

# SERFF State Rate Change Report - Private Passenger Auto

01/01/2026 to 09/30/2026

| Company Name                                                    | SERFF Tracking # | Effective Date<br>Request New | Effective Date<br>Request Renew | Overall % Rate<br>Impact |
|-----------------------------------------------------------------|------------------|-------------------------------|---------------------------------|--------------------------|
| Agricultural Workers Mutual Auto Insurance Company              | AGWG-134932398   | 06/01/2026                    | 07/01/2026                      | 2.000 %                  |
| Alliance Indemnity Company                                      | FAMI-134598997   | 01/01/2026                    | 01/01/2026                      | -0.300 %                 |
| Allmerica Financial Benefit Insurance Company                   | HNVR-G134696679  | 11/14/2025                    | 01/01/2026                      | 1.300 %                  |
| Allmerica Financial Benefit Insurance Company                   | HNVR-G134881459  | 05/15/2026                    | 07/01/2026                      | 0.100 %                  |
| Allstate Fire and Casualty Insurance Company                    | ALSE-134916780   | 05/11/2026                    | 06/15/2026                      | 0.000 %                  |
| Allstate Indemnity Company                                      | ALSE-135057817   | 08/31/2026                    | 10/05/2026                      | 0.000 %                  |
| Allstate Insurance Company                                      | ALSE-135057817   | 08/31/2026                    | 10/05/2026                      | 0.000 %                  |
| Allstate North American Insurance Company                       | ALSE-135003013   | 07/06/2026                    | 08/10/2026                      | 4.000 %                  |
| Allstate Property and Casualty Insurance Company                | ALSE-135057817   | 08/31/2026                    | 10/05/2026                      | 0.000 %                  |
| American Economy Insurance Company                              | LBPM-134773691   | 03/23/2026                    | 03/23/2026                      | 0.000 %                  |
| American Economy Insurance Company                              | LBPM-134929329   | 05/31/2026                    | 07/20/2026                      | 2.000 %                  |
| * American Economy Insurance Company                            | LBPM-135069798   | 09/19/2026                    | 11/10/2026                      | -0.800 %                 |
| American Family Connect Property and Casualty Insurance Company | PRCA-134820141   |                               | 04/21/2026                      | 10.700 %                 |
| American Farmers & Ranchers Mutual Insurance Company            | AFRI-134721070   | 01/01/2026                    | 01/01/2026                      | -5.030 %                 |
| American National General Insurance Company                     | ANPC-134904624   | 06/26/2026                    | 09/30/2026                      | 1.200 %                  |
| American National Property And Casualty Company                 | ANPC-134904624   | 06/26/2026                    | 09/30/2026                      | 2.200 %                  |
| Amica Mutual Insurance Company                                  | AMMA-134562950   | 01/01/2026                    | 01/01/2026                      | -1.300 %                 |
| Amica Mutual Insurance Company                                  | AMMA-134718374   | 03/01/2026                    | 03/01/2026                      | 0.000 %                  |
| Amica Mutual Insurance Company                                  | AMMA-134817182   | 08/01/2026                    | 08/01/2026                      | 3.000 %                  |
| AssuranceAmerica Insurance Company                              | ASRN-134948969   | 06/09/2026                    | 07/16/2026                      | 13.600 %                 |
| Branch Insurance Exchange                                       | BRFI-134899569   | 04/10/2026                    | 05/20/2026                      | -20.000 %                |
| Bristol West Insurance Company                                  | BRWS-134900573   | 04/03/2026                    | 05/08/2026                      | -2.800 %                 |
| Bristol West Insurance Company                                  | BRWS-134670302   | 01/01/2026                    | On Approval                     | 0.000 %                  |
| Central Insurance Company                                       | CEMC-134663656   | 12/01/2025                    | 01/01/2026                      | 4.200 %                  |
| * COUNTRY Casualty Insurance Company                            | CFPC-135012748   | 09/21/2026                    | 09/21/2026                      | -14.218 %                |
| * COUNTRY Mutual Insurance Company                              | CFPC-135012748   | 09/21/2026                    | 09/21/2026                      | -15.542 %                |
| * COUNTRY Preferred Insurance Company                           | CFPC-135012748   | 09/21/2026                    | 09/21/2026                      | -14.728 %                |
| CSAA General Insurance Company                                  | WSUN-134791524   | 04/01/2026                    | 04/01/2026                      | 0.000 %                  |
| Encompass Insurance Company                                     | GMMX-134906964   | 05/11/2026                    | 06/15/2026                      | -15.100 %                |
| Encompass Insurance Company of America                          | GMMX-134897310   | 06/22/2026                    | 06/22/2026                      | 0.000 %                  |
| Equity Insurance Company                                        | HMSG-134751378   | 02/15/2026                    | 03/15/2026                      | -7.600 %                 |
| Esurance Insurance Company                                      | ALSE-134935588   | 06/11/2026                    | 06/11/2026                      | 0.000 %                  |
| Esurance Property and Casualty Insurance Company                | ALSE-134935612   | 06/11/2026                    | 06/11/2026                      | 0.000 %                  |
| Farmers Casualty Insurance Company                              | FAIG-134863796   | 03/13/2026                    | 04/22/2026                      | -0.200 %                 |
| Farmers Insurance Company, Inc.                                 | FARM-134805638   |                               | 02/01/2026                      | 0.000 %                  |

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| Farmers Insurance Company, Inc.                   | FARM-135041877  |            | 08/17/2026 | 0.000 %   |
| Foremost Insurance Company Grand Rapids, Michigan | FORE-134845890  | 06/01/2026 | 07/01/2026 | -5.200 %  |
| Foremost Insurance Company Grand Rapids, Michigan | FORE-134921247  | 08/01/2026 | 09/01/2026 | 0.400 %   |
| Foremost Property and Casualty Insurance Company  | FORE-134921519  | 08/01/2026 | 09/01/2026 | 0.400 %   |
| Garrison Property and Casualty Insurance Company  | USAA-134715985  | 01/19/2026 | 03/06/2026 | 0.000 %   |
| GEICO Advantage Insurance Company                 | GECC-134878024  | 08/13/2026 |            | 0.000 %   |
| GEICO Advantage Insurance Company                 | GECC-134902737  | 04/09/2026 | 05/26/2026 | -7.200 %  |
| GEICO Marine Insurance Company                    | GECC-134878024  | 08/13/2026 |            | 0.000 %   |
| GEICO Marine Insurance Company                    | GECC-134902737  | 04/09/2026 | 05/26/2026 | -7.600 %  |
| GM National Insurance Company                     | ONST-135026018  | 07/24/2026 | 09/07/2026 | -5.400 %  |
| Goodville Mutual Casualty Company                 | GDMT-134934032  | 09/01/2026 | 10/01/2026 | 0.000 %   |
| Grinnell Compass, Inc.                            | GRCP-134675213  | 02/01/2026 | 04/02/2026 | -7.600 %  |
| Grinnell Compass, Inc.                            | GRCP-134960977  | 08/01/2026 | 10/01/2026 | 0.050 %   |
| Harbor Insurance Company                          | PERR-134777453  | 01/01/2026 | 01/15/2026 | -2.100 %  |
| Insurance Services Office, Inc.                   | ISOF-G134850007 | 08/01/2026 | 08/01/2026 | -10.300 % |
| Insurance Services Office, Inc.                   | ISOF-G134852171 | 08/01/2026 | 08/01/2026 | 1.900 %   |
| InsureMax Insurance Company                       | ASRN-134972959  | 06/09/2026 | 07/16/2026 | 5.200 %   |
| InsureMax Insurance Company                       | ASRN-135050423  | 07/16/2026 | 08/15/2026 | 0.000 %   |
| Integon Indemnity Corporation                     | GMMX-134858155  | 02/19/2026 | 03/27/2026 | -1.000 %  |
| Liberty Mutual Insurance Company                  | LBPM-134773691  | 03/23/2026 | 03/23/2026 | 0.000 %   |
| Liberty Mutual Insurance Company                  | LBPM-134980919  | 07/01/2026 | 08/05/2026 | 6.200 %   |
| Liberty Mutual Personal Insurance Company         | LBPM-134773691  | 03/23/2026 | 03/23/2026 | 0.000 %   |
| Liberty Mutual Personal Insurance Company         | LBPM-134980919  | 07/01/2026 | 08/05/2026 | 4.300 %   |
| MGA Insurance Company, Inc.                       | GNSC-134954594  | 05/24/2026 | 07/08/2026 | -4.918 %  |
| Mid-Century Insurance Company                     | FARM-134811819  | 01/13/2026 | 02/15/2026 | 0.000 %   |
| Mid-Century Insurance Company                     | FARM-134973596  | 05/17/2026 | 06/19/2026 | 0.000 %   |
| New South Insurance Company                       | GMMX-134858099  | 02/19/2026 | 03/27/2026 | -1.400 %  |
| North Star Mutual Insurance Company               | NSMI-134782853  | 05/01/2026 | 05/01/2026 | -2.770 %  |
| Octo Analytics, LLC                               | OCTO-134905005  | 06/30/2026 | 06/30/2026 | 0.000 %   |
| Old American Indemnity Company                    | VICO-134800376  | 12/15/2025 | 01/04/2026 | 0.300 %   |
| Old American Indemnity Company                    | VICO-134904797  | 03/13/2026 | 04/03/2026 | 0.900 %   |
| Old American Indemnity Company                    | VICO-134987203  | 05/19/2026 | 06/09/2026 | 0.000 %   |
| Old American Indemnity Company                    | VICO-134988066  | 05/19/2026 | 06/09/2026 | 0.000 %   |
| Old American Indemnity Company                    | VICO-135008250  | 06/02/2026 | 06/23/2026 | 1.100 %   |
| Old American Indemnity Company                    | VICO-135069538  | 07/31/2026 | 08/21/2026 | 0.200 %   |
| Privilege Underwriters Reciprocal Exchange        | PRIV-134621993  | 01/01/2026 | 02/15/2026 | 9.900 %   |
| Progressive Direct Insurance Company              | PRGS-134769439  | 01/30/2026 | 02/27/2026 | -0.737 %  |
| Progressive Direct Insurance Company              | PRGS-134961482  | 05/29/2026 | 06/26/2026 | -0.174 %  |
| Progressive Direct Insurance Company              | PRGS-134919172  | 08/07/2026 | 09/16/2026 | 2.400 %   |

|                                                |                 |            |            |          |
|------------------------------------------------|-----------------|------------|------------|----------|
| Progressive Direct Insurance Company           | PRGS-134928662  | 08/07/2026 | 09/16/2026 | -3.800 % |
| Progressive Northern Insurance Company         | PRGS-134769584  | 01/30/2026 | 02/27/2026 | -2.815 % |
| Progressive Northern Insurance Company         | PRGS-134961478  | 05/29/2026 | 06/26/2026 | -2.942 % |
| Progressive Northern Insurance Company         | PRGS-134919172  | 08/07/2026 | 09/16/2026 | -1.800 % |
| Progressive Northern Insurance Company         | PRGS-134928662  | 08/07/2026 | 09/16/2026 | -4.000 % |
| * Root Insurance Company                       | CLIN-135008634  | 09/01/2026 |            | 0.000 %  |
| Root Insurance Company                         | CLIN-134913054  | 05/01/2026 | 06/03/2026 | 0.000 %  |
| Root Insurance Company                         | CLIN-135002715  | 07/01/2026 | 08/03/2026 | 0.000 %  |
| Safeco Insurance Company of America            | LBPM-134909677  |            | 07/20/2026 | 2.000 %  |
| Safeco Insurance Company of Illinois           | LBPM-134998401  | 08/15/2026 | 10/06/2026 | 0.000 %  |
| Shelter Mutual Insurance Company               | SHEL-134752920  | 02/15/2026 | 02/15/2026 | -4.200 % |
| Spinnaker Insurance Company                    | WOOD-134946864  | 06/01/2026 | 07/15/2026 | 0.000 %  |
| State Farm Fire and Casualty Company           | SFMA-134907994  | 04/15/2026 | 05/15/2026 | -1.000 % |
| State Farm Mutual Automobile Insurance Company | SFMA-134907994  | 04/15/2026 | 05/15/2026 | -0.200 % |
| The Standard Fire Insurance Company            | TRVD-G135052307 | 08/23/2026 | 09/22/2026 | -2.600 % |
| Traders Insurance Company                      | TRIC-134775786  | 02/04/2026 | 03/06/2026 | -2.800 % |
| Traders Insurance Company                      | TRIC-134776366  | 02/04/2026 | 03/06/2026 | -0.510 % |
| Traders Insurance Company                      | TRIC-135024924  | 07/31/2026 | 08/31/2026 | 5.400 %  |
| Traders Insurance Company                      | TRIC-135026879  | 08/14/2026 | 09/14/2026 | 3.800 %  |
| United Security Insurance Company              | USLH-135012592  | 07/14/2026 | 08/03/2026 | -0.500 % |
| United Services Automobile Association         | USAA-134715985  | 01/19/2026 | 03/06/2026 | 0.000 %  |
| USAA Casualty Insurance Company                | USAA-134715985  | 01/19/2026 | 03/06/2026 | 0.000 %  |
| USAA General Indemnity Company                 | USAA-134715985  | 01/19/2026 | 03/06/2026 | 0.000 %  |

\* Rate, Rate/Rule, Loss Cost filings effective in Sept 2026