

SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE
Mississippi Homeowners
Explanatory Memorandum

We introduced our homeowners program in Mississippi in 2022. Today we have approximately 4,100 policies, and approximately \$25 million in written premium.

Based on our statewide indication of -13.1% as provided in the Actuarial Memorandum, we are proposing the following changes to our homeowners product:

1. Hurricane Base Rates – Rule 301
2. Key Factors – Rule 301

The overall impact on our portfolio as of 3/31/2026 for the filing is -8.0%. We are proposing effective dates of 8/26/2026, for new business and 10/1/2026 for renewal business.