Indemnity Company	2/18/2016	Y	4.7%	-4.5%	1.7%	139,774,099
Government Employees Insurance Company	2/18/2016	Y	6.1%	-1.5%	3.1%	49,120,531
Graphic Arts Mutual Insurance Company	8/21/2016	Y	7.9%	-1.0%	5.0%	3,110,480
Great Northern Insurance Company	9/26/2016	N	4.2%	5.8%	5.0%	2,026,014
Hartford Casualty Insurance Company	9/15/2016	N	8.9%	-5.7%	4.0%	10,588,415

Hartford Underwriters Insurance Company	10/7/2016	Y	8.8%	-0.3%	5.9%	2,862,904
Horace Mann Insurance Company	9/1/2016	N	6.0%	0.9%	3.9%	236,023
Horace Mann Property and Casualty Insurance Company	9/1/2016	N	6.0%	0.9%	3.9%	1,180,958
IDS Property Casualty Insurance Company	8/27/2016	N	35.1%	22.5%	30.5%	8,775,030
Integon National Insurance Company	8/11/2016	N	3.5%	3.5%	3.5%	17,921,463
Kemper Independence Insurance Company	12/22/2016	N	5.3%	-8.2%	0.1%	9,218,047
LM General Insurance Company	2/1/2016	Y	5.8%	0.0%	3.0%	
LM General Insurance Company	11/14/2016	Y	5.2%	0.0%	3.1%	
total			11.3%	0.0%	6.2%	102,737,231
LM Insurance Corporation	2/1/2016	Y	5.8%	0.0%	3.0%	
LM Insurance Corporation	11/14/2016	Y	5.2%	0.0%	3.1%	
total			11.3%	0.0%	6.2%	5,486,270
Metropolitan Casualty Insurance Company	3/31/2016	Y	5.6%	0.0%	4.0%	2,570,613
Metropolitan Group Property and Casualty Insurance Company	3/31/2016	N	3.2%	2.8%	3.0%	50,574,136
Metropolitan Property and Casualty Insurance Company	3/31/2016	Y	5.6%	0.0%	4.0%	43,059,092
Mid-Century Insurance Company	3/7/2016	N	3.2%	14.1%	6.5%	
Mid-Century Insurance Company	9/5/2016	N	6.7%	6.2%	6.5%	
total			10.1%	21.2%	13.4%	8,677,000
National General Insurance Company	3/11/2016	N	12.7%	-1.1%	5.8%	
National General Insurance Company	12/17/2016	N	7.4%	7.6%	7.5%	
total			21.0%	6.4%	13.7%	1,248,559
Nationwide General Insurance Company.	8/28/2016	N	9.7%	5.8%	8.3%	51,218,443
Nationwide Mutual Insurance Company.	8/28/2016	N	6.8%	-1.7%	4.1%	54,402,603
Nationwide Property and Casualty Insurance Company.	8/28/2016	N	6.8%	-1.7%	4.1%	4,061
NGM Insurance Company	8/10/2016	N	3.5%	3.5%	3.5%	6,668,490
Pacific Indemnity Company	9/26/2016	N	4.2%	5.8%	5.0%	21,412,666
Pacific Insurance Company Limited	9/15/2016	N	8.2%	-6.2%	2.4%	51,431,923
Patrons Mutual Insurance Company of Connecticut	4/28/2016	N	2.9%	0.3%	1.9%	34,089,443
Pharmacists Mutual Insurance Company	12/15/2016	N	3.5%	8.7%	5.4%	15,652
Plymouth Rock Assurance Corporation	3/15/2016	Y	7.4%	3.3%	5.9%	
Plymouth Rock Assurance Corporation	7/17/2016	N	3.4%	2.7%	3.1%	
total			11.1%	6.1%	9.2%	1,001,208
Privilege Underwriters Reciprocal Exchange	10/24/2016	N	8.7%	11.4%	9.9%	4,419,130
Progressive Casualty Insurance Company	5/20/2016	N	-0.4%	1.2%	0.0%	54,623,910
Progressive Direct Insurance Company	5/20/2016	N	0.2%	-0.4%	0.0%	
Progressive Direct Insurance Company	9/23/2016	Y	3.1%	0.0%	2.1%	
total			3.3%	-0.4%	2.1%	51,174,007
Quincy Mutual Fire Insurance Company	9/1/2016	N	11.6%	-9.8%	3.6%	9,746,250

Regent Insurance Company	7/23/2016	Y	5.5%	3.4%	4.8%	494,620
Republic-Franklin Insurance Company	8/21/2016	Y	7.2%	-2.4%	3.6%	654,206
Safeco Insurance Company of Illinois	5/26/2016	N	12.2%	2.4%	8.5%	
Safeco Insurance Company of Illinois	10/20/2016	N	2.2%	-0.1%	1.5%	
total			14.7%	2.3%	10.1%	125,369,659
Sentinel Insurance Company Limited	9/15/2016	N	8.9%	-5.7%	4.0%	19,190,806
Teachers Insurance Company	9/1/2016	N	6.0%	0.9%	3.9%	4,247,058
The Cincinnati Insurance Company	4/1/2016	N	2.6%	3.8%	3.1%	364,599
The Hanover American Insurance Company	10/1/2016	N	4.9%	0.1%	3.0%	41,351,235
The Standard Fire Insurance Company	1/29/2016	N	4.1%	1.6%	3.0%	
The Standard Fire Insurance Company	10/21/2016	N	0.1%	-0.1%	0.0%	
total			4.2%	1.5%	3.0%	103,444,168
Trumbull Insurance Company	9/15/2016	N	8.2%	-6.2%	2.4%	2,199,260
United Ohio Insurance Company	4/1/2016	Y	5.9%	2.8%	4.7%	359,753
United Services Automobile Association	12/12/2016	N	7.3%	4.2%	6.0%	34,660,523
Unitrin Direct Insurance Company	7/15/2016	N	7.9%	2.6%	6.1%	665,123
USAA Casualty Insurance Company	12/12/2016	N	8.6%	4.6%	7.0%	42,387,438
USAA General Indemnity Company	12/12/2016	N	27.0%	1.2%	15.0%	23,244,534
Utica Mutual Insurance Company	9/16/2016	N	15.7%	10.7%	13.9%	8,520,233
Victoria Fire and Casualty Company	4/11/2016	N	4.4%	0.0%	3.7%	
Victoria Fire and Casualty Company	9/12/2016	N	3.5%	0.0%	2.8%	
total			8.1%	0.0%	6.6%	7,931,447
Total			8.6%	1.1%	5.9%	1,975,487,198
companies with no rate changes			0.0%	0.0%	0.0%	689,551,802
State Total			6.4%	0.8%	4.4%	2,665,039,000
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EXHIBIT- B

Status of CT Homeowners Rate Filings (2016 Effective dates)

2016 HOMEOWNERS						
Status of CT Homeowners Rate Filings						
(1)		(2)	(3)	(4)	(5)	
COMPANY	Flex Filing Y/N	EFFECTIVE DATE	2015* WRITTEN PREMIUM	MARKET SHARE	2016 FILED OVERALL	2016 FINAL RATE RECORDED
Allstate Indemnity (AI)	N	06/25/16	3,207,113	0.2%	5.8%	5.8%
Allstate Ins Co. (AIC)	N	06/25/16	87,517,304	6.3%	0.4%	0.4%
Allstate Ins Co. (AIC)	N	08/11/16	4,060,456	0.3%	9.7%	9.7%
Allstate_Encompass Indemnity	Y	09/22/16	4,171,379	0.3%	5.8%	5.8%
Allstate_Encompass Ins Co of America	Y	09/22/16	3,715,849	0.3%	5.9%	5.9%
Am Trust_Integon Nat'l Ins Co.	Y	08/11/16	19,113,984	1.4%	5.0%	5.0%
American Commerce Insurance Company	N	02/29/16	7,936,151	0.6%	8.1%	8.1%
American Commerce Insurance Company	N	11/25/16	47,623,153	3.4%	6.9%	6.9%
American Strategic Ins Co.	Y	11/13/16	11,560,183	0.8%	6.0%	6.0%
Amica Mutual Insurance Company	Y	05/16/16	63,673,352	4.6%	3.0%	3.0%
Andover_Cambridge Mutual Fire Insurance Company	Y	09/15/16	5,951,610	0.4%	5.9%	5.9%
Andover_Merrimack Mutual Fire Insurance Company	Y	09/15/16	17,386,315	1.2%	5.9%	5.9%
Bunker Hill	N	01/01/16	7,231,322	0.5%	8.0%	8.0%
Central Mutual Insurance Company	N	01/01/16	7,866,802	0.6%	2.9%	2.9%
Covenant Insurance Company	N	01/01/16	16,835,223	1.2%	7.6%	6.0%
CSAA Fire & Casualty Insurance Company	Y	10/15/16	14,857,833	1.1%	5.9%	5.9%
Electric Ins Co	N	03/15/16	5,922,432	0.4%	2.5%	2.5%
Farm Family	N	02/01/16	2,889,921	0.2%	9.9%	9.9%
Farmers_Truck Ins. Co	Y	02/16/16	2,001,000	0.1%	5.6%	5.6%
The Hanover Insurance Company	N	07/15/16	779,704	0.1%	4.4%	4.4%
Massachusetts Bay Insurance Company	N	07/15/16	19,932,824	1.4%	1.0%	1.0%
Citizens Insurance Company of America	N	07/15/16	5,883,367	0.4%	4.8%	4.8%
Harleysville Preferred Insurance Company	N	05/08/16	7,874,256	0.6%	7.5%	5.0%
Harleysville Worcester Insurance Company	N	05/08/16	414,228	0.0%	7.7%	5.0%
Hartford Casualty	N	12/10/16	873,537	0.1%	2.1%	2.1%
Hartford Insurance Co of the Southeast	N	12/10/16	6,840,866	0.5%	2.1%	2.1%
Hartford_Accident and Indemnity	N	12/10/16	4,092,703	0.3%	2.2%	2.2%
Hartford_Trumbull	N	12/10/16	10,984,317	0.8%	2.2%	2.2%
Homesite Insurance Co.	N	07/28/16	34,605,955	2.5%	8.5%	8.5%
Homesite_21st Century Premier Ins Co.	N	07/28/16	150,582	0.0%	7.6%	7.6%
Horace Mann Insurance Company	N	08/01/16	394,540	0.0%	5.1%	5.1%

Horace Mann_Teachers	N	08/01/16	2,426,600	0.2%	10.7%	10.7%
IDS Property Casualty Insurance Co	N	02/20/16	6,336,612	0.5%	5.5%	5.5%
Integon National Ins Co	N	04/16/16	6,993,012	0.5%	11.0%	7.4%
Kemper_Kemper Ins. Co	N	12/22/16	6,921,204	0.5%	8.0%	8.0%
Kemper_Merastar	Y	09/30/16	27,917	0.0%	4.9%	4.9%
Kemper_Unitrin Preferred	Y	10/01/16	2,129,553	0.2%	6.0%	6.0%
Liberty Insurance Corp.	Y	11/09/16	54,048,465	3.9%	4.0%	4.0%
Liberty Mutual Fire Ins. Co.	Y	06/15/16	54,666,836	3.9%	4.0%	4.0%
Liberty Mutual Insurance Corp	Y	11/09/16	4,191,982	0.3%	4.0%	4.0%
Liberty_General Insurance Company of America	Y	07/09/16	38,809,056	2.8%	4.9%	4.9%
Liberty_Safeco Insurance Company of America	Y	07/09/16	1,986,280	0.1%	4.9%	4.9%
Liberty_Safeco Legacy_Insurance Company of America	Y	08/30/16	19,764,454	1.4%	4.8%	4.8%
Liberty_The First Liberty Ins Corp	Y	06/15/16	0	0.0%	4.0%	4.0%
Metropolitan Group Property and Casualty Insurance Company	Y	04/30/16	18,910,249	1.4%	3.4%	3.4%
Narragansett Bay Insurance Company	N	10/05/16	47,394	0.0%	-42.9%	-42.9%
Nationwide General Insurance Company.	Y	08/27/16	9,652,970	0.7%	4.7%	4.7%
Nationwide Mutual Fire Insurance Company	Y	08/27/16	18,527,344	1.3%	5.2%	5.2%
Nationwide Property and Casualty Insurance Company.	Y	08/27/16	31,691,265	2.3%	5.4%	5.4%
NGM Insurance Company	N	08/29/16	13,295,655	1.0%	2.0%	2.0%
Patrons Mutual Ins Co.	Y	11/23/16	16,642,321	1.2%	5.6%	5.6%
Providence Mutual Fire Insurance Company	Y	01/01/16	5,069,546	0.4%	5.5%	5.5%
PURE_Privilaged Underwriters Reciprocal Exchange	N	10/22/16	14,918,231	1.1%	5.0%	5.0%
QBE_General Casualty Company of Wisconsin	N	07/01/16	4,865,241	0.3%	8.4%	8.4%
State Farm Fire and Casualty Company	N	08/15/16	62,302,513	4.5%	1.5%	1.5%
United Property & Casualty Insurance Co	N	07/01/16	0	0.0%	-17.9%	-17.9%
Universal North America Insurance Company	N	03/01/16	492,720	0.0%	15.0%	15.0%
Universal North American	N	02/01/16	9,640,832	0.7%	15.0%	15.0%
USAA Casualty Insurance Company	N	06/20/16	27,778,538	2.0%	0.0%	0.0%
USAA General Indemnity Company	N	06/20/16	7,316,535	0.5%	12.0%	6.9%
USAA_Garrison Property and Casualty Insurance Co	N	06/20/16	462,087	0.0%	0.0%	0.0%
USAA_United Services Automobile Association	N	06/20/16	30,874,903	2.2%	0.0%	0.0%
Utica National_Graphic Arts Mutual	N	12/16/16	1,027,516	0.1%	7.0%	7.0%
Utica National_Republic-Franklin Insurance Company	N	11/16/16	5,869,371	0.4%	11.9%	11.9%
Vermont Mutual	N	02/01/16	13,608,197	1.0%	9.1%	9.1%

Total			917,643,660		4.3%	4.2%
companies with no rate change			478,479,340		0.0%	0.0%
State Total			1,396,123,00		2.8%	2.8%

Insurance Department impact on Homeowner Rate filings:

	Written Premium	Filed Rate Change	Final Rate Change	Premium Savings
2016 rate change totals	954,820,965	4.3%	4.2%	\$1,102,296
Companies with no rate change	413,427,035	0.0%	0.0%	
State total	1,396,123,000	2.8%	2.8%	
2015 rate change totals	954,820,965	4.6%	4.0%	\$6,236,516
Companies with no rate change	413,427,035	0.0%	0.0%	
State total	1,368,248,000	3.2%	2.8%	
2014 rate change totals	991,257,304	6.8%	4.8%	\$19,533,251
Companies with no rate change	308,648,696	0.0%	0.0%	
State total	1,299,906,000	5.2%	3.7%	
2013 rate change totals	862,806,399	8.5%	7.9%	\$5,176,838
Companies with no rate change	352,615,601	0.0%	0.0%	
State total	1,215,422,000	6.0%	5.6%	
2012 rate change totals	958,147,419	12.4%	9.7%	\$25,869,980
Companies with no rate change	188,189,581	0.0%	0.0%	
State total	1,146,337,000	10.4%	8.1%	
Total consumer premium Savings since 2012				\$57,918,881

EXHIBIT- C

In the Matter of:

**The National Council on Compensation Insurance, Inc.' s Workers' Compensation
Voluntary Loss Costs and Assigned Risk Rates Filing, Effective January 1, 2017**

MEMORANDUM AND ORDER

I. INTRODUCTION

On September 22, 2016, 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, 2017.

The filing requests revisions of the current loss costs and assigned risk rates that the Department approved effective January 1, 2016. NCCI proposes an overall -10.9% change for pure premium loss costs and an overall -10.9% 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 26, 2016 at: <http://www.ct.gov/cid/cwp/view.asp?Q=585996&A=1270> 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:

<u>Industry Group</u>	Voluntary Market Pure Premium Advisory Loss Costs <u>Change (%)</u>
Manufacturing	-12.1%
Contracting	-12.7%
Office & Clerical	-12.2%
Goods & Services	-9.1%
Miscellaneous	-10.7%
Overall Change	-10.9%
Requested	

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

<u>Industry Group</u>	Assigned Risk Plan <u>Rate Change (%)</u>
Manufacturing	-12.1%
Contracting	-12.7%

Office & Clerical	-12.2%
Goods & Services	-9.1%
Miscellaneous	-10.7%
Overall Change	-10.9%
Requested	

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

<u>Component</u>	Voluntary Market Pure Premium <u>Change (%)</u>	Assigned Risk Plan Premium <u>Level Change (%)</u>
Experience, Trend	-11.8%	-11.8%
Benefits	+0.7%	+0.7%
Loss-based Expenses	+0.3%	+0.3%
Change in Assigned Risk Multiplier	N/A	+0.0%
Overall Change Requested	-10.9%	-10.9%

4. The assessments due from employers for funding the cost of the Workers' Compensation Commission are 2.62% 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 6.4% of total losses, with a proposed assessment on assigned risk standard premium and voluntary market standard premium of 3.7%.

5. The filing proposes to increase the maximum payroll for Executive Officers or Members of Limited Liability Companies from \$2,500 per week to \$2,600 per week.

6. The filing proposes to increase the maximum payroll for Athletic Teams from \$1,250 per week to \$1,300 per week.
7. The Average Weekly Wage on October 1, 2016 changed to \$1,292. NCCI estimates the impact of this change to be +0.8% on indemnity benefits.
8. Connecticut's Ambulatory Surgical Center Fee Schedule and Practitioner Fee Schedule were revised effective April 1, 2016 and July 15, 2016 respectively. NCCI estimates the impact of these changes to be +0.5% on medical benefits.
9. The filing proposes to increase the Permissible Loss Ratio for the Assigned Risk Rate filing from 69.0% to 69.7%.
10. The filing proposes no change to the currently approved \$160 expense constant.
11. The filing proposes to decrease the Uncollectible Premium Provision from 4.1% to 3.5%.

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 2013 and 2014. 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 staffs 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 to increase the Assigned Risk Differential from 27.5% to 30%.

C. Maximum Payroll for Executive Officers or Members of Limited Liability Companies

The filing proposes to increase the maximum payroll for Executive Officers or Members of Limited Liability Companies from \$2,500 per week to \$2,600 per week. Department staffs believe this requested increase is reasonable and will make the maximum payroll used in Connecticut responsive to the state's economy.

IV. ORDERS

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 decrease in the uncollectible premiums for the assigned risk plan from 4.1% to 3.5% is approved.
- C. The proposed increase in the Assigned Risk Differential from 27.5% to 30% is approved.
- D. The proposed increase in the Permissible Loss Ratio for the Assigned Risk Rate filing from 69.0% to 69.7% is approved.
- E. The proposed increase in the maximum payroll for Executive Officers or Members of Limited Liability Companies from \$2,500 per week to \$2,600 per week is approved.
- F. The proposed increase in the maximum payroll for Athletic Teams from \$1,250 per week to \$1,300 per week is approved.
- G. The proposed Workers' Compensation Commission industrial classification assessment fund rate be changed to 1.8% of standard premium and "F" industrial classification assessment fund rate be changed to 3.7% of standard premium for voluntary market and assigned risk plan insurers for policies effective on or after January 1, 2017.

- H. The thirty (30) day advance filing requirement set forth in Conn. Gen. Stat. §38a-676(b) for filings received prior to January 1, 2017 be waived in order to allow for the adoption of the change in advisory pure premium loss costs effective January 1, 2017.

Dated at Hartford, Connecticut this 31 day of October, 2016

See Signature on file

Katharine L. Wade

Insurance Commissioner

EXHIBIT- C-1

ORGANIZATION	COMPANY NAME	YEAR	RATE CHANGE
		2016	
NCCI			
	CAROLINA CASUALTY INS CO		-3.9
	MIDWEST EMPLOYERS CASUALTY CO		
	STARNET INS CO		-3.9
	INS CO OF THE WEST		-3.9
	ACADIA INS CO - STANDARD		-1.3
	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		
	T.H.E. INS CO		-3.9
	FEDERATED MUTUAL INS CO		-7.2
	FEDERATED SERVICE INS CO		1.7
	FRANK WINSTON CRUM INS CO		-3.9
	BROTHERHOOD MUTUAL INS CO		-2.5
	TRANSGUARD INS CO OF AMERICA INC		-7.9
	WESCO INS CO		-7.9
	TECHNOLOGY INS CO		
	SECURITY NATIONAL INS CO		
	NATIONAL LIABILITY & FIRE INS CO		-3.9
	OLD REPUBLIC GENERAL INS CORP		-3.9
	FLORISTS MUTUAL INS CO		-4.0
	OLD REPUBLIC INS CO		-3.9
	BERKLEY NATIONAL INS CO		-4.1

	BERKLEY REGIONAL INS CO		
	TRI-STATE INS CO OF MINNESOTA		
	RIVERPORT INS CO		
	VANLINER INS CO		-14.15
	NATIONAL INTERSTATE INSURANCE		-3.3
	TRIUMPHE CASUALTY COMPANY		0
	MARKEL INS CO		-3.40
	PHARMACISTS MUTUAL INS CO		-1.1
	STARR INDEMNITY & LIABILITY COMPANY		-3.0
	FIRSTCOMP INS CO		-1.40
	GUIDEONE MUTUAL INS CO		-1.4
	AMERICAN HOME ASSURANCE CO		-3.9
	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		
	ACIG INS CO		-2.41
	PREFERRED PROFESSIONAL INS CO		-3.9
	PUBLIC SERVICE INS CO		13.7
	FRANKENMUTH MUTUAL INS CO		-3.9
	ANSUR AMERICA INS CO		
	RLI INS CO Tier I		-9.8
	Tier II		
	Tier III		
	ACE AMERICAN INS CO		-2.5
	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		
	GREAT WEST CASUALTY COMPANY		5.1
	MEMIC INDEMNITY COMPANY - standard tier		-3.9
	MEMIC INDEMNITY COMPANY - preferred tier		
	MEMIC INDEMNITY COMPANY - safety tier		
	MAINE EMPLOYERS' MUTUAL INS CO - standard tier		-3.9
	MAINE EMPLOYERS' MUTUAL INS CO - preferred tier		
	MAINE EMPLOYERS' MUTUAL INS CO - safety tier		
	ACCIDENT FUND GENERAL INS CO		-6.9
	ACCIDENT FUND NATIONAL INS CO		-5.9
	ACCIDENT FUND INS CO OF AMERICA		-5.1
	UNITED WISCONSIN INS CO		-1.1
	LIBERTY MUTUAL INS CO		-2.2
	LIBERTY MUTUAL FIRE INS CO		
	LM INSURANCE CORP		
	FIRST LIBERTY INSURANCE CORP		
	LIBERTY INSURANCE CORP		
	EMPLOYERS INS OF WAUSAU		
	WAUSAU UNDERWRITERS INS CO		
	CINCINNATI INSURANCE COMPANY		-6.10
	CINCINNATI CASUALTY COMPANY		
	CINCINNATI INDEMNITY COMPANY		
	MITSUI SUMITOMO INS CO OF AMERICA		
	AIOI NISSAY DOWA INS CO OF AMERICA		-6.3
	MITSUI SUMITOMO INS USA INC		-6.3
	CALIFORNIA INS CO		-9.5
	BERKSHIRE HATHAWAY HOMESTATE INS CO		-3.9
	OAK RIVER INS CO		
	REDWOOD FIRE AND CASUALTY INS CO		
	WORK FIRST CASUALTY CO		-3.9
	BITCO GENERAL INS CORP		-7.9
	GREAT DIVIDE INS CO		1.5
	XL SPECIALTY INSURANCE COMPANY		-3.9
	XL INS AMERICA		
	GREENWICH INSURANCE COMPANY		
	SENTRY CASUALTY CO		0

	SELECTIVE INSURANCE CO OF THE SOUTHEAST		-0.1
	SELECTIVE INSURANCE CO OF SOUTH CAROLINA		3.0
	SELECTIVE INSURANCE CO OF AMERICA		0.1
	BERKSHIRE HATHAWAY DIRECT INS CO		-3.9
	NATIONWIDE AGRIBUSINESS INS CO - Preferred		2.7
	NATIONWIDE AGRIBUSINESS INS CO - Standard		
	NATIONWIDE AGRIBUSINESS INS CO - Non-Standard		
	NATIONAL CASUALTY CO - Preferred		-5.5
	NATIONAL CASUALTY CO - Standard		
	NATIONAL CASUALTY CO - Non-Standard		
	FOREMOST INSURANCE COMPANY		-3.1
	FOREMOST PROPERTY & CASUALTY INS CO		-6.0
	FOREMOST SIGNATURE INS CO		-5.3
	GREAT AMERICAN INS CO		-5.2
	GREAT AMERICAN ASSURANCE CO		
	GREAT AMERICAN INS CO OF NY		
	GREAT AMERICAN ALLIANCE INS CO		
	GREAT AMERICAN SPIRIT INS CO		
	SAFETY NATIONAL CASUALTY CORP		
	SAFETY FIRST INS CO		
	ZENITH INS CO		-3.9
	CHURCH MUTUAL INS CO		5.12
	EVEREST NATIONAL INS CO		-6.2
	EVEREST REINSURANCE CO		
	FEDERAL INS CO		-3.6
	CHUBB INDEMNITY INS CO		
	GREAT NORTHERN INS CO		
	PACIFIC INDEMNITY CO		
	VIGILANT INS CO		
	CHUBB NATIONAL INS CO		
	AMERICAN CASUALTY COMPANY OF READING PA		-5.4
	CONTINENTAL CASUALTY COMPANY		
	NATIONAL FIRE INS CO		
	CONTINENTAL INS CO		
	TRANSPORTATION INS CO		
	VALLEY FORGE INSURANCE CO		
	PENNSYLVANIA MFG ASSOC INS CO		-2.7

	MANUFACTURERS ALLIANCE INS CO		
	PENNSYLVANIA MFG INDEMNITY CO		
	AMERICAN ALTERNATIVE INS CORP		-3.9
	AMERICAN FAMILY HOME INS CO		-3.9
	AMERICAN MODERN HOME INS CO		-6.0
	IMPERIUM INS CO		-3.9
	GREAT MIDWEST INS CO		
	SAMSUNG FIRE & MARINE INS CO, LTD, USB		-3.9
	HARTFORD FIRE INS CO		-4.84
	HARTFORD CASUALTY INS CO		
	HARTFORD ACCIDENT & INDEMNITY		
	HARTFORD UNDERWRITERS INS CO		
	TWIN CITY FIRE INS CO		
	SENTINEL INS CO, LTD		
	HARTFORD INS CO OF THE MIDWEST		
	PACIFIC INSURANCE COMPANY, LTD		
	TRUMBULL INS CO		
	AMERICAN MINING INSURANCE COMPANY		-3.9
	PROTECTIVE INSURANCE COMPANY		-7.0
	UNITED STATES FIRE INS CO		1.0
	NORTH RIVER INS CO		6.9
	CRUM AND FORSTER INDEMNITY COMPANY		8.3
	AMGUARD INS CO		-4.6
	NORGUARD INS CO		-4.6
	EASTGUARD INS CO		-6.4
	HARLEYSVILLE WORCESTER INS CO		-6.0
	HARLEYSVILLE PREFERRED INS CO		
	HARLEYSVILLE INS CO		
	NATIONWIDE MUTUAL INS CO HARLEYSVILLE OPERATION		
	FIREMAN'S FUND INSURANCE CO		-3.0
	THE AMERICAN INSURANCE CO		
	NATIONAL SURETY CORPORATION		

	ASSOCIATED INDEMNITY CORP		
	AMERICAN AUTOMOBILE INSURANCE CO		
	TRUCK INSURANCE EXCHANGE		-7.0
	KEY RISK INS CO		-3.9
	ADVANTAGE WORKERS COMPENSATION INS CO		-11.9
	TOKIO MARINE AMERICA INS CO		-3.4
	TRANS PACIFIC INS CO		-2.8
	AMERISURE MUTUAL INS CO		-3.9
	AMERISURE INS CO		
	ZURICH AMERICAN INS CO		-7.0
	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		
	NGM INS CO		-2.0
	MAIN STREET AMERICA ASSURANCE CO		0
	HANOVER INSURANCE COMPANY		-4.0
	MASSACHUSETTS BAY INSURANCE CO		-4.2
	CITIZENS INSURANCE CO OF AMERICA		-4.8
	ALLMERICA FINANCIAL BENEFIT INS CO		-3.1
	HANOVER AMERICAN INS CO		-5.2
	HDI-GERLING AMERICA INS CO		-3.9
	OBI NATIONAL INSURANCE CO - Standard Tier		-3.9
	OBI NATIONAL INSURANCE CO - Preferred Tier		
	OBI NATIONAL INSURANCE CO - Super Preferred Tier		
	ATLANTIC SPECIALTY INS CO - Standard Tier		
	ATLANTIC SPECIALTY INS CO - Preferred Tier		
	ATLANTIC SPECIALTY INS CO - Super Preferred Tier		
	NEW YORK MARINE AND GENERAL INS CO		-0.6
	WESTPORT INS CORPORATION		-3.9
	NORTH AMERICAN SPECIALTY INS CO		
	NORTH AMERICAN ELITE INS CO		
	AMERICAN COMPENSATION INS CO		14.0
	STATE AUTO MUTUAL INS CO		-6.9

	STATE AUTO PROPERTY & CASUALTY INS CO		-5.1
	PATRONS MUTUAL INS CO OF CT		-1.4
	ARCH INS CO		-3.9
	TRAVELERS INDEMNITY COMPANY		-4.8
	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		
	FARMINGTON CASUALTY COMPANY		
	STANDARD FIRE INSURANCE COMPANY		
	NOVA CASUALTY CO	SUPERIOR TIER	-3.5
		PREFERRED TIER	
		STANDARD TIER	
		SUBSTANDARD TIER	
	NATIONAL AMERICAN INS CO		INITIAL
	BENCHMARK INS CO		INITIAL
	OLD DOMINION INS CO		-1.7
	PEERLESS INSURANCE COMPANY		-5.7
	EXCELSIOR INSURANCE COMPANY		
	NETHERLANDS INSURANCE COMPANY		
	PEERLESS INDEMNITY INSURANCE COMPANY		
	THE OHIO CASUALTY INS CO		-4.7
	OHIO SECURITY INSURANCE COMPANY		
	WEST AMERICAN INSURANCE COMPANY		
	AMERICAN FIRE & CASUALTY COMPANY		
	PRAETORIAN INSURANCE COMPANY		-3.9
	STONINGTON INS CO		
	ALLIED PROPERTY & CASUALTY INS CO		0.8
	DEPOSITORS INS CO		-13.0
	AMCO INS CO		3.9
	NATIONWIDE MUTUAL INS CO		2.0
	NATIONWIDE PROPERTY & CASUALTY INS CO		-5.0
	NATIONWIDE MUTUAL FIRE INS CO		2.0
	AMERICAN STATES INS CO		-2.1

	AMERICAN ECONOMY INS CO		
	FIRST NATIONAL INS CO OF AMERICA		
	GENERAL INS CO OF AMERICA		
	GENERAL CASUALTY CO OF WISCONSIN		8.1
	REGENT INSURANCE COMPANY		-2.9
	FEDERATED MUTUAL INSURANCE COMPANY		5.9
	FEDERATED SERVICE INSURANCE COMPANY		
	ARBELLA INDEMNITY INS CO		-4.9
	PENN MILLERS INSURANCE COMPANY		-3.1
	SENTRY INS A MUTUAL CO		8.0
	MIDDLESEX INS CO		9.4
	PATRIOT GENERAL INS CO		-7.4
	SENTRY SELECT INS CO		21.9
	ARBELLA PROTECTION INS CO		15.7
	OAK RIVER INS CO		-10.0
	NORGUARD INSURANCE COMPANY		0.15
	HARTFORD FIRE INS CO		1.9
	HARTFORD CASUALTY INS CO		1.9
	HARTFORD ACCIDENT & INDEMNITY		1.9
	HARTFORD UNDERWRITERS INS CO		1.9
	TWIN CITY FIRE INS CO		1.9
	SENTINEL INS CO, LTD		1.9
	HARTFORD INS CO OF THE MIDWEST		1.9
	PACIFIC INSURANCE COMPANY, LTD		1.9
	TRUMBULL INS CO		2.0
	STATE FARM FIRE AND CASUALTY CO		-2.1
	EMPLOYERS ASSURANCE CO		INITIAL
	EMPLOYERS PREFERRED INS CO		INITIAL
	ARGONAUT INS CO		0.4
	STATE NATIONAL INS CO		1.8
	STAR INSURANCE COMPANY		-2.5
	AMGUARD INS CO		2.20
	EASTGUARD INS CO		2.49

	FARM FAMILY CASUALTY INS CO		-0.3
	EMPLOYERS MUTUAL CASUALTY CO		-3.1
	EMCASCO INS CO		-5.2
	EMPLOYERS COMPENSATION INS CO		INITIAL
	SAGAMORE INS CO		0.0
	GREATER NEW YORK MUTUAL INS CO		-8.1
	INS CO OF GREATER NEW YORK		
	STRATHMORE INS CO		
	PROTECTIVE INSURANCE COMPANY		-10.0
	OBI AMERICA INS CO		INITIAL
	ASSOCIATED INDUSTRIES OF MA MUTUAL INS CO		-3.9
	ASSOCIATED EMPLOYERS INS CO		
	ALLMERICA FINANCIAL ALLIANCE INS CO		INITIAL

EXHIBIT- C- 2

ORGANIZATION	COMPANY NAME	YEAR	RATE
		2017	CHANGE
NCCI			
	BERKSHIRE HATHAWAY DIRECT INS CO		-12.0
	FEDERATED MUTUAL INS CO		-9.9
	FEDERATED SERVICE INS CO		-3.7
	NATIONAL LIABILITY & FIRE INS CO		-11.2
	PREFERRED PROFESSIONAL INS CO		-10.9
	FRANK WINSTON CRUM INS CO		-15.8
	FLORISTS MUTUAL INS CO		-9.0
	AMERICAN CASUALTY COMPANY OF READING PA		-11.3
	CONTINENTAL CASUALTY COMPANY		
	NATIONAL FIRE INS CO		
	CONTINENTAL INS CO		
	TRANSPORTATION INS CO		
	VALLEY FORGE INSURANCE CO		
	WESCO INS CO		-10.9
	TECHNOLOGY INS CO		
	SECURITY NATIONAL INS CO		
	OLD REPUBLIC INS CO		-10.9
	CALIFORNIA INS CO		-10.9
	AMERICAN COMPENSATION INS CO		-3.0
	STATE AUTO MUTUAL INS CO		-6.8
	STATE AUTO PROPERTY & CASUALTY INS CO		-5.7
	PATRONS MUTUAL INS CO OF CT		-12.5
	VANLINER INS CO		-16.9
	NATIONAL INTERSTATE INSURANCE CO		-3.6
	TRIUMPHE CASUALTY COMPANY		1.0
	OLD REPUBLIC GENERAL INS CORP		-10.9
	BITCO GENERAL INS CORP		-10.9
	CAROLINA CASUALTY INS CO		-10.9
	FEDERAL INS CO		-3.2

	CHUBB INDEMNITY INS CO		-4.1
	GREAT NORTHERN INS CO		-8.1
	PACIFIC INDEMNITY CO		-6.0
	VIGILANT INS CO		-3.8
	CHUBB NATIONAL INS CO		-4.1
	STARR INDEMNITY & LIABILITY COMPANY		-8.0
	WORK FIRST CASUALTY CO		-4.9
	INS CO OF THE WEST		-10.9
	MIDWEST EMPLOYERS CASUALTY CO		-10.9
	TRANSGUARD INS CO OF AMERICA INC		-10.9
	LIBERTY MUTUAL INS CO		-10.9
	LIBERTY MUTUAL FIRE INS CO		
	LM INSURANCE CORP		
	FIRST LIBERTY INSURANCE CORP		
	LIBERTY INSURANCE CORP		
	EMPLOYERS INS CO OF WAUSAU		
	WAUSAU UNDERWRITERS INS CO		
	BROTHERHOOD MUTUAL INS CO		-10.3
	AMERICAN MINING INSURANCE COMPANY		-10.9
	KEY RISK INS CO		-10.9
	GREAT DIVIDE INS CO		-14.2
	AMERICAN HOME ASSURANCE CO		-2.0
	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		
	FIREMAN'S FUND INSURANCE CO		-10.4
	THE AMERICAN INSURANCE CO		
	NATIONAL SURETY CORPORATION		
	ASSOCIATED INDEMNITY CORP		
	AMERICAN AUTOMOBILE INSURANCE CO		

	PHARMACISTS MUTUAL INS CO		-0.7
	UTICA MUTUAL INS COMPANY - STANDARD		-5.1
	UTICA MUTUAL INS COMPANY - PREFERRED		-5.1
	GRAPHIC ARTS MUTUAL INS COMPANY		-7.7
	REPUBLIC-FRANKLIN INS COMPANY - SUPERIOR		-6.2
	REPUBLIC-FRANKLIN INS COMPANY - PREMIER		-6.2
	UTICA NATIONAL ASSURANCE COMPANY - TIER A		-5.1
	UTICA NATIONAL ASSURANCE COMPANY - TIER B		-5.1
	ACCIDENT FUND GENERAL INS CO		-3.3
	ACCIDENT FUND NATIONAL INS CO		-4.5
	ACCIDENT FUND INS CO OF AMERICA		-6.7
	UNITED WISCONSIN INS CO		-9.5
	PEERLESS INSURANCE COMPANY		-10.1
	EXCELSIOR INSURANCE COMPANY		-11.1
	NETHERLANDS INSURANCE COMPANY		-12.2
	PEERLESS INDEMNITY INSURANCE COMPANY		-11.7
	THE OHIO CASUALTY INS CO		-13.8
	OHIO SECURITY INSURANCE COMPANY		-11.7
	WEST AMERICAN INSURANCE COMPANY		-11.6
	AMERICAN FIRE & CASUALTY COMPANY		-11.2
	ACE AMERICAN INS CO		-12.1
	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		
	BERKLEY NATIONAL INS CO		-11.698
	BERKLEY REGIONAL INS CO		
	TRI-STATE INS CO OF MINNESOTA		
	RIVERPORT INS CO		
	ZURICH AMERICAN INS CO		-12.5
	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		
	BENCHMARK INS CO		-10.9

	GREAT WEST CASUALTY COMPANY		-4.7
	MARKEL INS CO		-8.70
	FIRSTCOMP INS CO		-9.10
	FRANKENMUTH MUTUAL INS CO		-10.9
	ANSUR AMERICA INS CO		
	ASSOCIATED INDUSTRIES OF MA MUTUAL INS CO		-10.9
	ASSOCIATED EMPLOYERS INS CO		-10.9
	BERKSHIRE HATHAWAY HOMESTATE INS CO		-10.9
	OAK RIVER INS CO		
	REDWOOD FIRE AND CASUALTY INS CO		
	AMERICAN ALTERNATIVE INS CORP		-10.9
	AMERICAN FAMILY HOME INS CO		-10.9
	AMERICAN MODERN HOME INS CO		-10.9
	IMPERIUM INS CO		-10.9
	GREAT MIDWEST INS CO		-10.9
	XL SPECIALTY INSURANCE COMPANY		-10.9
	XL INS AMERICA		
	GREENWICH INSURANCE COMPANY		
	MAINE EMPLOYERS' MUTUAL INS CO - standard tier		-13.11
	MAINE EMPLOYERS' MUTUAL INS CO - preferred tier		
	MAINE EMPLOYERS' MUTUAL INS CO - safety tier		
	ACIG INS CO		-11.58
	MITSUI SUMITOMO INS CO OF AMERICA		-10.9
	AIOI NISSAY DOWA INS CO OF AMERICA		-10.9
	MITSUI SUMITOMO INS USA INC		-10.9
	EVEREST NATIONAL INS CO		-8.5
	EVEREST REINSURANCE CO		
	CHURCH MUTUAL INS CO		-9.9

	SENTRY CASUALTY CO		0.0
	PROTECTIVE INSURANCE COMPANY		-22.33
	SAGAMORE INS CO		0.0
	AMGUARD INS CO		-6.6
	NORGUARD INS CO		-3.9
	NORGUARD INS CO		-2.9
	EASTGUARD INS CO		-5.7
	GUIDEONE MUTUAL INS CO		-6.7
	RLI INS CO Tier I		-6.9
	Tier II		
	Tier III		
	AMERICAN STATES INS CO		-9.9
	AMERICAN ECONOMY INS CO		
	FIRST NATIONAL INS CO OF AMERICA		
	GENERAL INS CO OF AMERICA		
	TRUCK INSURANCE EXCHANGE		-10.9
	ARCH INS CO		-10.9
	MEMIC INDEMNITY COMPANY - standard tier		-14.55
	MEMIC INDEMNITY COMPANY - preferred tier		
	MEMIC INDEMNITY COMPANY - safety tier		

EXHIBIT- D

LINE OF BUSINESS	COMMERCIAL AUTOMOBILE		
ORGANIZATION	COMPANY NAME	YEAR 2016	RATE CHANGE
ISO	Liberty Mutual Fire Ins. Co.		3.3
	The First Liberty Ins. Corp.		2.8
	Liberty Ins. Corp.		2.9
ISO	Hartford Accident and Indemnity Company		7
ISO	Government Employees Insurance Company		20.1
	United Ohio Insurance Company		8.4
ISO	Harleysville Insurance Company		8.8
	Harleysville Worcester Insurance Company		11.800
	Harleysville Preferred Insurance Company		2.3
ISO	North American Elite Ins. Co.		5
ISO	Charter Oak Fire Ins. Co.		6.3
	Phoenix Ins. Co.		5.8
	Travelers Indemnity Co.		7.1
	Travelers Indemnity of America		7.7
	Travelers Indemnity Co. of Connecticut		6.5
	Travelers Casualty Ins. Co. of America		-26.9
	Travelers Property Casualty Co. of America		6.5
ISO	Utica Mutual Ins. Co.		9.5
	Graphic Arts Mutual Ins. Co.		9.2
	Republic-Franklin Ins. Co.		9
ISO	Selective Ins. Co. of America		-3.1
	Selective Ins. Co. of South Carolina		-1.5
	Selective Ins. Co. of the Southeast		0.6
ISO	Hanover Ins. Co.		3.2
	Massachusetts Bay Ins. Co.		3.9
	Citizens Ins. Co. of America		4.3
ISO	Sentinel Ins. Co. Ltd.		5
ISO	Nationwide Mutual Fire Ins. Co,		3.3
	Nationwide Mutual Ins. Co.		3.3
	Nationwide Property & Casualty Ins. Co.		3.3
	Nationwide General Ins.Co.		3.3
ISO	NGM Ins. Co.		7.3

ISO	Hartford Casualty Ins. Co.		10
	Hartford Ins. Co. of the Midwest		10.3
	Hartford Underwriters Ins. Co.		4.1
	Property and Casualty Ins. Co. of Hartford		10.5
	Twin City Fire Ins. Co.		9.8
	Hartford Fire Ins. Co.		10.2

EXHIBIT- E

LINE OF BUSINESS	GENERAL LIABILITY		
ORGANIZATION	COMPANY NAME	YEAR 2016	RATE CHANGE
ISO/Independent	QBE Insurance Group		-0.09%
ISO/Independent	Greater New York Mutual Insurance Company Insurance Company of Greater New York		0.12%
ISO	Hospitality Insurance Company		-6.10%
ISO/Independent	The Hanover Insurance Company Hanover Insurance Company of America Massachusetts Bay Insurance Company Citizens Insurance Company of America		-4.20%
Independent	Zurich American Insurance Company		5.80%
Independent	Continental Casualty Company		11.00%
ISO/Independent	Sentry Insurance A Mutual Company Middlesex Insurance Company Patriot General Insurance Company		-7.30%
Independent	Aspen American Insurance Company		-18.00%
Independent	Arbella Protection Insurance Company Inc.		-30.00%
ISO	Transguard Insurance Company of America, Inc.		4.20%
ISO/Independent	Nationwide Group of Companies		4.00%
ISO/Independent	Tri-State Insurance Company of Minnesota		1.90%
ISO/Independent	American Fire and Casualty Company The Ohio Casualty Insurance Company Ohio Security Insurance Company West American Insurance Company		2.10%
ISO	Liberty Mutual Group of Companies		3.40%
ISO/Independent	Selective Insurance Company of America Selective Insurance Company of South Carolina Selective Insurance Company of Southeast		-0.90%
ISO	Hartford Group of Companies		3.60%

ISO	Markel American Ins Co		0.50%
ISO	Nova Casualty Co		4.20%
ISO/Independent	State Auto Insurance Group		0.40%
Independent	Hartford Insurance Group		-0.70%
ISO/Independent	Travelers Group of Companies		1.70%
ISO/Independent	Liberty Mutual Group of Companies		2.10%
ISO	Everest National Insurance Co		0.90%
	Everest Reinsurance Co		
ISO	Federated Mutual Insurance Co		0.09%
	Federated Service Insurance Co		
ISO	Hospitality Insurance Company		0.00%

EXHIBIT- F

LINE OF BUSINESS	FIRE AND ALLIED		
ORGANIZATION	COMPANY NAME	YEAR 2016	RATE CHANGE
Independent	Florists' Mutual Insurance Company		-0.5
ISO/Independent	The Hanover Insurance Company		1.8
	Hanover Insurance Company of America		
	Massachusetts Bay Insurance Company		
ISO/Independent	Sentry Insurance A Mutual Company		5.1
	Middlesex Insurance Company		
	Patriot General Insurance Company		
ISO/Independent	Tri-State Insurance Company of Minnesota		5.4
ISO/Independent	Nationwide Insurance Companies		5.0
ISO/Independent	Selective Ins Co of America		-1.6
	Selective Ins Co of South Carolina		-1.6
	Selective Ins Co of the Southeast		-1.4
ISO/Independent	Great Midwest Ins Co		INITIAL
ISO/Independent	Liberty Mutual Group		0.0
ISO/Independent	Travelers Group		-0.5
Independent	Florists' Mutual Insurance Company		-18.7
ISO	Acadia Insurance Company		5.6
	Continental Western Insurance Company		5.5
	Firemen's Ins. Co. of Washington D.C.		8.4
	Union Insurance Company		5.4
ISO	Hospitality Insurance Company		INITIAL

EXHIBIT- G

LINE OF BUSINESS -	COMMERCIAL MULTI PERIL & BUSINESS OWNERS		
ORGANIZATION	COMPANY NAME	YEAR 2016	RATE CHANGE
ISO	Argonaut Ins Co		
INDEPENDENT	Travelers Cas. Ins. Co. of America		1.5
INDEPENDENT	Utical Mutual Insurance Co.		-0.2
	Graphic Arts Mutual Ins. Co.		
	Republic-Franklin Ins. Co.		
	Utica National Assurance Co.		
INDEPENDENT	Federated Mutual Ins. Co.		2.1
	Federated Service Ins. Co.		
INDEPENDENT	Vermont Mutual Insurance Co.		-19.9
INDEPENDENT	Main St. America Assurance Co.		1.1
INDEPENDENT	Markel Insurance Company		4.8
ISO/INDEPENDENT	EMCASCO Insurance Company		3.4
	Employers Mutual Casualty Co.		3.1
ISO/INDEPENDENT	Union Mutual Fire Ins. Company		-4.5
INDEPENDENT	The Hanover Insurance Co.		0.3
	The Hanover Ins. Co. of America		
	Massachusetts Bay Ins. Co.		
	Citizens Ins. Co. of America		
ISO/INDEPENDENT	Citizens Insurance Co. of America		6.7
INDEPENDENT	Foremost Ins. Co. Grand Rapids		-0.3
	Foremost Property Casualty Co.		
	Foremost Signature Ins. Co.		
INDEPENDENT	American Fire & Casualty Co.		3.6
	Ohio Casualty Insurance Co.		
	Ohio Security Insurance Co.		
	West American Insurance Co.		
INDEPENDENT	Utica Mutual Insurance Co.		8.7

	Graphic Arts Mutual Ins. Co.		
	Republic-Franklin Insurance Co.		
	Utica National Assurance Co.		
INDEPENDENT	Utica First Insurance Company		1.1
INDEPENDENT	Foremost Ins. Co. Grand Rapids Michigan		3.9
	Foremost P&C Insurance Co.		
	Foremost Signature Ins. Co.		
INDEPENDENT	Middlesex Mutual Assurance Co.		-1.4
INDEPENDENT/AAIS	Pharmacists Mutual Ins. Co.		-2.8
INDEPENDENT	Travelers Cas. Ins. Co. of America		3.70%
INDEPENDENT/ISO	Allstate Insurance Company		3.70%
INDEPENDENT	Charter Oak Fire Insurance Co. Phoenix Insurance Company Travelers Indemnity Company Travelers Ind. Co. of America Travelers Ind. Co. of Connecticut Travelers P/C Co. of America		-4.10%
INDEPENDENT	Peerless Indemnity Ins. Co. Peerless Insurance Company Excelsior Insurance Company The Netherlands Ins. Co.		3.00%
INDEPENDENT	Selective Ins. Co. of America Selective Ins. Co. of S. Carolina Selective Ins. Co. of Southeast		0.10%
INDEPENDENT	Nationwide Agribusiness Ins. Co. Farmowners Operations		8.60%
ISO/INDEPENDENT	Allianz Insurance Group		-2.30%
INDEPENDENT	Selective Ins. Co. Of America Selective Ins. Co. of S. Carolina Selective Ins. Co. of Southeast		6.00%
INDEPENDENT	State Auto Insurance Companies		-1.40%
INDEPENDENT	United Ohio Insurance Company		5.40%

INDEPENDENT	American Cas. Co. of Reading PA		2.8%
	National Fire Ins. Co. of Hartford		3.4%
	Transportation Insurance Company		4.0%
	Valley Forge Insurance Company		3.7%
	Continental Casualty Company		3.9%
ISO/INDEPENDENT	Sentry Insurance A Mutual Co.		2.30%
	Middlesex Insurance Company		
	Patriot General Insurance Co.		
ISO	RLI Ins Co		Initial

EXHIBIT- H

LINE OF BUSINESS -	INLAND MARINE		
ORGANIZATION	COMPANY NAME	YEAR 2016	RATE CHANGE
	NONE		

LINE OF BUSINESS -	BURGLARY AND THEFT		
ORGANIZATION	COMPANY NAME	YEAR 2016	RATE CHANGE
	NONE		

LINE OF BUSINESS -	BOILER AND MACHINERY		
ORGANIZATION	COMPANY NAME	YEAR 2016	RATE CHANGE
	NONE		

LINE OF BUSINESS	FIDELITY & SURETY	YEAR	
ORGANIZATION		2016	
INDEPENDENT	Sentry Select Insurance Company		*66.00%
	*Base premium increasing from \$100 to \$153		