

State: Pennsylvania **Filing Company:** Infinity Auto Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PA PPA
Project Name/Number: /

Filing at a Glance

Company: Infinity Auto Insurance Company
 Product Name: PA PPA
 State: Pennsylvania
 TOI: 19.0 Personal Auto
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Filing Type: Rate/Rule
 Date Submitted: 12/22/2021
 SERFF Tr Num: NFNT-133037024
 SERFF Status: Closed-Approved
 State Tr Num:
 State Status: Approved
 Co Tr Num: PA_PPA_VA50_202112

 Effective Date: 02/20/2022
 Requested (New):
 Effective Date: 04/06/2022
 Requested (Renewal):
 Author(s): Kerrie Porter, Mario Jaekel, Deepali Miglani, Antigone Bennett, Ellen Lee, Foster Stager
 Reviewer(s): Eric Zhou (primary), Michael McKenney
 Disposition Date: 02/16/2022
 Disposition Status: Approved
 Effective Date (New): 02/20/2022
 Effective Date (Renewal): 04/06/2022

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State: Pennsylvania **Filing Company:** Infinity Auto Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PA PPA
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 02/16/2022
 State Status Changed: 02/16/2022 Deemer Date:
 Created By: Ellen Lee Submitted By: Ellen Lee
 Corresponding Filing Tracking Number:

Filing Description:

We respectfully submit the following rate filing for your review. We are requesting a new business effective date of 02/20/2022. This filing represents the first revision to this new program, with an overall rate impact of 7.5%. Rate pages being revised are outlined in the filing memorandum. We have included all necessary actuarial supporting documentation for the proposed rates.

We consider our proposed rates to be market competitive, while not excessive, inadequate, or unfairly discriminatory.

If questions arise during your review, please do not hesitate to contact me.

Company and Contact

Filing Contact Information

Kerrie LeCompte,
 11700 Great Oak Way 678-627-7408 [Phone]
 Alpharetta, GA 30022

Filing Company Information

Infinity Auto Insurance Company	CoCode: 11738	State of Domicile: Ohio
1400 Provident Tower	Group Code: 215	Company Type:
One East Fourth Street	Group Name: Kemper	State ID Number:
Cincinnati, OH 45202	FEIN Number: 34-0927698	
(678) 627-6000 ext. [Phone]		

State: Pennsylvania **Filing Company:** Infinity Auto Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PA PPA
Project Name/Number: /

Filing Fees

State Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: State of Domicile: Ohio
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Infinity Auto Insurance Company	\$50.00	12/22/2021 05:03 PM	219458181
EFT Total	\$50.00		

State Specific

*Filing Fee Amount: 50
 *Date Filing Fee Mailed: N/A
 *Filing Fee Check Number: N/A
 *Filing Fee Check Date: N/A
 *NAIC Number: 11738

SERFF Tracking #:

NFNT-133037024

State Tracking #:**Company Tracking #:**

PA_PPA_VA50_202112

State: Pennsylvania**Filing Company:**

Infinity Auto Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** PA PPA**Project Name/Number:** /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Eric Zhou	02/16/2022	02/16/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Additional Information Needed	Eric Zhou	02/04/2022	02/04/2022

Response Letters

Responded By	Created On	Date Submitted
Ellen Lee	02/11/2022	02/11/2022

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
note for approval	Note To Filer	Eric Zhou	02/16/2022	02/16/2022
Review period extended	Note To Filer	Eric Zhou	01/23/2022	01/23/2022

SERFF Tracking #:

NFNT-133037024

State Tracking #:

Company Tracking #:

PA_PPA_VA50_202112

State: Pennsylvania

Filing Company: Infinity Auto Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PA PPA

Project Name/Number: /

Disposition

Disposition Date: 02/16/2022

Effective Date (New): 02/20/2022

Effective Date (Renewal): 04/06/2022

Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Infinity Auto Insurance Company	22.800%	7.500%	\$500,404	6,246	\$6,682,686	13.410%	-5.240%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Authorization to File (PC)		Yes
Supporting Document	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		Yes
Supporting Document	_Objection Response 202202		Yes
Rate	Rate Manual		Yes

State: Pennsylvania **Filing Company:** Infinity Auto Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PA PPA
Project Name/Number: /

Objection Letter

Objection Letter Status	Additional Information Needed
Objection Letter Date	02/04/2022
Submitted Date	02/04/2022
Respond By Date	02/11/2022

Dear Kerrie LeCompte,

Introduction:

The Pennsylvania Insurance Department (Department) has begun its review of this filing. In order to properly review the filing, we are requesting the following information. To facilitate a timely review, we request this information be provided within 7 days of the date of this letter.

1. Please respond to the requirements listed in Department Notice 2021-04 by providing the infinity group claim frequency and severity statistics by MONTH for the past five years, inclusive of 2020 and 2021 on both a Pennsylvania and countrywide basis.
2. Please provide all indication support exhibits 1-6 on the excel format with all formulas included.
3. Please further explain what data sources were used to perform the trend analysis included in the support exhibit 3. You should provide all data under which you support the trend analysis.
4. Please provide all information under which you support the derivation of the experience credibility in the filing. The information should be provided on the excel format.

Upon your response to the above concerns, the Department will continue to review your filing. If you have any questions or difficulties in responding to the above data request, please call me.

Thank you,

Eric Zhou, ACAS, MAAA
Actuarial Review Division
(717) 783-0651

Conclusion:

Sincerely,
Eric Zhou

State: Pennsylvania**Filing Company:** Infinity Auto Insurance Company**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** PA PPA**Project Name/Number:** /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/11/2022
Submitted Date	02/11/2022

Dear Eric Zhou,

Introduction:

Response 1

Comments:

1. Please respond to the requirements listed in Department Notice 2021-04 by providing the infinity group claim frequency and severity statistics by MONTH for the past five years, inclusive of 2020 and 2021 on both a Pennsylvania and countrywide basis.

Please see Exhibit 10 - Frequency Severity by Month_VA50 in the Objection Response 202202 folder of the Supporting Documents.

2. Please provide all indication support exhibits 1-6 on the excel format with all formulas included.

Please see Exhibit 11 - Indication Packet_VA50 in the Objection Response 202202 folder of the Supporting Documents.

3. Please further explain what data sources were used to perform the trend analysis included in the support exhibit 3. You should provide all data under which you support the trend analysis.

Please see Exhibit 12 - Loss Trend_VA50 in the Objection Response 202202 folder of the Supporting Documents for details on the Loss Trend analysis.

4. Please provide all information under which you support the derivation of the experience credibility in the filing. The information should be provided on the excel format.

Please see Exhibit 13 - Credibility_VA50 in the Objection Response 202202 folder of the Supporting Documents for details of the credibility derivation.

Changed Items:

SERFF Tracking #:

NFNT-133037024

State Tracking #:

Company Tracking #:

PA_PPA_VA50_202112

State: Pennsylvania

Filing Company: Infinity Auto Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PA PPA

Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	_Objection Response 202202
Comments:	
Attachment(s):	Exhibit 10 - Frequency Severity by Month_VA50.xlsx Exhibit 11 - Indication Packet_VA50.xlsx Exhibit 12 - Loss Trend_VA50.xlsx Exhibit 13 - Credibility_VA50.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Ellen Lee

State: Pennsylvania **Filing Company:** Infinity Auto Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PA PPA
Project Name/Number: /

Note To Filer

Created By:

Eric Zhou on 02/16/2022 01:10 PM

Last Edited By:

Eric Zhou

Submitted On:

02/16/2022 01:10 PM

Subject:

note for approval

Comments:

Please note that while we do not agree with your use of positive prospective loss trend, we were able to adjust the rate level indication with alternative analysis and found that it still reasonably supports the overall rate level that is proposed. Accordingly, we will be approving your filing.

State: Pennsylvania **Filing Company:** Infinity Auto Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PA PPA
Project Name/Number: /

Note To Filer

Created By:

Eric Zhou on 01/23/2022 02:42 PM

Last Edited By:

Eric Zhou

Submitted On:

02/16/2022 01:05 PM

Subject:

Review period extended

Comments:

The Department is committed to an expeditious review of your filing. However, the review period of your filing has been extended an additional thirty (30) days in accordance with Section 2003 of Act 6 of 1990 in the event additional time is required to complete the review of your filing.

SERFF Tracking #:

NFNT-133037024

State Tracking #:

Company Tracking #:

PA_PPA_VA50_202112

State: Pennsylvania

Filing Company: Infinity Auto Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PA PPA

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 03/17/2021

Filing Method of Last Filing: Prior Approval

SERFF Tracking Number of Last Filing: NFNT-132690637

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Infinity Auto Insurance Company	22.800%	7.500%	\$500,404	6,246	\$6,682,686	13.410%	-5.240%

SERFF Tracking #:

NFNT-133037024

State Tracking #:**Company Tracking #:**

PA_PPA_VA50_202112

State: Pennsylvania**Filing Company:** Infinity Auto Insurance Company**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** PA PPA**Project Name/Number:** /

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rate Manual		Replacement	NFNT-132690637	Rates - Base Rates.pdf Rates - Limits and Deductibles.pdf

Infinity Auto Insurance Company
Base Rate

<u>Code</u>	<u>Description</u>	<u>Base</u>
BI	Bodily Injury Base Rate	104.56
PD	Property Damage Base Rate	106.56
COM	Comprehensive Base Rate	81.39
COL	Collision Base Rate	335.34
MED	Medical Expense Base Rate	82.77
UM	Uninsured Motorist BI Unstacked Base Rate	17.82
UMS	Uninsured Motorist BI Stacked Base Rate	29.12
UIM	Underinsured Motorist BI Unstacked Base Rate	18.85
UIS	Underinsured Motorist BI Stacked Base Rate	28.69
CPI	Combined Personal Injury Base Rate	226.68
XMD	Extraordinary Medical Benefits Base Rate	78.64
INC	Income Loss Benefits Base Rate	18.20
FUN	Funeral Benefits Base Rate	2.29
ACC	Accidental Death Base Rate	5.76
REN	Rental Reimbursement Base Rate	21.75
RA	Roadside Base Rate	21.11
SPE	Special Equipment Base Rate	2.90

Infinity Auto Insurance Company
Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
A	BIPD	BI	15/30	0.950
B	BIPD	BI	15/30	0.950
C	BIPD	BI	15/30	1.100
D	BIPD	BI	15/30	1.120
E	BIPD	BI	15/30	1.120
A	Other	BI	15/30	0.950
B	Other	BI	15/30	0.950
C	Other	BI	15/30	1.100
D	Other	BI	15/30	1.120
E	Other	BI	15/30	1.120
A	BIPD	BI	25/50	1.280
B	BIPD	BI	25/50	1.280
C	BIPD	BI	25/50	1.490
D	BIPD	BI	25/50	1.510
E	BIPD	BI	25/50	1.510
A	Other	BI	25/50	1.280
B	Other	BI	25/50	1.280
C	Other	BI	25/50	1.490
D	Other	BI	25/50	1.510
E	Other	BI	25/50	1.510
A	BIPD	BI	50/100	1.940
B	BIPD	BI	50/100	1.940
C	BIPD	BI	50/100	2.240
D	BIPD	BI	50/100	2.280
E	BIPD	BI	50/100	2.280
A	Other	BI	50/100	1.940
B	Other	BI	50/100	1.940
C	Other	BI	50/100	2.240
D	Other	BI	50/100	2.280
E	Other	BI	50/100	2.280
A	BIPD	BI	100/300	2.940
B	BIPD	BI	100/300	2.940
C	BIPD	BI	100/300	3.410
D	BIPD	BI	100/300	3.470
E	BIPD	BI	100/300	3.470
A	Other	BI	100/300	2.940
B	Other	BI	100/300	2.940
C	Other	BI	100/300	3.410
D	Other	BI	100/300	3.470
E	Other	BI	100/300	3.470
A	BIPD	BI	L-100/300, I-15/30	1.030
B	BIPD	BI	L-100/300, I-15/30	1.030
C	BIPD	BI	L-100/300, I-15/30	1.190

Infinity Auto Insurance Company

Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
D	BIPD	BI	L-100/300, I-15/30	1.210
E	BIPD	BI	L-100/300, I-15/30	1.210
A	Other	BI	L-100/300, I-15/30	1.030
B	Other	BI	L-100/300, I-15/30	1.030
C	Other	BI	L-100/300, I-15/30	1.190
D	Other	BI	L-100/300, I-15/30	1.210
E	Other	BI	L-100/300, I-15/30	1.210
A	BIPD	BI	L-100/300, I-25/50	1.360
B	BIPD	BI	L-100/300, I-25/50	1.360
C	BIPD	BI	L-100/300, I-25/50	1.580
D	BIPD	BI	L-100/300, I-25/50	1.610
E	BIPD	BI	L-100/300, I-25/50	1.610
A	Other	BI	L-100/300, I-25/50	1.360
B	Other	BI	L-100/300, I-25/50	1.360
C	Other	BI	L-100/300, I-25/50	1.580
D	Other	BI	L-100/300, I-25/50	1.610
E	Other	BI	L-100/300, I-25/50	1.610
A	BIPD	BI	L-100/300, I-50/100	2.000
B	BIPD	BI	L-100/300, I-50/100	2.000
C	BIPD	BI	L-100/300, I-50/100	2.310
D	BIPD	BI	L-100/300, I-50/100	2.350
E	BIPD	BI	L-100/300, I-50/100	2.350
A	Other	BI	L-100/300, I-50/100	2.000
B	Other	BI	L-100/300, I-50/100	2.000
C	Other	BI	L-100/300, I-50/100	2.310
D	Other	BI	L-100/300, I-50/100	2.350
E	Other	BI	L-100/300, I-50/100	2.350
A	BIPD	PD	5	0.950
B	BIPD	PD	5	0.950
C	BIPD	PD	5	1.100
D	BIPD	PD	5	1.120
E	BIPD	PD	5	1.120
A	Other	PD	5	0.950
B	Other	PD	5	0.950
C	Other	PD	5	1.100
D	Other	PD	5	1.120
E	Other	PD	5	1.120
A	BIPD	PD	10	1.060
B	BIPD	PD	10	1.060
C	BIPD	PD	10	1.230
D	BIPD	PD	10	1.250
E	BIPD	PD	10	1.250
A	Other	PD	10	1.060

Infinity Auto Insurance Company
Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
B	Other	PD	10	1.060
C	Other	PD	10	1.230
D	Other	PD	10	1.250
E	Other	PD	10	1.250
A	BIPD	PD	15	1.090
B	BIPD	PD	15	1.090
C	BIPD	PD	15	1.270
D	BIPD	PD	15	1.290
E	BIPD	PD	15	1.290
A	Other	PD	15	1.090
B	Other	PD	15	1.090
C	Other	PD	15	1.270
D	Other	PD	15	1.290
E	Other	PD	15	1.290
A	BIPD	PD	25	1.130
B	BIPD	PD	25	1.130
C	BIPD	PD	25	1.310
D	BIPD	PD	25	1.330
E	BIPD	PD	25	1.330
A	Other	PD	25	1.130
B	Other	PD	25	1.130
C	Other	PD	25	1.310
D	Other	PD	25	1.330
E	Other	PD	25	1.330
A	BIPD	PD	50	1.220
B	BIPD	PD	50	1.220
C	BIPD	PD	50	1.410
D	BIPD	PD	50	1.430
E	BIPD	PD	50	1.430
A	Other	PD	50	1.220
B	Other	PD	50	1.220
C	Other	PD	50	1.410
D	Other	PD	50	1.430
E	Other	PD	50	1.430
A	BIPD	PD	100	1.300
B	BIPD	PD	100	1.300
C	BIPD	PD	100	1.510
D	BIPD	PD	100	1.530
E	BIPD	PD	100	1.530
A	Other	PD	100	1.300
B	Other	PD	100	1.300
C	Other	PD	100	1.510
D	Other	PD	100	1.530

Infinity Auto Insurance Company
Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
E	Other	PD	100	1.530
A	BIPD	PD	L-50, I-5	0.970
B	BIPD	PD	L-50, I-5	0.970
C	BIPD	PD	L-50, I-5	1.120
D	BIPD	PD	L-50, I-5	1.140
E	BIPD	PD	L-50, I-5	1.140
A	Other	PD	L-50, I-5	0.970
B	Other	PD	L-50, I-5	0.970
C	Other	PD	L-50, I-5	1.120
D	Other	PD	L-50, I-5	1.140
E	Other	PD	L-50, I-5	1.140
A	BIPD	PD	L-50, I-10	1.080
B	BIPD	PD	L-50, I-10	1.080
C	BIPD	PD	L-50, I-10	1.250
D	BIPD	PD	L-50, I-10	1.280
E	BIPD	PD	L-50, I-10	1.280
A	Other	PD	L-50, I-10	1.080
B	Other	PD	L-50, I-10	1.080
C	Other	PD	L-50, I-10	1.250
D	Other	PD	L-50, I-10	1.280
E	Other	PD	L-50, I-10	1.280
A	BIPD	PD	L-50, I-15	1.100
B	BIPD	PD	L-50, I-15	1.100
C	BIPD	PD	L-50, I-15	1.280
D	BIPD	PD	L-50, I-15	1.300
E	BIPD	PD	L-50, I-15	1.300
A	Other	PD	L-50, I-15	1.100
B	Other	PD	L-50, I-15	1.100
C	Other	PD	L-50, I-15	1.280
D	Other	PD	L-50, I-15	1.300
E	Other	PD	L-50, I-15	1.300
A	BIPD	PD	L-50, I-25	1.150
B	BIPD	PD	L-50, I-25	1.150
C	BIPD	PD	L-50, I-25	1.330
D	BIPD	PD	L-50, I-25	1.360
E	BIPD	PD	L-50, I-25	1.360
A	Other	PD	L-50, I-25	1.150
B	Other	PD	L-50, I-25	1.150
C	Other	PD	L-50, I-25	1.330
D	Other	PD	L-50, I-25	1.360
E	Other	PD	L-50, I-25	1.360
A	BIPD	UM	15/30	0.950
B	BIPD	UM	15/30	0.950

Infinity Auto Insurance Company
Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
C	BIPD	UM	15/30	1.100
D	BIPD	UM	15/30	1.120
E	BIPD	UM	15/30	1.120
A	Other	UM	15/30	0.950
B	Other	UM	15/30	0.950
C	Other	UM	15/30	1.100
D	Other	UM	15/30	1.120
E	Other	UM	15/30	1.120
A	BIPD	UM	25/50	1.260
B	BIPD	UM	25/50	1.260
C	BIPD	UM	25/50	1.460
D	BIPD	UM	25/50	1.490
E	BIPD	UM	25/50	1.490
A	Other	UM	25/50	1.260
B	Other	UM	25/50	1.260
C	Other	UM	25/50	1.460
D	Other	UM	25/50	1.490
E	Other	UM	25/50	1.490
A	BIPD	UM	50/100	1.630
B	BIPD	UM	50/100	1.630
C	BIPD	UM	50/100	1.890
D	BIPD	UM	50/100	1.930
E	BIPD	UM	50/100	1.930
A	Other	UM	50/100	1.630
B	Other	UM	50/100	1.630
C	Other	UM	50/100	1.890
D	Other	UM	50/100	1.930
E	Other	UM	50/100	1.930
A	BIPD	UM	100/300	2.450
B	BIPD	UM	100/300	2.450
C	BIPD	UM	100/300	2.830
D	BIPD	UM	100/300	2.890
E	BIPD	UM	100/300	2.890
A	Other	UM	100/300	2.450
B	Other	UM	100/300	2.450
C	Other	UM	100/300	2.830
D	Other	UM	100/300	2.890
E	Other	UM	100/300	2.890
A	BIPD	UMS	15/30	0.950
B	BIPD	UMS	15/30	0.950
C	BIPD	UMS	15/30	1.100
D	BIPD	UMS	15/30	1.120
E	BIPD	UMS	15/30	1.120

Infinity Auto Insurance Company
Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
A	Other	UMS	15/30	0.950
B	Other	UMS	15/30	0.950
C	Other	UMS	15/30	1.100
D	Other	UMS	15/30	1.120
E	Other	UMS	15/30	1.120
A	BIPD	UMS	25/50	1.260
B	BIPD	UMS	25/50	1.260
C	BIPD	UMS	25/50	1.460
D	BIPD	UMS	25/50	1.490
E	BIPD	UMS	25/50	1.490
A	Other	UMS	25/50	1.260
B	Other	UMS	25/50	1.260
C	Other	UMS	25/50	1.460
D	Other	UMS	25/50	1.490
E	Other	UMS	25/50	1.490
A	BIPD	UMS	50/100	1.960
B	BIPD	UMS	50/100	1.960
C	BIPD	UMS	50/100	2.270
D	BIPD	UMS	50/100	2.310
E	BIPD	UMS	50/100	2.310
A	Other	UMS	50/100	1.960
B	Other	UMS	50/100	1.960
C	Other	UMS	50/100	2.270
D	Other	UMS	50/100	2.310
E	Other	UMS	50/100	2.310
A	BIPD	UMS	100/300	2.670
B	BIPD	UMS	100/300	2.670
C	BIPD	UMS	100/300	3.090
D	BIPD	UMS	100/300	3.150
E	BIPD	UMS	100/300	3.150
A	Other	UMS	100/300	2.670
B	Other	UMS	100/300	2.670
C	Other	UMS	100/300	3.090
D	Other	UMS	100/300	3.150
E	Other	UMS	100/300	3.150
A	BIPD	UIM	15/30	0.950
B	BIPD	UIM	15/30	0.950
C	BIPD	UIM	15/30	1.100
D	BIPD	UIM	15/30	1.120
E	BIPD	UIM	15/30	1.120
A	Other	UIM	15/30	0.950
B	Other	UIM	15/30	0.950
C	Other	UIM	15/30	1.100

Infinity Auto Insurance Company
Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
D	Other	UIM	15/30	1.120
E	Other	UIM	15/30	1.120
A	BIPD	UIM	25/50	1.330
B	BIPD	UIM	25/50	1.330
C	BIPD	UIM	25/50	1.540
D	BIPD	UIM	25/50	1.570
E	BIPD	UIM	25/50	1.570
A	Other	UIM	25/50	1.330
B	Other	UIM	25/50	1.330
C	Other	UIM	25/50	1.540
D	Other	UIM	25/50	1.570
E	Other	UIM	25/50	1.570
A	BIPD	UIM	50/100	2.280
B	BIPD	UIM	50/100	2.280
C	BIPD	UIM	50/100	2.640
D	BIPD	UIM	50/100	2.690
E	BIPD	UIM	50/100	2.690
A	Other	UIM	50/100	2.280
B	Other	UIM	50/100	2.280
C	Other	UIM	50/100	2.640
D	Other	UIM	50/100	2.690
E	Other	UIM	50/100	2.690
A	BIPD	UIM	100/300	3.420
B	BIPD	UIM	100/300	3.420
C	BIPD	UIM	100/300	3.960
D	BIPD	UIM	100/300	4.030
E	BIPD	UIM	100/300	4.030
A	Other	UIM	100/300	3.420
B	Other	UIM	100/300	3.420
C	Other	UIM	100/300	3.960
D	Other	UIM	100/300	4.030
E	Other	UIM	100/300	4.030
A	BIPD	UIS	15/30	0.950
B	BIPD	UIS	15/30	0.950
C	BIPD	UIS	15/30	1.100
D	BIPD	UIS	15/30	1.120
E	BIPD	UIS	15/30	1.120
A	Other	UIS	15/30	0.950
B	Other	UIS	15/30	0.950
C	Other	UIS	15/30	1.100
D	Other	UIS	15/30	1.120
E	Other	UIS	15/30	1.120
A	BIPD	UIS	25/50	1.330

Infinity Auto Insurance Company

Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
B	BIPD	UIS	25/50	1.330
C	BIPD	UIS	25/50	1.540
D	BIPD	UIS	25/50	1.570
E	BIPD	UIS	25/50	1.570
A	Other	UIS	25/50	1.330
B	Other	UIS	25/50	1.330
C	Other	UIS	25/50	1.540
D	Other	UIS	25/50	1.570
E	Other	UIS	25/50	1.570
A	BIPD	UIS	50/100	2.280
B	BIPD	UIS	50/100	2.280
C	BIPD	UIS	50/100	2.640
D	BIPD	UIS	50/100	2.690
E	BIPD	UIS	50/100	2.690
A	Other	UIS	50/100	2.280
B	Other	UIS	50/100	2.280
C	Other	UIS	50/100	2.640
D	Other	UIS	50/100	2.690
E	Other	UIS	50/100	2.690
A	BIPD	UIS	100/300	3.420
B	BIPD	UIS	100/300	3.420
C	BIPD	UIS	100/300	3.960
D	BIPD	UIS	100/300	4.030
E	BIPD	UIS	100/300	4.030
A	Other	UIS	100/300	3.420
B	Other	UIS	100/300	3.420
C	Other	UIS	100/300	3.960
D	Other	UIS	100/300	4.030
E	Other	UIS	100/300	4.030
A	BIPD	MED	5	0.950
B	BIPD	MED	5	0.950
C	BIPD	MED	5	1.100
D	BIPD	MED	5	1.120
E	BIPD	MED	5	1.120
A	Other	MED	5	0.950
B	Other	MED	5	0.950
C	Other	MED	5	1.100
D	Other	MED	5	1.120
E	Other	MED	5	1.120
A	BIPD	MED	10	1.300
B	BIPD	MED	10	1.300
C	BIPD	MED	10	1.510
D	BIPD	MED	10	1.530

Infinity Auto Insurance Company

Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
E	BIPD	MED	10	1.530
A	Other	MED	10	1.300
B	Other	MED	10	1.300
C	Other	MED	10	1.510
D	Other	MED	10	1.530
E	Other	MED	10	1.530
A	BIPD	MED	25	1.810
B	BIPD	MED	25	1.810
C	BIPD	MED	25	2.090
D	BIPD	MED	25	2.130
E	BIPD	MED	25	2.130
A	Other	MED	25	1.810
B	Other	MED	25	1.810
C	Other	MED	25	2.090
D	Other	MED	25	2.130
E	Other	MED	25	2.130
A	BIPD	MED	50	2.030
B	BIPD	MED	50	2.030
C	BIPD	MED	50	2.350
D	BIPD	MED	50	2.400
E	BIPD	MED	50	2.400
A	Other	MED	50	2.030
B	Other	MED	50	2.030
C	Other	MED	50	2.350
D	Other	MED	50	2.400
E	Other	MED	50	2.400
A	BIPD	MED	100	2.850
B	BIPD	MED	100	2.850
C	BIPD	MED	100	3.300
D	BIPD	MED	100	3.360
E	BIPD	MED	100	3.360
A	Other	MED	100	2.850
B	Other	MED	100	2.850
C	Other	MED	100	3.300
D	Other	MED	100	3.360
E	Other	MED	100	3.360
A	BIPD	INC	5	0.950
B	BIPD	INC	5	0.950
C	BIPD	INC	5	1.100
D	BIPD	INC	5	1.120
E	BIPD	INC	5	1.120
A	Other	INC	5	0.950
B	Other	INC	5	0.950

Infinity Auto Insurance Company

Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
C	Other	INC	5	1.100
D	Other	INC	5	1.120
E	Other	INC	5	1.120
A	BIPD	INC	15	1.360
B	BIPD	INC	15	1.360
C	BIPD	INC	15	1.570
D	BIPD	INC	15	1.600
E	BIPD	INC	15	1.600
A	Other	INC	15	1.360
B	Other	INC	15	1.360
C	Other	INC	15	1.570
D	Other	INC	15	1.600
E	Other	INC	15	1.600
A	BIPD	INC	25	1.700
B	BIPD	INC	25	1.700
C	BIPD	INC	25	1.970
D	BIPD	INC	25	2.000
E	BIPD	INC	25	2.000
A	Other	INC	25	1.700
B	Other	INC	25	1.700
C	Other	INC	25	1.970
D	Other	INC	25	2.000
E	Other	INC	25	2.000
A	BIPD	INC	50	2.030
B	BIPD	INC	50	2.030
C	BIPD	INC	50	2.350
D	BIPD	INC	50	2.400
E	BIPD	INC	50	2.400
A	Other	INC	50	2.030
B	Other	INC	50	2.030
C	Other	INC	50	2.350
D	Other	INC	50	2.400
E	Other	INC	50	2.400
A	BIPD	ACC	5	0.950
B	BIPD	ACC	5	0.950
C	BIPD	ACC	5	1.100
D	BIPD	ACC	5	1.120
E	BIPD	ACC	5	1.120
A	Other	ACC	5	0.950
B	Other	ACC	5	0.950
C	Other	ACC	5	1.100
D	Other	ACC	5	1.120
E	Other	ACC	5	1.120

Infinity Auto Insurance Company

Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
A	BIPD	ACC	15	1.430
B	BIPD	ACC	15	1.430
C	BIPD	ACC	15	1.650
D	BIPD	ACC	15	1.680
E	BIPD	ACC	15	1.680
A	Other	ACC	15	1.430
B	Other	ACC	15	1.430
C	Other	ACC	15	1.650
D	Other	ACC	15	1.680
E	Other	ACC	15	1.680
A	BIPD	ACC	25	2.380
B	BIPD	ACC	25	2.380
C	BIPD	ACC	25	2.750
D	BIPD	ACC	25	2.800
E	BIPD	ACC	25	2.800
A	Other	ACC	25	2.380
B	Other	ACC	25	2.380
C	Other	ACC	25	2.750
D	Other	ACC	25	2.800
E	Other	ACC	25	2.800
A	BIPD	FUN	1500	0.950
B	BIPD	FUN	1500	0.950
C	BIPD	FUN	1500	1.100
D	BIPD	FUN	1500	1.120
E	BIPD	FUN	1500	1.120
A	Other	FUN	1500	0.950
B	Other	FUN	1500	0.950
C	Other	FUN	1500	1.100
D	Other	FUN	1500	1.120
E	Other	FUN	1500	1.120
A	BIPD	FUN	2500	1.260
B	BIPD	FUN	2500	1.260
C	BIPD	FUN	2500	1.460
D	BIPD	FUN	2500	1.490
E	BIPD	FUN	2500	1.490
A	Other	FUN	2500	1.260
B	Other	FUN	2500	1.260
C	Other	FUN	2500	1.460
D	Other	FUN	2500	1.490
E	Other	FUN	2500	1.490
A	BIPD	CPI	177.5	0.950
B	BIPD	CPI	177.5	0.950
C	BIPD	CPI	177.5	1.100

Infinity Auto Insurance Company
Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
D	BIPD	CPI	177.5	1.120
E	BIPD	CPI	177.5	1.120
A	Other	CPI	177.5	0.950
B	Other	CPI	177.5	0.950
C	Other	CPI	177.5	1.100
D	Other	CPI	177.5	1.120
E	Other	CPI	177.5	1.120
A	BIPD	XMD	1MM	0.950
B	BIPD	XMD	1MM	0.950
C	BIPD	XMD	1MM	1.100
D	BIPD	XMD	1MM	1.120
E	BIPD	XMD	1MM	1.120
A	Other	XMD	1MM	0.950
B	Other	XMD	1MM	0.950
C	Other	XMD	1MM	1.100
D	Other	XMD	1MM	1.120
E	Other	XMD	1MM	1.120
A	Other	COM	100	1.810
B	Other	COM	100	1.810
C	Other	COM	100	2.090
D	Other	COM	100	2.130
E	Other	COM	100	2.130
A	Other	COM	250	1.400
B	Other	COM	250	1.400
C	Other	COM	250	1.620
D	Other	COM	250	1.650
E	Other	COM	250	1.650
A	Other	COM	500	0.950
B	Other	COM	500	0.950
C	Other	COM	500	1.100
D	Other	COM	500	1.120
E	Other	COM	500	1.120
A	Other	COM	750	0.860
B	Other	COM	750	0.860
C	Other	COM	750	0.990
D	Other	COM	750	1.010
E	Other	COM	750	1.010
A	Other	COM	1000	0.770
B	Other	COM	1000	0.770
C	Other	COM	1000	0.890
D	Other	COM	1000	0.900
E	Other	COM	1000	0.900
A	Other	COM	1500	0.680

Infinity Auto Insurance Company
Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
B	Other	COM	1500	0.680
C	Other	COM	1500	0.780
D	Other	COM	1500	0.800
E	Other	COM	1500	0.800
A	Other	COL	100	1.300
B	Other	COL	100	1.300
C	Other	COL	100	1.510
D	Other	COL	100	1.530
E	Other	COL	100	1.530
A	Other	COL	250	1.220
B	Other	COL	250	1.220
C	Other	COL	250	1.410
D	Other	COL	250	1.430
E	Other	COL	250	1.430
A	Other	COL	500	0.950
B	Other	COL	500	0.950
C	Other	COL	500	1.100
D	Other	COL	500	1.120
E	Other	COL	500	1.120
A	Other	COL	750	0.770
B	Other	COL	750	0.770
C	Other	COL	750	0.890
D	Other	COL	750	0.900
E	Other	COL	750	0.900
A	Other	COL	1000	0.630
B	Other	COL	1000	0.630
C	Other	COL	1000	0.730
D	Other	COL	1000	0.740
E	Other	COL	1000	0.740
A	Other	COL	1500	0.590
B	Other	COL	1500	0.590
C	Other	COL	1500	0.680
D	Other	COL	1500	0.690
E	Other	COL	1500	0.690
A	BIPD	REN	20/600	0.950
B	BIPD	REN	20/600	0.950
C	BIPD	REN	20/600	1.100
D	BIPD	REN	20/600	1.120
E	BIPD	REN	20/600	1.120
A	Other	REN	20/600	0.950
B	Other	REN	20/600	0.950
C	Other	REN	20/600	1.100
D	Other	REN	20/600	1.120

Infinity Auto Insurance Company

Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
E	Other	REN	20/600	1.120
A	BIPD	REN	30/900	1.430
B	BIPD	REN	30/900	1.430
C	BIPD	REN	30/900	1.650
D	BIPD	REN	30/900	1.680
E	BIPD	REN	30/900	1.680
A	Other	REN	30/900	1.430
B	Other	REN	30/900	1.430
C	Other	REN	30/900	1.650
D	Other	REN	30/900	1.680
E	Other	REN	30/900	1.680
A	BIPD	REN	40/1200	1.900
B	BIPD	REN	40/1200	1.900
C	BIPD	REN	40/1200	2.200
D	BIPD	REN	40/1200	2.240
E	BIPD	REN	40/1200	2.240
A	Other	REN	40/1200	1.900
B	Other	REN	40/1200	1.900
C	Other	REN	40/1200	2.200
D	Other	REN	40/1200	2.240
E	Other	REN	40/1200	2.240
A	BIPD	REN	50/1500	2.380
B	BIPD	REN	50/1500	2.380
C	BIPD	REN	50/1500	2.750
D	BIPD	REN	50/1500	2.800
E	BIPD	REN	50/1500	2.800
A	Other	REN	50/1500	2.380
B	Other	REN	50/1500	2.380
C	Other	REN	50/1500	2.750
D	Other	REN	50/1500	2.800
E	Other	REN	50/1500	2.800
A	BIPD	RA	75	0.950
B	BIPD	RA	75	0.950
C	BIPD	RA	75	1.100
D	BIPD	RA	75	1.120
E	BIPD	RA	75	1.120
A	Other	RA	75	0.950
B	Other	RA	75	0.950
C	Other	RA	75	1.100
D	Other	RA	75	1.120
E	Other	RA	75	1.120
A	BIPD	TOW	50	0.950
B	BIPD	TOW	50	0.950

Infinity Auto Insurance Company
Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
C	BIPD	TOW	50	1.100
D	BIPD	TOW	50	1.120
E	BIPD	TOW	50	1.120
A	Other	TOW	50	0.950
B	Other	TOW	50	0.950
C	Other	TOW	50	1.100
D	Other	TOW	50	1.120
E	Other	TOW	50	1.120
A	BIPD	TOW	75	1.430
B	BIPD	TOW	75	1.430
C	BIPD	TOW	75	1.650
D	BIPD	TOW	75	1.680
E	BIPD	TOW	75	1.680
A	Other	TOW	75	1.430
B	Other	TOW	75	1.430
C	Other	TOW	75	1.650
D	Other	TOW	75	1.680
E	Other	TOW	75	1.680
A	BIPD	SPE	1-100	0.950
B	BIPD	SPE	1-100	0.950
C	BIPD	SPE	1-100	1.100
D	BIPD	SPE	1-100	1.120
E	BIPD	SPE	1-100	1.120
A	Other	SPE	1-100	0.950
B	Other	SPE	1-100	0.950
C	Other	SPE	1-100	1.100
D	Other	SPE	1-100	1.120
E	Other	SPE	1-100	1.120
A	BIPD	SPE	101-200	1.900
B	BIPD	SPE	101-200	1.900
C	BIPD	SPE	101-200	2.200
D	BIPD	SPE	101-200	2.240
E	BIPD	SPE	101-200	2.240
A	Other	SPE	101-200	1.900
B	Other	SPE	101-200	1.900
C	Other	SPE	101-200	2.200
D	Other	SPE	101-200	2.240
E	Other	SPE	101-200	2.240
A	BIPD	SPE	201-500	4.750
B	BIPD	SPE	201-500	4.750
C	BIPD	SPE	201-500	5.500
D	BIPD	SPE	201-500	5.600
E	BIPD	SPE	201-500	5.600

Infinity Auto Insurance Company
Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
A	Other	SPE	201-500	4.750
B	Other	SPE	201-500	4.750
C	Other	SPE	201-500	5.500
D	Other	SPE	201-500	5.600
E	Other	SPE	201-500	5.600
A	BIPD	SPE	501-1000	9.500
B	BIPD	SPE	501-1000	9.500
C	BIPD	SPE	501-1000	11.000
D	BIPD	SPE	501-1000	11.200
E	BIPD	SPE	501-1000	11.200
A	Other	SPE	501-1000	9.500
B	Other	SPE	501-1000	9.500
C	Other	SPE	501-1000	11.000
D	Other	SPE	501-1000	11.200
E	Other	SPE	501-1000	11.200
A	BIPD	SPE	1001-1500	14.250
B	BIPD	SPE	1001-1500	14.250
C	BIPD	SPE	1001-1500	16.500
D	BIPD	SPE	1001-1500	16.800
E	BIPD	SPE	1001-1500	16.800
A	Other	SPE	1001-1500	14.250
B	Other	SPE	1001-1500	14.250
C	Other	SPE	1001-1500	16.500
D	Other	SPE	1001-1500	16.800
E	Other	SPE	1001-1500	16.800
A	BIPD	SPE	1501-2000	19.000
B	BIPD	SPE	1501-2000	19.000
C	BIPD	SPE	1501-2000	22.000
D	BIPD	SPE	1501-2000	22.400
E	BIPD	SPE	1501-2000	22.400
A	Other	SPE	1501-2000	19.000
B	Other	SPE	1501-2000	19.000
C	Other	SPE	1501-2000	22.000
D	Other	SPE	1501-2000	22.400
E	Other	SPE	1501-2000	22.400
A	BIPD	SPE	2001-2500	23.750
B	BIPD	SPE	2001-2500	23.750
C	BIPD	SPE	2001-2500	27.500
D	BIPD	SPE	2001-2500	28.000
E	BIPD	SPE	2001-2500	28.000
A	Other	SPE	2001-2500	23.750
B	Other	SPE	2001-2500	23.750
C	Other	SPE	2001-2500	27.500

Infinity Auto Insurance Company

Limits/Deductibles

<u>Risk Group</u>	<u>Coverage Type</u>	<u>Coverage</u>	<u>Description</u>	<u>Proposed</u>
D	Other	SPE	2001-2500	28.000
E	Other	SPE	2001-2500	28.000
A	BIPD	SPE	2501-5000	47.500
B	BIPD	SPE	2501-5000	47.500
C	BIPD	SPE	2501-5000	55.000
D	BIPD	SPE	2501-5000	56.000
E	BIPD	SPE	2501-5000	56.000
A	Other	SPE	2501-5000	47.500
B	Other	SPE	2501-5000	47.500
C	Other	SPE	2501-5000	55.000
D	Other	SPE	2501-5000	56.000
E	Other	SPE	2501-5000	56.000

SERFF Tracking #:

NFNT-133037024

State Tracking #:

Company Tracking #:

PA_PPA_VA50_202112

State: Pennsylvania

Filing Company:

Infinity Auto Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PA PPA

Project Name/Number: /

Supporting Document Schedules

Bypassed - Item:	Authorization to File (PC)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Comments:	
Attachment(s):	Explanatory Memorandum.pdf Base Rates Side by Side.pdf Limit Deductible Side by Side.pdf Support - Limits and Deductibles.pdf Exhibit 1-6 Indication Packet_VA50.pdf Exhibit 7 - Offbalance Summary_VA50.pdf Exhibit 8 - Percent Change Histogram_VA50.pdf Exhibit 9 - Dollar Change Histogram_VA50.pdf Cover Letter.pdf
Item Status:	
Status Date:	

Satisfied - Item:	_Objection Response 202202
Comments:	
Attachment(s):	Exhibit 10 - Frequency Severity by Month _VA50.xlsx Exhibit 11 - Indication Packet_VA50.xlsx Exhibit 12 - Loss Trend_VA50.xlsx Exhibit 13 - Credibility_VA50.xlsx
Item Status:	
Status Date:	



December 20, 2021

State of Pennsylvania
Kemper Auto - Infinity Auto Insurance Company
Private Passenger Auto (PPA) - Pennsylvania
New Business Effective 02/20/2022
Renewal Business Effective 04/06/2022

Explanatory Memorandum

This filing contains revised factors to prior approved rates for our Value Added 50 program written through the Infinity Auto Insurance Company. This is first revision since the initial introduction of this program earlier this year. We consider our proposed rates to be market competitive while not excessive, inadequate, or unfairly discriminatory.

Rate(s)/Rule(s)

Base Rate – Proposed base rates were revised by coverage in accordance with indications. Replacement rate pages have been submitted via SERFF.

Limits/Deductibles – In development of proposed factors, we analyzed Pennsylvania internal incurred loss data complimented with countrywide fully credible incurred loss data to compensate for the lack of credibility in this new program. Proposed replacement rate pages have been submitted via SERFF.

Kemper Auto
Infinity Auto Insurance Company
Base Rates

State	Company	Coverage	Current Base Rate	Proposed Base Rate	Change
PA	50	BI	104.56	104.56	0.0%
PA	50	PD	105.50	106.56	1.0%
PA	50	UM	17.82	17.82	0.0%
PA	50	UMS	29.12	29.12	0.0%
PA	50	UIM	18.85	18.85	0.0%
PA	50	UIS	28.69	28.69	0.0%
PA	50	MED	82.77	82.77	0.0%
PA	50	CPI	226.68	226.68	0.0%
PA	50	XMD	78.64	78.64	0.0%
PA	50	INC	18.20	18.20	0.0%
PA	50	FUN	2.29	2.29	0.0%
PA	50	ACC	5.76	5.76	0.0%
PA	50	COM	80.58	81.39	1.0%
PA	50	COL	332.02	335.34	1.0%
PA	50	REN	21.75	21.75	0.0%
PA	50	RA	21.11	21.11	0.0%
PA	50	TOW	4.81	4.81	0.0%
PA	50	SPE	2.90	2.90	0.0%

Kemper Auto
Infinity Auto Insurance Company
Limit Deductible

State	COA	Cov	Tier Group	Cov Ind	Cov Limit	Current Factor	Proposed Factor	% Change
PA	50	BI	A	BIPD	15/30	1.000	0.950	-5.0%
PA	50	BI	B	BIPD	15/30	1.000	0.950	-5.0%
PA	50	BI	C	BIPD	15/30	1.000	1.100	10.0%
PA	50	BI	D	BIPD	15/30	1.000	1.120	12.0%
PA	50	BI	E	BIPD	15/30	1.000	1.120	12.0%
PA	50	BI	A	Other	15/30	1.000	0.950	-5.0%
PA	50	BI	B	Other	15/30	1.000	0.950	-5.0%
PA	50	BI	C	Other	15/30	1.000	1.100	10.0%
PA	50	BI	D	Other	15/30	1.000	1.120	12.0%
PA	50	BI	E	Other	15/30	1.000	1.120	12.0%
PA	50	BI	A	BIPD	25/50	1.350	1.283	-5.0%
PA	50	BI	B	BIPD	25/50	1.350	1.283	-5.0%
PA	50	BI	C	BIPD	25/50	1.350	1.485	10.0%
PA	50	BI	D	BIPD	25/50	1.350	1.512	12.0%
PA	50	BI	E	BIPD	25/50	1.350	1.512	12.0%
PA	50	BI	A	Other	25/50	1.350	1.283	-5.0%
PA	50	BI	B	Other	25/50	1.350	1.283	-5.0%
PA	50	BI	C	Other	25/50	1.350	1.485	10.0%
PA	50	BI	D	Other	25/50	1.350	1.512	12.0%
PA	50	BI	E	Other	25/50	1.350	1.512	12.0%
PA	50	BI	A	BIPD	50/100	2.040	1.938	-5.0%
PA	50	BI	B	BIPD	50/100	2.040	1.938	-5.0%
PA	50	BI	C	BIPD	50/100	2.040	2.244	10.0%
PA	50	BI	D	BIPD	50/100	2.040	2.285	12.0%
PA	50	BI	E	BIPD	50/100	2.040	2.285	12.0%
PA	50	BI	A	Other	50/100	2.040	1.938	-5.0%
PA	50	BI	B	Other	50/100	2.040	1.938	-5.0%
PA	50	BI	C	Other	50/100	2.040	2.244	10.0%
PA	50	BI	D	Other	50/100	2.040	2.285	12.0%
PA	50	BI	E	Other	50/100	2.040	2.285	12.0%
PA	50	BI	A	BIPD	100/300	3.096	2.941	-5.0%
PA	50	BI	B	BIPD	100/300	3.096	2.941	-5.0%
PA	50	BI	C	BIPD	100/300	3.096	3.406	10.0%
PA	50	BI	D	BIPD	100/300	3.096	3.468	12.0%
PA	50	BI	E	BIPD	100/300	3.096	3.468	12.0%
PA	50	BI	A	Other	100/300	3.096	2.941	-5.0%
PA	50	BI	B	Other	100/300	3.096	2.941	-5.0%
PA	50	BI	C	Other	100/300	3.096	3.406	10.0%
PA	50	BI	D	Other	100/300	3.096	3.468	12.0%
PA	50	BI	E	Other	100/300	3.096	3.468	12.0%
PA	50	BI	A	BIPD	L-100/300, I-15/30	1.080	1.026	-5.0%
PA	50	BI	B	BIPD	L-100/300, I-15/30	1.080	1.026	-5.0%
PA	50	BI	C	BIPD	L-100/300, I-15/30	1.080	1.188	10.0%
PA	50	BI	D	BIPD	L-100/300, I-15/30	1.080	1.210	12.0%
PA	50	BI	E	BIPD	L-100/300, I-15/30	1.080	1.210	12.0%
PA	50	BI	A	Other	L-100/300, I-15/30	1.080	1.026	-5.0%
PA	50	BI	B	Other	L-100/300, I-15/30	1.080	1.026	-5.0%

**Kemper Auto
Infinity Auto Insurance Company
Limit Deductible**

PA	50	BI	C	Other	L-100/300, I-15/30	1.080	1.188	10.0%
PA	50	BI	D	Other	L-100/300, I-15/30	1.080	1.210	12.0%
PA	50	BI	E	Other	L-100/300, I-15/30	1.080	1.210	12.0%
PA	50	BI	A	BIPD	L-100/300, I-25/50	1.436	1.364	-5.0%
PA	50	BI	B	BIPD	L-100/300, I-25/50	1.436	1.364	-5.0%
PA	50	BI	C	BIPD	L-100/300, I-25/50	1.436	1.580	10.0%
PA	50	BI	D	BIPD	L-100/300, I-25/50	1.436	1.608	12.0%
PA	50	BI	E	BIPD	L-100/300, I-25/50	1.436	1.608	12.0%
PA	50	BI	A	Other	L-100/300, I-25/50	1.436	1.364	-5.0%
PA	50	BI	B	Other	L-100/300, I-25/50	1.436	1.364	-5.0%
PA	50	BI	C	Other	L-100/300, I-25/50	1.436	1.580	10.0%
PA	50	BI	D	Other	L-100/300, I-25/50	1.436	1.608	12.0%
PA	50	BI	E	Other	L-100/300, I-25/50	1.436	1.608	12.0%
PA	50	BI	A	BIPD	L-100/300, I-50/100	2.100	1.995	-5.0%
PA	50	BI	B	BIPD	L-100/300, I-50/100	2.100	1.995	-5.0%
PA	50	BI	C	BIPD	L-100/300, I-50/100	2.100	2.310	10.0%
PA	50	BI	D	BIPD	L-100/300, I-50/100	2.100	2.352	12.0%
PA	50	BI	E	BIPD	L-100/300, I-50/100	2.100	2.352	12.0%
PA	50	BI	A	Other	L-100/300, I-50/100	2.100	1.995	-5.0%
PA	50	BI	B	Other	L-100/300, I-50/100	2.100	1.995	-5.0%
PA	50	BI	C	Other	L-100/300, I-50/100	2.100	2.310	10.0%
PA	50	BI	D	Other	L-100/300, I-50/100	2.100	2.352	12.0%
PA	50	BI	E	Other	L-100/300, I-50/100	2.100	2.352	12.0%
PA	50	PD	A	BIPD	5	1.000	0.950	-5.0%
PA	50	PD	B	BIPD	5	1.000	0.950	-5.0%
PA	50	PD	C	BIPD	5	1.000	1.100	10.0%
PA	50	PD	D	BIPD	5	1.000	1.120	12.0%
PA	50	PD	E	BIPD	5	1.000	1.120	12.0%
PA	50	PD	A	Other	5	1.000	0.950	-5.0%
PA	50	PD	B	Other	5	1.000	0.950	-5.0%
PA	50	PD	C	Other	5	1.000	1.100	10.0%
PA	50	PD	D	Other	5	1.000	1.120	12.0%
PA	50	PD	E	Other	5	1.000	1.120	12.0%
PA	50	PD	A	BIPD	10	1.120	1.064	-5.0%
PA	50	PD	B	BIPD	10	1.120	1.064	-5.0%
PA	50	PD	C	BIPD	10	1.120	1.232	10.0%
PA	50	PD	D	BIPD	10	1.120	1.254	12.0%
PA	50	PD	E	BIPD	10	1.120	1.254	12.0%
PA	50	PD	A	Other	10	1.120	1.064	-5.0%
PA	50	PD	B	Other	10	1.120	1.064	-5.0%
PA	50	PD	C	Other	10	1.120	1.232	10.0%
PA	50	PD	D	Other	10	1.120	1.254	12.0%
PA	50	PD	E	Other	10	1.120	1.254	12.0%
PA	50	PD	A	BIPD	15	1.150	1.093	-5.0%
PA	50	PD	B	BIPD	15	1.150	1.093	-5.0%
PA	50	PD	C	BIPD	15	1.150	1.265	10.0%
PA	50	PD	D	BIPD	15	1.150	1.288	12.0%
PA	50	PD	E	BIPD	15	1.150	1.288	12.0%
PA	50	PD	A	Other	15	1.150	1.093	-5.0%

**Kemper Auto
 Infinity Auto Insurance Company
 Limit Deductible**

PA	50	PD	B	Other	15	1.150	1.093	-5.0%
PA	50	PD	C	Other	15	1.150	1.265	10.0%
PA	50	PD	D	Other	15	1.150	1.288	12.0%
PA	50	PD	E	Other	15	1.150	1.288	12.0%
PA	50	PD	A	BIPD	25	1.190	1.131	-5.0%
PA	50	PD	B	BIPD	25	1.190	1.131	-5.0%
PA	50	PD	C	BIPD	25	1.190	1.309	10.0%
PA	50	PD	D	BIPD	25	1.190	1.333	12.0%
PA	50	PD	E	BIPD	25	1.190	1.333	12.0%
PA	50	PD	A	Other	25	1.190	1.131	-5.0%
PA	50	PD	B	Other	25	1.190	1.131	-5.0%
PA	50	PD	C	Other	25	1.190	1.309	10.0%
PA	50	PD	D	Other	25	1.190	1.333	12.0%
PA	50	PD	E	Other	25	1.190	1.333	12.0%
PA	50	PD	A	BIPD	50	1.280	1.216	-5.0%
PA	50	PD	B	BIPD	50	1.280	1.216	-5.0%
PA	50	PD	C	BIPD	50	1.280	1.408	10.0%
PA	50	PD	D	BIPD	50	1.280	1.434	12.0%
PA	50	PD	E	BIPD	50	1.280	1.434	12.0%
PA	50	PD	A	Other	50	1.280	1.216	-5.0%
PA	50	PD	B	Other	50	1.280	1.216	-5.0%
PA	50	PD	C	Other	50	1.280	1.408	10.0%
PA	50	PD	D	Other	50	1.280	1.434	12.0%
PA	50	PD	E	Other	50	1.280	1.434	12.0%
PA	50	PD	A	BIPD	100	1.370	1.302	-5.0%
PA	50	PD	B	BIPD	100	1.370	1.302	-5.0%
PA	50	PD	C	BIPD	100	1.370	1.507	10.0%
PA	50	PD	D	BIPD	100	1.370	1.534	12.0%
PA	50	PD	E	BIPD	100	1.370	1.534	12.0%
PA	50	PD	A	Other	100	1.370	1.302	-5.0%
PA	50	PD	B	Other	100	1.370	1.302	-5.0%
PA	50	PD	C	Other	100	1.370	1.507	10.0%
PA	50	PD	D	Other	100	1.370	1.534	12.0%
PA	50	PD	E	Other	100	1.370	1.534	12.0%
PA	50	PD	A	BIPD	L-50, I-5	1.020	0.969	-5.0%
PA	50	PD	B	BIPD	L-50, I-5	1.020	0.969	-5.0%
PA	50	PD	C	BIPD	L-50, I-5	1.020	1.122	10.0%
PA	50	PD	D	BIPD	L-50, I-5	1.020	1.142	12.0%
PA	50	PD	E	BIPD	L-50, I-5	1.020	1.142	12.0%
PA	50	PD	A	Other	L-50, I-5	1.020	0.969	-5.0%
PA	50	PD	B	Other	L-50, I-5	1.020	0.969	-5.0%
PA	50	PD	C	Other	L-50, I-5	1.020	1.122	10.0%
PA	50	PD	D	Other	L-50, I-5	1.020	1.142	12.0%
PA	50	PD	E	Other	L-50, I-5	1.020	1.142	12.0%
PA	50	PD	A	BIPD	L-50, I-10	1.140	1.083	-5.0%
PA	50	PD	B	BIPD	L-50, I-10	1.140	1.083	-5.0%
PA	50	PD	C	BIPD	L-50, I-10	1.140	1.254	10.0%
PA	50	PD	D	BIPD	L-50, I-10	1.140	1.277	12.0%
PA	50	PD	E	BIPD	L-50, I-10	1.140	1.277	12.0%

**Kemper Auto
 Infinity Auto Insurance Company
 Limit Deductible**

PA	50	PD	A	Other	L-50, I-10	1.140	1.083	-5.0%
PA	50	PD	B	Other	L-50, I-10	1.140	1.083	-5.0%
PA	50	PD	C	Other	L-50, I-10	1.140	1.254	10.0%
PA	50	PD	D	Other	L-50, I-10	1.140	1.277	12.0%
PA	50	PD	E	Other	L-50, I-10	1.140	1.277	12.0%
PA	50	PD	A	BIPD	L-50, I-15	1.162	1.104	-5.0%
PA	50	PD	B	BIPD	L-50, I-15	1.162	1.104	-5.0%
PA	50	PD	C	BIPD	L-50, I-15	1.162	1.278	10.0%
PA	50	PD	D	BIPD	L-50, I-15	1.162	1.301	12.0%
PA	50	PD	E	BIPD	L-50, I-15	1.162	1.301	12.0%
PA	50	PD	A	Other	L-50, I-15	1.162	1.104	-5.0%
PA	50	PD	B	Other	L-50, I-15	1.162	1.104	-5.0%
PA	50	PD	C	Other	L-50, I-15	1.162	1.278	10.0%
PA	50	PD	D	Other	L-50, I-15	1.162	1.301	12.0%
PA	50	PD	E	Other	L-50, I-15	1.162	1.301	12.0%
PA	50	PD	A	BIPD	L-50, I-25	1.210	1.150	-5.0%
PA	50	PD	B	BIPD	L-50, I-25	1.210	1.150	-5.0%
PA	50	PD	C	BIPD	L-50, I-25	1.210	1.331	10.0%
PA	50	PD	D	BIPD	L-50, I-25	1.210	1.355	12.0%
PA	50	PD	E	BIPD	L-50, I-25	1.210	1.355	12.0%
PA	50	PD	A	Other	L-50, I-25	1.210	1.150	-5.0%
PA	50	PD	B	Other	L-50, I-25	1.210	1.150	-5.0%
PA	50	PD	C	Other	L-50, I-25	1.210	1.331	10.0%
PA	50	PD	D	Other	L-50, I-25	1.210	1.355	12.0%
PA	50	PD	E	Other	L-50, I-25	1.210	1.355	12.0%
PA	50	UM	A	BIPD	15/30	1.000	0.950	-5.0%
PA	50	UM	B	BIPD	15/30	1.000	0.950	-5.0%
PA	50	UM	C	BIPD	15/30	1.000	1.100	10.0%
PA	50	UM	D	BIPD	15/30	1.000	1.120	12.0%
PA	50	UM	E	BIPD	15/30	1.000	1.120	12.0%
PA	50	UM	A	Other	15/30	1.000	0.950	-5.0%
PA	50	UM	B	Other	15/30	1.000	0.950	-5.0%
PA	50	UM	C	Other	15/30	1.000	1.100	10.0%
PA	50	UM	D	Other	15/30	1.000	1.120	12.0%
PA	50	UM	E	Other	15/30	1.000	1.120	12.0%
PA	50	UM	A	BIPD	25/50	1.330	1.264	-5.0%
PA	50	UM	B	BIPD	25/50	1.330	1.264	-5.0%
PA	50	UM	C	BIPD	25/50	1.330	1.463	10.0%
PA	50	UM	D	BIPD	25/50	1.330	1.490	12.0%
PA	50	UM	E	BIPD	25/50	1.330	1.490	12.0%
PA	50	UM	A	Other	25/50	1.330	1.264	-5.0%
PA	50	UM	B	Other	25/50	1.330	1.264	-5.0%
PA	50	UM	C	Other	25/50	1.330	1.463	10.0%
PA	50	UM	D	Other	25/50	1.330	1.490	12.0%
PA	50	UM	E	Other	25/50	1.330	1.490	12.0%
PA	50	UM	A	BIPD	50/100	1.720	1.634	-5.0%
PA	50	UM	B	BIPD	50/100	1.720	1.634	-5.0%
PA	50	UM	C	BIPD	50/100	1.720	1.892	10.0%
PA	50	UM	D	BIPD	50/100	1.720	1.926	12.0%

**Kemper Auto
 Infinity Auto Insurance Company
 Limit Deductible**

PA	50	UM	E	BIPD	50/100	1.720	1.926	12.0%
PA	50	UM	A	Other	50/100	1.720	1.634	-5.0%
PA	50	UM	B	Other	50/100	1.720	1.634	-5.0%
PA	50	UM	C	Other	50/100	1.720	1.892	10.0%
PA	50	UM	D	Other	50/100	1.720	1.926	12.0%
PA	50	UM	E	Other	50/100	1.720	1.926	12.0%
PA	50	UM	A	BIPD	100/300	2.577	2.448	-5.0%
PA	50	UM	B	BIPD	100/300	2.577	2.448	-5.0%
PA	50	UM	C	BIPD	100/300	2.577	2.835	10.0%
PA	50	UM	D	BIPD	100/300	2.577	2.886	12.0%
PA	50	UM	E	BIPD	100/300	2.577	2.886	12.0%
PA	50	UM	A	Other	100/300	2.577	2.448	-5.0%
PA	50	UM	B	Other	100/300	2.577	2.448	-5.0%
PA	50	UM	C	Other	100/300	2.577	2.835	10.0%
PA	50	UM	D	Other	100/300	2.577	2.886	12.0%
PA	50	UM	E	Other	100/300	2.577	2.886	12.0%
PA	50	UMS	A	BIPD	15/30	1.000	0.950	-5.0%
PA	50	UMS	B	BIPD	15/30	1.000	0.950	-5.0%
PA	50	UMS	C	BIPD	15/30	1.000	1.100	10.0%
PA	50	UMS	D	BIPD	15/30	1.000	1.120	12.0%
PA	50	UMS	E	BIPD	15/30	1.000	1.120	12.0%
PA	50	UMS	A	Other	15/30	1.000	0.950	-5.0%
PA	50	UMS	B	Other	15/30	1.000	0.950	-5.0%
PA	50	UMS	C	Other	15/30	1.000	1.100	10.0%
PA	50	UMS	D	Other	15/30	1.000	1.120	12.0%
PA	50	UMS	E	Other	15/30	1.000	1.120	12.0%
PA	50	UMS	A	BIPD	25/50	1.330	1.264	-5.0%
PA	50	UMS	B	BIPD	25/50	1.330	1.264	-5.0%
PA	50	UMS	C	BIPD	25/50	1.330	1.463	10.0%
PA	50	UMS	D	BIPD	25/50	1.330	1.490	12.0%
PA	50	UMS	E	BIPD	25/50	1.330	1.490	12.0%
PA	50	UMS	A	Other	25/50	1.330	1.264	-5.0%
PA	50	UMS	B	Other	25/50	1.330	1.264	-5.0%
PA	50	UMS	C	Other	25/50	1.330	1.463	10.0%
PA	50	UMS	D	Other	25/50	1.330	1.490	12.0%
PA	50	UMS	E	Other	25/50	1.330	1.490	12.0%
PA	50	UMS	A	BIPD	50/100	2.064	1.961	-5.0%
PA	50	UMS	B	BIPD	50/100	2.064	1.961	-5.0%
PA	50	UMS	C	BIPD	50/100	2.064	2.270	10.0%
PA	50	UMS	D	BIPD	50/100	2.064	2.312	12.0%
PA	50	UMS	E	BIPD	50/100	2.064	2.312	12.0%
PA	50	UMS	A	Other	50/100	2.064	1.961	-5.0%
PA	50	UMS	B	Other	50/100	2.064	1.961	-5.0%
PA	50	UMS	C	Other	50/100	2.064	2.270	10.0%
PA	50	UMS	D	Other	50/100	2.064	2.312	12.0%
PA	50	UMS	E	Other	50/100	2.064	2.312	12.0%
PA	50	UMS	A	BIPD	100/300	2.812	2.671	-5.0%
PA	50	UMS	B	BIPD	100/300	2.812	2.671	-5.0%
PA	50	UMS	C	BIPD	100/300	2.812	3.093	10.0%

Kemper Auto
Infinity Auto Insurance Company
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PA	50	UMS	D	BIPD	100/300	2.812	3.149	12.0%
PA	50	UMS	E	BIPD	100/300	2.812	3.149	12.0%
PA	50	UMS	A	Other	100/300	2.812	2.671	-5.0%
PA	50	UMS	B	Other	100/300	2.812	2.671	-5.0%
PA	50	UMS	C	Other	100/300	2.812	3.093	10.0%
PA	50	UMS	D	Other	100/300	2.812	3.149	12.0%
PA	50	UMS	E	Other	100/300	2.812	3.149	12.0%
PA	50	UIM	A	BIPD	15/30	1.000	0.950	-5.0%
PA	50	UIM	B	BIPD	15/30	1.000	0.950	-5.0%
PA	50	UIM	C	BIPD	15/30	1.000	1.100	10.0%
PA	50	UIM	D	BIPD	15/30	1.000	1.120	12.0%
PA	50	UIM	E	BIPD	15/30	1.000	1.120	12.0%
PA	50	UIM	A	Other	15/30	1.000	0.950	-5.0%
PA	50	UIM	B	Other	15/30	1.000	0.950	-5.0%
PA	50	UIM	C	Other	15/30	1.000	1.100	10.0%
PA	50	UIM	D	Other	15/30	1.000	1.120	12.0%
PA	50	UIM	E	Other	15/30	1.000	1.120	12.0%
PA	50	UIM	A	BIPD	25/50	1.400	1.330	-5.0%
PA	50	UIM	B	BIPD	25/50	1.400	1.330	-5.0%
PA	50	UIM	C	BIPD	25/50	1.400	1.540	10.0%
PA	50	UIM	D	BIPD	25/50	1.400	1.568	12.0%
PA	50	UIM	E	BIPD	25/50	1.400	1.568	12.0%
PA	50	UIM	A	Other	25/50	1.400	1.330	-5.0%
PA	50	UIM	B	Other	25/50	1.400	1.330	-5.0%
PA	50	UIM	C	Other	25/50	1.400	1.540	10.0%
PA	50	UIM	D	Other	25/50	1.400	1.568	12.0%
PA	50	UIM	E	Other	25/50	1.400	1.568	12.0%
PA	50	UIM	A	BIPD	50/100	2.400	2.280	-5.0%
PA	50	UIM	B	BIPD	50/100	2.400	2.280	-5.0%
PA	50	UIM	C	BIPD	50/100	2.400	2.640	10.0%
PA	50	UIM	D	BIPD	50/100	2.400	2.688	12.0%
PA	50	UIM	E	BIPD	50/100	2.400	2.688	12.0%
PA	50	UIM	A	Other	50/100	2.400	2.280	-5.0%
PA	50	UIM	B	Other	50/100	2.400	2.280	-5.0%
PA	50	UIM	C	Other	50/100	2.400	2.640	10.0%
PA	50	UIM	D	Other	50/100	2.400	2.688	12.0%
PA	50	UIM	E	Other	50/100	2.400	2.688	12.0%
PA	50	UIM	A	BIPD	100/300	3.600	3.420	-5.0%
PA	50	UIM	B	BIPD	100/300	3.600	3.420	-5.0%
PA	50	UIM	C	BIPD	100/300	3.600	3.960	10.0%
PA	50	UIM	D	BIPD	100/300	3.600	4.032	12.0%
PA	50	UIM	E	BIPD	100/300	3.600	4.032	12.0%
PA	50	UIM	A	Other	100/300	3.600	3.420	-5.0%
PA	50	UIM	B	Other	100/300	3.600	3.420	-5.0%
PA	50	UIM	C	Other	100/300	3.600	3.960	10.0%
PA	50	UIM	D	Other	100/300	3.600	4.032	12.0%
PA	50	UIM	E	Other	100/300	3.600	4.032	12.0%
PA	50	UIS	A	BIPD	15/30	1.000	0.950	-5.0%
PA	50	UIS	B	BIPD	15/30	1.000	0.950	-5.0%

**Kemper Auto
 Infinity Auto Insurance Company
 Limit Deductible**

PA	50	UIS	C	BIPD	15/30	1.000	1.100	10.0%
PA	50	UIS	D	BIPD	15/30	1.000	1.120	12.0%
PA	50	UIS	E	BIPD	15/30	1.000	1.120	12.0%
PA	50	UIS	A	Other	15/30	1.000	0.950	-5.0%
PA	50	UIS	B	Other	15/30	1.000	0.950	-5.0%
PA	50	UIS	C	Other	15/30	1.000	1.100	10.0%
PA	50	UIS	D	Other	15/30	1.000	1.120	12.0%
PA	50	UIS	E	Other	15/30	1.000	1.120	12.0%
PA	50	UIS	A	BIPD	25/50	1.400	1.330	-5.0%
PA	50	UIS	B	BIPD	25/50	1.400	1.330	-5.0%
PA	50	UIS	C	BIPD	25/50	1.400	1.540	10.0%
PA	50	UIS	D	BIPD	25/50	1.400	1.568	12.0%
PA	50	UIS	E	BIPD	25/50	1.400	1.568	12.0%
PA	50	UIS	A	Other	25/50	1.400	1.330	-5.0%
PA	50	UIS	B	Other	25/50	1.400	1.330	-5.0%
PA	50	UIS	C	Other	25/50	1.400	1.540	10.0%
PA	50	UIS	D	Other	25/50	1.400	1.568	12.0%
PA	50	UIS	E	Other	25/50	1.400	1.568	12.0%
PA	50	UIS	A	BIPD	50/100	2.400	2.280	-5.0%
PA	50	UIS	B	BIPD	50/100	2.400	2.280	-5.0%
PA	50	UIS	C	BIPD	50/100	2.400	2.640	10.0%
PA	50	UIS	D	BIPD	50/100	2.400	2.688	12.0%
PA	50	UIS	E	BIPD	50/100	2.400	2.688	12.0%
PA	50	UIS	A	Other	50/100	2.400	2.280	-5.0%
PA	50	UIS	B	Other	50/100	2.400	2.280	-5.0%
PA	50	UIS	C	Other	50/100	2.400	2.640	10.0%
PA	50	UIS	D	Other	50/100	2.400	2.688	12.0%
PA	50	UIS	E	Other	50/100	2.400	2.688	12.0%
PA	50	UIS	A	BIPD	100/300	3.600	3.420	-5.0%
PA	50	UIS	B	BIPD	100/300	3.600	3.420	-5.0%
PA	50	UIS	C	BIPD	100/300	3.600	3.960	10.0%
PA	50	UIS	D	BIPD	100/300	3.600	4.032	12.0%
PA	50	UIS	E	BIPD	100/300	3.600	4.032	12.0%
PA	50	UIS	A	Other	100/300	3.600	3.420	-5.0%
PA	50	UIS	B	Other	100/300	3.600	3.420	-5.0%
PA	50	UIS	C	Other	100/300	3.600	3.960	10.0%
PA	50	UIS	D	Other	100/300	3.600	4.032	12.0%
PA	50	UIS	E	Other	100/300	3.600	4.032	12.0%
PA	50	MED	A	BIPD	5	1.000	0.950	-5.0%
PA	50	MED	B	BIPD	5	1.000	0.950	-5.0%
PA	50	MED	C	BIPD	5	1.000	1.100	10.0%
PA	50	MED	D	BIPD	5	1.000	1.120	12.0%
PA	50	MED	E	BIPD	5	1.000	1.120	12.0%
PA	50	MED	A	Other	5	1.000	0.950	-5.0%
PA	50	MED	B	Other	5	1.000	0.950	-5.0%
PA	50	MED	C	Other	5	1.000	1.100	10.0%
PA	50	MED	D	Other	5	1.000	1.120	12.0%
PA	50	MED	E	Other	5	1.000	1.120	12.0%
PA	50	MED	A	BIPD	10	1.370	1.302	-5.0%

**Kemper Auto
 Infinity Auto Insurance Company
 Limit Deductible**

PA	50	MED	B	BIPD	10	1.370	1.302	-5.0%
PA	50	MED	C	BIPD	10	1.370	1.507	10.0%
PA	50	MED	D	BIPD	10	1.370	1.534	12.0%
PA	50	MED	E	BIPD	10	1.370	1.534	12.0%
PA	50	MED	A	Other	10	1.370	1.302	-5.0%
PA	50	MED	B	Other	10	1.370	1.302	-5.0%
PA	50	MED	C	Other	10	1.370	1.507	10.0%
PA	50	MED	D	Other	10	1.370	1.534	12.0%
PA	50	MED	E	Other	10	1.370	1.534	12.0%
PA	50	MED	A	BIPD	25	1.900	1.805	-5.0%
PA	50	MED	B	BIPD	25	1.900	1.805	-5.0%
PA	50	MED	C	BIPD	25	1.900	2.090	10.0%
PA	50	MED	D	BIPD	25	1.900	2.128	12.0%
PA	50	MED	E	BIPD	25	1.900	2.128	12.0%
PA	50	MED	A	Other	25	1.900	1.805	-5.0%
PA	50	MED	B	Other	25	1.900	1.805	-5.0%
PA	50	MED	C	Other	25	1.900	2.090	10.0%
PA	50	MED	D	Other	25	1.900	2.128	12.0%
PA	50	MED	E	Other	25	1.900	2.128	12.0%
PA	50	MED	A	BIPD	50	2.140	2.033	-5.0%
PA	50	MED	B	BIPD	50	2.140	2.033	-5.0%
PA	50	MED	C	BIPD	50	2.140	2.354	10.0%
PA	50	MED	D	BIPD	50	2.140	2.397	12.0%
PA	50	MED	E	BIPD	50	2.140	2.397	12.0%
PA	50	MED	A	Other	50	2.140	2.033	-5.0%
PA	50	MED	B	Other	50	2.140	2.033	-5.0%
PA	50	MED	C	Other	50	2.140	2.354	10.0%
PA	50	MED	D	Other	50	2.140	2.397	12.0%
PA	50	MED	E	Other	50	2.140	2.397	12.0%
PA	50	MED	A	BIPD	100	3.000	2.850	-5.0%
PA	50	MED	B	BIPD	100	3.000	2.850	-5.0%
PA	50	MED	C	BIPD	100	3.000	3.300	10.0%
PA	50	MED	D	BIPD	100	3.000	3.360	12.0%
PA	50	MED	E	BIPD	100	3.000	3.360	12.0%
PA	50	MED	A	Other	100	3.000	2.850	-5.0%
PA	50	MED	B	Other	100	3.000	2.850	-5.0%
PA	50	MED	C	Other	100	3.000	3.300	10.0%
PA	50	MED	D	Other	100	3.000	3.360	12.0%
PA	50	MED	E	Other	100	3.000	3.360	12.0%
PA	50	INC	A	BIPD	5	1.000	0.950	-5.0%
PA	50	INC	B	BIPD	5	1.000	0.950	-5.0%
PA	50	INC	C	BIPD	5	1.000	1.100	10.0%
PA	50	INC	D	BIPD	5	1.000	1.120	12.0%
PA	50	INC	E	BIPD	5	1.000	1.120	12.0%
PA	50	INC	A	Other	5	1.000	0.950	-5.0%
PA	50	INC	B	Other	5	1.000	0.950	-5.0%
PA	50	INC	C	Other	5	1.000	1.100	10.0%
PA	50	INC	D	Other	5	1.000	1.120	12.0%
PA	50	INC	E	Other	5	1.000	1.120	12.0%

**Kemper Auto
 Infinity Auto Insurance Company
 Limit Deductible**

PA	50	INC	A	BIPD	15	1.430	1.359	-5.0%
PA	50	INC	B	BIPD	15	1.430	1.359	-5.0%
PA	50	INC	C	BIPD	15	1.430	1.573	10.0%
PA	50	INC	D	BIPD	15	1.430	1.602	12.0%
PA	50	INC	E	BIPD	15	1.430	1.602	12.0%
PA	50	INC	A	Other	15	1.430	1.359	-5.0%
PA	50	INC	B	Other	15	1.430	1.359	-5.0%
PA	50	INC	C	Other	15	1.430	1.573	10.0%
PA	50	INC	D	Other	15	1.430	1.602	12.0%
PA	50	INC	E	Other	15	1.430	1.602	12.0%
PA	50	INC	A	BIPD	25	1.790	1.701	-5.0%
PA	50	INC	B	BIPD	25	1.790	1.701	-5.0%
PA	50	INC	C	BIPD	25	1.790	1.969	10.0%
PA	50	INC	D	BIPD	25	1.790	2.005	12.0%
PA	50	INC	E	BIPD	25	1.790	2.005	12.0%
PA	50	INC	A	Other	25	1.790	1.701	-5.0%
PA	50	INC	B	Other	25	1.790	1.701	-5.0%
PA	50	INC	C	Other	25	1.790	1.969	10.0%
PA	50	INC	D	Other	25	1.790	2.005	12.0%
PA	50	INC	E	Other	25	1.790	2.005	12.0%
PA	50	INC	A	BIPD	50	2.140	2.033	-5.0%
PA	50	INC	B	BIPD	50	2.140	2.033	-5.0%
PA	50	INC	C	BIPD	50	2.140	2.354	10.0%
PA	50	INC	D	BIPD	50	2.140	2.397	12.0%
PA	50	INC	E	BIPD	50	2.140	2.397	12.0%
PA	50	INC	A	Other	50	2.140	2.033	-5.0%
PA	50	INC	B	Other	50	2.140	2.033	-5.0%
PA	50	INC	C	Other	50	2.140	2.354	10.0%
PA	50	INC	D	Other	50	2.140	2.397	12.0%
PA	50	INC	E	Other	50	2.140	2.397	12.0%
PA	50	ACC	A	BIPD	5	1.000	0.950	-5.0%
PA	50	ACC	B	BIPD	5	1.000	0.950	-5.0%
PA	50	ACC	C	BIPD	5	1.000	1.100	10.0%
PA	50	ACC	D	BIPD	5	1.000	1.120	12.0%
PA	50	ACC	E	BIPD	5	1.000	1.120	12.0%
PA	50	ACC	A	Other	5	1.000	0.950	-5.0%
PA	50	ACC	B	Other	5	1.000	0.950	-5.0%
PA	50	ACC	C	Other	5	1.000	1.100	10.0%
PA	50	ACC	D	Other	5	1.000	1.120	12.0%
PA	50	ACC	E	Other	5	1.000	1.120	12.0%
PA	50	ACC	A	BIPD	15	1.500	1.425	-5.0%
PA	50	ACC	B	BIPD	15	1.500	1.425	-5.0%
PA	50	ACC	C	BIPD	15	1.500	1.650	10.0%
PA	50	ACC	D	BIPD	15	1.500	1.680	12.0%
PA	50	ACC	E	BIPD	15	1.500	1.680	12.0%
PA	50	ACC	A	Other	15	1.500	1.425	-5.0%
PA	50	ACC	B	Other	15	1.500	1.425	-5.0%
PA	50	ACC	C	Other	15	1.500	1.650	10.0%
PA	50	ACC	D	Other	15	1.500	1.680	12.0%

**Kemper Auto
Infinity Auto Insurance Company
Limit Deductible**

PA	50	ACC	E	Other	15	1.500	1.680	12.0%
PA	50	ACC	A	BIPD	25	2.500	2.375	-5.0%
PA	50	ACC	B	BIPD	25	2.500	2.375	-5.0%
PA	50	ACC	C	BIPD	25	2.500	2.750	10.0%
PA	50	ACC	D	BIPD	25	2.500	2.800	12.0%
PA	50	ACC	E	BIPD	25	2.500	2.800	12.0%
PA	50	ACC	A	Other	25	2.500	2.375	-5.0%
PA	50	ACC	B	Other	25	2.500	2.375	-5.0%
PA	50	ACC	C	Other	25	2.500	2.750	10.0%
PA	50	ACC	D	Other	25	2.500	2.800	12.0%
PA	50	ACC	E	Other	25	2.500	2.800	12.0%
PA	50	FUN	A	BIPD	1500	1.000	0.950	-5.0%
PA	50	FUN	B	BIPD	1500	1.000	0.950	-5.0%
PA	50	FUN	C	BIPD	1500	1.000	1.100	10.0%
PA	50	FUN	D	BIPD	1500	1.000	1.120	12.0%
PA	50	FUN	E	BIPD	1500	1.000	1.120	12.0%
PA	50	FUN	A	Other	1500	1.000	0.950	-5.0%
PA	50	FUN	B	Other	1500	1.000	0.950	-5.0%
PA	50	FUN	C	Other	1500	1.000	1.100	10.0%
PA	50	FUN	D	Other	1500	1.000	1.120	12.0%
PA	50	FUN	E	Other	1500	1.000	1.120	12.0%
PA	50	FUN	A	BIPD	2500	1.330	1.264	-5.0%
PA	50	FUN	B	BIPD	2500	1.330	1.264	-5.0%
PA	50	FUN	C	BIPD	2500	1.330	1.463	10.0%
PA	50	FUN	D	BIPD	2500	1.330	1.490	12.0%
PA	50	FUN	E	BIPD	2500	1.330	1.490	12.0%
PA	50	FUN	A	Other	2500	1.330	1.264	-5.0%
PA	50	FUN	B	Other	2500	1.330	1.264	-5.0%
PA	50	FUN	C	Other	2500	1.330	1.463	10.0%
PA	50	FUN	D	Other	2500	1.330	1.490	12.0%
PA	50	FUN	E	Other	2500	1.330	1.490	12.0%
PA	50	CPI	A	BIPD	177.5	1.000	0.950	-5.0%
PA	50	CPI	B	BIPD	177.5	1.000	0.950	-5.0%
PA	50	CPI	C	BIPD	177.5	1.000	1.100	10.0%
PA	50	CPI	D	BIPD	177.5	1.000	1.120	12.0%
PA	50	CPI	E	BIPD	177.5	1.000	1.120	12.0%
PA	50	CPI	A	Other	177.5	1.000	0.950	-5.0%
PA	50	CPI	B	Other	177.5	1.000	0.950	-5.0%
PA	50	CPI	C	Other	177.5	1.000	1.100	10.0%
PA	50	CPI	D	Other	177.5	1.000	1.120	12.0%
PA	50	CPI	E	Other	177.5	1.000	1.120	12.0%
PA	50	XMD	A	BIPD	1MM	1.000	0.950	-5.0%
PA	50	XMD	B	BIPD	1MM	1.000	0.950	-5.0%
PA	50	XMD	C	BIPD	1MM	1.000	1.100	10.0%
PA	50	XMD	D	BIPD	1MM	1.000	1.120	12.0%
PA	50	XMD	E	BIPD	1MM	1.000	1.120	12.0%
PA	50	XMD	A	Other	1MM	1.000	0.950	-5.0%
PA	50	XMD	B	Other	1MM	1.000	0.950	-5.0%
PA	50	XMD	C	Other	1MM	1.000	1.100	10.0%

**Kemper Auto
 Infinity Auto Insurance Company
 Limit Deductible**

PA	50	XMD	D	Other	1MM	1.000	1.120	12.0%
PA	50	XMD	E	Other	1MM	1.000	1.120	12.0%
PA	50	COM	A	Other	100	1.900	1.805	-5.0%
PA	50	COM	B	Other	100	1.900	1.805	-5.0%
PA	50	COM	C	Other	100	1.900	2.090	10.0%
PA	50	COM	D	Other	100	1.900	2.128	12.0%
PA	50	COM	E	Other	100	1.900	2.128	12.0%
PA	50	COM	A	Other	250	1.470	1.397	-5.0%
PA	50	COM	B	Other	250	1.470	1.397	-5.0%
PA	50	COM	C	Other	250	1.470	1.617	10.0%
PA	50	COM	D	Other	250	1.470	1.646	12.0%
PA	50	COM	E	Other	250	1.470	1.646	12.0%
PA	50	COM	A	Other	500	1.000	0.950	-5.0%
PA	50	COM	B	Other	500	1.000	0.950	-5.0%
PA	50	COM	C	Other	500	1.000	1.100	10.0%
PA	50	COM	D	Other	500	1.000	1.120	12.0%
PA	50	COM	E	Other	500	1.000	1.120	12.0%
PA	50	COM	A	Other	750	0.903	0.858	-5.0%
PA	50	COM	B	Other	750	0.903	0.858	-5.0%
PA	50	COM	C	Other	750	0.903	0.993	10.0%
PA	50	COM	D	Other	750	0.903	1.011	12.0%
PA	50	COM	E	Other	750	0.903	1.011	12.0%
PA	50	COM	A	Other	1000	0.808	0.768	-5.0%
PA	50	COM	B	Other	1000	0.808	0.768	-5.0%
PA	50	COM	C	Other	1000	0.808	0.889	10.0%
PA	50	COM	D	Other	1000	0.808	0.905	12.0%
PA	50	COM	E	Other	1000	0.808	0.905	12.0%
PA	50	COM	A	Other	1500	0.713	0.677	-5.0%
PA	50	COM	B	Other	1500	0.713	0.677	-5.0%
PA	50	COM	C	Other	1500	0.713	0.784	10.0%
PA	50	COM	D	Other	1500	0.713	0.799	12.0%
PA	50	COM	E	Other	1500	0.713	0.799	12.0%
PA	50	COL	A	Other	100	1.370	1.302	-5.0%
PA	50	COL	B	Other	100	1.370	1.302	-5.0%
PA	50	COL	C	Other	100	1.370	1.507	10.0%
PA	50	COL	D	Other	100	1.370	1.534	12.0%
PA	50	COL	E	Other	100	1.370	1.534	12.0%
PA	50	COL	A	Other	250	1.281	1.217	-5.0%
PA	50	COL	B	Other	250	1.281	1.217	-5.0%
PA	50	COL	C	Other	250	1.281	1.409	10.0%
PA	50	COL	D	Other	250	1.281	1.435	12.0%
PA	50	COL	E	Other	250	1.281	1.435	12.0%
PA	50	COL	A	Other	500	1.000	0.950	-5.0%
PA	50	COL	B	Other	500	1.000	0.950	-5.0%
PA	50	COL	C	Other	500	1.000	1.100	10.0%
PA	50	COL	D	Other	500	1.000	1.120	12.0%
PA	50	COL	E	Other	500	1.000	1.120	12.0%
PA	50	COL	A	Other	750	0.808	0.768	-5.0%
PA	50	COL	B	Other	750	0.808	0.768	-5.0%

**Kemper Auto
 Infinity Auto Insurance Company
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PA	50	COL	C	Other	750	0.808	0.889	10.0%
PA	50	COL	D	Other	750	0.808	0.905	12.0%
PA	50	COL	E	Other	750	0.808	0.905	12.0%
PA	50	COL	A	Other	1000	0.665	0.632	-5.0%
PA	50	COL	B	Other	1000	0.665	0.632	-5.0%
PA	50	COL	C	Other	1000	0.665	0.732	10.0%
PA	50	COL	D	Other	1000	0.665	0.745	12.0%
PA	50	COL	E	Other	1000	0.665	0.745	12.0%
PA	50	COL	A	Other	1500	0.618	0.587	-5.0%
PA	50	COL	B	Other	1500	0.618	0.587	-5.0%
PA	50	COL	C	Other	1500	0.618	0.680	10.0%
PA	50	COL	D	Other	1500	0.618	0.692	12.0%
PA	50	COL	E	Other	1500	0.618	0.692	12.0%
PA	50	REN	A	BIPD	20/600	1.000	0.950	-5.0%
PA	50	REN	B	BIPD	20/600	1.000	0.950	-5.0%
PA	50	REN	C	BIPD	20/600	1.000	1.100	10.0%
PA	50	REN	D	BIPD	20/600	1.000	1.120	12.0%
PA	50	REN	E	BIPD	20/600	1.000	1.120	12.0%
PA	50	REN	A	Other	20/600	1.000	0.950	-5.0%
PA	50	REN	B	Other	20/600	1.000	0.950	-5.0%
PA	50	REN	C	Other	20/600	1.000	1.100	10.0%
PA	50	REN	D	Other	20/600	1.000	1.120	12.0%
PA	50	REN	E	Other	20/600	1.000	1.120	12.0%
PA	50	REN	A	BIPD	30/900	1.500	1.425	-5.0%
PA	50	REN	B	BIPD	30/900	1.500	1.425	-5.0%
PA	50	REN	C	BIPD	30/900	1.500	1.650	10.0%
PA	50	REN	D	BIPD	30/900	1.500	1.680	12.0%
PA	50	REN	E	BIPD	30/900	1.500	1.680	12.0%
PA	50	REN	A	Other	30/900	1.500	1.425	-5.0%
PA	50	REN	B	Other	30/900	1.500	1.425	-5.0%
PA	50	REN	C	Other	30/900	1.500	1.650	10.0%
PA	50	REN	D	Other	30/900	1.500	1.680	12.0%
PA	50	REN	E	Other	30/900	1.500	1.680	12.0%
PA	50	REN	A	BIPD	40/1200	2.000	1.900	-5.0%
PA	50	REN	B	BIPD	40/1200	2.000	1.900	-5.0%
PA	50	REN	C	BIPD	40/1200	2.000	2.200	10.0%
PA	50	REN	D	BIPD	40/1200	2.000	2.240	12.0%
PA	50	REN	E	BIPD	40/1200	2.000	2.240	12.0%
PA	50	REN	A	Other	40/1200	2.000	1.900	-5.0%
PA	50	REN	B	Other	40/1200	2.000	1.900	-5.0%
PA	50	REN	C	Other	40/1200	2.000	2.200	10.0%
PA	50	REN	D	Other	40/1200	2.000	2.240	12.0%
PA	50	REN	E	Other	40/1200	2.000	2.240	12.0%
PA	50	REN	A	BIPD	50/1500	2.500	2.375	-5.0%
PA	50	REN	B	BIPD	50/1500	2.500	2.375	-5.0%
PA	50	REN	C	BIPD	50/1500	2.500	2.750	10.0%
PA	50	REN	D	BIPD	50/1500	2.500	2.800	12.0%
PA	50	REN	E	BIPD	50/1500	2.500	2.800	12.0%
PA	50	REN	A	Other	50/1500	2.500	2.375	-5.0%

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PA	50	REN	B	Other	50/1500	2.500	2.375	-5.0%
PA	50	REN	C	Other	50/1500	2.500	2.750	10.0%
PA	50	REN	D	Other	50/1500	2.500	2.800	12.0%
PA	50	REN	E	Other	50/1500	2.500	2.800	12.0%
PA	50	RA	A	BIPD	75	1.000	0.950	-5.0%
PA	50	RA	B	BIPD	75	1.000	0.950	-5.0%
PA	50	RA	C	BIPD	75	1.000	1.100	10.0%
PA	50	RA	D	BIPD	75	1.000	1.120	12.0%
PA	50	RA	E	BIPD	75	1.000	1.120	12.0%
PA	50	RA	A	Other	75	1.000	0.950	-5.0%
PA	50	RA	B	Other	75	1.000	0.950	-5.0%
PA	50	RA	C	Other	75	1.000	1.100	10.0%
PA	50	RA	D	Other	75	1.000	1.120	12.0%
PA	50	RA	E	Other	75	1.000	1.120	12.0%
PA	50	TOW	A	BIPD	50	1.000	0.950	-5.0%
PA	50	TOW	B	BIPD	50	1.000	0.950	-5.0%
PA	50	TOW	C	BIPD	50	1.000	1.100	10.0%
PA	50	TOW	D	BIPD	50	1.000	1.120	12.0%
PA	50	TOW	E	BIPD	50	1.000	1.120	12.0%
PA	50	TOW	A	Other	50	1.000	0.950	-5.0%
PA	50	TOW	B	Other	50	1.000	0.950	-5.0%
PA	50	TOW	C	Other	50	1.000	1.100	10.0%
PA	50	TOW	D	Other	50	1.000	1.120	12.0%
PA	50	TOW	E	Other	50	1.000	1.120	12.0%
PA	50	TOW	A	BIPD	75	1.500	1.425	-5.0%
PA	50	TOW	B	BIPD	75	1.500	1.425	-5.0%
PA	50	TOW	C	BIPD	75	1.500	1.650	10.0%
PA	50	TOW	D	BIPD	75	1.500	1.680	12.0%
PA	50	TOW	E	BIPD	75	1.500	1.680	12.0%
PA	50	TOW	A	Other	75	1.500	1.425	-5.0%
PA	50	TOW	B	Other	75	1.500	1.425	-5.0%
PA	50	TOW	C	Other	75	1.500	1.650	10.0%
PA	50	TOW	D	Other	75	1.500	1.680	12.0%
PA	50	TOW	E	Other	75	1.500	1.680	12.0%
PA	50	SPE	A	BIPD	1-100	1.000	0.950	-5.0%
PA	50	SPE	B	BIPD	1-100	1.000	0.950	-5.0%
PA	50	SPE	C	BIPD	1-100	1.000	1.100	10.0%
PA	50	SPE	D	BIPD	1-100	1.000	1.120	12.0%
PA	50	SPE	E	BIPD	1-100	1.000	1.120	12.0%
PA	50	SPE	A	Other	1-100	1.000	0.950	-5.0%
PA	50	SPE	B	Other	1-100	1.000	0.950	-5.0%
PA	50	SPE	C	Other	1-100	1.000	1.100	10.0%
PA	50	SPE	D	Other	1-100	1.000	1.120	12.0%
PA	50	SPE	E	Other	1-100	1.000	1.120	12.0%
PA	50	SPE	A	BIPD	101-200	2.000	1.900	-5.0%
PA	50	SPE	B	BIPD	101-200	2.000	1.900	-5.0%
PA	50	SPE	C	BIPD	101-200	2.000	2.200	10.0%
PA	50	SPE	D	BIPD	101-200	2.000	2.240	12.0%
PA	50	SPE	E	BIPD	101-200	2.000	2.240	12.0%

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PA	50	SPE	A	Other	101-200	2.000	1.900	-5.0%
PA	50	SPE	B	Other	101-200	2.000	1.900	-5.0%
PA	50	SPE	C	Other	101-200	2.000	2.200	10.0%
PA	50	SPE	D	Other	101-200	2.000	2.240	12.0%
PA	50	SPE	E	Other	101-200	2.000	2.240	12.0%
PA	50	SPE	A	BIPD	201-500	5.000	4.750	-5.0%
PA	50	SPE	B	BIPD	201-500	5.000	4.750	-5.0%
PA	50	SPE	C	BIPD	201-500	5.000	5.500	10.0%
PA	50	SPE	D	BIPD	201-500	5.000	5.600	12.0%
PA	50	SPE	E	BIPD	201-500	5.000	5.600	12.0%
PA	50	SPE	A	Other	201-500	5.000	4.750	-5.0%
PA	50	SPE	B	Other	201-500	5.000	4.750	-5.0%
PA	50	SPE	C	Other	201-500	5.000	5.500	10.0%
PA	50	SPE	D	Other	201-500	5.000	5.600	12.0%
PA	50	SPE	E	Other	201-500	5.000	5.600	12.0%
PA	50	SPE	A	BIPD	501-1000	10.000	9.500	-5.0%
PA	50	SPE	B	BIPD	501-1000	10.000	9.500	-5.0%
PA	50	SPE	C	BIPD	501-1000	10.000	11.000	10.0%
PA	50	SPE	D	BIPD	501-1000	10.000	11.200	12.0%
PA	50	SPE	E	BIPD	501-1000	10.000	11.200	12.0%
PA	50	SPE	A	Other	501-1000	10.000	9.500	-5.0%
PA	50	SPE	B	Other	501-1000	10.000	9.500	-5.0%
PA	50	SPE	C	Other	501-1000	10.000	11.000	10.0%
PA	50	SPE	D	Other	501-1000	10.000	11.200	12.0%
PA	50	SPE	E	Other	501-1000	10.000	11.200	12.0%
PA	50	SPE	A	BIPD	1001-1500	15.000	14.250	-5.0%
PA	50	SPE	B	BIPD	1001-1500	15.000	14.250	-5.0%
PA	50	SPE	C	BIPD	1001-1500	15.000	16.500	10.0%
PA	50	SPE	D	BIPD	1001-1500	15.000	16.800	12.0%
PA	50	SPE	E	BIPD	1001-1500	15.000	16.800	12.0%
PA	50	SPE	A	Other	1001-1500	15.000	14.250	-5.0%
PA	50	SPE	B	Other	1001-1500	15.000	14.250	-5.0%
PA	50	SPE	C	Other	1001-1500	15.000	16.500	10.0%
PA	50	SPE	D	Other	1001-1500	15.000	16.800	12.0%
PA	50	SPE	E	Other	1001-1500	15.000	16.800	12.0%
PA	50	SPE	A	BIPD	1501-2000	20.000	19.000	-5.0%
PA	50	SPE	B	BIPD	1501-2000	20.000	19.000	-5.0%
PA	50	SPE	C	BIPD	1501-2000	20.000	22.000	10.0%
PA	50	SPE	D	BIPD	1501-2000	20.000	22.400	12.0%
PA	50	SPE	E	BIPD	1501-2000	20.000	22.400	12.0%
PA	50	SPE	A	Other	1501-2000	20.000	19.000	-5.0%
PA	50	SPE	B	Other	1501-2000	20.000	19.000	-5.0%
PA	50	SPE	C	Other	1501-2000	20.000	22.000	10.0%
PA	50	SPE	D	Other	1501-2000	20.000	22.400	12.0%
PA	50	SPE	E	Other	1501-2000	20.000	22.400	12.0%
PA	50	SPE	A	BIPD	2001-2500	25.000	23.750	-5.0%
PA	50	SPE	B	BIPD	2001-2500	25.000	23.750	-5.0%
PA	50	SPE	C	BIPD	2001-2500	25.000	27.500	10.0%
PA	50	SPE	D	BIPD	2001-2500	25.000	28.000	12.0%

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PA	50	SPE	E	BIPD	2001-2500	25.000	28.000	12.0%
PA	50	SPE	A	Other	2001-2500	25.000	23.750	-5.0%
PA	50	SPE	B	Other	2001-2500	25.000	23.750	-5.0%
PA	50	SPE	C	Other	2001-2500	25.000	27.500	10.0%
PA	50	SPE	D	Other	2001-2500	25.000	28.000	12.0%
PA	50	SPE	E	Other	2001-2500	25.000	28.000	12.0%
PA	50	SPE	A	BIPD	2501-5000	50.000	47.500	-5.0%
PA	50	SPE	B	BIPD	2501-5000	50.000	47.500	-5.0%
PA	50	SPE	C	BIPD	2501-5000	50.000	55.000	10.0%
PA	50	SPE	D	BIPD	2501-5000	50.000	56.000	12.0%
PA	50	SPE	E	BIPD	2501-5000	50.000	56.000	12.0%
PA	50	SPE	A	Other	2501-5000	50.000	47.500	-5.0%
PA	50	SPE	B	Other	2501-5000	50.000	47.500	-5.0%
PA	50	SPE	C	Other	2501-5000	50.000	55.000	10.0%
PA	50	SPE	D	Other	2501-5000	50.000	56.000	12.0%
PA	50	SPE	E	Other	2501-5000	50.000	56.000	12.0%

Kemper Auto
Infinity Auto Insurance Company
Support - Limits/Deductibles

Kemper Auto Countrywide

Pennsylvania Value Added 50

Risk Group	ECY Dist.	Cred 1084	Pure Premium	PP Rel	Incurred				Cred 1084	Pure Premium	PP Rel	CrdWgt PP	CrdWgt PP_Rel	Proposed Change%
					Loss+LAE	ECY	ECY Dist.	Claimants						
AB	69.1%	100.0%	172	0.92	303,833	2,028	25.8%	114	32.4%	150	0.65	165	0.74	-5.0%
C	24.2%	100.0%	209	1.12	724,853	2,554	32.5%	244	47.4%	284	1.22	245	1.10	10.0%
DE	6.6%	100.0%	254	1.36	796,399	3,287	41.8%	290	51.7%	242	1.04	248	1.12	12.0%
	100.0%	100.0%	186	1.00	1,825,086	7,869	100.0%	648	77.3%	232	1.00	222	1.00	7.0%

In developing our proposed limit/deductible factors, we analyzed all coverage combined Pennsylvania internal incurred loss data complemented with one accident year of fully credible all coverage combined countrywide incurred loss data to derive proposed limit/deductible factors by coverage.

Coverage	Accident Year Ending	2 YEAR WEIGHTED INDICATED CHANGE																									
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	
		Written Premium	Earned Premium	Policy Fee	Incurred Losses	Paid DCC	CAT/ Large Losses	Loss & DCC Ratio	Current Rate Level Factor	Premium Trend Factor	Earned Premium at CRL	LDF	A&O Factor	Loss Trend Factor	CAT/ Large Loss Factor	Trended Ultimate Loss & LAE	Trended Ult Loss & LAE Ratio	PLR	Indicated Change	Incurred Claimants	2 Year Weight Natural	2 Year Loss Ratio	2 Year Credibility 1084	Trended PLR	Credibility Weighted Loss Ratio	Credibility Weighted Indicated Change	
BI	09/30/20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	1.000	1.000	\$ -	1.031	1.165	1.044	1.000	\$ -	-	74.5%	-100.0%	-	0.0%	-	-	-	-	-	-
BI	09/30/21	\$ 2,899,280	\$ 1,010,955	\$ -	\$ 486,715	\$ 1,310	\$ -	48.3%	1.000	1.000	\$ 1,010,955	1.385	1.165	1.044	1.000	\$ 821,953	81.3%	74.5%	9.1%	89	100.0%	-	-	-	-	-	
BI	Total	\$ 2,899,280	\$ 1,010,955	\$ -	\$ 486,715	\$ 1,310	\$ -	48.3%	1.000	1.000	\$ 1,010,955				1.000	\$ 821,953	81.3%	74.5%	9.1%	89	100.0%	81.3%	28.7%	78.3%	79.1%	6.2%	
PD	09/30/20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	1.000	1.000	\$ -	1.006	1.165	0.922	1.000	\$ -	-	74.5%	-100.0%	-	0.0%	-	-	-	-	-	
PD	09/30/21	\$ 2,001,109	\$ 692,178	\$ -	\$ 492,596	\$ -	\$ -	71.2%	1.000	1.000	\$ 692,178	1.228	1.165	0.953	1.000	\$ 671,375	97.0%	74.5%	30.2%	290	100.0%	-	-	-	-	-	
PD	Total	\$ 2,001,109	\$ 692,178	\$ -	\$ 492,596	\$ -	\$ -	71.2%	1.000	1.000	\$ 692,178				1.000	\$ 671,375	97.0%	74.5%	30.2%	290	100.0%	97.0%	51.7%	71.8%	84.8%	13.9%	
FPB	09/30/20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	1.000	1.000	\$ -	1.421	1.165	1.136	1.000	\$ -	-	74.5%	-100.0%	-	0.0%	-	-	-	-	-	
FPB	09/30/21	\$ 1,810,865	\$ 633,019	\$ -	\$ 431,100	\$ 1	\$ -	68.1%	1.000	1.000	\$ 633,019	1.956	1.165	1.085	1.000	\$ 1,065,672	168.3%	74.5%	126.0%	158	100.0%	-	-	-	-	-	
FPB	Total	\$ 1,810,865	\$ 633,019	\$ -	\$ 431,100	\$ 1	\$ -	68.1%	1.000	1.000	\$ 633,019				1.000	\$ 1,065,672	168.3%	74.5%	126.0%	158	100.0%	168.3%	38.2%	79.7%	113.5%	52.4%	
UMBI	09/30/20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	1.000	1.000	\$ -	1.122	1.165	1.044	1.000	\$ -	-	74.5%	-100.0%	-	0.0%	-	-	-	-	-	
UMBI	09/30/21	\$ 91,708	\$ 32,813	\$ -	\$ 46,600	\$ -	\$ -	142.0%	1.000	1.000	\$ 32,813	2.392	1.165	1.044	1.000	\$ 135,551	413.1%	74.5%	454.5%	5	100.0%	-	-	-	-	-	
UMBI	Total	\$ 91,708	\$ 32,813	\$ -	\$ 46,600	\$ -	\$ -	142.0%	1.000	1.000	\$ 32,813				1.000	\$ 135,551	413.1%	74.5%	454.5%	5	100.0%	413.1%	6.8%	78.3%	101.0%	35.6%	
COM	09/30/20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	1.000	1.000	\$ -	1.008	1.165	1.170	1.000	\$ -	-	74.5%	-100.0%	-	0.0%	-	-	-	-	-	
COM	09/30/21	\$ 223,733	\$ 77,962	\$ -	\$ 56,754	\$ -	\$ -	72.8%	1.000	1.000	\$ 77,962	1.195	1.165	1.094	1.000	\$ 86,402	110.8%	74.5%	48.8%	27	100.0%	-	-	-	-	-	
COM	Total	\$ 223,733	\$ 77,962	\$ -	\$ 56,754	\$ -	\$ -	72.8%	1.000	1.000	\$ 77,962				1.000	\$ 86,402	110.8%	74.5%	48.8%	27	100.0%	110.8%	15.8%	79.4%	84.4%	13.3%	
COL	09/30/20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	1.000	1.000	\$ -	0.996	1.165	1.115	1.000	\$ -	-	74.5%	-100.0%	-	0.0%	-	-	-	-	-	
COL	09/30/21	\$ 1,212,862	\$ 434,504	\$ -	\$ 498,830	\$ -	\$ -	114.8%	1.000	1.000	\$ 434,504	0.967	1.165	1.077	1.000	\$ 604,999	139.2%	74.5%	86.9%	120	100.0%	-	-	-	-	-	
COL	Total	\$ 1,212,862	\$ 434,504	\$ -	\$ 498,830	\$ -	\$ -	114.8%	1.000	1.000	\$ 434,504				1.000	\$ 604,999	139.2%	74.5%	86.9%	120	100.0%	139.2%	33.3%	79.5%	99.4%	33.4%	

Calculations:
 (4)=Paid Loss + Change in Reserve - Salvage/Subro (16)= (15)/(10)
 (7)= [(4)+(5)-(6)]/(2)+(3) (18)= (16)/(17) - 1
 (10)= [(2)+(3)]*(8)/(9) (19)= Reported claims - claims closed without payment (22)= SQRT((19)/1084)
 (15)= [(4)+(5) - (6)]*(11)*(12)*(13)*(14) (21)= (22)+(1-(22))/(23) (24)= (21)*(22)+1-(22)/(23)
 (25)= (24)/(17) - 1
 B/IPD: 9.3%
 LIABILITY: 21.2%
 CP/CL: 30.3%
 OVERALL: 22.8%

Pennsylvania
Infinity Insurance Group
Private Passenger Auto
Value Added
CLEP by Accident Year

Exhibit 2

AY	CovGroup	EP by Rate Revision Dates		Rate Changes	EP at CRL	CRL Factor
		3/17/2021	Total	3/17/2021		
9/30/2020	BI	-	-	1.000	-	1.000
9/30/2020	PD	-	-	1.000	-	1.000
9/30/2020	FPB	-	-	1.000	-	1.000
9/30/2020	UMBI	-	-	1.000	-	1.000
9/30/2020	COM	-	-	1.000	-	1.000
9/30/2020	COL	-	-	1.000	-	1.000
9/30/2021	BI	1,010,955	1,010,955	1.000	1,010,955	1.000
9/30/2021	PD	692,178	692,178	1.000	692,178	1.000
9/30/2021	FPB	633,019	633,019	1.000	633,019	1.000
9/30/2021	UMBI	32,813	32,813	1.000	32,813	1.000
9/30/2021	COM	77,962	77,962	1.000	77,962	1.000
9/30/2021	COL	434,504	434,504	1.000	434,504	1.000

BI

FREQUENCY - REPORTED CLAIMS

Rolling	Fast Track	State	Credibility Weighted	
Qtr Fit	Freq	Freq	Credibility	Freq
16	-12.6%	-2.0%	100.0%	-2.0%
14	-14.0%	-1.0%	100.0%	-1.0%
12	-16.4%	0.5%	100.0%	0.5%
10	-20.2%	3.2%	100.0%	3.2%
8	-24.8%	7.8%	100.0%	7.8%
6	-30.0%	21.3%	100.0%	21.3%
4	-29.3%	33.7%	100.0%	33.7%
Present Selection				0.0%
Future Selection				2.0%

SEVERITY - AVERAGE LOSS

Rolling	Fast Track	State	Credibility Weighted	
Qtr Fit	Sev	Sev	Credibility	Sev
16	4.9%	1.0%	100.0%	1.0%
14	4.5%	0.1%	100.0%	0.1%
12	4.3%	-0.4%	100.0%	-0.4%
10	5.1%	0.2%	100.0%	0.2%
8	6.3%	3.5%	100.0%	3.5%
6	5.8%	5.8%	100.0%	5.8%
4	6.1%	3.4%	100.0%	3.4%
Present Selection				0.0%
Future Selection				3.0%

PURE PREMIUM

Rolling	Fast Track	State
Qtr Fit	PP	PP
16	-8.3%	-1.0%
14	-10.2%	-1.0%
12	-12.8%	0.1%
10	-16.1%	3.4%
8	-20.1%	11.6%
6	-25.9%	28.3%
4	-25.0%	38.2%
Present Selected		0.0%
Future Selected		5.1%

*BI Trend is used for UMBI

PD

FREQUENCY - REPORTED CLAIMS

Rolling	Fast Track	State	Credibility Weighted	
Qtr Fit	Freq	Freq	Credibility	Freq
16	-9.0%	-6.5%	100.0%	-6.5%
14	-10.8%	-6.9%	100.0%	-6.9%
12	-13.1%	-7.7%	100.0%	-7.7%
10	-16.2%	-8.9%	100.0%	-8.9%
8	-20.8%	-9.2%	100.0%	-9.2%
6	-26.9%	-1.3%	100.0%	-1.3%
4	-29.4%	13.3%	100.0%	13.3%
Present Selection				-6.0%
Future Selection				-6.0%

SEVERITY - AVERAGE LOSS

Rolling	Fast Track	State	Credibility Weighted	
Qtr Fit	Sev	Sev	Credibility	Sev
16	5.8%	4.4%	100.0%	4.4%
14	6.5%	4.2%	100.0%	4.2%
12	7.3%	3.9%	100.0%	3.9%
10	7.6%	3.6%	100.0%	3.6%
8	7.8%	2.8%	100.0%	2.8%
6	7.7%	0.6%	100.0%	0.6%
4	4.9%	-0.9%	100.0%	-0.9%
Present Selection				3.0%
Future Selection				2.5%

PURE PREMIUM

Rolling	Fast Track	State
Qtr Fit	PP	PP
16	-3.7%	-2.3%
14	-5.0%	-3.0%
12	-6.7%	-4.1%
10	-9.9%	-5.7%
8	-14.6%	-6.6%
6	-21.3%	-0.7%
4	-26.0%	12.2%
Present Selected		-3.2%
Future Selected		-3.7%

FPB

FREQUENCY - REPORTED CLAIMS

Rolling	Fast Track	State	Credibility Weighted	
Qtr Fit	Freq	Freq	Credibility	Freq
16	-9.9%	-7.2%	100.0%	-7.2%
14	-11.4%	-6.7%	100.0%	-6.7%
12	-13.4%	-5.6%	100.0%	-5.6%
10	-16.3%	-4.4%	100.0%	-4.4%
8	-20.4%	-1.5%	100.0%	-1.5%
6	-25.5%	9.8%	100.0%	9.8%
4	-22.9%	23.5%	100.0%	23.5%
Present Selection				-3.0%
Future Selection				-1.0%

SEVERITY - AVERAGE LOSS

Rolling	Fast Track	State	Credibility Weighted	
Qtr Fit	Sev	Sev	Credibility	Sev
16	0.7%	17.0%	100.0%	17.0%
14	0.9%	19.2%	100.0%	19.2%
12	0.7%	22.5%	100.0%	22.5%
10	0.5%	25.4%	100.0%	25.4%
8	2.4%	31.9%	100.0%	31.9%
6	7.2%	54.5%	100.0%	54.5%
4	14.9%	74.7%	100.0%	74.7%
Present Selection				8.0%
Future Selection				8.0%

PURE PREMIUM

Rolling	Fast Track	State
Qtr Fit	PP	PP
16	-9.2%	8.6%
14	-10.6%	11.3%
12	-12.8%	15.7%
10	-15.9%	19.8%
8	-18.5%	30.0%
6	-20.1%	69.6%
4	-11.4%	115.8%
Present Selected		4.8%
Future Selected		6.9%

COM

FREQUENCY - REPORTED CLAIMS

Rolling	Fast Track	State	Credibility Weighted	
Qtr Fit	Freq	Freq	Credibility	Freq
16	-0.2%	-3.0%	100.0%	-3.0%
14	-2.9%	-1.7%	100.0%	-1.7%
12	-6.3%	-0.3%	100.0%	-0.3%
10	-9.9%	0.4%	100.0%	0.4%
8	-14.2%	0.8%	100.0%	0.8%
6	-17.7%	4.0%	100.0%	4.0%
4	-10.9%	11.1%	100.0%	11.1%
Present Selection				0.0%
Future Selection				3.5%

SEVERITY - AVERAGE LOSS

Rolling	Fast Track	State	Credibility Weighted	
Qtr Fit	Sev	Sev	Credibility	Sev
16	7.9%	9.0%	100.0%	9.0%
14	10.0%	9.7%	100.0%	9.7%
12	11.7%	10.1%	100.0%	10.1%
10	12.3%	9.5%	100.0%	9.5%
8	10.2%	7.4%	100.0%	7.4%
6	8.7%	2.6%	100.0%	2.6%
4	7.3%	-1.9%	100.0%	-1.9%
Present Selection				7.0%
Future Selection				3.0%

PURE PREMIUM

Rolling	Fast Track	State
Qtr Fit	PP	PP
16	7.7%	5.7%
14	6.8%	7.8%
12	4.7%	9.7%
10	1.1%	9.9%
8	-5.4%	8.3%
6	-10.5%	6.7%
4	-4.4%	8.9%
Present Selected		7.0%
Future Selected		6.6%

COL

FREQUENCY - REPORTED CLAIMS

Rolling	Fast Track	State	Credibility Weighted	
Qtr Fit	Freq	Freq	Credibility	Freq
16	-4.5%	-7.5%	100.0%	-7.5%
14	-6.7%	-7.0%	100.0%	-7.0%
12	-8.9%	-6.2%	100.0%	-6.2%
10	-11.5%	-5.0%	100.0%	-5.0%
8	-14.9%	-1.4%	100.0%	-1.4%
6	-19.4%	12.4%	100.0%	12.4%
4	-15.8%	30.7%	100.0%	30.7%
Present Selection				-5.0%
Future Selection				-3.0%

SEVERITY - AVERAGE LOSS

Rolling	Fast Track	State	Credibility Weighted	
Qtr Fit	Sev	Sev	Credibility	Sev
16	1.3%	7.9%	100.0%	7.9%
14	2.1%	9.3%	100.0%	9.3%
12	1.6%	11.1%	100.0%	11.1%
10	1.0%	12.7%	100.0%	12.7%
8	1.2%	14.0%	100.0%	14.0%
6	2.1%	17.7%	100.0%	17.7%
4	7.9%	28.1%	100.0%	28.1%
Present Selection				9.0%
Future Selection				10.0%

PURE PREMIUM

Rolling	Fast Track	State
Qtr Fit	PP	PP
16	-3.3%	-0.2%
14	-4.8%	1.6%
12	-7.5%	4.2%
10	-10.6%	7.1%
8	-13.9%	12.4%
6	-17.7%	32.3%
4	-9.1%	67.4%
Present Selected		3.6%
Future Selected		6.7%

Notes:

- (1) Loss Trend considerations exclude quarters 2020Q2 through 2020Q4 which are heavily impacted by COVID.
- (2) For PD, COL and COM the credibility weighted reported freq uses Fast Track paid freq as reported Fast Track data is unavailable.

Countrywide
 Infinity Insurance Group
 Private Passenger Auto
 Loss Trend Factors

Exhibit 3.2

Program	COV	AY Ending Date	Trend Period		Annual Trend		Loss Trend Factor		
			Present	Future	Present	Future	Present	Future	Total
PA VA50	BI	9/30/2020	1.500	0.869	0.0%	5.1%	1.000	1.044	1.044
PA VA50	BI	9/30/2021	0.500	0.869	0.0%	5.1%	1.000	1.044	1.044
PA VA50	PD	9/30/2020	1.500	0.869	-3.2%	-3.7%	0.953	0.968	0.922
PA VA50	PD	9/30/2021	0.500	0.869	-3.2%	-3.7%	0.984	0.968	0.953
PA VA50	FPB	9/30/2020	1.500	0.869	4.8%	6.9%	1.072	1.060	1.136
PA VA50	FPB	9/30/2021	0.500	0.869	4.8%	6.9%	1.024	1.060	1.085
PA VA50	UMBI	9/30/2020	1.500	0.869	0.0%	5.1%	1.000	1.044	1.044
PA VA50	UMBI	9/30/2021	0.500	0.869	0.0%	5.1%	1.000	1.044	1.044
PA VA50	COM	9/30/2020	1.500	0.869	7.0%	6.6%	1.107	1.057	1.170
PA VA50	COM	9/30/2021	0.500	0.869	7.0%	6.6%	1.034	1.057	1.094
PA VA50	COL	9/30/2020	1.500	0.869	3.6%	6.7%	1.054	1.058	1.115
PA VA50	COL	9/30/2021	0.500	0.869	3.6%	6.7%	1.018	1.058	1.077

Present Trend Periods:

Accident Year Ending 09/30/2020 losses are trended from the midpoint of 03/30/2020 to the State data ending date of 09/30/2021.

Accident Year Ending 09/30/2021 losses are trended from the midpoint of 03/30/2021 to the State data ending date of 09/30/2021.

Future Trend Period:

Accident Year losses are trended from the State data ending date of 09/30/2021 to 6.92 months past the Pricing Period Effective date of 01/15/2022, or 0.870 years.

Note: The Future Trend period is capped at 1.00.

Countrywide
 Infinity Insurance Group
 Private Passenger Auto
 Incurred Loss Development

Exhibit 4.1

Accident Year	BI			PD			FPB			UMBI		
	IL+DCC	Ultimate IL+DCC	Final LDF	IL+DCC	Ultimate IL+DCC	Final LDF	IL+DCC	Ultimate IL+DCC	Final LDF	IL+DCC	Ultimate IL+DCC	Final LDF
	9/30/2020	98,210,757	101,213,904	1.031	111,005,666	111,701,193	1.006	105,134,397	149,387,034	1.421	4,299,224	4,821,852
9/30/2021	102,227,554	141,559,134	1.385	126,841,746	155,819,175	1.228	101,769,049	199,035,017	1.956	3,474,803	8,310,960	2.392

Accident Quarter	BI			PD			FPB			UMBI		
	IL+DCC	Ultimate IL+DCC	Final LDF	IL+DCC	Ultimate IL+DCC	Final LDF	IL+DCC	Ultimate IL+DCC	Final LDF	IL+DCC	Ultimate IL+DCC	Final LDF
	12/31/2019	26,726,048	26,825,165	1.004	30,729,842	30,804,296	1.002	27,386,499	37,161,112	1.357	1,201,063	1,267,237
3/31/2020	24,369,021	24,832,753	1.019	28,975,887	29,069,566	1.003	27,747,659	38,709,759	1.395	1,211,333	1,333,572	1.101
6/30/2020	20,705,986	21,310,279	1.029	21,431,458	21,581,032	1.007	22,193,656	31,917,004	1.438	932,583	1,045,614	1.121
9/30/2020	26,409,702	28,245,706	1.070	29,868,478	30,246,299	1.013	27,806,584	41,599,159	1.496	954,245	1,175,430	1.232
12/31/2020	28,143,532	31,463,428	1.118	33,789,913	34,431,146	1.019	29,127,506	46,130,267	1.584	1,250,434	1,724,420	1.379
3/31/2021	23,901,072	28,352,545	1.186	31,997,774	33,173,787	1.037	26,193,746	44,974,498	1.717	836,244	1,445,235	1.728
6/30/2021	28,084,974	39,391,401	1.403	35,127,067	43,236,729	1.231	25,688,490	50,353,844	1.960	851,678	2,105,336	2.472
9/30/2021	22,097,976	42,351,760	1.917	25,926,993	44,977,512	1.735	20,759,307	57,576,408	2.774	536,447	3,035,969	5.659

Countrywide
 Infinity Insurance Group
 Private Passenger Auto
 Incurred Loss Development

Exhibit 4.2

Accident Year	COM			COL		
	IL+DCC	Ultimate IL+DCC	Final LDF	IL+DCC	Ultimate IL+DCC	Final LDF
9/30/2020	32,690,698	32,947,231	1.008	79,392,031	79,107,193	0.996
9/30/2021	44,083,587	52,691,244	1.195	141,751,972	137,084,274	0.967

Accident Quarter	COM			COL		
	IL+DCC	Ultimate IL+DCC	Final LDF	IL+DCC	Ultimate IL+DCC	Final LDF
12/31/2019	6,677,045	6,695,359	1.003	20,252,506	20,303,733	1.003
3/31/2020	5,521,834	5,558,106	1.007	20,046,318	20,013,510	0.998
6/30/2020	11,272,732	11,370,018	1.009	15,746,849	15,700,413	0.997
9/30/2020	9,219,087	9,323,748	1.011	23,346,358	23,089,537	0.989
12/31/2020	13,076,058	13,333,485	1.020	29,317,201	28,626,787	0.976
3/31/2021	9,903,064	10,277,875	1.038	29,894,252	28,375,766	0.949
6/30/2021	13,544,062	14,712,193	1.086	43,166,838	38,437,434	0.890
9/30/2021	7,560,404	14,367,691	1.900	39,373,682	41,644,287	1.058

Countrywide
Infinity Insurance Group
Private Passenger Auto
Incurred Loss Development

Chain Ladder Method

IL=DCC = (Reserve + Paid Loss + Paid DCC - Sal/Subro)

Table with columns for 'From' and 'To' dates and 72 columns of numerical data representing loss development factors over time.

Table with columns for 'From' and 'To' dates and 72 columns of numerical data representing loss development factors over time.

Table with columns for 'All', 'All w/o HI and Low', and various 'Unwtd' and 'Wtd' metrics, with 72 columns of numerical data.

Chain Ladder Method
IL=DCC = (Reserve + Paid Loss + Paid DCC - Sal/Subro)

Table with columns for From/To dates (e.g., 10/1/2011, 12/31/2011) and 29 numerical columns representing monthly loss development values.

Table with columns for From/To dates and 29 numerical columns representing another set of monthly loss development values, likely representing a different metric or model.

Table with columns for labels (All, All w/o Hi and Low, Unwtd 5 Yr Avg, etc.) and 29 numerical columns representing trend factors or ratios for various periods.

Countrywide

Infinity Insurance Group

Private Passenger Auto

Incurred Loss Development

Collation

Exhibit 4.8

Chain Ladder Method

IL@DCC = (Reserve + Paid Loss + Paid DCC - Sal/Subro)

Table with columns for From, To, and 72 columns of values representing loss development data over time.

Table with columns for From, To, and 72 columns of values representing loss development data over time.

Table with columns for All, All w/ Hi and Low, Unwtd 5 Yr Avg, Unwtd 4 Yr Avg, Unwtd 3 Yr Avg, Unwtd 2 Yr Avg, Unwtd 1 Yr Avg, Wtd 5 Yr Avg, Wtd 4 Yr Avg, Wtd 3 Yr Avg, Wtd 2 Yr Avg, Wtd 1 Yr Avg, & All w/ Hi and Low, Selected, and Cumulative, with 72 columns of values.

Pennsylvania
 Infinity Insurance Group
 Private Passenger Auto
 Permissible Loss Ratio

Exhibit 5

PA	2020		June YTD 2021		Selected
	\$	%*	\$	%*	%*
Written Premium	1,139,529	-	4,495,486	-	-
Fixed + Other UW	138,534	12.2%	434,856	9.7%	10.0%
Variable					9.5%
Fee Income	(67,260)	-5.9%	(164,531)	-3.7%	-4.8%
Bad Debt	3,614	0.3%	14,256	0.3%	0.3%
Licenses, Fees, & Assessments	7,719	0.7%	71,759	1.6%	1.6%
Commission	72,950	6.4%	466,858	10.4%	10.4%
Premium Tax	22,545	2.0%	93,111	2.1%	2.0%
Total Exp. Ratio	178,102	15.6%	916,311	20.4%	19.5%
Profit & Contingency Provision					6.0%
Total Expense Ratio Including Profit					25.5%
Permissible Loss and LAE Ratio					74.5%
Investment Income Provision - Liability					0.0%
Total Expense Ratio Including Profit and Inv. Income - Liability					25.5%
Permissible Loss and LAE Ratio - Liability					74.5%
Investment Income Provision - Physical Damage					0.0%
Total Expense Ratio Including Profit and Inv. Income - Physical Damage					25.5%
Permissible Loss and LAE Ratio - Physical Damage					74.5%

*All ratios are a percentage of Written Premium.

A&O

CW	2020		June YTD 2021		Selected
	\$	%	\$	%	%
Earned Premium	1,702,262,234	-	904,650,025	-	-
Total Loss Incurred & DCC	974,156,938	-	662,765,770	-	-
A&O	182,695,494	18.8%	109,564,820	16.5%	16.5%

*A&O is a percentage of Total Losses Incurred + DCC

**Pennsylvania
 Infinity Insurance Group
 Private Passenger Auto
 Value Added
 Complement of Credibility**

Exhibit 6

	(1)	(2)	(3)	(4)
Coverage	PLR	Selected Annual Trend	Trend Period	PLR Trend
BI	74.5%	5.1%	1.000	78.3%
PD	74.5%	-3.7%	1.000	71.8%
FPB	74.5%	6.9%	1.000	79.7%
UMBI	74.5%	5.1%	1.000	78.3%
COM	74.5%	6.6%	1.000	79.4%
COL	74.5%	6.7%	1.000	79.5%

(1): From Exhibit 5

(2): From Exhibit 3.1

(3): Expense ending date to Pricing Period Effective date + 6.92 months, or 1.000 years

(4): $(1) * [1.00 + (2)]^{(3)}$

Pennsylvania
 Infinity Insurance Group
 Private Passenger Auto
 Offbalance Summary

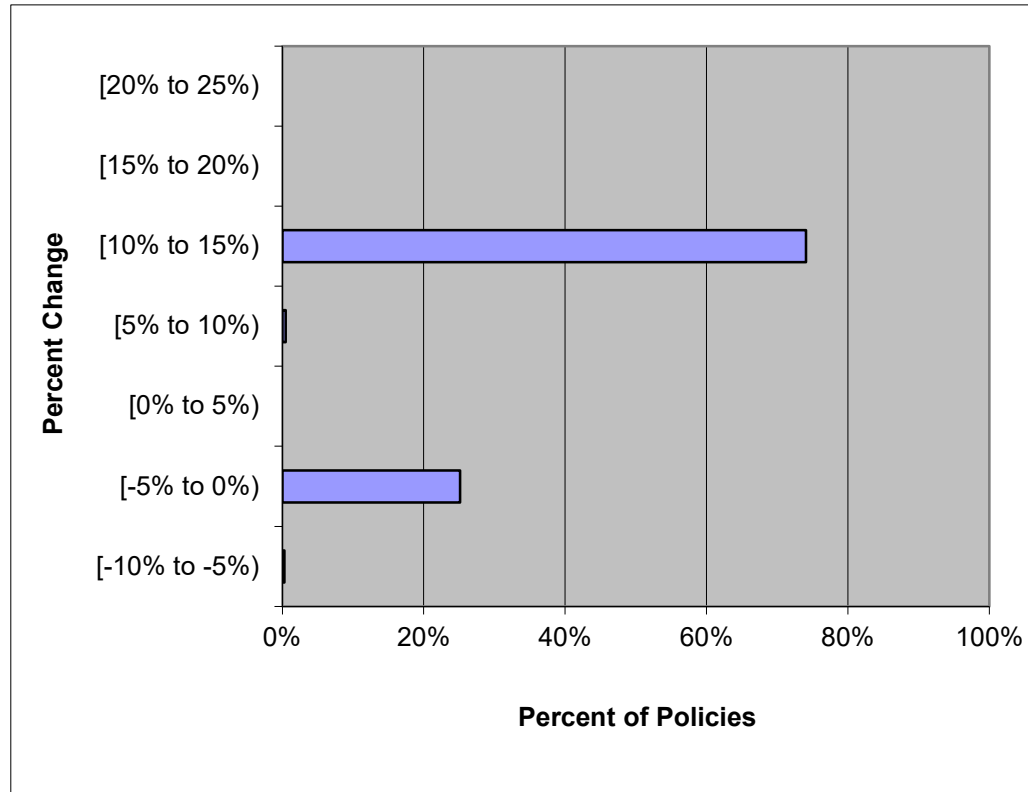
Exhibit 7

Rating Variable	BI	PD	UM	UMS	UIM	UIS	MED	CPI	XMD	INC	FUN	ACC	Liability Total	COM	COL	REN	RA	TOW	SPE	Phys Dam Total	Overall Total
Base Rate	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.010	1.010	1.000	1.000	1.000	1.000	1.009	1.004
Limit/Deductible	1.072	1.072	1.068	1.052	1.066	1.073	1.073	1.048	1.048	1.051	1.055	1.060	1.072	1.064	1.063	1.059	1.060	1.048	1.048	1.063	1.070
Overall Change	1.072	1.083	1.068	1.052	1.066	1.073	1.073	1.048	1.048	1.051	1.055	1.060	1.075	1.074	1.074	1.059	1.060	1.048	1.048	1.073	1.075
Percent Change	7.2%	8.3%	6.8%	5.2%	6.6%	7.3%	7.3%	4.8%	4.8%	5.1%	5.5%	6.0%	7.5%	7.4%	7.4%	5.9%	6.0%	4.8%	4.8%	7.3%	7.5%
CLEP AY1	1,010,955	692,178	11,296	5,625	9,354	6,538	631,314	0	79	568	264	794	2,368,964	77,962	434,504	21,210	15,077	0	0	548,753	2,917,717

**Pennsylvania
 Infinity Auto Insurance Company
 Private Passenger Auto
 Histogram**

Exhibit 8

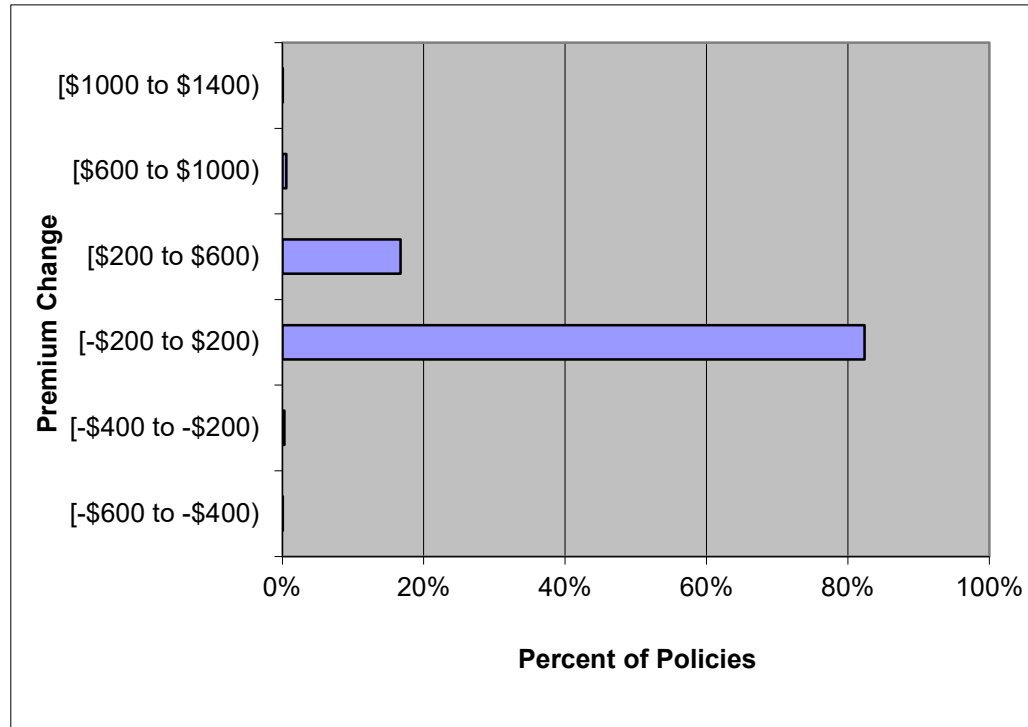
Percent Change	Percent of Policies
[-10% to -5%)	0.32%
[-5% to 0%)	25.15%
[0% to 5%)	0.00%
[5% to 10%)	0.46%
[10% to 15%)	74.06%
[15% to 20%)	0.00%
[20% to 25%)	0.00%
Total	100%
Max Change	13.41%
Min Change	-5.24%



**Pennsylvania
 Infinity Auto Insurance Company
 Private Passenger Auto
 Histogram**

Exhibit 9

Dollar Change	Percent of Policies
[-\$600 to -\$400)	0.02%
[-\$400 to -\$200)	0.29%
[-\$200 to \$200)	82.36%
[\$200 to \$600)	16.75%
[\$600 to \$1000)	0.58%
[\$1000 to \$1400)	0.02%
Total	100%
Max Change	\$ 1,310.00
Min Change	\$ (415.00)





December 20, 2021

Kemper Auto
Infinity Auto Insurance Company
Private Passenger Auto (PPA) - Pennsylvania
New Business Effective 02/20/2022
Renewal Business Effective 04/06/2022

We respectfully submit the following rate filing for your review. We are requesting a new business effective date of 02/20/2022. This filing represents the first revision to this new program, with an overall rate impact of 7.5%. Rate pages being revised are outlined in the filing memorandum. We have included all necessary actuarial supporting documentation for the proposed rates.

We consider our proposed rates to be market competitive, while not excessive, inadequate, or unfairly discriminatory.

If questions arise during your review, please do not hesitate to contact me.

Best Regards,

A handwritten signature in black ink, appearing to read "Mario Jaekel".

Mario Jaekel
Market Director
(678)627-6940
mario.jaekel@kemper.com

11700 Great Oaks Way
Suite 425
Alpharetta, GA 30022