

Selective Insurance Company of South Carolina is proposing to revise the rating factors for its Liability peril related to the presence of a Trampoline, based on selections from the GLM Analysis.

10. Account Credit and Auto Limits

Selective Insurance Company of South Carolina is proposing to revise its current Account Credit table to vary based on the applicable Auto Liability Limits, and presence of a Selective Personal Umbrella, Commercial, or Flood Policy based on selections from the GLM Analysis and a Competitive Review.

11. CoreLogic: Non-Weather Water and Non-Weather Fire Risk

a. Non-Weather Water Risk

Selective Insurance Company of South Carolina is proposing to introduce a new rating element using CoreLogic Geospatial Information related to the level of Non-Weather Water Risk at a given location. Multiplicative factors are shown on the WATER RISK – 1 Rate Page. Selections were made based on the GLM Analysis.

The CoreLogic WaterRisk score looks at several potential causes of non-weather water loss incidences. These include, but are not limited to, appliance leaks and failures, hot water heater failures, ruptured connecting hoses, fixture leaks and overflows, humidity damage, frozen pipes, air conditioner leaks, and plumbing and pipe failures with a level of granularity beyond what Zip Code provides. A score, ranging from 1-100, is developed based on the correlation of water losses and a combination of proprietary and public data including water damage survey responses (10 years of data), detailed appliance failure reports, localized climatological reports (30 years of data), and localized damage repair costs. A score of 20 represents the national average while a score of 40 represents the risk associated with twice the national average.

b. Non-Weather Fire Risk

Selective Insurance Company of South Carolina is proposing to introduce a new rating element using CoreLogic Geospatial Information related to the level of Non-Weather Fire Risk at a given location. Multiplicative factors are shown on the FIRE RISK – 1 Rate Page. Selections were made based on the GLM Analysis.

The CoreLogic FireRisk score looks at several potential causes of fire incidences. These include but are not limited to heating and electrical system failures, mechanical system malfunctions, design and manufacturing flaws, and kitchen and cooking fires at a level of granularity beyond what Zip Code provides. A score, ranging from 1-100, is developed based on the correlation of fire losses and a combination of proprietary and public data including fire incidence reports from individual fire departments countrywide (10 years of data), detailed appliance failure reports, localized climatological reports (30 years of data), and other data elements related to the cause and intensity of a fire and the corresponding structure conditions and characteristics. A score of 20 represents the national average while a score of 40 represents the risk associated with twice the national average.

12. Cape Analytics: Roof Condition Score

Selective Insurance Company of South Carolina is proposing to introduce a new rating element using Cape Analytics Aerial Imaging Roof Condition version 4.0. The CAPE Roof Condition Rating model classifies the roof of the largest structure at a location into one of six categories. The table below describes the categories, followed by example images.