

# SERFF State Rate Change Report - Homeowners

01/01/2025 to 12/31/2025

Company Name	SERFF Tracking #	Effective Date Request New	Effective Date Request Renew	Overall % Rate Impact
Alliance Indemnity Company	FAMI-134268314	04/01/2025	04/01/2025	19.200 %
Alliance Indemnity Company	FAMI-134268731	04/01/2025	04/01/2025	19.700 %
Allstate Indemnity Company	ALSE-134586495	07/21/2025	07/04/2025	7.400 %
Allstate North American Insurance Company	ALSE-134586887	07/10/2025	04/15/2026	-5.500 %
Allstate Vehicle and Property Insurance Company	ALSE-134680112	10/13/2025	12/02/2025	12.000 %
American Bankers Insurance Company of Florida	ASPX-134270754	12/15/2024	02/01/2025	7.100 %
American Economy Insurance Company	LBPM-134531692	07/10/2025	08/29/2025	8.000 %
AMERICAN MERCURY INSURANCE COMPANY	MERY-134568404	06/27/2025	07/29/2025	0.000 %
American Modern Property and Casualty Insurance Company	AMMH-134604158	11/12/2025	11/22/2025	31.900 %
American Risk Insurance Company, Inc.	ARSK-134517217	06/15/2025	07/15/2025	19.000 %
American Strategic Insurance Corp.	AMSI-134155578	06/04/2025	08/04/2025	17.500 %
American Summit Insurance Company	NLAS-134571478	06/25/2025	08/09/2025	26.700 %
Amica Mutual Insurance Company	AMMA-134197505	01/01/2025	01/01/2025	0.000 %
Amica Mutual Insurance Company	AMMA-134540791	10/01/2025	10/01/2025	0.000 %
Amica Mutual Insurance Company	AMMA-134573866	06/01/2025	06/01/2025	0.000 %
Armed Forces Insurance Exchange	ARMD-134254512	02/03/2025	02/03/2025	3.690 %
Central Insurance Company	CEMC-134326302	03/01/2025	03/01/2025	0.000 %
Central Insurance Company	CEMC-134658745	12/01/2025	01/01/2026	19.700 %
Chubb National Insurance Company	ACEH-134320396	12/08/2025		0.000 %
COUNTRY Preferred Insurance Company	CFPC-134567241	12/15/2025	12/15/2025	6.460 %
CSAA General Insurance Company	WSUN-134289218	01/20/2025	01/20/2025	0.000 %
CSAA General Insurance Company	WSUN-134631058	11/15/2025	11/15/2025	4.400 %
Economy Premier Assurance Company	FAIG-134538160	06/08/2025	08/13/2025	5.300 %
Encompass Insurance Company	GMMX-134327787	12/16/2024	01/20/2025	0.000 %
Encompass Insurance Company	GMMX-134583912	07/14/2025	08/18/2025	-6.200 %
Executive Risk Indemnity Inc.	ACEH-134320396	12/08/2025		0.000 %
Farmers Alliance Mutual Insurance Company	FAMI-134268314	04/01/2025	04/01/2025	19.200 %
Farmers Alliance Mutual Insurance Company	FAMI-134268731	04/01/2025	04/01/2025	19.600 %
Farmers Casualty Insurance Company	FAIG-134417411	06/16/2025	06/16/2025	-0.400 %
Farmers Casualty Insurance Company	FAIG-134556400	06/17/2025	08/26/2025	0.000 %
Farmers Casualty Insurance Company	FAIG-134680127	10/07/2025	12/16/2025	2.800 %
Farmers Insurance Company, Inc.	FARM-134331030		07/12/2025	0.000 %
Farmers Insurance Company, Inc.	FARM-134331076		07/12/2025	0.000 %
Farmers Insurance Company, Inc.	FARM-134608909		07/25/2025	4.900 %
Farmers Mutual Fire Insurance Company	GMTP-134329814	01/01/2025	01/01/2025	22.000 %
Farmers Mutual Fire Insurance Company	GMTP-134484542	06/01/2025	06/01/2025	0.000 %
Farmers Property and Casualty Insurance Company	FAIG-134538160	06/08/2025	08/13/2025	1.900 %
Federal Insurance Company	ACEH-134334061	06/10/2025	07/25/2025	19.376 %
Garrison Property and Casualty Insurance Company	USAA-134410899	08/04/2025	08/04/2025	1.500 %
Garrison Property and Casualty Insurance Company	USAA-134582962	12/08/2025	12/08/2025	0.000 %
Goodville Mutual Casualty Company	GDMT-134206402	11/01/2024	01/01/2025	13.000 %
Goodville Mutual Casualty Company	GDMT-134657035	12/01/2025	02/01/2026	3.000 %
Great Northern Insurance Company	ACEH-134334061	06/10/2025	07/25/2025	7.119 %
Great Northwest Insurance Company	GNIC-134546343	10/15/2025	12/15/2025	10.900 %
Great Northwest Insurance Company	GNIC-134764354	12/16/2025	12/16/2025	-9.500 %
Great Northwest Insurance Company	GNIC-134765926	12/16/2025	12/16/2025	-3.800 %
Hartford Insurance Company of the Southeast	HART-134359690	04/03/2025	05/24/2025	4.800 %
Homeowners of America Insurance Company	HAIC-134256702	07/01/2025	08/01/2025	16.000 %
Homesite Indemnity Company	HMSS-134262736	11/22/2024	01/09/2025	11.100 %
Homesite Indemnity Company	HMSS-134290300	11/22/2024	01/09/2025	25.800 %
Homesite Indemnity Company	HMSS-134290880	11/22/2024	01/09/2025	10.700 %
Liberty Insurance Corporation	LBPM-134617125		09/30/2025	0.000 %
Liberty Mutual Fire Insurance Company	LBPM-134622524		09/30/2025	4.000 %
Liberty Mutual Insurance Company	LBPM-134440130	04/21/2025		0.000 %
Liberty Mutual Insurance Company	LBPM-134554094	07/19/2025	07/19/2025	0.000 %
Liberty Mutual Insurance Company	LBPM-134616615	08/26/2025	09/30/2025	4.110 %
Liberty Mutual Personal Insurance Company	LBPM-134617125		09/30/2025	4.010 %
LM Insurance Corporation	LBPM-134617125		09/30/2025	4.030 %
Martin Analytical Rating Services, LLC	MART-134591901	08/01/2025	08/01/2025	0.000 %
Massachusetts Bay Insurance Company	HNVR-G134360302	02/07/2025	04/01/2025	0.000 %
Massachusetts Bay Insurance Company	HNVR-G134490714		06/15/2025	0.000 %
Massachusetts Bay Insurance Company	HNVR-G134540038	09/01/2025	09/01/2025	0.000 %
Mid-Century Insurance Company	FARM-134330827	06/09/2025	07/12/2025	0.000 %
Mid-Century Insurance Company	FARM-134729064	11/10/2025	12/13/2025	-0.500 %
MSO, Inc.	MUOF-134323076	01/01/2025		0.000 %
National Security Fire & Casualty Company	MISF-134374731	06/01/2025	08/01/2025	9.400 %
National Security Fire & Casualty Company	MISF-134374744	06/01/2025	08/01/2025	14.400 %
National Summit Insurance Company	NLAS-134649930	08/22/2025	10/06/2025	18.500 %
National Summit Insurance Company	NLAS-134649960	08/22/2025	10/06/2025	18.500 %
North Star Mutual Insurance Company	NSMI-134254817	05/01/2025	05/01/2025	16.910 %
North Star Mutual Insurance Company	NSMI-134493959	11/01/2025	11/01/2025	0.310 %
North Star Mutual Insurance Company	NSMI-134575125	11/01/2025	11/01/2025	5.990 %
Oklahoma Farm Bureau Mutual Insurance Company	OKFB-134554433	10/01/2025	10/01/2025	12.780 %
Pacific Indemnity Company	ACEH-134334061	06/10/2025	07/25/2025	6.783 %
Peerless Indemnity Insurance Company	LBPM-134440130	04/21/2025		0.000 %
Peerless Indemnity Insurance Company	LBPM-134554094	07/19/2025	07/19/2025	0.000 %
Peerless Indemnity Insurance Company	LBPM-134616615	08/26/2025	09/30/2025	4.010 %
Privilege Underwriters Reciprocal Exchange	PRIV-134521556	09/06/2025	09/06/2025	0.000 %
Rock Ridge Insurance Company	OPEN-134477202	08/08/2025		0.000 %
Safeco Insurance Company of America	LBPM-134534930		08/29/2025	8.000 %
Shelter Mutual Insurance Company	SHEL-134646853	11/10/2025	11/10/2025	12.100 %
Shelter Mutual Insurance Company	SHEL-134646912	11/10/2025	11/10/2025	17.300 %
State Farm Fire and Casualty Company	SFMA-134392390	03/15/2025	05/15/2025	0.000 %

State Farm Fire and Casualty Company	SFMA-134528455	06/15/2025	08/15/2025	7.600 %
State Farm Fire and Casualty Company	SFMA-134607230	09/15/2025	11/15/2025	0.000 %
Stillwater Insurance Company	FDLY-134490633	06/02/2025	06/13/2025	-0.400 %
The First Liberty Insurance Corporation	LBPM-134622524		09/30/2025	0.000 %
Travelers Personal Insurance Company	TRVD-G134463647	04/20/2025	06/09/2025	28.100 %
Travelers Personal Insurance Company	TRVD-G134584007	08/17/2025	10/06/2025	0.000 %
United Services Automobile Association	USAA-134410899	08/04/2025	08/04/2025	2.600 %
United Services Automobile Association	USAA-134582962	12/08/2025	12/08/2025	0.000 %
USAA Casualty Insurance Company	USAA-134410899	08/04/2025	08/04/2025	0.000 %
USAA Casualty Insurance Company	USAA-134582962	12/08/2025	12/08/2025	0.000 %
USAA General Indemnity Company	USAA-134410899	08/04/2025	08/04/2025	0.000 %
USAA General Indemnity Company	USAA-134582962	12/08/2025	12/08/2025	0.000 %
Vault Reciprocal Exchange	SPIS-134384760	03/24/2025	04/24/2025	26.000 %
Vigilant Insurance Company	ACEH-134334061	06/10/2025	07/25/2025	5.477 %
Zurich American Insurance Company	AGIA-134257735	02/01/2025	02/01/2025	13.200 %