

Underwriting Company: Selective Insurance Company of South Carolina

State: Maryland

Effective Date: 6/30/26

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In filing SELC- 134362923, effective 9/30/25, we introduced several changes to our homeowner product, including adding a Roof Condition rating factor. As outlined in our previous filing, the Roof Condition Rating is determined using a vendor product, version 4. With this filing, we propose updating our roof condition rating to incorporate the vendor's latest product and remove the reference to version 4.

The overall rate effect of this filing is 0.0% and applies only to homeowner forms HO 00 03 and HO 00 05, and Residences Rented to Others. There is no change to the rate tables or rules associated with this variable.

Moody's has completed the acquisition of Cape Analytics' aerial imagery analytics business. The purchase was finalized in March 2024, following regulatory review and approval. Cape Analytics, known for its advanced property analytics leveraging aerial imagery and AI technology, now operates as part of Moody's broader analytics portfolio.

Moody's Roof Condition Rating Product uses geospatial imagery to assess the exterior condition of the roofing surfaces of single-family dwellings. The input to the process is the address (or coordinates) of a property, and the output is an assignment of that policy to one of six classes based on the condition of its roof as assessed from the image of that roof, plus reason codes supporting that condition classification.

Similar to the version used in our initial filing referenced above, the assessment classifies the roof of the main residence into one of six categories. The table below describes the categories, followed by example images.

Label	Value	Description
Excellent	2	Roofs show signs of no visible roof defects.
Good	1	Roofs show signs of minor discoloration and/or minor streaking
Fair	0	Roofs show signs of major discoloration, major streaking, and/or ponding.
Poor	-1	Roofs show signs of rusting, sealing, effluent runoff, and/or patching.
Severe	-2	Roofs show signs of structural damage, tarps and/or peeling material.
Unknown	Unknown	Unable to determine the condition of the roof.