Integrity Property & Casualty Insurance Company
Personal Auto and Miscellaneous Auto
State of Wisconsin

Actuarial Memorandum

This actuarial memorandum is in support of the Integrity Property & Casualty Insurance Company Personal Auto and Miscellaneous Auto filing effective June 20, 2026, for new business and July 20, 2026, for renewal business. Please see the details below.

Proposed Changes

- Premium Cap – We are proposing changes to the Premium Cap percentages as shown on Exhibit A.

In addition to the proposed changes above, the following statement outlines additional changes effective July 15, 2026, for new business and August 15, 2026, for renewal business:

Market conditions in Wisconsin have led to declining Policy Retention in the PinPoint Auto 3 program. To address this, Integrity is suspending the Advance Quote and Affiliate Discounts roll-offs for longer tenured customers. These changes aim to reduce renewal premium volatility for our insureds, improve pricing stability, and support the long-term profitability and growth of the program.