

State: Missouri **Filing Company:** ACUITY, A Mutual Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Lori/Technology Factor

Filing at a Glance

Company: ACUITY, A Mutual Insurance Company
Product Name: Personal Auto
State: Missouri
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 07/17/2013
SERFF Tr Num: ACUT-129118221
SERFF Status: Closed-REVIEWED
State Tr Num:
State Status: REVIEWED
Co Tr Num: 19-07-19-13R

Effective Date: 08/15/2013
Requested (New):
Effective Date: 08/15/2013
Requested (Renewal):
Author(s): Deb Borucki, Heidi White
Reviewer(s): Rebecca Helton (primary)
Disposition Date: 07/23/2013
Disposition Status: REVIEWED
Effective Date (New): 08/15/2013
Effective Date (Renewal): 08/15/2013

State: Missouri **Filing Company:** ACUITY, A Mutual Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
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General Information

| | |
|---------------------------------------|---|
| Project Name: Lori | Status of Filing in Domicile: Pending |
| Project Number: Technology Factor | Domicile Status Comments: |
| Reference Organization: | Reference Number: |
| Reference Title: | Advisory Org. Circular: |
| Filing Status Changed: 07/23/2013 | |
| State Status Changed: 07/23/2013 | Deemer Date: |
| Created By: Deb Borucki | Submitted By: Deb Borucki |
| Corresponding Filing Tracking Number: | |
| State TOI: 19.0 Personal Auto | State Sub-TOI: 19.0001 Private Passenger Auto (PPA) |

Filing Description:

ACUITY, A Mutual Insurance Company is modifying the rating logic in our Personal Auto line of business. In anticipation of vehicles becoming more and more technologically advanced, we are introducing a vehicle technology factor. Until this technology becomes more prevalent, the factor will remain neutral.

Company and Contact

Filing Contact Information

| | |
|----------------------|---------------------------------|
| Debra Borucki, | dborucki@acuity.com |
| 2800 S. Taylor Drive | 920-458-9131 [Phone] 1106 [Ext] |
| Sheboygan, WI 53081 | |

Filing Company Information

| | | |
|------------------------------------|-------------------------|-----------------------------------|
| ACUITY, A Mutual Insurance Company | CoCode: 14184 | State of Domicile: Wisconsin |
| 2800 S. Taylor Drive | Group Code: | Company Type: Property & Casualty |
| Sheboygan, WI 53081 | Group Name: | State ID Number: |
| (920) 458-9131 ext. 1539[Phone] | FEIN Number: 39-0491540 | |

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

NAIC Number: 14184

Have you reviewed the General Instructions document? (yes/no)(General Instructions updated 9/14/07): Yes

If this is a rate filing, was rate data added on the rate/rule schedule? (yes/no): Yes

SERFF Tracking #:

ACUT-129118221

State Tracking #:

Company Tracking #:

19-07-19-13R

State:

Missouri

Filing Company:

ACUITY, A Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto

Project Name/Number:

Lori/Technology Factor

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|----------------|------------|----------------|
| REVIEWED | Rebecca Helton | 07/23/2013 | 07/23/2013 |

State: Missouri
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Lori/Technology Factor
Filing Company: ACUITY, A Mutual Insurance Company

Disposition

Disposition Date: 07/23/2013

Effective Date (New): 08/15/2013

Effective Date (Renewal): 08/15/2013

Status: REVIEWED

Comment:

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|------------------------------------|-----------------------------|------------------------|--|--|-----------------------------------|---------------------------------|---------------------------------|
| ACUITY, A Mutual Insurance Company | 0.000% | 0.000% | \$0 | 255 | \$105,808 | 0.000% | 0.000% |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|---|----------------------|---------------|
| Supporting Document | Filing Memorandum | REVIEWED | Yes |
| Supporting Document | Exhibit A, B, & C (20 CSR 500-4.200) | REVIEWED | Yes |
| Supporting Document | Actuarial Justification | REVIEWED | Yes |
| Rate | Rating Factors | REVIEWED | Yes |
| Rate | Additional Rates, Rating and Discount Factors | REVIEWED | Yes |

SERFF Tracking #:

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State:

Missouri

Filing Company:

ACUITY, A Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto

Project Name/Number:

Lori/Technology Factor

Rate Information

Rate data applies to filing.

Filing Method:

Use and File

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

-1.400%

Effective Date of Last Rate Revision:

03/17/2013

Filing Method of Last Filing:

Use and File

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|------------------------------------|-----------------------------|------------------------|--|--|-----------------------------------|---------------------------------|---------------------------------|
| ACUITY, A Mutual Insurance Company | 0.000% | 0.000% | \$0 | 255 | \$105,808 | 0.000% | 0.000% |

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Product Name:

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Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments |
|----------|------------------------|---|-------------------------|-------------|------------------------------|---|
| 1 | REVIEWED 07/23/2013 | Rating Factors | B2, B4, B6, B8, B9, B11 | Replacement | | MO (B-Rating Logic).pdf |
| 2 | REVIEWED 07/23/2013 | Additional Rates, Rating and Discount Factors | F1, F29 | Replacement | | MO (F-Add'l Rates, Rating & Discount Factors).pdf |

BODILY INJURY***1. Bodily Injury (Private Passenger Car, Utility Car, Farm Truck, Special Interest Car)**

- a. Base rate * territory factor
- b. a. * BI symbol factor
- c. b. * BI vehicle technology factor
- d. c. * liability model year factor (not applicable if nonowned auto)
- e. d. * increased limit factor
- f. e. * level factor
- g. f. * responsibility factor
- h. g. * valued customer factor
- i. h. * safe driver discount factor
- j. i. * reinstatement surcharge factor
- k. j. * persistency discount factor
- l. k. * performance surcharge factor
- m. l. * point surcharge factor
- n. m. * class factor
- o. n. * driver age factor
- p. o. * annual mileage factor
- q. p. * permissive use factor
- r. q. * nonowned discount factor (if applicable)
- s. r. * longevity factor
- t. s. + expense fee
- u. t. * term factor
- v. u. * profession discount factor (if applicable)

Rounding: Round step v. to the nearest 1.00. Round all other steps to the nearest .10.

2. Bodily Injury (Antique Car)

- a. Base rate * territory factor
- b. a. * increased limit factor
- c. b. * level factor
- d. c. * responsibility factor
- e. d. * valued customer factor
- f. e. * safe driver discount factor
- g. f. * reinstatement surcharge factor
- h. g. * persistency discount factor
- i. h. * class factor
- j. i. * .25
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)

Rounding: Round step n. to the nearest 1.00. Round all other steps to the nearest .10.

PROPERTY DAMAGE

- *1. Property Damage (Private Passenger Car, Utility Car, Farm Truck, Special Interest Car)
- a. Base rate * territory factor
 - b. a. * PD symbol factor
 - c. b. * PD vehicle technology factor
 - d. c. * liability model year factor (not applicable if nonowned auto)
 - e. d. * increased limit factor
 - f. e. * combined single limit factor
 - g. f. * level factor
 - h. g. * responsibility factor
 - i. h. * valued customer factor
 - j. i. * safe driver discount factor
 - k. j. * reinstatement surcharge factor
 - l. k. * persistency discount factor
 - m. l. * performance surcharge factor
 - n. m. * point surcharge factor
 - o. n.* class factor
 - p. o. * driver age factor
 - q. p. * annual mileage factor
 - r. q. *permissive use factor
 - s. r. * nonowned discount factor (if applicable)
 - t. s. * longevity factor
 - u. t. + expense fee
 - v. u. * term factor
 - w. v. * profession discount factor (if applicable)

Rounding: Round step w. to the nearest 1.00. Round all other steps to the nearest .10.

2. Property Damage (Antique Car)
- a. Base rate * territory factor
 - b. a. * increased limit factor
 - c. b. * combined single limit
 - d. c. * level factor
 - e. d. * responsibility factor
 - f. e. * valued customer factor
 - g. f. * safe driver discount factor
 - h. g. * reinstatement surcharge factor
 - i. h. * persistency discount factor
 - j. i. * class factor
 - k. j. * .25
 - l. k. * longevity factor
 - m. l. + expense fee
 - n. m.* term factor
 - o. n. * profession discount factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

MEDICAL PAYMENTS

- *1. Medical Payments (Private Passenger Car, Utility Car, Farm Truck, Special Interest Car)
- a. Base rate * territory factor
 - b. a. * medical payment symbol factor
 - c. b. * Med vehicle technology factor
 - d. c. * liability model year factor (not applicable if nonowned auto)
 - e. d. * increased limit factor
 - f. e. * level factor
 - g. f. * responsibility factor
 - h. g. * valued customer factor
 - i. h. * safe driver discount factor
 - j. i. * reinstatement surcharge factor
 - k. j. * persistency discount factor
 - l. k. * point surcharge factor
 - m. l. * class factor
 - n. m. * driver age factor
 - o. n. * annual mileage factor
 - p. o. * permissive use factor
 - q. p. * nonowned discount factor (if applicable)
 - r. q. * term factor
 - s. r. * profession discount factor (if applicable)

Rounding: Round step s. to the nearest 1.00. Round all other steps to the nearest .10.

2. Medical Payments (Antique Car)
- a. Base rate * territory factor
 - b. a. * increased limit factor
 - c. b. * level factor
 - d. c. * responsibility factor
 - e. d. * valued customer factor
 - f. e. * safe driver discount factor
 - g. f. * reinstatement surcharge factor
 - h. g. * persistency discount factor
 - i. h. * class factor
 - j. i. * .25
 - k. j. * term factor
 - l. k. * profession discount factor (if applicable)

Rounding: Round step l. to the nearest 1.00. Round all other steps to the nearest .10.

UNINSURED MOTORISTS - BI, UNINSURED MOTORISTS - PD AND UNDERINSURED MOTORISTS

- *1. Uninsured Motorists-BI, Uninsured Motorists-PD and Underinsured Motorists (Other Than Antique Cars)
- a. Base rate * territory factor
 - b. a. * UM/UDM symbol factor (not applicable to UM-PD)
 - c. b. * UM or UDM vehicle technology factor (not applicable to UM-PD) (use UM if rating UM, use UDM if rating UDM)
 - d. c. * liability model year factor (not applicable to UM-PD) (not applicable if nonowned auto)
 - e. d. * increased limit factor
 - f. e. * responsibility factor
 - g. f. * valued customer factor
 - h. g. * safe driver discount factor (not applicable to UM-PD)
 - i. h. * reinstatement surcharge factor
 - j. i. * persistency discount factor
 - k. j. * nonowned discount factor (if applicable)
 - l. k. * term factor
 - m. l. * profession discount factor (if applicable)

Rounding: Round step m. to the nearest 1.00. Round all other steps to the nearest .10.

2. Uninsured Motorists-BI, Uninsured Motorists-PD and Underinsured Motorists (Antique Cars)
- a. Base rate * territory factor
 - b. a. * increased limit factor
 - c. b. * responsibility factor
 - d. c. * valued customer factor
 - e. d. * safe driver discount factor (not applicable to UM-PD)
 - f. e. * reinstatement surcharge factor
 - g. f. * persistency discount factor
 - h. g. * .25
 - i. h. * term factor
 - j. i. * profession discount factor (if applicable)

Rounding: Round step j. to the nearest 1.00. Round all other steps to the nearest .10.

COMPREHENSIVE***1. Comprehensive (Private Passenger Car, Utility Car, Farm Truck)**

- a. Base rate * territory factor
- b. a. * symbol factor
- c. b. * Comp vehicle technology factor
- d. c. * model year factor
- e. d. * deductible factor
- f. e. * responsibility factor
- g. f. * valued customer factor
- h. g. * safe driver discount factor
- i. h. * reinstatement surcharge factor
- j. i. * persistency discount factor
- k. j. * fiberglass body factor
- l. k. * class factor
- m. l. * driver age factor
- n. m. * annual mileage factor
- o. n. * full glass coverage factor
- p. o. * longevity factor
- q. p. + expense fee
- r. q. * term factor
- s. r. * profession discount factor (if applicable)

Rounding: Round step s. to the nearest 1.00. Round all other steps to the nearest .10.

2. Comprehensive (FTW)(Antique Car, Special Interest Car)

- a. Divide value of antique by 100 to find "hundreds of insurance".
- b. Find the "rate per \$100 of insurance" for the applicable deductible.
- c. Multiply a. * b.
- d. c. * responsibility factor
- e. d. * valued customer factor
- f. e. * safe driver discount factor
- g. f. * reinstatement surcharge factor
- h. g. * persistency discount factor
- i. h. * fiberglass body factor
- j. i. * longevity factor
- k. j. + expense fee
- l. k. * term factor
- m. l. * profession discount factor (if applicable)

Rounding: Round step m. to the nearest 1.00. Round all other steps to the nearest .10.

COLLISION***1. Collision (Private Passenger Car, Utility Car, Farm Truck)**

- a. Base rate * territory factor
- b. a. * symbol factor
- c. b. * Coll vehicle technology factor
- d. c. * model year factor
- e. d. * deductible factor
- f. e. * level factor
- g. f. * responsibility factor
- h. g. * valued customer factor
- i. h. * safe driver discount factor
- j. i. * reinstatement surcharge factor
- k. j. * persistency discount factor
- l. k. * fiberglass body factor
- m. l. * performance surcharge factor
- n. m. * point surcharge factor
- o. n.* class factor
- p. o. * driver age factor
- q. p. * annual mileage factor
- r. q. * permissive use factor
- s. r. * longevity factor
- t. s. + expense fee
- u. t. * term factor
- v. u. * profession discount factor (if applicable)

Rounding: Round step v. to the nearest 1.00. Round all other steps to the nearest .10.

2. Collision (Antique Car, Special Interest Car)

- a. Divide value of antique by 100 to find “hundreds of insurance”.
- b. Find the “rate per \$100 of insurance” for the applicable deductible.
- c. Multiply a. * b.
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * fiberglass body factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m.* profession discount factor (if applicable)

Rounding: Round step n. to the nearest 1.00. Round all other steps to the nearest .10.

F. ADDITIONAL RATES AND RATING AND DISCOUNT FACTORS*Table of Contents

- Annual Mileage Factors
- Combined Single Limit Factor (CSL)
- Driver Age Factors
- Farm Class Factors
- Fiberglass Body Factor
- Good Student/Graduate Discount
- Profession Discount Factor
- Level Factor
- Liability Symbol Factors - BI and PD
- Medical Payment and UM/UDM Symbol Factors
- Multi-Car Discount
- Performance Surcharges
- Persistency Discount Factor
- Policy Term
- Responsibility Factor
- Uninsured Motorists - PD
- Reinstatement Surcharge Factor
- Valued Customer Credit
- Safe Driver Discount
- Business Use Factor
- Permissive Use Accident Charge
- Liability Model year Factor
- Longevity (L) Calculation
- Longevity Factor
- Expense Fee
- Nonowned Discount Factor
- Vehicle Technology Factors

***VEHICLE TECHNOLOGY FACTORS**

The following factors will be applied depending on the advanced safety aspects of the vehicle.

A. Accident Avoidance Features (Types to be determined)

| | | | | | | |
|-----------|-----------|------------|--------------|------------|-------------|-------------|
| <u>BI</u> | <u>PD</u> | <u>Med</u> | <u>UM-BI</u> | <u>UDM</u> | <u>Comp</u> | <u>Coll</u> |
| 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

B. Self-Driving Vehicle (Types to be determined)

| | | | | | | |
|-----------|-----------|------------|--------------|------------|-------------|-------------|
| <u>BI</u> | <u>PD</u> | <u>Med</u> | <u>UM-BI</u> | <u>UDM</u> | <u>Comp</u> | <u>Coll</u> |
| 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

C. Driverless Vehicle (Types to be determined)

| | | | | | | |
|-----------|-----------|------------|--------------|------------|-------------|-------------|
| <u>BI</u> | <u>PD</u> | <u>Med</u> | <u>UM-BI</u> | <u>UDM</u> | <u>Comp</u> | <u>Coll</u> |
| 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

SERFF Tracking #:

ACUT-129118221

State Tracking #:**Company Tracking #:**

19-07-19-13R

State:

Missouri

Filing Company:

ACUITY, A Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto

Project Name/Number:

Lori/Technology Factor

Supporting Document Schedules

| | |
|-------------------------|---|
| Bypassed - Item: | Filing Memorandum |
| Bypass Reason: | Information is included in the Filing Description field on the General Information tab. |
| Attachment(s): | |
| Item Status: | REVIEWED |
| Status Date: | 07/23/2013 |

| | |
|-------------------------|--------------------------------------|
| Bypassed - Item: | Exhibit A, B, & C (20 CSR 500-4.200) |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | REVIEWED |
| Status Date: | 07/23/2013 |

| | |
|-------------------------|-------------------------|
| Bypassed - Item: | Actuarial Justification |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | REVIEWED |
| Status Date: | 07/23/2013 |