

**State:** South Dakota  
**TOI/Sub-TOI:** 05.0 CMP Liability and Non-Liability/05.0002 Businessowners  
**Product Name:** Businessowners  
**Project Name/Number:** RAB, LCM, MP, LL,HNOA/98702

**First Filing Company:** Security National Insurance Company, ...

## Disposition

Disposition Date: 03/31/2026  
 Effective Date (New): 09/01/2026  
 Effective Date (Renewal): 09/01/2026  
 Status: Approved

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): |
|-------------------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Security National Insurance Company | 88.200%                     | 198.000%               | \$5,396                                  | 1   | \$2,725                           | 198.000%                        | 198.000%                        |
| Technology Insurance Company, Inc.  | 88.200%                     | 0.000%                 | \$0                                      | 0   | \$0                               | 0.000%                          | 0.000%                          |
| Wesco Insurance Company             | 88.200%                     | 72.300%                | \$88,397                                 | 24  | \$115,335                         | 318.500%                        | -6.300%                         |
| AmTrust Insurance Company           | 88.200%                     | 88.300%                | \$2,249                                  | 1   | \$2,699                           | 88.300%                         | 88.300%                         |

### Overall Rate Information for Multiple Company Filings

**Overall Percentage Rate Indicated For This Filing** 88.200%  
**Overall Percentage Rate Impact For This Filing** 75.400%  
**Effect of Rate Filing-Written Premium Change For This Program** \$96,042  
**Effect of Rate Filing - Number of Policyholders Affected** 26

| Schedule | Schedule Item                             | Schedule Item Status | Public Access |
|----------|---|----------------------|---------------|
| Rate     | Premium Development - Mandatory Coverages |                      | Yes           |
| Rate     | Endorsements                              |                      | Yes           |
| Rate     | Hired and Non-Owned Auto Liability        |                      | Yes           |
| Rate     | Liquor Liability Premium                  |                      | Yes           |
| Rate     | Risk Assessment Band Factors              |                      | Yes           |
| Rate     | Loss Cost Multiplier                      |                      | Yes           |
| Rate     | Loss Cost Multiplier                      |                      | Yes           |
| Rate     | Loss Cost Multiplier                      |                      | Yes           |