

SERFF Tracking Number: SELC-127142807 State: Pennsylvania
Filing Company: Selective Insurance Company of the Southeast State Tracking Number: B35036001
Company Tracking Number: HO-05-11PA
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Matrix
Project Name/Number: Homeowners Matrix /HO-05-11PA

Filing at a Glance

Company: Selective Insurance Company of the Southeast

Product Name: Homeowners Matrix SERFF Tr Num: SELC-127142807 State: Pennsylvania
TOI: 04.0 Homeowners SERFF Status: Closed-Approved State Tr Num: B35036001
Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: HO-05-11PA State Status: Approved Combinations
Filing Type: Rate/Rule Reviewer(s): Ken Creighton (PC), Eric Zhou
Author: Tiel Yardley Disposition Date: 06/23/2011
Date Submitted: 04/27/2011 Disposition Status: Approved
Effective Date Requested (New): 10/15/2011 Effective Date (New): 10/15/2011
Effective Date Requested (Renewal): 10/15/2011 Effective Date (Renewal): 10/15/2011

General Information

Project Name: Homeowners Matrix Status of Filing in Domicile: Not Filed
Project Number: HO-05-11PA Domicile Status Comments:
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 06/23/2011
State Status Changed: 06/23/2011 Deemer Date:
Created By: Tiel Yardley Submitted By: Tiel Yardley
Corresponding Filing Tracking Number: 11F-HO-05PA
Filing Description:
Selective Insurance Company of the Southeast (SICSE) proposes to revise its rating plan for Homeowners Insurance in Pennsylvania. These revisions have a proposed effective date of October 15, 2011 for new and renewal business.

SICSE Overall Rate Level Change

The overall impact of this filing is +4.6%. We are increasing the rates for owners forms (HO-3 and HO-5) based on the Pennsylvania rate level indication of +8.1% (see Exhibit 12). For forms HO-4 and HO-6, we have arrived at the proposed rate level impacts based on their relative close rates (see Exhibit 13-Close). A histogram of the impacts is provided in Exhibit 14.

Base Rates Changes

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We are proposing base rate changes by form as outlined in Exhibit 2 to achieve the desired rate level effects.

Coverage A Amount of Insurance (owners' forms)

SICSC proposes to adjust its Coverage A Amount of Insurance factors as shown in Exhibit 3 based on the experience data shown in Exhibit 13-AOI Support, flattening the curve for higher amounts of insurance.

Account Credit – We propose to increase our discount for policyholders who have also purchased our Personal Auto coverage from 10% to 15%.

Protection Class – We propose to revise our charges for protection class 8B to match the current charges for protection class 8. This is being done to recognize the expected benefit of the characteristics of a protection class 8B risk relative to a protection class 9 risk.

Territory Definitions – We propose to revise our territory definitions as shown in Exhibit 6 based on the uniform approach explained below and shown in Exhibit 13-Terr.

We are monitoring closely our productivity by geographic area and have used “close rates” (the percentage of quoted policies which are actually written) to analyze the competitiveness of our rates by territory.

If the total number of quotes and applications for a given county was greater than 80, and its close rate was less than 18.8% (16% better than the state average), then we targeted it for rate protection. This procedure identified 10 counties that should be protected (rates should be decreased).

After identifying the counties for protection, for all zip codes in that county (or more than 50% in that county), we revised the territory definitions as follows (note that the higher the territory number, the lower the rating factor):

Territory 7 or greater: no change

Territory 4 through 6: improve by 1 territory (4 goes to 5, 5 goes to 6, 6 goes to 7)

Territory 1 through 3: improve by 2 territories (1 goes to 3, 2 goes to 4, 3 goes to 5)

This approach was uniformly applied to every zip code the identified counties (where the majority of the zip code was in that county).

Occupation – SICSE proposes to remove our current Occupation rating table and replace it with discounts for two affinity groups – “Certified Medical Professionals” and “Certified Educational Professionals”. This change is for marketing purposes only and is not based on loss experience.

Eligibility Level – We propose to modify our eligibility level factors based on a countrywide excluding Maryland analysis

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of experience mapped into the Pennsylvania rating levels. We excluded Maryland because we did not have the proper data to accurately map the experience to Pennsylvania rating structure.

We examined adjusted loss ratios by rating level. The premium was adjusted to exclude the current rating factors that exist in other states which match to the current eligibility criteria in Pennsylvania.

Based on the results shown in Exhibit 12-Elig and the accompanying chart, we propose to increase the spread of our factors, by increasing the factors for eligibility levels 12 and higher.

Age of Dwelling / Heating / Roof (owners' forms) – SICSE proposes to lower our age factors for newer dwelling ages based on our close rate (number of policy applications received/number of quotes issued) analysis in Exhibit 13-close. Note that the analysis is done by age of dwelling, not by age of roof / heating & cooling. However, we are revising the age factors for age of roof and age of heating & cooling based on this analysis, because of the strong correlation of these rating variables for the newer homes.

Payment Plan – SICSE proposes to modify the payment plan charges based on a combination of loss experience and business reasons. The revised charges will only affect the new policies with an effective date of 10/15/2011 or later. The existing business will continue to use the current payment plan.

Based on Exhibit 13 - Pay Plan, the loss experience for the 10-Pay plan is worse than average. For this, we propose to increase the charge by an underwriting score of 5, which is equivalent to a 3% rate increase.

The additional changes revolve around the Mortgagee billed, 1-Pay and 2-Pay plans. We are proposing to group the 1-Pay, 2-Pay and Mortgagee bill pricing levels based on business decisions. With the changing economy, many more risks are now being forced towards the Mortgagee billed plan, which is possibly diluting the predictability of this rating category. For this reason, we feel it makes more sense to treat 1-Pay, 2-Pay and Mortgagee billed in the same way going forward. The score charge is selected to be -12 for these categories. The selection is a result of compromise between the three current charges in the current plan.

Loss Surcharge Plan – SICSE proposes to restructure our loss surcharge program based on competitive analysis.

- Number of years – Based on our observation that some competitors surcharge for prior losses for only three years, we would like to revise our plan to charge for only three years instead of five years.
- Wind and weather – based on our observation that some competitors do not surcharge for catastrophe related losses, we are revising our surcharges to start charging after multiple losses of wind and weather peril types.
- Revenue neutral – We are increasing our surcharges slightly to keep our overall premium from loss surcharges changes close to revenue neutral.

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Two of the competitors we have looked for this are Travelers Quantum Home program and Donegal Insurance Companies. Please see Exhibit 13 – Loss Surcharge for more details.

We have included revised rate pages reflecting these changes.

Exhibits:

- Exhibit 1 – Summary of Rate Level Impacts by Form
- Exhibit 2 – Proposed Base Rate Changes
- Exhibit 3 – Proposed Owners’ Forms Coverage A Factor Changes
- Exhibit 4 – Proposed Account Credit Change
- Exhibit 5 – Revision to Protect Class 8B Factor
- Exhibit 6 – Revision to Territorial Definitions
- Exhibit 7 – Proposed Occupation Changes
- Exhibit 8 – Proposed Eligibility Level Factor Changes
- Exhibit 9A, 9B, 9C – Proposed Age Factor Changes
- Exhibit 10 – Proposed Payment Plan Changes
- Exhibit 11 – Proposed Loss Surcharge Plan Changes
- Exhibit 12 – Rate Level Indications
- Exhibit 13 – Support for Proposed Changes
- Exhibit 14 – Highest and Lowest Rate Impacts and Histograms of Policy Counts by Dollar and Percentage Impact Ranges

Company and Contact

Filing Contact Information

Tiel Yardley, State Filings Specialist tiel.yardley@selective.com
40 Wantage Ave. 973-948-3000 [Phone] 1633 [Ext]
Branchville, NJ 07890 973-948-4538 [FAX]

Filing Company Information

Selective Insurance Company of the Southeast CoCode: 39926 State of Domicile: Indiana
40 Wantage Avenue Group Code: 242 Company Type:
Branchville, NJ 07890 Group Name: State ID Number:
(800) 777-9656 ext. [Phone] FEIN Number: 56-1285899

Filing Fees

SERFF Tracking Number: SELC-127142807 State: Pennsylvania
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Fee Required? Yes
Fee Amount: \$35.00
Retaliatory? Yes
Fee Explanation: \$35.00 per company
Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Selective Insurance Company of the Southeast	\$35.00	04/27/2011	46993324

State Specific

*Filing Fee Amount: 35.00
*Date Filing Fee Mailed: n/a via EFT
*Filing Fee Check Number: n/a via EFT
*Filing Fee Check Date: n/a via EFT
*NAIC Number: 39926

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Eric Zhou	06/23/2011	06/23/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Additional Information Needed	Eric Zhou	05/31/2011	05/31/2011	Tiel Yardley	06/07/2011	06/07/2011

SERFF Tracking Number: *SELC-127142807* *State:* *Pennsylvania*
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Disposition

Disposition Date: 06/23/2011

Effective Date (New): 10/15/2011

Effective Date (Renewal): 10/15/2011

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Authorization to File (PC)		Yes
Supporting Document	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		Yes
Supporting Document	Response Exhibits		Yes
Rate (revised)	RATES		Yes
Rate	RATES		Yes
Rate	TERRITORY PAGES		Yes
Rate	MANUAL PAGE		Yes
Rate	MANUAL PAGE		Yes
Rate	MANUAL PAGE		Yes
Rate	MANUAL PAGE		Yes
Rate	MANUAL PAGE		Yes
Rate	MANUAL PAGE		Yes
Rate	MANUAL PAGE		Yes

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Objection Letter

Objection Letter Status	Additional Information Needed
Objection Letter Date	05/31/2011
Submitted Date	05/31/2011
Respond By Date	06/14/2011

Dear Tiel Yardley,

The Pennsylvania Insurance Department (Department) requests your response to the following concerns within 14 days of the date of this objection letter.

1. The filing proposed an overall rate change of 4.6% for the company Matrix program. Provide the overall rate impact of this filing on the company's entire HO book of business in the state.
2. Provide further explanation regarding how the unevenly proposed rate level changes by the forms were determined based on the indication of 8.1% in the Exhibit 12.
3. For the overall rate effects shown by forms in the Exhibit 12, provide a breakdown of each rate effect by type of change (e.g. base rate change, coverage A AOI change, protection class change, etc.)
4. Provide further discussion and any necessary analyses to explain how the non-uniformly proposed base rate changes by perils were determined in the Exhibit 2.
5. Provide analysis in support of the Account Credit change shown in the Exhibit 4.
6. For the proposed Eligibility Level factors change in the Exhibit 13 – Elig, provide further discussion and analysis indications to explain how the proposed factors were derived.
7. Provide exhibit 12 in the filing electronically including all cell formulas. Also provide the underlying data and any necessary analyses in support of the derivation of items 19, 21, 23, 24 and 28 in the Exhibit.

Additionally, explain what forms of loss data underlie the rate level change indication analysis. Provide rationale that there is no rate indications analysis by forms included in the filing.

Upon your response with the above requested data, the Department will continue to review your filing.

The Department is committed to an expeditious review of your filing; however, the review period of your filing has been extended an additional thirty (30) days in accordance with the Fire, Marine and Inland Marine Rate Regulatory

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Act in the event additional time is required to complete the review of your filing. If you have any questions or difficulties in responding to the above data request, please call me at the phone number given above.

Sincerely,

Eric Zhou
Actuarial Review Division
717-783-0651

Sincerely,
Eric Zhou

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/07/2011
Submitted Date 06/07/2011

Dear Eric Zhou,

Comments:

Response 1

Comments: In preparing this response for the objection that we received on 5/31/2011, we discovered an error in the original rate level effect calculation for this filing. When we corrected the impacts for this error, we also used more recent data (in-force policy data as of 5/31/2011, the data we used in the original filing was as of 2/28/2011) to give us a more accurate result. Because the actual impact from all the originally proposed revisions is +2.1%, and not +4.6% as we stated in the submitted filing, we would like to amend the filing by revising base rates to achieve a rate level impact close to what we originally filed. The revised overall impact is now +4.7% (slightly higher due to rounding). We note that the Form HO-4 base rates are now not changing as a result of this correction. Due to the revised changes, we are re-submitting the following revised exhibits:

- Exhibit 1 – Impacts have been revised slightly by form.
- Exhibit 2 – Base rates have been revised as described above.
- Exhibit 13 – The RLE by coverage A AOI ranges are updated.
- Exhibit 14 – The maximum and minimum policy impacts are updated, along with the updated policy counts by impact range and histograms.
- Rate pages - The pages are updated to reflect the revised base rates.

In response to the specific questions:

1. Please see Exhibit 1. Note that we are filing the changes to Selective Insurance Company of the Southeast (SICSE) only. Besides the impact by form for SICSE, the overall impact for our entire home book of business in the state is also included as required by the Department. The overall impact is now +4.7% for SICSE, and +1.8% for our entire HO book of business in the state.
2. The base rate revisions we proposed in the filing are the same for both of the owners' forms (HO-3 and HO-5). However, because of the different distribution of business we have in each form, the resulting rate level change differs by form due to the impact of other factors. For instance, the average amount of insurance in form HO-3 is \$276,251, and the average amount of insurance in form HO-5 is \$420,936. Since we are reducing rates at the higher amounts of

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insurance, the form HO-5 impact is lower than the form HO-3 impact because of the distribution by amount of insurance.

3. Please see Exhibit 18.

4. The base rate changes by peril are uniform. However, the overall impact by peril resulting from these changes varies slightly due to rounding.

5. The account credit change is based on competitive analysis, which is shown on Exhibit 19.

6. We examined the adjusted loss ratios by rating level and the analysis is presented on the accompanying Eligibility chart (Exhibit 13). As the chart indicates, the current average eligibility factors capture the general trend in the loss ratios. However for levels 12 and up, the current factors seem to fail to match up the rapidly deteriorating loss experience. To make our factors better reflect our actual loss experience, the average factors for levels 12+ are being judgmentally revised upward.

7. Exhibit 12 has been updated to include all cell formulas electronically. The derivation of item 28 is now displayed on the indication exhibit. The support for item 19, 21, 23 and 24 are shown on Exhibit 15 - 17.

Additionally, explain what forms of loss data underlie the rate level change indication analysis. Provide rationale that there is no rate indications analysis by forms included in the filing.

Since forms HO-3 and HO-5 provide similar coverage to our policyholders, we combine them when doing the rate level change indication analysis to increase the credibility of the data. As for forms HO-4 and HO-6, the indication is not computed as there is not enough data to produce a meaningful rate indication.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response Exhibits

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
RATES	R-1 TO R-25	Replacement	B18218001
<i>Previous Version</i>			
RATES	R-1 TO R-25	Replacement	B18218001

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Sincerely,
Tiel Yardley

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Form Schedule

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 02/01/2010
Filing Method of Last Filing: Prior Approval

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 required):	Minimum % Change (where required):
Selective Insurance Company of the Southeast	8.100%	4.600%	\$181,160	4,686	\$3,978,389	49.000%	-31.400%

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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
	RATES	R-1 TO R-25	Replacement	B18218001	PA HO RATES OLD.pdf PA Rate Pages (10-15-11) - revised.xls
	TERRITORY PAGES	T-1 TO T-48	Replacement	B18218001	PA Homeowners Territory Pages (10-15-11).xlsx TERRITORY PAGES OLD.xls
	MANUAL PAGE	1	Replacement	B18218001	Manual page 1.pdf Manual page 1 OLD.pdf
	MANUAL PAGE	2	Replacement	B18218001	Manual page 2.pdf Manual page 2 OLD.pdf
	MANUAL PAGE	28	Replacement	B18218001	Manual page 28.pdf Manual page 28 OLD.pdf
	MANUAL PAGE	46	Replacement	B18218001	Manual page 46.pdf Manual page 46 OLD.pdf
	MANUAL PAGE	74	Replacement	B18218001	Manual page 74.pdf Manual page 74

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OLD.pdf

MANUAL PAGE 86 Replacement B18218001 Manual page 86.pdf
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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

FORMS HO 00 03 AND HO 00 05

FORM	ANNUAL BASE RATES							
	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
HO 00 03	33	52	112	131	11	41	19	4
HO 00 05	35	55	129	151	13	43	19	4

TERRITORY*	TERRITORIAL RELATIVITIES							
	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.800	1.627	2.199	1.474	1.533	1.453	2.218	3.500
2	1.439	1.389	1.799	1.314	1.306	1.296	1.905	0.850
3	1.225	1.198	1.406	1.183	1.137	1.160	1.655	
4	1.101	1.000	1.122	1.093	1.000	1.080	1.350	
5	1.000	0.908	1.000	1.000	0.876	1.000	1.000	
6	0.886	0.842	0.918	0.931	0.798	0.922	0.843	
7	0.782	0.779	0.843	0.858	0.722	0.822	0.710	
8	0.712	0.719	0.777	0.791	0.639	0.731	0.607	
9	0.629		0.687					

FORMS HO 00 04 AND HO 00 06

FORM	ANNUAL BASE RATES							
	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
HO 00 04	2	1	1	6	32	10	16	1
HO 00 06	4	3	1	44	20	3	15	1

TERRITORY*	TERRITORIAL RELATIVITIES							
	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.320	1.627	2.199	1.474	1.533	1.453	2.218	1.600
2	1.176	1.389	1.799	1.314	1.306	1.296	1.905	0.450
3	1.090	1.198	1.406	1.183	1.137	1.160	1.655	
4	1.040	1.000	1.122	1.093	1.000	1.080	1.350	
5	1.000	0.908	1.000	1.000	0.876	1.000	1.000	
6	0.954	0.842	0.918	0.931	0.798	0.922	0.843	
7	0.913	0.779	0.843	0.858	0.722	0.822	0.710	
8	0.885	0.719	0.777	0.791	0.639	0.731	0.607	
9	0.852		0.687					

* For Territory Definitions, Refer to Rule 109.
EFFECTIVE: December 13, 2008 New Business

R-1

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

AMOUNT OF INSURANCE RELATIVITIES

OWNERS FORMS (HO 00 03 AND HO 00 05) - PERILS OF WEATHER, WIND, WATER, AND HURRICANE

Cov A Limit	Factors	Cov A Limit	Factors	Cov A Limit	Factors	Cov A Limit	Factors	Cov A Limit	Factors
50,000	0.550	80,000	0.850	150,000	1.375	300,000	2.495	450,000	3.545
52,000	0.570	82,000	0.870	160,000	1.450	310,000	2.565	460,000	3.615
54,000	0.590	84,000	0.890	170,000	1.525	320,000	2.635	470,000	3.685
56,000	0.610	86,000	0.910	180,000	1.600	330,000	2.705	480,000	3.755
58,000	0.630	88,000	0.930	190,000	1.675	340,000	2.775	490,000	3.825
60,000	0.650	90,000	0.950	200,000	1.750	350,000	2.845	500,000	3.895
62,000	0.670	92,000	0.960	210,000	1.825	360,000	2.915		
64,000	0.690	94,000	0.970	220,000	1.900	370,000	2.985		
66,000	0.710	96,000	0.980	230,000	1.975	380,000	3.055	ADD'L	ADD
68,000	0.730	98,000	0.990	240,000	2.050	390,000	3.125	1,000	0.007
70,000	0.750	100,000	1.000	250,000	2.125	400,000	3.195		
72,000	0.770	110,000	1.075	260,000	2.200	410,000	3.265		
74,000	0.790	120,000	1.150	270,000	2.275	420,000	3.335		
76,000	0.810	130,000	1.225	280,000	2.350	430,000	3.405		
78,000	0.830	140,000	1.300	290,000	2.425	440,000	3.475		

OWNERS FORMS (HO 00 03 AND HO 00 05) - PERILS OF FIRE, THEFT AND OTHER

Cov A Limit	Factors	Cov A Limit	Factors	Cov A Limit	Factors	Cov A Limit	Factors	Cov A Limit	Factors
50,000	0.550	80,000	0.850	150,000	1.300	300,000	2.200	450,000	3.100
52,000	0.570	82,000	0.870	160,000	1.360	310,000	2.260	460,000	3.160
54,000	0.590	84,000	0.890	170,000	1.420	320,000	2.320	470,000	3.220
56,000	0.610	86,000	0.910	180,000	1.480	330,000	2.380	480,000	3.280
58,000	0.630	88,000	0.930	190,000	1.540	340,000	2.440	490,000	3.340
60,000	0.650	90,000	0.950	200,000	1.600	350,000	2.500	500,000	3.400
62,000	0.670	92,000	0.960	210,000	1.660	360,000	2.560		
64,000	0.690	94,000	0.970	220,000	1.720	370,000	2.620		
66,000	0.710	96,000	0.980	230,000	1.780	380,000	2.680	ADD'L	ADD
68,000	0.730	98,000	0.990	240,000	1.840	390,000	2.740	1,000	0.006
70,000	0.750	100,000	1.000	250,000	1.900	400,000	2.800		
72,000	0.770	110,000	1.060	260,000	1.960	410,000	2.860		
74,000	0.790	120,000	1.120	270,000	2.020	420,000	2.920		
76,000	0.810	130,000	1.180	280,000	2.080	430,000	2.980		
78,000	0.830	140,000	1.240	290,000	2.140	440,000	3.040		

EFFECTIVE: December 13, 2008 New Business

**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

AMOUNT OF INSURANCE RELATIVITIES

TENANTS AND CONDOMINIUM FORMS (HO 00 04 AND HO 00 06) - ALL PERILS

Cov C Limit	Factors	Cov C Limit	Factors	Cov C Limit	Factors	Cov C Limit	Factors	Cov C Limit	Factors
1,000	0.535	21,000	1.668	41,000	2.765	61,000	3.784	81,000	4.623
2,000	0.587	22,000	1.723	42,000	2.819	62,000	3.826	82,000	4.665
3,000	0.639	23,000	1.777	43,000	2.874	63,000	3.868	83,000	4.706
4,000	0.690	24,000	1.832	44,000	2.929	64,000	3.910	84,000	4.748
5,000	0.742	25,000	1.887	45,000	2.984	65,000	3.952	85,000	4.790
6,000	0.794	26,000	1.942	46,000	3.039	66,000	3.994	86,000	4.832
7,000	0.845	27,000	1.997	47,000	3.094	67,000	4.035	87,000	4.874
8,000	0.897	28,000	2.052	48,000	3.148	68,000	4.077	88,000	4.916
9,000	0.948	29,000	2.106	49,000	3.203	69,000	4.119	89,000	4.958
10,000	1.000	30,000	2.161	50,000	3.258	70,000	4.161		
11,000	1.068	31,000	2.216	51,000	3.313	71,000	4.203	ADD'L	ADD
12,000	1.135	32,000	2.271	52,000	3.368	72,000	4.245	1,000	0.026
13,000	1.203	33,000	2.326	53,000	3.423	73,000	4.287		
14,000	1.271	34,000	2.381	54,000	3.477	74,000	4.329		
15,000	1.339	35,000	2.435	55,000	3.532	75,000	4.371		
16,000	1.394	36,000	2.490	56,000	3.574	76,000	4.413		
17,000	1.448	37,000	2.545	57,000	3.616	77,000	4.455		
18,000	1.503	38,000	2.600	58,000	3.658	78,000	4.497		
19,000	1.558	39,000	2.655	59,000	3.700	79,000	4.539		
20,000	1.613	40,000	2.710	60,000	3.742	80,000	4.581		

EFFECTIVE: December 13, 2008 New Business

**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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PENNSYLVANIA (37)**

DEDUCTIBLE FACTORS - OWNERS FORMS

Owners Deductibles - Water, Fire, Theft & Other Perils

Ded	Coverage A Amount						
	<\$60,000	\$60,000-\$99,999	\$100k - \$199,999	\$200k - \$499,999	\$500k - \$999,999	\$1,000,000+	
250	1.099	1.099	1.087	1.053	1.032	1.026	
500	1.000	1.000	1.000	1.000	1.000	1.000	
750	0.956	0.956	0.957	0.979	0.985	0.988	
1,000	0.868	0.868	0.895	0.927	0.938	0.950	
2,500	0.678	0.688	0.710	0.770	0.820	0.850	
5,000	0.490	0.500	0.532	0.620	0.750	0.800	

Owners Deductibles - Wind Peril

Ded	Coverage A Amount						
	<\$60,000	\$60,000-\$99,999	\$100k - \$199,999	\$200k - \$499,999	\$500k - \$999,999	\$1,000,000+	
250	1.135	1.128	1.113	1.078	1.030	1.025	
500	1.000	1.000	1.000	1.000	1.000	1.000	
750	0.951	0.951	0.955	0.976	0.980	0.981	
1,000	0.852	0.853	0.870	0.900	0.930	0.935	
2,000	0.690	0.710	0.727	0.827	0.851	0.860	
2,500	0.614	0.622	0.638	0.700	0.750	0.803	
5,000	0.422	0.429	0.453	0.520	0.652	0.667	
1%	0.989	0.912	0.761	0.600	0.500	0.400	
2%	0.830	0.750	0.590	0.500	0.420	0.320	
5%	0.600	0.500	0.420	0.400	0.330	0.260	

Owners Deductibles - Weather Peril - no higher WH Deductible

Ded	Coverage A Amount						
	<\$60,000	\$60,000-\$99,999	\$100k - \$199,999	\$200k - \$499,999	\$500k - \$999,999	\$1,000,000+	
250	1.135	1.128	1.113	1.078	1.030	1.025	
500	1.000	1.000	1.000	1.000	1.000	1.000	
750	0.951	0.951	0.955	0.976	0.980	0.981	
1,000	0.860	0.880	0.880	0.900	0.920	0.935	
2,500	0.600	0.650	0.650	0.690	0.730	0.803	
5,000	0.422	0.429	0.453	0.500	0.560	0.667	

Owners Deductibles - Weather Peril - 1% higher WH Deductible

Ded	Coverage A Amount						
	<\$60,000	\$60,000-\$99,999	\$100k - \$199,999	\$200k - \$499,999	\$500k - \$999,999	\$1,000,000+	
250	1.100	1.080	1.030	0.940	0.880	0.850	
500	1.000	0.980	0.940	0.850	0.800	0.770	
750	-	0.920	0.910	0.810	0.770	0.740	
1,000	-	-	0.860	0.780	0.740	0.710	
2,500	-	-	-	0.660	0.630	0.600	
5,000	-	-	-	0.580	0.550	0.510	

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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DEDUCTIBLE FACTORS - OWNERS FORMS

Owners Deductibles - Weather Peril - 2% higher WH Deductible

Ded	Coverage A Amount					
	<\$60,000	\$60,000-\$99,999	\$100k - \$199,999	\$200k - \$499,999	\$500k - \$999,999	\$1,000,000+
250	1.070	1.020	0.960	0.860	0.790	0.760
500	0.980	0.940	0.880	0.780	0.720	0.690
750	0.960	0.880	0.840	0.740	0.690	0.660
1,000	0.880	0.820	0.780	0.680	0.650	0.610
2,500	-	-	0.640	0.570	0.550	0.520
5,000	-	-	-	0.480	0.440	0.410

Owners Deductibles - Weather Peril - 5% higher WH Deductible

Ded	Coverage A Amount					
	<\$60,000	\$60,000-\$99,999	\$100k - \$199,999	\$200k - \$499,999	\$500k - \$999,999	\$1,000,000+
250	0.980	0.870	0.820	0.740	0.720	0.690
500	0.900	0.800	0.750	0.670	0.650	0.620
750	0.820	0.760	0.710	0.640	0.620	0.590
1,000	0.800	0.700	0.640	0.600	0.580	0.540
2,500	0.710	0.600	0.530	0.460	0.440	0.410
5,000	0.650	0.520	0.460	0.380	0.350	0.320

Owners Deductibles - Weather Peril - \$1,000 higher WH Deductible

Ded	Coverage A Amount					
	<\$60,000	\$60,000-\$99,999	\$100k - \$199,999	\$200k - \$499,999	\$500k - \$999,999	\$1,000,000+
250	1.000	1.040	1.070	1.080	1.085	1.090
500	0.910	0.940	0.970	0.975	0.982	0.990
750	0.880	0.910	0.950	0.960	0.968	0.975

Owners Deductibles - Weather Peril - \$2,000 higher WH Deductible

Ded	Coverage A Amount					
	<\$60,000	\$60,000-\$99,999	\$100k - \$199,999	\$200k - \$499,999	\$500k - \$999,999	\$1,000,000+
250	0.920	0.970	1.000	1.020	1.030	1.050
500	0.830	0.880	0.910	0.920	0.934	0.970
750	0.790	0.850	0.880	0.900	0.910	0.950
1,000	0.760	0.820	0.840	0.880	0.900	0.935

Owners Deductibles - Weather Peril - \$5,000 higher WH Deductible

Ded	Coverage A Amount					
	<\$60,000	\$60,000-\$99,999	\$100k - \$199,999	\$200k - \$499,999	\$500k - \$999,999	\$1,000,000+
250	0.790	0.820	0.850	0.870	0.910	0.940
500	0.710	0.730	0.760	0.780	0.822	0.850
750	0.650	0.690	0.720	0.740	0.760	0.800
1,000	0.620	0.650	0.690	0.710	0.730	0.760
2,500	0.500	0.540	0.590	0.630	0.650	0.680

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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DEDUCTIBLE FACTORS - OWNERS FORMS

Owners Deductibles - Hurricane Peril - Base or Higher WH Deductible

Ded	Coverage A Amount						
	<\$60,000	\$60,000-\$99,999	\$100k - \$199,999	\$200k - \$499,999	\$500k - \$999,999	\$1,000,000+	
250	1.040	1.035	1.020	1.012	1.005	1.003	
500	1.000	1.000	1.000	1.000	1.000	1.000	
750	0.962	0.966	0.980	0.988	0.995	0.997	
1,000	0.925	0.933	0.961	0.977	0.991	0.994	
2,000	0.790	0.813	0.888	0.933	0.972	0.983	
2,500	0.731	0.759	0.853	0.911	0.963	0.977	
5,000	0.493	0.537	0.700	0.812	0.920	0.950	
1%	1.000	0.959	0.925	0.881	0.884	0.873	
2%	0.925	0.866	0.822	0.759	0.774	0.758	
5%	0.731	0.638	0.578	0.486	0.520	0.496	

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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DEDUCTIBLE FACTORS - TENANTS FORMS

HO 00 04 Deductibles Coverage C Limit Up to \$25,000

Level	Weather	Wind	Water	Fire	Theft	Other	Hurricane
250	1.099	1.099	1.099	1.099	1.099	1.099	1.099
500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
750	0.945	0.945	0.945	0.945	0.945	0.945	0.945
1,000	0.846	0.846	0.846	0.846	0.846	0.846	0.846
2,500	0.648	0.648	0.648	0.648	0.648	0.648	0.648
5,000	0.462	0.462	0.462	0.462	0.462	0.462	0.462

HO 00 04 Deductibles Coverage C Limit \$25,001 and over

Level	Weather	Wind	Water	Fire	Theft	Other	Hurricane
250	1.075	1.075	1.075	1.075	1.075	1.075	1.075
500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
750	0.968	0.968	0.968	0.968	0.968	0.968	0.968
1,000	0.903	0.903	0.903	0.903	0.903	0.903	0.903
2,500	0.731	0.731	0.731	0.731	0.731	0.731	0.731
5,000	0.559	0.559	0.559	0.559	0.559	0.559	0.559

HO 00 06 Deductibles Coverage C Limit Up to \$40,000

Level	Weather	Wind	Water	Fire	Theft	Other	Hurricane
250	1.111	1.111	1.111	1.111	1.111	1.111	1.111
500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
750	0.944	0.944	0.944	0.944	0.944	0.944	0.944
1,000	0.844	0.844	0.844	0.844	0.844	0.844	0.844
2,500	0.622	0.622	0.622	0.622	0.622	0.622	0.622
5,000	0.480	0.480	0.480	0.480	0.480	0.480	0.480

HO 00 06 Deductibles Cov. C Limit \$40,001 to \$100,000

Level	Weather	Wind	Water	Fire	Theft	Other	Hurricane
250	1.087	1.087	1.087	1.087	1.087	1.087	1.087
500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
750	0.957	0.957	0.957	0.957	0.957	0.957	0.957
1,000	0.880	0.880	0.880	0.880	0.880	0.880	0.880
2,500	0.685	0.685	0.685	0.685	0.685	0.685	0.685
5,000	0.520	0.520	0.520	0.520	0.520	0.520	0.520

HO 00 06 Deductibles Cov. C Limit \$100,001 and over

Level	Weather	Wind	Water	Fire	Theft	Other	Hurricane
250	1.060	1.060	1.060	1.060	1.060	1.060	1.060
500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
750	0.970	0.970	0.970	0.970	0.970	0.970	0.970
1,000	0.920	0.920	0.920	0.920	0.920	0.920	0.920
2,500	0.760	0.760	0.760	0.760	0.760	0.760	0.760
5,000	0.650	0.650	0.650	0.650	0.650	0.650	0.650

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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DWELLING ELEMENT RATING FACTORS - ALL FORMS

Townhouse/Rowhouse, PC 1-8 (OWNERS' FORMS ONLY)

Number of Units	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1-2 Units	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3-4 Units	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
5-8 Units	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
9 or more Units	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40

Townhouse/Rowhouse, PC 8B, 9 or 10 (OWNERS' FORMS ONLY)

Number of Units	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1-2 Units	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3-4 Units	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
5-8 Units	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
9 or more Units	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50

Fire Alarm

Alarm Type	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Smoke	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Local	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Department	1.00	1.00	1.00	0.65	1.00	0.95	1.00	1.00
Central	1.00	1.00	1.00	0.65	1.00	0.95	1.00	1.00

Burglar Alarm

Alarm Type	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Local	1.00	1.00	1.00	1.00	0.90	1.00	1.00	1.00
Department	1.00	1.00	1.00	0.90	0.75	1.00	1.00	1.00
Central	1.00	1.00	1.00	0.90	0.75	1.00	1.00	1.00

Sprinkler System

Sprinkler Type	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Partial	1.00	1.00	1.02	0.70	1.00	1.00	1.00	1.00
Extensive	1.00	1.00	1.05	0.60	1.00	1.00	1.00	1.00

Number of Units (HO 00 04 OR HO 00 06 ONLY)

Number of Units	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.10	1.10	1.00	1.10	1.00
3	1.00	1.00	1.05	1.20	1.20	1.05	1.20	1.00
4	1.00	1.00	1.05	1.30	1.30	1.05	1.30	1.00
5	1.00	1.00	1.10	1.30	1.30	1.10	1.30	1.00
6	1.00	1.00	1.10	1.30	1.30	1.10	1.30	1.00
7	1.00	1.00	1.10	1.30	1.30	1.10	1.30	1.00
8	1.00	1.00	1.10	1.30	1.30	1.10	1.30	1.00
9	1.00	1.00	1.20	1.30	1.30	1.20	1.30	1.00

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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DWELLING ELEMENT RATING FACTORS - ALL FORMS

Protection Class - Owners

Class	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.05	1.00	1.00	1.00	1.00	1.02	1.00	1.00
5	1.10	1.04	1.00	1.00	1.00	1.04	1.00	1.04
6	1.15	1.08	1.00	1.02	1.00	1.06	1.15	1.08
7	1.20	1.10	1.00	1.04	1.02	1.08	1.20	1.10
8	1.25	1.20	1.05	1.25	1.10	1.10	1.20	1.20
8B	1.50	1.25	1.10	1.30	1.15	1.10	1.20	1.25
9	1.50	1.25	1.10	1.30	1.15	1.15	1.75	1.25
10	1.70	1.35	1.15	1.75	1.20	1.15	1.75	1.35

Protection Class - Tenants/Condos

Class	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.02	1.00	1.00	1.00	1.00	1.02	1.00	1.00
5	1.07	1.01	1.00	1.00	1.00	1.04	1.00	1.01
6	1.12	1.05	1.00	1.00	1.00	1.06	1.06	1.05
7	1.16	1.07	1.00	1.00	1.00	1.08	1.10	1.07
8	1.21	1.16	1.05	1.19	1.07	1.10	1.10	1.16
8B	1.46	1.21	1.10	1.24	1.12	1.10	1.10	1.21
9	1.46	1.21	1.10	1.24	1.12	1.15	1.61	1.21
10	1.65	1.31	1.15	1.66	1.16	1.15	1.61	1.31

Construction Type

Type	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Adobe	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Brick on Masonry	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Brick on Frame	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Brick, Solid	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Concrete Block, Painted	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
EIFS on Frame	1.08	1.08	0.95	1.18	0.98	0.92	1.06	1.08
Siding, Logs	1.08	1.08	0.95	1.18	0.98	0.92	1.06	1.08
Shakes, Wood	1.08	1.08	0.95	1.18	0.98	0.92	1.06	1.08
Siding, Aluminum	1.08	1.08	0.95	1.18	0.98	0.92	1.06	1.08
Siding, Clapboard	1.08	1.08	0.95	1.18	0.98	0.92	1.06	1.08
Siding, Hardboard	1.08	1.08	0.95	1.18	0.98	0.92	1.06	1.08
Siding, Vinyl	1.08	1.08	0.95	1.18	0.98	0.92	1.06	1.08
Siding, Wood	1.08	1.08	0.95	1.18	0.98	0.92	1.06	1.08
Stone on Masonry	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Stone on Frame	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Stone, Solid	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Stucco on Frame	1.08	1.08	0.95	1.18	0.98	0.92	1.06	1.08

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

DWELLING ELEMENT RATING FACTORS - ALL FORMS

Building Code Effectiveness Grading HO-3 and HO-5

Level	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Not Graded	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0.88	0.88	1.00	1.00	1.00	1.00	1.00	0.88
2	0.88	0.88	1.00	1.00	1.00	1.00	1.00	0.88
3	0.88	0.88	1.00	1.00	1.00	1.00	1.00	0.88
4	0.92	0.92	1.00	1.00	1.00	1.00	1.00	0.92
5	0.92	0.92	1.00	1.00	1.00	1.00	1.00	0.92
6	0.92	0.92	1.00	1.00	1.00	1.00	1.00	0.92
7	0.92	0.92	1.00	1.00	1.00	1.00	1.00	0.92
8	0.96	0.96	1.00	1.00	1.00	1.00	1.00	0.96
9	0.96	0.96	1.00	1.00	1.00	1.00	1.00	0.96
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Building Code Effectiveness Grading HO-4 and HO-6

Level	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Not Graded	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0.88	0.88	1.00	1.00	1.00	1.00	1.00	0.88
2	0.88	0.88	1.00	1.00	1.00	1.00	1.00	0.88
3	0.88	0.88	1.00	1.00	1.00	1.00	1.00	0.88
4	0.92	0.92	1.00	1.00	1.00	1.00	1.00	0.92
5	0.92	0.92	1.00	1.00	1.00	1.00	1.00	0.92
6	0.92	0.92	1.00	1.00	1.00	1.00	1.00	0.92
7	0.92	0.92	1.00	1.00	1.00	1.00	1.00	0.92
8	0.96	0.96	1.00	1.00	1.00	1.00	1.00	0.96
9	0.96	0.96	1.00	1.00	1.00	1.00	1.00	0.96
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Distance to Fire Department (Miles)

Level	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1 mile or less	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
>1, up to 2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
>2, up to 3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
>3, up to 4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
>4, up to 5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
>5, up to 6	1.00	1.00	1.00	1.40	1.00	1.00	1.00	1.00
>6, up to 7	1.00	1.00	1.00	1.40	1.00	1.00	1.00	1.00
>7, up to 8	1.00	1.00	1.00	1.70	1.00	1.00	1.00	1.00
>8, up to 9	1.00	1.00	1.00	1.70	1.00	1.00	1.00	1.00
>9, up to 10	1.00	1.00	1.00	1.70	1.00	1.00	1.00	1.00
>10, up to 11	1.00	1.00	1.00	2.30	1.00	1.00	1.00	1.00
>11, up to 12	1.00	1.00	1.00	2.30	1.00	1.00	1.00	1.00
>12, up to 13	1.00	1.00	1.00	2.30	1.00	1.00	1.00	1.00
>13, up to 14	1.00	1.00	1.00	2.30	1.00	1.00	1.00	1.00
>14, up to 15	1.00	1.00	1.00	2.30	1.00	1.00	1.00	1.00
Greater than 15	1.00	1.00	1.00	2.30	1.00	1.00	1.00	1.00

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

DWELLING ELEMENT RATING FACTORS - OWNERS' FORMS (HO 00 03 AND HO 00 05)

Age of Dwelling

Age	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
0	0.74	0.74	0.55	1.00	1.00	1.00	0.80	0.74
1	0.77	0.77	0.58	1.00	1.00	1.00	0.80	0.77
2	0.79	0.79	0.61	1.00	1.00	1.00	0.81	0.79
3	0.82	0.82	0.64	1.00	1.00	1.00	0.82	0.82
4	0.84	0.84	0.67	1.00	1.00	1.00	0.83	0.84
5	0.87	0.87	0.70	1.00	1.00	1.00	0.84	0.87
6	0.89	0.89	0.73	1.00	1.00	1.00	0.86	0.89
7	0.92	0.92	0.76	1.00	1.00	1.00	0.88	0.92
8	0.94	0.94	0.79	1.00	1.00	1.00	0.90	0.94
9	0.95	0.95	0.82	1.00	1.00	1.00	0.92	0.95
10	0.97	0.97	0.84	1.00	1.00	1.00	0.94	0.97
11	1.00	0.99	0.86	1.00	1.00	1.00	0.96	0.99
12	1.00	1.00	0.87	1.00	1.00	1.00	0.98	1.00
13	1.00	1.00	0.88	1.00	1.00	1.00	1.00	1.00
14	1.00	1.00	0.89	1.00	1.00	1.00	1.00	1.00
15	1.00	1.00	0.90	1.00	1.00	1.00	1.00	1.00
16	1.00	1.00	0.91	1.00	1.00	1.00	1.00	1.00
17	1.00	1.00	0.92	1.00	1.00	1.00	1.00	1.00
18	1.00	1.00	0.93	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	0.94	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	0.95	1.00	1.00	1.00	1.00	1.00
21	1.00	1.00	0.96	1.00	1.00	1.00	1.00	1.00
22	1.00	1.00	0.97	1.00	1.00	1.00	1.00	1.00
23	1.00	1.00	0.98	1.00	1.00	1.00	1.00	1.00
24	1.00	1.00	0.99	1.00	1.00	1.00	1.00	1.00
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
30	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
37	1.00	1.02	1.00	1.00	1.00	1.00	1.00	1.02
38	1.00	1.04	1.00	1.00	1.00	1.00	1.00	1.04
39	1.00	1.06	1.00	1.00	1.00	1.00	1.00	1.06
40	1.00	1.08	1.00	1.00	1.00	1.00	1.00	1.08
41	0.99	1.10	1.00	1.00	1.00	1.00	1.00	1.10
42	0.98	1.12	1.00	1.00	1.00	1.00	1.03	1.12
43	0.97	1.14	1.00	1.00	1.00	1.00	1.06	1.14
44	0.96	1.16	1.00	1.00	1.00	1.00	1.09	1.16
45	0.95	1.18	1.00	1.00	1.00	1.00	1.12	1.18
46	0.94	1.20	1.00	1.00	1.00	1.00	1.15	1.20
47	0.93	1.22	1.00	1.00	1.00	1.00	1.15	1.22
48	0.92	1.24	1.00	1.00	1.00	1.00	1.15	1.24
49	0.91	1.26	1.00	1.00	1.00	1.00	1.15	1.26
50	0.90	1.28	1.00	1.00	1.00	1.00	1.15	1.28

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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PENNSYLVANIA (37)**

DWELLING ELEMENT RATING FACTORS - OWNERS' FORMS (HO 00 03 AND HO 00 05)

Age of Dwelling

Age	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
51	0.90	1.30	1.00	1.00	1.00	1.00	1.15	1.30
52	0.90	1.30	1.00	1.00	1.00	1.00	1.15	1.30
53	0.90	1.30	1.00	1.00	1.00	1.00	1.15	1.30
54	0.90	1.30	1.00	1.00	1.00	1.00	1.15	1.30
55	0.90	1.30	1.00	1.00	1.00	1.00	1.15	1.30
56	0.90	1.30	1.00	1.00	1.00	1.00	1.15	1.30
57	0.90	1.30	1.00	1.00	1.00	1.00	1.18	1.30
58	0.90	1.30	1.00	1.00	1.00	1.00	1.21	1.30
59	0.90	1.30	1.00	1.00	1.00	1.00	1.24	1.30
60	0.90	1.30	1.00	1.00	1.00	1.00	1.27	1.30
61	0.90	1.30	1.00	1.00	1.00	1.00	1.30	1.30
62	0.90	1.30	1.00	1.00	1.00	1.00	1.30	1.30
63	0.90	1.30	1.00	1.00	1.00	1.00	1.30	1.30
64	0.90	1.30	1.00	1.00	1.00	1.00	1.30	1.30
65	0.90	1.30	1.00	1.00	1.00	1.00	1.30	1.30
66	0.90	1.30	1.00	1.00	1.00	1.00	1.30	1.30
67	0.90	1.32	1.00	1.00	1.00	1.00	1.30	1.32
68	0.90	1.34	1.00	1.00	1.00	1.00	1.30	1.34
69	0.90	1.36	1.00	1.00	1.00	1.00	1.30	1.36
70	0.90	1.38	1.00	1.00	1.00	1.00	1.30	1.38
71	0.90	1.40	1.00	1.00	1.00	1.00	1.30	1.40
72	0.90	1.42	1.00	1.00	1.00	1.00	1.31	1.42
73	0.90	1.44	1.00	1.00	1.00	1.00	1.32	1.44
74	0.90	1.46	1.00	1.00	1.00	1.00	1.33	1.46
75	0.90	1.48	1.00	1.00	1.00	1.00	1.34	1.48
76	0.90	1.50	1.00	1.00	1.00	1.00	1.35	1.50
77	0.90	1.50	1.00	1.00	1.00	1.00	1.36	1.50
78	0.90	1.50	1.00	1.00	1.00	1.00	1.37	1.50
79	0.90	1.50	1.00	1.00	1.00	1.00	1.38	1.50
80	0.90	1.50	1.00	1.00	1.00	1.00	1.39	1.50
81	0.90	1.55	1.00	1.00	1.00	1.00	1.40	1.55
82	0.90	1.55	1.00	1.00	1.00	1.00	1.40	1.55
83	0.90	1.55	1.00	1.00	1.00	1.00	1.40	1.55
84	0.90	1.55	1.00	1.00	1.00	1.00	1.40	1.55
85	0.90	1.55	1.00	1.00	1.00	1.00	1.40	1.55
86-90	0.90	1.60	1.00	1.00	1.00	1.00	1.40	1.60
91-95	0.90	1.65	1.00	1.00	1.00	1.00	1.40	1.65
96-100	0.90	1.70	1.00	1.00	1.00	1.00	1.40	1.70
101-110	0.90	1.75	1.00	1.00	1.00	1.00	1.40	1.75
111-150	0.90	1.85	1.00	1.00	1.00	1.00	1.40	1.85
151+	0.90	2.00	1.00	1.00	1.00	1.00	1.40	2.00

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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DWELLING ELEMENT RATING FACTORS - OWNERS' FORMS (HO 00 03 AND HO 00 05)

Plumbing Updates

Update Status	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Y	1.00	1.00	0.70	1.00	1.00	1.00	1.00	1.00
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Wiring Updates

Update Status	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Y	1.00	1.00	1.00	0.90	1.00	1.00	1.00	1.00
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Roof Type

Type	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Architectural Shingles	0.95	0.95	1.00	1.00	1.00	1.00	1.00	0.95
Asphalt/Fiberglass Shingles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Clay Tile	0.95	0.95	1.00	0.95	1.00	1.00	1.00	0.95
Concrete Tile	0.95	0.95	1.00	0.95	1.00	1.00	1.00	0.95
Foam	1.00	1.00	1.10	1.00	1.00	1.00	1.00	1.00
Rubber	1.00	1.00	1.10	1.00	1.00	1.00	1.00	1.00
Slate	0.95	0.95	1.00	0.95	1.00	1.00	1.00	0.95
Steel	0.90	0.90	1.00	0.95	1.00	1.00	1.00	0.90
Tar and Gravel	1.00	1.00	1.10	1.00	1.00	1.00	1.00	1.00
Tin	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Wood Shakes	1.10	1.10	1.00	1.05	1.00	1.00	1.00	1.10
Wood Shingles	1.10	1.10	1.00	1.05	1.00	1.00	1.00	1.10

Flat Roof

Flat	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Y	1.20	1.00	1.10	1.00	1.00	1.20	1.00	1.00
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Number of Families - Owners

Level	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	0.90	1.20	1.00
3	1.00	1.00	1.00	1.00	1.00	0.90	1.20	1.00
4+	1.00	1.00	1.00	1.00	1.00	0.90	1.20	1.00

Number of Families - HO 00 06

Level	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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DWELLING ELEMENT RATING FACTORS - OWNERS' FORMS (HO 00 03 AND HO 00 05)

Heating and Cooling Age

Age	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
0	1.00	1.00	1.00	0.70	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	0.70	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	0.72	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	0.74	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	0.76	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	0.78	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	0.80	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	0.85	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	0.90	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	0.95	1.00	1.00	1.00	1.00
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
14	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
15	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
30	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

DWELLING ELEMENT RATING FACTORS - OWNERS' FORMS (HO 00 03 AND HO 00 05)

Roof Age

Age	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
0	0.74	0.74	1.00	1.00	1.00	1.00	1.00	0.74
1	0.77	0.77	1.00	1.00	1.00	1.00	1.00	0.77
2	0.79	0.79	1.00	1.00	1.00	1.00	1.00	0.79
3	0.82	0.82	1.00	1.00	1.00	1.00	1.00	0.82
4	0.84	0.84	1.00	1.00	1.00	1.00	1.00	0.84
5	0.87	0.87	1.00	1.00	1.00	1.00	1.00	0.87
6	0.89	0.89	1.00	1.00	1.00	1.00	1.00	0.89
7	0.92	0.92	1.00	1.00	1.00	1.00	1.00	0.92
8	0.94	0.94	1.00	1.00	1.00	1.00	1.00	0.94
9	0.95	0.95	1.00	1.00	1.00	1.00	1.00	0.95
10	0.97	0.97	1.00	1.00	1.00	1.00	1.00	0.97
11	1.00	0.99	1.00	1.00	1.00	1.00	1.00	0.99
12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
14	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
15	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
30	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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PENNSYLVANIA (37)**

DWELLING ELEMENT RATING FACTORS

Wood Stove / Coal / Solid Fuel (ALL FORMS)

Level	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Yes	1.00	1.00	1.00	1.20	1.00	1.00	1.00	1.00
No	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Trampoline (HO 00 03 AND HO 00 05)

Level	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Netted and Fenced	1.00	1.00	1.00	1.00	1.00	1.00	1.60	1.00
Netted and Unfenced	1.00	1.00	1.00	1.00	1.00	1.00	2.00	1.00
Un-Netted and Fenced	1.00	1.00	1.00	1.00	1.00	1.00	2.00	1.00
Un-Netted and Unfenced	1.00	1.00	1.00	1.00	1.00	1.00	2.50	1.00

Pool (HO 00 03 AND HO 00 05)

Level	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Above Ground and Fenced	1.00	1.10	1.00	1.00	1.00	1.10	1.10	1.10
Above Ground and No Fence	1.00	1.10	1.00	1.00	1.00	1.10	1.10	1.10
In Ground and Fenced	1.00	1.10	1.00	1.00	1.00	1.10	1.10	1.10
In Ground and No Fence	1.00	1.10	1.00	1.00	1.00	1.10	1.10	1.10

Scheduled Guns (Personal Property - ALL FORMS)

Level	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Yes	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.00
No	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

HOUSEHOLD ELEMENT RATING FACTORS - ALL FORMS

Number of Occupants

Number	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	0.92	1.00	0.92	0.99	0.93	0.99	0.90	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.03	1.00	1.03	1.10	1.05	1.00	1.00	1.00
4	1.06	1.00	1.06	1.10	1.00	1.00	1.05	1.00
5	1.00	1.00	1.00	1.10	1.00	1.05	1.05	1.00
6	1.00	1.00	1.00	1.10	1.00	1.05	1.05	1.00
7	1.00	1.00	1.00	1.10	1.00	1.05	1.05	1.00
8 or more	1.00	1.00	1.00	1.10	1.00	1.05	1.05	1.00

Marital Status

Status	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
M	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
S	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Occupancy Status

Status	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Primary	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Secondary - Owner Occupied	1.00	1.00	1.00	1.15	1.00	1.00	1.00	1.00
Secondary - Rented to Others	1.00	1.00	1.00	1.15	1.00	1.00	1.00	1.00
Seasonal	1.00	1.05	1.10	1.10	1.05	1.00	1.05	1.05
Vacant	1.15	1.15	1.25	1.15	1.15	1.00	1.00	1.15
Tenant	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Construction	1.00	1.25	0.90	1.00	1.00	1.00	1.10	1.25

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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HOUSEHOLD ELEMENT RATING FACTORS - ALL FORMS

Age of Named Insured

Age	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
18 or younger	0.922	0.922	1.170	0.928	1.232	1.097	1.053	0.922
19	0.922	0.922	1.170	0.928	1.232	1.097	1.053	0.922
20	0.922	0.922	1.170	0.928	1.232	1.097	1.053	0.922
21	0.922	0.922	1.170	0.928	1.232	1.097	1.053	0.922
22	0.922	0.922	1.170	0.928	1.232	1.097	1.053	0.922
23	0.937	0.937	1.159	0.932	1.203	1.090	1.058	0.937
24	0.944	0.944	1.153	0.934	1.189	1.086	1.060	0.944
25	0.952	0.952	1.147	0.937	1.176	1.083	1.063	0.952
26	0.959	0.959	1.142	0.940	1.162	1.079	1.065	0.959
27	0.966	0.966	1.136	0.943	1.151	1.075	1.068	0.966
28	0.972	0.972	1.130	0.946	1.138	1.070	1.070	0.972
29	0.978	0.978	1.124	0.950	1.126	1.066	1.072	0.978
30	0.984	0.984	1.118	0.954	1.115	1.061	1.075	0.984
31	0.990	0.990	1.111	0.958	1.104	1.056	1.078	0.990
32	0.996	0.996	1.105	0.962	1.094	1.051	1.081	0.996
33	1.003	1.003	1.099	0.966	1.085	1.046	1.086	1.003
34	1.010	1.010	1.093	0.971	1.076	1.043	1.093	1.010
35	1.017	1.017	1.087	0.976	1.067	1.041	1.100	1.017
36	1.023	1.023	1.081	0.981	1.060	1.041	1.105	1.023
37	1.030	1.030	1.073	0.986	1.056	1.040	1.111	1.030
38	1.034	1.034	1.064	0.993	1.051	1.038	1.117	1.034
39	1.037	1.037	1.053	1.003	1.048	1.032	1.126	1.037
40	1.037	1.037	1.041	1.016	1.053	1.026	1.138	1.037
41	1.036	1.036	1.030	1.027	1.057	1.019	1.152	1.036
42	1.036	1.036	1.015	1.037	1.063	1.013	1.166	1.036
43	1.034	1.034	1.000	1.042	1.069	1.005	1.179	1.034
44	1.034	1.034	0.983	1.045	1.073	0.999	1.188	1.034
45	1.033	1.033	0.968	1.044	1.077	0.994	1.192	1.033
46	1.032	1.032	0.955	1.040	1.081	0.988	1.192	1.032
47	1.032	1.032	0.944	1.033	1.084	0.983	1.188	1.032
48	1.032	1.032	0.937	1.023	1.086	0.981	1.169	1.032
49	1.033	1.033	0.932	1.012	1.085	0.981	1.160	1.033
50	1.033	1.033	0.933	1.001	1.078	0.987	1.148	1.033
51	1.033	1.033	0.932	0.989	1.071	0.991	1.129	1.033
52	1.032	1.032	0.932	0.978	1.062	0.995	1.104	1.032
53	1.029	1.029	0.933	0.967	1.050	0.998	1.075	1.029
54	1.025	1.025	0.934	0.960	1.039	0.998	1.037	1.025
55	1.020	1.020	0.937	0.952	1.025	0.997	1.003	1.020
56	1.017	1.017	0.940	0.946	1.012	0.993	0.969	1.017
57	1.016	1.016	0.944	0.944	0.996	0.992	0.940	1.016
58	1.014	1.014	0.948	0.941	0.980	0.991	0.918	1.014
59	1.012	1.012	0.950	0.942	0.963	0.992	0.898	1.012

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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PENNSYLVANIA (37)**

HOUSEHOLD ELEMENT RATING FACTORS - ALL FORMS

Age of Named Insured (Cont'd)

Age	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
60	1.007	1.007	0.951	0.943	0.947	0.993	0.888	1.007
61	1.002	1.002	0.952	0.944	0.931	0.994	0.873	1.002
62	0.995	0.995	0.952	0.947	0.917	0.995	0.864	0.995
63	0.990	0.990	0.954	0.948	0.903	0.994	0.851	0.990
64	0.984	0.984	0.956	0.950	0.890	0.992	0.842	0.984
65	0.978	0.978	0.958	0.953	0.878	0.988	0.833	0.978
66	0.973	0.973	0.961	0.955	0.865	0.985	0.821	0.973
67	0.968	0.968	0.965	0.957	0.852	0.980	0.811	0.968
68	0.964	0.964	0.968	0.958	0.841	0.975	0.801	0.964
69	0.961	0.961	0.971	0.958	0.831	0.971	0.791	0.961
70	0.958	0.958	0.974	0.958	0.821	0.966	0.781	0.958
71	0.956	0.956	0.979	0.958	0.812	0.961	0.772	0.956
72	0.952	0.952	0.983	0.958	0.803	0.956	0.763	0.952
73	0.950	0.950	0.989	0.958	0.796	0.951	0.755	0.950
74	0.948	0.948	0.994	0.957	0.788	0.946	0.747	0.948
75	0.945	0.945	1.000	0.956	0.780	0.941	0.740	0.945
76	0.942	0.942	1.006	0.954	0.773	0.935	0.733	0.942
77	0.939	0.939	1.012	0.951	0.766	0.930	0.726	0.939
78	0.936	0.936	1.018	0.949	0.758	0.924	0.719	0.936
79	0.933	0.933	1.024	0.946	0.751	0.919	0.713	0.933
80	0.930	0.930	1.030	0.943	0.744	0.913	0.699	0.930
81	0.927	0.927	1.036	0.940	0.737	0.907	0.693	0.927
82	0.924	0.924	1.043	0.936	0.731	0.901	0.686	0.924
83	0.921	0.921	1.049	0.933	0.724	0.896	0.680	0.921
84	0.918	0.918	1.055	0.930	0.717	0.890	0.673	0.918
85	0.915	0.915	1.062	0.926	0.711	0.884	0.667	0.915
86	0.912	0.912	1.069	0.923	0.705	0.878	0.660	0.912
87	0.910	0.910	1.075	0.919	0.699	0.872	0.654	0.910
88	0.907	0.907	1.082	0.916	0.693	0.866	0.648	0.907
89	0.905	0.905	1.090	0.912	0.687	0.860	0.623	0.905
90	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895
91	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895
92	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895
93	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895
94	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895
95	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895
96	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895
97	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895
98	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895
99	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895
100 or older	0.895	0.895	1.120	0.896	0.667	0.837	0.623	0.895

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
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PENNSYLVANIA (37)**

OPTIONAL COVERAGES RATING FACTORS

Ordinance and Law Coverage

Basic Policy			Summit Classic/Summit Elite		
Level	Owners	Tenants	Level	Owners	Tenants
10%	1.000	1.000	25%	1.000	1.000
25%	1.030	1.030	50%	1.040	1.040
50%	1.070	1.070			

Replacement Cost on Contents (HO-4 Only)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Yes	1.20	1.10	1.40	1.40	1.40	1.30	1.00	1.10
No	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

HO 00 04 and HO 00 06 Special Coverage C

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Yes	1.00	1.00	1.00	1.00	1.00	2.00	1.00	1.00
No	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Unit Owners Mod. Service Agreement (HO-6 Only)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Yes	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
No	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

ACV Loss Settlement - Roof

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Yes	0.95	0.90	1.00	1.00	1.00	1.00	1.00	0.90
No	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

EFFECTIVE: December 13, 2008 New Business

R-20

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)
OPTIONAL COVERAGES RATING FACTORS**

Additional Coverage C Amounts

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Per \$1,000	0.25	0.20	0.30	0.45	0.30	0.10	-	-

Additional Coverage E

Basic Policy			Summit Classic/Summit Elite		
Level	Other	Liability	Level	Other	Liability
\$100,000	1.00	1.00	\$300,000	1.00	1.00
200,000	1.15	1.12	400,000	1.08	1.18
300,000	1.27	1.28	500,000	1.12	1.29
400,000	1.37	1.50			
500,000	1.42	1.65			

Additional Coverage F

Basic Policy	
Level	Liability
\$1,000	-
2,000	\$3
3,000	\$5
4,000	\$7
5,000	\$9

EFFECTIVE: December 13, 2008 New Business

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

POLICY ELEMENT RATING FACTORS - ALL FORMS

Product Type

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Basic Policy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Summit Classic	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
Summit Elite	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

Number of Weather Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.67	1.00	1.00	1.00	1.10	1.00	1.00	1.00
2	3.79	1.00	1.00	1.00	1.30	1.00	1.00	1.00
3	6.06	1.00	1.00	1.00	1.60	1.00	1.00	1.00
4	8.33	1.00	1.00	1.00	1.90	1.00	1.00	1.00
Each Add'l	2.30	1.00	1.00	1.00	0.30	1.00	1.00	1.00

Number of Wind Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.88	1.15	1.00	1.00	1.20	1.00	1.88
2	1.00	2.75	1.45	1.00	1.00	1.60	1.00	2.75
3	1.00	4.06	1.90	1.00	1.00	2.20	1.00	4.06
4	1.00	5.36	2.35	1.00	1.00	2.80	1.00	5.36
Each Add'l	1.00	1.30	0.45	1.00	1.00	0.60	1.00	1.30

Number of Water Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.20	1.00	1.00	1.25	1.00	1.00
2	1.00	1.00	1.60	1.00	1.00	1.75	1.00	1.00
3	1.00	1.00	2.20	1.00	1.00	2.50	1.00	1.00
4	1.00	1.00	2.80	1.00	1.00	3.25	1.00	1.00
Each Add'l	1.00	1.00	0.60	1.00	1.00	0.75	1.00	1.00

EFFECTIVE: December 13, 2008 New Business

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

POLICY ELEMENT RATING FACTORS - ALL FORMS

Number of Fire Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	2.00	1.00	1.40	1.00	1.00
2	1.00	1.00	1.00	4.00	1.00	2.20	1.00	1.00
3	1.00	1.00	1.00	7.00	1.00	3.40	1.00	1.00
4	1.00	1.00	1.00	10.00	1.00	4.60	1.00	1.00
Each Add'l	1.00	1.00	1.00	3.00	1.00	1.20	1.00	1.00

Number of Theft Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	1.50	1.50	1.20	1.00	1.00
2	1.00	1.00	1.00	2.00	2.00	1.40	1.00	1.00
3	1.00	1.00	1.00	3.00	3.00	1.80	1.00	1.00
4	1.00	1.00	1.00	5.00	5.00	2.60	1.00	1.00
Each Add'l	1.00	1.00	1.00	2.00	2.00	0.80	1.00	1.00

Number of Other Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.20	1.20	1.00	1.00	1.15	1.00	1.20
2	1.00	1.40	1.40	1.00	1.00	1.30	1.00	1.40
3	1.00	1.80	1.80	1.00	1.00	1.60	1.00	1.80
4	1.00	2.60	2.60	1.00	1.00	2.20	1.00	2.60
Each Add'l	1.00	0.80	0.80	1.00	1.00	0.60	1.00	0.80

Number of Liability Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	1.00	1.00	1.00	4.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	7.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	13.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	25.00	1.00
Each Add'l	1.00	1.00	1.00	1.00	1.00	1.00	12.00	1.00

EFFECTIVE: December 13, 2008 New Business

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

POLICY ELEMENT RATING FACTORS - ALL FORMS

Account Credit

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Yes	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
No	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Loss Free Discount

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Yes	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
No	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Good Payer Discount

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
No	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Yes	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90

EFFECTIVE: December 13, 2008 New Business

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**SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
2000 EDITION HOMEOWNERS POLICY PROGRAM
PENNSYLVANIA (37)**

POLICY ELEMENT RATING FACTORS - ALL FORMS

Occupation

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
Professional - Technical	1.00	1.00	0.95	1.00	1.00	1.00	1.00	1.00
Doctors	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Lawyers - Judges	1.00	0.95	1.05	1.00	1.00	1.00	1.00	1.00
Teachers - Librarians	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Admin. - Managerial	0.95	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Management	0.95	1.00	1.05	1.00	1.05	1.00	1.00	1.00
Proprietors	1.00	0.95	1.00	1.00	1.05	1.05	1.00	1.00
Supervisors	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Sales - Service	1.00	0.95	1.05	1.00	1.00	1.00	1.00	1.00
Clerical	1.00	0.95	1.00	1.00	1.00	1.00	1.00	1.00
Craftsman	1.00	1.05	1.00	1.00	1.05	1.00	1.00	1.00
Foreman	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Operators - All Types	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Farm	1.00	1.00	1.00	1.00	1.00	0.95	1.00	1.00
Unskilled	1.05	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Service Workers	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
Military	1.00	0.95	1.00	1.00	1.00	1.00	1.00	1.00
Student	1.00	0.95	1.05	1.00	1.00	1.05	1.00	1.00
Retired	0.95	0.95	0.95	1.00	1.00	1.05	1.00	1.00
Homemaker	1.00	1.00	0.95	1.00	1.00	1.05	1.00	1.00
Empl. but Occ. Unknown	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Unemployed	1.00	1.05	1.00	1.00	1.00	1.00	1.00	1.00
Default / Other	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Payment Plan

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1-PAY	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2-PAY	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
QUARTERLY	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
10-PAY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
AGENCY BILLED	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PAID BY MORTGAGEE	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
12-PAY EFT	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97

Prior Insurance Lapses

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
NO LAPSE	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1-6 DAYS LAPSE	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
7-9 DAYS LAPSE	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
10+ DAYS LAPSE	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15

EFFECTIVE: February 1, 2010

SERFF Tracking Number: SELC-127142807 State: Pennsylvania
Filing Company: Selective Insurance Company of the Southeast State Tracking Number: B35036001
Company Tracking Number: HO-05-11PA
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Matrix
Project Name/Number: Homeowners Matrix /HO-05-11PA

Attachment "PA Rate Pages (10-15-11) - revised.xls" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: SELC-127142807 State: Pennsylvania
Filing Company: Selective Insurance Company of the Southeast State Tracking Number: B35036001
Company Tracking Number: HO-05-11PA
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Matrix
Project Name/Number: Homeowners Matrix /HO-05-11PA

Attachment "TERRITORY PAGES OLD.xls" is not a PDF document and cannot be reproduced here.

100. INTRODUCTION

Selective Insurance Company of the Southeast will be used for all policies issued and effective on or after December 13, 2008. All policies written prior to December 13, 2008 will be issued in Selective Insurance Company of South Carolina.

A. About the Homeowners Manual

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company for each coverage shall govern in all cases not specifically provided for in this Manual.

B. Product Information

HO 00 03 – SPECIAL FORM

- Personal Property (Coverage C) at 70% of Coverage A
- Personal Property Replacement Cost
- Loss of Use (Coverage D) — Actual Loss Sustained Up To 12 Months
- Liability (Coverage E) — \$100,000
- Medical Payments (Coverage F) — \$1,000

HO 00 05 – COMPREHENSIVE FORM

- Personal Property (Coverage C) at 70% of Coverage A
- Personal Property Replacement Cost
- Loss of Use (Coverage D) — Actual Loss Sustained Up To 12 Months
- Liability (Coverage E) — \$100,000
- Medical Payments (Coverage F) — \$1,000

HO 00 04 – CONTENTS BROAD FORM

- Loss of Use (Coverage D) — Actual Loss Sustained Up To 12 Months
- Liability (Coverage E) — \$100,000
- Medical Payments (Coverage F) — \$1,000

HO 00 06 – UNIT-OWNERS FORM

- Loss of Use (Coverage D) — Actual Loss Sustained Up To 12 Months
- Personal Property Replacement Cost
- Liability (Coverage E) — \$100,000
- Medical Payments (Coverage F) — \$1,000

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- Loss of Use (Coverage D) — Actual Loss Sustained Up To 12 Months
- Personal Property Replacement Cost
- Liability (Coverage E) — \$100,000
- Medical Payments (Coverage F) — \$1,000

SUMMIT CLASSIC HOMEOWNERS ENDORSEMENT F -1217 AVAILABLE ON THE HO 00 03, HO 00 05, AND HO 00 06 AND SUMMIT CLASSIC SECONDARY HOMEOWNERS ENDORSEMENT F-1219 AVAILABLE ON FORMS HO 00 03, HO 00 05 AND HO 00 06 (Some coverages will vary on the Summit Classic Secondary Homeowners Endorsement) See Rule 531.

- Ordinance or Law 25%
- Home Rebuilder (150%) **Forms HO 00 03 & HO 00 05 Only**
- Unit Owners Special Personal Property **Form HO 00 06 Only**
- Credit Cards \$ 5,000
- Golf Carts \$ 5,000
- Theft of Building Materials \$ 10,000
- Wedding Presents \$ 10,000
- Loss Assessment \$ 10,000
- Reward Coverage \$ 1,000
- Lock Replacement \$ 250
- Debris Removal \$ 1,000
- Personal Injury (Coverage does not apply on Summit Classic Secondary Homeowners Endorsement)
- Refrigerated Property \$ 500 (No deductible applies)
- Water Back Up Sewer & Drains \$5,000
- Increased Special Limits of Liability:
 - \$ 1,000 Money
 - \$ 5,000 Securities
 - \$ 5,000 Business Property (On Premises)
 - \$ 5,000 For Theft of Firearms
 - \$10,000 For Theft of Jewelry, Watches, Furs (\$5,000 per item)

Selective Insurance Company of the Southeast
2000 EDITION HOMEOWNERS POLICY PROGRAM MANUAL
PENNSYLVANIA

100. INTRODUCTION (Continued)

Reserved for future use

100. INTRODUCTION (Continued)

- \$ 3,000 Trailers
- \$ 3,000 Watercraft, Trailer and Equipment
- Coverage C replacement cost is included and increased to 75% of Coverage A **Forms HO 00 03 & HO 00 05 Only**
- Coverage C replacement cost is included. **Form HO 00 06 Only**
- Liability (Coverage E) — \$300,000 (Coverage does not apply on Summit Classic Secondary Homeowners Endorsement)
- Medical Payments (Coverage F) — \$5,000 (Coverage does not apply on Summit Classic Secondary Homeowners Endorsement)
- Golf Cart Liability Coverage (Coverage does not apply on Summit Classic Secondary Homeowners Endorsement)
- Outboard Motors 26-50 Horsepower Liability Coverage (Coverage does not apply on Summit Classic Secondary Homeowners Endorsement)

**SUMMIT ELITE HOMEOWNERS ENDORSMENT F-1218 ONLY AVAILABLE ON HO 00 05 AND HO 00 06 AND
SUMMIT ELITE SECONDARY HOMEOWNERS ENDORSEMENT F -1220 ONLY AVAILABLE ON HO 00 05 AND HO 00 06
(Some coverages will vary on Summit Elite Secondary Homeowners Endorsement). See Rule 532.**

- Home Rebuilder (150%) **Form HO 00 05 Only**
- Unit Owners Special Personal Property **Form HO 00 06 Only**
- Ordinance or Law 25%
- Reward Coverage \$ 1,000
- Lock Replacement \$ 500
- Debris Removal \$ 2,500
- Water Back Up Sewer and Drains \$15,000
- Identity Fraud Theft \$20,000
- Personal Computer Coverage \$3,000
- Credit Cards \$ 10,000
- Golf Carts \$ 5,000
- Theft of Building Materials \$ 20,000
- Wedding Presents \$ 10,000
- Loss Assessment \$ 10,000
- Refrigerated Property \$ 1,000 (No deductible applies)
- Personal Injury (Coverage does not apply to Summit Elite Secondary Homeowners Endorsement)
- Increased Special Limits of Liability:
 - \$ 1,000 Money
 - \$ 5,000 Securities
 - \$10,000 Business Property (On Premises)
 - \$ 2,500 Business Property (Off Premises)
 - \$ 5,000 For Theft of Firearms
 - \$10,000 For Theft of Jewelry, Watches, Furs (\$5,000 per item)
Includes Loss or Mysterious Disappearance for Jewelry only
 - \$ 3,000 Trailers
 - \$ 3,000 Watercraft, Trailers and Equipment
- Coverage C replacement cost is included and Increased to 75% of Coverage A **Form HO 00 05 Only**
- Coverage C replacement cost is included. **Form HO 00 06 Only**
- Liability (Coverage E) — \$300,000 (Coverage does not apply to Summit Elite Secondary Homeowners Endorsement)
- Medical Payments (Coverage F) — \$5,000 (coverage does not apply to Summit Elite Secondary Homeowners Endorsement)
- Golf Cart Liability Coverage (Coverage does not apply to Summit Elite Secondary Homeowners Endorsement)
- Outboard Motors 26-50 Horsepower Liability Coverage (Coverage does not apply to Summit Elite Secondary Homeowners Endorsement)
- Fire Department Service Charge \$1,000
- Witness Expense Reimbursement
- Mortgage Extra Expense Coverage
- Land Restoration 10% of Covered Loss

301. PREMIUM COMPUTATION (continued)

Multiply the factor per \$1,000 by 2, and add 1.474 (the Amount of Insurance Relativity for \$190,000).

$$\begin{array}{r} .006 \\ \times 2 \\ \hline .012 + 1.474 = 1.486 \end{array}$$

The result, 1.486, is the Amount of Insurance Relativity for this example.

The factors shown in this example are for illustration only and are not necessarily the factors shown in the Amount of Insurance Relativity Table of this manual.

C. Premiums for Additional Coverages

Will be adjusted by Account Credit, Loss Free Discount, Good Payer Discount and Eligibility level when applicable.

D. Account Credit

A premium credit will apply to premiums for all perils if the policyholder also has a Personal Automobile policy in force with any Selective Insurance Company. The discount may be applied to new business, renewals or mid-term. The policy effective dates need not be concurrent.

Please refer to the rate pages.

If the Automobile policy cancels or lapses for any reason, the credit will be removed from the homeowner policy as of the inception date of the upcoming renewal policy.

E. Good Payer Discount

A premium discount of 10% will apply to premiums for all perils if the policy does not have more than one cancellation notice for non-payment of premium within a policy term. The removal of this discount will apply to the policy period immediately following that in which the second notice is issued. Once the discount is removed, it cannot be reinstated until the insured has gone one full term with no non-pay cancellation notices. This discount will be applied to all new business.

F. Eligibility Level

Refer to the Rate pages for the applicable Rating Level to determine base rates for the desired coverage.

Note: The characteristics used in Eligibility Level assignments are not used by other rating variables.

G. Occupation

Refer to rate pages for the appropriate factor.

H. Prior Insurance Lapses

The Prior Insurance Lapse factor will apply to new business only. To determine which factor applies, determine the number of days lapsed. The number of days lapsed is calculated by comparing the effective date of the Selective policy to the termination date of the coverage immediately preceding the Selective coverage. Refer to rate pages for appropriate factor associated with the days lapsed.

I. Payment Plan

Refer to rate pages for appropriate factor.

301. PREMIUM COMPUTATION (continued)

Multiply the factor per \$1,000 by 2, and add 1.474 (the Amount of Insurance Relativity for \$190,000).

$$\begin{array}{r} .006 \\ \times 2 \\ \hline .012 + 1.474 = 1.486 \end{array}$$

The result, 1.486, is the Amount of Insurance Relativity for this example.

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I. Payment Plan

Refer to rate pages for appropriate factor.

Selective Insurance Company of the Southeast
2000 EDITION HOMEOWNERS POLICY PROGRAM MANUAL
PENNSYLVANIA

413. ACCOUNT CREDIT

A premium credit will apply to premiums for all perils if the policyholder also has a Personal Automobile policy in force with any Selective Insurance Company. The discount may be applied to new business, renewals or mid-term. The policy effective dates need not be concurrent.

Please refer to the rate pages.

If the Automobile policy cancels or lapses for any reason, the credit will be removed from the homeowner policy as of the inception date of the upcoming renewal policy.

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If the Automobile policy cancels or lapses for any reason, the credit will be removed from the homeowner policy as of the inception date of the upcoming renewal policy.

Replaced

Selective Insurance Company of the Southeast
2000 EDITION HOMEOWNERS POLICY PROGRAM MANUAL
PENNSYLVANIA

521. WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

A. Coverage Description

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump.

B. Coverage Option

A deductible of \$250 or the policy deductible, whichever is higher, applies.

C. Premium

Limit of Liability	Basic Premium	Summit Classic /Secondary Summit Classic Endorsements	Summit Elite/Secondary Summit Elite Endorsements
\$5,000	\$40	-	-
\$10,000	\$55	\$15	-
\$15,000	\$70	\$30	-
\$20,000	\$85	\$45	\$15
\$25,000	\$100	\$60	\$30
\$30,000	\$115	\$75	\$45
\$35,000	\$135	\$95	\$65
\$40,000	\$155	\$115	\$85
\$45,000	\$175	\$135	\$105
\$50,000	\$195	\$155	\$125
\$60,000	\$220	\$180	\$150
\$70,000	\$245	\$205	\$175
\$80,000	\$270	\$230	\$200
\$90,000	\$295	\$255	\$225
\$100,000	\$320	\$280	\$250

D. Endorsement

Use Endorsement **F 1305PA** Water Back up and Sump Overflow.

521. WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

A. Coverage Description

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump.

B. Coverage Option

A deductible of \$250 or the policy deductible, whichever is higher, applies.

C. Premium

Limit of Liability	Basic Premium	Summit Classic/Secondary Summit Classic Endorsements	Summit Elite/Secondary Summit Elite Endorsements
\$5,000	\$40	-	-
\$10,000	\$55	\$15	-
\$15,000	\$70	\$30	-
\$20,000	\$85	\$45	\$15
\$25,000	\$100	\$60	\$30
\$30,000	\$115	\$75	\$45
\$35,000	\$135	\$95	\$65
\$40,000	\$155	\$115	\$85
\$45,000	\$175	\$135	\$105
\$50,000	\$195	\$155	\$125
\$60,000	\$220	\$180	\$150
\$70,000	\$245	\$205	\$175
\$80,000	\$270	\$230	\$200
\$90,000	\$295	\$255	\$225
\$100,000	\$320	\$280	\$250

D. Endorsement

Use Endorsement **F-1226** Water Back up and Sump Overflow.

**532. SUMMIT CLASSIC HOMEOWNERS ENDORSEMENT / SUMMIT CLASSIC SECONDARY HOMEOWNERS
ENDORSEMENT APPLIES TO HO 00 03, HO 00 05 OR HO 00 06**

Coverage Description

For an additional premium, this endorsement includes the following increased coverage:

- Ordinance or Law 25%
- Home Rebuilder (150%) applies to forms **HO 00 03** and **HO 00 05** only.
- Unit Owners Special Personal Property applies to form **HO 00 06** only.
- \$ 5,000 for Credit Card, Fund Transfer, Forgery and Counterfeit Money
- \$ 5,000 for Golf Carts
- \$10,000 for Theft Coverage of Materials for Building Under Construction
- \$10,000 for Wedding Presents
- \$10,000 for Loss Assessment
- \$ 1,000 for Rewards Coverage
- \$ 1,000 for Debris Removal
- \$ 500 for Refrigerated Property (No deductible applies)
- \$ 250 for Lock Replacement
- \$ 5,000 for Water Back Up Sewer & Drains
- Personal Property Special Limits of Liability are increased to:
 - \$ 1,000 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
 - \$ 5,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets, and stamps.
 - \$ 5,000 for business property **on** the residence premises.
 - \$ 5,000 for loss by theft of firearms
 - \$10,000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones (\$5,000 per item).
 - \$ 3,000 on trailers not used with watercraft.
 - \$ 3,000 on watercraft, their trailers and equipment.
- For forms **HO 00 03** and **HO 00 05** only, Coverage **C** is increased to **75%** of Coverage **A**.
- For forms **HO 00 03**, **HO 00 05** and **HO 00 06** Replacement Cost on Contents is included
- Personal Liability and Medical Payments to Others: (Not Included on Summit Classic Secondary Homeowners)
 - Coverage **E** - \$300,000 minimum limit (Not included on Summit Classic Secondary Homeowners)
 - Coverage **F** - \$ 5,000 minimum limit (Not included on Summit Classic Secondary Homeowners)
- Personal Injury Coverage (Not included on Summit Classic Secondary Homeowners)
- Golf Cart Liability Coverage (Not included on Summit Classic Secondary Homeowners)
- Outboard Motors 26 – 50 Horsepower Liability Coverage (Not included on Summit Classic Secondary Homeowners)

Premium

Refer to Rule **301**. and rate pages to develop the premium for the Summit Classic Homeowners Endorsement.
Refer to Rule **301**. and rate pages to develop the premium for the Summit Classic Secondary Homeowners Endorsement.

Endorsement

Use Endorsement **F-1217PA** Summit Classic Homeowners Endorsement or **F-1219PA** Summit Classic Secondary Homeowners Endorsement.

**532. SUMMIT CLASSIC HOMEOWNERS ENDORSEMENT / SUMMIT CLASSIC SECONDARY HOMEOWNERS
ENDORSEMENT APPLIES TO HO 00 03, HO 00 05 OR HO 00 06**

Coverage Description

For an additional premium, this endorsement includes the following increased coverage:

- Ordinance or Law 25%
- Home Rebuilder (150%) applies to forms **HO 00 03** and **HO 00 05** only.
- Unit Owners Special Personal Property applies to form **HO 00 06** only.
- \$ 5,000 for Credit Card, Fund Transfer, Forgery and Counterfeit Money
- \$ 5,000 for Golf Carts
- \$10,000 for Theft Coverage of Materials for Building Under Construction
- \$10,000 for Wedding Presents
- \$10,000 for Loss Assessment
- \$ 1,000 for Rewards Coverage
- \$ 1,000 for Debris Removal
- \$ 500 for Refrigerated Property (No deductible applies)
- \$ 250 for Lock Replacement
- \$ 5,000 for Water Back Up Sewer & Drains
- Personal Property Special Limits of Liability are increased to:
 - \$ 1,000 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
 - \$ 5,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets, and stamps.
 - \$ 5,000 for business property on the residence premises.
 - \$ 5,000 for loss by theft of firearms
 - \$10,000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones (\$5,000 per item).
 - \$ 3,000 on trailers not used with watercraft.
 - \$ 3,000 on watercraft, their trailers and equipment.
- For forms **HO 00 03** and **HO 00 05** only, Coverage **C** is increased to **75%** of Coverage **A**.
- For forms **HO 00 03**, **HO 00 05** and **HO 00 06** Replacement Cost on Contents is included
- Personal Liability and Medical Payments to Others: (Not Included on Summit Classic Secondary Homeowners)
 - Coverage **E** - \$300,000 minimum limit (Not included on Summit Classic Secondary Homeowners)
 - Coverage **F** - \$ 5,000 minimum limit (Not included on Summit Classic Secondary Homeowners)
- Personal Injury Coverage (Not included on Summit Classic Secondary Homeowners)
- Golf Cart Liability Coverage (Not included on Summit Classic Secondary Homeowners)
- Outboard Motors 26 – 50 Horsepower Liability Coverage (Not included on Summit Classic Secondary Homeowners)

Premium

Refer to Rule **301**. and rate pages to develop the premium for the Summit Classic Homeowners Endorsement.
Refer to Rule **301**. and rate pages to develop the premium for the Summit Classic Secondary Homeowners Endorsement.

Endorsement

Use Endorsement **F-1217** Summit Classic Homeowners Endorsement or **F-1219** Summit Classic Secondary Homeowners Endorsement.

Selective Insurance Company of the Southeast
2000 EDITION HOMEOWNERS POLICY PROGRAM MANUAL
PENNSYLVANIA

533. SUMMIT ELITE HOMEOWNERS ENDORSEMENT OR SUMMIT ELITE SECONDARY HOMEOWNERS ENDORSEMENT APPLIES TO HO 00 05 OR HO 00 06 ONLY

Coverage Description

For an additional Premium, this endorsement includes the following increased coverage:

- Ordinance or Law 25%
- Home Rebuilder (150%) applies to form **HO 00 05** only.
- Unit Owners Special Personal Property applies to form **HO 00 06** only.
- \$20,000 for Identity Fraud Coverage
- \$10,000 for Credit Card, Fund Transfer, Forgery and Counterfeit Money
- \$ 5,000 for Golf Carts
- \$20,000 for Theft Coverage of Materials for Building Under Construction
- \$10,000 for Wedding Presents
- \$10,000 for Loss Assessment
- \$ 1,000 for Rewards Coverage
- \$ 2,500 for Debris Removal
- \$ 3,000 for Personal Computer Coverage
- \$ 1,000 for Refrigerated Property (no deductible applies)
- \$ 500 for Lock Replacement
- \$ 15,000 for Water Back Up Sewer & Drains
- Loss Settlement – Cash Out Option.
- Personal Property Special Limits of Liability are increased to:
 - \$ 1,000 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
 - \$ 5,000 on securities, accounts, deeds evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets, and stamps.
 - \$10,000 for business property **on** the residence premises.
 - \$ 2,500 for business property **off** the residence premises
 - \$ 5,000 for loss by theft of firearms
 - \$10,000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones (\$5,000 per item). Includes Loss or Mysterious Disappearance of Jewelry only.
 - \$ 3,000 on trailers not used with watercraft.
 - \$ 3,000 on watercraft, their trailers and equipment.
- For form **HO 00 05** only, Coverage **C** is increased to **75%** of Coverage **A**
- For forms **HO 00 05** and **HO 00 06** Replacement Cost on Contents is included.
- Personal Liability and Medical Payments to Others: (Not included in Summit Elite Secondary Homeowners Endorsement)
 - Coverage **E** - \$300,000 minimum limit (Not included in Summit Elite Secondary Homeowners Endorsement)
 - Coverage **F** - \$ 5,000 minimum limit (Not included in Summit Elite Secondary Homeowners Endorsement)
- Coverage D Loss of Use is Increased to 18 months.
- Personal Injury Coverage (Not included in Summit Elite Secondary Homeowners Endorsement)
- Golf Cart Liability Coverage (Not included in Summit Elite Secondary Homeowners Endorsement)
- Outboard Motors 26 – 50 Horsepower Liability Coverage (Not included in Summit Elite Secondary Homeowners Endorsement)
- \$ 1,000 for Fire Department Service Charge
- Witness Expense Reimbursement
- Mortgage Extra Expense Coverage
- Land Restoration 10% of Covered Loss

Premium

Refer to Rule **301**. and rate pages to develop the premium for the Summit Elite Homeowners Endorsement.
Refer to Rule **301**. and rate pages to develop the premium for Summit Elite Secondary Homeowners Endorsement.

Endorsement

Use Endorsement **F-1218PA** Summit Elite Homeowners Endorsement or **F-1220 PA** Summit Elite Secondary Homeowners Endorsement.

533. SUMMIT ELITE HOMEOWNERS ENDORSEMENT OR SUMMIT ELITE SECONDARY HOMEOWNERS ENDORSEMENT APPLIES TO HO 00 05 OR HO 00 06 ONLY

Coverage Description

For an additional Premium, this endorsement includes the following increased coverage:

- Ordinance or Law 25%
- Home Rebuilder (150%) applies to form **HO 00 05** only.
- Unit Owners Special Personal Property applies to form **HO 00 06** only.
- \$20,000 for Identity Fraud Coverage
- \$10,000 for Credit Card, Fund Transfer, Forgery and Counterfeit Money
- \$ 5,000 for Golf Carts
- \$20,000 for Theft Coverage of Materials for Building Under Construction
- \$10,000 for Wedding Presents
- \$10,000 for Loss Assessment
- \$ 1,000 for Rewards Coverage
- \$ 2,500 for Debris Removal
- \$ 3,000 for Personal Computer Coverage
- \$ 1,000 for Refrigerated Property (no deductible applies)
- \$ 500 for Lock Replacement
- \$ 15,000 for Water Back Up Sewer & Drains
- Personal Property Special Limits of Liability are increased to:
 - \$ 1,000 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
 - \$ 5,000 on securities, accounts, deeds evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets, and stamps.
 - \$10,000 for business property **on** the residence premises.
 - \$ 2,500 for business property **off** the residence premises
 - \$ 5,000 for loss by theft of firearms
 - \$10,000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones (\$5,000 per item). Includes Loss or Mysterious Disappearance of Jewelry only.
 - \$ 3,000 on trailers not used with watercraft.
 - \$ 3,000 on watercraft, their trailers and equipment.
- For form **HO 00 05** only, Coverage **C** is increased to **75%** of Coverage **A**
- For forms **HO 00 05** and **HO 00 06** Replacement Cost on Contents is included.
- Personal Liability and Medical Payments to Others: (Not included in Summit Elite Secondary Homeowners Endorsement)
 - Coverage **E** - \$300,000 minimum limit (Not included in Summit Elite Secondary Homeowners Endorsement)
 - Coverage **F** - \$ 5,000 minimum limit (Not included in Summit Elite Secondary Homeowners Endorsement)
- Personal Injury Coverage (Not included in Summit Elite Secondary Homeowners Endorsement)
- Golf Cart Liability Coverage (Not included in Summit Elite Secondary Homeowners Endorsement)
- Outboard Motors 26 – 50 Horsepower Liability Coverage (Not included in Summit Elite Secondary Homeowners Endorsement)
- \$ 1,000 for Fire Department Service Charge
- Witness Expense Reimbursement
- Mortgage Extra Expense Coverage
- Land Restoration 10% of Covered Loss

Premium

Refer to Rule **301.** and rate pages to develop the premium for the Summit Elite Homeowners Endorsement.

Refer to Rule **301.** and rate pages to develop the premium for Summit Elite Secondary Homeowners Endorsement.

Endorsement

Use Endorsement **F-1218** Summit Elite Homeowners Endorsement or **F-1220** Summit Elite Secondary Homeowners Endorsement.

SERFF Tracking Number: SELC-127142807 State: Pennsylvania
 Filing Company: Selective Insurance Company of the Southeast State Tracking Number: B35036001
 Company Tracking Number: HO-05-11PA
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Matrix
 Project Name/Number: Homeowners Matrix /HO-05-11PA

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Authorization to File (PC)		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		
Comments:		
Attachments:		
PA HO 10-15-2011 Explanatory Memo.pdf		
PA Home Filing Exhibits.pdf		

	Item Status:	Status Date:
Satisfied - Item: Response Exhibits		
Comments:		
Attachment:		
PA Home Response Exhibits.pdf		

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Explanatory Memorandum

Selective Insurance Company of the Southeast (SICSE) proposes to revise its rating plan for Homeowners Insurance in Pennsylvania. These revisions have a proposed effective date of October 15, 2011 for new and renewal business.

SICSE Overall Rate Level Change

The overall impact of this filing is +4.6%. We are increasing the rates for owners forms (HO-3 and HO-5) based on the Pennsylvania rate level indication of +8.1% (see Exhibit 12). For forms HO-4 and HO-6, we have arrived at the proposed rate level impacts based on their relative close rates (see Exhibit 13-Close). A histogram of the impacts is provided in Exhibit 14.

Base Rates Changes

We are proposing base rate changes by form as outlined in Exhibit 2 to achieve the desired rate level effects.

Coverage A Amount of Insurance (owners' forms)

SICSC proposes to adjust its Coverage A Amount of Insurance factors as shown in Exhibit 3 based on the experience data shown in Exhibit 13-AOI Support, flattening the curve for higher amounts of insurance.

Account Credit – We propose to increase our discount for policyholders who have also purchased our Personal Auto coverage from 10% to 15%.

Protection Class – We propose to revise our charges for protection class 8B to match the current charges for protection class 8. This is being done to recognize the expected benefit of the characteristics of a protection class 8B risk relative to a protection class 9 risk.

Territory Definitions – We propose to revise our territory definitions as shown in Exhibit 6 based on the uniform approach explained below and shown in Exhibit 13-Terr.

We are monitoring closely our productivity by geographic area and have used “close rates” (the percentage of quoted policies which are actually written) to analyze the competitiveness of our rates by territory.

If the total number of quotes and applications for a given county was greater than 80, and its close rate was less than 18.8% (16% better than the state average), then we targeted it for rate protection. This procedure identified 10 counties that should be protected (rates should be decreased).

After identifying the counties for protection, for all zip codes in that county (or more than 50% in that county), we revised the territory definitions as follows (note that the higher the territory number, the lower the rating factor):

Territory 7 or greater: no change

Territory 4 through 6: improve by 1 territory (4 goes to 5, 5 goes to 6, 6 goes to 7)

Territory 1 through 3: improve by 2 territories (1 goes to 3, 2 goes to 4, 3 goes to 5)

This approach was uniformly applied to every zip code the identified counties (where the majority of the zip code was in that county).

Occupation – SICSE proposes to remove our current Occupation rating table and replace it with discounts for two affinity groups – “Certified Medical Professionals” and “Certified Educational Professionals”. This change is for marketing purposes only and is not based on loss experience.

Eligibility Level – We propose to modify our eligibility level factors based on a countrywide excluding Maryland analysis of experience mapped into the Pennsylvania rating levels. We excluded Maryland because we did not have the proper data to accurately map the experience to Pennsylvania rating structure.

We examined adjusted loss ratios by rating level. The premium was adjusted to exclude the current rating factors that exist in other states which match to the current eligibility criteria in Pennsylvania.

Based on the results shown in Exhibit 12-Elig and the accompanying chart, we propose to increase the spread of our factors, by increasing the factors for eligibility levels 12 and higher.

Age of Dwelling / Heating / Roof (owners' forms) – SICSE proposes to lower our age factors for newer dwelling ages based on our close rate (number of policy applications received/number of quotes issued) analysis in Exhibit 13-close. Note that the analysis is done by age of dwelling, not by age of roof / heating & cooling. However, we are revising the age factors for age of roof and age of heating & cooling based on this analysis, because of the strong correlation of these rating variables for the newer homes.

Payment Plan – SICSE proposes to modify the payment plan charges based on a combination of loss experience and business reasons. The revised charges will only affect the new policies with an effective date of 10/15/2011 or later. The existing business will continue to use the current payment plan.

Based on Exhibit 13 - Pay Plan, the loss experience for the 10-Pay plan is worse than average. For this, we propose to increase the charge by an underwriting score of 5, which is equivalent to a 3% rate increase.

The additional changes revolve around the Mortgagee billed, 1-Pay and 2-Pay plans. We are proposing to group the 1-Pay, 2-Pay and Mortgagee bill pricing levels based on business decisions. With the changing economy, many more risks are now being forced towards the Mortgagee billed plan, which is possibly diluting the predictability of this rating category. For this reason, we feel it makes more sense to treat 1-Pay, 2-Pay and Mortgagee billed in the same way going forward. The score charge is selected to be -12 for these categories. The selection is a result of compromise between the three current charges in the current plan.

Loss Surcharge Plan – SICSE proposes to restructure our loss surcharge program based on competitive analysis.

- Number of years – Based on our observation that some competitors surcharge for prior losses for only three years, we would like to revise our plan to charge for only three years instead of five years.
- Wind and weather – based on our observation that some competitors do not surcharge for catastrophe related losses, we are revising our surcharges to start charging after multiple losses of wind and weather peril types.
- Revenue neutral – We are increasing our surcharges slightly to keep our overall premium from loss surcharges changes close to revenue neutral.

Two of the competitors we have looked for this are Travelers Quantum Home program and Donegal Insurance Companies. Please see Exhibit 13 – Loss Surcharge for more details.

We have included revised rate pages reflecting these changes.

Exhibits:

Exhibit 1 – Summary of Rate Level Impacts by Form

Exhibit 2 – Proposed Base Rate Changes

Exhibit 3 – Proposed Owners' Forms Coverage A Factor Changes

Exhibit 4 – Proposed Account Credit Change

Exhibit 5 – Revision to Protect Class 8B Factor

Exhibit 6 – Revision to Territorial Definitions

Exhibit 7 – Proposed Occupation Changes

Exhibit 8 – Proposed Eligibility Level Factor Changes

Exhibit 9A, 9B, 9C – Proposed Age Factor Changes

Exhibit 10 – Proposed Payment Plan Changes

Exhibit 11 – Proposed Loss Surcharge Plan Changes

Exhibit 12 – Rate Level Indications

Exhibit 13 – Support for Proposed Changes

Exhibit 14 – Highest and Lowest Rate Impacts and Histograms of Policy Counts by Dollar and Percentage Impact Ranges

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Rate Level Impacts Summary

	Onlevel Inforce		
<u>Form</u>	<u>Premium @</u>	<u>Proposed</u>	
	<u>2/28/2011</u>	<u>Premium</u>	<u>RLE (Total)</u>
HO-3	2,652,616	2,801,741	5.6%
HO-4	218,199	229,994	5.4%
HO-5	1,046,396	1,064,871	1.8%
HO-6	61,178	62,943	2.9%
Total	3,978,389	4,159,549	4.6%

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Proposed Owners' Forms Cov A Changes

Cov A Limit	WEATHER, WIND, WATER, HURRICANE			FIRE, THEFT AND OTHER		
	Current	Proposed	% Change	Current	Proposed	% Change
50,000	0.550	0.578	5.1%	0.550	0.578	5.1%
52,000	0.570	0.597	4.7%	0.570	0.597	4.7%
54,000	0.590	0.617	4.6%	0.590	0.617	4.6%
56,000	0.610	0.637	4.4%	0.610	0.637	4.4%
58,000	0.630	0.656	4.1%	0.630	0.656	4.1%
60,000	0.650	0.676	4.0%	0.650	0.676	4.0%
62,000	0.670	0.695	3.7%	0.670	0.695	3.7%
64,000	0.690	0.715	3.6%	0.690	0.715	3.6%
66,000	0.710	0.734	3.4%	0.710	0.734	3.4%
68,000	0.730	0.753	3.2%	0.730	0.753	3.2%
70,000	0.750	0.773	3.1%	0.750	0.773	3.1%
72,000	0.770	0.792	2.9%	0.770	0.792	2.9%
74,000	0.790	0.811	2.7%	0.790	0.811	2.7%
76,000	0.810	0.829	2.3%	0.810	0.829	2.3%
78,000	0.830	0.848	2.2%	0.830	0.848	2.2%
80,000	0.850	0.867	2.0%	0.850	0.867	2.0%
82,000	0.870	0.886	1.8%	0.870	0.886	1.8%
84,000	0.890	0.904	1.6%	0.890	0.904	1.6%
86,000	0.910	0.923	1.4%	0.910	0.923	1.4%
88,000	0.930	0.941	1.2%	0.930	0.941	1.2%
90,000	0.950	0.960	1.1%	0.950	0.960	1.1%
92,000	0.960	0.968	0.8%	0.960	0.968	0.8%
94,000	0.970	0.976	0.6%	0.970	0.976	0.6%
96,000	0.980	0.984	0.4%	0.980	0.984	0.4%
98,000	0.990	0.992	0.2%	0.990	0.992	0.2%
100,000	1.000	1.000	0.0%	1.000	1.000	0.0%
110,000	1.075	1.073	-0.2%	1.060	1.058	-0.2%
120,000	1.150	1.145	-0.4%	1.120	1.115	-0.4%
130,000	1.225	1.217	-0.6%	1.180	1.173	-0.6%
140,000	1.300	1.289	-0.8%	1.240	1.230	-0.8%
150,000	1.375	1.361	-1.0%	1.300	1.287	-1.0%
160,000	1.450	1.433	-1.2%	1.360	1.343	-1.2%
170,000	1.525	1.504	-1.4%	1.420	1.401	-1.4%
180,000	1.600	1.575	-1.6%	1.480	1.457	-1.6%
190,000	1.675	1.645	-1.8%	1.540	1.512	-1.8%
200,000	1.750	1.715	-2.0%	1.600	1.568	-2.0%
210,000	1.825	1.785	-2.2%	1.660	1.623	-2.2%
220,000	1.900	1.854	-2.4%	1.720	1.679	-2.4%
230,000	1.975	1.924	-2.6%	1.780	1.734	-2.6%
240,000	2.050	1.993	-2.8%	1.840	1.788	-2.8%

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Proposed Owners' Forms Cov A Changes

Cov A Limit	WEATHER, WIND, WATER, HURRICANE			FIRE, THEFT AND OTHER		
	Current	Proposed	% Change	Current	Proposed	% Change
250,000	2.125	2.061	-3.0%	1.900	1.843	-3.0%
260,000	2.200	2.130	-3.2%	1.960	1.897	-3.2%
270,000	2.275	2.198	-3.4%	2.020	1.951	-3.4%
280,000	2.350	2.265	-3.6%	2.080	2.005	-3.6%
290,000	2.425	2.333	-3.8%	2.140	2.059	-3.8%
300,000	2.495	2.395	-4.0%	2.200	2.112	-4.0%
310,000	2.565	2.457	-4.2%	2.260	2.165	-4.2%
320,000	2.635	2.519	-4.4%	2.320	2.218	-4.4%
330,000	2.705	2.581	-4.6%	2.380	2.271	-4.6%
340,000	2.775	2.642	-4.8%	2.440	2.323	-4.8%
350,000	2.845	2.703	-5.0%	2.500	2.375	-5.0%
360,000	2.915	2.763	-5.2%	2.560	2.427	-5.2%
370,000	2.985	2.824	-5.4%	2.620	2.479	-5.4%
380,000	3.055	2.884	-5.6%	2.680	2.530	-5.6%
390,000	3.125	2.944	-5.8%	2.740	2.581	-5.8%
400,000	3.195	3.003	-6.0%	2.800	2.632	-6.0%
410,000	3.265	3.063	-6.2%	2.860	2.683	-6.2%
420,000	3.335	3.122	-6.4%	2.920	2.733	-6.4%
430,000	3.405	3.180	-6.6%	2.980	2.783	-6.6%
440,000	3.475	3.239	-6.8%	3.040	2.833	-6.8%
450,000	3.545	3.297	-7.0%	3.100	2.883	-7.0%
460,000	3.615	3.355	-7.2%	3.160	2.932	-7.2%
470,000	3.685	3.412	-7.4%	3.220	2.982	-7.4%
480,000	3.755	3.470	-7.6%	3.280	3.031	-7.6%
490,000	3.825	3.527	-7.8%	3.340	3.079	-7.8%
500,000	3.895	3.583	-8.0%	3.400	3.128	-8.0%
ADD'L 1,000	ADD 0.007	0.006	-14.3%	ADD 0.006	0.005	-16.7%

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Proposed Account Credit Change

Current Discount:	10%
Proposed Discount:	15%

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Revision to Protection Class 8B Factor

CURRENT FACTORS

Protection Class - Owners

Class	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.05	1.00	1.00	1.00	1.00	1.02	1.00	1.00
5	1.10	1.04	1.00	1.00	1.00	1.04	1.00	1.04
6	1.15	1.08	1.00	1.02	1.00	1.06	1.15	1.08
7	1.20	1.10	1.00	1.04	1.02	1.08	1.20	1.10
8	1.25	1.20	1.05	1.25	1.10	1.10	1.20	1.20
8B	1.50	1.25	1.10	1.30	1.15	1.10	1.20	1.25
9	1.50	1.25	1.10	1.30	1.15	1.15	1.75	1.25
10	1.70	1.35	1.15	1.75	1.20	1.15	1.75	1.35

Protection Class - Tenants/Condos

Class	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.02	1.00	1.00	1.00	1.00	1.02	1.00	1.00
5	1.07	1.01	1.00	1.00	1.00	1.04	1.00	1.01
6	1.12	1.05	1.00	1.00	1.00	1.06	1.06	1.05
7	1.16	1.07	1.00	1.00	1.00	1.08	1.10	1.07
8	1.21	1.16	1.05	1.19	1.07	1.10	1.10	1.16
8B	1.46	1.21	1.10	1.24	1.12	1.10	1.10	1.21
9	1.46	1.21	1.10	1.24	1.12	1.15	1.61	1.21
10	1.65	1.31	1.15	1.66	1.16	1.15	1.61	1.31

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Revision to Protection Class 8B Factor

PROPOSED FACTORS

Protection Class - Owners

Class	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.05	1.00	1.00	1.00	1.00	1.02	1.00	1.00
5	1.10	1.04	1.00	1.00	1.00	1.04	1.00	1.04
6	1.15	1.08	1.00	1.02	1.00	1.06	1.15	1.08
7	1.20	1.10	1.00	1.04	1.02	1.08	1.20	1.10
8	1.25	1.20	1.05	1.25	1.10	1.10	1.20	1.20
8B	1.25	1.20	1.05	1.25	1.10	1.10	1.20	1.20
9	1.50	1.25	1.10	1.30	1.15	1.15	1.75	1.25
10	1.70	1.35	1.15	1.75	1.20	1.15	1.75	1.35

Protection Class - Tenants/Condos

Class	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.02	1.00	1.00	1.00	1.00	1.02	1.00	1.00
5	1.07	1.01	1.00	1.00	1.00	1.04	1.00	1.01
6	1.12	1.05	1.00	1.00	1.00	1.06	1.06	1.05
7	1.16	1.07	1.00	1.00	1.00	1.08	1.10	1.07
8	1.21	1.16	1.05	1.19	1.07	1.10	1.10	1.16
8B	1.21	1.16	1.05	1.19	1.07	1.10	1.10	1.16
9	1.46	1.21	1.10	1.24	1.12	1.15	1.61	1.21
10	1.65	1.31	1.15	1.66	1.16	1.15	1.61	1.31

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Revision to Territorial Definitions

Zip Code	County	Current Territories							Proposed Territories						
		Weather	Wind	Water	Fire	Theft	Other	Liability	Weather	Wind	Water	Fire	Theft	Other	Liability
17301	Adams	8	8	8	7	8	7	6	8	8	8	7	8	7	7
17303	Adams	9	8	8	7	8	6	7	9	8	8	7	8	7	7
17304	Adams	9	8	8	7	8	7	6	9	8	8	7	8	7	7
17306	Adams	8	8	7	7	8	6	7	8	8	7	7	8	7	7
17307	Adams	9	8	8	6	8	7	8	9	8	8	7	8	7	8
17310	Adams	9	8	8	7	8	6	8	9	8	8	7	8	7	8
17316	Adams	8	6	7	4	8	7	6	8	7	7	5	8	7	7
17320	Adams	8	6	8	7	8	8	8	8	7	8	7	8	8	8
17324	Adams	8	8	8	7	8	6	8	8	8	8	7	8	7	8
17325	Adams	8	8	8	8	8	7	6	8	8	8	8	8	7	7
17337	Adams	8	8	7	7	8	6	7	8	8	7	7	8	7	7
17340	Adams	8	8	8	8	8	7	7	8	8	8	8	8	7	7
17343	Adams	8	8	8	7	8	6	7	8	8	8	7	8	7	7
17344	Adams	9	7	8	8	8	7	7	9	7	8	8	8	7	7
17350	Adams	9	8	8	8	8	7	8	9	8	8	8	8	7	8
17353	Adams	9	8	8	7	8	6	8	9	8	8	7	8	7	8
17372	Adams	8	8	7	7	8	7	8	8	8	7	7	8	7	8
17375	Adams	9	8	7	8	8	6	7	9	8	7	8	8	7	7
18056	Berks	6	6	5	6	6	6	4	7	7	6	7	7	7	5
19503	Berks	7	6	5	4	6	6	4	7	7	6	5	7	7	5
19504	Berks	7	6	5	6	7	6	4	7	7	6	7	7	7	5
19505	Berks	6	6	5	5	5	6	5	7	7	6	6	6	7	6
19506	Berks	6	4	6	5	5	7	6	7	5	7	6	6	7	7
19507	Berks	4	3	5	4	6	6	6	5	5	6	5	7	7	7
19508	Berks	7	5	5	5	4	5	5	7	6	6	6	5	6	6
19510	Berks	8	6	6	6	5	6	6	8	7	7	7	6	7	7
19511	Berks	7	6	5	6	4	6	5	7	7	6	7	5	7	6
19512	Berks	6	5	6	5	6	6	4	7	6	7	6	7	7	5
19518	Berks	7	4	5	5	4	6	5	7	5	6	6	5	7	6
19519	Berks	8	6	5	5	5	6	5	8	7	6	6	6	7	6
19522	Berks	7	6	6	3	4	6	4	7	7	7	5	5	7	5
19523	Berks	8	4	5	4	4	6	5	8	5	6	5	5	7	6
19526	Berks	7	4	6	5	6	6	6	7	5	7	6	7	7	7
19530	Berks	7	6	6	6	3	6	5	7	7	7	7	5	7	6
19533	Berks	7	5	6	7	6	7	5	7	6	7	7	7	7	6
19534	Berks	7	4	6	6	4	6	5	7	5	7	7	5	7	6
19535	Berks	8	6	6	5	5	6	5	8	7	7	6	6	7	6
19536	Berks	8	6	5	6	4	6	5	8	7	6	7	5	7	6
19538	Berks	7	6	6	5	4	6	5	7	7	7	6	5	7	6

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		Weather	Wind	Water	Fire	Theft	Other	Liability	Weather	Wind	Water	Fire	Theft	Other	Liability
19539	Berks	7	6	6	5	4	6	5	7	7	7	6	5	7	6
19540	Berks	6	6	6	3	6	6	5	7	7	7	5	7	7	6
19541	Berks	6	4	6	6	4	7	5	7	5	7	7	5	7	6
19542	Berks	8	4	5	5	5	6	5	8	5	6	6	6	7	6
19543	Berks	7	4	5	5	5	6	4	7	5	6	6	6	7	5
19544	Berks	5	4	6	6	5	7	6	6	5	7	7	6	7	7
19545	Berks	6	5	5	6	5	6	4	7	6	6	7	6	7	5
19547	Berks	8	6	6	6	5	6	5	8	7	7	7	6	7	6
19548	Berks	7	5	6	5	5	6	5	7	6	7	6	6	7	6
19550	Berks	6	4	6	5	5	6	6	7	5	7	6	6	7	7
19551	Berks	5	6	6	7	5	7	6	6	7	7	7	6	7	7
19554	Berks	6	4	6	5	5	6	6	7	5	7	6	6	7	7
19555	Berks	7	4	6	5	5	6	6	7	5	7	6	6	7	7
19559	Berks	7	4	6	5	4	6	6	7	5	7	6	5	7	7
19560	Berks	8	5	6	6	5	7	6	8	6	7	7	6	7	7
19562	Berks	8	6	5	6	4	6	5	8	7	6	7	5	7	6
19564	Berks	6	5	6	5	4	6	6	7	6	7	6	5	7	7
19565	Berks	4	5	6	5	5	7	6	5	6	7	6	6	7	7
19567	Berks	6	5	6	4	5	7	7	7	6	7	5	6	7	7
19601	Berks	8	5	6	5	2	5	5	8	6	7	6	4	6	6
19602	Berks	7	5	6	5	2	5	5	7	6	7	6	4	6	6
19603	Berks	7	5	6	5	5	6	5	7	6	7	6	6	7	6
19604	Berks	8	5	6	4	3	5	5	8	6	7	5	5	6	6
19605	Berks	8	6	6	6	4	7	6	8	7	7	7	5	7	7
19606	Berks	8	5	5	6	4	6	6	8	6	6	7	5	7	7
19607	Berks	6	6	6	7	4	7	5	7	7	7	7	5	7	6
19608	Berks	6	6	5	7	5	7	6	7	7	6	7	6	7	7
19609	Berks	6	6	6	4	5	7	5	7	7	7	5	6	7	6
19610	Berks	6	6	5	7	4	7	5	7	7	6	7	5	7	6
19611	Berks	8	6	6	5	4	6	5	8	7	7	6	5	7	6
19612	Berks	7	5	6	5	5	6	5	7	6	7	6	6	7	6
17814	Columbia	5	4	7	6	6	6	7	6	5	7	7	7	7	7
17815	Columbia	5	3	6	7	7	6	6	6	5	7	7	7	7	7
17820	Columbia	5	3	7	4	8	6	6	6	5	7	5	8	7	7
17839	Columbia	5	4	6	5	7	6	6	6	5	7	6	7	7	7
17846	Columbia	5	4	8	5	7	6	7	6	5	8	6	7	7	7
17858	Columbia	5	4	6	5	7	6	6	6	5	7	6	7	7	7
17859	Columbia	5	3	7	3	4	6	6	6	5	7	5	5	7	7
17878	Columbia	3	4	7	5	6	7	6	5	5	7	6	7	7	7

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Zip Code	County	Current Territories							Proposed Territories						
		Weather	Wind	Water	Fire	Theft	Other	Liability	Weather	Wind	Water	Fire	Theft	Other	Liability
17888	Columbia	5	3	6	5	7	6	6	6	5	7	6	7	7	7
17920	Columbia	5	3	6	5	8	6	6	6	5	7	6	8	7	7
18603	Columbia	5	4	6	5	7	7	5	6	5	7	6	7	7	6
18631	Columbia	5	4	6	5	7	6	6	6	5	7	6	7	7	7
17005	Dauphin	6	4	6	5	6	5	7	7	5	7	6	7	6	7
17018	Dauphin	8	6	5	3	6	5	7	8	7	6	5	7	6	7
17023	Dauphin	7	4	5	5	6	4	8	7	5	6	6	7	5	8
17028	Dauphin	7	4	5	6	5	5	7	7	5	6	7	6	6	7
17030	Dauphin	6	4	6	6	7	6	8	7	5	7	7	7	7	8
17032	Dauphin	6	4	5	5	6	6	7	7	5	6	6	7	7	7
17033	Dauphin	6	6	5	7	6	6	7	7	7	6	7	7	7	7
17034	Dauphin	8	6	5	5	6	4	7	8	7	6	6	7	5	7
17036	Dauphin	8	5	5	4	6	6	7	8	6	6	5	7	7	7
17048	Dauphin	6	4	5	5	7	6	6	7	5	6	6	7	7	7
17057	Dauphin	8	5	6	3	6	5	7	8	6	7	5	7	6	7
17061	Dauphin	7	4	6	5	7	6	7	7	5	7	6	7	7	7
17080	Dauphin	6	4	6	5	5	5	7	7	5	7	6	6	6	7
17097	Dauphin	6	3	5	3	7	4	7	7	5	6	5	7	5	7
17098	Dauphin	6	3	5	5	7	6	7	7	5	6	6	7	7	7
17101	Dauphin	5	5	5	6	5	6	7	6	6	6	7	6	7	7
17102	Dauphin	8	6	5	4	5	5	7	8	7	6	5	6	6	7
17103	Dauphin	8	4	5	2	5	5	6	8	5	6	4	6	6	7
17104	Dauphin	8	4	5	3	5	5	7	8	5	6	5	6	6	7
17105	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7
17106	Dauphin	7	5	5	5	6	5	7	7	6	6	6	7	6	7
17107	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7
17108	Dauphin	8	5	5	5	6	5	7	8	6	6	6	7	6	7
17109	Dauphin	8	6	5	4	6	6	7	8	7	6	5	7	7	7
17110	Dauphin	7	5	5	5	5	5	6	7	6	6	6	6	6	7
17111	Dauphin	8	4	5	6	6	5	6	8	5	6	7	7	6	7
17112	Dauphin	6	4	4	4	6	4	6	7	5	5	5	7	5	7
17113	Dauphin	8	5	5	4	7	5	7	8	6	6	5	7	6	7
17120	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7
17121	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7
17122	Dauphin	8	6	5	4	6	4	7	8	7	6	5	7	5	7
17123	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7
17124	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7
17125	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7
17126	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7

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		Weather	Wind	Water	Fire	Theft	Other	Liability	Weather	Wind	Water	Fire	Theft	Other	Liability
17127	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7
17128	Dauphin	7	5	5	5	6	6	7	7	6	6	6	7	7	7
17129	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7
17130	Dauphin	7	6	5	5	6	5	7	7	7	6	6	7	6	7
17140	Dauphin	7	5	5	5	6	5	7	7	6	6	6	7	6	7
17177	Dauphin	7	5	5	5	6	5	7	7	6	6	6	7	6	7
16401	Erie	4	3	6	3	4	4	5	5	5	7	5	5	5	6
16407	Erie	4	4	7	2	7	4	7	5	5	7	4	7	5	7
16410	Erie	4	3	6	3	5	4	6	5	5	7	5	6	5	7
16411	Erie	4	3	6	3	5	5	6	5	5	7	5	6	6	7
16412	Erie	2	3	6	3	5	4	6	4	5	7	5	6	5	7
16413	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16415	Erie	4	3	5	1	5	5	6	5	5	6	3	6	6	7
16417	Erie	4	3	6	1	5	5	6	5	5	7	3	6	6	7
16421	Erie	5	3	6	3	5	4	6	6	5	7	5	6	5	7
16423	Erie	4	3	6	3	5	5	6	5	5	7	5	6	6	7
16426	Erie	3	3	6	3	4	4	6	5	5	7	5	5	5	7
16427	Erie	4	3	6	2	4	4	6	5	5	7	4	5	5	7
16428	Erie	6	3	6	2	6	5	6	7	5	7	4	7	6	7
16430	Erie	4	3	6	2	4	5	6	5	5	7	4	5	6	7
16441	Erie	3	3	6	1	4	3	6	5	5	7	3	5	5	7
16442	Erie	5	3	6	2	5	3	6	6	5	7	4	6	5	7
16443	Erie	4	3	5	2	4	2	6	5	5	6	4	5	4	7
16444	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16475	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16501	Erie	5	3	6	3	6	4	6	6	5	7	5	7	5	7
16502	Erie	5	2	6	2	4	4	6	6	4	7	4	5	5	7
16503	Erie	5	3	6	3	4	5	6	6	5	7	5	5	6	7
16504	Erie	5	3	6	3	6	5	6	6	5	7	5	7	6	7
16505	Erie	5	2	5	2	5	5	6	6	4	6	4	6	6	7
16506	Erie	4	3	5	3	5	5	6	5	5	6	5	6	6	7
16507	Erie	5	2	6	2	6	5	6	6	4	7	4	7	6	7
16508	Erie	5	3	6	3	5	4	6	6	5	7	5	6	5	7
16509	Erie	5	3	6	2	5	4	6	6	5	7	4	6	5	7
16510	Erie	5	3	5	3	6	4	6	6	5	6	5	7	5	7
16511	Erie	5	2	5	3	6	5	6	6	4	6	5	7	6	7
16512	Erie	4	3	6	2	5	5	6	5	5	7	4	6	6	7
16514	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16515	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7

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		Weather	Wind	Water	Fire	Theft	Other	Liability	Weather	Wind	Water	Fire	Theft	Other	Liability
16522	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16530	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16531	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16534	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16538	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16541	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16544	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16546	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16550	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16553	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16563	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
16565	Erie	5	3	6	2	6	4	6	6	5	7	4	7	5	7
17022	Lancaster	6	7	6	7	7	6	7	7	7	7	7	7	7	7
17501	Lancaster	5	8	7	8	5	8	4	6	8	7	8	6	8	5
17502	Lancaster	7	6	6	6	6	6	7	7	7	7	7	7	7	7
17503	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7
17504	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7
17505	Lancaster	5	8	7	5	8	8	6	6	8	7	6	8	8	7
17506	Lancaster	5	6	6	7	5	7	6	6	7	7	7	6	7	7
17507	Lancaster	5	6	6	7	5	7	6	6	7	7	7	6	7	7
17508	Lancaster	4	8	6	8	6	8	6	5	8	7	8	7	8	7
17509	Lancaster	5	6	6	8	7	7	5	6	7	7	8	7	7	6
17512	Lancaster	4	7	7	6	7	7	7	5	7	7	7	7	7	7
17516	Lancaster	3	8	8	7	6	8	6	5	8	8	7	7	8	7
17517	Lancaster	5	6	6	8	5	8	7	6	7	7	8	6	8	7
17518	Lancaster	4	8	8	8	6	8	6	5	8	8	8	7	8	7
17519	Lancaster	5	7	6	8	5	7	6	6	7	7	8	6	7	7
17520	Lancaster	3	8	6	6	8	8	8	5	8	7	7	8	8	8
17521	Lancaster	4	7	6	7	8	8	8	5	7	7	7	8	8	8
17522	Lancaster	5	7	6	8	5	8	7	6	7	7	8	6	8	7
17527	Lancaster	3	6	6	7	7	8	6	5	7	7	7	7	8	7
17528	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7
17529	Lancaster	4	7	6	8	7	8	6	5	7	7	8	7	8	7
17532	Lancaster	5	7	8	8	7	8	6	6	7	8	8	7	8	7
17533	Lancaster	4	7	6	7	5	8	7	5	7	7	7	6	8	7
17534	Lancaster	4	7	6	7	7	8	6	5	7	7	7	7	8	7
17535	Lancaster	5	6	6	5	7	8	6	6	7	7	6	7	8	7
17536	Lancaster	4	7	6	8	4	8	5	5	7	7	8	5	8	6
17537	Lancaster	4	8	7	8	8	8	6	5	8	7	8	8	8	7

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17538	Lancaster	5	8	7	8	8	8	7	6	8	7	8	8	8	7
17540	Lancaster	5	8	6	8	8	8	6	6	8	7	8	8	8	7
17543	Lancaster	1	8	6	8	8	8	7	3	8	7	8	8	8	7
17545	Lancaster	4	8	7	7	7	8	6	5	8	7	7	7	8	7
17547	Lancaster	5	8	7	7	7	7	7	6	8	7	7	7	7	7
17549	Lancaster	5	7	6	7	5	7	6	6	7	7	7	6	7	7
17550	Lancaster	4	7	7	7	7	7	7	5	7	7	7	7	7	7
17551	Lancaster	4	8	8	8	7	8	7	5	8	8	8	7	8	7
17552	Lancaster	6	8	7	8	8	8	6	7	8	7	8	8	8	7
17554	Lancaster	5	8	7	8	7	8	6	6	8	7	8	7	8	7
17555	Lancaster	6	6	6	6	4	7	5	7	7	7	7	5	7	6
17557	Lancaster	5	7	6	8	5	8	6	6	7	7	8	6	8	7
17560	Lancaster	4	8	8	8	7	8	6	5	8	8	8	7	8	7
17562	Lancaster	4	7	7	7	7	8	6	5	7	7	7	7	8	7
17563	Lancaster	5	7	7	8	5	8	5	6	7	7	8	6	8	6
17564	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7
17565	Lancaster	4	8	8	8	5	8	7	5	8	8	8	6	8	7
17566	Lancaster	4	7	7	7	7	8	5	5	7	7	7	7	8	6
17567	Lancaster	4	7	6	8	4	8	7	5	7	7	8	5	8	7
17568	Lancaster	4	7	7	8	7	8	6	5	7	7	8	7	8	7
17569	Lancaster	5	7	6	7	5	7	5	6	7	7	7	6	7	6
17570	Lancaster	5	7	6	7	7	7	6	6	7	7	7	7	7	7
17572	Lancaster	5	7	7	8	8	8	6	6	7	7	8	8	8	7
17573	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7
17575	Lancaster	5	8	7	8	7	7	6	6	8	7	8	7	7	7
17576	Lancaster	4	8	7	8	8	8	6	5	8	7	8	8	8	7
17578	Lancaster	5	7	6	8	4	8	7	6	7	7	8	5	8	7
17579	Lancaster	4	7	7	8	8	8	6	5	7	7	8	8	8	7
17580	Lancaster	4	8	6	8	7	8	6	5	8	7	8	7	8	7
17581	Lancaster	5	7	6	7	4	8	6	6	7	7	7	5	8	7
17582	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7
17583	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7
17584	Lancaster	5	7	7	8	8	8	6	6	7	7	8	8	8	7
17585	Lancaster	4	8	7	7	8	8	6	5	8	7	7	8	8	7
17601	Lancaster	2	8	6	8	8	8	8	4	8	7	8	8	8	8
17602	Lancaster	5	8	7	8	6	8	7	6	8	7	8	7	8	7
17603	Lancaster	4	8	7	8	6	8	7	5	8	7	8	7	8	7
17604	Lancaster	4	8	7	8	7	8	7	5	8	7	8	7	8	7
17605	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7

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17606	Lancaster	4	8	7	8	7	8	7	5	8	7	8	7	8	7
17607	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7
17608	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7
17699	Lancaster	4	8	7	8	7	8	6	5	8	7	8	7	8	7
19501	Lancaster	5	6	6	7	5	6	6	6	7	7	7	6	7	7
16051	Lawrence	6	5	6	5	4	6	6	7	6	7	6	5	7	7
16101	Lawrence	6	5	6	3	1	2	5	7	6	7	5	3	4	6
16102	Lawrence	5	5	6	5	2	3	5	6	6	7	6	4	5	6
16103	Lawrence	5	5	6	4	3	6	5	6	6	7	5	5	7	6
16105	Lawrence	6	5	6	5	2	6	6	7	6	7	6	4	7	7
16107	Lawrence	5	5	6	4	3	6	5	6	6	7	5	5	7	6
16108	Lawrence	5	5	6	4	3	6	5	6	6	7	5	5	7	6
16112	Lawrence	6	5	7	5	2	6	6	7	6	7	6	4	7	7
16116	Lawrence	6	4	7	4	2	4	6	7	5	7	5	4	5	7
16117	Lawrence	6	7	6	6	4	7	6	7	7	7	7	5	7	7
16120	Lawrence	6	5	6	4	3	6	6	7	6	7	5	5	7	7
16132	Lawrence	6	5	6	4	2	5	5	7	6	7	5	4	6	6
16140	Lawrence	6	4	7	4	2	4	5	7	5	7	5	4	5	6
16141	Lawrence	6	5	6	2	3	7	6	7	6	7	4	5	7	7
16142	Lawrence	3	6	7	4	2	5	5	5	7	7	5	4	6	6
16143	Lawrence	6	6	7	3	2	5	6	7	7	7	5	4	6	7
16155	Lawrence	6	5	6	4	2	4	5	7	6	7	5	4	5	6
16156	Lawrence	5	6	7	5	3	5	5	6	7	7	6	5	6	6
16157	Lawrence	6	4	6	4	3	7	6	7	5	7	5	5	7	7
16160	Lawrence	6	5	6	5	3	6	5	7	6	7	6	5	7	6
16172	Lawrence	6	5	7	4	2	5	5	7	6	7	5	4	6	6
17901	Schuylkill	6	2	4	5	7	6	5	7	4	5	6	7	7	6
17921	Schuylkill	5	2	6	5	8	6	6	6	4	7	6	8	7	7
17922	Schuylkill	6	3	5	5	4	6	6	7	5	6	6	5	7	7
17923	Schuylkill	5	3	6	6	8	6	7	6	5	7	7	8	7	7
17925	Schuylkill	5	3	6	6	7	6	6	6	5	7	7	7	7	7
17929	Schuylkill	6	3	6	5	6	6	6	7	5	7	6	7	7	7
17930	Schuylkill	5	3	6	5	6	6	6	6	5	7	6	7	7	7
17931	Schuylkill	5	3	6	6	8	5	6	6	5	7	7	8	6	7
17932	Schuylkill	5	3	5	4	8	5	7	6	5	6	5	8	6	7
17933	Schuylkill	6	3	6	4	6	6	6	7	5	7	5	7	7	7
17934	Schuylkill	5	3	6	5	8	6	6	6	5	7	6	8	7	7
17935	Schuylkill	5	3	6	6	8	3	6	6	5	7	7	8	5	7
17936	Schuylkill	5	3	6	5	8	6	7	6	5	7	6	8	7	7

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17938	Schuylkill	5	3	6	5	8	6	7	6	5	7	6	8	7	7
17941	Schuylkill	5	3	5	5	8	5	7	6	5	6	6	8	6	7
17942	Schuylkill	5	3	6	6	7	6	6	6	5	7	7	7	7	7
17943	Schuylkill	5	3	6	5	8	6	6	6	5	7	6	8	7	7
17944	Schuylkill	5	3	6	5	8	6	6	6	5	7	6	8	7	7
17945	Schuylkill	5	3	6	5	8	6	6	6	5	7	6	8	7	7
17946	Schuylkill	5	3	6	5	8	6	6	6	5	7	6	8	7	7
17948	Schuylkill	5	3	6	2	7	5	5	6	5	7	4	7	6	6
17949	Schuylkill	4	3	6	5	8	6	6	5	5	7	6	8	7	7
17951	Schuylkill	5	3	6	5	8	6	6	6	5	7	6	8	7	7
17952	Schuylkill	5	3	6	5	8	6	6	6	5	7	6	8	7	7
17953	Schuylkill	5	3	6	5	8	6	6	6	5	7	6	8	7	7
17954	Schuylkill	5	2	6	5	8	6	7	6	4	7	6	8	7	7
17957	Schuylkill	5	3	5	5	8	6	6	6	5	6	6	8	7	7
17959	Schuylkill	6	3	6	3	8	5	5	7	5	7	5	8	6	6
17960	Schuylkill	6	4	6	3	6	6	6	7	5	7	5	7	7	7
17961	Schuylkill	4	3	6	4	5	5	5	5	5	7	5	6	6	6
17963	Schuylkill	6	3	5	4	8	6	7	7	5	6	5	8	7	7
17964	Schuylkill	5	3	6	5	6	6	7	6	5	7	6	7	7	7
17965	Schuylkill	6	3	6	5	8	6	6	7	5	7	6	8	7	7
17966	Schuylkill	5	3	6	6	7	6	6	6	5	7	7	7	7	7
17967	Schuylkill	5	3	6	3	6	6	6	6	5	7	5	7	7	7
17968	Schuylkill	6	3	5	5	7	6	7	7	5	6	6	7	7	7
17970	Schuylkill	5	2	6	6	7	6	6	6	4	7	7	7	7	7
17972	Schuylkill	6	3	6	4	7	6	6	7	5	7	5	7	7	7
17974	Schuylkill	5	3	6	5	7	6	6	6	5	7	6	7	7	7
17976	Schuylkill	4	2	6	5	8	4	6	5	4	7	6	8	5	7
17978	Schuylkill	6	3	5	5	7	6	7	7	5	6	6	7	7	7
17979	Schuylkill	6	3	5	5	5	6	6	7	5	6	6	6	7	7
17980	Schuylkill	6	2	5	4	7	5	6	7	4	6	5	7	6	7
17981	Schuylkill	5	3	5	5	8	5	7	6	5	6	6	8	6	7
17982	Schuylkill	5	3	6	5	8	6	6	6	5	7	6	8	7	7
17983	Schuylkill	6	3	5	5	8	6	7	7	5	6	6	8	7	7
17985	Schuylkill	2	3	6	5	7	4	5	4	5	7	6	7	5	6
18211	Schuylkill	5	4	5	3	6	5	5	6	5	6	5	7	6	6
18214	Schuylkill	5	3	6	4	7	4	5	6	5	7	5	7	5	6
18218	Schuylkill	5	4	6	4	7	5	6	6	5	7	5	7	6	7
18220	Schuylkill	5	3	6	5	8	5	6	6	5	7	6	8	6	7
18231	Schuylkill	5	3	6	4	6	5	6	6	5	7	5	7	6	7

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18237	Schuylkill	4	3	6	5	7	4	6	5	5	7	6	7	5	7
18241	Schuylkill	5	3	6	4	7	5	6	6	5	7	5	7	6	7
18242	Schuylkill	5	3	6	4	7	5	6	6	5	7	5	7	6	7
18245	Schuylkill	5	4	6	5	7	5	6	6	5	7	6	7	6	7
18248	Schuylkill	5	3	6	5	7	5	6	6	5	7	6	7	6	7
18252	Schuylkill	3	4	6	4	8	5	6	5	5	7	5	8	6	7
19549	Schuylkill	6	4	6	5	4	6	6	7	5	7	6	5	7	7
16301	Venango	3	6	8	2	6	5	6	5	7	8	4	7	6	7
16317	Venango	2	5	8	2	4	4	5	4	6	8	4	5	5	6
16319	Venango	4	5	8	3	6	7	7	5	6	8	5	7	7	7
16323	Venango	3	5	8	3	5	4	4	5	6	8	5	6	5	5
16341	Venango	4	6	8	1	7	3	6	5	7	8	3	7	5	7
16342	Venango	4	5	8	2	3	4	5	5	6	8	4	5	5	6
16343	Venango	3	4	8	2	5	6	4	5	5	8	4	6	7	5
16344	Venango	3	5	8	2	5	4	6	5	6	8	4	6	5	7
16346	Venango	4	5	8	2	6	6	6	5	6	8	4	7	7	7
16362	Venango	2	4	8	3	4	5	4	4	5	8	5	5	6	5
16364	Venango	4	5	8	3	7	6	5	5	6	8	5	7	7	6
16372	Venango	5	5	8	4	3	4	5	6	6	8	5	5	5	6
16374	Venango	5	5	6	3	4	4	5	6	6	7	5	5	5	6
17019	York	8	6	6	5	6	5	7	8	7	7	6	7	6	7
17302	York	3	8	7	7	5	8	5	5	8	7	7	6	8	6
17309	York	2	8	8	8	6	8	6	4	8	8	8	7	8	7
17311	York	8	8	8	7	7	7	6	8	8	8	7	7	7	7
17312	York	4	8	8	8	6	8	6	5	8	8	8	7	8	7
17313	York	6	5	8	8	7	8	6	7	6	8	8	7	8	7
17314	York	4	7	8	8	6	7	5	5	7	8	8	7	7	6
17315	York	7	7	7	6	6	6	7	7	7	7	7	7	7	7
17317	York	4	8	7	8	6	7	6	5	8	7	8	7	7	7
17318	York	8	6	6	5	6	6	6	8	7	7	6	7	7	7
17319	York	8	6	4	5	6	4	7	8	7	5	6	7	5	7
17321	York	6	8	8	8	5	8	7	7	8	8	8	6	8	7
17322	York	5	8	8	8	5	7	7	6	8	8	8	6	7	7
17323	York	8	6	6	6	6	6	7	8	7	7	7	7	7	7
17327	York	8	8	8	8	4	8	5	8	8	8	8	5	8	6
17329	York	8	8	8	8	7	8	6	8	8	8	8	7	8	7
17331	York	9	8	8	8	8	8	7	9	8	8	8	8	8	7
17332	York	7	8	8	8	7	7	6	7	8	8	8	7	7	7
17333	York	7	8	8	6	6	7	6	7	8	8	7	7	7	7

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17334	York	8	8	8	7	7	7	7	8	8	8	7	7	7	7
17339	York	8	6	5	5	5	5	7	8	7	6	6	6	6	7
17342	York	7	8	8	7	7	7	6	7	8	8	7	7	7	7
17345	York	8	6	7	6	6	7	6	8	7	7	7	7	7	7
17347	York	8	6	6	4	6	6	7	8	7	7	5	7	7	7
17349	York	6	8	8	7	6	8	7	7	8	8	7	7	8	7
17352	York	5	8	8	8	6	8	7	6	8	8	8	7	8	7
17354	York	8	7	8	7	7	7	6	8	7	8	7	7	7	7
17355	York	7	8	8	8	7	7	6	7	8	8	8	7	7	7
17356	York	6	7	8	8	6	8	7	7	8	8	8	7	8	7
17358	York	7	8	8	6	6	7	6	7	8	8	7	7	7	7
17360	York	7	8	8	7	6	8	6	7	8	8	7	7	8	7
17361	York	6	8	8	8	7	8	6	7	8	8	8	7	8	7
17362	York	8	8	8	7	8	7	7	8	8	8	7	8	7	7
17363	York	6	8	8	5	6	7	6	7	8	8	6	7	7	7
17364	York	9	8	8	5	7	6	7	9	8	8	6	7	7	7
17365	York	8	7	6	5	6	6	7	8	7	7	6	7	7	7
17366	York	6	7	8	8	7	8	5	7	7	8	8	7	8	6
17368	York	5	8	8	8	6	8	6	6	8	8	8	7	8	7
17370	York	7	6	5	5	6	6	4	7	7	6	6	7	7	5
17371	York	8	8	8	6	7	7	6	8	8	8	7	7	7	7
17401	York	7	6	7	3	7	7	3	7	7	7	5	7	7	5
17402	York	7	8	7	8	7	7	7	7	8	7	8	7	7	7
17403	York	7	7	8	8	6	8	6	7	7	8	8	7	8	7
17404	York	9	7	7	5	5	3	6	9	7	7	6	6	5	7
17405	York	5	8	7	7	6	7	6	6	8	7	7	7	7	7
17406	York	5	8	7	7	7	8	7	6	8	7	7	7	8	7
17407	York	8	6	8	8	7	1	6	8	7	8	8	7	3	7
17408	York	6	8	7	7	6	7	6	7	8	7	7	7	7	7
17415	York	7	8	8	6	6	7	6	7	8	8	7	7	7	7

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Proposed Eligibility Level Factor Changes

ELIGIBILITY LEVEL	ELIGIBILITY LEVEL FACTORS - CURRENT								
	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane	Add'l
01	0.67	0.64	0.64	0.51	0.63	0.62	0.55	0.64	0.62
02	0.72	0.70	0.70	0.57	0.69	0.68	0.61	0.70	0.68
03	0.77	0.70	0.75	0.68	0.69	0.74	0.73	0.70	0.74
04	0.83	0.70	0.75	0.75	0.69	0.74	0.73	0.70	0.74
05	0.86	0.70	0.82	0.82	0.69	0.81	0.83	0.70	0.81
06	0.88	0.84	0.89	0.83	0.83	0.81	0.83	0.84	0.81
07	0.91	0.84	0.89	0.83	0.87	0.85	0.82	0.84	0.85
08	0.94	0.88	0.93	0.89	0.87	0.89	0.89	0.88	0.89
09	0.96	0.88	1.00	0.97	0.91	0.92	0.95	0.88	0.92
10	0.99	1.00	1.00	1.00	0.92	0.92	0.95	1.00	0.92
11	1.00	1.00	1.00	1.00	0.95	0.92	0.95	1.00	0.92
12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13	1.05	1.14	1.11	1.10	1.17	1.06	1.15	1.14	1.06
14	1.13	1.14	1.18	1.27	1.17	1.06	1.34	1.14	1.06
15	1.29	1.38	1.35	1.33	1.22	1.26	1.34	1.38	1.26
16	1.42	1.38	1.44	1.49	1.25	1.26	1.34	1.38	1.26
17	1.55	1.40	1.44	1.51	1.25	1.26	1.34	1.40	1.26
18	1.65	1.40	1.44	1.53	1.25	1.28	1.34	1.40	1.28
19	1.77	1.40	1.48	1.55	1.28	1.31	1.34	1.40	1.31
20	1.93	1.46	1.52	1.57	1.33	1.34	1.34	1.46	1.34
21	2.13	1.53	1.59	1.61	1.40	1.39	1.34	1.53	1.39

ELIGIBILITY LEVEL	ELIGIBILITY LEVEL FACTORS - PROPOSED								
	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane	Add'l
01	0.67	0.64	0.64	0.51	0.63	0.62	0.55	0.64	0.62
02	0.72	0.70	0.70	0.57	0.69	0.68	0.61	0.70	0.68
03	0.77	0.70	0.75	0.68	0.69	0.74	0.73	0.70	0.74
04	0.83	0.70	0.75	0.75	0.69	0.74	0.73	0.70	0.74
05	0.86	0.70	0.82	0.82	0.69	0.81	0.83	0.70	0.81
06	0.88	0.84	0.89	0.83	0.83	0.81	0.83	0.84	0.81
07	0.91	0.84	0.89	0.83	0.87	0.85	0.82	0.84	0.85
08	0.94	0.88	0.93	0.89	0.87	0.89	0.89	0.88	0.89
09	0.96	0.88	1.00	0.97	0.91	0.92	0.95	0.88	0.92
10	0.99	1.00	1.00	1.00	0.92	0.92	0.95	1.00	0.92
11	1.00	1.00	1.00	1.00	0.95	0.92	0.95	1.00	0.92
12	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05
13	1.10	1.20	1.17	1.16	1.23	1.11	1.21	1.20	1.11
14	1.24	1.25	1.30	1.40	1.29	1.17	1.47	1.25	1.17
15	1.48	1.59	1.55	1.53	1.40	1.45	1.54	1.59	1.45
16	1.70	1.66	1.73	1.79	1.50	1.51	1.61	1.66	1.51
17	1.94	1.75	1.80	1.89	1.56	1.58	1.68	1.75	1.58
18	2.06	1.75	1.80	1.91	1.56	1.60	1.68	1.75	1.60
19	2.21	1.75	1.85	1.94	1.60	1.64	1.68	1.75	1.64
20	2.41	1.83	1.90	1.96	1.66	1.68	1.68	1.83	1.68
21	2.66	1.91	1.99	2.01	1.75	1.74	1.68	1.91	1.74

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Proposed Loss Surcharge Plan Changes

CURRENT

Number of Weather Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.67	1.00	1.00	1.00	1.10	1.00	1.00	1.00
2	3.79	1.00	1.00	1.00	1.30	1.00	1.00	1.00
3	6.06	1.00	1.00	1.00	1.60	1.00	1.00	1.00
4	8.33	1.00	1.00	1.00	1.90	1.00	1.00	1.00
Each Add'l	2.30	1.00	1.00	1.00	0.30	1.00	1.00	1.00

Number of Wind Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.88	1.15	1.00	1.00	1.20	1.00	1.88
2	1.00	2.75	1.45	1.00	1.00	1.60	1.00	2.75
3	1.00	4.06	1.90	1.00	1.00	2.20	1.00	4.06
4	1.00	5.36	2.35	1.00	1.00	2.80	1.00	5.36
Each Add'l	1.00	1.30	0.45	1.00	1.00	0.60	1.00	1.30

Number of Water Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.20	1.00	1.00	1.25	1.00	1.00
2	1.00	1.00	1.60	1.00	1.00	1.75	1.00	1.00
3	1.00	1.00	2.20	1.00	1.00	2.50	1.00	1.00
4	1.00	1.00	2.80	1.00	1.00	3.25	1.00	1.00
Each Add'l	1.00	1.00	0.60	1.00	1.00	0.75	1.00	1.00

Number of Fire Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	2.00	1.00	1.40	1.00	1.00
2	1.00	1.00	1.00	4.00	1.00	2.20	1.00	1.00
3	1.00	1.00	1.00	7.00	1.00	3.40	1.00	1.00
4	1.00	1.00	1.00	10.00	1.00	4.60	1.00	1.00
Each Add'l	1.00	1.00	1.00	3.00	1.00	1.20	1.00	1.00

Number of Theft Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	1.50	1.50	1.20	1.00	1.00
2	1.00	1.00	1.00	2.00	2.00	1.40	1.00	1.00
3	1.00	1.00	1.00	3.00	3.00	1.80	1.00	1.00
4	1.00	1.00	1.00	5.00	5.00	2.60	1.00	1.00
Each Add'l	1.00	1.00	1.00	2.00	2.00	0.80	1.00	1.00

Number of Other Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.20	1.20	1.00	1.00	1.15	1.00	1.20
2	1.00	1.40	1.40	1.00	1.00	1.30	1.00	1.40
3	1.00	1.80	1.80	1.00	1.00	1.60	1.00	1.80
4	1.00	2.60	2.60	1.00	1.00	2.20	1.00	2.60
Each Add'l	1.00	0.80	0.80	1.00	1.00	0.60	1.00	0.80

Number of Liability Losses (5-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	1.00	1.00	1.00	4.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	7.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	13.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	25.00	1.00
Each Add'l	1.00	1.00	1.00	1.00	1.00	1.00	12.00	1.00

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Proposed Loss Surcharge Plan Changes

PROPOSED

Number of Weather Losses (3-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	2.27	1.00	1.00	1.00	1.18	1.00	1.00	1.00
3	3.63	1.00	1.00	1.00	1.45	1.00	1.00	1.00
4	4.99	1.00	1.00	1.00	1.73	1.00	1.00	1.00
Each Add'l	2.30	1.00	1.00	1.00	0.30	1.00	1.00	1.00

Number of Wind Losses (3-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.46	1.26	1.00	1.00	1.33	1.00	1.46
3	1.00	2.16	1.65	1.00	1.00	1.83	1.00	2.16
4	1.00	2.85	2.04	1.00	1.00	2.33	1.00	2.85
Each Add'l	1.00	1.30	0.45	1.00	1.00	0.60	1.00	1.30

Number of Water Losses (3-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.32	1.00	1.00	1.38	1.00	1.00
2	1.00	1.00	1.76	1.00	1.00	1.93	1.00	1.00
3	1.00	1.00	2.42	1.00	1.00	2.75	1.00	1.00
4	1.00	1.00	3.08	1.00	1.00	3.58	1.00	1.00
Each Add'l	1.00	1.00	0.66	1.00	1.00	0.83	1.00	1.00

Number of Fire Losses (3-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	2.20	1.00	1.54	1.00	1.00
2	1.00	1.00	1.00	4.40	1.00	2.42	1.00	1.00
3	1.00	1.00	1.00	7.70	1.00	3.74	1.00	1.00
4	1.00	1.00	1.00	11.00	1.00	5.06	1.00	1.00
Each Add'l	1.00	1.00	1.00	3.30	1.00	1.32	1.00	1.00

Number of Theft Losses (3-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	1.50	1.50	1.20	1.00	1.00
2	1.00	1.00	1.00	2.00	2.00	1.40	1.00	1.00
3	1.00	1.00	1.00	3.00	3.00	1.80	1.00	1.00
4	1.00	1.00	1.00	5.00	5.00	2.60	1.00	1.00
Each Add'l	1.00	1.00	1.00	2.00	2.00	0.80	1.00	1.00

Number of Other Losses (3-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.32	1.32	1.00	1.00	1.27	1.00	1.32
2	1.00	1.54	1.54	1.00	1.00	1.43	1.00	1.54
3	1.00	1.98	1.98	1.00	1.00	1.76	1.00	1.98
4	1.00	2.86	2.86	1.00	1.00	2.42	1.00	2.86
Each Add'l	1.00	0.88	0.88	1.00	1.00	0.66	1.00	0.88

Number of Liability Losses (3-years)

	Weather	Wind	Water	Fire	Theft	Other	Liability	Hurricane
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	1.00	1.00	1.00	4.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	7.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	13.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	25.00	1.00
Each Add'l	1.00	1.00	1.00	1.00	1.00	1.00	12.00	1.00

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Rate Level Indication

	(1)	(2)	(3)	(4)	(5)	(6)	(7) (6) / (3)	(8)	(9) (4) / (6) x (8)
FY/AY ending 9/30/xx	Direct Earned Premium	Trended Onlevel Earned Premium	Earned House Years	Ultimate Capped* Inc. Losses Excl. Wind	Trended Onleveled Average Premium	Ultimate Incurred Claims Excl. Wind	Ultimate Frequency Excl. Wind	Severity Trend	Ultimate Capped* Severity Excl. Wind
2006	-	0	0	0	0.00	-	0.00%	1.277	-
2007	-	0	0	0	0.00	-	0.00%	1.230	-
2008	-	0	0	0	0.00	-	0.00%	1.188	-
2009	412,799	478,904	587	100,479	815.46	11	1.89%	1.164	10,551.08
2010	1,959,139	2,157,493	2,741	1,487,766	787.16	149	5.43%	1.145	11,438.87
TOTAL	2,371,938	2,636,397	3,328	1,588,245	792.15	160	4.81%		11,377.34
SICSE					792.15		4.81%		11,282.21
SICA/SICSC					844.85		4.18%		7,980.58
Selected			2,741	975,324	787.16	117	4.25%		8,369.38
(10)	Capped Pure Premium Excluding Wind			Selected (7) x Selected (9)					355.85
(11)	Excess Loss Factor (for losses above \$200,000)								1.256
(12)	Pure Premium Excluding Wind			(10) x (11)					446.89
(13)	Modeled Wind excluding Hurricane Pure Premium (from AIR model)								86.24
(14)	Modeled Hurricane Wind (net of reinsurance)								3.66
(15)	Total Projected Pure Premium			(12) + (13) + (14)					536.79
(16)	Total Projected Ultimate Losses								1,471,271
(17)	Total Projected Ultimate Premium								2,157,493
(18)	Projected Loss Ratio								68.2%
(19)	Loss Adjustment Expense								14.4%
(20)	Projected Loss And LAE Ratio:								78.0%
(21)	Fixed Expenses:								13.9%
(22)	Projected Loss, LAE, and Fixed Expense Ratio:								91.9%
(23)	Variable Expenses:								17.9%
(24)	Profit Provision Less Investment Income:								9.5%
(25)	Permissible Loss, LAE, and Fixed Expense Ratio:								72.5%
(26)	Matrix Rate Level Indication:								26.7%
(27)	Credibility								25.0%
(28)	Credibility-weighted Rate Level Indication								8.1%

* Capped at \$200,000

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Revision to Territorial Definitions - Support

COUNTY	Owners' Forms Data			Revise?
	Written	Quoted	Close Rate	
ADAMS	26	194	13%	Y
ALLEGHENY	103	414	25%	0
ARMSTRONG	16	48	33%	0
BEAVER	13	46	28%	0
BEDFORD	1	2	50%	0
BERKS	41	226	18%	Y
BLAIR	1	5	20%	0
BRADFORD	100	330	30%	0
BUCKS	203	1,073	19%	0
BUTLER	23	99	23%	0
CAMBRIA	7	39	18%	0
CARBON	9	44	20%	0
CENTRE	22	79	28%	0
CHESTER	80	357	22%	0
CLARION	2	22	9%	0
CLEARFIELD	3	13	23%	0
CLINTON	17	40	43%	0
COLUMBIA	12	85	14%	Y
CRAWFORD	22	94	23%	0
CUMBERLAND	32	148	22%	0
DAUPHIN	47	377	12%	Y
DELAWARE	89	363	25%	0
ELK	2	3	67%	0
ERIE	4	184	2%	Y
FAYETTE	87	301	29%	0
FOREST	1	8	13%	0
FRANKLIN	29	143	20%	0
FULTON		8	0%	0
GREENE	1	9	11%	0
HUNTINGDON	3	8	38%	0
INDIANA	7	60	12%	0
JEFFERSON		3	0%	0
JUNIATA	1	1	100%	0
LACKAWANNA	45	99	45%	0
LANCASTER	36	192	19%	Y
LAWRENCE	19	140	14%	Y
LEBANON	67	256	26%	0
LEHIGH	62	250	25%	0
LUZERNE	22	77	29%	0
LYCOMING	108	269	40%	0

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Revision to Territorial Definitions - Support

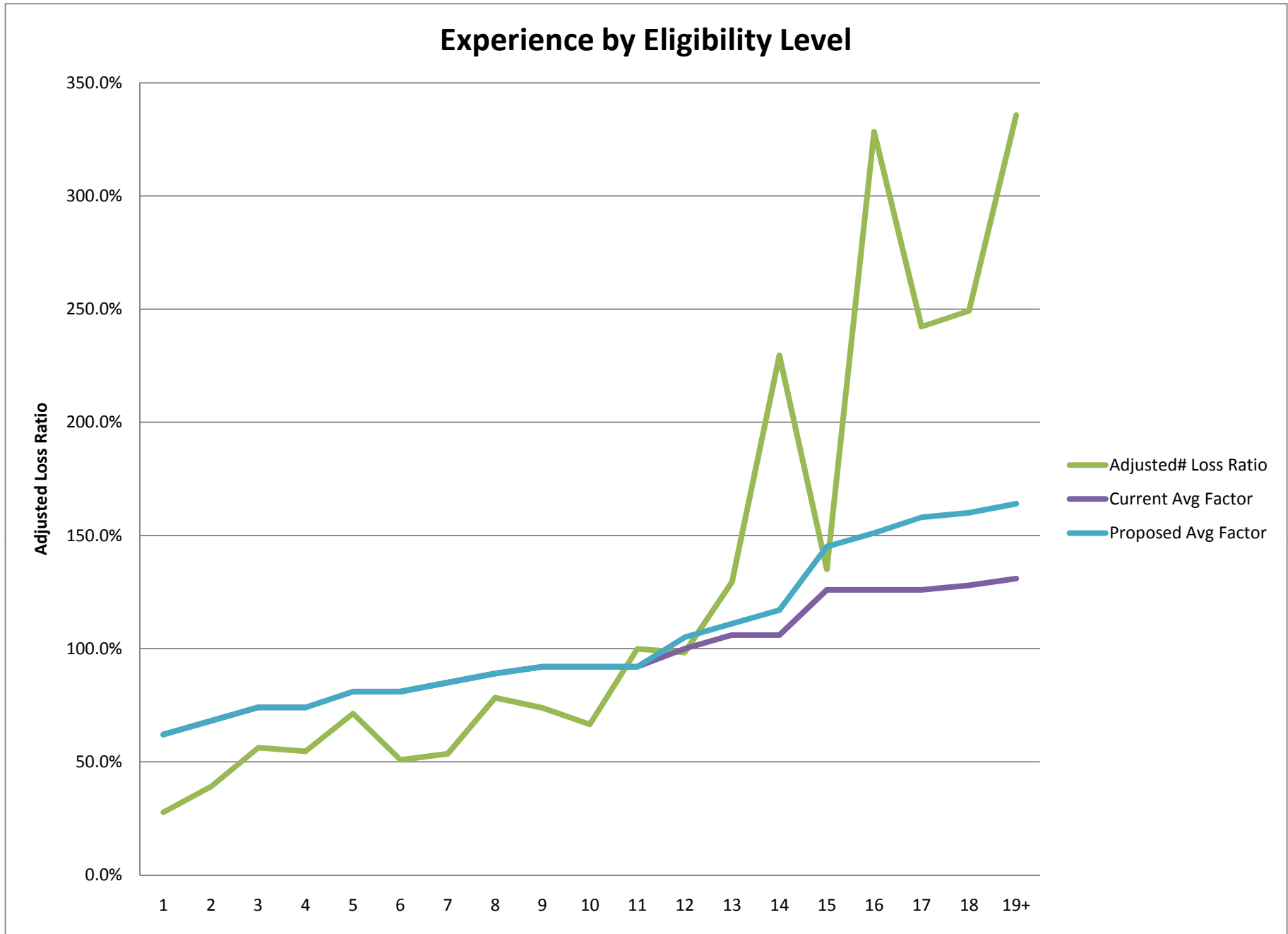
COUNTY	Owners' Forms Data			Revise?
	Written	Quoted	Close Rate	
MCKEAN	1	14	7%	0
MERCER	37	114	32%	0
MIFFLIN		1	0%	0
MONROE	21	101	21%	0
MONTGOMERY	194	966	20%	0
MONTOUR	3	11	27%	0
NORTHAMPTON	78	263	30%	0
NORTHUMBERLAND	24	98	24%	0
PERRY	22	44	50%	0
PHILADELPHIA	39	170	23%	0
PIKE	9	41	22%	0
POTTER		3	0%	0
SCHUYLKILL	19	149	13%	Y
SNYDER	10	34	29%	0
SOMERSET	2	63	3%	0
SULLIVAN	3	13	23%	0
SUSQUEHANNA	12	79	15%	0
TIOGA	5	64	8%	0
UNION	4	13	31%	0
VENANGO	6	100	6%	Y
WARREN		5	0%	0
WASHINGTON	62	175	35%	0
WAYNE	17	34	50%	0
WESTMORELAND	64	219	29%	0
WYOMING	10	43	23%	0
YORK	20	122	16%	Y
Grand Total	2,025	9,048	22%	0

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST**Pennsylvania Homeowners**

Revision to Eligibility Level Factors - Support
 Countrywide Excluding Maryland New Program Data

<u>Eligibility</u>	<u>Adjusted#</u>	<u>Incurred</u>	<u>Adjusted#</u>	<u>Current Avg</u>	<u>Proposed</u>	
<u>Level</u>	<u>Earned Prem</u>	<u>Losses</u>	<u>Loss Ratio</u>	<u>Factor</u>	<u>Avg Factor</u>	<u>Rate Impact</u>
1	362,015	100,302	27.7%	0.62	0.62	0.0%
2	324,421	126,328	38.9%	0.68	0.68	0.0%
3	1,108,657	623,603	56.2%	0.74	0.74	0.0%
4	1,961,671	1,072,636	54.7%	0.74	0.74	0.0%
5	2,552,337	1,821,072	71.3%	0.81	0.81	0.0%
6	2,649,981	1,346,807	50.8%	0.81	0.81	0.0%
7	2,350,525	1,258,835	53.6%	0.85	0.85	0.0%
8	2,218,051	1,736,067	78.3%	0.89	0.89	0.0%
9	1,945,496	1,436,209	73.8%	0.92	0.92	0.0%
10	1,943,237	1,292,359	66.5%	0.92	0.92	0.0%
11	1,747,168	1,745,538	99.9%	0.92	0.92	0.0%
12	1,418,767	1,395,215	98.3%	1.00	1.05	5.0%
13	1,068,404	1,381,699	129.3%	1.06	1.11	4.7%
14	757,089	1,737,973	229.6%	1.06	1.17	10.4%
15	481,675	650,336	135.0%	1.26	1.45	15.1%
16	332,572	1,092,028	328.4%	1.26	1.51	19.8%
17	355,810	861,837	242.2%	1.26	1.58	25.4%
18	226,420	564,319	249.2%	1.28	1.60	25.0%
19+	355,427	1,193,421	335.8%	1.31	1.64	25.2%

Premiums have been adjusted to extract the current eligibility rating factors in each state.



SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Support for Proposed Coverage A AOI Revisions

Countrywide New Program Data - 3-Years (HO 00 03 and HO 00 05 only)

Coverage A AOI	Earned Premium	Incurred Losses	Capped* Incurred Losses	Uncapped Loss Ratio	Capped Loss Ratio	Capped Loss Ratio Relativity	Owners' RLE
\$0-\$99k	89,420	91,878	91,878	1.027	1.027	1.389	19.5%
\$100k-\$199k	5,003,991	5,937,560	5,485,494	1.187	1.096	1.482	10.9%
\$200k-\$349k	9,718,854	7,866,466	7,125,778	0.809	0.733	0.991	5.7%
\$350k-\$499k	5,004,012	3,369,529	3,108,340	0.673	0.621	0.840	1.4%
\$500k-\$999k	4,299,039	2,328,809	2,328,809	0.542	0.542	0.732	0.0%
\$1M+	859,853	330,828	330,828	0.385	0.385	0.520	-0.9%
Grand Total	24,975,170	19,925,070	18,471,126	0.798	0.740	1.000	4.5%

* Losses capped at 100,000 per claim

** For Cov A AOI changes only

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Support for Proposed Payment Plan Revisions

Countrywide Data

<u>Pay Plan</u>	2009 Loss <u>Ratio</u>	2010 Loss <u>Ratio</u>	Feb-11 Loss <u>Ratio</u>	Average Loss <u>Ratio</u>	Proposed <u>Change</u>
1, 2, M	61.0%	85.4%	35.6%	76.4%	3.5%
4, 12, A	2.9%	90.2%	15.6%	75.7%	0.0%
10	76.7%	87.6%	255.2%	97.0%	3.0%

Pay Plan	Earned Premium	Current Charge	Current Factor	Current Rel Factor *	Proposed Charge	Proposed Factor	Proposed Rel Factor *	Relative Rate Chg
1	1,750,792	-25	0.850	0.876	-12	0.928	0.957	9.2%
2	260,053	-15	0.910	0.938	-12	0.928	0.957	2.0%
4	84	-5	0.970	1.000	-5	0.970	1.000	0.0%
10	258,674	0	1.000	1.031	5	1.030	1.062	3.0%
12	111,321	-5	0.970	1.000	-5	0.970	1.000	0.0%
M	1,205,745	-5	0.970	1.000	-12	0.928	0.957	-4.3%
A	1,524	-5	0.970	1.000	-5	0.970	1.000	0.0%

M = Mortgagee Billed

A = Agency Billed

* Base Risk is the group with pay plan 4, 12 and A.

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
 Loss Surcharge Support

From Donegal

PENNSYLVANIA
 HOMEOWNERS POLICY PROGRAM MANUAL
 GENERAL RULES

SECTION I – PROPERTY – ADDITIONAL COVERAGES AND INCREASED LIMITS

533. LOSS FREE DISCOUNT (Cont'd)

2. The homeowner has not had a paid loss during the five previous policy years. Loss experience will follow the named insured and not the dwelling.

B. Rating

A credit of 5% (.95 factor) will be applied to the ADJUSTED BASE PREMIUM in accordance with Sequence Rule 301.A.

The loss free discount will be applied at time of renewal when eligibility requirements are met. The loss free discount will be removed only at time of renewal following disqualification from the plan. **No mid-term adjustment will be made.**

534. LOSS SURCHARGE

A. Eligibility

A policy surcharge will be added when a Homeowners policy has two or more paid losses in a three year period. There are no dollar limit or cause of loss exceptions; however, a loss designated as a Catastrophic (CAT) loss by Property Claim Services will not be considered as a surchargeable loss.

B. Rating

The rating factor will be applied to the ADJUSTED BASE PREMIUM in accordance with Sequence Rule 301.A.

No. of losses	Rating Factor
2	1.15
3	1.25
4	1.50
5 or more	1.75

The loss surcharge will be applied at time of renewal when losses have exceeded the determined allowance. The loss surcharge will be removed only at time of renewal when losses fall below the surcharge threshold. **No mid-term adjustment will be made.**

Conventional masonry fireplaces, factory built fireplaces, and coal furnaces are not included in this class.

B. Premium

Charge per policy: \$50.00

For the Merit and Preferred Programs apply the Territory Deviation at the bottom of the page to the premium.

Use Endorsement HP-531 - Solid Fuel Appliances - Residence Premises.

536. GUARANTEED REPLACEMENT COST - COVERAGE A DWELLING

This endorsement provides for the guaranteed replacement or repair of damage to the dwelling structure.

Use Endorsement HP-533 - Guaranteed Replacement Cost - Coverage A Dwelling.

A. Eligibility (Forms HO 00 02, HO 00 03 and HO 00 03 with HO 00 15)

This endorsement can be added, by request, to appropriate dwellings insured to 100% replacement cost and written through the Preferred-100 Homeowners Program, the Merit-100 Homeowners Program or the Advantage Homeowners Program.

B. Scope of Coverage

1. The Guaranteed Replacement Cost - Coverage A Dwelling Endorsement, provides for the guaranteed replacement or repair of damage to the dwelling structure without regard to the policy limit. There are certain obligations of the insured and the company. The coverage is contingent on insuring the dwelling to 100% of replacement value, adjusting annually for increases in value due to inflation, the insured advising the company when significant additions or alterations to the structure is planned, and the insured actually replacing or repairing the damaged building. Coverage does not apply to new

From Travelers Quantum Home

Rule 415 Loss Surcharge

If a policyholder has one or more paid losses in the last three years, including at any previous residences, for which the Travelers or any other company has a paid loss of \$500 or more (excluding the deductible), a surcharge is applied to the policy at New Business and/or Renewal. The three year experience period will be calculated from the current new business effective date and/or renewal process date.

The surcharge factor will be calculated by:

- A. Selecting a factor from the loss surcharge factor table in the rate section of the manual for each Peril based on the prospect's loss history.
- B. Selecting the factor from the Additional Loss Table in the rate section of the manual for each loss in excess of 2, by type of loss, and by each Peril, then multiplying the factor by the number of losses in excess of 2.
- C. Adding the results from A and B to obtain the loss surcharge factor for each Peril.

The following types of losses are not considered chargeable:

- Designated Serial Numbered Catastrophe
- Closed without Payment
- Valuable Items Plus
- Personal Articles Floater
- Personal Liability Umbrella of Security Policy(PLUS)/PLUS Supplement
- Identity Fraud Expense Reimbursement Coverage
- Workers Compensation losses

Refer to Rule 301, Premium Calculation.

Refer to the Rule 301.A.5 table in the Rate section of the manual for applicable factors.

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
 Close Rate Support

Policy Form	Total Written	Total Quoted	Close Rate	Rate Impact
HO 00 04	118	450	26%	5.4%
HO 00 06	11	85	13%	2.9%

Form 3&5				
Year Built	Total Written	Total Quoted	Close Rate	Rate Impact
<1939	61	467	13%	4.9%
1940-1959	99	521	19%	7.3%
1960-1979	80	542	15%	6.3%
1980-1989	42	344	12%	3.5%
1990-1999	38	410	9%	2.5%
2000+	43	432	10%	-0.2%
Grand Total	363	2,716	13%	4.5%

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
 Highest and Lowest Rate \$ Changes

Policy # H 2095656

HO 00 05	Current	Proposed	
	<u>Premium</u>	<u>Premium</u>	
	\$5,829	\$4,011	-\$1,818

Base Rates (+9%)

Zip code 19073 (0%)

Coverage A \$1,193,000 (-12%)

Year Built 1960, Heat and Roof Updates 2000 & 1999 (0%)

Account = Yes (-5%)

Eligibility Level 8 (0%)

1 "Wind Peril" Loss 1-year old (-24%)

Policy # H 2061515

HO 00 03	Current	Proposed	
	<u>Premium</u>	<u>Premium</u>	
	\$4,051	\$5,254	\$1,203

Base Rates (+9%)

Zip code 18411 (0%)

Coverage A \$556,500 (-8.6%)

Year Built 1970, Heat and Roof Updates 1994 (0%)

Account = No (0%)

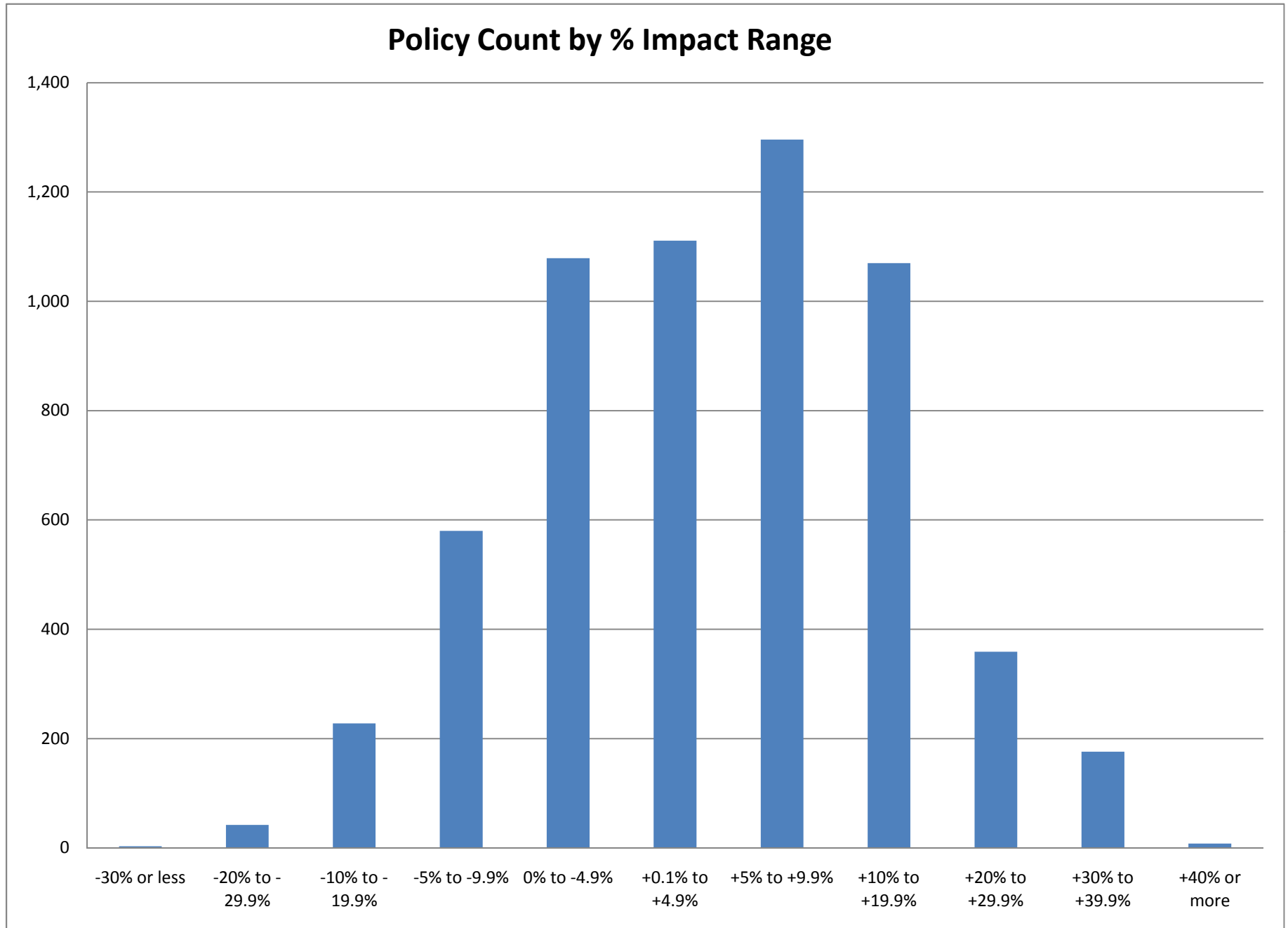
Eligibility Level 18 (+25%)

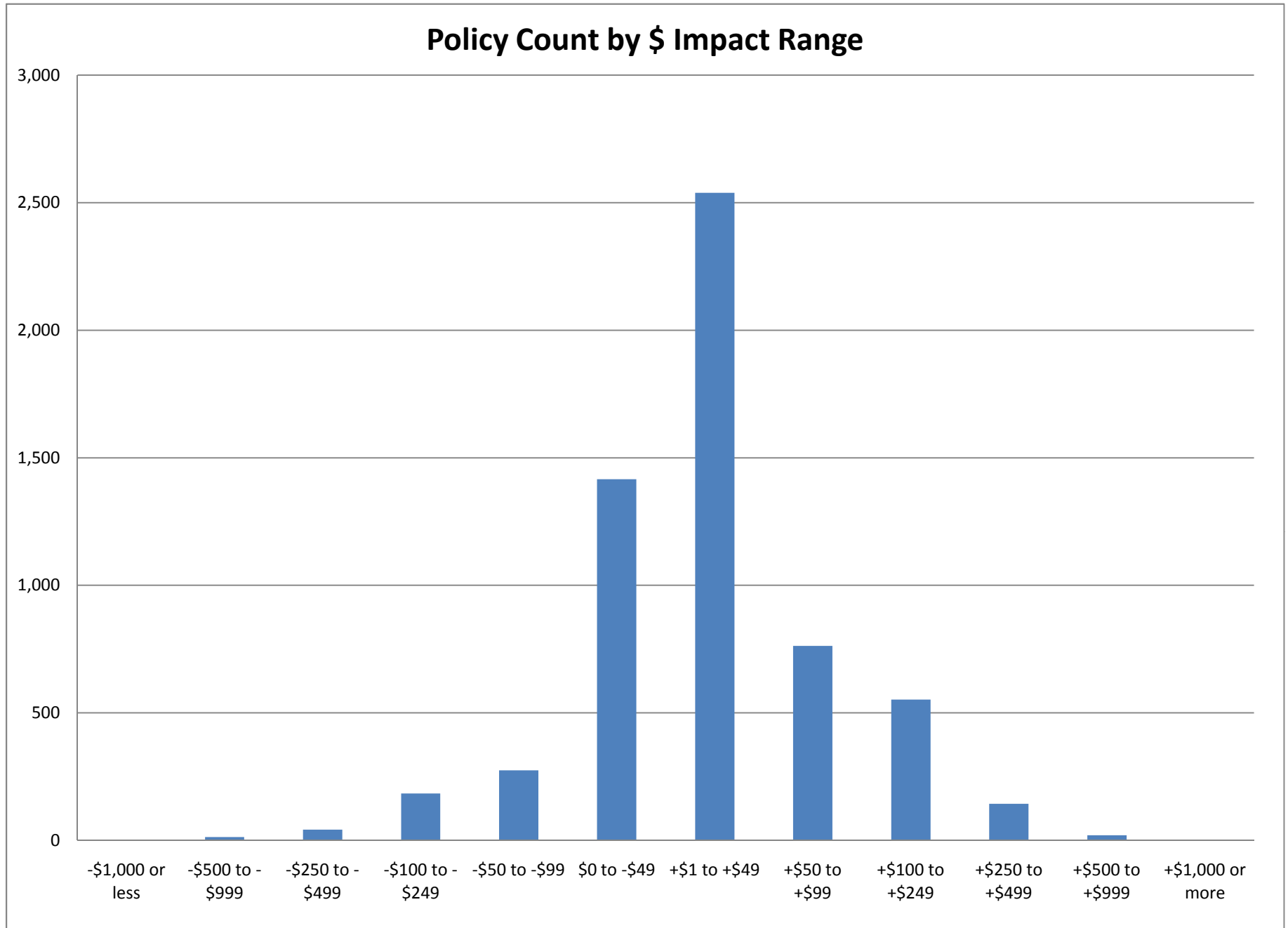
1 "Water Peril" Loss 2-years old (+3.6%)

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Policy Counts by Impact Range

All Forms by % Change		
<u>Impact Range</u>	<u>Policy Count</u>	<u>% Total</u>
-30% or less	3	0.1%
-20% to -29.9%	42	0.7%
-10% to -19.9%	228	3.8%
-5% to -9.9%	580	9.7%
0% to -4.9%	1,079	18.1%
+0.1% to +4.9%	1,111	18.7%
+5% to +9.9%	1,296	21.8%
+10% to +19.9%	1,070	18.0%
+20% to +29.9%	359	6.0%
+30% to +39.9%	176	3.0%
<u>+40% or more</u>	<u>8</u>	<u>0.1%</u>
Total	5,952	100.0%

All Forms by \$ Change		
<u>Impact Range</u>	<u>Policy Count</u>	<u>% Total</u>
-\$1,000 or less	2	0.0%
-\$500 to -\$999	13	0.2%
-\$250 to -\$499	42	0.7%
-\$100 to -\$249	184	3.1%
-\$50 to -\$99	275	4.6%
\$0 to -\$49	1,416	23.8%
+\$1 to +\$49	2,539	42.7%
+\$50 to +\$99	763	12.8%
+\$100 to +\$249	552	9.3%





SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Rate Level Impacts Summary

<u>Form</u>	Onlevel Inforce		<u>RLE (Total)</u>
	Premium @ <u>5/31/2011</u>	<u>Proposed</u> Premium	
HO-3	2,802,641	2,977,656	6.2%
HO-5	1,110,721	1,120,427	0.9%
Owners' Forms	3,913,362	4,098,083	4.7%
HO-4	224,835	237,235	5.5%
HO-6	64,145	63,676	-0.7%
Tenants' Forms	288,980	300,911	4.1%
Total	4,202,342	4,398,994	4.7%

<u>Company</u>	<u>Affected?</u>	<u>Inforce Premium</u>	<u>RLE</u>
SICSE	Yes	4,202,342	4.7%
SICA/SICSC	No	6,872,888	0.0%
Total		11,075,230	1.8%

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Rate Level Indication

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
							(6) / (3)		(4) / (6) x (8)
FY/AY ending 9/30/xx	Direct Earned Premium	Trended Onlevel Earned Premium	Earned House Years	Ultimate Capped* Inc. Losses Excl. Wind	Trended Onleveled Average Premium	Ultimate Incurred Claims Excl. Wind	Ultimate Frequency Excl. Wind	Severity Trend	Ultimate Capped* Severity Excl. Wind
2006	0	0	0	0	0.00	0	0.00%	1.277	-
2007	0	0	0	0	0.00	0	0.00%	1.230	-
2008	0	0	0	0	0.00	0	0.00%	1.188	-
2009	412,799	478,904	587	100,479	815.46	11	1.89%	1.164	10,551.08
2010	1,959,139	2,157,493	2,741	1,487,766	787.16	149	5.43%	1.145	11,438.87
TOTAL	2,371,938	2,636,397	3,328	1,588,245	792.15	160	4.81%		11,377.34
SICSE					792.15		4.81%		11,282.21
SICA/SICSC					844.85		4.18%		7,980.58
Selected			2,741	975,324	787.16	117	4.25%		8,369.38
(10)	Capped Pure Premium Excluding Wind			Selected (7) x Selected (9)					355.85
(11)	Excess Loss Factor (for losses above \$200,000)								1.256
(12)	Pure Premium Excluding Wind			(10) x (11)					446.89
(13)	Modeled Wind excluding Hurricane Pure Premium (from AIR model)								86.24
(14)	Modeled Hurricane Wind (net of reinsurance)								3.66
(15)	Total Projected Pure Premium			(12) + (13) + (14)					536.79
(16)	Total Projected Ultimate Losses								1,471,271
(17)	Total Projected Ultimate Premium								2,157,493
(18)	Projected Loss Ratio								68.2%
(19)	Loss Adjustment Expense								14.4%
(20)	Projected Loss And LAE Ratio:								78.0%
(21)	Fixed Expenses:								13.9%
(22)	Projected Loss, LAE, and Fixed Expense Ratio:								91.9%
(23)	Variable Expenses:								17.9%
(24)	Profit Provision Less Investment Income:								9.5%
(25)	Permissible Loss, LAE, and Fixed Expense Ratio:								72.5%
(26)	Matrix Rate Level Indication:								26.7%
(27a)	Credibility								25.0%
(27b)	Complement (Annual loss ratio trend)								1.9%
(28)	Credibility-weighted Rate Level Indication			(26)*(27a)+(1-(27a))*(27b)					8.1%

* Capped at \$200,000

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Support for Proposed Coverage A AOI Revisions

Countrywide New Program Data - 3-Years (HO 00 03 and HO 00 05 only)

Coverage A AOI	Earned Premium	Incurred Losses	Capped* Incurred Losses	Uncapped Loss Ratio	Capped Loss Ratio	Capped Loss Ratio Relativity	Owners' RLE
\$0-\$99k	89,420	91,878	91,878	1.027	1.027	1.389	15.0%
\$100k-\$199k	5,003,991	5,937,560	5,485,494	1.187	1.096	1.482	12.1%
\$200k-\$349k	9,718,854	7,866,466	7,125,778	0.809	0.733	0.991	6.5%
\$350k-\$499k	5,004,012	3,369,529	3,108,340	0.673	0.621	0.840	1.6%
\$500k-\$999k	4,299,039	2,328,809	2,328,809	0.542	0.542	0.732	-1.4%
\$1M+	859,853	330,828	330,828	0.385	0.385	0.520	1.6%
Grand Total	24,975,170	19,925,070	18,471,126	0.798	0.740	1.000	4.7%

* Losses capped at 100,000 per claim

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
 Highest and Lowest Rate \$ Changes

Policy # H 2113169

HO 00 03	Current	Proposed		
	<u>Premium</u>	<u>Premium</u>		
	\$1,044	\$614	-\$430	-41.2%

Base Rates (+12%)

Zip code 19610 (-7.7%)

Coverage A \$300,000 (-4%)

Year Built 1910, Heat and Roof Updates 1998 & 2011 (-4%)

Account = Yes (-5%)

Eligibility Level 10 (0%)

2 "Wind Peril" losses in past 5 years, but only 1 "Wind Peril" Loss in past 3 years (-35%)

Policy # H 2118426

HO 00 03	Current	Proposed		
	<u>Premium</u>	<u>Premium</u>		
	\$856	\$1,215	\$359	41.9%

Base Rates (+12%)

Zip code 15601(0%)

Coverage A \$185,500 (-1.4%)

Year Built 1990, Heat and Roof Updates 1990(0%)

Account = No (0%)

Eligibility Level 20 (+25%)

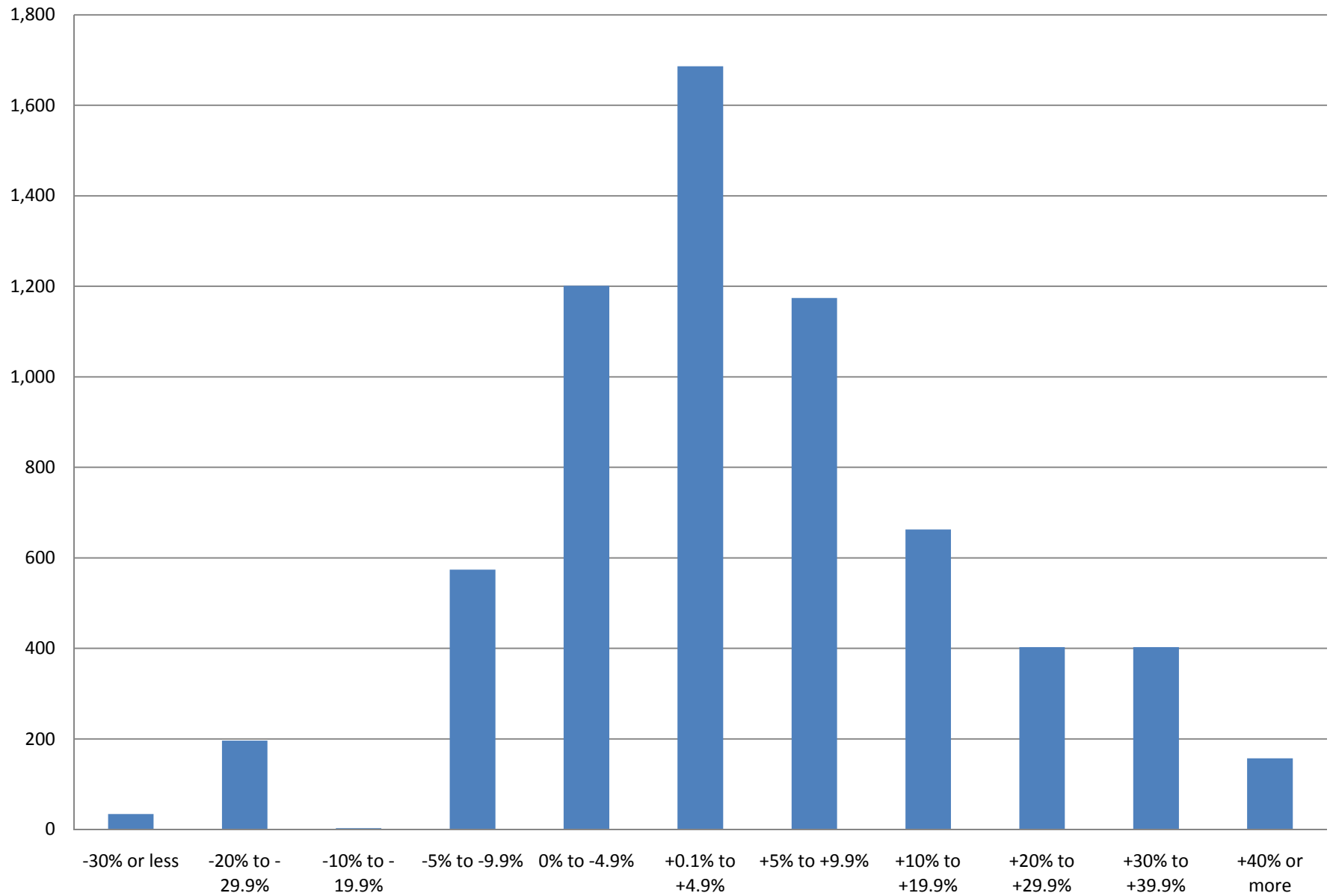
Occupation (+3.3%)

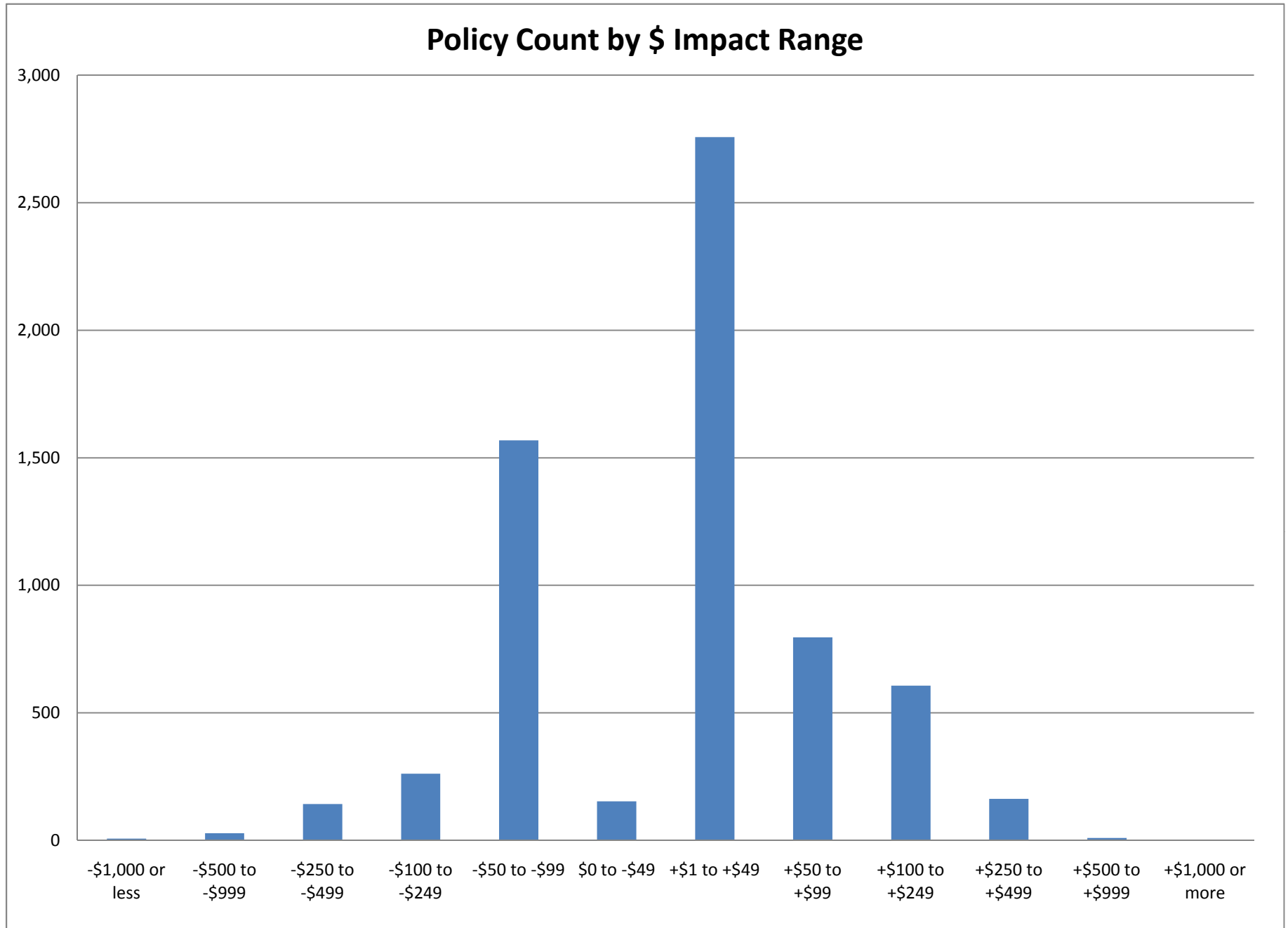
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
 Policy Counts by Impact Range

All Forms by % Change		
<u>Impact Range</u>	<u>Policy Count</u>	<u>% Total</u>
-30% or less	34	0.5%
-20% to -29.9%	196	3.0%
-10% to -19.9%	3	0.0%
-5% to -9.9%	574	8.8%
0% to -4.9%	1,201	18.5%
+0.1% to +4.9%	1,686	26.0%
+5% to +9.9%	1,174	18.1%
+10% to +19.9%	663	10.2%
+20% to +29.9%	403	6.2%
+30% to +39.9%	403	6.2%
<u>+40% or more</u>	<u>157</u>	<u>2.4%</u>
Total	6,494	100.0%

All Forms by \$ Change		
<u>Impact Range</u>	<u>Policy Count</u>	<u>% Total</u>
-\$1,000 or less	7	0.1%
-\$500 to -\$999	28	0.4%
-\$250 to -\$499	143	2.2%
-\$100 to -\$249	262	4.0%
-\$50 to -\$99	1,568	24.1%
\$0 to -\$49	153	2.4%
+\$1 to +\$49	2,757	42.5%
+\$50 to +\$99	796	12.3%
+\$100 to +\$249	607	9.3%

Policy Count by % Impact Range





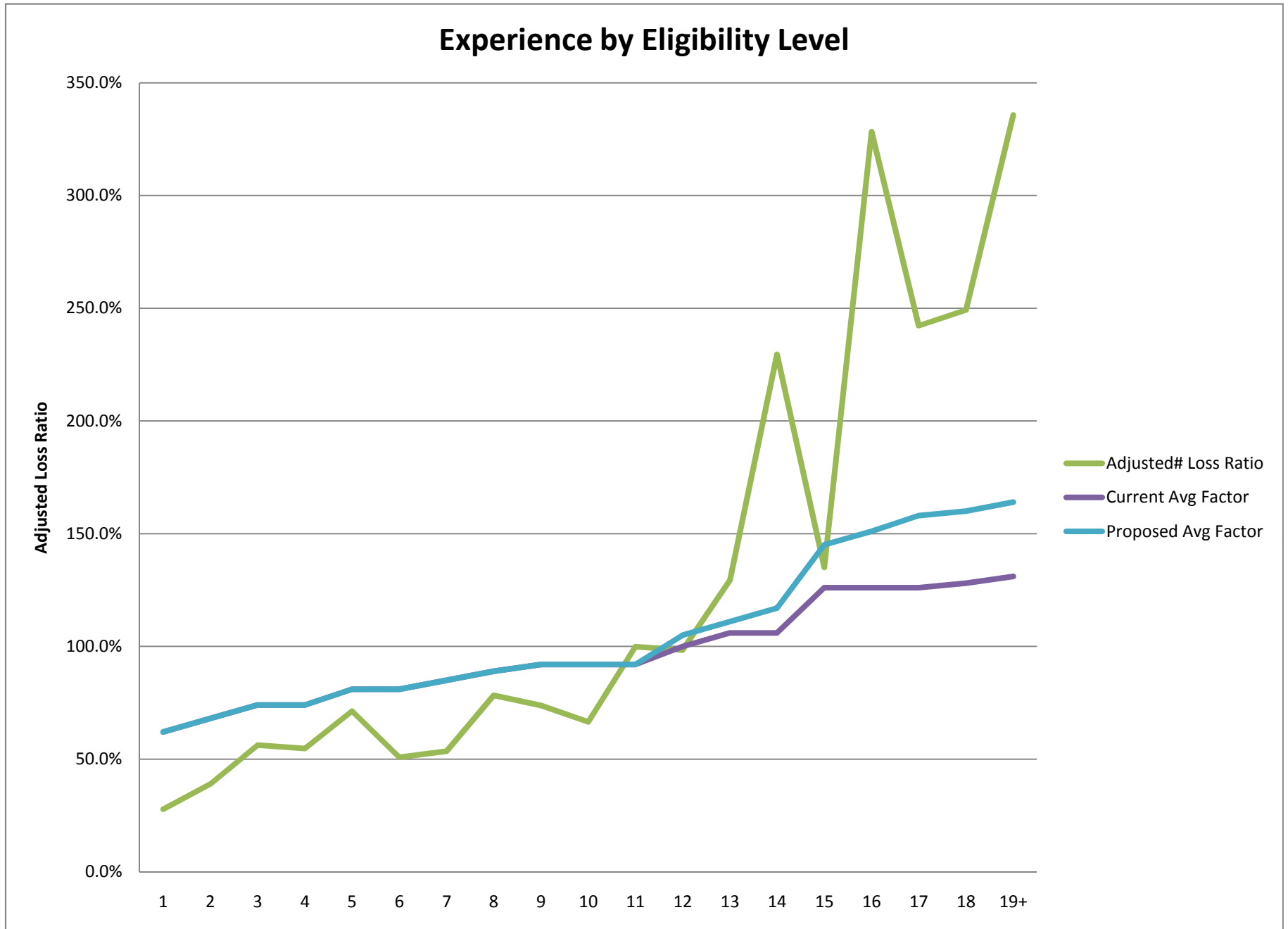
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST**Pennsylvania Homeowners**

Revision to Eligibility Level Factors - Support

Countrywide Excluding Maryland New Program Data

<u>Eligibility</u>	<u>Adjusted#</u>	<u>Incurred</u>	<u>Adjusted#</u>	<u>Current Avg</u>	<u>Proposed</u>	
<u>Level</u>	<u>Earned Prem</u>	<u>Losses</u>	<u>Loss Ratio</u>	<u>Factor</u>	<u>Avg Factor</u>	<u>Rate Impact</u>
1	362,015	100,302	27.7%	0.62	0.62	0.0%
2	324,421	126,328	38.9%	0.68	0.68	0.0%
3	1,108,657	623,603	56.2%	0.74	0.74	0.0%
4	1,961,671	1,072,636	54.7%	0.74	0.74	0.0%
5	2,552,337	1,821,072	71.3%	0.81	0.81	0.0%
6	2,649,981	1,346,807	50.8%	0.81	0.81	0.0%
7	2,350,525	1,258,835	53.6%	0.85	0.85	0.0%
8	2,218,051	1,736,067	78.3%	0.89	0.89	0.0%
9	1,945,496	1,436,209	73.8%	0.92	0.92	0.0%
10	1,943,237	1,292,359	66.5%	0.92	0.92	0.0%
11	1,747,168	1,745,538	99.9%	0.92	0.92	0.0%
12	1,418,767	1,395,215	98.3%	1.00	1.05	5.0%
13	1,068,404	1,381,699	129.3%	1.06	1.11	4.7%
14	757,089	1,737,973	229.6%	1.06	1.17	10.4%
15	481,675	650,336	135.0%	1.26	1.45	15.1%
16	332,572	1,092,028	328.4%	1.26	1.51	19.8%
17	355,810	861,837	242.2%	1.26	1.58	25.4%
18	226,420	564,319	249.2%	1.28	1.60	25.0%
19+	355,427	1,193,421	335.8%	1.31	1.64	25.2%

Premiums have been adjusted to extract the current eligibility rating factors in each state.



SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Calculation of Reinsurance Expense Provision

Total Reinsurance expense load for Mid-Atlantic region (DE, MD, PA)

1.8%

State	2009 WP	1-Yr Earned AOI	AAL/TIV from RMS model	Expected Incurred Loss Distributio	Expected loss distribution	Allocated Reins. Expense	Reinsurance Load
DE	-	-	0.0176%	0	0.0%	-	0.0%
MD	4,994,679	1,529,828,651	0.0058%	89,166	77.3%	170,664	3.4%
PA	7,077,857	2,555,162,536	0.0010%	26,169	22.7%	50,088	0.7%
	12,072,536	4,084,991,188		115,336		220,751	1.8%

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Calculation of Underwriting Profit Provision

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Cumulative	Cumulative	Cumulative	Cumulative		Unearned	Cumulative	Cumulative				Quarterly		Cumulative		Cumulative
	Premium	Acq. Exp.	Gen. Exp.	Premium	Earned	Premium	Loss	Losses	Outstanding	Surplus	Investment	Investment	Underwriting	Investment	Annual	Tax
Quarter	Paid	Paid	Paid	Tax	Premium	Reserve	Incurred	Paid	Losses	Commitment	Funds	Income	Income	Income	Tax	Paid
0	\$ 25	\$ 7	\$ 26	\$ -	\$ -	\$ 1,000	\$ -	\$ -	\$ -	\$ 667	\$ 659.00	\$ -		\$ -		\$ -
1	\$ 515	\$ 142	\$ 28	\$ -	\$ 250	\$ 750	\$ 145	\$ 20	\$ 125	\$ 667	\$ 992.00	\$ 7.34		\$ 7.34		\$ -
2	\$ 705	\$ 194	\$ 30	\$ 17	\$ 500	\$ 500	\$ 290	\$ 96	\$ 194	\$ 667	\$ 1,042.34	\$ 9.04	\$ (31)	\$ 16.38	\$ (6.88)	\$ (6.88)
3	\$ 883	\$ 243	\$ 32	\$ 17	\$ 750	\$ 250	\$ 434	\$ 201	\$ 233	\$ 667	\$ 1,080.26	\$ 9.43		\$ 25.81		\$ (6.88)
4	\$ 997	\$ 274	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 318	\$ 261	\$ 667	\$ 1,053.69	\$ 9.48		\$ 35.29		\$ (6.88)
5	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 419	\$ 160	\$ -	\$ 297.17	\$ 6.00		\$ 41.29		\$ (6.88)
6	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 461	\$ 118	\$ -	\$ 261.17	\$ 2.48	\$ 95	\$ 43.77	\$ 49.14	\$ 42.26
7	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 484	\$ 95	\$ -	\$ 191.51	\$ 2.01		\$ 45.78		\$ 42.26
8	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 493	\$ 86	\$ -	\$ 184.52	\$ 1.67		\$ 47.45		\$ 42.26
9	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 495	\$ 84	\$ -	\$ 184.19	\$ 1.64		\$ 49.09		\$ 42.26
10	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 507	\$ 72	\$ -	\$ 173.83	\$ 1.59	\$ 95	\$ 50.68	\$ 1.56	\$ 43.82
11	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 513	\$ 66	\$ -	\$ 167.86	\$ 1.52		\$ 52.20		\$ 43.82
12	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 519	\$ 60	\$ -	\$ 163.38	\$ 1.47		\$ 53.67		\$ 43.82
13	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 531	\$ 48	\$ -	\$ 152.85	\$ 1.41		\$ 55.08		\$ 43.82
14	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 534	\$ 45	\$ -	\$ 151.26	\$ 1.35	\$ 95	\$ 56.43	\$ 1.30	\$ 45.12
15	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 532	\$ 47	\$ -	\$ 153.31	\$ 1.35		\$ 57.78		\$ 45.12
16	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 542	\$ 37	\$ -	\$ 144.66	\$ 1.32		\$ 59.10		\$ 45.12
17	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 551	\$ 28	\$ -	\$ 136.98	\$ 1.25		\$ 60.35		\$ 45.12
18	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 554	\$ 25	\$ -	\$ 135.23	\$ 1.21	\$ 95	\$ 61.56	\$ 1.16	\$ 46.28
19	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 557	\$ 22	\$ -	\$ 132.28	\$ 1.19		\$ 62.75		\$ 46.28
20	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 565	\$ 14	\$ -	\$ 125.47	\$ 1.15		\$ 63.90		\$ 46.28
21	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 572	\$ 7	\$ -	\$ 119.62	\$ 1.09		\$ 64.99		\$ 46.28
22	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 573	\$ 6	\$ -	\$ 119.71	\$ 1.06	\$ 95	\$ 66.05	\$ 1.01	\$ 47.29
23	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 573	\$ 6	\$ -	\$ 119.76	\$ 1.06		\$ 67.11		\$ 47.29
24	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 577	\$ 2	\$ -	\$ 116.82	\$ 1.05		\$ 68.16		\$ 47.29
25	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 580	\$ (1)	\$ -	\$ 114.87	\$ 1.03		\$ 69.19		\$ 47.29
26	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 582	\$ (3)	\$ -	\$ 113.90	\$ 1.02	\$ 95	\$ 70.21	\$ 0.94	\$ 48.23
27	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 580	\$ (1)	\$ -	\$ 115.98	\$ 1.02		\$ 71.23		\$ 48.23
28	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 118.00	\$ 1.04		\$ 72.27		\$ 48.23
29	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 119.04	\$ 1.05		\$ 73.32		\$ 48.23
30	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 120.09	\$ 1.06	\$ 95	\$ 74.38	\$ 0.94	\$ 49.17
31	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 120.21	\$ 1.07		\$ 75.45		\$ 49.17

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
Calculation of Underwriting Profit Provision

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Cumulative	Cumulative	Cumulative	Cumulative		Unearned	Cumulative	Cumulative				Quarterly		Cumulative		Cumulative
	Premium	Acq. Exp.	Gen. Exp.	Premium	Earned	Premium	Loss	Losses	Outstanding	Surplus	Investment	Investment	Underwriting	Investment	Annual	Tax
Quarter	Paid	Paid	Paid	Tax	Premium	Reserve	Incurred	Paid	Losses	Commitment	Funds	Income	Income	Income	Tax	Paid
32	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 121.28	\$ 1.07		\$ 76.52		\$ 49.17
33	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 122.35	\$ 1.08		\$ 77.60		\$ 49.17
34	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 123.43	\$ 1.09	\$ 95	\$ 78.69	\$ 0.97	\$ 50.14
35	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 123.55	\$ 1.10		\$ 79.79		\$ 50.14
36	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 124.65	\$ 1.10		\$ 80.89		\$ 50.14
37	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 125.75	\$ 1.11		\$ 82.00		\$ 50.14
38	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 126.86	\$ 1.12	\$ 95	\$ 83.12	\$ 1.00	\$ 51.14
39	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 126.98	\$ 1.13		\$ 84.25		\$ 51.14
40	\$ 1,000	\$ 275	\$ 34	\$ 17	\$ 1,000	\$ -	\$ 579	\$ 579	\$ -	\$ -	\$ 128.11	\$ 1.13		\$ 85.38		\$ 51.14
							\$ 80.04	PV of fund at the end of year 1			\$ 100.00					
							\$ 667.00	GAAP Surplus			\$ 667.00					
							12.0% ROE					15.0%				
							Combined Ratio					90.5%				
							Underwriting Profit Provision					9.5%				

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST

Pennsylvania Homeowners

Expense Support

	2009 DEP	Amt	%
# General Expenses	78,524,000	3,386,000	4.3%
# Other Acquisition	78,524,000	7,024,000	8.9%
+ Reinsurance			0.7%
Fixed Expenses			13.3%

	2009 DWP	Amt	%
* Commission	8,845,916	1,400,023	15.8%
* TLF	8,845,916	186,075	2.1%
Variable Expenses			17.9%

	2007	2008	2009	3-yr Avg	Selected
Incurring Loss	42,126	38,304	45,148	125,578	
DCC Exp Incurred	1,845	1,165	1,887	4,897	
AO Exp Incurred	3,359	4,147	5,734	13,240	
# LAE / Loss	12.4%	13.9%	16.9%	14.4%	14.4%

Data is from the consolidated IEEs - Part III Direct

+ Please see Exhibit 15

* State specific data from Annual Statements

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST

Pennsylvania Homeowners

Rate Level Impacts Summary by Type of Change

<u>Type of Change</u>	<u>Fire</u>	<u>Hurricane</u>	<u>Liability</u>	<u>Other</u>	<u>Theft</u>	<u>Water</u>	<u>Weather</u>	<u>Wind</u>	<u>Total</u>
Base Rates	11.7%	0.0%	8.1%	10.7%	3.6%	11.6%	11.6%	11.3%	10.1%
Account Credit	-3.3%	-3.3%	-3.2%	-3.3%	-3.4%	-3.4%	-3.4%	-3.4%	-3.2%
Age of Dwelling	0.0%	-0.4%	0.0%	0.0%	0.0%	-0.6%	-0.6%	-0.5%	-0.3%
Cov A AOI	-3.7%	0.0%	0.0%	-3.6%	-1.7%	-5.3%	-4.8%	-5.1%	-3.9%
Age of Cooling & Heating	-2.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.5%
Occupation	0.2%	0.1%	0.2%	-0.9%	-0.5%	1.1%	1.6%	1.5%	0.6%
Protection Class	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%
Payment Plan	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Roof Age	0.0%	-2.0%	0.0%	0.0%	0.0%	0.0%	-2.1%	-2.1%	-0.5%
Territory	-0.7%	0.0%	-1.1%	-0.7%	-1.2%	-0.5%	-0.9%	-0.8%	-0.7%
Eligibility	4.9%	4.4%	6.0%	5.0%	8.2%	4.1%	4.6%	4.6%	4.6%
Loss Surcharge	-0.4%	-2.2%	-0.3%	-0.6%	-0.4%	-0.3%	-2.2%	-2.3%	-0.8%
Total xBase Rates	-5.2%	-3.5%	1.2%	-4.3%	0.6%	-5.3%	-7.8%	-8.0%	-4.9%
Total	5.8%	-3.5%	9.5%	5.9%	4.3%	5.7%	2.9%	2.3%	4.7%

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
Pennsylvania Homeowners
 Support for Account Credit Change
 Competitive Analysis

	Current		Proposed
	Selective	Allstate	Selective
Account Credit	10%	20%	15%

Competitor Filing

Filing at a Glance

Company: Allstate Insurance Company	SERFF Tr Num: ALSX-	State: Pennsylvania
Product Name: Homeowners	G126717592	
TOI: 04.0 Homeowners	SERFF Status: Closed-Approved	State Tr Num: B30116001
Sub-TOI: 04.0000 Homeowners Sub-TOI	Co Tr Num: R22770	State Status: Approved
Combinations		
Filing Type: Rate/Rule		Reviewer(s): Ken Creighton (PC), Michael McKenney (PC)
	Author: SPI AllState	Disposition Date: 09/02/2010
	Date Submitted: 07/12/2010	Disposition Status: Approved
Effective Date Requested (New): 10/11/2010		Effective Date (New): 10/11/2010
Effective Date Requested (Renewal): 11/25/2010		Effective Date (Renewal): 11/25/2010

General Information

Project Name: Rule and Rate Change	Status of Filing in Domicile:
Project Number: R22770	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 09/02/2010	
State Status Changed: 09/02/2010	Deemer Date:
Created By: SPI AllState	Submitted By: SPI AllState
Corresponding Filing Tracking Number:	
Filing Description:	
With this filing, Allstate Insurance Company is proposing to update the Home and Auto Discount, and introduce a Rate Adjustment Factor (RAF) for the Owners line in the State of Pennsylvania. The Rate Adjustment Factor does not vary by territory, and has the same effect as a flat base rate change. An analysis of the premiums, losses, and expenses for this line of insurance resulted in a rate level indication of +4.4%. With the changes proposed in the filing, the overall proposed rate level change is +4.4%.	

Allstate is proposing to increase the Home and Auto Discount from 15% to 20%. Support for the Home & Auto Discount up to 30% is included in Attachment VI. The Home and Auto Discount was selected at 20% to ensure that the Mono-Line segment would not on average receive impacts over 10%. This selection reduces disruption for the renewal book of

SERFF Tracking Number: SELC-127142807 State: Pennsylvania
 Filing Company: Selective Insurance Company of the Southeast State Tracking Number: B35036001
 Company Tracking Number: HO-05-11PA
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Matrix
 Project Name/Number: Homeowners Matrix /HO-05-11PA

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/27/2011	Rate and Rule	RATES	06/07/2011	PA Rate Pages (10-15-11).xls (Superseded) PA HO RATES OLD.pdf

SERFF Tracking Number: *SELC-127142807* *State:* *Pennsylvania*
Filing Company: *Selective Insurance Company of the Southeast* *State Tracking Number:* *B35036001*
Company Tracking Number: *HO-05-11PA*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners Matrix*
Project Name/Number: *Homeowners Matrix /HO-05-11PA*

Attachment "PA Rate Pages (10-15-11).xls" is not a PDF document and cannot be reproduced here.