

Table of Contents

User Usage Agreement Attachments

Usage Agreement	Usage Agreement.pdf
-----------------	-------------------------------------

Rate-Rule Attachments

(ex. Document Name Attachment Name)

Manual Pages	COMMON_COVERAGES.pdf
Manual Pages	TERRITORIES.pdf
Manual Pages	RATES.pdf
Manual Pages	RATE-GENERAL_RULES.pdf
Manual Pages	RATES-TRUCKS TRACTOR TRAILERS.pdf
Manual Pages	RATES-PRIVATE PASSENGER TYPES.pdf
Manual Pages	RATES-PUBLIC_TRANSPORTATION.pdf
Manual Pages	RATES-FLEET_FACTORS.pdf
Manual Pages	RATES-COMMON_COVERAGES.pdf
Manual Pages	RATES-SPECIAL_PROGRAMS.pdf
Manual Pages	VEHICLE_VALUE_FACTORS.pdf
Manual Pages	DC_STITCHED_F_fixed_pages_only.pdf

Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

Actuarial Certification (P&C)	CIC_CLASS_PLAN_MEMORANDUM.pdf
Actuarial Certification (P&C)	DC_INDICATIONS_MEMORANDUM.pdf
District of Columbia and Countrywide Experience for the Last 5 Years (P&C)	CW_AUTO_PHYSICAL_DAMAGE_2Q2025.pdf
District of Columbia and Countrywide Experience for the Last 5 Years (P&C)	CW_AUTO_LIABILITY_2Q2025.pdf
District of Columbia and Countrywide Experience for the Last 5 Years (P&C)	DC_AUTO_PHYSICAL_DAMAGE_2Q2025.pdf

District of Columbia and Countrywide
Experience for the Last 5 Years
(P&C)

[DC_AUTO_LIABILITY_2Q2025.pdf](#)

District of Columbia and Countrywide
Loss Ratio Analysis (P&C)

[CW_COMMERCIAL_AUTO_LIABILITY_PLR_2024.pdf](#)

District of Columbia and Countrywide
Loss Ratio Analysis (P&C)

[CW_COMMERCIAL_AUTO_PHYSICAL_DAMAGE_PLR_2024.pdf](#)

Side by Side Comparison -
Replacement rates and territories

[TERRITORY_COMPARE.pdf](#)

Side by Side Comparison -
Replacement rates and territories

[RATES_COMPARE.pdf](#)

Side By Side Comparison - FIXED
PAGES ONLY (No Rates)

[DC_AUTO_TRACK_CHANGES.pdf](#)

Filing at a Glance

Companies:	The Cincinnati Casualty Company The Cincinnati Indemnity Company The Cincinnati Insurance Company
Product Name:	Comm Auto-Forms Rules Rates
State:	District of Columbia
TOI:	20.0 Commercial Auto
Sub-TOI:	20.0000 Commercial Auto Combinations
Filing Type:	Rate/Rule
Date Submitted:	07/20/2026
SERFF Tr Num:	CNNA-135000026
SERFF Status:	Closed-APPROVED
State Tr Num:	
State Status:	
Co Tr Num:	CQD-CA-26-60302-DC
Effective Date	05/01/2027
Requested (New):	
Effective Date	05/01/2027
Requested (Renewal):	
Author(s):	Kara Armstead, Pam Wilson, Carey Cash, Karen Groh, Debbie Baum, Mary Sue Rowland, Donna Carroll, Candyce Randolph
Reviewer(s):	Thomas Pruitt (primary)
Disposition Date:	07/21/2026
Disposition Status:	APPROVED
Effective Date (New):	
Effective Date (Renewal):	

General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 07/21/2026	
State Status Changed:	Deemer Date:
Created By: Pam Wilson	Submitted By: Pam Wilson
Corresponding Filing Tracking Number: CNNA-134999156	

Filing Description:

At this time, we are filing revisions to our Rules, Rates and Forms for our Auto refresh to go along with moving to ISO Optional Class Plan.

We are proposing to amend our Commercial Auto rates in the District of Columbia, with a proposed effective date of 5/1/2027. We respectfully submit the attached filing for your review.

For rate impacts, policy counts affected by this rate review, and estimated dollar impacts, please refer to the SERFF Info provided in the Rate/Rule Schedule in the DC Auto Review File.

Our overall proposed rate change is based on a comparison with ISO and an update to our class plan. In this rate review we proposed a 41.5% overall change. With this filing, our first rate change since 2018, we are moving our rates to be in line with ISO loss costs, adjusted for our expenses through a loss cost multiplier and offsetting for the countrywide effects of the class plan update, which we feel to be the most prudent decision based on our quite limited exposure in DC.

As part of this filing we are adjusting our class plan to more closely align with ISO's class plan (formerly called optional class plan or OCP), as well as introducing some new rating variables that are intuitive and improve the precision of our rating. We are also updating forms and rules, generally moving towards ISO as well.

The accompanying Memorandum and manual pages provide more detailed information about these updates.

We feel that our proposed changes are reasonable, not excessive, and not unfairly discriminatory. Thank you for your consideration for this filing.

Company and Contact

Filing Contact Information

Pam Wilson, Forms and Rate Analyst I	Pam-StaffUnd_Wilson@CINFIN.com
PO BOX 145496	513-603-5240 [Phone]
Cincinnati, OH 45250-5496	

Filing Company Information

The Cincinnati Casualty Company
6200 S. Gilmore Road
Fairfield, OH 45014
(513) 870-2000 ext. [Phone]

CoCode: 28665
Group Code: 244
Group Name: Cincinnati Fin Grp
FEIN Number: 31-0826946

State of Domicile: Ohio
Company Type:
State ID Number:

The Cincinnati Indemnity Company
6200 S. Gilmore Road
Fairfield, OH 45014
(513) 870-2000 ext. [Phone]

CoCode: 23280
Group Code: 244
Group Name: Cincinnati Fin Grp
FEIN Number: 31-1241230

State of Domicile: Ohio
Company Type:
State ID Number:

The Cincinnati Insurance
Company
6200 S. Gilmore Road
Fairfield, OH 45014
(513) 870-2000 ext. [Phone]

CoCode: 10677
Group Code: 244
Group Name: Cincinnati Fin Grp
FEIN Number: 31-0542366

State of Domicile: Ohio
Company Type:
State ID Number:

Filing Fees

State Fees

Fee Required?	No
---------------	----

Retaliatory?	No
--------------	----

Fee Explanation:

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Thomas Pruitt	07/21/2026	07/21/2026

Disposition

Disposition Date: 07/21/2026

Effective Date (New):

Effective Date (Renewal):

Status: APPROVED

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Cincinnati Casualty Company	7.000%	22.720%	\$771	6	\$3,392	143.342%	11.542%
The Cincinnati Indemnity Company	7.000%	47.450%	\$18,621	16	\$39,243	144.366%	2.485%
The Cincinnati Insurance Company	7.000%	41.000%	\$125,888	101	\$307,044	144.366%	0.000%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

7.0000%

Overall Percentage Rate Impact For This Filing

41.547%

Effect of Rate Filing-Written Premium Change For This Program

\$145,280

Effect of Rate Filing - Number of Policyholders Affected

123

[illegible]

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Manual Pages		Yes
Rate	Manual Pages		Yes
Rate	Manual Pages		Yes
Supporting Document	Consulting Authorization		Yes
Supporting Document	Actuarial Certification (P&C)		Yes
Supporting Document	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		Yes
Supporting Document	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		Yes
Supporting Document	Side by Side Comparison - Replacement rates and territories		Yes
Supporting Document	Side By Side Comparison - FIXED PAGES ONLY (No Rates)		Yes

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	25.524%
Effective Date of Last Rate Revision:	05/01/2018
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	CNNA-131349856

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Cincinnati Casualty Company	7.000%	22.720%	\$771	6	\$3,392	143.342%	11.542%
The Cincinnati Indemnity Company	7.000%	47.450%	\$18,621	16	\$39,243	144.366%	2.485%
The Cincinnati Insurance Company	7.000%	41.000%	\$125,888	101	\$307,044	144.366%	0.000%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual Pages	CCA-77.2.1 thru CCA-77.3.2	Replacement	CNNA-132033813	COMMON_COVERAGES.pdf
2		Manual Pages	CCA-T-2.1 thru CCA-T-2.3	Replacement	CNNA-131349856	TERRITORIES.pdf
3		Manual Pages	CCA-R.1.1,CCA-R-3.1,CCA-R-5.1 thru CCA-R-5.9,CCA-R-12.1,CCA-R-20.1 thru CCA-R-20.2,CCA-R-29.1 thru CCA-R-29.4, CCA-R-35.1 thru 35.2	Replacement	CNNA-131349856	RATES.pdf
4		Manual Pages	R-GR-1, GR-2.1 thru 2.19, GR-3.1 thru 3.8, R-GR-4.1, R-GR-5.1 thru R-GR-5.975	New		RATE-GENERAL_RULES.pdf
5		Manual Pages	R-TTT-1.1 thru TTT-3	New		RATES-TRUCKS_TRACTOR_TRAILERS.pdf
6		Manual Pages	R-PPT-1.1	New		RATES-PRIVATE_PASSENGER_TYPES.pdf
7		Manual Pages	R-PT-1.1 thru R-PT-4	New		RATES-PUBLIC_TRANSPORTATION.pdf
8		Manual Pages	R-FF-1.1 thru R-FF-1.26	New		RATES-FLEET_FACTORS.pdf
9		Manual Pages	R-CC-1 thru R-CC-3, R-CC-4.1 thru R-CC-4.2, R-CC-5 thru R-CC-7, R-CC-8.1 thru R-CC-8.2, R-CC-9.1 thru R-CC-9.302,R-CC-10.1 thru R-CC-10.88, R-CC-11.1 thru R-CC-11.4	New		RATES-COMMON_COVERAGES.pdf
10		Manual Pages	R-SP-1.1 thru R-SP-1.3, R-SP-2.1	New		RATES-SPECIAL_PROGRAMS.pdf
11		Manual Pages	CCA-VV-1.1 thru CCA-VV-1.872, CCA-VV-2.1 thru CCA-VV-2.18	Replacement	CNNA-130952291	VEHICLE_VALUE_FACTORS.pdf
12		Manual Pages	GR-1.1, 3.1,12.1,13.1,18.1, CCA-1.1, 2.1-2.3, 3.1-3.4, 3.6-3.7, 5.2,11.1,12.1,18.1,19.1, 19.2,20.6,20.7,21.2,	Replacement	CNNA-132033813, CNNA-133002398, CNNA-131924660	DC_STITCHED_F_fixed_pages_only.pdf

			27.1,34.1,35.1,36.1,43.1,50.8 ,61.3,61.3,64.1- 64.3,68.1,69.1-69.3,70.2- 70.4,71.1, 78.1,78.2,80.1,81.2,84.1,87.1 ,95.1,95.2, 96.1,97.1, STATE- 1.1			
--	--	--	---	--	--	--

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (P&C)
Comments:	Please see attached
Attachment(s):	CIC_CLASS_PLAN_MEMORANDUM.pdf DC_INDICATIONS_MEMORANDUM.pdf
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Comments:	Please see attached
Attachment(s):	CW_AUTO_PHYSICAL_DAMAGE_2Q2025.pdf CW_AUTO_LIABILITY_2Q2025.pdf DC_AUTO_PHYSICAL_DAMAGE_2Q2025.pdf DC_AUTO_LIABILITY_2Q2025.pdf
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Comments:	Please see attached
Attachment(s):	CW_COMMERCIAL_AUTO_LIABILITY_PLR_2024.pdf CW_COMMERCIAL_AUTO_PHYSICAL_DAMAGE_PLR_2024.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Side by Side Comparison - Replacement rates and territories
Comments:	
Attachment(s):	TERRITORY_COMPARE.pdf RATES_COMPARE.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Side By Side Comparison - FIXED PAGES ONLY (No Rates)
Comments:	Please see attached
Attachment(s):	DC_AUTO_TRACK_CHANGES.pdf
Item Status:	
Status Date:	