

SERFF Tracking #:	CLIN-134940689	State Tracking #:	CLIN-134940689	Company Tracking #:	AZ-RIC-FORM 2026.05
State:	Arizona	Filing Company:	Root Insurance Company		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	2026.05 AZ RIC Premium Assistance & Benefit Programs				
Project Name/Number:	/				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/11/2026
Submitted Date	05/12/2026

Dear Brooke Lovallo,

Introduction:

Response 1

Comments:

Thank you, Brooke. We have created a Post Submission Update to change the effective date to 06/08/2026.

Related Objection 1

Comments: Please provide a Post Submission Update to change the effective dates. We are no longer accepting "On Approval" in the effective date fields. Filers must put an effective date at least 30 days from the date of form filing. After approval the date may be revised to an earlier effective date.[PC0064]

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

Thank you, Brooke. We removed the broad language to have this endorsement focus specifically on the Premium Assistance Programs and the Promotional Benefit Programs.

This form complies with Arizonas Revised Statutes, Annotated, section 20-451 as neither we nor the form are contemplating any impermissible rebate. It also complies with section 20-452 as we dont contemplate any inducements that would run contrary to the statute. To further comply, the purpose of this endorsement is to incorporate the programs into the policy.

We are currently working with partners in connection with premium assistance programs where that partner pays a portion of the customers insurance premium. There will be no discounting of the premium that the combination of what the partner contributes plus what customer pays.

Please let us know if you have further questions.