

South Carolina June 2024

Company	Type	Filing Number	Description
Allstate Ins. Co.	PPA	ALSE-134032349	<p>Rate: With this filing, Allstate is implementing an overall 7% rate level change to the Allstate Insurance Company (AIC) Private Passenger Auto (PPA) program in the state of South Carolina. The overall rate level change has been achieved through revision of the Rate Adjustment Factors, Rental Reimbursement Base Rate and Towing and Labor Cost Base Rates.</p> <p>This change will apply to new business written on or after 5/27/2024 and for renewals effective on or after 7/1/2024.</p>
Allstate Ins. Co.	HO/TEN	ALSE-134138854	<p>F/R/R: Allstate Insurance Company (the “Company”), an Illinois property and casualty insurance company licensed in South Carolina, hereby files with the South Carolina Department of Insurance (the “Department”) this Notice of Intent to withdraw one product offering through non-renewals of Allstate policyholders, while providing customers with another insurance solution whereavailable.</p> <p>This filing applies to: Renters - Allstate Insurance Company Eff 9/16/24 Overall rate impact 0%</p>
American Family Home Ins. Co.	PPA/COLL	MRTM-134034957	<p>Rate: The Company is filing rate revisions to its previously approved Collector Vehicle Program. In this filing the base rates are being revised and territory rating is being introduced. Eff 6/1/24</p> <p>Overall Rate impact 6.500%</p>
American Modern Prop & Casualty Ins. Co.	HO	AMMH-133709429	<p>F/R/R: American Modern Property and Casualty Insurance Company (AMPC) is implementing rate/rule, underwriting guidelines, and form filing for our currently approved Homeowner FLEX SM program in South Carolina. We are proposing these changes to be effective</p>

			<p>05/18/2024 for new business and 05/18/2024 for renewal business.</p> <p>General Differences:</p> <ul style="list-style-type: none"> • The Roof Exclusion now excludes roof damage caused by any peril insured except fire. The previous edition only excluded the perils of windstorm or hail. • The appropriate roof loss settlement will now be determined by reference to the applicable percentage in the Roof Benefit Schedule depending on roof age and roof type. The roof benefit schedule payout is reduced for roofs 16 years and older. • We have added new Roof Score rating variables. <ul style="list-style-type: none"> o Roof Score is determined using property attributes provided from Cape Analytics, which has been approved by the South Carolina Department of Insurance under SERFF filing number STAT-132988645. <p>Overall Rate Impact 18.001%</p>
Carfax Advisory Services LLC	PPA	CARF-133993609	<p>Rate/Rule: CARFAX Advisory Services LLC is implementing in South Carolina several factors to apply in automobile insurance underwriting and rating plans, including Annual Mileage, Length of Ownership, Number of Owners, Ownership Type, Vehicle Damage or Disrepair Indicator, and Severe Problem Indicator. The vehicle information licensed to CARFAX subscribers has proven to accurately reflect the propensity for future loss in automobile liability and physical damage. Because the information in the CARFAX Vehicle History Database contains only data related to vehicles, not personal information related to the driver or insured, these factors allow carriers to rate the actual vehicle exposure, without bias associated with using the attributes of individual persons. No overall rate impact Eff 6/2/24</p>
Central Mutual Ins. Co.	HO	CEMC-134048899	<p>Rate/Rule: Effective September 1, 2024 new and renewal business, the Central Mutual Insurance Company wishes to place on file a conversion to our TruRate 2.0 rating algorithm, which is based on new GLM models and impacts many components of the existing algorithm. Along with the revised algorithm, we wish to make revisions to several rules. These changes will result in an overall net effect of 6.3%</p>

<p>Foremost Ins.. Co. Grand Rapids, MI</p>	<p>RV</p>	<p>FORE-134074038</p>	<p>Rate: Our last rate level adjustment was 14.9%, effective June 15, 2023, for new and renewal business. We currently have 601 policies in force. We are implementing the following changes. Base Rates We are revising our rates for Other Than Collision, Collision, Bodily Injury, Property Damage, and Medical Payments. Limit of Liability We are revising our limit of liability factors for Bodily Injury, Property Damage, and Medical Payments. Overall Effect The combined overall effect of this filing is 10.9%.</p>
<p>GEICO Indemnity Co.</p>	<p>MTC</p>	<p>GECC-134019305</p>	<p>Rate: GEICO Indemnity proposes changes to our motorcycle territory group definitions and rate relativities as well as the introduction of model year factors for Bodily Injury, Property Damage, Uninsured Motorists, Underinsured Motorists, Uninsured Motorists Property Damage, and Underinsured Motorists Property Damage coverages. The premium impact will be 0% overall. Eff 4/11/24</p>
<p>GEICO Secure Ins. Co.</p>	<p>PPA</p>	<p>GECC-133862940</p>	<p>Rate/Rule: We submit the below changes to our voluntary private passenger automobile and recreational vehicle product in GEICO Secure Insurance Company (GS) in South Carolina. These changes include new rates, rules, and rating factors. With the revisions outlined in this filing, the RV program will continue to adopt rating elements from voluntary private passenger automobile as shown in the rate pages. These revisions are derived from an updated model utilizing a new solving methodology, which are detailed in the Confidential Memorandum. Base Rates, Expense Constants, and Recreational Vehicle Liability Factors have been offset so that the proposed factor changes are premium neutral by coverage. This will maintain the current rate level for GS in pending SERFF Filing # GECC- 133793772. Miscellaneous Rule M-10 is being updated with this proposal. Eff 12/3/23</p>
<p>Insurance Services Ofc.</p>	<p>PPA</p>	<p>ISOF-G134117764</p>	<p>Rate/Rule: LPMP symbols are provided for 2024 and 2025 New and Renamed Vehicle Series The methodology used to determine the new vehicle symbols can be found in PP-2021-RLP1 / ISOF-132961717 Eff 6/18/24</p>

Insurance Services Ofc.	PPA	ISOF-G134146735	Rate/Rule: This filing updates new model year records and new records for prior model years that we now have information for. The methodology used to determine the new vehicle symbols can be found for the 2014 program in Section A of filing PP2014-RAVLP / ISOF-129475891. Eff 6/18/24
Insurance Services Ofc.	PPA	ISOF-G134133674	Rate/Rule: This filing represents an annual review of previously filed symbols. The methodology used to determine the new vehicle symbols can be found for the 2020 program in Section A of filing PP2020-RAV20 / ISOF-132397024. EFF 6/18/24
Insurance Services Ofc.	PPA	ISOF-G134146743	Rate/Rule: This filing updates new model year records and new records for prior model years that we now have information for. The methodology used to determine the new vehicle symbols can be found for the 2011 program in Section A of filing PP2011-RAVEH / ISOF-127357357. Eff 6/18/24
GEICO Indemnity Company Government Employees Insurance Company	PPA	GECC-134048217	Rate/Rule: In this filing, we are removing portions of Rule 20 in the companies listed above, as they are redundant to other materials filed with the state. Eff 7/18/24 No overall rate impact
Nationwide Insurance Company of America Nationwide General Insurance Company Nationwide Mutual Insurance Company Nationwide Property and Casualty Insurance Company	HO	NWPP-134043020	Rate/Rule: This filing reflects the detail of our Homeowner, Tenant and Condominium rate change, as well as details around our deductible and roof rating changes for the Homeowners policies and incorporates the feedback we received during that meeting. We are filing these changes to be effective 09/23/2024 for new business and 10/17/2024 for renewal business. The overall premium impact proposed is an increase of 15.3%.
LM General Insurance Company LM Insurance Corporation	MTC	LBPM-134064165	Rate: We are submitting the following revisions to our Motorcycle program. The changes associated with this revision has a 6.0 % impact by impacting the following: •Base Rate Adjustment Factors Please note, our market share data is not granular enough to reflect our Motorcycle market share. Eff 11/7/24

<p>Main Street America Assurance Company NGM Insurance Company</p>	<p>PPA</p>	<p>NGMC-134121575</p>	<p>F/R/R: NGM Insurance Company and Main Street America Assurance Company (“MSA”) have decided to retire the following products:</p> <ul style="list-style-type: none"> • Standard Private Passenger Auto <p>This product retirement is part of an enterprise strategy to better align product offerings in the market and to retire legacy systems. In accordance with this strategy, MSA now intends to retire and withdraw the aforementioned products. Please note that this change does not impact any other lines of business or products written by MSA nor is MSA withdrawing or surrendering its certificates of authority. In accordance with the Insurance Department’s guidance, it is MSA’s intent to begin notifying agents on October 11, 2024 and to begin nonrenewing policyholders on and after December 15, 2024. We expect the nonrenewals and withdrawal to be completed by December 16, 2025.</p>
<p>Nationwide General Ins. Co.</p>	<p>PPA</p>	<p>NWPP-134042351</p>	<p>Rate: Nationwide General Insurance Company, are implementing rates applicable to the revision of our Private Passenger Auto Program. Eff date 8/8/24 overall rate impact 11.8%</p>
<p>Nationwide Mutual Ins. Co.</p>	<p>PPA</p>	<p>NWPP-134042373</p>	<p>Rate: This filing is being submitted on behalf of the Nationwide Mutual Insurance Company, are the rates applicable to the revision of our Private Passenger Auto Program. Eff 8/8/24 Overall Rate Impact 7.9%</p>
<p>Nationwide Ins. Co. of America</p>	<p>PPA</p>	<p>NWPP-134042484</p>	<p>Rate: This filing is being submitted on behalf of the Nationwide Insurance Company of America, are the rates applicable to the revision of our Private Passenger Auto Program. Eff 8/8/24 No Overall Rate Impact</p>

<p>Nationwide Prop & Cas. Ins. Co.</p>	<p>PPA</p>	<p>NWPP-134042426</p>	<p>Rate: This filing is submitted on behalf of the Nationwide Property & Casualty Insurance Company, are the rates applicable to the revision of our Private Passenger Auto Program. Eff date 7/8/24 Overall Rate impact 11.7%</p>
<p>Root Ins. Co.</p>	<p>PPA</p>	<p>CLIN-134071600</p>	<p>Rate/Rule: Submitting modifications to the Root Ins. Co. PPA program. The base rates are being updated to a rate level change of 6.8% Eff date 7/1/24</p>
<p>Travelers Personal Ins. Co.</p>	<p>HO</p>	<p>TRVD-134006508</p>	<p>Rate/Rule: This filing is being implemented with revisions to the South Carolina Quantum Homeowners 2.0 program. With this filing, we are revising our Windstorm or Hail Deductible – Percent factors for Wind, Tornado, and Hail. We are revising these factors for Dwelling and Landlord Dwelling. The updated factors are more in line with recent experience. Additionally, we are updating Rule 900: Buried Utility Lines Coverage and Rule 917: Equipment Breakdown Coverage to reflect that the endorsements can only be added or removed during the new business underwriting window or on the renewal effective date. Also, we are making an editorial update to Rule 815: Decreasing Deductible. We are including a mocked-up copy of the rules along with a final copy for review. Lastly, we are adjusting Base Rates by peril. The overall impact of this filing is +13.3%. eff 6/24/24</p>

Universal Ins. Co.	PPA	CMCG-134039613	Rate/Rule: Universal Insurance Company's submits a rate revision on its South Carolina Automobile Program. Our proposed effective date for the rate revision is 8/1/24 and 9/1/24 for new business and renewals respectively. With this change, the company is seeking to move the overall rate level closer in line with the indicated level. We are revising base rates, location rating, and adding by channel pricing called 'Member Choice' as a rating variable. In addition to these rating changes, we are also updating our service fee structure to align to the industry, removing the annual policy option, and updating our language around down payments. In support of the location rating, we are continuing with closely aligning to competitor filing 'PRGS133505963' which started with our 2/1/24 filing. The fee schedule has been updated as well to align closer with competitor filings GECC-133781494 and ALSE-133090896. Overall Rate impact 12.1%
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