

FLORIDA  
QUANTUM AUTO 2.0®  
THE STANDARD FIRE INSURANCE COMPANY

**Explanatory Memorandum**

We are making revisions to our Florida Quantum Auto 2.0 Program. With this filing, we are offering a new mobile application based telematics program which will be available to new and existing customers. This program will be presented to customers as IntelliDrive® 365, offering participants the ability to refresh their *IntelliDrive* score upon each renewal. Customers participating in our current *IntelliDrive* program may elect to enroll in *IntelliDrive* 365.

Customers participating in *IntelliDrive* 365 may be eligible for a new *IntelliDrive* Participation Discount. Please see Rule 9: Other Discounts for more details.

We are also introducing a new *IntelliDrive* Score Version with a new *IntelliDrive* Score Refresh Factor that will adjust the impact of the *IntelliDrive* Score. The *IntelliDrive* Score Refresh Factor incrementally decreases premium impact based upon the number of months since any driver has accumulated a sufficient amount of data to calculate an *IntelliDrive* Score. Please see Rule 6: Policy Variables for more details.

The overall impact of this change is 0.0%.

This change applies to new business issued and effective on or after 5/17/2026, and to renewal business issued on or after 5/17/2026 and effective on or after 7/6/2026.