Our interpretation of the outstanding concerns were:

1. Explanation of why we are filing for rate so quickly after the last approval.
2. Including a histogram of the combined impact with the last approval and potential of policy holders receiving changes in excess of 30%.
3. Clearly stating that this is a base rate only filing.

In response to point 1, we have attached a memo that was previously emailed to the Department on 2/21/23. This memo explains the urgent need for an additional rate filing. We have also delayed the desired effective date to 5/1/23, which is nearly a full year after the desired effective date of 7/1/22 in R2022000861 (which was resubmitted as R2022004139).

In response to point 2, the combined impact of this rate filing with R2022004139 on policy holders can be seen in Exhibit RT-2 Histogram Changes.

In response to point 3, our actuarial memo (RF-1 and RF-2 Actuarial Memorandum) states that this filing is a base rate only filing. This is also noted in the filing description.