

**Kin Interinsurance Nexus Exchange
House and Property Insurance Program
Tennessee**

**Rate and Rule Filing
Proposed New Business Effective Mar 10, 2026
Rate Filing Check List Response**

- 1. If the Overall Impact is less than half of the Overall Indication, provide an explanation of the Company's plan to address the profitability shortfall indicated by the analysis.**
 - a. Our House and Property Insurance Program in Tennessee became effective on 7/1/2024. Due to the limited loss history since launch, we are taking a measured approach to evaluating our rate adequacy. To address our current rate indications, this filing includes rating adjustments through segmented factor changes and an All Other Peril base rate increase. We will continue to evaluate rate adequacy monthly and file additional adjustments as experience develops and matures.
- 2. Provide the number of insured(s) who will receive an increase of more than 25% and explain the company's plan to mitigate the impact to them. Also, provide a separate document with talking points that will assist our Consumer Insurance Services division in the event of complaints regarding the increase. This must include detailed information that can be shared with policyholders.**
 - a. With this filing, only 84 of our 973 insureds are projected to receive an increase of 25% or more. We plan to mitigate the renewal impact by providing all insureds detailed renewal paperwork 50 days prior to their renewal date and offering coverage reviews for insureds upon request.
- 3. Provide all support and justification for rates detailing how the overall indication, factor, charge, or change was derived. This includes, but is not limited to: Variations in base rate by territory require territorial loss cost justification.**
 - a. Similar to our initial filing, KINN-133874292 (effective 7/1/24), we continue to use filed and approved competitor pricing for territorial segmentation as our loss data is not credible at the territory level.