

Rate Filing Memorandum

WCF National Insurance Company

The purpose of this filing is to expand our Businessowners Product to accommodate Hotel risks. The changes are effective July 1, 2026. We are submitting the following changes for your review:

1. Introduce Per Building Property Deductible Factor in Table P.100.171
2. Introduce Water Damage Deductible Factors in Table P.100.191
3. The following changes are made to our rating program to accommodate Hotel risks:
 - Introduce tables L.263.1, P.108.102, P.199.S
 - Revise tables P.100.11, P.100.22-28, P.100.91, P.100.202, P.102.5, L.200.1, L.200.2, L.200.7, L.299.1, L.299.2
4. Consolidated tables L.100.61-66 into tables L.100.61-63 to reduce the complexity of our rate manual

The overall rate impact of the changes is 0% to the current book of business.