



Independent Insurance Agents
& Brokers of Washington

OIC Approved Homeowners Rate Increases in 2025

IIABW has compiled the following list of 48 homeowners rate changes that were approved by the Office of the Insurance Commissioner for 2025. In 2024 there were 73 rate changes.

- The average/mean increase of all approved homeowners rate filings was 10%, compared to 16% in 2024 and 14% in 2023.
- The range of rate changes in 2025 was -5% (Truck Insurance Exchange) to 34% (Travelers Personal Insurance Co.), compared to 0% to 44% in 2024 and 3% to 45% in 2023.
- There were 4 companies with approved rate decreases and 22 double digit rate increases approved in 2025.

Company	Type of Policy (Sub TOI)	Implementation Date	Affected Policy Holders	% Rate Impact
Travelers Personal Insurance Company	04.0000 Homeowners Sub-TOI Combinations	5/3/2025	163	33.5
American National Property And Casualty Company	04.0004 Tenant Homeowners	8/22/2025	9,729	29.4
American Family Mutual Insurance Company, S.I.	04.0000 Homeowners Sub-TOI Combinations	6/1/2025	24,690	28.9
Encompass Indemnity Company	04.0000 Homeowners Sub-TOI Combinations	7/12/2025	6,809	27.9
State Farm Fire and Casualty Company	04.0002 Mobile Homeowners	9/1/2025	17,873	23.9
State Farm Fire and Casualty Company	04.0005 Other Homeowners	12/15/2025	59,070	21.5
Travelers Commercial Insurance Company	04.0000 Homeowners Sub-TOI Combinations	11/22/2025	2,461	21.4
The Travelers Home and Marine Insurance Company	04.0000 Homeowners Sub-TOI Combinations	11/22/2025	39,456	21.1
Allstate Vehicle and Property Insurance Company	04.0003 Owner Occupied Homeowners	6/2/2025	118,778	20.9
American Strategic Insurance Corp	04.0003 Owner Occupied Homeowners	2/26/2025	33,019	20.1

Homesite Insurance Company	04.0003 Owner Occupied Homeowners	6/15/2025	52,181	18.3
Homesite Insurance Company of the Midwest	04.0000 Homeowners Sub-TOI Combinations	11/11/2025	15,932	17.3
Eagle West Insurance Company	04.0000 Homeowners Sub-TOI Combinations	8/11/2025	4,052	16.0
Armed Forces Insurance Exchange	04.0000 Homeowners Sub-TOI Combinations	6/16/2025	1,167	13.9
Grange Insurance Association	04.0000 Homeowners Sub-TOI Combinations	7/15/2025	2,111	12.4
Spinnaker Insurance Company	04.0000 Homeowners Sub-TOI Combinations	1/30/2025	1,784	11.5
Allstate Indemnity Company	04.0003 Owner Occupied Homeowners	8/25/2025	13,118	11.5
Hartford Fire Insurance Company	04.0000 Homeowners Sub-TOI Combinations	3/6/2025	87	10.0
Trumbull Insurance Company	04.0000 Homeowners Sub-TOI Combinations	3/6/2025	21,715	10.0
COUNTRY Preferred Insurance Company	04.0000 Homeowners Sub-TOI Combinations	2/9/2025	41,416	9.7
Hartford Accident and Indemnity Company	04.0000 Homeowners Sub-TOI Combinations	3/6/2025	860	9.5
Hartford Underwriters Insurance Company	04.0000 Homeowners Sub-TOI Combinations	3/6/2025	1,322	9.5
Allstate Insurance Company	04.0003 Owner Occupied Homeowners	8/25/2025	17,045	8.9
Nationwide Property and Casualty Insurance Company	04.0000 Homeowners Sub-TOI Combinations	10/24/2025	3,688	8.8
American Bankers Insurance Company of Florida	04.0001 Condominium Homeowners	6/1/2025	2,348	8.6
Farmers Casualty Insurance Company	04.0000 Homeowners Sub-TOI Combinations	1/31/2025	23	8.3
Farmers Property and Casualty Insurance Company	04.0000 Homeowners Sub-TOI Combinations	1/31/2025	24,973	8.3
Allstate Indemnity Company	04.0002 Mobile Homeowners	3/24/2025	9,705	7.9
Foremost Insurance Company Grand Rapids, Michigan	04.0003 Owner Occupied Homeowners	9/1/2025	630	6.6
American Modern Property and Casualty Insurance Company	04.0002 Mobile Homeowners	1/15/2025	22,696	6.5
The Cincinnati Insurance Company	04.0000 Homeowners Sub-TOI Combinations	2/1/2025	5,912	5.7
Safeco Insurance Company of America	04.0001 Condominium Homeowners	12/31/2025	11,751	4.9
Allstate Property and Casualty Insurance Company	04.0003 Owner Occupied Homeowners	8/25/2025	43,927	4.9
Praetorian Insurance Company	04.0000 Homeowners Sub-TOI Combinations	9/25/2025	1,442	4.2
Commerce West Insurance Company	04.0000 Homeowners Sub-TOI Combinations	3/1/2025	3,037	4.0
Auto Club MAPFRE Insurance Company	04.0000 Homeowners Sub-TOI Combinations	9/30/2025	1,523	3.0

American Family Insurance Company	04.0000 Homeowners Sub-TOI Combinations	11/3/2025	42,486	0.7
PEMCO Mutual Insurance Company	04.0000 Homeowners Sub-TOI Combinations	9/13/2025	118,902	0.7
Mutual of Enumclaw Insurance Company	04.0000 Homeowners Sub-TOI Combinations	6/5/2025	2,589	0.2
Enumclaw Property & Casualty Insurance Company	04.0005 Other Homeowners	5/16/2025	2,640	0.1
Mutual of Enumclaw Insurance Company	04.0000 Homeowners Sub-TOI Combinations	5/16/2025	1,117	0.0
Fire Insurance Exchange	04.0000 Homeowners Sub-TOI Combinations	6/9/2025	27,447	0.0
COUNTRY Preferred Insurance Company	04.0000 Homeowners Sub-TOI Combinations	12/15/2025	41,416	0.0
Allstate Vehicle and Property Insurance Company	04.0003 Owner Occupied Homeowners	7/14/2025	123,621	0.0
Foremost Property and Casualty Insurance Company	04.0002 Mobile Homeowners	10/15/2025	8,339	-0.3
Foremost Insurance Company Grand Rapids, Michigan	04.0002 Mobile Homeowners	10/15/2025	57,903	-0.3
Amica Mutual Insurance Company	04.0000 Homeowners Sub-TOI Combinations	7/1/2025	18,589	-0.4
Truck Insurance Exchange	04.0000 Homeowners Sub-TOI Combinations	6/9/2025	59,850	-5.0