| | | | | | |
|---|---|---|---|---|---|
| ***SERFF Tracking #:*** | *HAIC-135130181* | ***State Tracking #:*** | | ***Company Tracking #:*** | *VA HAIC HO RATE/RULE 1026* |

| | | | |
|---|---|---|---|
| ***State:*** | *Virginia* | ***Filing Company:*** | *Homeowners of America Insurance Company* |
| ***TOI/Sub-TOI:*** | *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations* | | |
| ***Product Name:*** | *Virginia Homeowners Program* | | |
| ***Project Name/Number:*** | *VA Deepen NB Discounts Update/VA HAIC HO RATE/RULE 1026* | | |

## Rate Information

Rate data applies to filing.

| | |
|---|---|
| **Filing Method:** | File & Use |
| **Rate Change Type:** | Decrease |
| **Overall Percentage of Last Rate Revision:** | -9.700% |
| **Effective Date of Last Rate Revision:** | 11/02/2026 |
| **Filing Method of Last Filing:** | File & Use |
| **SERFF Tracking Number of Last Filing:** | HAIC-135061944 |

### 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): |
|---|---|---|---|---|---|---|---|
| Homeowners of America Insurance Company | -12.900% | -8.200% | $929,363 | 5,675 | $11,319,060 | 1.000% | -25.900% |

**Companion Product Discount**

A Companion Product Discount may be applied by the agent if the customer purchases other insurance (flood, auto, etc.) from the agent.

| Has Companion Product | Fire | Water | Theft & VMM | Liability | Other AOP | Non-CAT Weather | STS | Hurricane |
|---|---|---|---|---|---|---|---|---|
| **No** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| **Yes** | ~~0.900~~ | ~~0.900~~ | ~~0.900~~ | ~~0.900~~ | ~~0.900~~ | ~~0.900~~ | ~~0.900~~ | ~~0.900~~ |
| | 0.800 | 0.800 | 0.800 | 0.800 | 0.800 | 0.800 | 0.800 | 0.800 |