

The Pennsylvania Insurance **ADVISOR**



A Property & Casualty Publication at Work for You.

October 2019



Personal Auto



Quote of the Month

"In order to succeed, we must first believe that we can."

Nikos Kazantzakis

[Palisades / Private Passenger Auto](#)

Palisades Insurance Company increased rates 1.80% overall to their **Private Passenger Auto Program** effective December 1, 2019. Changes were made to Base Rates and Underwriting Tiers & Scoring.

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[Kemper / Private Passenger Auto](#)

Unitrin Safeguard Insurance Company increased rates 3.20% overall to their **Prime Private Passenger Auto Program** effective October 31, 2019, for new business and December 6, 2019, for renewals. Changes were made to Base Rates, Driver Class Factors, Age Factors and New Car Discounts.

[Travelers / Private Passenger Auto](#)

The Automobile Insurance Company of Hartford, Connecticut, and Travelers Property Casualty Insurance Company filed updated rates and rules to their **Quantum 2.0 Private Passenger Auto Program** effective November 17, 2019, for new business and December 17, 2019, for renewals. Changes were made to Base Rates, Territories, and various discounts and surcharges.

[CSAA / Private Passenger Auto](#)

CSAA General Insurance Company filed updated rates to their **Signature Series Private Passenger Auto Program** effective December 1, 2019. Changes were made to Base Rates and Minimum Premiums to achieve a neutral rate impact.

[Amica / Private Passenger Auto](#)

Amica Mutual Insurance Company and Amica Property and Casualty Insurance Company filed updated rates and rules to their **Private Passenger Auto Program** effective January 1, 2020. Changes were made to Base Rates and to their Safe Driver Insurance Plan.

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[National General / Private Passenger Auto](#)

National General Assurance Company increased rates 3.30% overall to their **Private Passenger Auto Program** effective October 11, 2019, for renewal business only. Changes were made to Base Rates and Driver Classifications.

[American Modern / Collector Vehicle](#)

American Modern Property & Casualty Insurance Company introduced their new **Collector Vehicle Private Passenger Auto Program** effective January 15, 2020. This filing is part of a product rewrite and a transition of all personal lines business to American Modern P&C.

TITLES ARE LINKED DIRECTLY TO FILINGS

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Personal Lines



Safeco / Motorcycle

Safeco Insurance Company of Illinois filed updated rates and rules to their **Motorcycle Private Passenger Auto Program** effective October 5, 2019, for new business and December 6, 2019, for renewals. Changes were made to Cycle Age Factors, Driver Age Symbols, etc.

MSA / Private Passenger Auto

Main Street America (MSA) Assurance Company and NGM Insurance Company increased rates 3.00% overall to their **Standard Private Passenger Auto Program** effective December 4, 2019, for renewal business only. Changes were made to Base Rates.

American Modern / Boats & Yachts

American Modern Property & Casualty Insurance Company introduced their new **Boats & Yachts Personal Inland Marine Program** effective January 15, 2020. This product was developed based on the First Choice and Jetsport Boatowners Programs for their affiliate American Modern Home Insurance Company.

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Markel / Personal and Business Owner's Umbrella

Markel Insurance Company introduced their new **Personal and Business Owner's Umbrella Liability Program** effective August 21, 2019. This product is designed for the small businessowner and includes coverage for both personal and business exposures. Rates were developed based on those of a similar product offered by Munich Re.

The Pennsylvania Insurance **ADVISOR**

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Matthew Heilmann—Feature Editor

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Homeowners



[Foremost / Homeowners](#)

Foremost Insurance Company introduced their new **Homeowners Program** effective November 1, 2019. This product will replace their Classic CL Program that was previously designed for hard-to-place risks. Their new product is designed to expand to the standard homeowners market.

[Encompass / Homeowners](#)

Encompass Home and Auto Insurance Company increased rates 12.20% overall to their **Edge Homeowners Program** effective November 14, 2019. Changes were made to Home Tier Factors, Dwelling Age Factors, Protection Classes, Roof Rating Factors, Amount-of-Insurance Factors, etc.

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[Travelers / Homeowners](#)

Travelers Personal Insurance Company increased rates 1.60% overall to their **Quantum 2.0 Homeowners Program** effective November 17, 2019, for new business and January 23, 2020, for renewals. Changes were made to Base Rates, Territories, Minimum Premiums, Assisted Living Care Coverage, Tiers, etc.

[AmGUARD / HO](#)

AmGUARD Insurance Company increased rates 16.60% overall to their **Homeowners Program** effective November 1, 2019. Changes were made to Base Rates, Additional Amounts of Insurance, and Dwelling Under Construction Factors.



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[MAPFRE / HO](#)

MAPFRE Insurance Company increased rates 8.70% overall to their **Homeowners Program** effective January 23, 2020. Changes were made to Base Rates, Territory Definitions, Insured Age Factors, Retired Homeowners Discounts, etc.



Businessowners & CMP



[Erie / UltraPack Plus BOP](#)

Erie Insurance Exchange filed updated rates to their **UltraPack Plus Businessowners Program** effective January 1, 2020. Changes were made to Base Rates, Construction Factors, Protection Class Factors, Contents Liability, Building Age Factors, etc.

[Hartford / Spectrum](#)

Hartford Underwriters Insurance Company introduced their new **Spectrum Policy Program** effective December 7, 2019. This product will be for new business only, and all sister companies will be for renewals only. Coverage is designed for Small Business risks.

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[Utica First / Artisan](#)

Utica First Insurance Company decreased rates 0.21% overall to their **Artisans Contractors Package Program** effective November 1, 2019, for new business and January 1, 2020, for renewals. Changes were made to Territories and Classes, as well as to add new Number of Employee Factors.

[Nationwide / Premier Businessowners](#)

Nationwide Insurance Companies increased rates 2.70% overall to their **Premier Businessowners Program** effective March 1, 2020. Changes were made specifically to Base Rates.

[Grinnell Mutual / BOP](#)

Grinnell Mutual Reinsurance Company decreased rates 2.00% overall to their **Businessowners Program** effective April 1, 2020. Changes were made to their LCM and to charges for their Additional Insured Endorsements.

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** Key LCM's Recently Approved **

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
Central Mutual All America Insurance Company	Crime	1.529	ISO	CR 2017 RLA1	Initial	11/1/19
Everest National Insurance Company Everest Premier Insurance Company Everest Denali Insurance Company	WC	1.680 1.176 2.016	CMCRB	CM 2 2018	Initial	9/11/19
Florists' Mutual Insurance Company	Commercial Auto - Liability / PD (see also page 6)	1.654 / 1.612	ISO	CA 2018 BRLA1	+3.30%	12/1/19
Frederick Mutual Insurance Company	HO Territories 4, 44, 45, 46, 47 All Other	2.700 2.581	ISO	HO 2018 154	+21.80%	1/1/20
Grinnell Mutual Reinsurance Company	Businessowners - Varies by class	Range 0.823 - 1.694	ISO	BP 2018 RLA1	-2.00%	4/1/20
Merchants Mutual Insurance Company Merchants Preferred Insurance Company	Commercial Auto Varies by company and territory	Range 2.002 - 3.277	ISO	CA 2018 BRLA1	+4.00%	12/1/19
Nationwide affiliated companies	General Liability Varies by company and class	Range 1.402 - 3.730	ISO	GL 2018 BGL1	0.00%	3/1/20
Nationwide affiliated companies	Fire & Allied Lines - Varies by company (see also page 8)	Range 1.637 - 2.961	ISO	NA	+2.10%	3/1/20
United Fire United Fire & Casualty Company	WC - All Other Classes 12, 601, 603, 609, 654, 811, 992 Classes 891, 963, 965, 978, 999	1.500 1.650 1.740	PCRB	NA	Initial	12/1/19



Other Programs & Special Coverages



[Liberty Mutual / Fine Art](#)

Liberty Mutual Insurance Company introduced their new **Private Fine Art Collections Insurance Program** effective September 6, 2019. This product is designed for fine art, jewelry and collectible objects of every nature. Rates were developed based on those of similar coverages offered by AXA XL, AXIS, PURE, State Auto and Travelers.

[Erie / Commercial Auto](#)

Erie Insurance Exchange increased rates 3.00% overall to the **Commercial Auto Coverage Part** effective January 1, 2020. Changes were made to Base Rates, Garage Rates and Model Year Factors. **Note: The approximate number of policyholders affected by this revision is 55,200, and the approximate annual written premium for this program is \$167.0 million.**

[Arch / Cemetery](#)

Arch Insurance Company introduced their new **Cemetery Package Program** effective September 15, 2019. This product is designed for cemeteries, crematories and other closely related businesses. Coverages include Commercial Property, General Liability, Auto, Excess, and Professional Liability.

[Hanover / Financial Inst.](#)

Hanover Insurance Group introduced new **Commercial Property, General Liability** and **Package Modification Factors** designed for **Financial Institutions** effective January 1, 2020. New coverages include Broadening Endorsements, Automated Teller Machines, Emergency Vacating Expense, etc.

[First American / Landlord-Placed Liability](#)

First American Property & Casualty Insurance Company decreased rates 18.60% overall to their **Landlords Master Policy Package Program** effective November 30, 2019. Changes were made to Base Rates. This product provides Landlord-Placed Liability Coverage and optional Contents Coverage.



Other Programs & Special Coverages



[Clear Blue / Landscape Contractors](#)

Clear Blue Insurance Company introduced their new **Landscape & Related Contractors Commercial Package Program** effective September 3, 2019. This product is designed for Landscapers, Synthetic Turf Installers, Hydro Seeders, Weed Control, Greenhouses, Tree Trimmers, etc.

[Hanover / Durable Medical & Home Health](#)

Hanover Insurance Group filed updated rates and rules to their **Durable Medical Equipment and Home Health Care Liability Program** effective April 1, 2020. Changes were made to Increased Limits, Experience Rating, and Pricing for their Healthcare Enhancement. They also filed new Company Deviation Factors.

[Selective / Cyber](#)

Selective Insurance Company of America introduced their new standalone **Cyber Liability and Data Breach Response Insurance Program** effective June 1, 2020. Coverages include Information Security & Privacy, Privacy Breach Response Services, Website Media Content Liability, Cyber Extortion, Fraudulent Instruction, Electronic Crime, etc. This product also includes optional coverages for Consequential Reputational Loss, Criminal Reward and Telephone Fraud.



Professional Liability



[Hanover / Small Commercial](#)

Allmerica Financial Benefit Insurance Company introduced their new **Small Commercial Management and Professional Liability Program** effective June 1, 2020. This product includes coverage for Directors & Officers Liability, Employment Practices Liability, and Miscellaneous Professional Liability. Rates were developed based on those of similar coverages offered by Hartford, Liberty Mutual and Travelers.

[USLI / Child Care](#)

United States Liability Insurance Company increased rates 13.00% overall to their **Child Care Centers & Nursery Schools Commercial Package Program** effective October 14, 2019, for new business and January 12, 2020, for renewals. Changes were made to General Liability and Professional Liability Base Rates.

Subscriber Feedback
regarding *The ADVISOR*:

"Great publication with great content."

[Benchmark / Misc. Professional – US Direct](#)

Benchmark Insurance Company introduced their new **US Direct Miscellaneous Professional Liability Program** effective September 18, 2019. This product is designed for small commercial risks and will be written through Coterie Insurance Agency, LLC. Rates were developed based on those of a similar product offered by Hiscox.

[MedPro / MSHP & CRNA](#)

Medical Protective Company decreased rates 0.20% overall to their **Multi-Specialty Healthcare Professionals & Stand Alone CRNA Medical Malpractice Program** effective December 1, 2019. Changes were made to their Shared Vicarious Liability Rating.

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[Hudson / Architects & Engineers](#)

Hudson Insurance Company introduced their new **Architects & Engineers Professional Liability Program** effective September 15, 2019. This product will target companies with 20 or fewer employees and less than \$5.0M in revenue. Rates were developed based on those of a similar product offered by RLI. This product will be administered through Professionals' Best Underwriters.

[General Star / Lawyers](#)

General Star National Insurance Company introduced their new **Lawyers Professional Liability Program** effective September 5, 2019. Rates were developed based on those of similar coverages offered by Crum & Forster, CNA and StarStone. Coverage is designed for members of the Founders Specialty Purchasing Group for Lawyers, Inc.

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REPORT

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Company	Line / Class	Effective	Filing Summary
Accident Fund Insurance Company / United Wisconsin Insurance Company	Commercial Automobile	11/1/2019	Filed 4 new endorsements to their Commercial Auto Part. New forms include Punitive Damages Exclusion, Occupant Exclusion, War Including Pollution Cost or Expense Exclusion, etc.
Everest National / affiliated companies	Commercial Automobile	11/1/2019	Filed 5 new endorsements to their Commercial Auto Part. New forms include Hydrofracking, Total Abuse or Molestation, Broker or Freight Forwarder Operations, etc.
Florists' Mutual Insurance Company	Commercial Automobile	12/1/2019	Increased rates 3.30% overall to their Commercial Auto Program. Changes were made to Loss Cost Multipliers. (See Also LCM Chart Page 4)
Grange Mutual / affiliated companies	Commercial Automobile	1/8/2020	Increased rates 4.00% overall to their Commercial Auto Part. Changes were made to Territory Factors and Secondary Factors.
PMA / affiliated companies	Commercial Automobile	11/15/2019	Increased rates 20.30% overall to their Commercial Auto Courier Program. Changes were made to Rate Modification Factors.
Chubb / affiliated companies	Commercial Businessowners	8/27/2019	Filed a new Condominium Commercial Unit-Owners Coverage to their Businessowners Program.
Frederick Mutual Insurance Company	Commercial Businessowners	11/1/2019	Filed 9 new endorsements to their Commercial Businessowner's Program. New forms include Cannabis Property Exclusion, Cannabis Liability Exclusion, Cannabis Liability Exclusion with Hemp & Lessor Risk Exceptions etc.
Main Street / Main Street America Assurance Company	Commercial Businessowners	3/1/2020	Filed a new McDonald's Enhanced Coverage endorsement to their Mainline Businessowners Product.
Philadelphia Indemnity Insurance Company	Commercial Businessowners	10/15/2019	Introduced a new Businessowners Enhancement Deluxe - Professional Organizers endorsement and a new Abuse or Molestation Exclusion For Business Liability and Professional Liability endorsement to their Businessowners Select Product.
CNA / Continental Casualty Company	Commercial CMP	10/18/2019	Filed approximately 27 new endorsements to their Commercial Liability Epack3 Program. New forms include Telephone Toll Fraud, Antitrust Claims, Shared Limits of Liability, etc.
Scottsdale Indemnity Company	Commercial CMP	9/9/2019	Filed a new Policy Form and approximately 150 new endorsements to their Business and Management Liability Program. New forms include Employee Leasing, Freight Forwarders, Choice of Council, etc.
State National Insurance Company, Inc.	Commercial CMP	8/27/2019	Introduced their new Commercial Output Program Equipment Breakdown Coverage Part for the RSAIA Multinational Insurance Program.
Allianz Global Risks US Insurance Company	Commercial Inland Marine	9/10/2019	Introduced rates and rules to their new Commercial Inland Marine Portable Electronic Communications Equipment Coverage Program.
Great American / affiliated companies	Commercial Interline	11/1/2019	Introduced their new Contractual Liability Insurance Program.
OneBeacon / Atlantic Specialty Insurance Company	Commercial Interline	8/28/2019	Filed approximately 33 new and revised endorsements to their Management Liability Program. New forms include Wage & Hour Claims Sublimit, Exclude Independent Contractors, Prior Acts Exclusion, etc.

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Company	Line / Class	Effective	Filing Summary
Accident Fund Insurance Company / United Wisconsin Insurance Company	Commercial Liability	11/15/2019	Filed approximately 31 new endorsements to their Commercial General Liability Program. New forms include Contractors Special Conditions, Injury To Worker Exclusion, Minimum & Advanced Premium & Audit, etc.
Allied World / Vantapro Specialty Insurance Company	Commercial Liability	9/4/2019	Filed a new Coverage D - Health Clubs & Gyms- Professional Liability endorsement to their Sports and Wellness Program.
Chubb / Federal Insurance Company	Commercial Liability	9/12/2019	Filed 5 new endorsements to their Asset Management Protector Commercial Liability Product. New forms include Representations and Severability, Acquisition By Another Entity or Financial Impairment, Limits of Liability Retention, etc.
Harford Mutual Insurance Company / Firstline National Insurance Company	Commercial Liability	1/1/2020	Increased rates 4.30% overall to their Commercial General Liability Program. Changes were made to Class of Business Factors.
Harleysville / affiliated companies	Commercial Liability	11/1/2019	Filed 4 new endorsements to their Commercial General Liability Program. New forms include Limited Pollution Coverage-Contractors, Limited Blanket Consolidated (Wrap-Up) Insurance Program, etc.
Hiscox Insurance Company	Commercial Liability	8/27/2019	Filed a revised Policy Form and approximately 40 new and revised endorsements to their Hiscox Pro Commercial Liability Program. New forms include Restriction of Location with Specified Retroactive Date, Amend Cancellation Provision, etc.
SECURA Supreme Insurance Company / SECURA Insurance, A Mutual Company	Commercial Liability	11/1/2019	Filed a new Special Event Spectator Liability endorsement to their Commercial General Liability Program.
AIG / National Union Fire Insurance Company of Pittsburgh, PA	Commercial Professional	9/19/2019	Filed 8 new endorsements to their Specialty Risk Protector Program. New forms include Privacy Event & Security Failure Definitions Amended, Conduct Exclusion Amended, Confidential Information & Regulatory Action Definitions Amended, etc.
Aspen American Insurance Company	Commercial Professional	9/5/2019	Filed a revised Policy Form and approximately 68 new and revised endorsements to their Appraisal, Valuation and Property Services Professional Liability Program. New forms include Right Of Way Services, Personal Property Coverage, etc.
AXIS Insurance Company	Commercial Professional	9/20/2019	Filed 4 new Policy Forms and approximately 23 new endorsements to their Private Equity Fund Professional Liability Program. New forms include Asset Protection Costs, Highly Compensated Employee, Training Expense, etc.
Chubb / Executive Risk Indemnity / Federal Insurance Company	Commercial Professional	9/5/2019	Filed 11 new endorsements to their ForeFront Portfolio-Not For Profit Organizations Professional Liability Program. New forms include Financial Impairment, Privacy & Data Breach, Due Process/Discrimination-Sexual Behavior Sublimit, etc.
Chubb / Executive Risk Indemnity / Federal Insurance Company	Commercial Professional	9/18/2019	Filed new Defense Outside The Limit of Liability, Foreclosure and Absolute Property Damage endorsements to their Directors & Officers Professional Liability Protection for Community Association Leaders Product.
HIIG / Great Midwest Insurance Company	Commercial Professional	11/1/2019	Filed 34 new endorsements to their Directors & Officers Executive and Professional Liability Policy. New forms include Appraisal Rights Proceeding, Data Privacy Law, Entity Vs. Insured, etc.
Liberty Mutual / Liberty Insurance Underwriters, Inc.	Commercial Professional	9/10/2019	Filed a revised Policy Form and approximately 14 new endorsements to their Home Health Care Professional Liability Program. New forms include Carve Back to Insured Vs. Insured, Self-Directed Care Program Sublimit, AMWINS Program Enhancement, etc.
RSUI Indemnity Company	Commercial Professional	10/15/2019	Filed 6 new endorsements to their Management Liability Program. New forms include Excess Limit Clarification, Bankruptcy Insolvency, Discovery Period Election, etc.
Swiss Re / North American Specialty Insurance Company	Commercial Professional	10/1/2019	Filed approximately 22 new endorsements to their Directors & Officers Professional Liability Program. New forms include Presumptive Indemnification, Extension of Deadline to Exercise Optional Extended Reporting Period, Controlling Shareholder, etc.

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Company	Line / Class	Effective	Filing Summary
Western World / Stratford Insurance Company	Commercial Professional	9/25/2019	Filed approximately 18 new endorsements to their Directors and Officers/Employment Practices Liability Program. New forms include Biometric Claim Sublimit of Liability, Violation Of Employee Privacy & Biometric Information Defense Expenses, etc.
Zurich / Zurich American Insurance Company	Commercial Professional	11/1/2019	Filed 6 new endorsements to their Professional Liability Pro Plus Policy. New forms include Technology Products & Services, Violation of Disabilities Acts, Professional Services, etc.
Nationwide / affiliated companies	Commercial Property	3/1/2020	Increased rates 2.10% overall to their Commercial Property Program. Changes were made to Package Modification Factors and Loss Cost Multipliers. (See also LCM Chart page 4)
Hudson Insurance Company	Commercial Surety	10/1/2019	Introduced their Surety Rating Plan for their Commercial Surety Large Accounts business group.
Federated Mutual / Federated Service / Federated Reserve	Commercial Umbrella/Excess	10/1/2019	Increased rates 8.10% overall to their Commercial Umbrella and Excess Liability Program. Changes were made to State Factors and Liability Factors.
Ameriprise / IDS Property Casualty Insurance Company	Personal HO	12/1/2019	Introduced an Actual Cash Value factor to their Homeowner Plan A Program.
Livingston Mutual Insurance Company	Personal HO	1/1/2020	Increased rates 7.50% overall to their Homeowners Classic Program. Changes were made to Territory Factors and Base Loss Cost Factors.
Reamstown Mutual Insurance Company	Personal HO	9/23/2019	Filed their new RMI Mobile Homeowners Program. This product will be AAIS based and is a result of the Goodville Mutual acquisition.
Stillwater Insurance Company	Personal HO	11/15/2019	Filed 8 new endorsements to their Homeowners Program. New forms include Home Cyber Protection, Service Line, Identity Recovery Coverage, etc.
Markel Insurance Company	Personal Inland Marine	11/15/2019	Filed 4 new endorsements to their Expert Collector Program. New forms include Cherished Salvage Exclusion, Key On Exclusion, Market Value Protection Exclusion, etc.
Nationwide / Nationwide Mutual Insurance Company	Personal Inland Marine	9/6/2019	Filed rates and rules for their new Short-Term Travel Insurance Program. The program will offer travelers coverage for financial loss of hardship incidental to travel.
XL Specialty Insurance Company	Personal Inland Marine	9/11/2019	Filed a new Policy Form and 4 new endorsements to their Personal Jewelry Program. New forms include Unscheduled Jewelry, Extended Replacement Cost, Agreed Value, etc.

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