State: Connecticut **Filing Company:** Rock Ridge Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: RRIC Openly Homeowner Program
Project Name/Number: 2026 Filings/HO-26

Table of Contents

User Usage Agreement Attachments

Usage Agreement	Usage Agreement.pdf

Rate-Rule Attachments (ex. Document Name Attachment Name)

Base Rates	CT-Clean-Base.pdf

Supporting Document Attachments (ex. Supporting Document Name Attachment Name)

Actuarial Memorandum	CT Rate Indication Memo.pdf
Actuarial Memorandum	*CT-2026Q2-Indication.pdf*
Actuarial Memorandum	*CT Rate Indication Memo.pdf*
Checklist - Actuarial	CT SERFF - Actuarial Checklist - 11.26.pdf
Checklist - Actuarial	*CT-2026Q2-Indication (1).pdf*
Checklist - HO Rates	Checklist - HO Rates - 11.26.pdf
HO Rate Profiles	Openly CT-HO Rate Matrix.pdf
HO Rate Profiles	Openly CT-HO Rate Matrix.xlsx
Filing Authorization Letter	Filing-Authorization-Letter-Openly.pdf
Explanatory Memorandum	CT Explanatory Memo - Flex.pdf
Redlines	CT-Mock-Base.pdf
Actuarial Support	CT_Current_Indicated_Proposed.pdf
Actuarial Support	CT_Current_Indicated_Proposed.xlsx
Actuarial Support	CT_Rollup_Impact_Exhibit.pdf
Actuarial Support	CT_Rollup_Impact_Exhibit.xlsx
Actuarial Support	CT_2026Q2_Indication.pdf

Filing at a Glance

Company:	Rock Ridge Insurance Company
Product Name:	RRIC Openly Homeowner Program
State:	Connecticut
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Flex Rate
Date Submitted:	11/13/2026
SERFF Tr Num:	OPEN-G135150725
SERFF Status:	Closed-Recorded Effective as Amended
State Tr Num:	202605651
State Status:	Recorded Effective as Amended
Co Tr Num:	RRIC-HO-CT-2602RX
Effective Date Requested (New):	11/24/2026
Effective Date Requested (Renewal):	01/24/2027
Author(s):	Kimberly Abate, Robert Korpusik, Chris Arth
Reviewer(s):	Ross Gjede (primary), Christian Citarella
Disposition Date:	11/18/2026
Disposition Status:	Recorded Effective as Amended
Effective Date (New):	11/24/2026
Effective Date (Renewal):	01/24/2027

State: *Connecticut* ***Filing Company:*** *Rock Ridge Insurance Company*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *RRIC Openly Homeowner Program*
Project Name/Number: *2026 Filings/HO-26*

General Information

Project Name: 2026 Filings
Project Number: HO-26
Reference Organization:
Reference Title:
Filing Status Changed: 11/18/2026
State Status Changed: 11/18/2026
Created By: Filing Ramp User
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Filing Ramp User

Filing Description:
We are filing this rate decrease under flex filing guidelines as set forth in bulletin PC-92 and we certify that this filing meets the requirements established by Conn. Gen. Stat. 38a-688a.

Company and Contact

Filing Contact Information

Kimberly Abate, Product Lead, Filings
131 Dartmouth Street
3rd Floor
Boston, MA 02116

filings@openly.com
857-267-6931 [Phone]

Filing Company Information

Rock Ridge Insurance Company
2626 Cole Avenue
Suite 710
Dallas, TX 75204
(787) 339-2002 ext. [Phone]

CoCode: 11089
Group Code: 4850
Group Name: Clear Blue Financial Grp
FEIN Number: 37-1406568

State of Domicile: Texas
Company Type:
State ID Number:

State:	Connecticut	**Filing Company:**	Rock Ridge Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	RRIC Openly Homeowner Program		
Project Name/Number:	2026 Filings/HO-26		

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	*OPEN-G135150725*	***State Tracking #:***	*202605651*	***Company Tracking #:***	*RRIC-HO-CT-2602RX*

State:	*Connecticut*	***Filing Company:***	*Rock Ridge Insurance Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*RRIC Openly Homeowner Program*		
Project Name/Number:	*2026 Filings/HO-26*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Recorded Effective as Amended	Ross Gjede	11/18/2026	11/18/2026

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Actuarial Memorandum	Kimberly Abate	11/13/2026	11/16/2026
Supporting Document	Checklist - Actuarial	Kimberly Abate	11/13/2026	11/16/2026
Supporting Document	Actuarial Support	Kimberly Abate	11/13/2026	11/16/2026

SERFF Tracking #:	*OPEN-G135150725*	***State Tracking #:***	*202605651*	***Company Tracking #:***	*RRIC-HO-CT-2602RX*

State:	*Connecticut*	***Filing Company:***	*Rock Ridge Insurance Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*RRIC Openly Homeowner Program*		
Project Name/Number:	*2026 Filings/HO-26*		

Disposition

Disposition Date: 11/18/2026
Effective Date (New): 11/24/2026
Effective Date (Renewal): 01/24/2027
Status: Recorded Effective as Amended

Comment:

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):
Rock Ridge Insurance Company	-7.000%	-6.000%	$-817,535	4,779	$13,624,398	-2.350%	-7.910%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Base Rates		Yes
Supporting Document (revised)	Actuarial Memorandum		Yes
Supporting Document	Actuarial Memorandum		Yes
Supporting Document (revised)	Checklist - Actuarial		Yes
Supporting Document	Checklist - Actuarial		Yes
Supporting Document	Checklist - HO Rates		Yes
Supporting Document	HO Rate Profiles		Yes
Supporting Document	instructions for completing HO rate matrix		Yes
Supporting Document	Filing Authorization Letter		Yes
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Redlines		Yes
Supporting Document	Actuarial Support		Yes

SERFF Tracking #:	*OPEN-G135150725*	***State Tracking #:***	*202605651*	***Company Tracking #:***	*RRIC-HO-CT-2602RX*

State:	*Connecticut*	***Filing Company:***	*Rock Ridge Insurance Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*RRIC Openly Homeowner Program*		
Project Name/Number:	*2026 Filings/HO-26*		

Amendment Letter

Submitted Date: 11/16/2026

Comments:

Good morning, after submitting the filing, we found several issues with the attachments on the Supporting Docs tab. These are corrected with this amendment. I apologize for the oversight and any inconvenience.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

SERFF Tracking #:	*OPEN-G135150725*	***State Tracking #:***	*202605651*	***Company Tracking #:***	*RRIC-HO-CT-2602RX*

State:	*Connecticut*	***Filing Company:***	*Rock Ridge Insurance Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*RRIC Openly Homeowner Program*		
Project Name/Number:	*2026 Filings/HO-26*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	CT Rate Indication Memo.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*CT-2026Q2-Indication.pdf* *CT Rate Indication Memo.pdf*

Satisfied - Item:	Checklist - Actuarial
Comments:	
Attachment(s):	CT SERFF - Actuarial Checklist - 11.26.pdf
Previous Version	
Satisfied - Item:	*Checklist - Actuarial*
Comments:	
Attachment(s):	*CT-2026Q2-Indication.pdf*

Satisfied - Item:	Actuarial Support
Comments:	
Attachment(s):	CT_Current_Indicated_Proposed.pdf CT_Current_Indicated_Proposed.xlsx CT_Rollup_Impact_Exhibit.pdf CT_Rollup_Impact_Exhibit.xlsx CT_2026Q2_Indication.pdf

State: *Connecticut* ***Filing Company:*** *Rock Ridge Insurance Company*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *RRIC Openly Homeowner Program*
Project Name/Number: *2026 Filings/HO-26*

Post Submission Update Request Processed On 11/17/2026

Status: Allowed
Created By: Kimberly Abate
Processed By: Ross Gjede
Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	11/24/2026	11/24/2026
Effective Date Requested (Renew)	01/24/2027	01/24/2027

Filing Description:

Requested Value:

We are filing this rate decrease under flex filing guidelines as set forth in bulletin PC-92 and we certify that this filing meets the requirements established by Conn. Gen. Stat. 38a-688a.

Prior Value:

We are filing this rate increase under flex filing guidelines as set forth in bulletin PC-92 and we certify that this filing meets the requirements established by Conn. Gen. Stat. 38a-688a.

SERFF Tracking #:	*OPEN-G135150725*	***State Tracking #:***	*202605651*	***Company Tracking #:***	*RRIC-HO-CT-2602RX*

State:	*Connecticut*	***Filing Company:***	*Rock Ridge Insurance Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*RRIC Openly Homeowner Program*		
Project Name/Number:	*2026 Filings/HO-26*		

Rate Information

Rate data applies to filing.

Filing Method:	Flex Rate
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	05/21/2026
Filing Method of Last Filing:	File & Use
SERFF Tracking Number of Last Filing:	OPEN-G134910063

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):
Rock Ridge Insurance Company	-7.000%	-6.000%	$-817,535	4,779	$13,624,398	-2.350%	-7.910%

SERFF Tracking #:	*OPEN-G135150725*	***State Tracking #:***	*202605651*	***Company Tracking #:***	*RRIC-HO-CT-2602RX*

State:	*Connecticut*	***Filing Company:***	*Rock Ridge Insurance Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*RRIC Openly Homeowner Program*		
Project Name/Number:	*2026 Filings/HO-26*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Base Rates	Table R 01	Replacement	OPEN-G134910063	CT-Clean-Base.pdf

SERFF Tracking #:	*OPEN-G135150725*	***State Tracking #:***	*202605651*	***Company Tracking #:***	*RRIC-HO-CT-2602RX*

State:	*Connecticut*	***Filing Company:***	*Rock Ridge Insurance Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*RRIC Openly Homeowner Program*		
Project Name/Number:	*2026 Filings/HO-26*		

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	CT Rate Indication Memo.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Checklist - Actuarial
Comments:	
Attachment(s):	CT SERFF - Actuarial Checklist - 11.26.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Checklist - HO Rates
Comments:	
Attachment(s):	Checklist - HO Rates - 11.26.pdf
Item Status:	
Status Date:	

Satisfied - Item:	HO Rate Profiles
Comments:	
Attachment(s):	Openly CT-HO Rate Matrix.pdf Openly CT-HO Rate Matrix.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	instructions for completing HO rate matrix
Comments:	Acknowledged
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Authorization Letter
Comments:	
Attachment(s):	Filing-Authorization-Letter-Openly.pdf
Item Status:	

SERFF Tracking #:	*OPEN-G135150725*	***State Tracking #:***	*202605651*	***Company Tracking #:***	*RRIC-HO-CT-2602RX*

State:	*Connecticut*	***Filing Company:***	*Rock Ridge Insurance Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*RRIC Openly Homeowner Program*		
Project Name/Number:	*2026 Filings/HO-26*		

Status Date:	

Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	CT Explanatory Memo - Flex.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Redlines
Comments:	
Attachment(s):	CT-Mock-Base.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Support
Comments:	
Attachment(s):	CT_Current_Indicated_Proposed.pdf CT_Current_Indicated_Proposed.xlsx CT_Rollup_Impact_Exhibit.pdf CT_Rollup_Impact_Exhibit.xlsx CT_2026Q2_Indication.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	*OPEN-G135150725*	***State Tracking #:***	*202605651*	***Company Tracking #:***	*RRIC-HO-CT-2602RX*

State:	*Connecticut*	***Filing Company:***	*Rock Ridge Insurance Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*RRIC Openly Homeowner Program*		
Project Name/Number:	*2026 Filings/HO-26*		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/13/2026		Supporting Document	Actuarial Memorandum	11/13/2026	CT-2026Q2-Indication.pdf (Superceded) CT Rate Indication Memo.pdf
11/13/2026		Supporting Document	Checklist - Actuarial	11/13/2026	CT-2026Q2-Indication.pdf (Superceded)