

Safeway Insurance Company
Personal Auto Liability and Physical Damage
Rate/Rule Filing
Illinois

On behalf of Safeway Insurance Company, we are submitting rate and rule changes for the Company's personal automobile program in the state of Illinois. The Company is proposing effective dates of 10/1/2025 for new and renewal private passenger auto business.

The proposed changes have a +5.0% overall rate impact. The rate changes are summarized below:

- Territory base rates are revised for Bodily Injury, Property Damage, Medical, Uninsured/Underinsured Motorist – Property Damage, Towing, and Rental. The proposed base rate impact is +5.9%.
- Driver Class factors are revised for Bodily Injury, Property Damage, Comprehensive, and Collision coverages. The proposed rate impact is 0.0%.
- Limit factors are revised for Bodily Injury, Property Damage, Medical, Uninsured Motorist – Bodily Injury. The proposed rate impact is +0.2%.
- Vehicle Symbol proposed policyholder distributions are revised for Comprehensive and Collision coverages. VSR symbols are now used exclusively for all models 4 years and greater. See UW Guide Symbols section for more information. The proposed rate impact is -1.1%.
- Vehicle Age factors are revised for Comprehensive and Collision coverages. The proposed rate impact is 0.0%.

The proposed factor changes are shown side-by-side with the current factors in the marked-up rating manual pages provided. A clean version of the proposed manual pages is also included.

In addition, the Company has removed commercial auto information and made several changes to the rules as reflected in the clean and marked-up versions of the Underwriting Guide.

To comply with 215 ILCS 5/155.17., we have attached the “BI Base Rates by Chicago Territory” file showing current and proposed base rates for all territories in Chicago. Chicago remains the only municipality with a population of 2,000,000 or more.