

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Filing at a Glance

Company: Midvale Indemnity Company
Product Name: Private Passenger Auto Program
State: Massachusetts
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 10/19/2018
SERFF Tr Num: HMSS-131689567
SERFF Status: Closed-Approved
State Tr Num:
State Status: Closed-Approved
Co Tr Num: MA-PPA-18-482

Effective Date: 12/24/2018
Requested (New):
Effective Date
Requested (Renewal):
Author(s): Susan Anderson, Craig Jordan, Sharon Raymond, David Berger, Amber Marwaha
Reviewer(s): Jerry Condon (primary), Andrea Guen, Cara Blank, Ada Li
Disposition Date: 12/14/2018
Disposition Status: Approved
Effective Date (New):
Effective Date (Renewal):

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

General Information

Project Name: Group Marketing Filing - UW Madison Status of Filing in Domicile:
 Project Number: MA-PPA-18-482 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 12/14/2018
 State Status Changed: 12/14/2018 Deemer Date:
 Created By: Sharon Raymond Submitted By: Sharon Raymond
 Corresponding Filing Tracking Number: HMSS-131691223

Filing Description:

On behalf of Midvale Indemnity Company, we present for your review revisions to our Massachusetts Private Passenger Auto Program. With this revision we propose the introduction of a Private Passenger Auto group-marketing program for the alumni and any faculty/staff/students of the University of Wisconsin – Madison. Details of this proposed change have been included in the attached Filing Memorandum and exhibits.

Please contact me if you have any questions or require additional information.

Sincerely,

Sharon Raymond

Company and Contact

Filing Contact Information

Sharon Raymond, State Filings Associate sharon.raymond@homesite.com
 One Federal Street 617-960-1689 [Phone]
 Boston, MA 02110

Filing Company Information

Midvale Indemnity Company	CoCode: 27138	State of Domicile: Wisconsin
6000 American Parkway	Group Code: 473	Company Type: Insurance
Madison, WI 53783-0001	Group Name: AmFam Inc.	State ID Number:
(608) 249-2111 ext. [Phone]	FEIN Number: 36-2705935	

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? No
 Fee Explanation: MA filing fees = \$150.00 per Filing Company for every rate and/or rule filing submitted.
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Midvale Indemnity Company	\$150.00	10/19/2018	150020522

State: Massachusetts
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Filing Company: Midvale Indemnity Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Jerry Condon	12/14/2018	12/14/2018

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Andrea Guen	12/14/2018	12/14/2018
Pending Industry Response	Cara Blank	11/20/2018	11/20/2018
Pending Industry Response	Jerry Condon	11/02/2018	11/02/2018
Pending Industry Response	Jerry Condon	11/02/2018	11/02/2018
Pending Industry Response	Andrea Guen	10/22/2018	10/22/2018
Incomplete	Andrea Guen	10/19/2018	10/19/2018
Incomplete	Andrea Guen	10/19/2018	10/19/2018

Response Letters

Responded By	Created On	Date Submitted
Sharon Raymond	12/14/2018	12/14/2018
Sharon Raymond	11/28/2018	11/28/2018
Sharon Raymond	11/07/2018	11/07/2018
Sharon Raymond	11/07/2018	11/07/2018
Sharon Raymond	10/22/2018	10/22/2018
Sharon Raymond	10/19/2018	10/19/2018
Sharon Raymond	10/19/2018	10/19/2018

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to the 11/28/18 Note To Reviewer	Note To Filer	Andrea Guen	11/28/2018	11/28/2018
Effective Date	Note To Reviewer	Sharon Raymond	11/28/2018	11/28/2018
Follow-up to Phone Conversation 11/16/18	Note To Reviewer	Sharon Raymond	11/16/2018	11/16/2018
Status as of 11/15/18	Note To Filer	Andrea Guen	11/15/2018	11/15/2018
Status Request	Note To Reviewer	Sharon Raymond	11/13/2018	11/13/2018

State: Massachusetts
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Filing Company: Midvale Indemnity Company

Disposition

Disposition Date: 12/14/2018

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment: Thank you for your submission. Attached you will find a list of your company's 2018 group marketing/deviation plan filing(s) that have been approved. Please note that use of any filing is contingent upon the carrier's continuing compliance with all relevant statutes, regulations and licensing requirements. If you have any questions, please do not hesitate to contact me.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Midvale Indemnity Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	State Submissions List		Yes
Supporting Document (revised)	Annotated Comparison		Yes
Supporting Document	Annotated Comparison		Yes
Supporting Document	Annotated Comparison		Yes
Supporting Document (revised)	Certification of Compliance		Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document (revised)	Motor Vehicle Insurance Checklists		Yes
Supporting Document	Motor Vehicle Insurance Checklists		Yes
Supporting Document (revised)	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Letter of Authorization		Yes

SERFF Tracking #:

HMSS-131689567

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

MA-PPA-18-482

State:

Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto Program

Project Name/Number:

Group Marketing Filing - UW Madison/MA-PPA-18-482

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Group Marketing Rate Deviation New/Renewal Affidavit		Yes
Supporting Document	Wisconsin Alumni Association, Inc.- Bylaws		Yes
Rate (revised)	MA PPA Rates and Rules 12-24-2018 New Pages		Yes
Rate	MA PPA Rates and Rules 11-14-2018 New Pages		Yes
Rate	MA PPA Rates and Rules 11-14-2018 New Pages		Yes
Rate (revised)	MA PPA Rates and Rules 12-24-2018 Revised Pages		Yes
Rate	MA PPA Rates and Rules 11-14-2018 Revised Pages		Yes
Rate	MA PPA Rates and Rules 11-14-2018 Revised Pages		Yes

SERFF Tracking #:

HMSS-131689567

State Tracking #:

Company Tracking #:

MA-PPA-18-482

State:

Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto Program

Project Name/Number:

Group Marketing Filing - UW Madison/MA-PPA-18-482

Attachment Approvals18.xls is not a PDF document and cannot be reproduced here.

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/14/2018
Submitted Date	12/14/2018
Respond By Date	12/24/2018

Dear Sharon Raymond,

Introduction:

The Division of Insurance (the "Division") has concluded actuarial review of this filing submission.

To ensure that the Division maintains accurate filing records prior to the release of this submission in SERFF, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following 2 administrative objections:

Objection 1

Comments: EFFECTIVE DATE

Post Submission Update

The proposed effective date as reflected on the General Information Tab has passed during the course of filing review. Please select updated new date and update the date via submission of a Post Submission Update. Please acknowledge.

Objection 2

- MA PPA Rates and Rules 11-14-2018 New Pages, Pgs. D 18-1 and R 31-1 (Rate)

- MA PPA Rates and Rules 11-14-2018 Revised Pages, Pgs. T 1-3, D 1-1, D 2-1, D 11-1, D 12-1, D 17-1, A 2-1, R 20-1, R 20-2 and R 21-1 (Rate)

Comments: EFFECTIVE DATE

Rate/Rule Schedule Tab

Attachments reflect an effective date that is no longer applicable. Please update and replace the attachments.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing will be closed for lack of action if a complete response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for Response Letters and Extension Requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter. Thank you.

Sincerely,

Andrea Guen

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/20/2018
Submitted Date	11/20/2018
Respond By Date	11/29/2018

Dear Sharon Raymond,

Introduction:

Additional documentation, clarification, or changes to the documents submitted are required in order for our review to continue. Please respond to the following objections in accordance with SERFF procedures for responding to an Objection Letter:

While there is no objection to Rule D18 per se, we would like to point out that group marketing deviations are only approved for a one year period in Massachusetts, and that such group deviations are subject to prior approval. Other rates and rules are filed on a file and use basis with no specified expiration date. For this reason, it is best to keep the two filings separate in the future, and it might make sense to omit the list of approved groups from rule D18 for ease of maintenance.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing will be closed for lack of action if a complete response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for Response Letters and Extension Requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter. Thank you.

Sincerely,
Cara Blank

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/02/2018
Submitted Date	11/02/2018
Respond By Date	12/03/2018

Dear Sharon Raymond,

Introduction:

Additional documentation, clarification, or changes to the documents submitted are required in order for our review to continue. Please respond to the following objections in accordance with SERFF procedures for responding to an Objection Letter:

Objection 1

Comments: Please point out in the documentation submitted, the objective/purpose of the alumni association and who the eligible members are.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing will be closed for lack of action if a complete response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for Response Letters and Extension Requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter. Thank you.

Sincerely,

Jerry Condon

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/02/2018
Submitted Date	11/02/2018
Respond By Date	12/03/2018

Dear Sharon Raymond,

Introduction:

Additional documentation, clarification, or changes to the documents submitted are required in order for our review to continue. Please respond to the following objections in accordance with SERFF procedures for responding to an Objection Letter:

Objection 1

Comments: Please explain how the total number in the group can be the same as the eligible number in the group, particularly where this is not a MA based group.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing will be closed for lack of action if a complete response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for Response Letters and Extension Requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter. Thank you.

Sincerely,

Jerry Condon

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/22/2018
Submitted Date	10/22/2018
Respond By Date	10/30/2018

Dear Sharon Raymond,

Introduction:

Regarding the 10/19/2018 03:08 PM Response Letter, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objections:

Objection 1

- Actuarial Memorandum and Abstract Form - Property and Casualty Insurance (Supporting Document)

Comments: MEMORANDUM

10/19/18 Response reflects:

My apologies. "and exhibits" was added in error. Please disregard.

10/22/18 Follow-up Objection:

Please reconcile the memorandum as well. Additionally, regarding the 12 page annotated attachment, please update the memorandum to reflect that other discounts (i.e., Early Bird, Steer Into Savings, Loyalty, Connect Multi-Product, Connect Partner, etc.) are affected by the proposed change.

Please update and replace the attachment.

Objection 2

Comments: GENERAL INFORMATION TAB

Please provide the response for "Corresponding Filing Tracking Number:" on the General Information Tab via submission of a Post Submission Update.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing will be closed for lack of action if a complete response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for Response Letters and Extension Requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter. Thank you.

Sincerely,

Andrea Guen

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Objection Letter

Objection Letter Status	Incomplete
Objection Letter Date	10/19/2018
Submitted Date	10/19/2018
Respond By Date	10/26/2018

Dear Sharon Raymond,

Introduction:

Please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objection, which was inadvertently omitted from the recently submitted Objection Letter:

Objection 1

- Certification of Compliance (Supporting Document)
Comments: CERTIFICATION OF COMPLIANCE

An E-Mail as the response for the name is not acceptable. Please reconcile and replace attachment.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing will be closed for lack of action if a complete response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for Response Letters and Extension Requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter. Thank you.

Sincerely,
Andrea Guen

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Objection Letter

Objection Letter Status	Incomplete
Objection Letter Date	10/19/2018
Submitted Date	10/19/2018
Respond By Date	10/26/2018

Dear Sharon Raymond,

Introduction:

The Massachusetts Division of Insurance has concluded initial administrative review of this 2018 filing submission.

This filing is incomplete.

Please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objections:

Objection 1

Comments: RECORDS

Please be advised that neither Filers nor the Division can alter information submitted in the SERFF Header (except for the Company Tracking Number), the Filing Description within the General Information Tab, and the information on the Companies and Contact Tab, once the filing is submitted in SERFF.

Filing Description reflects "Details of this proposed change have been included in the attached Filing Memorandum and exhibits."

As there does not appear to be any attachments titled as "Exhibits" on the Supporting Documentation Tab, please clarify the above statement or advise where such exhibits are located.

Objection 2

- Actuarial Memorandum and Abstract Form - Property and Casualty Insurance (Supporting Document)

Comments: GENERAL INFORMATION TAB and MEMORANDUM

The General Information Tab reflects "Effective Date Requested (New): 11/14/2018" and "Effective Date Requested (Renewal): 11/14/2018".

The attachment "MA connect Filing Memo 11-14-2018.pdf" reflects "These changes are proposed to be effective November 14th, 2018 for new and renewal business."

However, be advised that the Rate/Rule Schedule Tab within this filing indicates this submission is revising SERFF Tracking Number of Last Filing: AMFC-131323364, which is the Initial Entrant Submission for your company. That initial filing submission reflects "Effective Date Requested (New): 11/13/2018" only.

As such, please comply with the following two procedures:

Remove the response for "Effective Date Requested (Renewal): 11/14/2018" via a Post Submission Update.

Correct and replace the attachment "MA connect Filing Memo 11-14-2018.pdf".

Objection 3

Comments: RATE/RULE SCHEDULE TAB

The Tab within this submission reflects:

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Filing Method: File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000 %
Effective Date of Last Rate Revision: 11/13/2018
Filing Method of Last Filing: File & Use
SERFF Tracking Number of Last Filing: AMFC-131323364

However, the Tab within prior filing for AMFC-131323364 correctly reflects "Filing Method: Prior Approval".

Please correct the Tab within this submission by replacing the two field references of "File & Use" with "Prior Approval" via submission of the same Post Submission Update as requested within Objection 2 above.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing will be closed for lack of action if a complete response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for Response Letters and Extension Requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter. Thank you.

*Sincerely,
Andrea Guen*

State: Massachusetts
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Filing Company: Midvale Indemnity Company

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/14/2018
Submitted Date	12/14/2018

Dear Jerry Condon,

Introduction:

Response 1

Comments:

Acknowledged. We have submitted a Post-Submission Update changing the requested effective date to 12/24/18.

Related Objection 1

Comments: EFFECTIVE DATE

Post Submission Update

The proposed effective date as reflected on the General Information Tab has passed during the course of filing review. Please select updated new date and update the date via submission of a Post Submission Update. Please acknowledge.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

The manual pages have been updated with the new effective date and the attachments have been replaced.

Related Objection 2

Applies To:

- MA PPA Rates and Rules 11-14-2018 New Pages, Pgs. D 18-1 and R 31-1 (Rate)
- MA PPA Rates and Rules 11-14-2018 Revised Pages, Pgs. T 1-3, D 1-1, D 2-1, D 11-1, D 12-1, D 17-1, A 2-1, R 20-1, R 20-2 and R 21-1 (Rate)

SERFF Tracking #:

HMSS-131689567

State Tracking #:

Company Tracking #:

MA-PPA-18-482

State: Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto Program

Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Comments: EFFECTIVE DATE

Rate/Rule Schedule Tab

Attachments reflect an effective date that is no longer applicable. Please update and replace the attachments.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Annotated Comparison
Comments:	
Attachment(s):	MA PPA Rates and Rules 12-24-2018 Redline Pages v3.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Annotated Comparison</i>
Comments:	
Attachment(s):	<i>MA PPA Rates and Rules 11-14-2018 Redline Pages v2.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Annotated Comparison</i>
Comments:	
Attachment(s):	<i>MA PPA Rates and Rules 11-14-2018 Redline Pages.pdf</i>

No Form Schedule items changed.

State: Massachusetts
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Filing Company: Midvale Indemnity Company

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	MA PPA Rates and Rules 12-24-2018 New Pages	Pgs. D 18-1 and R 31-1	New		12/14/2018 By: Sharon Raymond
<i>Previous Version</i>					
1	MA PPA Rates and Rules 11-14-2018 New Pages	Pgs. D 18-1 and R 31-1	New		11/28/2018 By: Sharon Raymond
<i>Previous Version</i>					
1	MA PPA Rates and Rules 11-14-2018 New Pages	Pgs. D 18-1 and R 31-1	New		10/19/2018 By: Sharon Raymond
2	MA PPA Rates and Rules 12-24-2018 Revised Pages	Pgs. T 1-3, D 1-1, D 2-1, D 11-1, D 12-1, D 17-1, A 2-1, R 20-1, R 20-2 and R 21-1	Replacement	AMFC-131323364	12/14/2018 By: Sharon Raymond
<i>Previous Version</i>					
2	MA PPA Rates and Rules 11-14-2018 Revised Pages	Pgs. T 1-3, D 1-1, D 2-1, D 11-1, D 12-1, D 17-1, A 2-1, R 20-1, R 20-2 and R 21-1	Replacement	AMFC-131323364	11/28/2018 By: Sharon Raymond
<i>Previous Version</i>					
2	MA PPA Rates and Rules 11-14-2018 Revised Pages	Pgs. T 1-3, D 1-1, D 2-1, D 11-1, D 12-1, D 17-1, A 2-1, R 20-1, R 20-2 and R 21-1	Replacement	AMFC-131323364	10/19/2018 By: Sharon Raymond

Conclusion:

Please let us know if you have any additional concerns.

Sincerely,

Sharon Raymond

SERFF Tracking #:

HMSS-131689567

State Tracking #:

Company Tracking #:

MA-PPA-18-482

State: Massachusetts
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto Program
 Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Filing Company: Midvale Indemnity Company

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 11/28/2018
 Submitted Date 11/28/2018

Dear Jerry Condon,

Introduction:

We offer the following in response to your objection letter dated 11/2/2/18:

Response 1

Comments:

We acknowledge your comments that Group Deviations are prior approval and will keep other rate and rule filings separate in the future. We have also taken your advice and have removed the list of approved groups from Rule D-18 for ease of maintenance.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Annotated Comparison
Comments:	
Attachment(s):	MA PPA Rates and Rules 11-14-2018 Redline Pages v2.pdf
<i>Previous Version</i>	
Satisfied - Item:	Annotated Comparison
Comments:	
Attachment(s):	MA PPA Rates and Rules 11-14-2018 Redline Pages.pdf

No Form Schedule items changed.

State: Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto Program

Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	MA PPA Rates and Rules 11-14-2018 New Pages	Pgs. D 18-1 and R 31-1	New		11/28/2018 By: Sharon Raymond
<i>Previous Version</i>					
1	MA PPA Rates and Rules 11-14-2018 New Pages	Pgs. D 18-1 and R 31-1	New		10/19/2018 By: Sharon Raymond
2	MA PPA Rates and Rules 11-14-2018 Revised Pages	Pgs. T 1-3, D 1-1, D 2-1, D 11-1, D 12-1, D 17-1, A 2-1, R 20-1, R 20-2 and R 21-1	Replacement	AMFC-131323364	11/28/2018 By: Sharon Raymond
<i>Previous Version</i>					
2	MA PPA Rates and Rules 11-14-2018 Revised Pages	Pgs. T 1-3, D 1-1, D 2-1, D 11-1, D 12-1, D 17-1, A 2-1, R 20-1, R 20-2 and R 21-1	Replacement	AMFC-131323364	10/19/2018 By: Sharon Raymond

Conclusion:

Please let us know if you have any additional concerns.

Sincerely,

Sharon Raymond

SERFF Tracking #:

HMSS-131689567

State Tracking #:

Company Tracking #:

MA-PPA-18-482

State:

Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto Program

Project Name/Number:

Group Marketing Filing - UW Madison/MA-PPA-18-482

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/07/2018
Submitted Date	11/07/2018

Dear Jerry Condon,

Introduction:

We offer the following in response to your second objection dated 11/2/18:

Response 1

Comments:

We have added the following information to the filing memorandum: The association was founded in 1861 to promote the welfare of the University of Wisconsin and serve the interests of its alumni. Its mission is to connect the university to its alumni, alumni back to the university, and alumni to each other. It carries out this mission today through services, programs, communications, publications, and marketing. The association welcomes alumni, friends, faculty, staff, and parents into its membership ranks, encourages diversity, inclusivity, and participation by all groups in its activities, and does not discriminate on any basis.

Related Objection 1

Comments: Please point out in the documentation submitted, the objective/purpose of the alumni association and who the eligible members are.

Changed Items:

SERFF Tracking #:

HMSS-131689567

State Tracking #:

Company Tracking #:

MA-PPA-18-482

State: Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto Program

Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Supporting Document Schedule Item Changes

Satisfied - Item: Actuarial Memorandum and Abstract Form - Property and Casualty Insurance

Comments:

Attachment(s): MA connect Filing Memo 11-14-2018 v3.pdf

Previous Version

Satisfied - Item: Actuarial Memorandum and Abstract Form - Property and Casualty Insurance

Comments:

Attachment(s): MA connect Filing Memo 11-14-2018 v2.pdf

Previous Version

Satisfied - Item: Actuarial Memorandum and Abstract Form - Property and Casualty Insurance

Comments:

Attachment(s): MA connect Filing Memo 11-14-2018.pdf

Previous Version

Satisfied - Item: Actuarial Memorandum and Abstract Form - Property and Casualty Insurance

Comments:

Attachment(s): MA connect Filing Memo 11-14-2018.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if you have any additional concerns.

Sincerely,

Sharon Raymond

State: Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto Program

Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/07/2018
Submitted Date	11/07/2018

Dear Jerry Condon,

Introduction:

We offer the following in response to your first objection letter dated 11/2/18:

Response 1

Comments:

Our apologies, it appears that we misunderstood how to properly complete the form. The intent of the originally-submitted form was to convey that any Massachusetts member is eligible to apply for a Massachusetts auto policy. As you allude to, the total group membership resides in many areas in addition to Massachusetts, and the total membership exceeds 400,000. We have attached a revised form which reflects this information.

Related Objection 1

Comments: Please explain how the total number in the group can be the same as the eligible number in the group, particularly where this is not a MA based group.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Motor Vehicle Insurance Checklists
Comments:	
Attachment(s):	UW Madison - PPA - group-marketing-checklist as of 11018_.pdf UW Madison - Group Marketing Application.pdf UW Madison - Group Marketing Application.xls
<i>Previous Version</i>	
Satisfied - Item:	Motor Vehicle Insurance Checklists
Comments:	
Attachment(s):	UW Madison - PPA - group-marketing-checklist as of 11018_.pdf UW Madison - group marketing application.pdf UW Madison - group marketing application.xlsm

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

HMSS-131689567

State Tracking #:

Company Tracking #:

MA-PPA-18-482

State:

Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto Program

Project Name/Number:

Group Marketing Filing - UW Madison/MA-PPA-18-482

Conclusion:

Please let us know if you have any additional concerns.

Sincerely,

Sharon Raymond

State:	Massachusetts	Filing Company:	Midvale Indemnity Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	Group Marketing Filing - UW Madison/MA-PPA-18-482		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/22/2018
Submitted Date	10/22/2018

Dear Jerry Condon,

Introduction:

Response 1

Comments:

The Memorandum has been updated to remove reference to Renewal Business effective date and to reference the other discounts affected by the proposed changes.

Related Objection 1

Applies To:

- Actuarial Memorandum and Abstract Form - Property and Casualty Insurance (Supporting Document)

Comments: MEMORANDUM

10/19/18 Response reflects:

My apologies. "and exhibits" was added in error. Please disregard.

10/22/18 Follow-up Objection:

Please reconcile the memorandum as well. Additionally, regarding the 12 page annotated attachment, please update the memorandum to reflect that other discounts (i.e., Early Bird, Steer Into Savings, Loyalty, Connect Multi-Product, Connect Partner, etc.) are affected by the proposed change.

Please update and replace the attachment.

Changed Items:

State: Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto Program

Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Supporting Document Schedule Item Changes**Satisfied - Item:** Actuarial Memorandum and Abstract Form - Property and Casualty Insurance**Comments:****Attachment(s):** MA connect Filing Memo 11-14-2018 v2.pdf*Previous Version***Satisfied - Item:** Actuarial Memorandum and Abstract Form - Property and Casualty Insurance**Comments:****Attachment(s):** MA connect Filing Memo 11-14-2018.pdf*Previous Version***Satisfied - Item:** Actuarial Memorandum and Abstract Form - Property and Casualty Insurance**Comments:****Attachment(s):** MA connect Filing Memo 11-14-2018.pdf*No Form Schedule items changed.**No Rate/Rule Schedule items changed.***Response 2****Comments:***A post-submission update has been submitted to add the corresponding filing tracking number.***Related Objection 2***Comments: GENERAL INFORMATION TAB**Please provide the response for "Corresponding Filing Tracking Number:" on the General Information Tab via submission of a Post Submission Update.***Changed Items:***No Supporting Documents changed.**No Form Schedule items changed.**No Rate/Rule Schedule items changed.***Conclusion:**

SERFF Tracking #:

HMSS-131689567

State Tracking #:

Company Tracking #:

MA-PPA-18-482

State:

Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto Program

Project Name/Number:

Group Marketing Filing - UW Madison/MA-PPA-18-482

Sincerely,

Sharon Raymond

State: Massachusetts
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Filing Company: Midvale Indemnity Company

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 10/19/2018
 Submitted Date 10/19/2018

Dear Jerry Condon,

Introduction:

Response 1

Comments:

The digital signature on the Compliance Certification has been corrected. I apologize for the error.

Related Objection 1

Applies To:

- Certification of Compliance (Supporting Document)

Comments: CERTIFICATION OF COMPLIANCE

An E-Mail as the response for the name is not acceptable. Please reconcile and replace attachment.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	MA Certification of Compliance - SRB-CC0116.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	
Attachment(s):	<i>Compliance Certification - SRB-CC0116.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let me know if you have any additional concerns.

SERFF Tracking #:

HMSS-131689567

State Tracking #:

Company Tracking #:

MA-PPA-18-482

State:

Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto Program

Project Name/Number:

Group Marketing Filing - UW Madison/MA-PPA-18-482

Sincerely,

Sharon Raymond

State:	Massachusetts	Filing Company:	Midvale Indemnity Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	Group Marketing Filing - UW Madison/MA-PPA-18-482		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/19/2018
Submitted Date	10/19/2018

Dear Jerry Condon,

Introduction:

Response 1

Comments:

My apologies. "and exhibits" was added in error. Please disregard.

Related Objection 1

Comments: RECORDS

Please be advised that neither Filers nor the Division can alter information submitted in the SERFF Header (except for the Company Tracking Number), the Filing Description within the General Information Tab, and the information on the Companies and Contact Tab, once the filing is submitted in SERFF.

Filing Description reflects "Details of this proposed change have been included in the attached Filing Memorandum and exhibits."

As there does not appear to be any attachments titled as "Exhibits" on the Supporting Documentation Tab, please clarify the above statement or advise where such exhibits are located.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

A post-submission update has been submitted to remove the renewal business effective date and the MA connect Filing Memo 11-14-2018 has been updated to reflect an effective date applicable to new business only.

Related Objection 2

State: Massachusetts
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Filing Company: Midvale Indemnity Company

Applies To:

- Actuarial Memorandum and Abstract Form - Property and Casualty Insurance (Supporting Document)

Comments: GENERAL INFORMATION TAB and MEMORANDUM

The General Information Tab reflects "Effective Date Requested (New): 11/14/2018" and "Effective Date Requested (Renewal): 11/14/2018".

The attachment "MA connect Filing Memo 11-14-2018.pdf" reflects "These changes are proposed to be effective November 14th, 2018 for new and renewal business."

However, be advised that the Rate/Rule Schedule Tab within this filing indicates this submission is revising SERFF Tracking Number of Last Filing: AMFC-131323364, which is the Initial Entrant Submission for your company. That initial filing submission reflects "Effective Date Requested (New): 11/13/2018" only.

As such, please comply with the following two procedures:

Remove the response for "Effective Date Requested (Renewal): 11/14/2018" via a Post Submission Update.

Correct and replace the attachment "MA connect Filing Memo 11-14-2018.pdf".

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	MA connect Filing Memo 11-14-2018.pdf
<i>Previous Version</i>	
Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	MA connect Filing Memo 11-14-2018.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3**Comments:**

A post-submission update has been submitted to reflect Prior Approval in the two filing method fields.

Related Objection 3

SERFF Tracking #:

HMSS-131689567

State Tracking #:

Company Tracking #:

MA-PPA-18-482

State: Massachusetts

Filing Company:

Midvale Indemnity Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto Program

Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Comments: RATE/RULE SCHEDULE TAB

The Tab within this submission reflects:

Filing Method: File & Use

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000 %

Effective Date of Last Rate Revision: 11/13/2018

Filing Method of Last Filing: File & Use

SERFF Tracking Number of Last Filing: AMFC-131323364

However, the Tab within prior filing for AMFC-131323364 correctly reflects "Filing Method: Prior Approval".

Please correct the Tab within this submission by replacing the two field references of "File & Use" with "Prior Approval" via submission of the same Post Submission Update as requested within Objection 2 above.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Sharon Raymond

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Note To Filer

Created By:

Andrea Guen on 11/28/2018 11:08 AM

Last Edited By:

Jerry Condon

Submitted On:

12/14/2018 03:06 PM

Subject:

Response to the 11/28/18 Note To Reviewer

Comments:

Good Afternoon.

This filing is still pending completion of actuarial review. Once actuarial review is complete, I send out the following (canned) objection item / Objection Letter:

"Effective Date

The proposed effective date as reflected on the General Information Tab has passed during the course of filing review. Please select updated new date and update the date via submission of a Post Submission Update.

Rate/Rule Schedule Tab

Attachments reflects effective dates that are no longer applicable. Please update and replace the attachments."

However, if your company wishes to be pro-active before the completion of actuarial review, you may submit such revision to the filing before receipt of such Objection Letter; Or await for any other questions/requested changes to the filing.

Respectfully,
Andrea Guen

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Note To Reviewer

Created By:

Sharon Raymond on 11/28/2018 06:55 AM

Last Edited By:

Jerry Condon

Submitted On:

12/14/2018 03:06 PM

Subject:

Effective Date

Comments:

Dear Ms. Blank,

In you last objection (11/20) you pointed out that Group Marketing filings are Prior Approval. Do we need to change our effective date? If so, we'll need to update our manual pages prior to the filing being closed as they show the effective date in the footer.

Please advise.

Thank you,

Sharon Raymond

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Note To Reviewer

Created By:

Sharon Raymond on 11/16/2018 01:13 PM

Last Edited By:

Jerry Condon

Submitted On:

12/14/2018 03:06 PM

Subject:

Follow-up to Phone Conversation 11/16/18

Comments:

Thank you Mr. Condon for the time on the phone today and the additional information. We are writing to confirm the interaction between this group-marketing filing (HMSS-131689567) and our separate pending filing (HMSS-131691223).

HMSS-131691223 clarifies that the previously-approved connect Partner Discount is not combined with the connect Group Marketing Discount. It also clarifies that the manual's prior references to connect Partner Discount apply equally to policies which receive the connect Group Marketing Discount – this arises in several places throughout the manual.

Thanks again and please let us know of any additional questions.

Sharon Raymond

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Note To Filer

Created By:

Andrea Guen on 11/15/2018 02:26 PM

Last Edited By:

Jerry Condon

Submitted On:

12/14/2018 03:06 PM

Subject:

Status as of 11/15/18

Comments:

This filing is still pending completion of actuarial review. Thank you for your patience.

Respectfully,
Andrea Guen

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Note To Reviewer

Created By:

Sharon Raymond on 11/13/2018 02:44 PM

Last Edited By:

Jerry Condon

Submitted On:

12/14/2018 03:06 PM

Subject:

Status Request

Comments:

Could you please inform us as to the status of this filing. Our requested effective date is tomorrow and we need to determine if we have to pull these changes from IT production.

Thank you for your assistance,

Sharon Raymond

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Post Submission Update Request Processed On 10/19/2018

Status: Allowed
Created By: Sharon Raymond
Processed By: Andrea Guen
Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (Renew)		11/14/2018

Rate Information:

Field Name	Requested Change	Prior Value
Filing Method	Prior Approval	File & Use
Filing Method of Last Filing	Prior Approval	File & Use

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Post Submission Update Request Processed On 10/22/2018

Status: Allowed
Created By: Sharon Raymond
Processed By: Andrea Guen
Comments:

General Information:

Field Name	Requested Change	Prior Value
Corresponding Filing Tracking Number	HMSS-131691223	

State: Massachusetts **Filing Company:** Midvale Indemnity Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto Program
Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Post Submission Update Request Processed On 12/14/2018

Status: Allowed
Created By: Sharon Raymond
Processed By: Andrea Guen
Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	12/24/2018	11/14/2018

SERFF Tracking #:

HMSS-131689567

State Tracking #:

Company Tracking #:

MA-PPA-18-482

State: Massachusetts
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto Program
 Project Name/Number: Group Marketing Filing - UW Madison/MA-PPA-18-482

Filing Company: Midvale Indemnity Company

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
 Rate Change Type: Neutral
 Overall Percentage of Last Rate Revision: 0.000%
 Effective Date of Last Rate Revision: 11/13/2018
 Filing Method of Last Filing: Prior Approval
 SERFF Tracking Number of Last Filing: AMFC-131323364

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Midvale Indemnity Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

HMSS-131689567

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

MA-PPA-18-482

State: Massachusetts**Filing Company:**

Midvale Indemnity Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** Private Passenger Auto Program**Project Name/Number:** Group Marketing Filing - UW Madison/MA-PPA-18-482

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		MA PPA Rates and Rules 12-24-2018 New Pages	Pgs. D 18-1 and R 31-1	New		MA PPA Rates and Rules 12-24-2018 New Pages v3.pdf
2		MA PPA Rates and Rules 12-24-2018 Revised Pages	Pgs. T 1-3, D 1-1, D 2-1, D 11-1, D 12-1, D 17-1, A 2-1, R 20-1, R 20-2 and R 21-1	Replacement	AMFC-131323364	MA PPA Rates and Rules 12-24-2018 Revised Pages v4.pdf

D-18. CONNECT GROUP MARKETING DISCOUNT

When the connect Group Marketing Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Group Marketing Discount factor.

Group marketing is applied when the policy is placed with the American Family Insurance | connect program through a qualifying group. A “qualifying group” is a group with which Midvale Indemnity Company has a written agreement for the group to market Midvale products to the group’s constituents to Midvale for insurance products (may be marketed as “Partner”).

Policies written without a group or through a book transfer will not qualify for this discount.

The connect Group Marketing Discount cannot be combined with the connect Partner Discount.



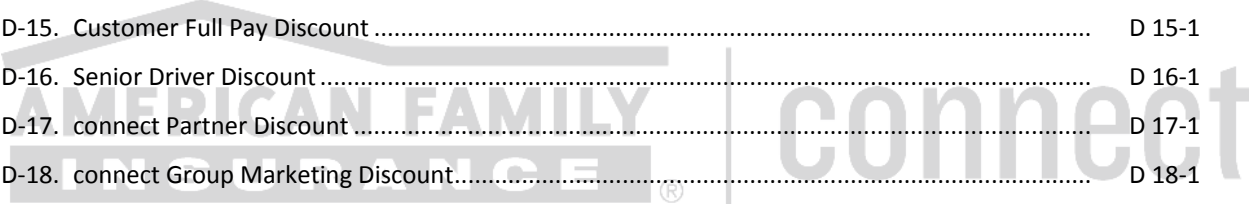
CONNECT GROUP MARKETING DISCOUNT FACTORS

						LIMITED			
MBI	OBI	PD	MED	PIP	COLL	COLL	COMP	UM	UIM
0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500

Emergency Roadside Service	Rental Reimbursement	Road Trip Accident Accommodations
0.9500	0.9500	0.9500



<u>RULE</u>	<u>PAGE</u>
SECTION D - DISCOUNTS	
D-1. Early Bird Discount.....	D 1-1
D-2. Steer Into Savings Discount	D 2-1
D-3. RESERVED FOR FUTURE USE	D 3-1
D-4. Good Student Discount.....	D 4-1
D-5. Away at School Discount.....	D 5-1
D-6. RESERVED FOR FUTURE USE	D 6-1
D-7. RESERVED FOR FUTURE USE	D 7-1
D-8. AutoPay Discount.....	D 8-1
D-9. RESERVED FOR FUTURE USE	D 9-1
D-10. Paperless Discount.....	D 10-1
D-11. Loyalty Discount.....	D 11-1
D-12. connect Multi-Product Discount.....	D 12-1
D-13. Multi-Vehicle Discount.....	D 13-1
D-14. Auto Safety Equipment Discount.....	D 14-1
D-15. Customer Full Pay Discount	D 15-1
D-16. Senior Driver Discount	D 16-1
D-17. connect Partner Discount	D 17-1
D-18. connect Group Marketing Discount.....	D 18-1



D-1. EARLY BIRD DISCOUNT

When the Early Bird Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Early Bird Discount factor.

The Early Bird Discount applies to new auto policyholders.

Early Bird Discount applies when:

- Quote occurs not less than seven days before the policy effective date.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.
- The prior carrier cannot be with the American Family Insurance | connect program through the same partner or group.



D-2. STEER INTO SAVINGS DISCOUNT

When the Steer Into Savings Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Steer Into Savings Discount factor.

The Steer into Savings Discount applies to new auto policyholders who come to Midvale Indemnity Company from any prior carrier. For purposes of this discount, a new auto policyholder can come from the non-connect program to the American Family Insurance | connect program, or from within the American Family Insurance | connect program from one partner or group to another partner or group.

Steer into Savings Discount applies when:

- The customer's bodily injury combined single limit per occurrence/per accident on their prior policy must be a minimum of \$250,000.
- The customer's bodily injury limit per accident on the new Midvale Indemnity policy must be a minimum of \$250,000.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.



D-11. LOYALTY DISCOUNT

When the Loyalty Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Loyalty Discount factor.

The Loyalty Discount is applied to customers with a year or more of Auto Lines Tenure within the American Family Insurance | connect program.

Policies written through a partner or group are considered to have continuous Auto Lines Tenure only when the policy is continuously written through the same partner or group. Policies written without a partner or group are considered to have continuous Auto Lines Tenure only when the policy is continuously written without a partner or group.



D-12. CONNECT MULTI-PRODUCT DISCOUNT

When the connect Multi-Product Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Multi-Product Discount factor.

The connect Multi-Product Discount applies to any named insured that is also a named insured in a qualifying company on the following policy types:

- Homeowner
- Condominium
- Renter
- Manufactured home
- Cycle
- Watercraft
- Umbrella

For the purposes of this discount a “qualifying” company is a company issuing a policy in the American Family Insurance | connect program.

If a policy is written through a partner or group then all policies written through the American Family Insurance | connect program must be written through the same partner or group. If a policy is written without a partner or group then all policies written through the American Family Insurance | connect program must be written without a partner or group.



D-17. CONNECT PARTNER DISCOUNT

When the connect Partner Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Partner Discount factor.

The connect Partner Discount is applied when the policy is placed with the American Family Insurance | connect program through a qualifying partner. A “qualifying partner” is an organization with which Midvale Indemnity Company has a written agreement for the partner to market Midvale products to the partner’s constituent base or to refer the partner’s constituents to Midvale for insurance products.

Policies written without a partner or through a book transfer will not qualify for this discount.

The connect Partner Discount cannot be combined with the connect Group Marketing Discount.

Qualifying Partners

- MetLife insurance subsidiaries
- Insuritas insurance subsidiaries
- Electric insurance subsidiaries
- Matic Insurance Services, Inc.
- Multifamily Internet Ventures, LLC



D-18. CONNECT GROUP MARKETING DISCOUNT

When the connect Group Marketing Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Group Marketing Discount factor.

Group marketing is applied when the policy is placed with the American Family Insurance | connect program through a qualifying group. A “qualifying group” is a group with which Midvale Indemnity Company has a written agreement for the group to market Midvale products to the group’s constituents to Midvale for insurance products (may be marketed as “Partner”).

Policies written without a group or through a book transfer will not qualify for this discount.

The connect Group Marketing Discount cannot be combined with the connect Partner Discount.



19. Agreed Amount Coverage (COMP only)

Agreed to Amount	(1)	\$
Actual Cash Value (ACV)	(2)	\$
Difference between (1) and (2)	(3)*	=Max[(1)-(2), 100]
Premium on Difference in "ACV" and "Agreed to Amount"		
a) First \$10,000	(4)	=Min[(3), 10000]
b) Step a) premium	(5)	(4)*1.015/100
c) Amount in excess of \$10,000	(6)	=Max[0, (3)-10000]
d) Step c) premium	(7)**	(6)*1.001/100
Agreed to Amount Factor	(8)	1.1
Agreed to Amount Premium (added to COMP premium)	(9)	=[(5)+(7)]*(8)

*The minimum difference between (1) and (2) is set to \$100; if the difference is <\$100, round to \$100. If the difference is >\$100, round to the nearest dollar.

**If (3) <=10000, then (7) = 0.

B. Coverages – UM, UIM – multiplicative rating – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Territory rating factor
3. Limit factor
4. Vehicle Symbol factor
5. Mileage factor
6. Discounts
 - i. Multi-Vehicle Discount
 - ii. Auto Safety Equipment Discount
 - iii. Multiply i.-ii. together and apply the maximum of the product and 0.50
 - iv. Senior Driver Discount

C. Coverages – Emergency Roadside Service, Rental Reimbursement, Road Trip Accident Accommodations – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Add on
3. Senior Driver Discount

D. Combined Premium = A + B + C

II. Add Policy Administration Constant (once per schedule) – multiplicative rating – round to the nearest dime

- A. Policy Administration Constant (PAC)
- B. PAC Adjustment Factor

III. Apply connect Partner Discount

IV. Apply connect Group Marketing Discount



CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	> 2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	> 2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	COLL	LIMITED COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	> 2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	> 2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300

MULTI-VEHICLE DISCOUNT FACTORS

connect		LIMITED								
Partner or	MBI	OBI	PD	MED	PIP	COLL	COLL	COMP	UM	UIM
Group										
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197



CONNECT GROUP MARKETING DISCOUNT FACTORS

						LIMITED			
MBI	OBI	PD	MED	PIP	COLL	COLL	COMP	UM	UIM
0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500

Emergency Roadside Service	Rental Reimbursement	Road Trip Accident Accommodations
0.9500	0.9500	0.9500



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D-1. EARLY BIRD DISCOUNT

When the Early Bird Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Early Bird Discount factor.

The Early Bird Discount applies to new auto policyholders.

Early Bird Discount applies when:

- Quote occurs not less than seven days before the policy effective date.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.
- The prior carrier cannot be with the American Family Insurance | connect program through the same partner **or group**.



D-2. STEER INTO SAVINGS DISCOUNT

When the Steer Into Savings Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Steer Into Savings Discount factor.

The Steer into Savings Discount applies to new auto policyholders who come to Midvale Indemnity Company from any prior carrier. For purposes of this discount, a new auto policyholder can come from the non-connect program to the American Family Insurance | connect program, or from within the American Family Insurance | connect program from one partner **or group** to another partner **or group**.

Steer into Savings Discount applies when:

- The customer's bodily injury combined single limit per occurrence/per accident on their prior policy must be a minimum of \$250,000.
- The customer's bodily injury limit per accident on the new Midvale Indemnity policy must be a minimum of \$250,000.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.



D-11. LOYALTY DISCOUNT

When the Loyalty Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Loyalty Discount factor.

The Loyalty Discount is applied to customers with a year or more of Auto Lines Tenure within the American Family Insurance | connect program.

Policies written through a partner **or group** are considered to have continuous Auto Lines Tenure only when the policy is continuously written through the same partner **or group**. Policies written without a partner **or group** are considered to have continuous Auto Lines Tenure only when the policy is continuously written without a partner **or group**.



D-12. CONNECT MULTI-PRODUCT DISCOUNT

When the connect Multi-Product Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Multi-Product Discount factor.

The connect Multi-Product Discount applies to any named insured that is also a named insured in a qualifying company on the following policy types:

- Homeowner
- Condominium
- Renter
- Manufactured home
- Cycle
- Watercraft
- Umbrella

For the purposes of this discount a “qualifying” company is a company issuing a policy in the American Family Insurance | connect program.

If a policy is written through a partner **or group** then all policies written through the American Family Insurance | connect program must be written through the same partner **or group**. If a policy is written without a partner **or group** then all policies written through the American Family Insurance | connect program must be written without a partner **or group**.



D-17. CONNECT PARTNER DISCOUNT

When the connect Partner Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Partner Discount factor.

The connect Partner Discount is applied when the policy is placed with the American Family Insurance | connect program through a qualifying partner. A “qualifying partner” is an organization with which Midvale Indemnity Company has a written agreement for the partner to market Midvale products to the partner’s constituent base or to refer the partner’s constituents to Midvale for insurance products.

Policies written without a partner or through a book transfer will not qualify for this discount.

The connect Partner Discount cannot be combined with the connect Group Marketing Discount.

Qualifying Partners

- MetLife insurance subsidiaries
- Insuritas insurance subsidiaries
- Electric insurance subsidiaries
- Matic Insurance Services, Inc.
- Multifamily Internet Ventures, LLC



D-18. CONNECT GROUP MARKETING DISCOUNT

When the connect Group Marketing Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Group Marketing Discount factor.

Group marketing is applied when the policy is placed with the American Family Insurance | connect program through a qualifying group. A “qualifying group” is a group with which Midvale Indemnity Company has a written agreement for the group to market Midvale products to the group’s constituents to Midvale for insurance products (may be marketed as “Partner”).

Policies written without a group or through a book transfer will not qualify for this discount.

The connect Group Marketing Discount cannot be combined with the connect Partner Discount.



19. Agreed Amount Coverage (COMP only)

Agreed to Amount	(1)	\$
Actual Cash Value (ACV)	(2)	\$
Difference between (1) and (2)	(3)*	=Max[(1)-(2), 100]
Premium on Difference in "ACV" and "Agreed to Amount"		
a) First \$10,000	(4)	=Min[(3), 10000]
b) Step a) premium	(5)	(4)*1.015/100
c) Amount in excess of \$10,000	(6)	=Max[0, (3)-10000]
d) Step c) premium	(7)**	(6)*1.001/100
Agreed to Amount Factor	(8)	1.1
Agreed to Amount Premium (added to COMP premium)	(9)	=[(5)+(7)]*(8)

*The minimum difference between (1) and (2) is set to \$100; if the difference is <\$100, round to \$100. If the difference is >\$100, round to the nearest dollar.

**If (3) <=10000, then (7) = 0.

B. Coverages – UM, UIM – multiplicative rating – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Territory rating factor
3. Limit factor
4. Vehicle Symbol factor
5. Mileage factor
6. Discounts
 - i. Multi-Vehicle Discount
 - ii. Auto Safety Equipment Discount
 - iii. Multiply i.-ii. together and apply the maximum of the product and 0.50
 - iv. Senior Driver Discount

C. Coverages – Emergency Roadside Service, Rental Reimbursement, Road Trip Accident Accommodations – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Add on
3. Senior Driver Discount

D. Combined Premium = A + B + C

II. Add Policy Administration Constant (once per schedule) – multiplicative rating – round to the nearest dime

- A. Policy Administration Constant (PAC)
- B. PAC Adjustment Factor

III. Apply connect Partner Discount

IV. Apply connect Group Marketing Discount



CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner	Supporting Policy	Additional Products	LIMITED		
			COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	> 2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300
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Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	> 2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	LIMITED		
			COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
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N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	> 2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	> 2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300

MULTI-VEHICLE DISCOUNT FACTORS

connect Partner	MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197

MULTI-VEHICLE DISCOUNT FACTORS

connect Partner or Group	MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197

CONNECT GROUP MARKETING DISCOUNT FACTORS

MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500

Emergency Roadside Service	Rental Reimbursement	Road Trip Accident Accommodations
0.9500	0.9500	0.9500



EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS					
Year Plan Will be Applied	2018				
Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.					
		(1)	(2)	(3)	(4)
INSURANCE		Expenses Assumed	Expenses Associated	Reasons for	Requested
COMPANY	GROUPNAME	In Insurer's Rates	With Group Marketing	Expensed	Group Rate
		Currently On File	Plan	Difference	Deviation
Midvale Indemnity Company	University of Wisconsin - Madison	37.9%	30.4%	Lower Acquisition Costs	5.0%

PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS

<insert year below>
N/A

Year Plan Will be Applied
Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns.

	INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
			#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	
N/A		N/A	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
N/A		N/A	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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D-1. EARLY BIRD DISCOUNT

When the Early Bird Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Early Bird Discount factor.

The Early Bird Discount applies to new auto policyholders.

Early Bird Discount applies when:

- Quote occurs not less than seven days before the policy effective date.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.
- The prior carrier cannot be with the American Family Insurance | connect program through the same partner **or group**.



D-2. STEER INTO SAVINGS DISCOUNT

When the Steer Into Savings Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Steer Into Savings Discount factor.

The Steer into Savings Discount applies to new auto policyholders who come to Midvale Indemnity Company from any prior carrier. For purposes of this discount, a new auto policyholder can come from the non-connect program to the American Family Insurance | connect program, or from within the American Family Insurance | connect program from one partner **or group** to another partner **or group**.

Steer into Savings Discount applies when:

- The customer's bodily injury combined single limit per occurrence/per accident on their prior policy must be a minimum of \$250,000.
- The customer's bodily injury limit per accident on the new Midvale Indemnity policy must be a minimum of \$250,000.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.



D-11. LOYALTY DISCOUNT

When the Loyalty Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Loyalty Discount factor.

The Loyalty Discount is applied to customers with a year or more of Auto Lines Tenure within the American Family Insurance | connect program.

Policies written through a partner **or group** are considered to have continuous Auto Lines Tenure only when the policy is continuously written through the same partner **or group**. Policies written without a partner **or group** are considered to have continuous Auto Lines Tenure only when the policy is continuously written without a partner **or group**.



D-12. CONNECT MULTI-PRODUCT DISCOUNT

When the connect Multi-Product Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Multi-Product Discount factor.

The connect Multi-Product Discount applies to any named insured that is also a named insured in a qualifying company on the following policy types:

- Homeowner
- Condominium
- Renter
- Manufactured home
- Cycle
- Watercraft
- Umbrella

For the purposes of this discount a “qualifying” company is a company issuing a policy in the American Family Insurance | connect program.

If a policy is written through a partner **or group** then all policies written through the American Family Insurance | connect program must be written through the same partner **or group**. If a policy is written without a partner **or group** then all policies written through the American Family Insurance | connect program must be written without a partner **or group**.



D-17. CONNECT PARTNER DISCOUNT

When the connect Partner Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Partner Discount factor.

The connect Partner Discount is applied when the policy is placed with the American Family Insurance | connect program through a qualifying partner. A “qualifying partner” is an organization with which Midvale Indemnity Company has a written agreement for the partner to market Midvale products to the partner’s constituent base or to refer the partner’s constituents to Midvale for insurance products.

Policies written without a partner or through a book transfer will not qualify for this discount.

The connect Partner Discount cannot be combined with the connect Group Marketing Discount.

Qualifying Partners

- MetLife insurance subsidiaries
- Insuritas insurance subsidiaries
- Electric insurance subsidiaries
- Matic Insurance Services, Inc.
- Multifamily Internet Ventures, LLC



D-18. CONNECT GROUP MARKETING DISCOUNT

When the connect Group Marketing Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Group Marketing Discount factor.

Group marketing is applied when the policy is placed with the American Family Insurance | connect program through a qualifying group. A “qualifying group” is a group with which Midvale Indemnity Company has a written agreement for the group to market Midvale products to the group’s constituents to Midvale for insurance products (may be marketed as “Partner”).

Policies written without a group or through a book transfer will not qualify for this discount.

The connect Group Marketing Discount cannot be combined with the connect Partner Discount.



19. Agreed Amount Coverage (COMP only)

Agreed to Amount	(1)	\$
Actual Cash Value (ACV)	(2)	\$
Difference between (1) and (2)	(3)*	=Max[(1)-(2), 100]
Premium on Difference in "ACV" and "Agreed to Amount"		
a) First \$10,000	(4)	=Min[(3), 10000]
b) Step a) premium	(5)	(4)*1.015/100
c) Amount in excess of \$10,000	(6)	=Max[0, (3)-10000]
d) Step c) premium	(7)**	(6)*1.001/100
Agreed to Amount Factor	(8)	1.1
Agreed to Amount Premium (added to COMP premium)	(9)	=[(5)+(7)]*(8)

*The minimum difference between (1) and (2) is set to \$100; if the difference is <\$100, round to \$100. If the difference is >\$100, round to the nearest dollar.

**If (3) <=10000, then (7) = 0.

B. Coverages – UM, UIM – multiplicative rating – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Territory rating factor
3. Limit factor
4. Vehicle Symbol factor
5. Mileage factor
6. Discounts
 - i. Multi-Vehicle Discount
 - ii. Auto Safety Equipment Discount
 - iii. Multiply i.-ii. together and apply the maximum of the product and 0.50
 - iv. Senior Driver Discount

C. Coverages – Emergency Roadside Service, Rental Reimbursement, Road Trip Accident Accommodations – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Add on
3. Senior Driver Discount

D. Combined Premium = A + B + C

II. Add Policy Administration Constant (once per schedule) – multiplicative rating – round to the nearest dime

- A. Policy Administration Constant (PAC)
- B. PAC Adjustment Factor

III. Apply connect Partner Discount

IV. Apply connect Group Marketing Discount



CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner	Supporting Policy	Additional Products	LIMITED		
			COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	LIMITED		
			COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300

MULTI-VEHICLE DISCOUNT FACTORS

connect Partner	MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197

MULTI-VEHICLE DISCOUNT FACTORS

connect Partner or Group	MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197

CONNECT GROUP MARKETING DISCOUNT FACTORS

						LIMITED			
MBI	OBI	PD	MED	PIP	COLL	COLL	COMP	UM	UIM
0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500

Emergency Roadside Service	Rental Reimbursement	Road Trip Accident Accommodations
0.9500	0.9500	0.9500



D-18. CONNECT GROUP MARKETING DISCOUNT

When the connect Group Marketing Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Group Marketing Discount factor.

Group marketing is applied when the policy is placed with the American Family Insurance | connect program through a qualifying group. A “qualifying group” is a group with which Midvale Indemnity Company has a written agreement for the group to market Midvale products to the group’s constituents to Midvale for insurance products (may be marketed as “Partner”).

Policies written without a group or through a book transfer will not qualify for this discount.

The connect Group Marketing Discount cannot be combined with the connect Partner Discount.



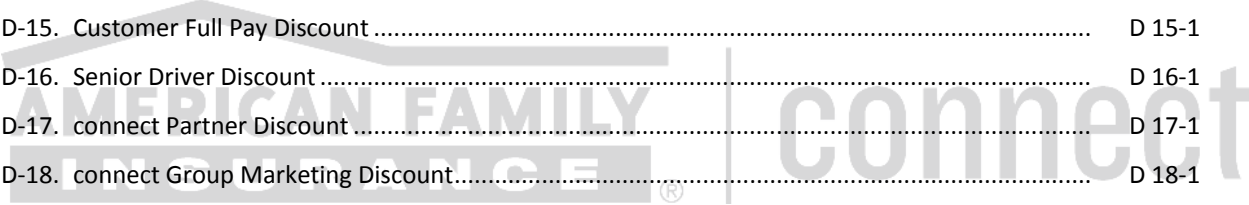
CONNECT GROUP MARKETING DISCOUNT FACTORS

						LIMITED			
MBI	OBI	PD	MED	PIP	COLL	COLL	COMP	UM	UIM
0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500

Emergency Roadside Service	Rental Reimbursement	Road Trip Accident Accommodations
0.9500	0.9500	0.9500



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D-1. EARLY BIRD DISCOUNT

When the Early Bird Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Early Bird Discount factor.

The Early Bird Discount applies to new auto policyholders.

Early Bird Discount applies when:

- Quote occurs not less than seven days before the policy effective date.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.
- The prior carrier cannot be with the American Family Insurance | connect program through the same partner or group.



D-2. STEER INTO SAVINGS DISCOUNT

When the Steer Into Savings Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Steer Into Savings Discount factor.

The Steer into Savings Discount applies to new auto policyholders who come to Midvale Indemnity Company from any prior carrier. For purposes of this discount, a new auto policyholder can come from the non-connect program to the American Family Insurance | connect program, or from within the American Family Insurance | connect program from one partner or group to another partner or group.

Steer into Savings Discount applies when:

- The customer's bodily injury combined single limit per occurrence/per accident on their prior policy must be a minimum of \$250,000.
- The customer's bodily injury limit per accident on the new Midvale Indemnity policy must be a minimum of \$250,000.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.



D-11. LOYALTY DISCOUNT

When the Loyalty Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Loyalty Discount factor.

The Loyalty Discount is applied to customers with a year or more of Auto Lines Tenure within the American Family Insurance | connect program.

Policies written through a partner or group are considered to have continuous Auto Lines Tenure only when the policy is continuously written through the same partner or group. Policies written without a partner or group are considered to have continuous Auto Lines Tenure only when the policy is continuously written without a partner or group.



D-12. CONNECT MULTI-PRODUCT DISCOUNT

When the connect Multi-Product Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Multi-Product Discount factor.

The connect Multi-Product Discount applies to any named insured that is also a named insured in a qualifying company on the following policy types:

- Homeowner
- Condominium
- Renter
- Manufactured home
- Cycle
- Watercraft
- Umbrella

For the purposes of this discount a “qualifying” company is a company issuing a policy in the American Family Insurance | connect program.

If a policy is written through a partner or group then all policies written through the American Family Insurance | connect program must be written through the same partner or group. If a policy is written without a partner or group then all policies written through the American Family Insurance | connect program must be written without a partner or group.



D-17. CONNECT PARTNER DISCOUNT

When the connect Partner Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Partner Discount factor.

The connect Partner Discount is applied when the policy is placed with the American Family Insurance | connect program through a qualifying partner. A “qualifying partner” is an organization with which Midvale Indemnity Company has a written agreement for the partner to market Midvale products to the partner’s constituent base or to refer the partner’s constituents to Midvale for insurance products.

Policies written without a partner or through a book transfer will not qualify for this discount.

The connect Partner Discount cannot be combined with the connect Group Marketing Discount.

Qualifying Partners

- MetLife insurance subsidiaries
- Insuritas insurance subsidiaries
- Electric insurance subsidiaries
- Matic Insurance Services, Inc.
- Multifamily Internet Ventures, LLC



D-18. CONNECT GROUP MARKETING DISCOUNT

When the connect Group Marketing Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Group Marketing Discount factor.

Group marketing is applied when the policy is placed with the American Family Insurance | connect program through a qualifying group. A “qualifying group” is a group with which Midvale Indemnity Company has a written agreement for the group to market Midvale products to the group’s constituents to Midvale for insurance products (may be marketed as “Partner”).

Policies written without a group or through a book transfer will not qualify for this discount.

The connect Group Marketing Discount cannot be combined with the connect Partner Discount.



19. Agreed Amount Coverage (COMP only)

Agreed to Amount	(1)	\$
Actual Cash Value (ACV)	(2)	\$
Difference between (1) and (2)	(3)*	=Max[(1)-(2), 100]
Premium on Difference in "ACV" and "Agreed to Amount"		
a) First \$10,000	(4)	=Min[(3), 10000]
b) Step a) premium	(5)	(4)*1.015/100
c) Amount in excess of \$10,000	(6)	=Max[0, (3)-10000]
d) Step c) premium	(7)**	(6)*1.001/100
Agreed to Amount Factor	(8)	1.1
Agreed to Amount Premium (added to COMP premium)	(9)	=[(5)+(7)]*(8)

*The minimum difference between (1) and (2) is set to \$100; if the difference is <\$100, round to \$100. If the difference is >\$100, round to the nearest dollar.

**If (3) <=10000, then (7) = 0.

B. Coverages – UM, UIM – multiplicative rating – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Territory rating factor
3. Limit factor
4. Vehicle Symbol factor
5. Mileage factor
6. Discounts
 - i. Multi-Vehicle Discount
 - ii. Auto Safety Equipment Discount
 - iii. Multiply i.-ii. together and apply the maximum of the product and 0.50
 - iv. Senior Driver Discount

C. Coverages – Emergency Roadside Service, Rental Reimbursement, Road Trip Accident Accommodations – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Add on
3. Senior Driver Discount

D. Combined Premium = A + B + C

- II. Add Policy Administration Constant (once per schedule) – multiplicative rating – round to the nearest dime
 - A. Policy Administration Constant (PAC)
 - B. PAC Adjustment Factor
- III. Apply connect Partner Discount
- IV. Apply connect Group Marketing Discount

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	> 2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	> 2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect		Additional Products	LIMITED		
Partner or Group	Supporting Policy		COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	> 2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	> 2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300

MULTI-VEHICLE DISCOUNT FACTORS

connect		LIMITED								
Partner or	MBI	OBI	PD	MED	PIP	COLL	COLL	COMP	UM	UIM
Group										
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197



CONNECT GROUP MARKETING DISCOUNT FACTORS

MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500

Emergency Roadside Service	Rental Reimbursement	Road Trip Accident Accommodations
0.9500	0.9500	0.9500



**MIDVALE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO PROGRAM
MASSACHUSETTS FILING MEMORANDUM**

On behalf of Midvale Indemnity Company, we present for your review revisions to our Massachusetts Private Passenger Auto Program. These changes are proposed to be effective November 14th, 2018 for new business.

With this revision, in accordance with M.G.L. c.175, § 193R, we propose the introduction of a Private Passenger Auto group-marketing program, for the alumni and any faculty/staff/students of the University of Wisconsin – Madison.

We have added a new rule (*D-18, “connect Group Marketing Discount”*) to our manual, and have made clarifying edits to the language for several other discounts (*i.e. D-1 “Early Bird,” D-2 “Steer Into Savings,” D-11 “Loyalty,” D-12 “connect Multi-Product,” and D-17 “connect Partner”*).

We have enclosed requested exhibits in accordance with the Division’s document entitled *“Procedures for Submitting Group Marketing Rate Deviation Filings (M.G.L. c.175, § 193R) for Private Passenger Motor Vehicle Groups and Homeowner Groups Filed to be Effective on or After January 1, 2018.”*

**MIDVALE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO PROGRAM
MASSACHUSETTS FILING MEMORANDUM**

On behalf of Midvale Indemnity Company, we present for your review revisions to our Massachusetts Private Passenger Auto Program. These changes are proposed to be effective November 14th, 2018 for new business.

With this revision, in accordance with M.G.L. c.175, § 193R, we propose the introduction of a Private Passenger Auto group-marketing program, for the alumni and any faculty/staff/students of the University of Wisconsin – Madison.

We have added a new rule to our manual, and have enclosed requested exhibits in accordance with the Division's document entitled *"Procedures for Submitting Group Marketing Rate Deviation Filings (M.G.L. c.175, § 193R) for Private Passenger Motor Vehicle Groups and Homeowner Groups Filed to be Effective on or After January 1, 2018."*

D-18. CONNECT GROUP MARKETING DISCOUNT

When the connect Group Marketing Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Group Marketing Discount factor.

Group marketing is applied when the policy is placed with the American Family Insurance | connect program through a qualifying group. A “qualifying group” is a group with which Midvale Indemnity Company has a written agreement for the group to market Midvale products to the group’s constituents to Midvale for insurance products (may be marketed as “Partner”).

Policies written without a group or through a book transfer will not qualify for this discount.

The connect Group Marketing Discount cannot be combined with the connect Partner Discount.

Qualifying Groups

- University of Wisconsin-Madison alumni and students
- University of Wisconsin-Madison faculty and staff



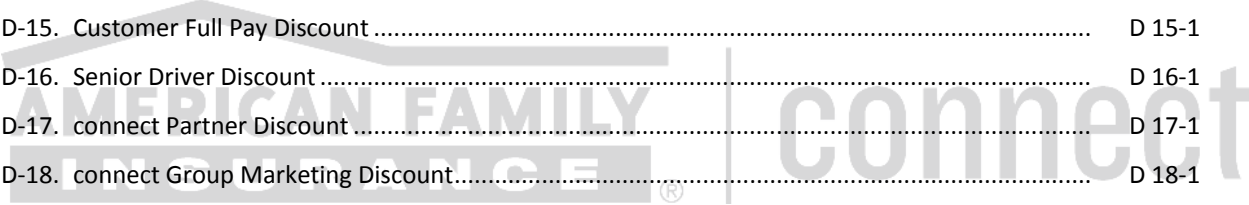
CONNECT GROUP MARKETING DISCOUNT FACTORS

						LIMITED			
MBI	OBI	PD	MED	PIP	COLL	COLL	COMP	UM	UIM
0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500

Emergency Roadside Service	Rental Reimbursement	Road Trip Accident Accommodations
0.9500	0.9500	0.9500



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D-1. EARLY BIRD DISCOUNT

When the Early Bird Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Early Bird Discount factor.

The Early Bird Discount applies to new auto policyholders.

Early Bird Discount applies when:

- Quote occurs not less than seven days before the policy effective date.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.
- The prior carrier cannot be with the American Family Insurance | connect program through the same partner or group.



D-2. STEER INTO SAVINGS DISCOUNT

When the Steer Into Savings Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Steer Into Savings Discount factor.

The Steer into Savings Discount applies to new auto policyholders who come to Midvale Indemnity Company from any prior carrier. For purposes of this discount, a new auto policyholder can come from the non-connect program to the American Family Insurance | connect program, or from within the American Family Insurance | connect program from one partner or group to another partner or group.

Steer into Savings Discount applies when:

- The customer's bodily injury combined single limit per occurrence/per accident on their prior policy must be a minimum of \$250,000.
- The customer's bodily injury limit per accident on the new Midvale Indemnity policy must be a minimum of \$250,000.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.



D-11. LOYALTY DISCOUNT

When the Loyalty Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Loyalty Discount factor.

The Loyalty Discount is applied to customers with a year or more of Auto Lines Tenure within the American Family Insurance | connect program.

Policies written through a partner or group are considered to have continuous Auto Lines Tenure only when the policy is continuously written through the same partner or group. Policies written without a partner or group are considered to have continuous Auto Lines Tenure only when the policy is continuously written without a partner or group.



D-12. CONNECT MULTI-PRODUCT DISCOUNT

When the connect Multi-Product Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Multi-Product Discount factor.

The connect Multi-Product Discount applies to any named insured that is also a named insured in a qualifying company on the following policy types:

- Homeowner
- Condominium
- Renter
- Manufactured home
- Cycle
- Watercraft
- Umbrella

For the purposes of this discount a “qualifying” company is a company issuing a policy in the American Family Insurance | connect program.

If a policy is written through a partner or group then all policies written through the American Family Insurance | connect program must be written through the same partner or group. If a policy is written without a partner or group then all policies written through the American Family Insurance | connect program must be written without a partner or group.



D-17. CONNECT PARTNER DISCOUNT

When the connect Partner Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Partner Discount factor.

The connect Partner Discount is applied when the policy is placed with the American Family Insurance | connect program through a qualifying partner. A “qualifying partner” is an organization with which Midvale Indemnity Company has a written agreement for the partner to market Midvale products to the partner’s constituent base or to refer the partner’s constituents to Midvale for insurance products.

Policies written without a partner or through a book transfer will not qualify for this discount.

The connect Partner Discount cannot be combined with the connect Group Marketing Discount.

Qualifying Partners

- MetLife insurance subsidiaries



19. Agreed Amount Coverage (COMP only)

Agreed to Amount	(1)	\$
Actual Cash Value (ACV)	(2)	\$
Difference between (1) and (2)	(3)*	=Max[(1)-(2), 100]
Premium on Difference in "ACV" and "Agreed to Amount"		
a) First \$10,000	(4)	=Min[(3), 10000]
b) Step a) premium	(5)	(4)*1.015/100
c) Amount in excess of \$10,000	(6)	=Max[0, (3)-10000]
d) Step c) premium	(7)**	(6)*1.001/100
Agreed to Amount Factor	(8)	1.1
Agreed to Amount Premium (added to COMP premium)	(9)	=[(5)+(7)]*(8)

*The minimum difference between (1) and (2) is set to \$100; if the difference is <\$100, round to \$100. If the difference is >\$100, round to the nearest dollar.

**If (3) <=10000, then (7) = 0.

B. Coverages – UM, UIM – multiplicative rating – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Territory rating factor
3. Limit factor
4. Vehicle Symbol factor
5. Mileage factor
6. Discounts
 - i. Multi-Vehicle Discount
 - ii. Auto Safety Equipment Discount
 - iii. Multiply i.-ii. together and apply the maximum of the product and 0.50
 - iv. Senior Driver Discount

C. Coverages – Emergency Roadside Service, Rental Reimbursement, Road Trip Accident Accommodations – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Add on
3. Senior Driver Discount

D. Combined Premium = A + B + C

- II. Add Policy Administration Constant (once per schedule) – multiplicative rating – round to the nearest dime
 - A. Policy Administration Constant (PAC)
 - B. PAC Adjustment Factor
- III. Apply connect Partner Discount
- IV. Apply connect Group Marketing Discount

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	> 2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	> 2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect		Additional Products	LIMITED		
Partner or Group	Supporting Policy		COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	> 2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	> 2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300

MULTI-VEHICLE DISCOUNT FACTORS

connect		LIMITED								
Partner or	MBI	OBI	PD	MED	PIP	COLL	COLL	COMP	UM	UIM
Group										
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197



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D-1. EARLY BIRD DISCOUNT

When the Early Bird Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Early Bird Discount factor.

The Early Bird Discount applies to new auto policyholders.

Early Bird Discount applies when:

- Quote occurs not less than seven days before the policy effective date.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.
- The prior carrier cannot be with the American Family Insurance | connect program through the same partner **or group**.



D-2. STEER INTO SAVINGS DISCOUNT

When the Steer Into Savings Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Steer Into Savings Discount factor.

The Steer into Savings Discount applies to new auto policyholders who come to Midvale Indemnity Company from any prior carrier. For purposes of this discount, a new auto policyholder can come from the non-connect program to the American Family Insurance | connect program, or from within the American Family Insurance | connect program from one partner **or group** to another partner **or group**.

Steer into Savings Discount applies when:

- The customer's bodily injury combined single limit per occurrence/per accident on their prior policy must be a minimum of \$250,000.
- The customer's bodily injury limit per accident on the new Midvale Indemnity policy must be a minimum of \$250,000.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.



D-11. LOYALTY DISCOUNT

When the Loyalty Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Loyalty Discount factor.

The Loyalty Discount is applied to customers with a year or more of Auto Lines Tenure within the American Family Insurance | connect program.

Policies written through a partner **or group** are considered to have continuous Auto Lines Tenure only when the policy is continuously written through the same partner **or group**. Policies written without a partner **or group** are considered to have continuous Auto Lines Tenure only when the policy is continuously written without a partner **or group**.



D-12. CONNECT MULTI-PRODUCT DISCOUNT

When the connect Multi-Product Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Multi-Product Discount factor.

The connect Multi-Product Discount applies to any named insured that is also a named insured in a qualifying company on the following policy types:

- Homeowner
- Condominium
- Renter
- Manufactured home
- Cycle
- Watercraft
- Umbrella

For the purposes of this discount a “qualifying” company is a company issuing a policy in the American Family Insurance | connect program.

If a policy is written through a partner **or group** then all policies written through the American Family Insurance | connect program must be written through the same partner **or group**. If a policy is written without a partner **or group** then all policies written through the American Family Insurance | connect program must be written without a partner **or group**.



D-17. CONNECT PARTNER DISCOUNT

When the connect Partner Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Partner Discount factor.

The connect Partner Discount is applied when the policy is placed with the American Family Insurance | connect program through a qualifying partner. A “qualifying partner” is an organization with which Midvale Indemnity Company has a written agreement for the partner to market Midvale products to the partner’s constituent base or to refer the partner’s constituents to Midvale for insurance products.

Policies written without a partner or through a book transfer will not qualify for this discount.

The connect Partner Discount cannot be combined with the connect Group Marketing Discount.

Qualifying Partners

- MetLife insurance subsidiaries



D-18. CONNECT GROUP MARKETING DISCOUNT

When the connect Group Marketing Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Group Marketing Discount factor.

Group marketing is applied when the policy is placed with the American Family Insurance | connect program through a qualifying group. A “qualifying group” is a group with which Midvale Indemnity Company has a written agreement for the group to market Midvale products to the group’s constituents to Midvale for insurance products (may be marketed as “Partner”).

Policies written without a group or through a book transfer will not qualify for this discount.

The connect Group Marketing Discount cannot be combined with the connect Partner Discount.

Qualifying Groups

- University of Wisconsin-Madison alumni and students
- University of Wisconsin-Madison faculty and staff



19. Agreed Amount Coverage (COMP only)

Agreed to Amount	(1)	\$
Actual Cash Value (ACV)	(2)	\$
Difference between (1) and (2)	(3)*	=Max[(1)-(2), 100]
Premium on Difference in "ACV" and "Agreed to Amount"		
a) First \$10,000	(4)	=Min[(3), 10000]
b) Step a) premium	(5)	(4)*1.015/100
c) Amount in excess of \$10,000	(6)	=Max[0, (3)-10000]
d) Step c) premium	(7)**	(6)*1.001/100
Agreed to Amount Factor	(8)	1.1
Agreed to Amount Premium (added to COMP premium)	(9)	=[(5)+(7)]*(8)

*The minimum difference between (1) and (2) is set to \$100; if the difference is <\$100, round to \$100. If the difference is >\$100, round to the nearest dollar.

**If (3) <=10000, then (7) = 0.

B. Coverages – UM, UIM – multiplicative rating – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Territory rating factor
3. Limit factor
4. Vehicle Symbol factor
5. Mileage factor
6. Discounts
 - i. Multi-Vehicle Discount
 - ii. Auto Safety Equipment Discount
 - iii. Multiply i.-ii. together and apply the maximum of the product and 0.50
 - iv. Senior Driver Discount

C. Coverages – Emergency Roadside Service, Rental Reimbursement, Road Trip Accident Accommodations – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Add on
3. Senior Driver Discount

D. Combined Premium = A + B + C

II. Add Policy Administration Constant (once per schedule) – multiplicative rating – round to the nearest dime

- A. Policy Administration Constant (PAC)
- B. PAC Adjustment Factor

III. Apply connect Partner Discount

IV. Apply connect Group Marketing Discount



CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner	Supporting Policy	Additional Products	LIMITED		
			COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	LIMITED		
			COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300

MULTI-VEHICLE DISCOUNT FACTORS

connect Partner	MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197

MULTI-VEHICLE DISCOUNT FACTORS

connect Partner or Group	MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197

CONNECT GROUP MARKETING DISCOUNT FACTORS

MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500

Emergency Roadside Service	Rental Reimbursement	Road Trip Accident Accommodations
0.9500	0.9500	0.9500



EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS					
Year Plan Will be Applied	2018				
Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.					
		(1)	(2)	(3)	(4)
INSURANCE		Expenses Assumed	Expenses Associated	Reasons for	Requested
COMPANY	GROUPNAME	In Insurer's Rates	With Group Marketing	Expensed	Group Rate
		Currently On File	Plan	Difference	Deviation
Midvale Indemnity Company	University of Wisconsin - Madison	37.9%	30.4%	Lower Acquisition Costs	5.0%

<insert year below>

Year Plan Will be Applied

N/A

Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns.

	INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr.
			#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	Total
N/A		N/A	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
N/A		N/A	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!