

ANNUAL RATE FILING
CERTIFICATION

This is to certify that I have reviewed the base rates currently in effect for the company or companies and line of insurance indicated below and have determined that they conform to the requirements of the Florida Statutes as being actuarially sound and not inadequate, as defined in Sections 627.062 or 627.0651, Florida Statutes. **(Only One Line of Insurance Per Form)**

	or	<u><i>Oren Kennedy</i></u>
Signature of Consultant		Certifying Actuary or Experienced Company Ratemaker
Type Name & Title		Oren Kennedy, Senior Product Manager Type Name & Title
Authorized Company Employee		<u>12/15/2025</u> Date of Certification
Type Name & Title		<u>04/24/2025</u> Last Certification or Base Rate
		<u>\$ 330,786,083</u> Actual Annual Earned Premium
COMPANY OR COMPANIES		Current Policies in force 121,157
Peak Property and Casualty Insurance Company		Average Incurred Loss Ratio 65.5 %
Private Passenger Auto Liability		Expected Loss Ratio 72.8 %
Private Passenger Auto Physical Damage		Expected Profit Margin and Contingency Factor per Florida Rule 4.0 %
LINE OF INSURANCE		Total Expected Expense Ratio 23.2