

The Pennsylvania Insurance ADVISOR



A Property & Casualty Publication at Work for You.

January 2018



Personal Auto



*Happy
New Year!*

Inside *The ADVISOR*

- IDS - PP Auto..... 2
- Liberty Mutual - PP Auto 2
- State Auto - HO 3
- Spinnaker - HO / Hippo 3
- Penn National - HO..... 3
- Hanover - Avenues BOP 3
- Canal - Commercial Auto 3
- Chubb - Customarq..... 3
- LCM's of the Month 4
- NY Marine - Disc Jockey 4
- Liberty Mutual - Pet Health..... 4
- State National - Self-Storage..... 4
- Starr - Skiers Rescue 5
- Hartford - Community Banks 5
- Philadelphia - Community Assoc. . 5
- United Fire - Religious Institutions 5
- CNA - Accountants 5
- More Approved Filings6-8

Travelers / Private Passenger Auto

Travelers Property Casualty Insurance Company and The Automobile Insurance Company of Hartford, CT, increased rates 8.00% overall to their **Quantum 2.0 Private Passenger Auto Program** effective January 12, 2018, for new business and February 11, 2018, for renewals. Changes were made to Base Rates and Rate Stabilization Factors. *The chart below outlines the overall rate impact by coverage.*

Coverage	BI	PD	PIP	COMP	COLL	OVERALL
Rate Effect	+31.00%	+4.70%	+9.10%	+2.50%	+3.60%	+8.00%

Horace Mann / Private Passenger Auto

Horace Mann Insurance Company, Teachers Insurance Company and Horace Mann Property & Casualty Insurance Company increased rates 5.00% overall to their **Private Passenger Auto Program** effective January 16, 2018. Changes were made to Base Rates, Number of Operators Factors, Number of Vehicles in Household Factors, Mileage Rating, etc.

Liberty Mutual / Private Passenger Auto

American States Insurance Company decreased rates 4.20% overall to their **Private Passenger Auto Program** effective January 21, 2018, for new business and March 23, 2018, for renewals. Changes were made to Base Rates, Model Year Factors and Rate Stabilization Factors. **Note: The approximate number of policyholders affected by this revision is 48,700, and the approximate annual written premium for this program is \$108.7 million.**

Allstate / Private Passenger Auto

Allstate Fire & Casualty Insurance Company increased rates 1.60% overall to their **Private Passenger Auto Program** effective February 12, 2018, for new business and March 15, 2018, for renewals. Changes were made to Base Rates and Widow/Widower Classifications, as well as to introduce a Newly Independent Discount.

State Auto / Private Passenger Auto

Milbank Insurance Company introduced their new **Private Passenger Auto Program** effective April 12, 2018. Rates were developed based on those of similar programs offered by Donegal, Progressive and Safeco. They will also close their CustomFit Program to new business.

Farmers / Private Passenger Auto

Mid-Century Insurance Company filed updated rates to their **Farmers Smart Plan and Farmers Auto 2.0 Private Passenger Auto Programs** effective March 1, 2018, for new business and April 12, 2018, for renewals. Changes were made to Driver Class Plans, and they added new factors for vehicles with severe prior damage.



Martin & Company

YOUR INSURANCE SOLUTIONS PARTNER®

Regulatory
Compliance

State Filing
Services

Actuarial
Consulting

Program
Business

A COPY OF ANY FILING ON THIS PAGE IS AVAILABLE

© 1993-2018 Copyright by Martin & Company, Publisher, The Pennsylvania Insurance Advisor, Edgemont, PA, 610-325-4455; www.martincompanyus.com

For use by original recipient only. It is illegal to forward or otherwise distribute without permission. To report violations call (800) 896-8000.



Martin & Company

YOUR INSURANCE SOLUTIONS PARTNER®

If you read about it ...
and want to know more
about it ...

You can GET A COPY of it ...

Email your request to:

DOIFilings@martincompanyus.com

Fax your request to:

610-325-4405

Cost: \$1 per page
\$55 minimum charge per filing

- ✦ All filings are backed by *The ADVISOR* guarantee.
- ✦ Corporate Subscriptions are available.
- ✦ Filings are available COUNTRYWIDE.
- ✦ Block Pricing is available. Call 610-325-4455.

More to offer from M&C

Bureau Monitoring ADVISOR

- ◆ This Web-based product Tracks Bureau circulars and bulletins. A tool to assist carriers with their compliance efforts.

Status Report ADVISOR

- ◆ State filing clients can access this product to track the status of multi-state and multi-line filing projects. Features alerts and export options.

www.FilingsDirect.com

- ◆ FD is an online searchable Rate, Rule, Form filing library dating back to 1993.

www.martincompanyus.com
info@martincompanyus.com



Personal Auto



IDS / Private Passenger Auto

IDS Property Casualty Insurance Company increased rates 8.10% overall to their **Private Passenger Auto Program** effective March 4, 2018. Changes were made specifically to Base Rates.

Kemper / Private Passenger Auto

Unitrin Direct Property & Casualty Company increased rates 4.00% overall to their **Unified Private Passenger Auto Program** effective March 25, 2018, for renewal business only. Changes were made specifically to Base Rates.

Liberty Mutual / Private Passenger Auto

American States Insurance Company introduced a new **Ridesharing Period 1 Coverage** to their **Private Passenger Auto Program** effective February 17, 2018, for new business and April 20, 2018, for renewals. This form will provide coverage from the time when an insured turns on his or her Transportation Network Platform until the time he or she accepts a passenger to transport. Discounts for their Rewind, RightTrack and Low Mileage Telematics Programs were also revised.

Chubb / Personal Excess Liability

Federal Insurance Company increased rates 9.70% overall to their **Group Personal Excess Liability Program** effective March 1, 2018, for new business and April 15, 2018, for renewals. Changes were made to Base Rates and Uninsured/Underinsured Motorists Coverage.

The Pennsylvania Insurance **ADVISOR**

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

Martin & Company, Publisher, is dedicated to providing reliable insurance information through quality publications, product research and development, and our state filing service. **All filings mentioned in the *Advisor* have received approval**, unless otherwise indicated. Material presented is from a variety of sources believed reliable, but accuracy cannot be guaranteed. Martin & Company, Publisher.

Yearly subscription prices are \$524 for Agencies and \$615 for Companies for each copy. Multiple subscriptions (3 or more) to that same address are available at a discounted price. To receive photocopying redistribution authorization call 610-325-4455 and ask about our **ELECTRONIC** and **CORPORATE SUBSCRIPTIONS**.

Subscriptions & Comments:
Martin & Company, Publisher
P.O. Box 70, Edgemont, PA 19028-0070
Call: 610-325-4455
Fax: 610-325-4405

www.martincompanyus.com ~ e-mail: Info@martincompanyus.com

Photocopying, email or fax of this newsletter, in full and/or in part, for distribution or circulation to other individuals or employees **violates the U.S. copyright law**. As a subscriber you agree that making copies is a violation and your company will be subject to additional charges and subscription costs. Exceptions may be granted. Please call if you desire special consideration.





Homeowners



State Auto / Homeowners

Milbank Insurance Company introduced their new **Homeowners Program** effective April 12, 2018. They will use a Tiered Rating approach in addition to Standard, Protection Plus and Premier Package Options. Rates were developed based on those of similar programs offered by Acuity, Erie, Homesite, Travelers and USAA.

Penn National / HO

Penn National Mutual Casualty Insurance Company increased rates 2.20% overall to their **Homeowners Program** effective April 1, 2018. Changes were made to Base Rates and to add new ZIP Codes.

DID YOU KNOW:

“Martin & Company’s State Filing Team has over 250 years of combined industry experience.”

Spinnaker / Homeowners – Hippo

Spinnaker Insurance Company received approval for rates and rules to their new **Hippo Homeowners Program** effective January 1, 2018. This product will be distributed through Hippo Insurance Services, targeting millennials. Rates were developed based on a similar program offered by Esurance, CSAA, Liberty Mutual and Mercury.

State Auto / Dwelling

Milbank Insurance Company introduced their new **Dwelling Fire Program** effective April 12, 2018. This new product will offer DP-1, DP-2, and DP-3 Coverages. Rates were developed based on those of similar programs offered by Acuity, Erie, Homesite, Travelers and USAA.



Businessowners & CMP



AXIS / CMP – General Binding

AXIS Insurance Company introduced their new **General Binding Package Program** effective January 15, 2018. This product will target middle market “main street” type business. Rates were developed based on a similar program offered by State National.

Chubb / Customarq

Chubb Insurance Companies decreased rates 1.51% overall to their **Customarq Package Program** effective June 1, 2018. Changes were made to Base Rates for Legal, Professional Services and Life Sciences.

ASK ABOUT:

The NEW California Insurance **ADVISOR**

Hanover / Avenues BOP

Massachusetts Bay Insurance Company, Hanover Insurance Company and Citizens Insurance Company of America increased rates 1.90% overall to their **Avenues BOP Program** effective April 1, 2018. Changes were made to Liability Rates, Construction Type Factors, Liquor Liability Rates, Technology Professional Advantage Rates, etc.

AmTrust / Sierra Madre

Security National Insurance Company increased rates 11.00% overall to their **Sierra Madre Artisans General Liability Program** effective January 15, 2018. Changes were made to Base Rates, Service & Repair Factors, Minimum Premiums, and Subcontractor Cost Factors.

Canal / Commercial Auto

Canal Insurance Company increased rates 2.10% overall to their **Commercial Auto Program** effective February 1, 2018, for new business and April 1, 2018, for renewals. Changes were made to Liability Experience Rating and to add Experience Rating for Physical Damage. They also introduced new Commercial Credit Scoring as part of their rating scheme for accounts with 5 or more power units.

Martin & Company

Regulatory Compliance

State Filing Services

Actuarial Consulting

Program Business

W. R. Berkley / Property – General Risk

Intrepid Insurance Company received approval for a new Actual Loss Sustained–With Exception for Windstorm or Hail, Auto Aftermarket Property Coverage and an Extended Replacement Cost Coverage to their **Commercial Property General Risk Program** effective February 1, 2018.

* *

* *

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
Allied World Vantapro Specialty Insurance Company	General Liability - General Use	1.965	ISO	GL 2016 BGL1	Initial	12/18/17
AmTrust Milford Casualty Insurance Company	Commercial General Liability	1.900	ISO	GL 2016 BGL1	Initial	2/2/18
Chubb ACE American Insurance Company ACE Property and Casualty Insurance Company	Commercial Auto - Loggers/Wood Products Liability / PD	3.001 / 3.286	ISO	NA	0.00%	3/1/18
Church Mutual Insurance Company	Commercial Auto - Varies by coverage	Range 0.929 - 2.268	ISO	CA 2017 BRLA1	+4.10%	7/1/18
Hartford affiliated companies	Commercial Auto - Legacy Varies by coverage	Range 1.663 - 2.929	ISO	CA 2016 BRLA1	+13.00%	1/1/18
Hartford Sentinel Insurance Company, Ltd.	Commercial Auto - Varies by coverage	Range 1.692 - 2.961	ISO	CA 2015 BRLA1	+10.10%	1/1/18
Liberty Mutual Wausau Group Companies	Commercial Auto Varies by affiliate	Range 0.965 - 4.625	ISO	CA 2017 BRLA1	+10.00%	9/1/18
MAPFRE Insurance Company	Businessowners - Liability / Property	3.095 / 1.810	ISO	BP 2015 RLA1	+9.50%	6/1/18
Motorists Mutual Insurance Company	Commercial Auto - Varies by coverage	Range 1.370 - 6.519	ISO	NA	+5.20%	5/1/18
Motorists Mutual Insurance Company	Commercial General Liability Varies by class and territory	See Filing	ISO	NA	+1.30%	5/1/18
Sentry Select Insurance Company	Commercial Auto - Dealers Program Varies by coverage	Range 0.880 - 1.230	ISO	CA 2016 BRLA1	+65.80%	3/1/18
W. R. Berkley Riverport Insurance Company	Fire & Allied Lines	0.980	ISO	NA	Initial	1/1/18



Other Programs & Special Coverages



[NY Marine / Disc Jockey](#)

New York Marine and General Insurance Company introduced their new **Disc Jockey (DJ) Package Program** effective January 1, 2018. This product will offer General Liability and Inland Marine coverages to DJ's who operate as freelance independent contractors and who perform for live audiences at parties and special events. They will target small-scale DJ's with \$100,000 or less in annual payroll.

[Philadelphia / School Bus](#)

Philadelphia Indemnity Insurance Company introduced a new **Commercial Auto Elite School Bus Contractors Coverage** that is designed for their new **School Bus Operators Commercial Auto Program** effective February 19, 2018. This program will utilize rates from their currently approved Commercial Auto Elite Product.

[Liberty Mutual / Pet Health](#)

Liberty Mutual Fire Insurance Company introduced their new **Pet Health Insurance Program** effective December 5, 2017. This product will provide reimbursement coverage for an owner to protect his or her cat or dog against accidents and illnesses as well as provide optional wellness and preventive benefits.

[State National / Bader Self-Storage](#)

State National Insurance Company, Inc., introduced their new **Bader Self-Storage Tenant Inland Marine Insurance Program** effective December 11, 2017. This product consists of a master policy provided to the owners or management companies of storage, self-storage, mini-storage or miniwarehouse type facilities. Rates were developed based on those of similar programs offered by American Modern, Aspen, Occidental F&C, Assurant and PMA Insurance Group.

[Cincinnati / Commercial Auto](#)

Cincinnati Casualty Company, Cincinnati Indemnity Company and Cincinnati Insurance Company increased rates 10.95% overall to their **Commercial Auto Program** effective July 1, 2018. Changes were made to Base Rates, Nonownership Liability, Hired Autos, Territories, etc. **Note: The approximate number of policyholders affected by this revision is 7,400, and the approximate annual written premium for this program is \$38.7 million.**



Other Programs & Special Coverages



[Starr / Skiers Rescue and Evacuation](#)

Starr Indemnity & Liability Company received approval for their **Skiers Rescue and Evacuation Personal Inland Marine Program** effective December 18, 2017. This program is designed to protect against financial losses associated with an emergency while riding on a ski lift, snow skiing or snowboarding, or participating in a ski or snowboarding school. Coverage will not be offered for accident and sickness expenses, such as hospital confinement or drugs. This policy was developed based on similar benefits offered for evacuation and repatriation for political or security evacuations.

[State National / Excess](#)

State National Insurance Company, Inc., introduced their new **Canopus XS Pact, Follow Form Excess Liability Program** effective December 14, 2017. This product will provide excess coverage for various management and professional lines including Directors & Officers, Employment Practices, Cyber, etc.



Professional Liability



[Hartford / Community Banks](#)

Twin City Fire Insurance Company and Hartford Fire Insurance Company introduced their new **Private Choice Premier for Community Banks Professional Liability Program** effective December 18, 2017. This product will provide Bankers Professional, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, HIPAA Coverage and Kidnap/Ransom & Extortion Coverages for Community Banks. Rates were developed based on those of a similar program offered by Travelers.

[CNA / Accountants](#)

Continental Casualty Company decreased rates 6.30% overall to their **Accountants Professional Liability Program** effective May 1, 2018. Changes were made to Base Rates for their Premier Plan and Value Plan.

[Philadelphia / Community Associations](#)

Philadelphia Indemnity Insurance Company introduced their new **Community Association Executive Advantage Directors & Officers Liability Program** effective January 2, 2018. Rates were developed based on those of a similar program offered by Liberty Mutual. Limits will be offered up to \$10.0M.



FilingsDirect
Powered by Martin & Company
www.FilingsDirect.com

**Outsourcing
Solutions**

**State Filings ... Regulatory Compliance ...
Actuarial Support ... explore how we can help.**

[Sentry / Dealers Professional](#)

Sentry Select Insurance Company increased rates 31.70% overall to their **Dealers Professional Liability Insurance Program** effective March 1, 2018. Changes were made to Base Rates, Dealership Insurance Agents E&O Rates, and Schedule Rating.

[United Fire / Religious Institutions](#)

Mercer Insurance Company introduced their new **Religious Institutions Package Program** effective June 1, 2018. This product will offer coverage for Commercial Property, General Liability, Directors & Officers Liability, Employment Practices Liability, Employee Benefits Liability, Equipment Breakdown, and Excess Liability.

© 1993-2018 Copyright

[HCC / Employment Practices Liability](#)

U.S. Specialty Insurance Company decreased rates 10.20% overall to their **Employment Practices Liability Program** effective December 18, 2017. Changes were made to Base Rates as well as to add new coverages for Defense Outside the Limits, Supplemental Defense Costs, Wage and Hour Defense Costs, Employee Data Privacy Wrongful Act Protection, and Workplace Violence. Rates were developed based on those of similar coverages offered by Farmers, Federated, Great American, Liberty Mutual, State Farm, USLI and W. R. Berkley.

**The
Professional Liability
REPORT**

Subscribe Today.

**Call
610-325-4455
or subscribe online!**



Company	Line / Class	Effective	Filing Summary
AIG / affiliated companies	Commercial Automobile	3/26/2018	Filed a new Named Driver Exclusion to their Commercial Auto Program. This form will provide flexibility to exclude certain drivers based on driving record.
Central Mutual Insurance Company	Commercial Automobile	4/1/2018	Filed new Secondary Factors for Trucks to their Commercial Auto Program. New factors include Common Carriers, Contract Carriers Hauling Chemicals, Exempt Carriers Hauling Livestock, etc.
GEICO / Government Employees Insurance Company	Commercial Automobile	2/15/2018	Filed a new Business Interruption Endorsement to the Commercial Auto Coverage Part.
Transguard Insurance Company of American, Inc.	Commercial Automobile	4/1/2018	Introduced new Non Van Line Additional Insured Coverages to their Moving & Storage Commercial Auto Program. They also revised their Motor Carrier Enhancement and Limitation for Unacceptable Drivers Coverages.
Brethren Mutual Insurance Company	Commercial Businessowners	7/1/2018	Filed new Hotel and Motel Advantage and Loss or Damage to Customers' Autos Legal Liability Endorsements to their Businessowners Program.
MAPFRE Insurance Company	Commercial Businessowners	6/1/2018	Increased rates 9.50% overall to their Businessowners Program. Changes were made to Base Rates and Enhancer and Contractor Enhancer Coverage Rates.
Travelers / affiliated companies	Commercial Businessowners	4/1/2019	Filed updated Florists Professional, World Business Essentials, and Contractors Liability Amendatory Endorsements to their Master Pac Businessowners Program.
AIG / National Union Fire Insurance Company of Pittsburgh, PA	Commercial CMP	12/14/2017	Filed 7 new endorsements to their All Risk Commercial Property Program. New forms include Cyber, Electronic Data, Cyber Coverage Loss Prevention Services, etc.
Arch Insurance Company	Commercial CMP	12/1/2017	Filed updated Social Service Premier Property and Premier General Liability Endorsements to their Care Providers Insurance Services Program.
Argonaut Great Central Insurance Company	Commercial CMP	2/1/2018	Filed a new Cyber Coverage with Cyber Extortion and Electronic Media Liability to their Trident Insurance Services Public Entity Liability Program.
Argonaut Great Central Insurance Company	Commercial CMP	4/1/2018	Filed a new Cyber Coverage to their Argo Insurance Package Program. Their program includes coverage for Cyber Extortion and Electronic Media Liability. They also revised their Data Compromise Coverage.
Brethren Mutual Insurance Company	Commercial CMP	7/1/2018	Filed new Craft Beverage Plus and Hotel & Motel Property Plus II Endorsements to their Property Plus II Commercial Package Program.
Scottsdale Indemnity Company	Commercial CMP	12/21/2017	Filed new Settlor Capacity, Designated Claims Sub-limit, Contracted Person Excluding Domestic Employees, and Designated Claims Separate Retention Endorsements to their Business and Management Liability Program.
Auto-Owners Insurance Company / Owners Insurance Company	Commercial General Liability	1/14/2018	Filed a new Managers or Lessors of Premises Blanket Additional Insured Endorsement to the Commercial General Liability Coverage Part.
AXA Insurance Company	Commercial General Liability	12/14/2017	Filed approximately 27 new and revised endorsements to the Commercial General Liability Coverage Part. New forms include Fellow Employee, Incidental Medical Professional, Occupational Disease, Clinical Trials Exclusions, etc.

For use by original recipient only. It is illegal to forward or otherwise distribute without permission. To report violations call (800) 896-8000

Company	Line / Class	Effective	Filing Summary
Central Mutual Insurance Company	Commercial General Liability	2/1/2018	Filed a new Customer Gasoline Spill Liability Coverage to their Commercial General Liability Program. Limits for this coverage will be \$20,000.
Cincinnati / affiliated companies	Commercial General Liability	7/1/2018	Filed approximately 104 new and revised endorsements to their General Liability Program. New and revised forms include Oil and Gas Operations, Colleges or Schools, Water Damage Legal Liability, Hospice, etc.
Florists' Mutual Insurance Company	Commercial General Liability	4/1/2018	Updated the Voluntary Property Damage Coverage to their Commercial General Liability Product. Changes were made to offer additional limit options and to revise the endorsement.
Hiscox Insurance Company	Commercial General Liability	1/1/2018	Filed a new Hired Auto and Non-Owned Auto Liability Endorsement to the General Liability Coverage Part.
New York Marine and General Insurance Company	Commercial General Liability	1/15/2018	Filed a new Total Pollution Exclusion with Underground Resources Hazard Exception—Energy to their Oil & Gas Commercial General Liability Program.
NOVA Casualty Company	Commercial General Liability	1/13/2018	Filed new forms for use with their Outdoor Recreational Activities General Liability Product. New forms include Boarded Canine Care, Custody or Control Liability, Outfitters and Guides, Recreational Vehicle or Trailer Placement, etc.
Starr Indemnity & Liability Company	Commercial General Liability	7/15/2018	Decreased rates 7.50% overall to their Commercial General Liability Program. Changes were made to their Estimate Loss Potential Rates.
Travelers / affiliated companies	Commercial General Liability	4/1/2019	Filed approximately 166 new and revised policy forms and endorsements to be used with the Commercial General Liability Coverage Part. New forms include Electronic Data Liability Coverage, Product Withdraw Coverage, etc.
Utica Mutual / affiliated companies	Commercial General Liability	5/1/2018	Introduced a new Good Samaritan Coverage to the Commercial General Liability Coverage Part. This form will be used with their Educational Institutions and School Bus Contractors Programs.
W. R. Berkley / Acadia Insurance / affiliated companies	Commercial General Liability	3/1/2018	Filed new E-Cigarette Exclusions to their Commercial General Liability Product. Exclusions include Health Hazards and Vapor Delivered From An Electronic Smoking Device.
Chubb / Indemnity Insurance Company of North America	Commercial Inland Marine	2/1/2018	Increased rates 15.00% overall to their Pet Health Insurance Program. Changes were made specifically to Base Rates.
Beazley Insurance Company	Commercial Liability	12/27/2017	Filed a new Workplace Violence Endorsement to their Beazley Execuguard Employment Practices Liability Program. This form will provide coverage for business interruption expense and business salary expense in addition to crisis expense coverage.
New York Marine and General Insurance Company	Commercial Liability	1/1/2018	Filed rates and rules to their new Equipment Dealers Employment Practices Liability Program. These rates are based on their existing EPL program but will be lower due to lower average exposure.
AIG / National Union Fire Insurance Company of Pittsburgh, PA	Commercial Professional	12/5/2017	Filed approximately 122 new endorsements to their Executive Edge Directors & Officers Liability Program. New forms include Activist Shareholder Extension, Global Extension, Joint Venture Coverage, Shadow Directors, etc.
Capitol Indemnity Corporation	Commercial Professional	2/1/2018	Filed approximately 24 new and revised endorsements to their CapMedia Professional Liability Program. New and revised forms include Public Appearances Business Operations, Development of Film Prior Acts, Blanket Additional Insureds, etc.
Chubb / Federal Insurance Company	Commercial Professional	12/21/2017	Filed new Private Company D&O, Fiduciary, Crime, and K&R Enhancement Endorsements to their ForeFront Portfolio 3.0 Program. They also filed a new Leaders Preferred Endorsement.

For use by original recipient only. It is illegal to forward or otherwise distribute without permission. To report violations call (800) 896-8000

Company	Line / Class	Effective	Filing Summary
Cincinnati / affiliated companies	Commercial Professional	7/1/2018	Filed updated Policy Forms to their Miscellaneous Professional Liability Program. Revised forms include Travel Agents, Lawyers, Animal Services, Insurance Agents, Fitness Professional, Law Enforcement, etc.
Hanover / Hanover Insurance Company	Commercial Professional	12/11/2017	Filed a new Supplement to their Accountants Professional Liability Program. This addendum is designed for members of the National Small Business Purchasing Group. These members will receive a 10.00% discount.
Hanover / Hanover Insurance Company	Commercial Professional	1/6/2018	Filed new Limit and Waiting Period Options to the Technology Data Breach Coverage of their Technology Professional Liability Program.
Markel Insurance Company	Commercial Professional	3/1/2018	Filed new Data Breach Network, Information Security & Media Injury Liability, and Risk Management Services Expense Reimbursement Endorsements to their Accountants Professional Liability Program.
CNA / Continental Casualty Company	Commercial Property	1/1/2018	Filed a new Ginnie Mae Loss Payee with Mortgage Owner Addition Endorsement to their Mortgage Interest Program.
NOVA Casualty Company	Commercial Property	12/11/2017	Filed new Outdoor Recreational Activities Property Extra and Guided Event Cancellation Endorsements to the Commercial Property Coverage Part.
QBE / affiliated companies	Commercial Property	2/15/2018	Filed a new Cannabis Exclusion to their Essential Commercial Property Coverage Part. This form is in response to evolving state-level laws surrounding recreational and medicinal marijuana.
U.S. Specialty Insurance Company	Commercial Property	12/8/2017	Filed a new Standard Flood Coverage to their Public Entity Property Coverage Part. This form removes an exclusion to allow coverage for FEMA zones designated as B or X.
American Independent / Omni Insurance Company	Personal Automobile	2/8/2018	Expanded their No Texting and Cell Phone Safety Discounts to include qualified text blocking apps to their Non-Standard Private Passenger Auto Program.
Liberty Mutual / LM General Insurance Company / LM Insurance Corporation	Personal Automobile	1/22/2018	Increased the initial Telematics Discount from 5.00% to 10.00% to their Private Passenger Auto Program. They also updated the Usage-Based Insurance Rule to accommodate new technologies.
Jefferson Insurance Company	Personal Inland Marine	7/16/2018	Updated their Individual Travel Retail Policy and filed new Vehicle Return, Travel Accident, and Rental Car Damage and Theft Endorsements.
Electric Insurance Company	Personal Umbrella/Excess	3/1/2018	Increased rates 14.60% overall to their Personal Excess Liability Program. Changes were made to Base Rates and Youthful Operator Surcharges.

**Contact us for assistance with Countrywide Rate & Form
filing submissions and Actuarial Services**



Martin & Company

YOUR PROGRAM BUSINESS PARTNER

**Download any filing mentioned in this issue
of The Pennsylvania Insurance ADVISOR.**

For use by original recipient only. It is illegal to forward or otherwise distribute without permission. To report violations call (800) 896-8000