

Elephant Auto Insurance on behalf of Redpoint County Mutual Insurance Company
Texas
Actuarial Filing Memorandum

This filing is for our business written through Redpoint County Mutual Insurance (RCMI), under the MGA of Grove General Agency doing business under the assumed name of Elephant Auto Insurance (TX CM). Elephant Auto Insurance is proposing revisions to the following tables and an update to our Cover Page:

- T13: MSRP x Model Year Factors
- T62: Channel Factors
- B02: Payment Plans
- B03: Miscellaneous Billing Rules
- I06: Insurance Score Reevaluation
- R08: Channel Rule

The purpose of these revisions are as follows:

- **T13: MSRP x Model Year Factors**
 - We are adding the upcoming 2027 - 2030 model years to this table
- **R08: Channel Rule**
 - This rule is being updated to reflect an update to the channel definition. The rule will now include a new sub-classification to our Agency channel. The Direct Appointment sub-classification is a new source of business for Elephant so does not have any policy or loss data.
- **T62: Channel Factors**
 - Agency will be split into two sub-classifications to reflect the updated channel definitions:
 - Agency Aggregators (existing)
 - Agency Direct Appointments

In this filing we are updating the **I06 – Insurance Score Reevaluation** rule to reflect current business practices.

Also, in this filing we are simplifying our Payment Plan options for better customer experience. We are updating the rules **B02 – Payment Plans** and **B03 – Miscellaneous Billing Rules**.

These revisions have a 0.0% impact on our book overall.

Data in Actuarial Exhibits 1 – 7 is for Elephant Auto Insurance (TX CM) on behalf of Redpoint County Mutual Insurance Company only, does not include Elephant Insurance Company (TX EIC).