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<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowner Program		
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

## Table of Contents

### User Usage Agreement

#### Attachments

Usage Agreement

[Usage Agreement.pdf](#)

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<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowner Program		
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

## Filing at a Glance

Company:	American Family Insurance Company
Product Name:	Homeowner Program
State:	North Dakota
TOI:	04.0 Homeowners
Sub-TOI:	04.0003 Owner Occupied Homeowners
Filing Type:	Form/Rate/Rule
Date Submitted:	11/21/2023
SERFF Tr Num:	AMFC-133895025
SERFF Status:	Closed-Approved
State Tr Num:	23112103
State Status:	Closed - Approved
Co Tr Num:	ND-HOA-AFIC-23RRF-1697
Effective Date	07/01/2024
Requested (New):	
Effective Date	07/01/2024
Requested (Renewal):	
Author(s):	Mary Korth, Craig Jordan, Rose Faison, Christine Cass, Sharon Raymond, April Edwards, Aaron Johnson, Anna Thomas, Matthew Hegedus, Paul Amend, Jessica Hare, Brenda Bunkelman, John Key, Kimberly Galich
Reviewer(s):	Mike Andring (primary), Blaine Bergstedt
Disposition Date:	02/22/2024
Disposition Status:	Approved
Effective Date (New):	07/01/2024
Effective Date (Renewal):	07/01/2024

State:North DakotaFiling Company:American Family Insurance Company

TOI/Sub-TOI:04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:Homeowner Program

Project Name/Number:ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

General Information

Project Name: ND-HOA-AFIC-23RRF-1697Status of Filing in Domicile:

Project Number: ND-HOA-AFIC-23RRF-1697Domicile Status Comments:

Reference Organization:Reference Number:

Reference Title:Advisory Org. Circular:

Filing Status Changed: 06/21/2024

State Status Changed: 06/21/2024Deemer Date:

Created By: Matthew HegedusSubmitted By: Matthew Hegedus

Corresponding Filing Tracking Number:

State TOI: 04.0 HomeownersState Sub-TOI: 04.0003 Owner Occupied Homeowners

Filing Description:

American Family Insurance Company - NAIC #473-10386 - FEIN 39-1835307

Advance Homeowner Program

On behalf of American Family Insurance Company (AFIC), we present for your review revisions to our North Dakota Advance Homeowners Program.

For more details on this filing, please see the actuarial and forms memorandums attached under the supporting documentation tab.

Should you have any questions, please do not hesitate to contact me. Thank you.

Matthew Hegedus

Company and Contact

Filing Contact Information

Matthew Hegedus, State Filing Specialistmhegedus@homesite.com

290 Congress Street857-319-2866 [Phone]

Boston, MA 02210

Filing Company Information

American Family InsuranceCompanyCoCode: 10386

6000 American ParkwayGroup Code: 473

Madison, WI 53783-0001Group Name:

(608) 249-2111 ext. [Phone]FEIN Number: 39-1835307

State of Domicile: Wisconsin

Company Type:

State ID Number:

State:North DakotaFiling Company:American Family Insurance Company

TOI/Sub-TOI:04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:Homeowner Program

Project Name/Number:ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

Filing Fees

State Fees

Fee Required?No

Retaliatory?No

Fee Explanation:

State:North Dakota  
TOI/Sub-TOI:04.0 Homeowners/04.0003 Owner Occupied Homeowners  
Product Name:Homeowner Program  
Project Name/Number:ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

Filing Company:American Family Insurance Company

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Mike Andring	06/21/2024	06/21/2024
Approved	Mike Andring	03/20/2024	03/20/2024
Approved	Mike Andring	02/22/2024	02/22/2024

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Mike Andring	01/24/2024	01/24/2024
Pending Industry Response	Mike Andring	12/27/2023	12/27/2023

#### Response Letters

Responded By	Created On	Date Submitted
Matthew Hegedus	02/05/2024	02/05/2024
Matthew Hegedus	01/16/2024	01/16/2024

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Homeowner Program Manual - North Dakota	Matthew Hegedus	06/21/2024	06/21/2024
Supporting Document	Marked Up Manual Pages	Matthew Hegedus	06/21/2024	06/21/2024
Rate	Homeowner Program Manual - North Dakota	Matthew Hegedus	03/20/2024	03/20/2024
Supporting Document	Marked Up Manual Pages	Matthew Hegedus	03/20/2024	03/20/2024
Supporting Document	List of Revised Manual Pages	Matthew Hegedus	03/20/2024	03/20/2024

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Reopen Request - Mike Andring	Note To Reviewer	Matthew Hegedus	02/28/2024	02/28/2024
Follow-up: Reviewal Process	Note To Reviewer	Matthew Hegedus	02/19/2024	02/19/2024
Call Availability	Note To Reviewer	Matthew Hegedus	12/27/2023	12/27/2023
Follow-up: Reviewal Process	Note To Reviewer	Matthew Hegedus	12/21/2023	12/21/2023

<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowner Program		
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

## Disposition

Disposition Date: 02/22/2024  
Effective Date (New): 07/01/2024  
Effective Date (Renewal): 07/01/2024  
- Effective Date (New) changed from 04/01/2024 to 07/01/2024 and Effective Date (Renewal) changed from 04/01/2024 to 07/01/2024 by Andring, Mike on 03/20/2024.  
Status: Approved

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):
American Family Insurance Company	40.400%	29.000%	\$3,415,865	11,205	\$11,767,669	234.000%	-38.800%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	ACTUAL CASH VALUE LOSS SETTLEMENT		Yes
Form	Personal Property Replacement Cost Coverage		Yes
Form	Scheduled Structures Away From The Residence Premises		Yes
Form	North Dakota Amendatory Endorsement		Yes
Form	Ordinance Or Law Coverage		Yes
Form	Sewer Back-Up, Septic Back-Up, And Sump Overflow Coverage		Yes
Form	Other Structures Blanket Coverage		Yes
Form	Dwelling Cosmetic Hail Damage Coverage		Yes
Form	Scheduled Structures Cosmetic Hail Damage Coverage		Yes
Form	Roof Replacement Cost Coverage For Windstorm And Hail		Yes
Form	Roof Surface Payment Schedule		Yes
Form	Dwelling and Other Structures Replacement Cost Coverage		Yes
Form	Homeowners Policy Application North Dakota		Yes

<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowner Program		
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Manufactured Homeowners Policy Application North Dakota		Yes
Rate (revised)	Homeowner Program Manual - North Dakota		Yes
Rate	Homeowner Program Manual - North Dakota		Yes
Rate	Homeowner Program Manual - North Dakota		Yes
Supporting Document	Form Explanatory Memorandum		Yes
Supporting Document	State Amendatory Statement		Yes
Supporting Document	Rate Explanatory Memorandum		Yes
Supporting Document	NDPC300 - Adoption of Advisory Organization Loss Cost Form		Yes
Supporting Document	NDPC400 - Consent to Rate Application Form		Yes
Supporting Document	Rate History		Yes
Supporting Document	Loss History		Yes
Supporting Document	Expense History		Yes
Supporting Document	Rule Explanatory Memorandum		Yes
Supporting Document (revised)	Marked Up Manual Pages		Yes
Supporting Document	Marked Up Manual Pages		Yes
Supporting Document	Marked Up Manual Pages		Yes
Supporting Document (revised)	List of Revised Manual Pages		Yes
Supporting Document	List of Revised Manual Pages		Yes
Supporting Document	Marked Up Forms		Yes
Supporting Document (revised)	Objection Response & Exhibits 12-27-2023		Yes
Supporting Document	Objection Response & Exhibits 12-27-2023		Yes

State:North Dakota

Filing Company:American Family Insurance Company

TOI/Sub-TOI:04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:Homeowner Program

Project Name/Number:ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

Disposition

Disposition Date: 02/22/2024

Effective Date (New): 07/01/2024

Effective Date (Renewal): 07/01/2024

Status: Approved

Comment:

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):
American Family Insurance Company	40.400%	29.000%	\$3,415,865	11,205	\$11,767,669	234.000%	-38.800%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	ACTUAL CASH VALUE LOSS SETTLEMENT		Yes
Form	Personal Property Replacement Cost Coverage		Yes
Form	Scheduled Structures Away From The Residence Premises		Yes
Form	North Dakota Amendatory Endorsement		Yes
Form	Ordinance Or Law Coverage		Yes
Form	Sewer Back-Up, Septic Back-Up, And Sump Overflow Coverage		Yes
Form	Other Structures Blanket Coverage		Yes
Form	Dwelling Cosmetic Hail Damage Coverage		Yes
Form	Scheduled Structures Cosmetic Hail Damage Coverage		Yes
Form	Roof Replacement Cost Coverage For Windstorm And Hail		Yes
Form	Roof Surface Payment Schedule		Yes
Form	Dwelling and Other Structures Replacement Cost Coverage		Yes
Form	Homeowners Policy Application North Dakota		Yes
Form	Manufactured Homeowners Policy Application North Dakota		Yes
Rate (revised)	Homeowner Program Manual - North Dakota		Yes



<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowner Program		
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Homeowner Program Manual - North Dakota		Yes
Rate	Homeowner Program Manual - North Dakota		Yes
Supporting Document	Form Explanatory Memorandum		Yes
Supporting Document	State Amendatory Statement		Yes
Supporting Document	Rate Explanatory Memorandum		Yes
Supporting Document	NDPC300 - Adoption of Advisory Organization Loss Cost Form		Yes
Supporting Document	NDPC400 - Consent to Rate Application Form		Yes
Supporting Document	Rate History		Yes
Supporting Document	Loss History		Yes
Supporting Document	Expense History		Yes
Supporting Document	Rule Explanatory Memorandum		Yes
Supporting Document (revised)	Marked Up Manual Pages		Yes
Supporting Document	Marked Up Manual Pages		Yes
Supporting Document	Marked Up Manual Pages		Yes
Supporting Document (revised)	List of Revised Manual Pages		Yes
Supporting Document	List of Revised Manual Pages		Yes
Supporting Document	Marked Up Forms		Yes
Supporting Document (revised)	Objection Response & Exhibits 12-27-2023		Yes
Supporting Document	Objection Response & Exhibits 12-27-2023		Yes

State:North Dakota

Filing Company:American Family Insurance Company

TOI/Sub-TOI:04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:Homeowner Program

Project Name/Number:ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

Disposition

Disposition Date: 02/22/2024

Effective Date (New): 07/01/2024

Effective Date (Renewal): 07/01/2024

Status: Approved

Comment:

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):
American Family Insurance Company	40.400%	29.000%	\$3,415,865	11,205	\$11,767,669	234.000%	-38.800%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	ACTUAL CASH VALUE LOSS SETTLEMENT		Yes
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Form	Sewer Back-Up, Septic Back-Up, And Sump Overflow Coverage		Yes
Form	Other Structures Blanket Coverage		Yes
Form	Dwelling Cosmetic Hail Damage Coverage		Yes
Form	Scheduled Structures Cosmetic Hail Damage Coverage		Yes
Form	Roof Replacement Cost Coverage For Windstorm And Hail		Yes
Form	Roof Surface Payment Schedule		Yes
Form	Dwelling and Other Structures Replacement Cost Coverage		Yes
Form	Homeowners Policy Application North Dakota		Yes
Form	Manufactured Homeowners Policy Application North Dakota		Yes
Rate (revised)	Homeowner Program Manual - North Dakota		Yes

<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowner Program		
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Homeowner Program Manual - North Dakota		Yes
Rate	Homeowner Program Manual - North Dakota		Yes
Supporting Document	Form Explanatory Memorandum		Yes
Supporting Document	State Amendatory Statement		Yes
Supporting Document	Rate Explanatory Memorandum		Yes
Supporting Document	NDPC300 - Adoption of Advisory Organization Loss Cost Form		Yes
Supporting Document	NDPC400 - Consent to Rate Application Form		Yes
Supporting Document	Rate History		Yes
Supporting Document	Loss History		Yes
Supporting Document	Expense History		Yes
Supporting Document	Rule Explanatory Memorandum		Yes
Supporting Document (revised)	Marked Up Manual Pages		Yes
Supporting Document	Marked Up Manual Pages		Yes
Supporting Document	Marked Up Manual Pages		Yes
Supporting Document (revised)	List of Revised Manual Pages		Yes
Supporting Document	List of Revised Manual Pages		Yes
Supporting Document	Marked Up Forms		Yes
Supporting Document (revised)	Objection Response & Exhibits 12-27-2023		Yes
Supporting Document	Objection Response & Exhibits 12-27-2023		Yes

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**State:** North Dakota **Filing Company:** American Family Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowner Program  
**Project Name/Number:** ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/24/2024
Submitted Date	01/24/2024
Respond By Date	02/07/2024

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Dear Matthew Hegedus,

### **Introduction:**

*This filing is pending, subject to receipt of the following revisions and/or information:*

### **Objection 1**

*- Objection Response & Exhibits 12-27-2023 (Supporting Document)*

*Comments: This document has a number of sections blackened out. Please submit the document non-blackened out. If you wish for this document to be considered confidential, you may submit a request for this, documenting that the information meets the requirements of N.D.C.C. 44-04-18.4. We will review the document, and if we agree with you, will treat it as proprietary. If we disagree as to the trade-secret worthiness of the document, you will have the choice of including it in the filing subject to our open record laws, or you can withdraw the filing in its entirety. Withdrawn filing are not publicly accessible.*

### **Conclusion:**

*To avoid disapproval of this filing, the requested changes and/or information should be submitted by the response date specified above. If applicable, PLEASE SUBMIT A RED-LINED VERSION OF YOUR REVISIONS.*

*Please contact me if you have any questions.*

*Sincerely,*

*Mike Andring*

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**State:** North Dakota **Filing Company:** American Family Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowner Program  
**Project Name/Number:** ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/27/2023
Submitted Date	12/27/2023
Respond By Date	01/17/2024

---

Dear Matthew Hegedus,

**Introduction:**

*This filing is pending, subject to receipt of the following revisions and/or information:*

**Objection 1**

*- Rate Explanatory Memorandum (Supporting Document)*

*Comments: Please call me to discuss this filing. 701.328.4937*

*Topics include*

*Premium Stability factors*

*Karen Clark & Company Wind & Hail model*

*Company Hail model*

*Exhibit A-1 page 1*

*Exhibit A-3.1*

*ExhibitA-5.1*

*Exhibit A-6.1*

*Exhibit B-1*

*Exhibit C-1*

*Exhibit C-4*

**Conclusion:**

*To avoid disapproval of this filing, the requested changes and/or information should be submitted by the response date specified above. If applicable, PLEASE SUBMIT A RED-LINED VERSION OF YOUR REVISIONS.*

*Please contact me if you have any questions.*

*Sincerely,*

*Mike Andring*

<b>SERFF Tracking #:</b>	AMFC-133895025	<b>State Tracking #:</b>	23112103	<b>Company Tracking #:</b>	ND-HOA-AFIC-23RRF-1697
<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company		
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners				
<b>Product Name:</b>	Homeowner Program				
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697				

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/05/2024
Submitted Date	02/05/2024

Dear Mike Andring,

### Introduction:

*This is in response the objection received on 01/24/2024.*

### Response 1

#### Comments:

*Please be advised that American Family hereby requests that the unredacted Karen Clark and Company KCC US Severe Convective Storm Reference Model Version 3.0 Technical Document to be included in this filing be treated as a confidential trade secret. We intend to submit the information only under the condition that it be kept confidential and not be open to public inspection. If this condition is not acceptable, please inform us as soon as possible.*

*This document contains information which is considered trade secret under North Dakota Statute N.D.C.C. 44-04-18.4 because it includes methods, techniques, and technical data, with economic value due to it not being known to the public or competitors. KCC considers this information a trade secret that has value and provides an advantage or an opportunity to obtain an advantage over those who do not know or use it.*

*Additionally, KCC has taken measures to prevent the disclosure of the information to anyone other than those who have been selected to have access for limited purposes, and KCC intends to continue to take such measures. The information is not, and has not been, reasonably obtained without our consent by other persons by use of legitimate means, nor is the information publicly available elsewhere.*

*For these reasons, we respectfully request that the information be classified as a trade secret and be kept confidential under North Dakota Statute N.D.C.C. 44-04-18.4.*

### Related Objection 1

*Applies To:*

*- Objection Response & Exhibits 12-27-2023 (Supporting Document)*

*Comments: This document has a number of sections blackened out. Please submit the document non-blackened out. If you wish for this document to be considered confidential, you may submit a request for this, documenting that the information meets the requirements of N.D.C.C. 44-04-18.4. We will review the document, and if we agree with you, will treat it as proprietary. If we disagree as to the trade-secret worthiness of the document, you will have the choice of including it in the filing subject to our open record laws, or you can withdraw the filing in its entirety. Withdrawn filing are not publicly accessible.*

### Changed Items:

*No Form Schedule items changed.*

State:North Dakota

TOI/Sub-TOI:04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:Homeowner Program

Project Name/Number:ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

Filing Company:

American Family Insurance Company

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response & Exhibits 12-27-2023
Comments:	
Attachment(s):	Objection Response.pdf Exhibit O-1 - Wind and Hail Territorial Relativities.pdf Exhibit O-2 Credibility.pdf Exhibit O-3 Fire_LDF.pdf
Previous Version	
Satisfied - Item:	Objection Response & Exhibits 12-27-2023
Comments:	
Attachment(s):	Objection Response.pdf KCC_SCS_Reference.pdf Exhibit O-1 - Wind and Hail Territorial Relativities.pdf Exhibit O-2 Credibility.pdf Exhibit O-3 Fire_LDF.pdf

Conclusion:  
if you have any questions, please let me know. We appreciate your continued reviewal of this filing.

Have a great day!

Matthew Hegedus  
Sincerely,  
Matthew Hegedus

SERFF Tracking #:	AMFC-133895025	State Tracking #:	23112103	Company Tracking #:	ND-HOA-AFIC-23RRF-1697
State:	North Dakota	Filing Company:	American Family Insurance Company		
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners				
Product Name:	Homeowner Program				
Project Name/Number:	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/16/2024
Submitted Date	01/16/2024

Dear Mike Andring,

Introduction:

This is in response to the objection received on 12/27/2023.

Response 1

Comments:

Please see the attached objection response & corresponding exhibits.

Related Objection 1

Applies To:

- Rate Explanatory Memorandum (Supporting Document)

Comments: Please call me to discuss this filing. 701.328.4937

Topics include

- Premium Stability factors
- Karen Clark & Company Wind & Hail model
- Company Hail model
- Exhibit A-1 page 1
- Exhibit A-3.1
- ExhibitA-5.1
- Exhibit A-6.1
- Exhibit B-1
- Exhibit C-1
- Exhibit C-4

Changed Items:

No Form Schedule items changed.



State:

North Dakota

Filing Company:

American Family Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowner Program

Project Name/Number:

ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response & Exhibits 12-27-2023
Comments:	
Attachment(s):	Objection Response.pdf KCC_SCS_Reference.pdf Exhibit O-1 - Wind and Hail Territorial Relativities.pdf Exhibit O-2 Credibility.pdf Exhibit O-3 Fire_LDF.pdf

Conclusion:

Thanks,

Matthew Hegedus  
Sincerely,  
Matthew Hegedus

<b>SERFF Tracking #:</b>	AMFC-133895025	<b>State Tracking #:</b>	23112103	<b>Company Tracking #:</b>	ND-HOA-AFIC-23RRF-1697
<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company		
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<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697				

Amendment Letter

Submitted Date: 06/21/2024

Comments:

Hi Mike,

per our discussion, we discovered an erroneous factor in our cosmetic damage rates and are submitting this update to correct the factor. The only factor changing is for cosmetic damage of siding and “all other”. The originally filed factor was 2.25 and the corrected factor is 1.8. This factor supports the “all other” cosmetic damage coverage that was included with this filing. No customers have been impacted by this issue. For inclusion with this filing, we have submitted updated rate pages that include the corrected rate factor. If you have any questions, please let me know.

Thanks again!

Matthew Hegedus

Changed Items:

No Form Schedule Items Changed.

<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
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Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Homeowner Program Manual - North Dakota	There is not enough room in this field to list the page numbers. Please see the listing of updated manual pages document, attached under the Supporting Documentation tab	Replacement	AMFC-133430789	06/21/2024 By: Matthew Hegedus
Previous Version					
1	Homeowner Program Manual - North Dakota	There is not enough room in this field to list the page numbers. Please see the listing of updated manual pages document, attached under the Supporting Documentation tab	Replacement	AMFC-133430789	03/20/2024 By: Matthew Hegedus
Previous Version					
1	Homeowner Program Manual - North Dakota	There is not enough room in this field to list the page numbers. Please see the listing of updated manual pages document, attached under the Supporting Documentation tab	Replacement	AMFC-133430789	11/21/2023 By: Matthew Hegedus

Supporting Document Schedule Item Changes	
Satisfied - Item:	Marked Up Manual Pages
Comments:	
Attachment(s):	North Dakota Redline 07-01-2024.pdf
Previous Version	
Satisfied - Item:	Marked Up Manual Pages
Comments:	
Attachment(s):	North Dakota Redline 07-01-2024.pdf
Previous Version	
Satisfied - Item:	Marked Up Manual Pages
Comments:	
Attachment(s):	North Dakota Redline 04-01-2024.pdf

<b>SERFF Tracking #:</b>	AMFC-133895025	<b>State Tracking #:</b>	23112103	<b>Company Tracking #:</b>	ND-HOA-AFIC-23RRF-1697
<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company		
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners				
<b>Product Name:</b>	Homeowner Program				
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697				

State:North Dakota

Filing Company:American Family Insurance Company

TOI/Sub-TOI:04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:Homeowner Program

Project Name/Number:ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

Amendment Letter

Submitted Date:03/20/2024

Comments:

Please see the attached documents which have been updated to reflect the new edition date.

Thank you.

Matthew Hegedus

Changed Items:

No Form Schedule Items Changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Homeowner Program Manual - North Dakota	There is not enough room in this field to list the page numbers. Please see the listing of updated manual pages document, attached under the Supporting Documentation tab	Replacement	AMFC-133430789	03/20/2024 By: Matthew Hegedus
Previous Version					
1	Homeowner Program Manual - North Dakota	There is not enough room in this field to list the page numbers. Please see the listing of updated manual pages document, attached under the Supporting Documentation tab	Replacement	AMFC-133430789	11/21/2023 By: Matthew Hegedus

State:	North Dakota	Filing Company:	American Family Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	Homeowner Program		
Project Name/Number:	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Marked Up Manual Pages
Comments:	
Attachment(s):	North Dakota Redline 07-01-2024.pdf
Previous Version	
Satisfied - Item:	Marked Up Manual Pages
Comments:	
Attachment(s):	North Dakota Redline 04-01-2024.pdf

  

Satisfied - Item:	List of Revised Manual Pages
Comments:	
Attachment(s):	ND List of Revised Manual Pages.pdf
Previous Version	
Satisfied - Item:	List of Revised Manual Pages
Comments:	
Attachment(s):	ND List of Revised Manual Pages.pdf

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**State:** North Dakota **Filing Company:** American Family Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowner Program  
**Project Name/Number:** ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

## Note To Reviewer

**Created By:**

Matthew Hegedus on 02/28/2024 07:29 AM

**Last Edited By:**

Mike Andring

**Submitted On:**

06/21/2024 02:49 PM

**Subject:**

Reopen Request - Mike Andring

**Comments:**

Hi Mike,

Since we have updated our effective dates via PSU. We were wondering if we could reopen the filing to update the manual pages to reflect the same effective date? This would be the only change. Let me know if this is possible.

I appreciate your help!

Matthew Hegedus

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**State:** North Dakota **Filing Company:** American Family Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowner Program  
**Project Name/Number:** ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

## Note To Reviewer

**Created By:**

Matthew Hegedus on 02/19/2024 02:17 PM

**Last Edited By:**

Mike Andring

**Submitted On:**

06/21/2024 02:49 PM

**Subject:**

Follow-up: Reviewal Process

**Comments:**

Good Afternoon!

It has been two weeks since our last response submittal. Is there anything more we could provide to help achieve an approval on this filing? If not, could you please provide a status update on where we are at in the reviewal process? We would be happy to arrange a call to streamline any issues first hand if that would help.

We greatly appreciate your continued reviewal and hope you have a awesome week!

Thanks,

Matthew Hegedus



<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowner Program		
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

## Note To Reviewer

**Created By:**

Matthew Hegedus on 12/27/2023 10:46 AM

**Last Edited By:**

Mike Andring

## Submitted On:

06/21/2024 02:49 PM

**Subject:**

## Call Availability

**Comments:**

Good Morning!

We have a team of actuaries who can better speak to the topics you have requested more info on. If possible, could you please send your availability for this week & next? I will then take it back to my team, arrange a time and follow back up with you to ensure all your questions are answered. If you have any questions, please let me know!

Thanks,

Matthew Hegedus

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**State:** North Dakota **Filing Company:** American Family Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowner Program  
**Project Name/Number:** ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

## Note To Reviewer

**Created By:**

Matthew Hegedus on 12/21/2023 08:33 AM

**Last Edited By:**

Mike Andring

**Submitted On:**

06/21/2024 02:49 PM

**Subject:**

Follow-up: Reviewal Process

**Comments:**

Good Morning!

It has been 30 days since the submission of this filing. If possible, could you please send a status update?

Thanks a bunch!

Matthew Hegedus

State:

North Dakota

Filing Company:

American Family Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowner Program

Project Name/Number:

ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

Post Submission Update Request Processed On 03/20/2024

Status:

Allowed

Created By:

Matthew Hegedus

Processed By:

Mike Andring

Comments:

Revised effective dates allowed

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	07/01/2024	04/01/2024
Effective Date Requested (Renew)	07/01/2024	04/01/2024

SERFF Tracking #:

AMFC-133895025

State Tracking #:

23112103

Company Tracking #:

ND-HOA-AFIC-23RRF-1697

State:

North Dakota

Filing Company:

American Family Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowner Program

Project Name/Number:

ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

## Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		ACTUAL CASH VALUE LOSS SETTLEMENT	HO 04 81	10 22	END	Replaced	Previous Filing Number:	AMFC-130684080		HO 04 81 10 22 Actual Cash Value Loss Settlement (clean).pdf
							Replaced Form Number:	HO 04 81		
							Replaced Edition Date:	01 14		
2		Personal Property Replacement Cost Coverage	HO 04 90	09 22	END	Replaced	Previous Filing Number:	AMFC-130684080		HO 04 90 09 22 Personal Property Replacement Cost Coverage (clean).pdf
							Replaced Form Number:	HO 04 90		
							Replaced Edition Date:	01 14		
3		Scheduled Structures Away From The Residence Premises	HO 04 92	10 22	END	Replaced	Previous Filing Number:	AMFC-130684080		HO 04 92 10 22 Scheduled Structures Away From The Residence Premises (clean).pdf
							Replaced Form Number:	HO 04 92		
							Replaced Edition Date:	01 14		
4		North Dakota Amendatory Endorsement	HO 81 30	02 23	END	Replaced	Previous Filing Number:	AMFC-131108706		HO 81 30 02 23 North Dakota Amendatory Endorsement (clean).pdf
							Replaced Form Number:	HO 81 30		
							Replaced Edition Date:	08 17		
5		Ordinance Or Law Coverage	HO 84 16	09 22	END	Replaced	Previous Filing Number:	AMFC-130684080		HO 84 16 09 22 Ordinance Or Law Coverage (clean).pdf
							Replaced Form Number:	HO 84 16		
							Replaced Edition Date:	01 14		
6		Sewer Back-Up, Septic Back-Up, And Sump Overflow Coverage	HO 84 23	10 22	END	Replaced	Previous Filing Number:	AMFC-130684080		HO 84 23 10 22 Sewer Back-Up Septic Back-Up And Sump Overflow Coverage (clean).pdf
							Replaced Form Number:	HO 84 23		
							Replaced Edition Date:	01 15		

SERFF Tracking #:

AMFC-133895025

State Tracking #:

23112103

Company Tracking #:

ND-HOA-AFIC-23RRF-1697

State:

North Dakota

Filing Company:

American Family Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowner Program

Project Name/Number:

ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
7		Other Structures Blanket Coverage	HO 84 24	10 22	END	Replaced	Previous Filing Number:	AMFC-130684080		HO 84 24 10 22 Other Structures Blanket Coverage (clean).pdf
							Replaced Form Number:	HO 84 24		
							Replaced Edition Date:	01 15		
8		Dwelling Cosmetic Hail Damage Coverage	HO 84 32	10 22	END	Replaced	Previous Filing Number:	AMFC-130684080		HO 84 32 10 22 Dwelling Cosmetic Hail Damage Coverage (clean).pdf
							Replaced Form Number:	HO 84 05		
							Replaced Edition Date:	01 15		
9		Scheduled Structures Cosmetic Hail Damage Coverage	HO 84 33	10 22	END	Replaced	Previous Filing Number:	AMFC-130684080		HO 84 33 10 22 Scheduled Structures Cosmetic Hail Damage Coverage (clean).pdf
							Replaced Form Number:	HO 84 19		
							Replaced Edition Date:	01 14		
10		Roof Replacement Cost Coverage For Windstorm And Hail	HO 86 05	10 22	END	Replaced	Previous Filing Number:	AMFC-130684080		HO 86 05 10 22 Roof Replacement Cost Coverage For Windstorm And Hail (clean).pdf
							Replaced Form Number:	HO 86 05		
							Replaced Edition Date:	01 14		
11		Roof Surface Payment Schedule	HO 88 02	10 22	END	Replaced	Previous Filing Number:	AMFC-130684080		HO 88 02 10 22 Roof Surface Payment Schedule (clean).pdf
							Replaced Form Number:	HO 88 02		
							Replaced Edition Date:	01 14		
12		Dwelling and Other Structures Replacement Cost Coverage	MH 84 01	10 22	END	Replaced	Previous Filing Number:	AMFC-130684080		MH 84 01 10 22 Dwelling and Other Structures Replacement Cost Coverage (clean).pdf
							Replaced Form Number:	MH 84 01		
							Replaced Edition Date:	01 14		

<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowner Program		
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
13		Homeowners Policy Application North Dakota	UF 40 09	02 23	ABE	Replaced	Previous Filing Number:	AMFC-133407488		UF 40 09 02 23 Homeowners Policy Application North Dakota (clean).pdf
							Replaced Form Number:	UF 40 09		
							Replaced Edition Date:	04 22		
14		Manufactured Homeowners Policy Application North Dakota	UF 40 27	02 23	ABE	Replaced	Previous Filing Number:	AMFC-131592441		UF 40 27 02 23 Manufactured Homeowners Policy Application North Dakota (clean).pdf
							Replaced Form Number:	UF 40 27		
							Replaced Edition Date:	08 18		

Form Type Legend:

<b>ABE</b>	Application/Binder/Enrollment	<b>ADV</b>	Advertising
<b>BND</b>	Bond	<b>CER</b>	Certificate
<b>CNR</b>	Canc/NonRen Notice	<b>DEC</b>	Declarations/Schedule
<b>DSC</b>	Disclosure/Notice	<b>END</b>	Endorsement/Amendment/Conditions
<b>ERS</b>	Election/Rejection/Supplemental Applications	<b>OTH</b>	Other

State:North Dakota  
TOI/Sub-TOI:04.0 Homeowners/04.0003 Owner Occupied Homeowners  
Product Name:Homeowner Program  
Project Name/Number:ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

Filing Company:American Family Insurance Company

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF Tracking Number of Last Filing:

Prior Approval

Increase

7.700%

04/01/2023

Prior Approval

AMFC-133430789

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):
American Family Insurance Company	40.400%	29.000%	\$3,415,865	11,205	\$11,767,669	234.000%	-38.800%

State:North Dakota  
TOI/Sub-TOI:04.0 Homeowners/04.0003 Owner Occupied Homeowners  
Product Name:Homeowner Program  
Project Name/Number:ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697

Filing Company:American Family Insurance Company

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Homeowner Program Manual - North Dakota	There is not enough room in this field to list the page numbers. Please see the listing of updated manual pages document, attached under the Supporting Documentation tab	Replacement	AMFC-133430789	North Dakota Updated and New Pages Only 07-01-2024.pdf



State:	North Dakota	Filing Company:	American Family Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	Homeowner Program		
Project Name/Number:	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

## Supporting Document Schedules

Satisfied - Item:	Form Explanatory Memorandum
Comments:	
Attachment(s):	North Dakota AFIC Forms Filing Memorandum.pdf
Item Status:	
Status Date:	

Bypassed - Item:	State Amendatory Statement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Rate Explanatory Memorandum
Comments:	
Attachment(s):	ND Advance Filing Memo & Exhibits 04-01-2024.pdf
Item Status:	
Status Date:	

Bypassed - Item:	NDPC300 - Adoption of Advisory Organization Loss Cost Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	NDPC400 - Consent to Rate Application Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Rate History
Comments:	Please see Exhibit F on page 116 of 116 of actuarial memorandum & exhibits, attached under the heading "Rate Explanatory Memorandum" above.
Attachment(s):	
Item Status:	

<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowner Program		
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Loss History
<b>Comments:</b>	Please see Exhibit D on page 114 of 116 of actuarial memorandum & exhibits, attached under the heading "Rate Explanatory Memorandum" above.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Expense History
<b>Comments:</b>	Please see Exhibit E on page 115 of 116 of actuarial memorandum & exhibits, attached under the heading "Rate Explanatory Memorandum" above.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Rule Explanatory Memorandum
<b>Comments:</b>	Please see the actuarial memorandum attached under the heading "Rate Explanatory Memorandum" above.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Marked Up Manual Pages
<b>Comments:</b>	
<b>Attachment(s):</b>	North Dakota Redline 07-01-2024.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	List of Revised Manual Pages
<b>Comments:</b>	
<b>Attachment(s):</b>	ND List of Revised Manual Pages.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Marked Up Forms
<b>Comments:</b>	

<b>SERFF Tracking #:</b>	AMFC-133895025	<b>State Tracking #:</b>	23112103	<b>Company Tracking #:</b>	ND-HOA-AFIC-23RRF-1697
<b>State:</b>	North Dakota		<b>Filing Company:</b>	American Family Insurance Company	
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners				
<b>Product Name:</b>	Homeowner Program				
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697				
<b>Attachment(s):</b>	HO 04 81 10 22 Actual Cash Value Loss Settlement (tracked).pdf HO 04 90 09 22 Personal Property Replacement Cost Coverage (tracked).pdf HO 04 92 10 22 Scheduled Structures Away From The Residence Premises (tracked).pdf HO 81 30 02 23 North Dakota Amendatory Endorsement (tracked).pdf HO 84 16 09 22 Ordinance Or Law Coverage (tracked).pdf HO 84 24 10 22 Other Structures Blanket Coverage (Tracked).pdf HO 84 32 10 22 Dwelling Cosmetic Hail Damage Coverage (tracked).pdf HO 84 33 10 22 Scheduled Structures Cosmetic Hail Damage Coverage (tracked).pdf HO 86 05 10 22 Roof Replacement Cost Coverage For Windstorm And Hail (tracked).pdf HO 88 02 10 22 Roof Surface Payment Schedule (tracked).pdf MH 84 01 10 22 Dwelling And Other Structures Replacement Cost Coverage (tracked).pdf UF 40 09 02 23 Homeowners Policy Application North Dakota (tracked).pdf UF 40 27 02 23 Manufactured Homeowners Policy Application North Dakota (tracked).pdf HO 84 23 10 22 Sewer Back-Up Septic Back-Up And Sump Overflow Coverage (tracked).pdf				
<b>Item Status:</b>					
<b>Status Date:</b>					

<b>Satisfied - Item:</b>	Objection Response & Exhibits 12-27-2023
<b>Comments:</b>	
<b>Attachment(s):</b>	Objection Response.pdf Exhibit O-1 - Wind and Hail Territorial Relativities.pdf Exhibit O-2 Credibility.pdf Exhibit O-3 Fire_LDF.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	North Dakota	<b>Filing Company:</b>	American Family Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowner Program		
<b>Project Name/Number:</b>	ND-HOA-AFIC-23RRF-1697/ND-HOA-AFIC-23RRF-1697		

## Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/20/2024		Rate	Homeowner Program Manual - North Dakota	06/21/2024	North Dakota Updated and New Pages Only 07-01-2024.pdf (Superceded)
03/20/2024		Supporting Document	Marked Up Manual Pages	06/21/2024	North Dakota Redline 07-01-2024.pdf (Superceded)
01/16/2024		Supporting Document	Objection Response & Exhibits 12-27-2023	02/05/2024	Objection Response.pdf KCC_SCS_Reference.pdf (Superceded) Exhibit O-1 - Wind and Hail Territorial Relativities.pdf Exhibit O-2 Credibility.pdf Exhibit O-3 Fire_LDF.pdf
11/17/2023		Rate	Homeowner Program Manual - North Dakota	03/20/2024	North Dakota Updated and New Pages Only 04-01-2024.pdf (Superceded)
11/17/2023		Supporting Document	Marked Up Manual Pages	03/20/2024	North Dakota Redline 04-01-2024.pdf (Superceded)
11/17/2023		Supporting Document	List of Revised Manual Pages	03/20/2024	ND List of Revised Manual Pages.pdf (Superceded)