

Nevada Division of Insurance - EXAMPLE for Rate Disruption

Template Updated December 2016

- First, fill in the boxes for minimum and maximum individual impacts, shaded in light blue. Default values in the cells are examples only.
- The appropriate percent-change ranges will then be generated based on the maximum/minimum changes.
- For every box shaded in light green, replace "ENTER VALUE" with the number of affected insureds within the corresponding change range.
- Once all values are filled in, use the "Charts" feature in Excel to generate a histogram to visually display the spread of impacts.

NOTE: Values of Minimum % Change, Maximum % Change, and Total Number of Insureds must reconcile to the Rate/Rule Schedule in SERFF.

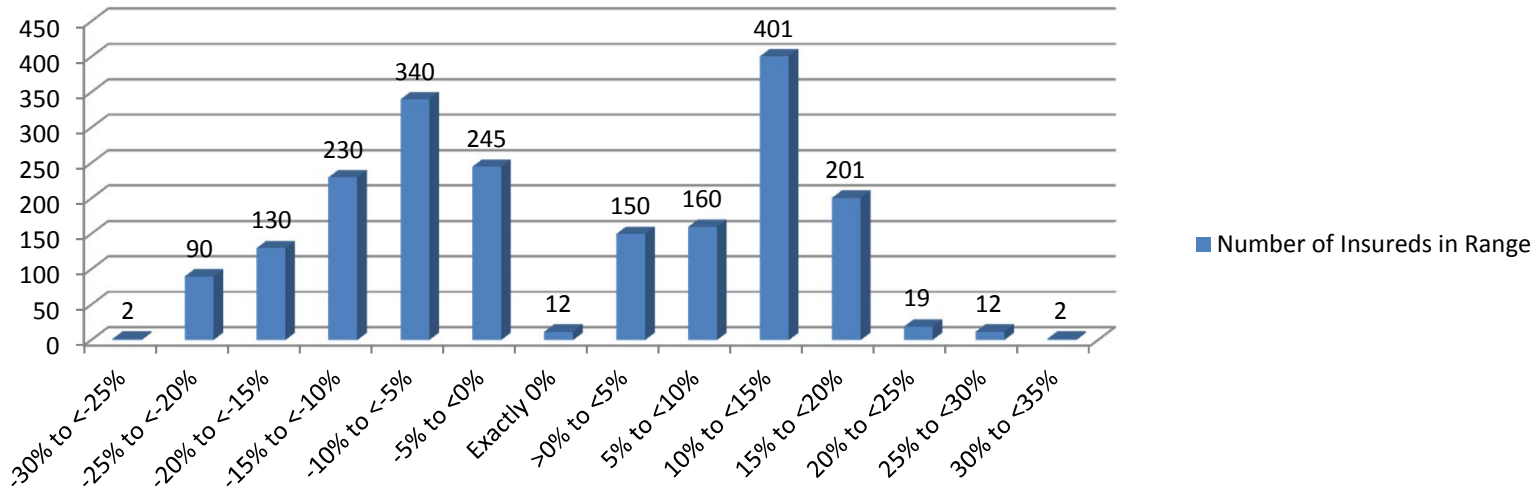
<u>Uncapped</u>	
Minimum % Change	-30.000%
Maximum % Change	30.000%
Total Number of Insureds (Auto-Calculated)	1994

<u>Capped (If Applicable)</u>	
Minimum % Change	-15.000%
Maximum % Change	15.000%
Total Number of Insureds (Auto-Calculated)	1994

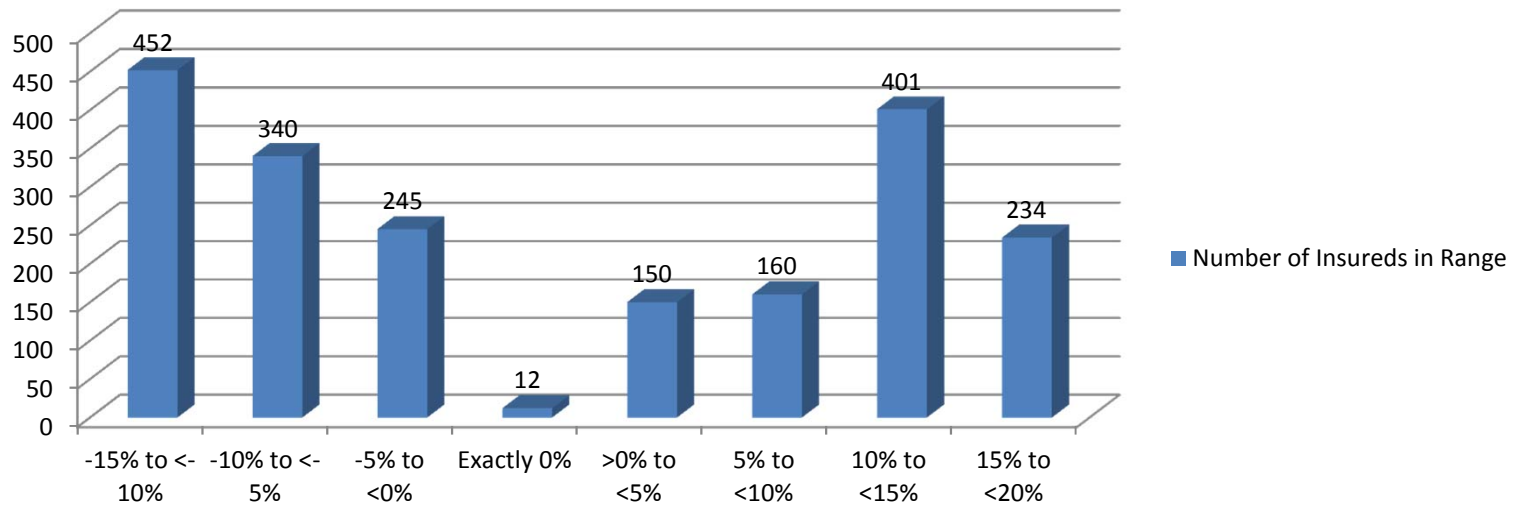
<u>Uncapped Rate Disruption</u>	
Percent-Change Range	Number of Insureds in Range
-30% to <-25%	2
-25% to <-20%	90
-20% to <-15%	130
-15% to <-10%	230
-10% to <-5%	340
-5% to <0%	245
Exactly 0%	12
>0% to <5%	150
5% to <10%	160
10% to <15%	401
15% to <20%	201
20% to <25%	19
25% to <30%	12
30% to <35%	2

<u>Capped Rate Disruption (If Applicable)</u>	
Percent-Change Range	Number of Insureds in Range
-15% to <-10%	452
-10% to <-5%	340
-5% to <0%	245
Exactly 0%	12
>0% to <5%	150
5% to <10%	160
10% to <15%	401
15% to <20%	234

EXAMPLE Uncapped Rate Disruption



EXAMPLE Capped Rate Disruption



Nevada Division of Insurance - EXAMPLE for Largest Percentage Increase

Template Updated December 2016

- Fill in fields highlighted in light green. Fields highlighted in red are imported from the Template for Rate Disruption.

Largest Percentage Increase

Corresponding Dollar Increase (for Insured Receiving Largest Percentage Increase)

Uncapped Change	30.00%	Uncapped Dollar Change	\$165.00	Current Premium	\$550.00
Capped Change (If Applicable)	15.00%	Capped \$ Change (If Applicable)	\$82.50	Proposed Premium	\$632.50

Characteristics of Policy (Fill in Below)

- **For Auto Insurance:** At minimum, identify the age and gender of each named insured, limits by coverage, territory, make / model of vehicle(s), prior accident / violation history, and any other key attributes whose treatments are affected by this filing.
- **For Home Insurance:** At minimum, identify age and gender of each named insured, amount of insurance, territory, construction type, protection class, any prior loss history, and any other key attributes whose treatments are affected by this filing.

Automobile policy: Three insureds - Male (Age 54), Female (Age 49), and Male (Age 25). Territory: Las Vegas, ZIP Code 89105.						
Vehicle:	BI Limits:	PD Limits:	UM/UIM Limits:	MED Limits:	COMP Deductible:	COLL Deductible:
2009 Ford Focus	\$50,000 / \$100,000	\$25,000	\$50,000 / \$100,000	\$5,000	\$500	\$1,000
2003 Honda Accord	\$25,000 / \$50,000	\$10,000	\$25,000 / \$50,000	\$1,000	\$500	\$1,000
No prior accidents, 1 prior speeding conviction for 25-year-old male. Policy receives EFT discount and loyalty discount. Primary impacts are the increases to the relativities for the age of insured, ZIP Code 89105, COLL Deductible of \$1,000, and symbol for 2003 Honda Accord.						

Most Significant Impacts to This Policy (Identify attributes - e.g., base-rate change or changes to individual rating variables)

NOTE: If capping is proposed to apply for this policy, include the impact of capping at the end, after displaying uncapped impacts by attribute. Add rows as needed. Total percent and dollar impacts should reconcile to the values presented above in this exhibit.

Attribute	% Impact	Dollar Impact
Insured Age (M/25)	12.00%	\$66.00
COLL Deductible (\$1,000)	10.00%	\$61.60
Territory (89105)	4.00%	\$27.10
Vehicle Symbol (2003 Honda Accord)	1.46%	\$10.29
Effect of Capping	-11.54%	-\$82.50
TOTAL	15.00%	\$82.50

What lengths of policy terms does the insurer offer in this book of business?

Check all options that apply below.

- 12-Month Policies
- 6-Month Policies
- 3-Month Policies
- Other (SPECIFY)

Nevada Division of Insurance - EXAMPLE for Largest Dollar Increase

Template Updated December 2016

- Fill in fields highlighted in light green.

Largest Dollar Increase

Corresponding Percentage Increase (for Insured Receiving Largest Dollar Increase)

Uncapped Change	\$306.60	Current Premium	\$2,555.00	Uncapped Percent Change	12.00%
Capped Change (If Applicable)	\$306.60	Proposed Premium	\$2,861.60	Capped % Change (If Applicable)	12.00%

Characteristics of Policy (Fill in Below)

- **For Auto Insurance:** At minimum, identify the age and gender of each named insured, limits by coverage, territory, make / model of vehicle(s), prior accident / violation history, and any other key attributes whose treatments are affected by this filing.
- **For Home Insurance:** At minimum, identify age and gender of each named insured, amount of insurance, territory, construction type, protection class, any prior loss history, and any other key attributes whose treatments are affected by this filing.

Automobile policy: Two insureds - Male (Age 33), Female (Age 32). Territory: Reno, ZIP Code 89504.						
Vehicle:	BI Limits:	PD Limits:	UM/UIM Limits:	MED Limits:	COMP Deductible:	COLL Deductible:
2016 Tesla Model S	\$200,000 / \$600,000	\$50,000	\$200,000 / \$600,000	\$10,000	\$2,500	\$2,500
2015 Mercedes-Benz C-Class (W205)	\$200,000 / \$600,000	\$50,000	\$200,000 / \$600,000	\$10,000	\$2,500	\$2,500
1 prior at-fault accident for 32-year-old female. Policy receives EFT discount and loyalty discount.						
Primary impacts are the increases to the relativities for the age of insured, symbol for 2015 Mercedes-Benz C-Class, and increased-limit factors for Property Damage and Medical Payments coverages.						

Most Significant Impacts to This Policy (Identify attributes - e.g., base-rate change or changes to individual rating variables)

NOTE: If capping is proposed to apply for this policy, include the impact of capping at the end, after displaying uncapped impacts by attribute. Add rows as needed. Total percent and dollar impacts should reconcile to the values presented above in this exhibit.

Attribute	% Impact (Uncapped)	Dollar Impact (Uncapped)
Insured Age (M/33)	3.15%	\$80.48
Insured Age (F/32)	3.23%	\$85.13
Vehicle Symbol (2015 Mercedes-Benz C-Class)	2.45%	\$66.65
Increased-Limit Factor for PD	1.55%	\$43.20
Increased-Limit Factor for MED	1.10%	\$31.14
TOTAL	12.00%	\$306.60