

## Table of Contents

### User Usage Agreement Attachments

|                 |                                     |
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| Usage Agreement | <a href="#">Usage Agreement.pdf</a> |
|-----------------|-------------------------------------|

### Rate-Rule Attachments

(ex. Document Name Attachment Name)

|                            |                                                                |
|----------------------------|----------------------------------------------------------------|
| WA Advance Property Manual | <a href="#">WA AFIC Property Manual 10-28-2024 (Obj 1).pdf</a> |
|----------------------------|----------------------------------------------------------------|

|                                   |                                                           |
|-----------------------------------|-----------------------------------------------------------|
| <i>WA Advance Property Manual</i> | <a href="#">WA Advance Property Manual 10-28-2024.pdf</a> |
|-----------------------------------|-----------------------------------------------------------|

### Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

|                   |                                                                                      |
|-------------------|--------------------------------------------------------------------------------------|
| Filing Memorandum | <a href="#">WA AFIC Property Memo and Exhibits 10-28-2024 (Obj 1) compressed.pdf</a> |
|-------------------|--------------------------------------------------------------------------------------|

|                          |                                                           |
|--------------------------|-----------------------------------------------------------|
| <i>Filing Memorandum</i> | <a href="#">WA AFIC Property Memo and Exhibit A-B.pdf</a> |
|--------------------------|-----------------------------------------------------------|

|                |                                                                          |
|----------------|--------------------------------------------------------------------------|
| Manual Redline | <a href="#">WA AFIC Property Manual 10-28-2024 - Redline (Obj 1).pdf</a> |
|----------------|--------------------------------------------------------------------------|

|                       |                                                                     |
|-----------------------|---------------------------------------------------------------------|
| <i>Manual Redline</i> | <a href="#">WA Advance Property Manual 10-28-2024 - Redline.pdf</a> |
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|          |                                                |
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| Exhibits | <a href="#">WA AFIC Property Exhibit C.pdf</a> |
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|          |                                                |
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| Exhibits | <a href="#">WA AFIC Property Exhibit D.pdf</a> |
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|                             |                                                  |
|-----------------------------|--------------------------------------------------|
| Objection Response Document | <a href="#">WA AFIC Objection Response 1.pdf</a> |
|-----------------------------|--------------------------------------------------|

|              |                                                    |
|--------------|----------------------------------------------------|
| Exhibit O1-1 | <a href="#">Exhibit O1-1 - LL Load Support.pdf</a> |
|--------------|----------------------------------------------------|

|                              |                                                                                   |
|------------------------------|-----------------------------------------------------------------------------------|
| AIR Wildfire Model Documents | <a href="#">AIR Wildfire Model for the United States Non Conf TS9 f or WA.pdf</a> |
|------------------------------|-----------------------------------------------------------------------------------|

|                              |                                                                     |
|------------------------------|---------------------------------------------------------------------|
| AIR Wildfire Model Documents | <a href="#">Wildfire Assumptions and Loss Validation for WA.pdf</a> |
|------------------------------|---------------------------------------------------------------------|

|              |                                                  |
|--------------|--------------------------------------------------|
| Exhibit O1-2 | <a href="#">Exhibit O1-2 - SSSHD Support.pdf</a> |
|--------------|--------------------------------------------------|

## Filing at a Glance

|                           |                                                                                                                                                                               |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Company:                  | American Family Insurance Company                                                                                                                                             |
| Product Name:             | Homeowners                                                                                                                                                                    |
| State:                    | Washington                                                                                                                                                                    |
| TOI:                      | 04.0 Homeowners                                                                                                                                                               |
| Sub-TOI:                  | 04.0000 Homeowners Sub-TOI Combinations                                                                                                                                       |
| Filing Type:              | Rate/Rule                                                                                                                                                                     |
| Date Submitted:           | 02/26/2024                                                                                                                                                                    |
| SERFF Tr Num:             | AMFC-134007214                                                                                                                                                                |
| SERFF Status:             | Closed-Approved                                                                                                                                                               |
| State Tr Num:             | 462331                                                                                                                                                                        |
| State Status:             | Approved                                                                                                                                                                      |
| Co Tr Num:                | WA-HOA-AFIC-24RR-0416                                                                                                                                                         |
| Effective Date            | 10/28/2024                                                                                                                                                                    |
| Requested (New):          |                                                                                                                                                                               |
| Effective Date            | 10/28/2024                                                                                                                                                                    |
| Requested (Renewal):      |                                                                                                                                                                               |
| Author(s):                | Mary Korth, Craig Jordan, Rose Faison, Christine Cass, Sharon Raymond, Aaron Johnson, Anna Thomas, Matthew Hegedus, Jessica Hare, Brenda Bunkelman, John Key, Kimberly Galich |
| Reviewer(s):              | Cam Hudson (primary)                                                                                                                                                          |
| Disposition Date:         | 06/21/2024                                                                                                                                                                    |
| Disposition Status:       | Approved                                                                                                                                                                      |
| Effective Date (New):     | 10/28/2024                                                                                                                                                                    |
| Effective Date (Renewal): |                                                                                                                                                                               |
| Destruction Date:         |                                                                                                                                                                               |

## General Information

Project Name: Rate/Rule Revision

Project Number: WA-HOA-AFIC-24RR-0416

Reference Organization:

Reference Title:

Filing Status Changed: 06/21/2024

State Status Changed: 06/21/2024

Created By: Aaron Johnson

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Aaron Johnson

Filing Description:

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

These rates are scheduled to be effective October 28, 2024 for both new and renewal business. Rate factor adjustments are being made to respond to an analysis of the emerging experience for the product and to implement rating plan updates. A summary of indicated and selected changes can be found in EXHIBIT A-1.

The overall impact of these changes is 44.6%.

Please contact me with any questions.

Thank you,

Aaron Johnson

## Company and Contact

### Filing Contact Information

Aaron Johnson, Senior State Filing  
Specialist

6000 American Parkway  
Madison, WI 53783

aaron.johnson@amfam.com

920-330-1321 [Phone]

### Filing Company Information

American Family Insurance  
Company

6000 American Parkway  
Madison, WI 53783-0001

(608) 249-2111 ext. [Phone]

CoCode: 10386

Group Code: 473

Group Name:

FEIN Number: 39-1835307

State of Domicile: Wisconsin

Company Type:

State ID Number: 500956

## Filing Fees

### State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

### State Specific

Is the Co Tracking # field populated on the General Information Tab? (yes/no): Yes

Form Tab Only - Are the Form # and Form Description fields populated corresponding to the attached form? (yes/no): N/A

Correspondence Summary

Dispositions

| Status   | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Cam Hudson | 06/21/2024 | 06/21/2024     |

Objection Letters and Response Letters

Objection Letters

| Status             | Created By | Created On | Date Submitted |
|--------------------|------------|------------|----------------|
| Active<br>Suspense | Cam Hudson | 03/20/2024 | 03/20/2024     |

Response Letters

| Responded By  | Created On | Date Submitted |
|---------------|------------|----------------|
| Aaron Johnson | 05/21/2024 | 05/21/2024     |

## Disposition

Disposition Date: 06/21/2024  
Effective Date (New): 10/28/2024  
Effective Date (Renewal):  
Status: Approved

Comment: You have been selected to take part in our online customer survey. Please take a minute or two to give us your feedback so we can better serve you. The survey is completely voluntary and confidential.

Take the survey at: <http://www.sesrc.wsu.edu/PugetSound/RatesandForms>

| 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 | 61.500%                     | 43.900%                | \$15,628,901                             | 36,450                                              | \$35,629,850                      | 97.200%                         | 5.300%                          |

| Schedule                      | Schedule Item                | Schedule Item Status | Public Access |
|-------------------------------|------------------------------|----------------------|---------------|
| Rate (revised)                | WA Advance Property Manual   |                      | Yes           |
| Rate                          | WA Advance Property Manual   |                      | Yes           |
| Supporting Document (revised) | Filing Memorandum            |                      | Yes           |
| Supporting Document           | Filing Memorandum            |                      | Yes           |
| Supporting Document (revised) | Manual Redline               |                      | Yes           |
| Supporting Document           | Manual Redline               |                      | Yes           |
| Supporting Document           | Exhibits                     |                      | Yes           |
| Supporting Document           | Objection Response Document  |                      | Yes           |
| Supporting Document           | Exhibit O1-1                 |                      | Yes           |
| Supporting Document           | AIR Wildfire Model Documents |                      | Yes           |
| Supporting Document           | Exhibit O1-2                 |                      | Yes           |

## Objection Letter

|                         |                 |
|-------------------------|-----------------|
| Objection Letter Status | Active Suspense |
| Objection Letter Date   | 03/20/2024      |
| Submitted Date          | 03/20/2024      |
| Respond By Date         |                 |

---

Dear Aaron Johnson,

### **Introduction:**

SUSPENSE DATE: June 3, 2024

We have reviewed your filing of February 26, 2024 and we are holding it as disapproved under RCW 48.19.100. Please respond to the following concerns:

### **Objection 1**

Comments: 1. In some of your indication exhibits you provide the Incurred Losses Adjusted for Large Losses. Please provide support for your selected large loss loads.

### **Objection 2**

Comments: 2. Regarding your indication for the Policy Administration Constant (PAC), please address the following:

a. For row 1, what is the unadjusted earned premium representing? Is this the premium collected as the Policy Administration Constant?

b. For row 2, what is included in the fixed expenses? Is this the amount you actually paid to cover the cost of administering policies?

### **Objection 3**

Comments: 3. In your Manual you are proposing to revise your Age of Home factors for Wildfire. It appears that you are wanting to use the factors approved for Fire. It is unclear how relevant the Fire Age of Home factors are for Wildfire. It is intuitive that older homes are more likely to have aging systems that increase the risk of starting a fire, i.e. cooking appliances, gas systems, electrical systems, etc. It is not as clear how the same assumptions could be used to support your proposed factors for Wildfire. Please provide support for your proposed Wildfire Age of Home factors.

### **Objection 4**

Comments: 4. In your support for your proposed Service Line program factors you include a frequency and severity selection to support your new rate. Please provide support for that frequency and severity selection.

### **Objection 5**

Comments: 5. Regarding Exhibit B-2 development of Wildfire pure premiums, you use the AIR Wildfire model. Please provide the following:

a. An explanation of how the model works.

b. The assumptions you used as inputs to the model.

c. An exhibit validating the model results, comparing model projections with actual losses from real wildfire events.

### **Objection 6**

Comments: 6. Regarding your proposed changes to your Safe Secure Smart Home discount program, please address the following:

*a. For Homeowners you are wanting to give different amounts of points depending on how you validate the peril device type. This discount is based on whether the device is present or not and shouldn't be affected by the accepted methods used to affirm the device is present.*

*b. Please provide additional narrative support for your proposed changes in the point values given for each peril device type present. For example, it is unclear why you would assign more points to the CONNECTED CENTRALLY MONITORED FIRE AND SMOKE ALARM SYSTEM, when your loss relativity went up.*

*c. Please provide support for the credibility weighted indicated relativity used in your support.*

**Conclusion:**

*We encourage you to respond promptly to these concerns. If we do not receive your response by June 3, 2024 your filing will be closed and we will reconsider it only if you submit it as a new filing.*

*Sincerely,*

*Cam Hudson*

Response Letter

Response Letter Status

Submitted to State

Response Letter Date

05/21/2024

Submitted Date

05/21/2024

Dear Cam Hudson,

Introduction:

Please see our response to the objections.

Response 1

Comments:

The large loss load selections and support can be found in Exhibit O1-1.

Large losses are smoothed by capping individual large loss claims and adding an excess loss provision to each accident year in the experience period. The cap for each peril is a percentage of the average Coverage A for Washington policies for each year of the experience period. This is done to match the cap to the cost level of the year the claim occurred and to have a cap that reflects the amount of insurance level in Washington. The percentage to apply to Washington's Coverage A was derived using adjusted countrywide losses for each peril and is meant to cap claims that are higher than three standard deviations above the mean. The excess loss provision to be added to each accident year is calculated by multiplying the number of Washington exposures by an excess pure premium that was derived using countrywide data.

There was a misprint within Exhibit A-3.1 Page 9 (Winter Water Peril) as no large loss adjustment were made towards the incurred loss for this peril for all accident years. We have revised the language of line 2 to Incurred Losses.

Related Objection 1

Comments: 1.In some of your indication exhibits you provide the Incurred Losses Adjusted for Large Losses. Please provide support for your selected large loss loads.

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                          | WA Advance Property Manual | Entire Manual    | Replacement | AMFC-133207134               | 05/21/2024<br>By: Aaron Johnson |
| Previous Version           |                            |                  |             |                              |                                 |
| 1                          | WA Advance Property Manual | Entire Manual    | Replacement | AMFC-133207134               | 02/26/2024<br>By: Aaron Johnson |

| Supporting Document Schedule Item Changes |                                                                      |
|-------------------------------------------|----------------------------------------------------------------------|
| <b>Satisfied - Item:</b>                  | Filing Memorandum                                                    |
| <b>Comments:</b>                          |                                                                      |
| <b>Attachment(s):</b>                     | WA AFIC Property Memo and Exhibits 10-28-2024 (Obj 1) compressed.pdf |
| <i>Previous Version</i>                   |                                                                      |
| <b>Satisfied - Item:</b>                  | <i>Filing Memorandum</i>                                             |
| <b>Comments:</b>                          |                                                                      |
| <b>Attachment(s):</b>                     | <i>WA AFIC Property Memo and Exhibit A-B.pdf</i>                     |

| Supporting Document Schedule Item Changes |                                                                      |
|-------------------------------------------|----------------------------------------------------------------------|
| <b>Satisfied - Item:</b>                  | Filing Memorandum                                                    |
| <b>Comments:</b>                          |                                                                      |
| <b>Attachment(s):</b>                     | WA AFIC Property Memo and Exhibits 10-28-2024 (Obj 1) compressed.pdf |
| <i>Previous Version</i>                   |                                                                      |
| <b>Satisfied - Item:</b>                  | <i>Filing Memorandum</i>                                             |
| <b>Comments:</b>                          |                                                                      |
| <b>Attachment(s):</b>                     | <i>WA AFIC Property Memo and Exhibit A-B.pdf</i>                     |

|                          |                                                            |
|--------------------------|------------------------------------------------------------|
| <b>Satisfied - Item:</b> | Manual Redline                                             |
| <b>Comments:</b>         |                                                            |
| <b>Attachment(s):</b>    | WA AFIC Property Manual 10-28-2024 - Redline (Obj 1).pdf   |
| <i>Previous Version</i>  |                                                            |
| <b>Satisfied - Item:</b> | <i>Manual Redline</i>                                      |
| <b>Comments:</b>         |                                                            |
| <b>Attachment(s):</b>    | <i>WA Advance Property Manual 10-28-2024 - Redline.pdf</i> |

| Supporting Document Schedule Item Changes |                                                                      |
|-------------------------------------------|----------------------------------------------------------------------|
| <b>Satisfied - Item:</b>                  | Filing Memorandum                                                    |
| <b>Comments:</b>                          |                                                                      |
| <b>Attachment(s):</b>                     | WA AFIC Property Memo and Exhibits 10-28-2024 (Obj 1) compressed.pdf |
| <i>Previous Version</i>                   |                                                                      |
| <b>Satisfied - Item:</b>                  | <i>Filing Memorandum</i>                                             |
| <b>Comments:</b>                          |                                                                      |
| <b>Attachment(s):</b>                     | <i>WA AFIC Property Memo and Exhibit A-B.pdf</i>                     |
|                                           |                                                                      |
| <b>Satisfied - Item:</b>                  | Manual Redline                                                       |
| <b>Comments:</b>                          |                                                                      |
| <b>Attachment(s):</b>                     | WA AFIC Property Manual 10-28-2024 - Redline (Obj 1).pdf             |
| <i>Previous Version</i>                   |                                                                      |
| <b>Satisfied - Item:</b>                  | <i>Manual Redline</i>                                                |
| <b>Comments:</b>                          |                                                                      |
| <b>Attachment(s):</b>                     | <i>WA Advance Property Manual 10-28-2024 - Redline.pdf</i>           |
|                                           |                                                                      |
| <b>Satisfied - Item:</b>                  | Exhibit O1-1                                                         |
| <b>Comments:</b>                          |                                                                      |
| <b>Attachment(s):</b>                     | Exhibit O1-1 - LL Load Support.pdf                                   |

## Response 2

### Comments:

- a. The unadjusted earned premium represents the premium that has not been brought to the current rate level and has not been trended. This is the premium we collect for PAC.
- b. The fixed expenses are calculated by taking our selected fixed expense load and multiplying by the earned exposures.

### Related Objection 2

Comments: 2.Regarding your indication for the Policy Administration Constant(PAC), please address the following:

- a.For row 1, what is the unadjusted earned premium representing? Is this the premium collected as the Policy Administration Constant?
- b.For row 2, what is included in the fixed expenses? Is this the amount you actually paid to cover the cost of administering policies?

**Changed Items:**

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

**Response 3****Comments:**

*With this revision, we are mirroring the relevant Fire factors to price the Wildfire peril. As building codes are revised, we believe that newer homes are better outfitted to avoid Wildfire losses. Due to the volatility of Wildfire losses, we believe that our Fire factors are our best estimate of capturing this risk.*

**Related Objection 3**

*Comments: 3. In your Manual you are proposing to revise your Age of Home factors for Wildfire. It appears that you are wanting to use the factors approved for Fire. It is unclear how relevant the Fire Age of Home factors are for Wildfire. It is intuitive that older homes are more likely to have aging systems that increase the risk of starting a fire, i.e. cooking appliances, gas systems, electrical systems, etc. It is not as clear how the same assumptions could be used to support your proposed factors for Wildfire. Please provide support for your proposed Wildfire Age of Home factors.*

**Changed Items:**

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

**Response 4****Comments:**

*Please see the attached Objection Response Document.*

**Related Objection 4**

*Comments: 4. In your support for your proposed Service Line program factors you include a frequency and severity selection to support your new rate. Please provide support for that frequency and severity selection.*

**Changed Items:**

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes |                                  |
|-------------------------------------------|----------------------------------|
| <b>Satisfied - Item:</b>                  | Objection Response Document      |
| <b>Comments:</b>                          |                                  |
| <b>Attachment(s):</b>                     | WA AFIC Objection Response 1.pdf |

### **Response 5**

#### **Comments:**

*There was a misprint within Exhibit B-2 Page 1. The AIR Modeled Annual Loss per Policy is based on 20230331 exposure using AIR Touchstone v9.0 instead of v10.0.*

*Documentation for the Verisk AIR Wildfire Model for the US Version 3.2 (Touchstone 9.0) and the Wildfire assumptions and loss validation for WA have been included. Same model was approved by the state (SERFF#: AMFC-133670164) for our property products written under American Family Mutual Insurance Company, S.I. (AFMICS).*

#### **Related Objection 5**

*Comments: 5.Regarding Exhibit B-2 development of Wildfire pure premiums, you use the AIR Wildfire model. Please provide the following:*

*a.An explanation of how the model works.*

*b.The assumptions you used as inputs to the model.*

*c.An exhibit validating the model results, comparing model projections with actual losses from real wildfire events.*

#### **Changed Items:**

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| Supporting Document Schedule Item Changes |                                                                                                                         |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| <b>Satisfied - Item:</b>                  | AIR Wildfire Model Documents                                                                                            |
| <b>Comments:</b>                          |                                                                                                                         |
| <b>Attachment(s):</b>                     | AIR_Wildfire_Model_for_the_United_States_Non_Conf_TS9_for_WA.pdf<br>Wildfire_Assumptions_and_Loss_Validation_for_WA.pdf |

### **Response 6**

#### **Comments:**

- a. The Validation/Data Sharing classification has been removed.
- b. We have revised our proposed changes to the Safe Secure Smart Home discount program and provided loss ratio support for the changes. Please refer to the updated property manual and Exhibit O1-2. Note that the updated proposed changes are based on 5-year company-wide experience, including Washington, due to insufficient credible data to develop indicated relativity using only Washington data.
- c. Credibility weighted indicated relativity support can be found in Exhibit O1-2.

**Related Objection 6**

Comments: 6.Regarding your proposed changes to your Safe Secure Smart Home discount program, please address the following:

- a.For Homeowners you are wanting to give different amounts of points depending on how you validate the peril device type. This discount is based on whether the device is present or not and shouldnt be affected by the accepted methods used to affirm the device is present.
- b.Please provide additional narrative support for your proposed changes in the point values given for each peril device type present. For example, it is unclear why you would assign more points to the CONNECTED CENTRALLY MONITORED FIRE AND SMOKE ALARM SYSTEM, when your loss relativity went up.
- c.Please provide support for the credibility weighted indicated relativity used in your support.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |                                  |
|-------------------------------------------|----------------------------------|
| Satisfied - Item:                         | Exhibit O1-2                     |
| Comments:                                 |                                  |
| Attachment(s):                            | Exhibit O1-2 - SSSHD Support.pdf |

**Conclusion:**

Please contact me with any questions.

Thank you,  
Sincerely,  
Aaron Johnson

Rate Information

Rate data applies to filing.

|                                           |                |
|-------------------------------------------|----------------|
| Filing Method:                            | Prior Approval |
| Rate Change Type:                         | Increase       |
| Overall Percentage of Last Rate Revision: | 0.000%         |
| Effective Date of Last Rate Revision:     | 10/15/2023     |
| Filing Method of Last Filing:             | Prior Approval |
| SERFF Tracking Number of Last Filing:     | AMFC-133207134 |

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 | 61.500%                     | 43.900%                | \$15,628,901                             | 36,450                                              | \$35,629,850                      | 97.200%                         | 5.300%                          |

Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name               | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments                                    |
|----------|----------------------|----------------------------|------------------|-------------|------------------------------|------------------------------------------------|
| 1        |                      | WA Advance Property Manual | Entire Manual    | Replacement | AMFC-133207134               | WA AFIC Property Manual 10-28-2024 (Obj 1).pdf |

## Supporting Document Schedules

|                          |                                                                      |
|--------------------------|----------------------------------------------------------------------|
| <b>Satisfied - Item:</b> | Filing Memorandum                                                    |
| <b>Comments:</b>         |                                                                      |
| <b>Attachment(s):</b>    | WA AFIC Property Memo and Exhibits 10-28-2024 (Obj 1) compressed.pdf |
| <b>Item Status:</b>      |                                                                      |
| <b>Status Date:</b>      |                                                                      |

|                          |                                                          |
|--------------------------|----------------------------------------------------------|
| <b>Satisfied - Item:</b> | Manual Redline                                           |
| <b>Comments:</b>         |                                                          |
| <b>Attachment(s):</b>    | WA AFIC Property Manual 10-28-2024 - Redline (Obj 1).pdf |
| <b>Item Status:</b>      |                                                          |
| <b>Status Date:</b>      |                                                          |

|                          |                                                                  |
|--------------------------|------------------------------------------------------------------|
| <b>Satisfied - Item:</b> | Exhibits                                                         |
| <b>Comments:</b>         |                                                                  |
| <b>Attachment(s):</b>    | WA AFIC Property Exhibit C.pdf<br>WA AFIC Property Exhibit D.pdf |
| <b>Item Status:</b>      |                                                                  |
| <b>Status Date:</b>      |                                                                  |

|                          |                                  |
|--------------------------|----------------------------------|
| <b>Satisfied - Item:</b> | Objection Response Document      |
| <b>Comments:</b>         |                                  |
| <b>Attachment(s):</b>    | WA AFIC Objection Response 1.pdf |
| <b>Item Status:</b>      |                                  |
| <b>Status Date:</b>      |                                  |

|                          |                                    |
|--------------------------|------------------------------------|
| <b>Satisfied - Item:</b> | Exhibit O1-1                       |
| <b>Comments:</b>         |                                    |
| <b>Attachment(s):</b>    | Exhibit O1-1 - LL Load Support.pdf |
| <b>Item Status:</b>      |                                    |
| <b>Status Date:</b>      |                                    |

|                          |                                                                                                                         |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------|
| <b>Satisfied - Item:</b> | AIR Wildfire Model Documents                                                                                            |
| <b>Comments:</b>         |                                                                                                                         |
| <b>Attachment(s):</b>    | AIR Wildfire Model for the United States Non Conf TS9 for WA.pdf<br>Wildfire Assumptions and Loss Validation for WA.pdf |

|                     |  |
|---------------------|--|
| <b>Item Status:</b> |  |
| <b>Status Date:</b> |  |

|                          |                                  |
|--------------------------|----------------------------------|
| <b>Satisfied - Item:</b> | Exhibit O1-2                     |
| <b>Comments:</b>         |                                  |
| <b>Attachment(s):</b>    | Exhibit O1-2 - SSSHD Support.pdf |
| <b>Item Status:</b>      |                                  |
| <b>Status Date:</b>      |                                  |

## 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)                                             |
|---------------|----------------------|---------------------|----------------------------|---------------------------|------------------------------------------------------------------|
| 02/26/2024    |                      | Supporting Document | Filing Memorandum          | 05/21/2024                | WA AFIC Property Memo and Exhibit A-B.pdf (Superseded)           |
| 02/26/2024    |                      | Supporting Document | Manual Redline             | 05/21/2024                | WA Advance Property Manual 10-28-2024 - Redline.pdf (Superseded) |
| 02/26/2024    |                      | Rate                | WA Advance Property Manual | 05/21/2024                | WA Advance Property Manual 10-28-2024.pdf (Superseded)           |