

The New York Insurance **ADVISOR**



A Property & Casualty Publication at Work for You.

October 2019



Personal Auto



Quote of the Month

"Goals help you channel your energy into action."

Les Brown

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CSAA / Private Passenger Auto

CSAA General Insurance Company increased rates 9.90% overall to their **Signature Series Private Passenger Auto Program** effective November 19, 2019. Changes were made to Base Rates, Territory Factors and Increased Limit Factors. *The chart below outlines the overall rate effect by coverage.*

Coverage	BI	PD	PIP	COMP	COLL	OVERALL
Rate Effect	+ 12.00%	+ 12.00%	+ 28.00%	0.00%	0.00%	+ 9.90%

MSA / Private Passenger Auto

Main Street America (MSA) Protection Insurance Company increased rates 7.20% overall to their **Private Passenger Auto Program** effective October 15, 2019, for new business and December 10, 2019, for renewals. Changes were made to Base Rates, Annual Mileage, Premium Determination, Insurance Score Rating, Driver Variables, Vehicle Variables, etc. *The chart below outlines the overall rate effect by coverage.*

Coverage	BI	PD	PIP	COMP	COLL	OVERALL
Rate Effect	+ 11.00%	+ 11.10%	0.30%	+ 21.30%	+ 11.20%	+ 7.20%



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Utica / Private Passenger Auto

Utica Mutual Insurance Company increased rates 4.90% overall to their **EDGE Essentials Private Passenger Auto Program** effective October 23, 2019, for renewal business only. Changes were made to Base Rates and Model Year Factors.

In a separate filing, Utica National Insurance Company of Texas increased rates 5.00% overall to their **EDGE Private Passenger Auto Program** effective October 23, 2019, for renewal business only. Changes were made to Base Rates and Model Year Factors.

GEICO / Private Passenger Auto

GEICO General Insurance Company decreased rates 0.40% overall to their **Private Passenger Auto Program** effective September 19, 2019, for new business and November 4, 2019, for renewals. Changes were made to Base Rates.



Regulatory Compliance	State Filing Services
Actuarial Consulting	Program Business

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Personal Lines



AXA / Collector Vehicle

XL Specialty Insurance Company received approval for their new **Collector Vehicle Program** effective August 30, 2019. This product was developed based on a similar program offered by their affiliate AXA Insurance Company.

Travelers / Personal Liability Umbrella (PLUS)

Travelers Insurance Companies increased rates 7.00% overall to their **Personal Liability Umbrella (PLUS) Program** effective November 17, 2019. Changes were made to Base Rates, and they introduced Excess Supplementary Uninsured/Underinsured Motorists Coverage.

**GET IT DONE
TODAY:**

**SIGN UP for M&C's Auto Rate Tracker
that monitors the Personal Auto market.**

AIG / Personal Excess – PCG

AIG Property Casualty Company increased rates 12.40% overall to their **Private Client Group (PCG) Personal Excess Liability Program** effective September 17, 2019. Changes were made to Base Rates, Territorial Factors Rating Structure, Increased Limit Factors, Underlying Limits Discount, Uninsured Motorists Coverage, Charge Per Million for Higher Limits, Supplemental Defense Cost Offerings, as well as the introductions of Account Credit, Homeowners Liability Loss Surcharge, Rental Unit Charge, etc.

The New York Insurance **ADVISOR**

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Homeowners



W. R. Berkley / Homeowners

Berkley Insurance Company decreased rates 3.30% overall to their **One Suite Homeowners Program** effective November 19, 2019, for new business and January 3, 2020, for renewals. Changes were made to Base Rates, Suffolk and Nassau Territorial Relativities, Fungi or Bacteria Increased Limits, Landscaping Increased Limits, Protection Classes, Distance-to-Water Surcharge, Suburban Rating Discount, Multi-Policy Discount, etc.

Chubb / HO

Chubb Insurance Companies increased rates 7.50% overall to their **Homeowners Program** effective September 17, 2019, for new business and October 12, 2019, for renewals. Changes were made to Base Rates, Claims Surcharge, Additional Living Expense Limitations, Premier Client Discount, Renovation Surcharge, etc.

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Kingstone / Homeowners

Kingstone Insurance Company increased rates 8.90% overall to their **One- and Two-Family Homeowners Policy Program** effective November 1, 2019, for new business and December 15, 2019, for renewals. Changes were made specifically to Base Rates.



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MetLife / Homeowners

Metropolitan Property and Casualty Insurance Company increased rates 2.80% overall to their **Homeowners Program** effective September 16, 2019, for new business and November 20, 2019, for renewals. Changes were made to Base Rates, Tier Factors and New Business Tiering.

Vermont Mutual / HO

Vermont Mutual Insurance Company increased rates 4.80% overall to their **Homeowners Program** effective December 1, 2019. Changes were made to increase the all-form \$500.00 deductible factor from 0.90 to 0.93 and to eliminate the 5.00% Non-Smoking Discount.



Businessowners & CMP



AXIS / Auto Dealers

AXIS Insurance Company increased rates 15.00% overall to their **Non-Franchised Automobile Dealers and Auto Services Commercial Package Program** effective September 9, 2019. Changes were made to introduce a 15.00% adjustment factor to their Base Rates to offset the loss ratio development for this program.

AIG / GCA

National Union Fire Insurance Company of Pittsburgh, PA, received approval for their new **Glatfelter Commercial Ambulance (GCA) Commercial Package Program** effective January 1, 2020. This program is an extension of the VFIS Emergency Services Organization Program.

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RLI / Businessowners

RLI Insurance Company increased rates 0.70% overall to their **RLIPack Businessowners Program** effective December 1, 2019. Changes were made to Premium Determination for Hired and Non-Owned Auto Liability as well as to introduce Unmanned Aircraft Coverage.

MSA / Businessowners

Main Street America (MSA) Assurance Company increased rates 7.20% overall to their **Mainline Businessowners Program** effective December 15, 2019. Changes were made to Base Rates, Contractors Liability Territorial Definitions, Charge for EPLI to Per Employee Pricing, Amount of Insurance Curve for Buildings, Construction Type Factors, Protection Class Factors for Buildings, etc.

* * Key LCM's Recently Approved * *

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
AmTrust Technology Insurance Company, Inc. Wesco Insurance Company Rochdale Insurance Company Security National Insurance Company Amtrust Insurance Company of Kansas, Inc. Sequoia Insurance Company Milford Casualty Insurance Company	WC	1.000	NYCIRB	NA	Initial	10/1/19
Blackboard Insurance Company	Commercial Auto	1.449	ISO	CA 2017 BRLA1	Initial	9/9/19
Central Mutual Central Mutual Insurance Company All America Insurance Company	Commercial Auto - Varies by territory & coverage	Range 1.463 - 2.699	ISO	CA 2018 BRLA1	+13.10%	12/1/2019
CUNA CUMIS Insurance Society, Inc.	Commercial Auto - PD	1.040	ISO	CA 2018 BRLA1	+5.10%	10/1/19
Clear Blue Insurance Company	Commercial Auto	1.650	ISO	CA 2017 BRLA1	Initial	6/28/19
Crum & Forster Crum & Forster Indemnity Company United States Fire Insurance Company The North River Insurance Company	Commercial Auto - Liability / PD	1.852 / 1.920 1.544 / 1.600 1.235 / 1.280	ISO	CA 2017 BRLA1	+16.00%	11/1/19
Fortegra Blue Ridge Indemnity Company	Fire & Allied Lines	1.587	ISO	CF 2017 RLA1	Initial	9/5/19
Florists' Florists' Mutual Insurance Company	WC	1.611	NYCIRB	R.C. 2489	-6.90%	10/1/19
Integon National Insurance Company	Dwelling Fire - Dwelling / Personal Liability	2.355 / 1.682	ISO	NA	+4.00%	9/30/19
RLI Insurance Company	WC	1.250	NYCIRB	NA	-4.30%	10/1/19
Selective Selective Way Insurance Company Selective Insurance Company of the Southeast Selective Insurance Company of America Selective Insurance Company of New York Selective Insurance Company of South Carolina	General Liability	2.345 1.993 1.694 1.439 1.223	ISO	GL 2018 BGL1	+0.70%	2/1/20
Seneca Insurance Company, Inc.	Businessowners	1.745	ISO	NA	+10.00%	10/1/19
Seneca Insurance Company, Inc.	Fire & Allied Lines	1.360	ISO	CF 2016 RLA1	-20.00%	9/15/19
T.H.E. Insurance Company	WC	1.346	NYCIRB	R.C. 2489	-3.43%	10/1/19



Other Programs & Special Coverages



Markel / Golf

Markel Insurance Company received approval for their new **Golf Commercial Package Program** effective September 4, 2019. Coverages include Commercial Property, Commercial General Liability, Inland Marine, Crime and Professional Liability. Rates were based on a combination of approved Markel and Granite State Insurance Company coverage charges.

W. R. Berkley / Animal Mortality

StarNet Insurance Company increased rates 0.20% overall to their **Animal Mortality Program** effective January 1, 2020, for new business and February 1, 2020, for renewals. Changes were made to Horse General Mortality and Theft Base Rates, Cattle General Mortality and Theft Base Rates, Emergency Colic Surgery Rates and Limit Adjustments, Vet Services Rates, Deductibles, and Coverage Adjustments. They also introduced Cine Limited Surgical Coverage, etc. Their program provides General Mortality, Surgical and Veterinarian Services Coverage for horses and cattle.

Zurich / Pet Health

Zurich American Insurance Company received approval for their new **Pet Health Insurance Program** effective September 18, 2019. This program provides reimbursement for the reasonable and necessary veterinary expenses incurred due to a pet's illness or injury. Rates were based on those of similar programs offered by National Casualty Company and Indemnity Insurance Company of North America.

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Other Programs & Special Coverages



[Travelers / Employment Practices Liability+](#)

Travelers Insurance Companies received approval for their new **Employment Practices Liability Insurance+ (EPLI+) Program** effective October 1, 2019. This product is designed for small to medium-sized commercial businesses. Their program also includes Identity Fraud Expense Reimbursement, which covers the insured's employees for reimbursement for their personal expenses for identity fraud. Rates were developed based on those of similar coverages offered by their affiliated companies.

[Nationwide / Commercial Auto](#)

Nationwide Insurance Companies increased rates 16.30% overall to their **Commercial Auto Program** effective February 1, 2020. Changes were made to Base Rates, Primary and Secondary Factors, Zone-Rated Risks Rates, and Increased Limit Factors.

Subscriber Feedback
regarding *The ADVISOR*:

"Great publication with great content."

[Progressive / Commercial Auto](#)

Progressive Casualty Insurance Company increased rates 5.40% overall to their **Commercial Auto Program** effective September 17, 2019, for new business and November 23, 2019, for renewals. Changes were made specifically to Base Rates.

[Chubb / Credit Card](#)

Indemnity Insurance Company of North America increased rates 5.30% overall to their **Credit Card Enhancement Program** effective September 4, 2019. Changes were made specifically to Cell Phone Protection Rates.



Review Circulars

Assign Activities

Track Workflow

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Professional Liability



[Philadelphia / Community Association](#)

Philadelphia Indemnity Insurance Company received approval for their new **Community Association Executive Advantage Directors & Officers Liability Program** effective September 9, 2019. Rates were based on those of a similar program offered by Liberty Insurance Underwriters, Inc. Limits will be offered up to \$10.0M.

[Academic Health / P&S](#)

Academic Health Professionals Insurance Association filed their **Primary Physicians and Surgeons Professional Liability Direct-Pay Excess Rates** for policy year July 1, 2019, through June 30, 2020.

[PMA / Public Entity](#)

Pennsylvania Manufacturers' Association Insurance Company, Manufacturers' Alliance Insurance Company and Pennsylvania Manufacturers Indemnity Company received approval for their new **Public/Governmental Program** effective September 10, 2019. Coverage is designed to meet the unique needs of public and governmental organizations including, but not limited to, municipalities, counties, boroughs, towns, and water and sewer entities and their associated exposures.

The
Professional Liability
REPORT

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[Farm Family / Insurance Agents](#)

Farm Family Casualty Insurance Company received approval for their new **Insurance Agents Professional Liability Program** effective January 1, 2020. This program was developed to provide Errors & Omissions Liability Coverage for agents who are members of ANIA Purchasing Group.



Company	Line / Class	Effective	Filing Summary
Arch Insurance Company	Commercial Automobile	9/20/2019	Filed a new Volunteer As Insured Endorsement to their AnimalKeepers Program. This endorsement recognizes volunteer workers as insureds when using a covered auto.
Blackboard Insurance Company	Commercial Automobile	9/9/2019	Received approval for their new Commercial Auto Program. Their product will be offered as part of the company's Commercial Package Product.
Central Mutual / Central Mutual Insurance Company / All America Insurance Company	Commercial Automobile	12/1/2019	Increased rates 13.10% overall to their Commercial Auto Program. Changes were made to Loss Costs, Increased Limit Factors and Loss Cost Multipliers.
Clear Blue Insurance Company	Commercial Automobile	6/28/2019	Received approval for their new Redstone Underwriters LLC Heavy Iron-Commercial Auto Program.
Everest / Everest Premier Insurance Company / Everest Denali Insurance Company	Commercial Automobile	6/4/2019	Received approval for their new Commercial Auto Program. Rates were developed based on those of similar coverages offered by their affiliated companies.
Scottsdale / Freedom Specialty Insurance Company	Commercial Automobile	9/1/2019	Filed initial rates, rules and forms for their new Commercial Auto Program. This filing is for Public Auto only.
Selective / affiliated companies	Commercial Automobile	2/1/2020	Increased rates 10.60% overall to their Commercial Auto Program. Changes were made to Increased Limit Factors, Loss Costs and Expected Loss Ratios.
Fireman's Fund Insurance Company	Commercial Boiler & Machinery	6/18/2019	Introduced a new Equipment Breakdown Coverage to their Preferred Club Program.
Andover / affiliated companies	Commercial Businessowners	9/13/2019	Introduced a new Pharmacist Endorsement to their Businessowners Program. The purpose of this endorsement is to clarify the coverages and limitations applicable to the Pharmacist Liability Coverage.
RLI Insurance Company	Commercial Businessowners	12/1/2019	Filed 3 new endorsements to their RLIPack Businessowners Program. New endorsements include Limited Coverage for Designated Unmanned Aircraft, Designated Professional Services Exclusion, etc.
Meadowbrook / Star Insurance Company	Commercial CMP	11/1/2019	Filed a new Amendatory Endorsement-Property Not Covered Virtual Currency to their Commercial Package Program.
Travelers / Travelers Casualty and Surety Company of America	Commercial CMP	10/6/2019	Filed a new Medical Services Exclusion Endorsement to their Modular Liability Program. This endorsement adds an exclusion for medical services, including medical malpractice.
W. R. Berkley / Acadia / affiliated companies	Commercial CMP	4/1/2020	Increased rates 9.40% overall to their Commercial Farm Program. Changes were made to Territorial Modification Factors for Coverage A, B, C and D.
AmGUARD / Insurance Company	Commercial Crime	7/30/2019	Received approval for their new Crime & Fidelity Program. AmGUARD will use this initial filing as their general use filing for Crime and Fidelity. In addition, it will be used for their Care Providers Insurance Program.
Rural Community Insurance Company	Commercial Crop	9/20/2019	Filed to expand the Risk Management Agency (RMA) approved Non-Reinsured Supplemental Added Price Option (APO) for grapes to their Crop Hail Program.

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Company	Line / Class	Effective	Filing Summary
CUNA / CUMIS Insurance Society, Inc.	Commercial Fidelity	9/18/2019	Increased rates 0.60% overall to their Fidelity Bond Program. Changes were made to the expansion of the deductible table for the ATM-Off-Premises Coverage.
Markel Insurance Company	Commercial General Liability	9/4/2019	Introduced 2 new endorsements to their Wright Education Program. New forms include Crisis Management and Public Relations Expense Coverage and Limited Exclusion—firearms or conducted energy devices with specified exceptions.
Mitsui / Mitsui Sumitomo Ins. Co. of America / Mitsui Sumitomo Ins. USA, Inc.	Commercial General Liability	1/1/2020	Filed a new Composite Rate Endorsement to their General Liability Program. The purpose of this endorsement is to ensure consistent handling for composite rating.
CNA / Continental Casualty Company	Commercial Inland Marine	7/1/2019	Revised rates/rules to their Portable Electronics Equipment Program. Changes were made to the table of aggregate limit factors as well as to introduce a rating rule that allows for the aggregate limit to vary by sub-peril or type of fulfillment.
Liberty Mutual Insurance Company / Liberty Insurance Underwriters, Inc.	Commercial Inland Marine	7/1/2019	Revised rules to their Wireless Communications Equipment Coverage Program. Changes were made to Aggregate Limit Options, factors corresponding to the number of insured lines or units for small accounts under a hybrid structure, etc.
Pennsylvania National Mutual Casualty Insurance Company	Commercial Inland Marine	9/20/2019	Revised Limitations and filed a new Exception Page to their Commercial Inland Marine Individual Risk Premium Modification Plan.
Travelers / affiliated companies	Commercial Interline	10/1/2019	Introduced a new Premium Modification Plan and Expense Reduction Plan. These plans include coverage for Boiler and Machinery, Commercial Package, Crime, Fire and Allied Lines, Inland Marine, and Other Liability Lines of Business.
Fortegra / Blue Ridge Indemnity Company	Commercial Property	9/5/2019	Received approval for their new Commercial Property Insurance Program. This program may be used on a monoline or package basis.
PMA / affiliated companies	Commercial Property	9/9/2019	Introduced a new Property Enhancement Endorsement to their Commercial Property Program. Their endorsement is meant for the Human Services market segment, although it is also available for general use.
QBE / QBE Insurance Corporation	Commercial Property	10/1/2019	Introduced 3 new endorsements to their Tangram Janitorial Program. New endorsements include Premier Coverage, Elite Coverage and Clients' Property.
Crum & Forster / North River Insurance Company / United States Fire Insurance Company	Commercial Umbrella/Excess	9/12/2019	Filed 3 new endorsements to their Commercial Umbrella Program. New endorsements include Cross Suits Limitation, Who Is An Insured, and Amendment of Cancellation or Non-Renewal.
W. R. Berkley / Intrepid Insurance Company	Commercial Umbrella/Excess	1/1/2020	Filed 2 new Employee Benefits Liability Coverage Endorsements and 1 new Supplemental Extended Reporting Period Endorsement to their Commercial Umbrella Liability Coverages under their General Risk Program.
Accident Fund / affiliated companies	Commercial WC	11/1/2019	Revised the National Dividend Plan to their Workers Compensation Program. Changes were made to their loss ratio to include allocated loss adjustment expense (ALAE) consistently.
AmTrust / affiliated companies	Commercial WC	10/1/2019	Received approval for their new Workers Compensation Program. AmTrust will adopt all NYCIRB forms and manuals subject to the exceptions listed in the initial filing.
Chubb / Pacific Employers Insurance Company	Commercial WC	10/1/2019	Filed 5 new Dividend Plans to their Workers Compensation Program. New Plans include Retention Plan DT, Retention Plan RH, Sliding Scale Plan T, Sliding Scale Plan U and Sliding Scale Plan X.
Federated / Federated Reserve Insurance Company	Commercial WC	7/1/2019	Introduced their new Workers Compensation Program. Rates were developed based on those of similar coverages offered by their affiliated companies.

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Company	Line / Class	Effective	Filing Summary
Liberty Mutual Insurance Company	Commercial WC	9/10/2019	Filed a new Communicable Disease–Broad Form Endorsement to their Workers Compensation Program to more closely align with the needs of the healthcare industry and/or healthcare market standard.
MEMIC / affiliated companies	Commercial WC	10/1/2019	Decreased rates 0.01% overall to their Workers Compensation Insurance Program. Changes were made specifically to Small Deductible Plan Credits.
Tri-State Consumer Insurance Company	Commercial WC	9/18/2019	Filed a new Drug Free Workplace Credit Endorsement to their Workers Compensation Program.
Erie / Erie Insurance Company / Erie Insurance Company of New York	Personal Automobile	12/1/2019	Revised rules to their Private Passenger Auto Program. Changes were made to Premium Determination, Driver Training Discount, Miscellaneous Coverages, Recreation Camping Vehicles, etc.
Farmers / Mid-Century Insurance Company	Personal Automobile	9/30/2019	Introduced Vehicle Symbol assignments for new model year vehicles to their Farmers Auto 2.0 Private Passenger Auto Program.
SAFECO / American States Insurance Company	Personal Automobile	10/19/2019	Filed a new RideSharing Coverage Endorsement to their Private Passenger Auto Program. This endorsement provides coverage for transportation network company drivers.
Andover / Merrimack Mutual Fire Insurance Co. / Cambridge Mutual Fire Insurance Co.	Personal Dwelling Fire	11/1/2019	Filed to offer additional Premises Liability and Personal Injury Liability options of \$3.0M, \$4.0M, and \$5.0M to their Dwelling Fire Insurance Program.
Kingstone Insurance Company	Personal HO	9/12/2019	Introduced 2 new endorsements to their Three- and Four-Family Homeowners Program. New endorsements include Personal Umbrella Endorsement and Royal Endorsement.
Liberty Mutual / Safeco National Insurance Company	Personal HO	9/21/2019	Introduced a new Service Line Coverage to their Homeowners Program. This coverage offers protection for failure of service lines on the residence premises.
Palisades Property and Casualty Insurance Company	Personal HO	10/1/2019	Introduced an Affinity Discount for Plymouth Rock Group Employees, AAA Members and AAA Employees to their Homeowners Program.
Unitrin Auto and Home Insurance Company / Unitrin Preferred Insurance Company	Personal HO	8/14/2019	Revised rules to their Homeowners Program. Changes were made to Liability and Medical Payments and Windstorm Deductible, and the Uninsured Boaters Coverage Rule was removed.
Travelers / affiliated companies	Personal Umbrella/Excess	11/17/2019	Introduced a new Security Policy Supplement Excess Supplementary UM/UIM (Excess SUM) Coverage Endorsement to their Personal Liability Umbrella (PLUS) Program.

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