

The California Insurance ADVISOR



A Property & Casualty Publication at Work for You.

October 2019



Personal Lines



Quote of the Month

“The way to get started is to quit talking and begin doing.”

Walt Disney

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CSE Safeguard / Private Passenger Auto

CSE Safeguard Insurance Company increased rates 6.98% overall to their **Private Passenger Auto Program** effective September 27, 2019. Changes were made specifically to Base Rates. *The chart below outlines the overall rate effect by coverage.*

Coverage	BI	PD	MP	UM	COLL	OVERALL
Rate Effect	+ 10.00%	+ 10.00%	+ 12.00%	+ 12.00%	+ 4.00%	+ 6.98%

Qualitas / Private Passenger Auto

Qualitas Insurance Company increased rates 9.40% overall to their **Basic and DriveSure Private Passenger Auto Program** effective August 29, 2019. Changes were made to Base Rates and eligibility criteria pertaining to driving record. *The chart below outlines the overall rate effect by coverage.*

Coverage	BI	PD	UM	COMP	COLL	OVERALL
Rate Effect	+ 10.10%	+ 8.80%	+ 2.50%	0.40%	+ 12.40%	+ 9.40%

State National / Rental Vehicle Physical Damage

State National Insurance Company introduced their new **US Risk Individual Rental Vehicle Physical Damage Program** effective September 4, 2019. Coverage will be provided for rental vehicles' losses and reasonable expenses/fees when an insured incurs a loss during a trip. This product will be marketed in conjunction with selected affinity partners including airlines and online travel agents.



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USLI / Personal Umbrella & Excess

United States Liability Insurance Company (USLI) increased rates 34.03% overall to their **Personal Umbrella and Excess Liability Program** effective September 3, 2019. Changes were made to Base Rates, Territories and Classifications. **Note: The approximate number of policyholders affected by this revision is 27,000, and the approximate annual written premium for this program is \$24.9 million.**

TITLES ARE LINKED DIRECTLY TO FILINGS



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Personal Auto



Horace Mann / Personal Umbrella & Excess

Horace Mann Insurance Company increased rates 7.00% overall to their **Personal Umbrella and Excess Liability Program** effective September 9, 2019. Changes were made to Rates for residences, auto, inexperienced operators, and watercraft.

IAIC / PetFirst

Independence American Insurance Company (IAIC) introduced their new **PetFirst Pet Health Insurance Program** effective September 3, 2019. This product was developed to target shelter community and animal rescues. Rates were developed based on those of similar coverages offered by Pets Best and Pet Partners.

In a separate filing, Independence American Insurance Company introduced their new **Pet Partners Pet Health Insurance Program** effective August 29, 2019. This product will be direct-to-consumer and sold mainly through the American Kennel Club.

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Zurich / Pet Health

Zurich American Insurance Company introduced their new **Pet Health Insurance Program** effective September 24, 2019. This product provides reimbursement for reasonable and necessary veterinary expenses incurred due to a pet's illness or injury. Rates were developed based on those of a similar product offered by Nationwide.

The California Insurance **ADVISOR**

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Matthew Heilmann—Feature Editor

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Homeowners



[California Automobile / Dwelling Fire](#)

California Automobile Insurance Company introduced their new **Landlord Dwelling Fire Program** effective August 23, 2019. This product will replace the Mercury Casualty Program, and all business will be converted to the new program.

[CSAA / Homeowners](#)

CSAA Insurance Exchange increased rates 6.90% overall to their **Homeowners Program** effective September 16, 2019. Changes were made to Territories, Coverage A Curve Factors, FireLine Score Factors, etc.

[KnightBrook / Goodcover](#)

KnightBrook Insurance Company introduced their new **Goodcover Homeowners Program** effective September 25, 2019. This new product includes Owner Occupied, Renters, and Condo Owners. Rates were developed based on those of a similar product offered by California Automobile Insurance Company. Coverage will be administered through Goodcover Insurance Solutions, LLC.

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Businessowners & CMP



[State National / Businessowners – Vouch](#)

State National Insurance Company introduced their new **Vouch Technology Businessowners Program** effective September 27, 2019. This product is designed for small and mid-sized technology companies. Rates were developed based on those of a similar coverage offered by Chubb.

[Benchmark / Businessowners – Freelance](#)

Benchmark Insurance Company introduced their new **Freelance Businessowners Program** effective August 13, 2019. This product is designed for small commercial risks and will be administered through Coterie Insurance Agency, LLC. *See also LCM chart, page 4.*

[Falls Lake / Auto Dealers](#)

Falls Lake Fire & Casualty Company received approval for their new **Franchised Auto Dealers Commercial Package Program** effective September 24, 2019. This product includes coverage for Commercial Property, General Liability, Auto, Pollution Liability, Cyber, Crime, Inland Marine, etc.

[Travelers / Master Pac](#)

Travelers Casualty Insurance Company of America increased rates 5.00% overall to their **Master Pac Businessowners Program** effective September 4, 2019. Changes were made to Base Rates, Class-of-Business Factors, Territory Definitions, and to their XTEND Endorsement Rating.

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[CNA / Businessowners – Connect](#)

CNA Insurance Companies increased rates 3.10% overall to their **Connect Businessowners Program** effective September 24, 2019. Changes were made to Base Rates and Property Group Factors.

[Brotherhood Mutual / MinistryFirst](#)

Brotherhood Mutual Insurance Company increased rates 1.90% overall to their **MinistryFirst Commercial Package Program** effective September 24, 2019. Changes were made to Base Rates and charges for various endorsements. They also filed new and updated forms to better serve the church and religious college/university ministry market.

[Allstate / Landlords Package Program](#)

Allstate Insurance Company increased rates 14.90% overall to their **Landlords Package Program** effective September 10, 2019. Changes were made specifically to their Rate Adjustment Factor.

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* * Key LCM's Recently Approved * *

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
Arch Insurance Company	Commercial Auto - Liability / PD	1.333 / 1.418	ISO	CA 2017 BRLA1	+32.80%	9/24/19
Benchmark Insurance Company	Businessowners - Freelance (see also page 3)	1.470	ISO	BP 2019 RLA1	Initial	9/13/19
Capitol Indemnity Corporation	Commercial Auto	1.760	ISO	CA 2018 BRLA1	-0.10%	9/13/19
Colonial Surety Company	General Liability	1.600	ISO	GL 2017 BGL1	Initial	9/19/19
Florists' Mutual Insurance Company	General Liability	1.540	ISO	GL 2018 BGL1	+3.20%	12/1/19
Oregon Mutual Insurance Company	General Liability Prem Ops / Products-Completed Ops	1.982 / 2.556	ISO	GL 2018 BGL1	-21.90%	9/11/19
PMA Group affiliated companies	Commercial Auto Varies by coverage and affiliate	Range 1.394 - 2.331	ISO	CA 2018 BRLA1	+23.60	9/11/19
Starr Indemnity & Liability Company	Commercial Auto - Liability / PD	1.490 / 1.440	ISO	CA 2018 BRLA1	+9.90%	9/26/19
State National Insurance Company	Businessowners - Technology Growth / Vouch	1.540	ISO	BP 2019 RLA1	Initial	9/27/19

Other Programs & Special Coverages

Arch / Commercial Auto

Arch Insurance Company increased rates 32.80% overall to their **Commercial Auto Program** effective September 26, 2019. Changes were made to introduce new Wildland Firefighting Contractor Risks and Emergency Service Insurance Program deviation factors.

Topa / Commercial Auto

Topa Insurance Company increased rates 19.60% overall to their **Commercial Auto Program** effective October 1, 2019, for new business and November 1, 2019, for renewals. Changes were made to add new Years In Business Factors, Occupation Factors, Personal Use Surcharge, and Business Entity Discounts.

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Canal / Commercial Auto

Canal Insurance Company increased rates 7.20% overall to their **Commercial Auto Program** effective September 27, 2019. Changes were made to Base Rates, Liability Rating Class Factors, Driver to Vehicle Ratio Factors, Territory Factors, etc.

Cincinnati / Cyber Risk

Cincinnati Insurance Companies introduced their new **Cyber Risk Liability Program** effective August 28, 2019. This product includes two core coverages: Data Defender Coverage and Network Defender Coverage. These coverages are designed for small and medium-sized businesses.

Coast National / C. Auto

Coast National Insurance Company introduced their new **Commercial Auto Program** effective August 12, 2019. This product was developed based on a similar product offered by Progressive.

Nationwide / Commercial Auto

Nationwide Agribusiness Insurance Company increased rates 5.90% overall to their **Commercial Auto Program** effective January 1, 2020. Changes were made to Base Rates, and they added a new Driver Based Rating Plan. **Note: The approximate number of policyholders affected by this revision is 8,400, and the approximate annual written premium for this program is \$60.3 million.**



Other Programs & Special Coverages



[Allied World / Excess Liability – Public Entity](#)

Vantapro Specialty Insurance Company introduced their new **Public Entity Retained Limits Commercial Excess Liability Program** effective August 28, 2019. This product is designed to be an excess policy written over a large public entity risks self-insured retention specialty product.

[Philadelphia / Farmowners](#)

Philadelphia Indemnity Insurance Company introduced their new **Commercial Farmowners Program** effective September 10, 2019. This product was developed based on similar coverage offered by Nationwide.

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[Philadelphia / Cyber](#)

Philadelphia Indemnity Insurance Company filed updated rates, rules and forms to their **Cyber Security Liability Program** effective September 27, 2019. Changes were made to Deductible Factors, Class Factors and Additional Coverage Charges, as well as to introduce a new Risk Management and Information Security Personnel Factor.

[W. R. Berkley / GL](#)

Intrepid Insurance Company received approval for their new **Commercial General Liability Product** effective September 26, 2019. This product was developed based on similar coverages offered by Hanover.



Professional Liability



[Swiss Re / Independent Insurance Agents](#)

Westport Insurance Corporation decreased rates 5.80% overall to their **Independent Insurance Agents Professional Liability Program** effective September 25, 2019. Changes were made to introduce new Staff Size Factors.



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[State National / Technology Executive Protection](#)

State National Insurance Company received approval for their new **Vouch Technology Executive Protection Program** effective September 12, 2019. This product is designed for small to mid-sized technology companies with less than \$1.0B in revenue and fewer than 5,000 employees. Coverages include Directors & Officers Liability, Employment Practices Liability, Technology Professional Liability, Fiduciary and Cyber.

[Markel / Fiduciary](#)

Markel American Insurance Company decreased rates 14.50% overall to their **Fiduciary Liability Program** effective September 25, 2019. Changes were made to Base Rates as well as to add a new Healthcare Providers/Managed Care Services Coverage. This product is designed for members of the Ullico Organized Labor Protection Group, LLC.

DID YOU KNOW:

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[Berkshire Hathaway / Care Providers](#)

AmGUARD Insurance Company introduced their new **Care Providers Commercial Package Program** effective August 22, 2019. This product includes coverage for Commercial Property, General Liability, Professional Liability, Auto, Crime, Inland Marine and Umbrella. Coverage is designed for Not-For-Profit and For-Profit human social services agencies and businesses providing services to people with developmental, physical, mental and social disabilities.

[Zurich / Staffing Liability](#)

Zurich American Insurance Company increased rates 18.60% overall to their **Staffing Industry Liability Program** effective August 16, 2019. Changes were made to increase Employment Practices Liability Rates by 78.50%.

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Professional Liability
REPORT

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Company	Line / Class	Effective	Filing Summary
Great American / affiliated companies	Commercial Automobile	8/8/2019	Filed a new Garagekeepers Valuation Endorsement to the Classic and Custom Commercial Auto Coverage Part.
IAT / Harco National Insurance Company	Commercial Automobile	8/16/2019	Increased rates 6.90% overall to the Motor Carrier Commercial Auto Coverage Part. Changes were made to Base Rates, Increased Limit Factors and Fleet Size Discounts.
Arch Insurance Company	Commercial CMP	8/28/2019	Filed a new Volunteer As Insured Endorsement to their AnimalKeepers Commercial Package Program.
Hanover Insurance Company	Commercial Crime	12/1/2019	Filed approximately 27 new endorsements to their Management Liability Advantage Portfolio Not-For-Profit Product. New forms include Personal Accounts Employee Theft, Revised Client Property Insuring Agreement, Cyber Exclusion, etc.
Beazley Insurance Company, Inc.	Commercial Fidelity	8/30/2019	Filed 11 new endorsements to their Commercial Crime Insurance Program. New forms include Telephone Fraud Coverage, Additional Named Insured, Separate Deductible For Scheduled Location, etc.
Everest National / affiliated companies	Commercial General Liability	9/17/2019	Filed approximately 20 new endorsements to the Commercial General Liability Coverage Part. New forms include Limited Discrimination, Fire Suppression, Damage to Rented Premises Scheduled, Non-owned Watercraft, etc.
Great American / affiliated companies	Commercial General Liability	10/1/2019	Filed a new Religious Activities Professional Plus Endorsement to the Commercial General Liability Coverage Part.
OneBeacon / Atlantic Specialty Insurance Company	Commercial General Liability	9/24/2019	Filed new Broad Form–Technology Companies without Worldwide Coverage Territory, and Broad Form–Without Worldwide Coverage Territory Endorsements to the Commercial General Liability Coverage Part.
AIG / New Hampshire Insurance Company	Commercial Inland Marine	8/28/2019	Filed an updated Master Policy and Certificate to their Public Storage Commercial Inland Marine Program.
Nationwide / Nationwide Mutual Insurance Company	Commercial Inland Marine	8/15/2019	Received approval for their new Sports, Leisure, and Recreation Commercial Inland Marine Coverage Part. This product will be administered through K&K Insurance Group.
Accredited Surety and Casualty Company	Commercial Liability	9/12/2019	Introduced their new Deductible Liability Protection Program. This product provides coverage for the deductible amounts or reimbursement of loss and allocated loss adjustment expenses paid by the insurance company.
AmTrust / Technology Insurance Company	Commercial Liability	8/28/2019	Introduced their new Failure to Perform Contractual Liability Insurance Program. This policy will indemnify a contract holder who is issued a designated vehicle service contract or limited warranty contract by the insured.
ARAG Insurance Company	Commercial Liability	9/4/2019	Filed a revised Master Policy form and approximately 74 new endorsements to their Group Legal Expense Policy. New forms include Bankruptcy, Consumer Protection, Small Claims Court, etc.
HCC / U.S. Specialty Insurance Company	Commercial Liability	8/27/2019	Filed approximately 22 new endorsements to their Special Event Liability Program. New forms include Release & Waiver Requirement, Personal & Advertising Injury Exclusion, Limited Event Coverage, etc.
Beazley Insurance Company, Inc.	Commercial Professional	9/25/2019	Filed 4 new endorsements to their Advanced Boardroom and Company Protection Program. New forms include Professional Services & Insurance Agents Exclusion with an A-Side & Securities Claim Carveback, Books & Records Cost, etc.

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Company	Line / Class	Effective	Filing Summary
Markel / Markel American Insurance Company	Commercial Professional	8/26/2019	Filed a revised Policy Form and approximately 38 new and revised endorsements to their Investment Advisor, Professional and Management Liability Program. New forms include Fiduciary Liability, Alliance Comprehensive Planner, Outside Directorship, etc.
Liberty Mutual / Liberty Mutual Fire Insurance Company	Commercial Property	9/1/2019	Filed a new RM Custom Select Educational Institutions Endorsement to their Commercial Property Program.
Liberty Mutual / Wausau Group of Companies	Commercial Property	10/1/2019	Decreased rates 9.30% overall to their Premier Property Protector Program. Changes were made to the Named Storm and Earth Movement Pricing.
Nationwide / Harleysville Insurance Company	Commercial Property	9/25/2019	Received approval for their new Commercial Output Program. This product will be AAIS-based.
Hudson Insurance Company	Commercial Surety	9/11/2019	Introduced their new Commercial Surety Large Accounts Program. This product was developed based on similar programs offered by Arch, Euler Hermes North America, and OneBeacon.
Jet Insurance Company	Commercial Surety	9/11/2019	Introduced their new Jet Commercial Surety Program. This product was developed based on similar programs offered by SureTec and HCC.
SureTec Insurance Company	Commercial Surety	8/23/2019	Filed their new Business Services Dishonesty Bond Program. Rates were developed based on those of similar coverages offered by American Safety, Merchants Bonding, Western Surety and Old Republic.
AIG / National Union Fire Insurance Company	Commercial Umbrella/Excess	8/26/2019	Increased rates 4.70% overall to their Small Business Commercial Umbrella and Excess Liability Program. Changes were made to the Manual Rule Page.
Farmers / Truck Insurance Exchange	Commercial Umbrella/Excess	1/1/2020	Increased rates 9.40% overall to their Commercial Umbrella and Excess Liability Program. Changes were made to Base Rates, Class Groups, Minimum Premiums, etc.
Liberty Mutual / American Fire and Casualty Company	Commercial Umbrella/Excess	1/1/2020	Increased rates 9.40% overall to their Commercial Umbrella and Excess Program. Changes were made to Territory Factors.
Zenith Insurance Company / ZNAT Insurance Company	Commercial WC	10/1/2019	Decreased rates 4.70% overall to their Workers Compensation Program. Changes were made to Territory Factors and Class Deviations.
California Automobile Insurance Company	Personal HO	9/4/2019	Filed updated forms to their Homeowners Program. Revised forms include Special Provisions, Personal Property Replacement Loss Settlement, Additional Replacement Cost Protection, etc.

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Key Pending Filings

The California Insurance **ADVISOR**

Company	Line / Class	Submitted	Filing Summary
Clear Blue Insurance Company	Commercial <i>CMP</i>	9/12/2019	Submitted their new Swyfft Habitational Commercial Package Program. This product includes coverage for Commercial Property, General Liability and Crime, and is designed for Apartments and Condominiums.
Arch Insurance Company	Commercial <i>Liability</i>	9/25/2019	Submitted their new Library Insurance Program. This product includes coverage for Commercial Property, Auto, General Liability, Excess and Professional Liability.
Arch Insurance Company	Commercial <i>Liability</i>	9/27/2019	Submitted their new Cemetery Insurance Program that includes coverage for Commercial Property, Auto, General Liability, Excess and Professional Liability.
Great American / affiliated companies	Commercial <i>Liability</i>	9/12/2019	Submitted their new Self-Storage Facility Contractual Liability Program. This product provides coverage to the owners or managers of a Self-Storage Facility for liability that they assume via the rental agreement.
ALPS Property & Casualty Insurance Company	Commercial <i>Professional</i>	9/23/2019	Submitted their new Lawyers Professional Liability Program. This product will offer Basic, Preferred and Premier Policy options.
Benchmark Insurance Company	Commercial <i>Professional</i>	9/13/2019	Submitted their new US Direct Miscellaneous Professional Liability Program. This product was developed based on a similar program offered by Hiscox.
Berkshire Hathaway / General Star National Insurance Company	Commercial <i>Professional</i>	9/5/2019	Submitted their new Lawyers Professional Liability Program that is designed for members of the Founders Specialty Purchasing Group for Lawyers, Inc. Rates were developed based on those of similar programs offered by CAN, Crum & Forster, and StarStone.
Positive Physicians Insurance Company	Commercial <i>Professional</i>	9/25/2019	Submitted their new Lawyers Professional Liability Program. This product was developed based on a similar program offered by BCS.
DB Insurance Company, Ltd.	Personal <i>HO</i>	9/12/2019	Submitted their new Secondary Residency Dwelling Program. Rates for this program were developed based on those of a similar product offered by Aegis.
Falls Lake Fire & Casualty Company	Personal <i>HO</i>	9/6/2019	Submitted their new Kin Voluntary Homeowners Program. This product will be AAIS-based and will be administered through Kin Insurance, Inc.
AXA XL / XL Specialty Insurance Company	Personal <i>Inland Marine</i>	9/1/2019	Submitted their new Personal Jewelry Inland Marine Program. Rates for this program were developed based on those of similar coverage offered by Jewelers Mutual.

The filings referenced above were submitted to the California Department of Insurance and have not been approved as of the writing of this publication.



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