



Independent Insurance Agents
& Brokers of Washington

OIC Approved Personal Auto Rate Increases in 2025

IIABW has compiled the following list of 64 personal auto rate changes that were approved by the Office of the Insurance Commissioner for 2025. In 2024 there were 105 rate changes.

- The average/mean increase of all personal auto rate filings was 4%, compared to 13% in 2024 and 14% in 2023.
- The range of rate changes in 2025 was -14% (Allstate NA Insurance) to 31% (Mutual of Enumclaw Insurance Co.), compared to 0% to 35% in 2024 and 1% to 37% in 2023.
- There were 8 companies with approved rate decreases and 10 double digit rate increases approved in 2025.

Company	Type of Policy (Sub TOI)	Implementation Date	Affected Policy Holders	% Rate Impact
Mutual of Enumclaw Insurance Company	19.0001 Private Passenger Auto (PPA)	4/28/2025	23,604	31.3
Metromile Insurance Company	19.0001 Private Passenger Auto (PPA)	7/7/2025	13,689	21.6
Privilege Underwriters Reciprocal Exchange	19.0000 Personal Auto Combinations	1/1/2025	2,546	19.9
Encompass Indemnity Company	19.0001 Private Passenger Auto (PPA)	7/12/2025	6,098	19.6
Granwest Property & Casualty	19.0001 Private Passenger Auto (PPA)	6/15/2025	6,713	16.2
Allstate Indemnity Company	19.0001 Private Passenger Auto (PPA)	2/17/2025	5,557	13.4
American Family Mutual Insurance Company, S.I.	19.0001 Private Passenger Auto (PPA)	6/16/2025	18,506	10.7
Progressive Casualty Insurance Company	19.0002 Motorcycle	6/6/2025	60,416	10.4
The Cincinnati Insurance Company	19.0000 Personal Auto Combinations	7/1/2025	7,717	10.0

Safeco Insurance Company of Illinois	19.0002 Motorcycle	3/16/2025	21,127	9.9
Allstate Fire and Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	2/3/2025	200,145	9.1
USAA Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	5/25/2025	101,582	9.0
The Standard Fire Insurance Company	19.0001 Private Passenger Auto (PPA)	1/10/2025	58,909	8.2
Allstate Indemnity Company	19.0001 Private Passenger Auto (PPA)	11/10/2025	3,980	6.9
American Modern Property and Casualty Insurance Company	19.0002 Motorcycle	9/17/2025	482	6.8
Middlesex Insurance Company	19.0002 Motorcycle	2/17/2025	2,244	6.1
Commerce West Insurance Company	19.0001 Private Passenger Auto (PPA)	3/1/2025	4,520	5.4
Mutual of Enumclaw Insurance Company	19.0001 Private Passenger Auto (PPA)	8/1/2025	9,760	4.7
Enumclaw Property & Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	8/1/2025	7,001	4.6
Progressive Casualty Insurance Company	19.0003 Recreational Vehicle (RV)	3/7/2025	46,504	4.5
Farmers Insurance Company of Washington	19.0001 Private Passenger Auto (PPA)	12/27/2025	71,769	4.1
American Family Connect Property and Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	2/20/2025	59,641	4.1
Mid-Century Insurance Company	19.0001 Private Passenger Auto (PPA)	12/27/2025	28,766	4.1
Horace Mann Insurance Company	19.0001 Private Passenger Auto (PPA)	6/16/2025	2,871	4.1
Teachers Insurance Company	19.0001 Private Passenger Auto (PPA)	6/16/2025	1,544	4.1
Horace Mann Property & Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	6/16/2025	815	4.1
PEMCO Mutual Insurance Company	19.0001 Private Passenger Auto (PPA)	4/10/2025	132,447	3.4
Auto Club MAPFRE Insurance Company	19.0001 Private Passenger Auto (PPA)	9/30/2025	1,921	3.0
Hartford Insurance Company of the Midwest	19.0001 Private Passenger Auto (PPA)	8/7/2025	117	2.8
Hartford Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	8/7/2025	48,752	2.7
Economy Preferred Insurance Company	19.0001 Private Passenger Auto (PPA)	10/20/2025	9,267	2.5
Farmers Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	10/20/2025	4,306	2.5
Farmers Property and Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	10/20/2025	46	2.5
Patriot General Insurance Company	19.0001 Private Passenger Auto (PPA)	8/1/2025	19,137	2.2
Garrison Property and Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	5/25/2025	50,567	2.0

United Services Automobile Association	19.0001 Private Passenger Auto (PPA)	5/25/2025	84,673	1.8
Progressive Direct Insurance Company	19.0001 Private Passenger Auto (PPA)	2/7/2025	314,349	0.0
Progressive Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	2/7/2025	136,399	0.0
PEMCO Mutual Insurance Company	19.0001 Private Passenger Auto (PPA)	10/8/2025	125,211	0.0
USAA General Indemnity Company	19.0001 Private Passenger Auto (PPA)	5/25/2025	61,458	0.0
Truck Insurance Exchange	19.0001 Private Passenger Auto (PPA)	8/11/2025	39,948	0.0
GEICO Advantage Insurance Company	19.0003 Recreational Vehicle (RV)	9/18/2025	6,838	0.0
American National Property And Casualty Company	19.0001 Private Passenger Auto (PPA)	8/1/2025	6,377	0.0
American National Property And Casualty Company	19.0001 Private Passenger Auto (PPA)	2/6/2025	5,487	0.0
Encompass Indemnity Company	19.0001 Private Passenger Auto (PPA)	12/13/2025	5,324	0.0
Eagle West Insurance Company	19.0000 Personal Auto Combinations	1/1/2025	3,553	0.0
The Travelers Home and Marine Insurance Company	19.0001 Private Passenger Auto (PPA)	3/30/2025	2,483	0.0
GEICO General Insurance Company	19.0003 Recreational Vehicle (RV)	9/18/2025	2,090	0.0
American Commerce Insurance Company	19.0001 Private Passenger Auto (PPA)	10/16/2025	1,371	0.0
GEICO Choice Insurance Company	19.0003 Recreational Vehicle (RV)	9/18/2025	1,090	0.0
Government Employees Insurance Company	19.0003 Recreational Vehicle (RV)	9/18/2025	946	0.0
Stillwater Property and Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	6/30/2025	622	0.0
Travelers Commercial Insurance Company	19.0001 Private Passenger Auto (PPA)	3/30/2025	495	0.0
GEICO Indemnity Company	19.0003 Recreational Vehicle (RV)	9/18/2025	468	0.0
GEICO Secure Insurance Company	19.0003 Recreational Vehicle (RV)	9/18/2025	220	0.0
Essentia Insurance Company	19.0000 Personal Auto Combinations	8/15/2025	39,015	0.0
American Family Home Insurance Company	19.0001 Private Passenger Auto (PPA)	6/1/2025	5,076	-0.1
Amica Property and Casualty Insurance Company	19.0001 Private Passenger Auto (PPA)	7/1/2025	739	-0.3
Amica Mutual Insurance Company	19.0001 Private Passenger Auto (PPA)	7/1/2025	18,480	-0.9
First National Insurance Company of America	19.0000 Personal Auto Combinations	1/30/2025	182,485	-2.0
Allstate North American Insurance Company	19.0001 Private Passenger Auto (PPA)	10/14/2025	8,451	-2.4

Allstate North American Insurance Company	19.0001 Private Passenger Auto (PPA)	7/24/2025	472	-2.9
Allstate North American Insurance Company	19.0001 Private Passenger Auto (PPA)	11/18/2025	27,336	-3.3
Allstate North American Insurance Company	19.0001 Private Passenger Auto (PPA)	3/11/2025	472	-13.7