Mercury Indemnity Company of America (MIDA)
Florida Personal Automobile
Our File Number: FL RL42

EXPLANATORY MEMORANDUM
PRIVATE PASSENGER AUTOMOBILE
RATE FILING

Mercury Indemnity Company of America is respectfully submitting a rate revision to our private passenger auto program. The overall rate impact of this revision is 0.0%. These requested changes are effective April 29, 2026, for new business and July 4, 2026 for renewals.

We are proposing the following changes to our rating plan:

- Updating Base Rates
- Updating the factors for:
    - Household Structure
    - Household Claim History
    - Household Coverage
    - Tier
    - Credit
    - Vehicle History
    - Driver Class
    - Driver Record Points
    - Tier Age
    - Tier Points
    - Age Points
    - Excess Vehicle
    - Model Year
    - Vehicle Age
    - Mercury as Proof of Prior Insurance
    - Endorsement Activity
    - Late Payment
    - Non-Pay Reinstatement
    - Luxury Vehicle
    - Limit/Deductible
    - Territory
    - New Start Discount
    - Mercury Go Participation Discount
    - Occupation Discount
    - 5 Year New Business Clean Discount
    - 5 Year Claim Free Discount
    - Core Discount
    - Multi-Policy Discount
    - Payment Discount
    - Advance Quote Discount
    - Continuous Insurance Discount
    - Violation Leniency Discount
    - 3 Year Accident/Violation Free Discount
    - Good Payer Discount

    - Excluded Driver Surcharge
    - Expense Loads
    - Bad Debt

- Updating Base Model Year
- Updating Rate Capping
- Updating MRF factors and MRF Effective Dates
- Introducing Homeowner Partnership Discount
- Expanding Household Claim History
- Expanding Endorsement Activity

We are proposing the following changes to our rule manual:

- Introducing Homeowner Partnership Discount
- Introducing Average Length of Prior Insurance
- Introducing Prior Policy Count

There are editorial changes made throughout the Rule Manual for the company’s internal rule tracking. The revised Rate and Rule Manual pages are included with this filing.