



Rate and Rule Changes

Homeowners:

- Home Protector minimum Coverage A value is increased to \$100,000 from \$60,000
- Homestead minimum Coverage A value is increased to \$150,000 from \$100,000
- Homestead Exclusive minimum Coverage A value is increased to \$200,000 from \$150,000
- All roofs over 15 years will now be subject to ACV loss settlement. (Form 2001 05 15 now applies)
- 21% average rate increase per policy

Mobile Home/Tiny Home:

- Mobile Select minimum Coverage A value is increased to \$30,000 from \$15,000
- 6% average rate increase per policy

Rentals:

- Single Family Rentals – Form 3 Minimum Coverage A increased to \$150,000 from \$60,000
- Single Family Rentals – Form 2 Minimum Coverage A increased to \$100,000 from \$60,000
- All roofs over 15 years will now be subject to ACV loss settlement. (Form 2001 05 15 now applies)
- 8.5% average rate increase per policy

Basic/Limited:

- All roofs over 15 years are ineligible for the Roof Replacement Cost Endorsement
- 7% average rate increase per policy

Other Changes for ALL Policy Types:

- All dwellings now have a Wind/Hail Deductible that is the greater of 1% of Coverage A or the All Other Perils Deductible, not to be less than \$2,500
- Equipment Breakdown and Service Line Premium is increased to \$55 per coverage
- Policy Fee is increased to \$150

As policies renew, our Underwriting team will be reviewing policies that don't fit in our new guidelines and will update the coverages. As part of the insured's renewal packet, there will be notification of any significant changes. We understand that changes like these can raise questions. Your dedicated Sales reps and underwriters are ready and available to address any concerns you might have. We encourage you to reach out to them for clarification or any assistance you may need.