

State: Oregon **Filing Company:** Response Worldwide Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Kemper Auto BVP
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 06/03/2026
 State Status Changed: Deemer Date:
 Created By: Griffin Watkins Submitted By: Griffin Watkins
 Corresponding Filing Tracking Number: UNTR-134729873

Filing Description:

Response Worldwide Insurance Company (NAIC #: 26050) is revising rates in our BVP | Elite program. The overall rate change is 6.5%. The effective dates are June 4, 2026 for new business, and July 14, 2026 for renewals.

The filing package includes the following:

- Filing Memorandum
- Certificate of Compliance
- Standards for Rate Rule
- Revised Rating Factors
 - Base Rates
- Offbalance Summary

The Kemper Auto | Elite product is still relatively new (introduced May 12, 2025) without significant production and loss data. However, early loss results and industry trends indicate a need to increase our Personal Injury Protection rates significantly. We are also taking inflationary increases on Bodily Injury and Collision to keep up with trends.

Company and Contact

Filing Contact Information

Dayle Hazel, Director, Policy Forms & Contracts dhazel@kemper.com
 11700 Great Oaks Way Ste 450 678-627-7065 [Phone]
 Alpharetta, GA 30022

Filing Company Information

Response Worldwide Insurance Company	CoCode: 26050	State of Domicile: Illinois
3760 River Run Drive	Group Code: 215	Company Type:
Birmingham, AL 35243	Group Name:	State ID Number:
(312) 661-4700 ext. [Phone]	FEIN Number: 39-1341441	

SERFF Tracking #:

UNTR-134973524

State Tracking #:

Company Tracking #:

OR_BVP_EL_23_202606

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Rate Information

Rate data applies to filing.

Filing Method: File & Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: -11.200%

Effective Date of Last Rate Revision: 11/06/2025

Filing Method of Last Filing: File & Use

SERFF Tracking Number of Last Filing: UNTR-134729873

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):
Response Worldwide Insurance Company	20.490%	6.500%	\$31,188	458	\$480,549	12.600%	2.300%