



Rhode Island October 2018

All filings listed have been approved.

COMPANY	TYPE	FILING NUMBER	DESCRIPTION
Allstate Fire and Casualty IC	PPA	ALSE-131672257	Rate: With this filing, Allstate is revising the following rating plan for the Allstate Fire and Casualty Insurance Company (AFCIC) Private Passenger Automobile program in the state of Rhode Island: Certified Risk Surcharge. In accordance with Rhode Island House Bill 8271/S 2154, Certified Risk Surcharge has been removed for applicable customers. The rate level impact of this change is targeted to be 0.0%. In order to achieve this, Rate Adjustment Factors have been Revised. This change will apply to new business written on or after November 19, 2018 and to renewals effective on or after December 20, 2018.
Allstate Indemnity Co	PPA	ALSE-131672161	Rate/Rule: With this filing, Allstate is revising the following rating plans for the Allstate Indemnity Company (AI) Private Passenger Automobile program in the state of Rhode Island: Certified Risk Surcharge, Driving Record Addend, Inexperienced Operator Addend. In accordance with Rhode Island House Bill 8271/S 2154, Certified Risk Surcharge has been removed for applicable customers. The rate level impact of this change is targeted to be 0.0%. In order to achieve this, Rate Adjustment Factors have been revised. This change will apply to new business written on or after November 19, 2018 and to renewals effective on or after December 20, 2018.
Allstate Insurance Company	PPA	ALSE-131672196	Rate/Rule: With this filing, Allstate is revising the following rating plan for the Allstate Insurance Company (AIC) Private Passenger Automobile program in the state of Rhode Island: Certified Risk Surcharge. In accordance with Rhode Island House Bill 8271/S 2154, Certified Risk Surcharge has been removed for applicable customers. The rate level impact of this change is targeted to be 0.0%. In order to achieve this, Rate Adjustment Factors have been revised. This change will apply to new business written on or after November 19, 2018 and to renewals effective on or after December 20, 2018. This company is closed to new business. We have, 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.
Allstate Property and Casualty IC	PPA	ALSE-131672229	Rate/Rule: With this filing, Allstate is revising the following rating plan for the Allstate Property and Casualty Insurance Company (APC) Private Passenger Automobile program in the state of Rhode Island: Certified Risk Surcharge. In accordance with Rhode Island House Bill 8271/S 2154, Certified Risk Surcharge has been removed for applicable customers. The rate level impact of this change is targeted to be 0.0%. In order to achieve this, Rate Adjustment Factors have been revised. This change will apply to new business written on or after November 19, 2018 and to renewals effective on or after December 20, 2018. This company is closed to new business. We have, 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.

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American Strategic Insurance Corp	HO	AMSI-131074727	Rate/Rule: New Program Rate/Rule filing for our Homeowners products in Rhode Island. Effective 6/1/19.
Arity LLC	PPA	ALSE-131435578	Rate: With this filing, Arity, LLC is introducing their driving score model, Drivesight 2.0, in the state of Rhode Island. Arity is a technology, data, and data analytics company founded by Allstate to provide products and services to the broader insurance industry. Arity is submitting this filing as a rating organization. Each subscribing insurance company will define their usage based insurance (UBI) program and how the Arity driving score will be leveraged within their UBI program. While subscribers will reference Arity's filings to expedite review, it is the responsibility of these insurance companies to file their UBI program and supporting rules and rates with the Rhode Island Department of Business Regulation. Arity is requesting that some filing materials be treated as confidential pursuant to R.I. Gen. Laws §38-2-2 (4)(B) and R.I. Gen. Laws §6-41-1 (4). Arity is seeking an effective date on or before May 25, 2018.
Great Northern Insurance Company Pacific Indemnity Company Vigilant Insurance Company Federal Insurance Company	PPA	ACEH-131557146	<p>Form/Rate/Rule: We are filing for your review and approval revisions to our Masterpiece rates and rules in the state of Rhode Island. The following are revisions being made in this filing:</p> <ul style="list-style-type: none"> • Introduce the Accident/Violation Surcharge • Introduce the Auto with Home Portfolio Discount • Eliminate the Masterpiece Rating Tier • Driver Risk Factors • Commuting Usage • Comprehensive and Collision Deductible Factors • Agreed Value • Violation Definitions • Elimination of the Additional Violations Surcharge and Chargeable Accident Surcharge • Model Year Factors • Base Rates <p>We are also submitting this day a companion Liability and Excess rule filing; ACEH-131557047. Effective 11/19/18.</p>
Quincy Mutual Fire IC	PPA	QUEN-131163438	Rate/Rule: After reviewing our RI Personal Automobile book of business, we are filing several Rate and Rule changes that result in an overall rate change of 7.6%. Effective 12/1/18.
The Cincinnati Casualty Co	HO	CNNB-131378178	Form/Rate/Rule: With this filing we are introducing forms, rules and rates for our independent homeowner program in Rhode Island under the Cincinnati Casualty Company. Since this is an initial filing there is no rate or coverage impacts. We are withdrawing the ISO forms under a separate filing, C-H-18-5021-RI (CNNB-131551785)
The Insurance Company of the State of Pennsylvania	HO	APCG-131499280	Form/Rate/Rule: The Insurance Company of the State of Pennsylvania is filing a new renters program in the state of Rhode Island. This new program will offer rental insurance to lease holders of apartments in Avalon Bay buildings. Please note that our previous filing approved under SERFF Tracking number APCG-131327898 was for a group policy and this filing is for an individual policy. Effective 10/30/18.