

## South Carolina April 2024

Company	Type	Filing Number	Description
AIG Property Casualty Co.	PPA	APCG-133992838	<p>Rate: AIG Property Casualty Company is filing to revise its Private Client Group Private Passenger Automobile Program in South Carolina. The proposed total rate impact is +19.9%, applicable to an in-force premium of approximately \$3.7M, 959 policyholders and 3,045 vehicles as of October 31, 2023. The proposed effective date is July 15, 2024 for both new business and renewal business.</p>
American Modern Property and Casualty Ins. Co.	PPA	AMMH-133983880	<p>Rate: American Modern Property and Casualty Insurance Company submits for your review and approval rate revisions to our Collector Vehicle Program. The rate revisions are as follows:</p> <ul style="list-style-type: none"> <li>• Base Rate – Revised rates for Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist, Underinsured Motorist, Uninsured Motorist Property Damage and Underinsured Motorist Property Damage</li> </ul> <p>We request an effective date of 07/10/2024 for new business and 07/20/2024 for renewal business. Overall rate impact 4.0%</p>
Esurance Ins. Co.	PPA	ALSE-134084033	<p>Rate: This is a symbol filing for all acceptable vehicles. This filing company is closed to new business. Esurance has, however, supplied a new business effective date for special business cases. For example, to accommodate a new business policy in the same company to a policyholder that has been reinstated, or if a cancel/re-write is necessary. Eff 6/27/24</p>

First National Ins. Co of America	PPA	LBPM-134001981	<p><b>Rate:</b> In accordance with South Carolina's filing provision, we are proposing changes to our auto product. There is a +18.0% rate impact with this revision. Changes included in this filing are as follows:  Updates with this revision  -Base Rates  -Fixed Expense  -Model Year eff 5/28/24</p>															
First National Ins. Co of America	PPA/RV	LBPM-133895088	<p><b>Rate:</b> With this filing, we are making rate adjustments to Safeco's Recreational Vehicle program. The overall rate impact on the Recreational Vehicle program is +2.5% (+5.7% for motor homes; +0.0% for trailers). Eff 4/29/24</p>															
Homeowners Choice Prop & Cas. Ins. Co.	HO	MERL-133798451	<p><b>Rate/Rule: Summary</b>  The filing documents are submitted for Homeowners Choice Property &amp; Casualty Insurance Company's (the Company) South Carolina Homeowners Program Rate Filing. The Company's initial filing for this program, MERL-133221129, was approved effective 9/1/2022 for new business. The effective date for this filing is 7/1/2024 for new and renewal business.  <b>Indicated and Proposed Changes:</b></p> <table border="0"> <tr> <td colspan="3"><b>Inforce Premium</b></td> </tr> <tr> <td colspan="3">04/30/2023</td> </tr> <tr> <td>(000s)</td> <td>Rate Level</td> <td></td> </tr> <tr> <td></td> <td>Indication</td> <td>Rate Change</td> </tr> <tr> <td>\$ 4,610</td> <td>59.1%</td> <td>20.0%</td> </tr> </table> <p>The proposals include revising HO-3 and HO-5 rates by +20.0% for all territories.</p>	<b>Inforce Premium</b>			04/30/2023			(000s)	Rate Level			Indication	Rate Change	\$ 4,610	59.1%	20.0%
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Insurance Services Off. Inc	PPA	ISOF-G134070611	<p><b>Rate/Rule:</b> This submission is our annual RAPA Physical Damage and Liability symbols review where the symbols for existing VINs are adjusted based on their loss experience. This submission is not adding any new VINs.eff 4/23/24 no rate impact</p>															
Insurance Services Off. Inc	PPA	ISOF-134063269	<p><b>Rate/Rule:</b> This filing updates new model year records and new records for prior model years that we now have information for.  Eff 4/12/24</p>															

<p><b>Insurance Services Off. Inc</b></p>	<p><b>PPA</b></p>	<p><b>ISOF-134063317</b></p>	<p><b>Rate/Rule: This filing updates new model year records and new records for prior model years that we now have information for. Eff 4/12/24</b></p>
<p><b>Insurance Services Off. Inc</b></p>	<p><b>PPA</b></p>	<p><b>ISOF-134024746</b></p>	<p><b>Rate/Rule: We hereby submit the auto symbols update. PP-2008-R08VS was filed in South Carolina pre-SERFF and contains the complete VSR program rules. Enclosed are revised 2024, 2023, 2022, 2021 and 2020 model year Symbol pages reflecting the Symbol revisions resulting from ISO's VSR Review. Eff 4/29/24</b></p>
<p><b>GEICO Indemnity Company GEICO Casualty Company Government Employees Insurance Company GEICO Choice Insurance Company</b></p>	<p><b>PPA</b></p>	<p><b>GECC-133953569</b></p>	<p><b>Rate/Rule: GEICO Indemnity (GI) company proposes updates to the Driving Record Sub-Classification Factors. South Carolina state-specific factors have been used in all appropriate coverages. GEICO Indemnity Company Private Passenger Auto Rule 3.B. Secondary Classification has been updated to reflect this change. These changes are based on one year of automobile accident year losses ending December 31st, 2022, and developed to an ultimate settlement basis evaluated as of May 31st, 2023. Base rates are adjusted so the overall impact of these changes is premium neutral. We are modifying the below Private Passenger and Miscellaneous rules to make a clerical update to the Multi-Line Discount rule and to allow for removal of the E-Banking Discount. GE/GI • MISC Rule 5 • MISC Rule 6 • PPA Rule 31 GC • MISC Rule 6 • PPA Rule 28 • PPA Rule 31 Eff 5/16/24 , no overall rate impact</b></p>

<p><b>Auto-Owners Insurance Company Owners Insurance Company</b></p>	<p><b>PPA</b></p>	<p><b>AOIC-133395455</b></p>	<p><b>Rate: semi annual base rates modification</b>  <b>AOIC- %10.4</b>  <b>OIC- % 9.7</b>  <b>Eff 4/23/24</b></p>
<p><b>State Farm Fire and Casualty Company State Farm Mutual Automobile Insurance Company</b></p>	<p><b>PPA</b></p>	<p><b>SFMA-133986715</b></p>	<p><b>Rate/Rule: Our last general rate change in South Carolina was effective December 4, 2023 for New and Renewal Business and produced a 9.9% all coverages change to State Farm Mutual and a 9.9% all coverages change to State Farm Fire and Casualty. With this filing, for Personal Vehicles, we are including an overall increase of 9.0% to State Farm Mutual and an overall increase of 8.1% to State Farm Fire and Casualty. Eff 6/24/24</b></p>
<p><b>The Travelers Home and Marine Insurance Company Travelers Commercial Insurance Company</b></p>	<p><b>PPA</b></p>	<p><b>TRVD-134072399</b></p>	<p><b>Rate/Rule: We are submitting a symbols filing for the Quantum Auto program. This filing includes symbol assignments for newer Model Year VINs that had not been previously filed. This filing may delete a small number of existing VINs due to an ISO data update. For all VINs that are not deleted, the symbol assignments are unchanged. As this filing is adding and deleting VINs due to an ISO data update, there is no policyholder dislocation. The originally approved symboling procedure has not changed with this filing. Eff 6/24/24</b></p>
<p><b>The Travelers Home and Marine Insurance Company Travelers Commercial Insurance Company</b></p>	<p><b>HO</b></p>	<p><b>TRVD-133967986</b></p>	<p><b>Rate:</b>  <b>Summary of Changes</b>  <b>This filing is being submitted with revisions to the South Carolina Quantum Homeowners and HighValue Homeowners programs. With this filing we are making revisions to the Base Rates.</b>  <b>The overall impact of this filing is +7.7%.</b>  <b>Policy Form Impact</b>  <b>Dwelling 7.6%</b>  <b>Tenant 2.4%</b>  <b>Condo 16.6%</b>  <b>Overall 7.7%</b>  <b>In order to improve and update our Indication process we are proposing the following change to methodology and data:</b>  <b>Catastrophe Losses</b>  <b>The Non-Modeled Weighted Catastrophe Loss Multiplier (NMWCLM) calculation in the Catastrophe</b></p>

			Losses exhibit has been adjusted to assign Hurricane losses for 2019-2021 to the correct peril column. Previously they were inadvertently assigned to other peril columns. The impact to the overall indication is minimal. This change e applies to renewal business issued on or after 5/10/2024 and effective on or after 6/29/2024
Auto-Owners Insurance Company Owners Insurance Company	HO/MH	AOIC-134013263	Rate/Rule: Modify the base rates for an overall change of 16.9%. eff 7/10/24
Selective Ins. Co. of America	PPA	SELC-134040099	Rate: In accordance with the state File and Use regulation, Selective Insurance Company of America is hereby filing an update to its Personal Auto program. There is no rate impact to the policy-holders for this change. Overall Rate Level Effect: 0.0% For renewal business processed on or after 05/06/2024. The components of this filing are as follows: 1.Liability Increased Limits Factor Notations a.Amending the current table note for bodily injury limits and page footnote to include application to renewal business, specifying that BI limits below 100/300 or 300CSL will no longer be available for renewal business.
Selective Ins. Co of America	PPA	SELC-133945052	Rate Selective Insurance Company of America is revising rate in our Personal Automobile program. Overall Rate Effective: 30.0% Indication: 48.2% 1. Base Rates Base rates, UM/UIM base rates and increased limits were adjusted according to the indications by coverage to achieve an overall +30.0%. Current and proposed base rates are displayed in VAR-Auto. Eff date 5/31/24

<b>Travelers Prop &amp; Cas. Ins. Co.</b>	<b>PPA</b>	<b>TRVD-134072352</b>	<b>Rate/Rule: The purpose of this filing is to submit an updated copy of our Travelers Proprietary Symbol assignments. This update includes addition of new VINs and deletion of VINs reflecting an ISO data update. These symbols will be used for 1990 and subsequent model years for both Liability and Physical Damage. For 1989 and prior model years, Travelers Proprietary Symbols will be used for Liability. ISO Symbols will be used for Physical Damage which they will continue to file on our behalf. This filing may delete a small number of existing VINs due to an ISO data update. For all VINs that are not deleted, the symbol assignments are unchanged. As this filing is adding and deleting VINs due to an ISO data update, there is no policyholder dislocation. The originally approved symboling procedure has not changed with this filing. Eff 4/29/24</b>
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