

**STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
ARIZONA HOMEOWNERS PROGRAM
ACTUARIAL MEMORANDUM**

Stillwater Property and Casualty Insurance Company is proposing an introduction of a renter only program. Due to this being an introduction, this filing does not result in an overall rate change and a rate level indication has not been calculated as there are no active policies in the Arizona Stillwater Property and Casualty Insurance Company Homeowners program.

Included in the company's proposal is an introduction of Stillwater Insurance Company's previously filed and approved rating factors. Stillwater Insurance Company renter rates, rules and forms were most recently filed and approved within the below listing filings:

- Rates and Rules: SERFF Tracking Number FDLY-134738677
- Forms: SERFF Tracking Number FDLY-134849248

The company notes that as part of this introduction Stillwater Insurance Company's Insurance Bureau Score Adjustment rule is not being filed for the Stillwater Property and Casualty Insurance Company's renter program introduction.

This filing has a tentative effective date of July 1, 2026 for new and renewal business.