

CSAA General Insurance Company
Nevada Signature Series
Private Passenger Auto
Actuarial Memorandum

CSAA General Insurance Company is proposing changes to our Private Passenger Auto, Motorhome, and Trailer programs in the state of Nevada to be effective July 1, 2025, for new and renewal business.

The overall rate impact of all changes reflected in this filing is +12.640%. The breakdown of the rate change by coverage is as follows:

- BI: +21.100%
- PD: +6.200%
- UMBI: +35.100%
- COLL: -3.000%
- COMP: +4.500%
- RENT: +9.500%

The scope of this rate change is as follows:

- Base Rates
- Vehicle Symbols
- Vehicle Symbol Factors
- Model Year Factors
- New Car Discount
- ADAS Discount Factors
- Hybrid Discount Factors
- Deductible Factor
- Rideshare Endorsement Factors
- Tier Groupings

We are removing the ADAS and Hybrid discount factors in this filing. However, vehicles with hybrid and ADAS features will be appropriately accounted for in the updated vehicle symbols.

Additionally, the changes to the tier groupings will have no rate impact to renewal business.

The changes included in this filing are the result of Nevada data only multivariate analysis. A full factor support can be found in Exhibit Q.

We appreciate your review of the filing.

The filing consists of the following exhibits:

- **Exhibit A – NV PC Forms**