

The New York Insurance ADVISOR



A Property & Casualty Publication at Work for You.

January 2018



Personal Auto



*Happy
New Year!*

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Country-Wide / Private Passenger Auto

Country-Wide Insurance Company increased rates 2.40% overall to their **Private Passenger Auto Program** effective January 1, 2018, for new business and February 15, 2018, for renewals. Changes were made specifically to Base Rates.

Kemper / Private Passenger Auto

Unitrin Direct Property & Casualty Company increased rates 5.00% overall to their **Private Passenger Auto Program** effective April 1, 2018, for renewal business only. Changes were made specifically to Base Rates. *The chart below outlines the overall rate effect by coverage.*

Coverage	BI / PD	PIP	UM	COMP	COLL	OVERALL
Rate Effect	+6.00%	+17.50%	+13.00%	-5.00%	-5.00%	+5.00%

PURE / Private Passenger Auto

Privilege Underwriters Reciprocal Exchange (PURE) increased rates 4.90% overall to their **Private Fleet Automobile Program** effective February 24, 2018, for new business and April 25, 2018, for renewals. Changes were made to Base Rates and Physical Damage Symbol Factors. **Note: The approximate number of policyholders affected by this revision is 4,530, and the approximate annual written premium for this program is \$18.2 million.**

Farm Family / Private Passenger Auto

Farm Family Casualty Insurance Company increased rates 5.00% overall to their **Private Passenger Auto Program** effective April 3, 2018. Changes were made to Base Rates and Expense Fees. They are also moving towards ISO Physical Damage Symbol relativities. **Note: The approximate number of policyholders affected by this revision is 13,503, and the approximate annual written premium for this program is \$27.4 million.**



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Liberty Mutual / Private Passenger Auto

LM General Insurance Company and LM Insurance Corporation increased rates 5.00% overall to their **Private Passenger Auto Program** effective December 6, 2017. Changes were made specifically to Base Rates. **Note: The approximate number of policyholders affected by this revision is 132,600, and the approximate annual written premium for this program is \$301.8 million.**

Coverage	BI	PD	UM/UIM	COMP	COLL	OVERALL
Rate Effect	+8.00%	+8.00%	+7.60%	+8.00%	+2.00%	+5.00%

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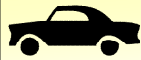
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Personal Auto



MetLife / Private Passenger Auto

Metropolitan Group Property and Casualty Insurance Company increased rates 3.00% overall to their **Private Passenger Auto Program** effective December 1, 2017, for new business and February 4, 2017, for renewals. Changes were made to Base Rates and Account Deviations for Liability, No Fault, and Physical Damage. **Note: The approximate number of policyholders affected by this revision is 44,021, and the approximate annual written premium for this program is \$94.1 million.**

Hanover / Private Passenger Auto

Allmerica Financial Alliance Insurance Company increased rates 8.80% overall to their **Private Passenger Auto Program** effective January 19, 2018, for new business and March 4, 2018, for renewals. Changes were made to Base Rates, Renewal Uptier, Model Year, Prior Carrier Discount, Household Class, and CORE Discounts.

Nationwide / Private Passenger Auto

Harleysville Insurance Company increased rates 7.20% overall to their **Private Passenger Auto Program** effective December 11, 2017, for new business and January 31, 2018, for renewals. Changes were made to Base Rates and Personal Injury Protection Deductible Factors.

Electric / Excess

Electric Insurance Company increased rates 14.20% overall to their **Personal Umbrella and Excess Liability Program** effective March 1, 2018. Changes were made specifically to Base Rates.

The New York Insurance **ADVISOR**

Paul P. Martin—Publisher
Thomas E. Smith—Editor
Matthew Heilmann—Feature Editor

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Personal Lines



Spinnaker / Renters

Spinnaker Insurance Company introduced a new **Renters Program** effective December 18, 2017. This program will be marketed through relationships with Multi-Dwelling Units and Financial Institutions. Rates were developed based on those of Praetorian Insurance Company. Spinnaker intends to write Renters Policies in all of New York including the coastal areas and project that the volume of coastal policies will be a nominal amount of their overall book of business.

Ontario / Homeowners

Ontario Insurance Company decreased rates 3.57% overall to their **Homeowners Program** effective November 30, 2017. The company will be adopting their rate service organization's (*Underwriters Rating Board*) latest Homeowners Manual.

Aegis / Manufactured Home

Aegis Security Insurance Company increased rates 6.40% overall to their **Manufactured Home Program** effective January 1, 2018. Rates are based on American Modern Home Territory Definitions, Territory Factors, Base Rates, Protection Class Factors, Age of Insured Factors, Age of Home Factors, etc.

United P&C / HO

United Property & Casualty Insurance Company made a number of changes to their **Homeowners Program** effective November 22, 2017, for new business and December 16, 2017, for renewals.



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Erie / Condo Rental

Erie Insurance Company of New York filed updated rating rules for a new **ErieSecure Rental Condo Policy** effective February 1, 2018. This policy was previously written as an amendatory form to their ErieSecure Rental Policy.



Businessowners & CMP



Travelers / Master Pac

Travelers Casualty Insurance Company of America increased rates 5.00% overall to their **Businessowners Master Pac Program** effective April 1, 2018. Changes were made to Base Rates, Class of Business Factors, Sole/Multiple Occupancy Factor and Rating Model Information.

Aspen / MiniPak Storage

Aspen American Insurance Company increased rates 12.90% overall to their **MiniPak Storage Program** effective January 1, 2018, for new business and February 1, 2018, for renewals. Changes were made to Property Rates, Increased Liability Limits, Minimum Premium, Territory Definitions, Garagekeepers Insurance, Earthquake Coverage and Schedule Rating.

Federated / Businessowners

Federated Mutual Insurance Company and Federated Service Insurance Company decreased rates 5.20% overall to their **Businessowners Program** effective January 1, 2018. Changes were made to Type of Business Factors and Base Rates targeting Contractor, Retail/Wholesale, Auto Service Repair, Convenience Stores, Jewelry Stores and Funeral Service classes.

Chubb / Customarg

Chubb Insurance Group revised rates to the Property portion of their **Customarg Program** effective July 1, 2018. They decreased rates for Legal, Professional Services and Life Sciences classes by 15.00%. They also decreased Base Rates for various Technology classes by 7.50%.

Michigan Millers / CMP

Michigan Millers Mutual Insurance Company introduced a new **Commercial Specialty Solutions** division with a focus on writing new programs effective February 15, 2018. They will target Social Services, Health & Beauty Salons; Health Clubs, Alarm Installation, Pest Control, Child Care, Special Events, Detective & Security, Tree Trimmers, and Clubs & Recreation; Athletic teams, leagues, etc. These new programs will provide a specialty or "niche" market for the company allowing them to expand beyond their existing Commercial Lines offerings. They will also be adopting additional types of "bases of premium" that are unique to these types of risks.

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* * Key LCM's Recently Approved * *

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
Central Mutual Insurance Company All America Insurance Company	Commercial Auto - Varies by affiliate and class	Range 1.328 - 2.203	ISO	CA-2016-BRLA1	+5.00%	2/1/18
Great American Great American Insurance Company Great American Assurance Company Great American Insurance Company of New York Great American Alliance Insurance Company	Commercial Auto - Liability / PD	1.629 / 1.745 2.199 / 2.356 1.873 / 2.007 1.222 / 1.309	ISO	CA-2016-BRLA1	+8.60%	11/11/17
Hanover The Hanover Insurance Company Massachusetts Bay Insurance Company Citizens Insurance Company of America	Commercial Auto - Varies by affiliate and class	Range 1.104 - 3.307	ISO	CA-2011-BRLA1	+4.30%	3/1/18
Kensington Insurance Company	Homeowners	1.750	ISO	HO-2014-RLA1	0.00%	11/14/17
Lancer Indemnity Company	WC	1.200	NYCIRB	NA	Initial	1/1/18
Munich Re American Alternative Insurance Corporation	CMP Fire & Allied Lines	0.808	ISO	NA	-40.50%	12/12/17
New York Marine and General Insurance	Commercial Auto - Liability / PD	1.945 / 1.712	ISO	NA	+16.20%	7/1/18
NGM Insurance Company	Commercial Auto - Varies by class	Range 1.285 - 1.985	ISO	CA-2016-BRLA1	+2.20%	3/1/18
PMA Manufacturers Alliance Insurance Company Pennsylvania Manufacturers' Association Ins. Co. Pennsylvania Manufacturers Indemnity Company	General Liability	Range 1.114 - 1.671	ISO	GL-2015-BGL1	+12.50%	3/1/18
Seneca Insurance Company, Inc.	Commercial Auto - Liability / PD	1.643 / 1.847	ISO	CA-2016-BRLA1	+2.40%	3/1/18
Tokio Marine Tokio Marine America Insurance Company Trans Pacific Insurance Company TNUS Insurance Company	WC	1.482 1.245 1.146	NYCIRB	R.C. 2437	-5.70%	11/10/17
Tokio Marine Safety National Casualty Corporation	Commercial Auto	1.416	ISO	NA	+4.00%	1/1/18
Utica Mutual affiliated companies	Commercial Auto - Liability / PD (see also this page below)	1.548 / 1.603	ISO	CA-2013-RBILC	-17.20%	8/1/18

Other Programs & Special Coverages

Chubb / Pet Health

ACE American Insurance Company increased rates 25.00% overall to their **Pet Health Insurance Program** effective December 12, 2017. Changes were made specifically to Base Rates to help offset the impact of loss cost trends and deteriorating loss experience.

Arch / Cemetery

Arch Insurance Company introduced a new **Cemetery Program** effective November 14, 2017. Their program comprises a multiple line product designed for the unique needs of Cemeteries, Crematoriums and other closely related businesses. The program provides coverage for Commercial Auto, Commercial Property, General Liability, Excess Liability and Professional Liability.

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Utica Mutual / Comm. Auto

Utica Mutual Insurance Group decreased rates 17.20% overall to their **Commercial Auto Program** effective August 1, 2018. Changes were made to Loss Cost Multipliers, Deviations, and Experience & Schedule Rating Expected Loss Ratios. *See also LCM chart above.*

AXIS / Non-Franchised Auto Dealers

AXIS Insurance Company introduced their new **Non-Franchised Auto Dealers and Auto Services Program** effective December 29, 2017. This program will provide specialized coverage common for non-franchised auto dealers on a package basis. Rates were developed based on a combination of ISO and Praetorian Insurance Company rates.



Other Programs & Special Coverages



Zurich / Aftermarket Express

American Guarantee and Liability Insurance Company filed new and revised Property and General Liability forms to be used with their **Aftermarket Express Program** effective December 15, 2017. Their program targets risks such as Mechanical Repair, Collision Repair, Lube Shops, Car Washes, Auto Glass, Tire Dealers, etc.

Lancer / Long Haul Trucking

Lancer Insurance Company increased rates 18.40% overall to their **Long Haul Trucking Program** effective January 1, 2018. Changes were made to Liability and Physical Damage Rates and to their Experience and Schedule Rating Plans.

New Release

The California Insurance ADVISOR

Church Mutual / WC – Dividend

Church Mutual Insurance Company revised their **Workers' Compensation Sliding Scale Dividend Plan A** effective January 1, 2018. They have updated their dividend eligibility and increased the premium range above \$500,000.

Allianz / Tavern/Bar

American Automobile Insurance Company decreased rates 8.60% overall to their **Tavern/Bar Program** effective February 1, 2018. A modification factor has been applied to the ISO loss cost for Personal Property Coverage for the Special Causes of Loss including Theft.

Assurant / CORE

American Security Insurance Company introduced a new Master Policy to their **CORE Insurance Protection Program** effective December 22, 2017. This policy is issued to device manufacturers and sold through their distribution channels to protect new eligible electronics sales against hardware breakdown, accidental damage, and lost or stolen devices.



Professional Liability



CNA / Dental Professional

American Casualty Company of Reading, PA, received rate and form approval for their **National Dental Program** effective December 19, 2017. Their program is the same as that filed by their sister company, Continental Casualty Company.

Hudson / Public Entity

Hudson Insurance Company introduced a new **Public Entity Portfolio Program** effective December 21, 2017. Their program will provide liability coverage for a wide variety of public entities including cities, counties, school districts, water and sewer districts, etc.

Cincinnati / Pillar – EPLI

Cincinnati Insurance Company introduced an **Employment Practices Liability Coverage** segment to their **Pillar Policy** effective May 1, 2018. The basic limit of liability is \$1.0 million; higher limit options up to \$10,000,000 are available as well as lower limit options of \$500,000 and \$750,000. Other coverage parts that will be offered as part of their Pillar Policy Program include Nonprofit D&O Liability Coverage, Community Associations D&O Liability Coverage, Educators Legal Liability Coverage, Healthcare Institutions D&O Liability Coverage, Cyber Risk Coverage, Bankers Professional Liability Coverage, Crime Coverage, etc.

USLI / Professional Package

Mount Vernon Fire Insurance Company filed updated rate pages to their **Individual Professional Package Program** effective January 2, 2018. In particular, they amended their rule to reflect the fact that the NY Errors & Omissions rates are always defense outside the limits. Their program provides coverage for Fitness Professionals, Tutors, Photographers, Wedding & Party Services, Travel Agents, Notaries, Life Coaches, Court Reporters, and Barber-Beauty Professionals.

Swiss Re / Agents & Brokers

Westport Insurance Corporation increased rates 3.00% overall to their **Insurance Agents & Brokers Professional Liability Program** effective May 3, 2017. Changes were made to Base Rates, Minimum Premiums, Brokerage Debits, Increased Limit Factors, Rating Algorithm, Education Credit, Claims-Free Experience Credit, etc.

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REPORT

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Company	Line / Class	Effective	Filing Summary
Munich Re / affiliated companies	Commercial Automobile	1/1/2018	Filed a new Construction Auto Extension Endorsement and a new Educator or Care Provider Auto Extension Endorsement designed to provide coverage for construction, school, and care provider-related automobile risks.
New York Marine and General Insurance Company	Commercial Automobile	12/15/2017	Filed a new Covered Auto Designation Symbol Endorsement to their Business Auto policies. This endorsement provides for use of Symbol 10 described as "Non-owned and hired autos of private passenger type and light trucks up to 12,500 GVW only."
Starr Indemnity & Liability Company	Commercial Automobile	1/1/2018	Filed a new Transportation Composite Rating Plan Premium Endorsement to their Commercial Auto Program. The form will be used to display composite rate information and define the various bases of premium as used in the endorsement.
GUARD / AmGUARD Insurance Company / NorGUARD Insurance Company	Commercial Businessowners	12/13/2017	Filed to expand the Wholesale/Distributor classes as well as to add a Wholesalers and Distributors Endorsement to their Businessowners Program. Rates for their Snow Plow Product-Completed Operations Hazard Coverage were also revised.
GUARD / AmGUARD Insurance Company / NorGUARD Insurance Company	Commercial Businessowners	1/1/2018	Filed to broaden the range of modifications for credits and debits applicable to their Individual Risk Premium Modification Plan for their Businessowners Program. No changes were made to the Risk Characteristics.
Hamilton Insurance Company	Commercial Businessowners	12/12/2017	Filed a Data Response and Cyber Liability Coverage to their Businessowners Program. Liquor Liability Limit Factors were revised and eligible classes were expanded to now include civic and social clubs.
MiddleOak / Country Mutual Insurance Company	Commercial Businessowners	12/14/2017	Filed a new Blanket Water Back-Up and Sump Overflow Endorsement to their Worlds Apart/CAPSure Program relative to Businessowners. Direct Damage available limits are available from \$5,000 to \$1,000,000.
Travelers / affiliated companies	Commercial Businessowners	3/1/2018	Filed a new Liability Only Coverage Option to their Legacy Master Pac Program. General Liability Coverage may be purchased without Building, Business Personal Property and/or Inland Marine Coverage.
Admiral Indemnity Company	Commercial CMP	4/1/2018	Created a new company-specific class code for Health or Exercise Facilities located at luxury habitational risks. In order to account for this increased exposure, they are proposing a charge of \$295.00 per health or exercise facility.
Hanover / affiliated companies	Commercial CMP	6/1/2018	Increased rates 2.50% overall to their Commercial Package Program. Changes were made to their independent PMF's for a number of risks such as Golf Clubs, Home Health, Jewelry classes, Health & Fitness, Tech Life Science, Human Services, Contractors, etc.
Markel Insurance Company	Commercial CMP	2/1/2018	Filed updates to their Museum Program. They introduced a General Liability minimum premium of \$750.00 and a program rating factor of 0.80 for both General Liability and Property coverages. They also introduced a Museum Commercial Property Enhancement.
Nationwide / Harleysville Group of Companies	Commercial CMP	8/1/2018	Decreased rates 1.50% overall to their Commercial Package Policy Program. Changes were made to Package Modification Factors (PMF's).
AmTrust / Wesco Insurance Company	Commercial Credit	12/12/2017	Filed a new Insurance Deductible Reimbursement to be used with their Blanket Lenders Single Interest Policy, which is issued to financial institutions to provide single interest coverage on eligible collateral.
W. R. Berkley / Berkley Insurance Company	Commercial Crime	12/18/2017	Received approval for a new Crime Program that uses approved ISO loss costs and rating rules. This filing includes an optional endorsement for Corporate Deception Fraud.
Rural Community Insurance Company	Commercial Crop	1/8/2018	Decreased rates 8.00% overall to their Crop-Hail Program. Changes were made to the Risk Management Agency Non-Reinsured Added Revenue Price Option Policy.

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Company	Line / Class	Effective	Filing Summary
Travelers / Travelers Casualty and Surety Company of America	Commercial Fidelity	12/15/2017	Filed a new Personal Accounts Protection Insuring Agreement Endorsement for use with the Insurance Company Bond. The form provides coverage to personal accounts of Directors and Officers of the insured against theft by employees.
AIG / affiliated companies	Commercial General Liability	1/5/2018	Filed a new Limited Named Perils Pollution Endorsement to their General Liability Coverage. This endorsement provides insureds with pollution coverage for an unexpected escape of pollutants having commenced abruptly during the policy period.
GNV / affiliated companies	Commercial General Liability	4/1/2018	Increased rates 2.00% overall to their General Liability Coverage. Changes were made to Loss Costs, Loss Cost Multipliers, Package Modification Factors, and Class Codes pertaining to shopping center business.
Hartford Insurance Group / affiliated companies	Commercial General Liability	3/10/2018	Filed a new Amendment of Definition of Coverage Territory—United States Endorsement that will enable underwriters to respond to requests by insureds who have their Canada exposures insured under a separate Canada insurance policy.
New York Marine and General Insurance Company	Commercial General Liability	12/19/2017	Filed a new Hired Auto Liability and Non-Owned Auto Liability Coverage. Coverage is provided when an insured has no other commercial auto exposures and wishes to purchase only hired auto and non-owned auto liability coverage.
Philadelphia Indemnity Insurance Company	Commercial General Liability	12/6/2017	Filed a new Abusive Conduct Exclusion—Tenant(s) Endorsement to their Social Services Policy. This endorsement will be attached to the policy when the insured has inadequate tenant screening or has had past claims for abusive conduct.
Star Insurance Company	Commercial General Liability	12/29/2017	Introduced an Unmanned Aircraft Exclusion to fill that void in ISO's form CG 21 09 06 15 Exclusion—Unmanned Aircraft to apply to the General Liability sections of their Auto Dealers Coverage Form or Garage Coverage Form.
W. R. Berkley / Intrepid Insurance Company	Commercial General Liability	1/4/2018	Filed new Coverage for Hired and Non-owned Liability and Hired Physical Damage to their General Risk Commercial General Liability Program.
Assurant / American Security Insurance Company	Commercial Inland Marine	12/27/2017	Filed an updated rating manual to their Technology Insurance Protection Program. Changes were made to Deductibles, credit for wireless devices covered by a separate extended warranty or extended service contract, additional rating groups, etc.
Zurich American Insurance Company	Commercial Inland Marine	12/28/2017	Filed a new Vehicle Physical Damage Coverage Form to their Entertainment Program. This form applies to land vehicles owned by others while in the care, custody or control of the insured.
Medical Liability Mutual Insurance Company	Commercial Professional	12/21/2017	Filed a Preferred Choice Management Systems (MAGNACARE) Physicians Participant Endorsement, which provides qualified members of MAGNACARE with a premium discount of 12.00%.
Utica Mutual / Utica Mutual Insurance Company / Utica National Ins. Co. of Texas	Commercial Professional	3/1/2018	Revised Increased Limit Factors to their Life Agents Errors and Omissions Program to mimic the Increased Limit Factors for their Property and Casualty Insurance Agents and Brokers Errors and Omissions Program.
Crum & Forster / affiliated companies	Commercial Property	12/19/2017	Filed a new Professional Fees Endorsement to their Commercial Property Program. The endorsement adds an additional coverage for Professional Fees that will be attached to policies with an annual premium of \$75,000 or more.
First Financial Insurance Company	Commercial Property	2/2/2018	Revised their Equipment Breakdown—Property Coverage Enhancement Endorsement to their Commercial Property Program. Changes were made to risk improvement, temperature fluctuation, off-premises and data restoration.
GNV / affiliated companies	Commercial Property	5/1/2018	Filed a new Flood Deductible of \$500,000 to their Commercial Property Flood Coverage rates. They currently offer limits of \$10,000, \$25,000, \$50,000, \$100,000 and \$250,000. Rates are applicable only in B, C, D or X Zones.
Travelers / Travelers Property Casualty Company of America	Commercial Property	1/3/2018	Filed a new Underground and Overhead Transmission Lines Extension Endorsement to their Small Technology Property Program. This endorsement will be used along with the Deluxe Property Coverage Form.

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Company	Line / Class	Effective	Filing Summary
Virginia Surety Company, Inc.	Commercial Property	12/22/2017	Filed 16 endorsements to their Credit Card Enhancement Program including Baggage Delay Protection, Missed Event Ticket, Trip Delay, Extended Warranty, Trip Cancellation & Interruption Protection, etc.
Hanover / Hanover Insurance Company	Commercial Surety	1/1/2018	Revised the Minimum Premium for Alcohol, Alcoholic Beverages and Liquor Tax Bonds from \$100.00 for all bond terms to \$25.00 for one-year term, \$50.00 for two-year term, \$75.00 for three-year term and \$100.00 for terms greater than three years.
United Casualty and Surety Insurance Company	Commercial Surety	12/1/2018	Introduced a new Contract and Commercial Surety Program. Rates were developed based on those of American Contractors Indemnity Company and U.S. Specialty Insurance Company.
Employers Assurance Company / Employers Preferred Insurance / Employers Compensation	Commercial WC	12/4/2017	Filed a new rule to their Workers Compensation Payment Plan that waives stipulated payment fees when the policyholder enables Automatic Recurring Automated Clearing House Payments.
MEMIC Indemnity Company	Commercial WC	12/30/2017	Filed a new Safety Group Sliding Scale Dividend Plan to their Workers Compensation Program. The plan allows eligible policyholders to receive a dividend based upon their total earned premium and total incurred losses.
Kemper / Unitrin Safeguard Insurance Company	Personal Automobile	1/19/2018	Filed a new Mass Merchandising Discount to their Private Passenger Auto Program. The discount will be applied to policies when the Named Insured or spouse is a member of a qualifying affinity group.
Mid-Century Insurance Company	Personal Automobile	2/5/2018	Revised rates to their Farmers Smart Plan Auto (FSPA) rating plan. Changes were made to the expense loads by vehicle and offset with ZIP Code factors. The maximum effect to any one policyholder is +14.40%.
New York Central Mutual / A. Central Insurance Company	Personal Automobile	2/1/2018	Filed to increase the Transportation Expenses provided in their Personal Auto Policy under Coverage D—Coverage to Your Auto from \$20.00/\$600.00 to \$25.00/\$750.00. They also updated their Amendment of Policy Provisions.
North Country Insurance Company	Personal Dwelling Fire	11/1/2017	Increased rates 0.25% overall to their Dwelling Fire Program. They have added an Auxiliary Surcharge of 10.00% for devices that use solid fuel.
Allstate Indemnity Company	Personal HO	2/12/2018	Filed a new Additional Insured—Non-Relative endorsement to their Homeowners Program. This endorsement will provide Personal Property Protection, Family Liability Protection and Guest Medical Protection.
PURE / Privilege Underwriters Reciprocal Exchange	Personal HO	1/20/2018	Introduced a new Fraud and Cyber Defense Coverage to their High Value Homeowners Policy. Their coverage comprises Cyber Attack, Cyber Extortion and Fraud.
Utica Mutual / affiliated companies	Personal HO	1/22/2018	Filed a new Service Line Endorsement to their Homeowners Program. This endorsement is an additional coverage for loss to a service line owned by the insured that provides service to the residence premises.

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