

The Pennsylvania Insurance **ADVISOR**



A Property & Casualty Publication at Work for You.

April 2022

Quote of the Month

“Management is nothing more than motivating other people.”

Lee Iacocca



Personal Auto



[California Casualty / Private Passenger Auto](#)

California Casualty Indemnity Exchange increased rates 3.00% to their **Private Passenger Automobile Program** effective April 1, 2022, for both new and renewal business. Changes were made to Base Rates, Zone Factors, LPMP Factors, etc.

[Allstate / Private Passenger Auto](#)

Esurance Property and Casualty Insurance Company increased rates 11.10% to their **Private Passenger Automobile Program** effective March 9, 2022, for new business and April 28, 2022, for renewals. Changes were made to Base Rates.

[Metromile / Private Passenger Auto](#)

Metromile Insurance Company increased rates 8.10% to their **Private Passenger Automobile Program** effective March 3, 2022, for new business and May 9, 2022, for renewals. Changes were made to Base Rates, Fixed and Variable Portion Variables, Garaging Location Factor, etc.

[Agency Insurance / Private Passenger Auto](#)

Agency Insurance Company of Maryland increased rates 10.10% to their **Private Passenger Automobile Program** effective February 27, 2022, for new business and March 27, 2022, for renewals. Changes were made to Base Rates, Rate Change Cap and Vehicle Age Factors.

[Electric Insurance / Private Passenger Auto](#)

Electric Insurance Company increased rates 1.00% to their **Private Passenger Automobile Program** effective April 23, 2022, for both new and renewal business. Changes were made specifically to Base Rates.

[Farmers / Private Passenger Auto](#)

Economy Premier Assurance Company revised rates and rules to their **Private Passenger Automobile Program** effective March 18, 2022, for both new and renewal business. Changes were made specifically to Vehicle Rating Groups.

[Infinity Auto / Private Passenger Auto](#)

Infinity Auto Insurance Company increased their rates 7.50% to their **Private Passenger Automobile Program** effective March 11, 2022, for new business and April 25, 2022, for renewals. Changes were made to Base Rates and Limits/Deductibles.

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Personal Lines



Centurion / PIM – Individual Travel

Centurion Casualty Company introduced their new **Individual Travel Personal Inland Marine Program** effective February 15, 2022. Rates will be based on those of similar programs offered by Crum & Forster, Starr Indemnity & Liability Company, and Allianz Global.

Crum & Forster / PIM – Travel

United States Fire Insurance Company introduced their new **Travel Personal Inland Marine Program** effective February 15, 2022, for both new and renewal business. This program will provide coverage for losses related to travel arrangements such as Trip Cancellation, Trip Interruption, Trip Delay, etc.

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Palomar / PIM – Flood

Palomar Specialty Insurance Company increased rates 29.60% to their **Residential Flood Personal Inland Marine Program** effective May 1, 2022, for both new and renewal business. Changes were made to Base Rates, Deductible Factors and Flood Mitigation Credit.

American Family / Personal Umbrella & Excess

Midvale Indemnity Company revised rates and rules to their **Personal Umbrella Program** effective April 24, 2022, for both new and renewal business. Changes were made to Rating Algorithm, Rating Rules and Rating Information.

The Pennsylvania Insurance **ADVISOR**

Paul P. Martin—Publisher
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Homeowners



Allstate / Homeowners

Allstate Vehicle and Property Insurance Company increased rates 4.60% to their **Owner Occupied Homeowners Program** effective April 11, 2022, for new business and May 26, 2022, for renewals. Changes were made to Rate Adjustment Factors, Reinsurance Rate Adjustment Factors, Town Class Factors, etc. **Note: The approximate number of policyholders affected by this revision is 190,000, and the approximate annual written premium for this program is \$213.0 million.**

In a separate filing, Allstate Insurance Company increased rates 2.20% to their **Owner Occupied Homeowners Program** effective April 11, 2022, for new business and May 26, 2022, for renewals. Changes were made to Rate Adjustment Factors and Reinsurance Rate Adjustment Factors. **Note: The approximate number of policyholders affected by this revision is 90,000, and the approximate annual written premium for this program is \$102.0 million.**

In a another filing, Allstate Property and Casualty Insurance Company increased rates 2.90% to their **Owner Occupied Homeowners Program** effective April 11, 2022, for new business and May 26, 2022, for renewals. Changes were made to Rate Adjustment Factors and Reinsurance Rate Adjustment Factors.

Farmers / HO

Farmers Direct Property and Casualty Insurance Company increased rates 8.50% to their **Homeowners Program** effective March 31, 2022, for new business and May 5, 2022, for renewals. Changes were made specifically to Base Rates.

In a separate filing, Farmers Property and Casualty Insurance Company increased rates 10.00% to their **Homeowners Program** effective March 31, 2022, for new business and May 5, 2022, for renewals. Changes were made specifically to Base Rates.

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Nationwide / Homeowners

Nationwide Insurance Company and affiliated companies increased rates 3.10% overall to their **Homeowners Program** effective May 19, 2022, for new business and June 19, 2022, for renewals. Changes were made to Base Rates, Building Additions and Alterations Rates, Liability Endorsement Rates, etc.

Motorists Mutual / HO

Motorists Mutual Insurance Company increased rates 6.70% to their **Homeowners Program** effective May 1, 2022, for both new and renewal business. Changes were made specifically to Age-of-Dwelling Factors.



Businessowners & CMP



Harford Mutual / CMP

Harford Mutual Insurance Company and Firstline Insurance Company revised rates and rules to their **Commercial Package Program** effective April 1, 2022, for both new and renewal business. Changes were made specifically to Base Rates.

Pharmacists Mutual / BOP

Pharmacists Mutual Insurance Company revised rates and rules to their **VISTA Businessowners Program** effective July 1, 2022, for both new and renewal business. Changes were made to Cyber Liability Base Rates.

Markel / CMP

Markel Insurance Company introduced new rates and rules to their **Motorsports, Leisure, and Entertainment Commercial Package Program** effective February 23, 2022. Rates will be based on those of a similar program offered by Nationwide.



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Great American / Businessowners

Great American Insurance Company and affiliated companies introduced new coverages to their **ISO BOP Program** effective April 1, 2022, for both new and renewal business. Coverages include Abuse or Molestation and Professional Liability.

** Key LCM's Recently Approved **

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
Acuity, A Mutual Insurance Company	WC Varies by class	Range 1.603 - 1.958	PCRB	C 328	-5.10%	4/1/22
AmGUARD Insurance Company affiliated companies	WC Varies by company and class	Range 1.490 - 2.470	PCRB	C 380	-11.02%	4/1/22
Brotherhood Mutual Insurance Company	WC	1.488 / 1.751	PCRB	C 380	-7.50%	4/1/22
Chubb Executive Risk Indemnity, Inc.	WC	1.403	PCRB	C 378	0.00%	3/1/22
CUNA CUMIS Insurance Society, Inc.	CMP	2.290	ISO	GL 2021 BGL1	-2.10%	7/1/22
Donegal Mutual Insurance Company Atlantic States Insurance Company Peninsula Insurance Company	Fire and Allied Lines Varies by company and class	Range 0.810 - 2.646	ISO	CF 2020 RLA1	+9.29%	5/1/22
Eastern Atlantic Insurance Company	Commercial Auto	2.082	ISO	CA 2019 BRLA1	+11.40%	5/1/22
Merchants Mutual Insurance Company Merchants Preferred Insurance Company	Commercial Auto Varies by company and coverage	Range 1.396 - 2.156	ISO	CA 2019 BRLA1	-2.00%	7/1/22
Penn National Security Insurance Company Pennsylvania National Mutual Casualty Ins. Co.	WC Varies by company and class	Range 0.749 - 2.382	PCRB	C 380	-2.00%	4/1/22
Southern States Insurance Exchange	WC	1.481	PCRB	C 380	+6.00%	4/1/22
State Automobile Mutual Insurance Company affiliated companies	WC Varies by company	Range 1.060 - 2.800	PCRB	C 380	0.00%	4/1/22
Westfield Premier Insurance Company affiliated companies	WC Varies by company and class	Range 1.124 - 2.926	PCRB	C 380	-5.00%	4/1/22
Zurich affiliated companies	Commercial Auto Varies by company	Range 1.339 - 3.230	ISO	CA 2019 RLC19	+0.10%	9/1/22

Other Programs & Special Coverages

Philadelphia / Comm. Auto

Philadelphia Indemnity Insurance Company increased rates 18.20% to their **Temporary Staffing Commercial Automobile Program** effective March 14, 2022, for both new and renewal business. This program's filing has independent rating for Hired and Non-Owned Liability.

W. R. Berkley / CIM – Animal Mortality

Starnet Insurance Company increased rates 6.10% to their **Animal Mortality Commercial Inland Marine Program** effective April 1, 2022, for both new and renewal business. Changes were made to Base Rates and Vet Services Coverages.

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CSAA / Inland Marine – mFleet

Mobilias General Insurance Company introduced a new Mobile Cargo Coverage to their **mFleet Commercial Inland Marine Program** effective April 1, 2022. This program provides coverage for third parties for loss or damage to items caused by Direct Service Providers during the delivery process. Rates will be based on those of a similar program offered by Fortegra.

Travelers / Comm. Auto

Northland Insurance Company revised rates and rules to their **Commercial Automobile Program** effective June 1, 2022, for both new and renewal business. Changes were made specifically to Transportation Base Rates.

Philadelphia / General Liability – Health & Fitness

Philadelphia Indemnity Insurance Company increased rates 8.20% to their **Health and Fitness General Liability Program** effective March 11, 2022, for both new and renewal business. Changes were made to Base Rates and Package Credits.

Other Programs & Special Coverages

Old Republic / Contractual Liability

Old Republic Insurance Company introduced new rates and rules to their **Guaranteed Asset Protection for Recreational Vehicles Contractual Liability Program** effective February 18, 2022. Rates will be based on those of a similar program offered by Fortegra.

Sentry Select / Property – Golf Course

Sentry Select Insurance Company and affiliated companies introduced a new **Golf Course Coverage** to their **Focus Market Commercial Property Program** effective April 1, 2022. This new coverage provides coverage for golf course grounds, errant ball vehicle damage, trees/plants/shrubs, and property of guests/members.

Greater New York / General Liability

GNV Companies revised rates and rules to their **Enhanced Commercial General Liability Program** effective February 24, 2022, for both new and renewal business. Their program will be rebranded to remove the linking of the commercial property class and to introduce three offerings that will be available for all classes of business.

Digital Advantage / CIM

Digital Advantage Insurance Company introduced their new **Personal and Professional Services and Contractors and Tradesmen Commercial Inland Marine Program** effective March 7, 2022. This program will be ISO-based.

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FCCI / GL – Cyber Suite

FCCI Insurance Company, Monroe Guaranty Insurance Company and National Trust Insurance Company introduced their new **Cyber Suite General Liability Program** effective February 1, 2023. This program will replace their existing Cyber One and Data Compromise Programs.



Professional Liability



CNA / Professional Liability

The Continental Insurance Company and affiliated companies decreased rates 11.70% to their **Paramount Professional Liability Program** effective June 1, 2022, for both new and renewal business. Changes were made to Technology Errors and Omissions Coverages.

CNA / HPSO

American Casualty Company of Reading, PA, increased rates 5.60% to their **Healthcare Providers Service Organization (HPSO) Professional Liability Program** effective April 1, 2022, for new business and June 17, 2022, for renewals. Changes were made to Base Rates.

Travelers / Financial Institutions

Travelers Casualty and Surety Company of America increased rates 20.00% to their **Financial Institutions Professional Liability Program** effective June 1, 2022, for both new and renewal business. Changes were made to Base Rates for Lender Liability, Professional Services Liability and Trust Services Liability.

Liberty Wausau / PL

Liberty Mutual Fire Insurance Company and affiliated companies revised rates and rules to their **Law Enforcement Professional Liability Program** effective September 1, 2022, for both new and renewal business. Rates will now be based on those of a similar program offered by Zurich.

Subscriber Feedback
regarding *The ADVISOR*:

"We just recently subscribed to this publication and think it's absolutely wonderful."

MAG Mutual / Physicians & Surgeons

MAG Mutual Insurance Company increased rates 5.60% to their **Physicians and Surgeons Professional Liability Program** effective August 1, 2022, for both new and renewal business. Changes were made specifically to Base Rates.

The
Professional Liability
REPORT

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Company	Line / Class	Effective	Filing Summary
Allied World / Vantapro Specialty Insurance Company	Commercial Automobile	4/1/2022	Filed 11 new endorsements to their Commercial Automobile Program. New forms include Broker Exclusion, Animal Exclusion, Asbestos Exclusion, etc.
AXIS Insurance Company	Commercial Automobile	3/15/2022	Filed a new Wind or Hail Deductible Endorsement to their ISO-based Commercial Automobile Program.
Falls Lake National Insurance Company	Commercial Automobile	3/1/2022	Filed 4 new and revised endorsements to their Commercial Automobile Program. New and revised forms include Organic Pathogen Exclusion, Infectious or Communicable Disease Exclusion, Occupant Hazard Exclusion, etc.
IAT / Harco National Insurance Company	Commercial Automobile	3/1/2022	Filed a new E-Bike and Repossession Exclusion to their Commercial Auto - Dealers Program.
Integon National Insurance Company	Commercial Automobile	4/1/2022	Filed a new Loan Portfolio Protection and Transportation Network Company Endorsement to their Collateral Protection Commercial Automobile Program.
Berkshire Hathaway / Berkshire Hathaway Direct Insurance Company	Commercial Businessowners	3/1/2022	Filed 5 new endorsements to their Businessowners Program. New forms include Animal Exclusion, Swimming Pool Exclusion, Photography, etc.
Great American / affiliated companies	Commercial Businessowners	4/1/2022	Filed 9 new endorsements to their Businessowners Program. New forms include Abuse or Molestation Coverage, Consulting Errors and Omissions, Coordination of Limits, etc.
American European Insurance Company	Commercial CMP	3/15/2022	Filed 12 revised endorsements to their Commercial Package Program. Revised forms include Firearms Exclusion, Assault and Battery Exclusion, Pre-Existing or Progressive Damage or Defect Exclusion.
Everest / Everest National Ins. Co.	Commercial CMP	2/8/2022	Filed 13 new and revised endorsements to their Not-For Profit Commercial Package Program. New and revised forms include Builder & Developer Exclusion, Certification Claims Exclusion, Community Association Exclusion, etc.
Nationwide / Scottsdale Indemnity Company	Commercial CMP	1/19/2022	Filed a Certified Acts of Terrorism Exclusion to their Business and Management Commercial Package Program.
Cincinnati / affiliated companies	Commercial Crime	1/20/2022	Filed a new Insured Initiated Transfer Exclusion to their Commercial Crime Program.
Chubb / ACE American Ins. Co.	Commercial Cyber	3/15/2022	Filed a new Musical Work or Composition Exclusion to their Cyber Liability Program.
State National / National Specialty Insurance Company	Commercial Cyber	2/16/2022	Filed 17 revised endorsements to their Cyber Liability Program. Revised forms include Communicable Disease Exclusion, Computer and Funds Transfer Fraud, Reverse Social Engineering, etc.
Allied World Insurance Company / Allied World National Assurance Company	Commercial General Liability	1/26/2022	Filed 12 new endorsements to their General Liability Program. New forms include Real Estate Operations Exclusion, Named Insured Amendatory, Residential Construction Operations Exclusion, etc.
Builders / American Builders Insurance / National Builders Insurance	Commercial General Liability	5/1/2022	Filed a new Operations Included within a Consolidated Insurance Program Exception to Exclusion to their Commercial General Liability Program.

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Company	Line / Class	Effective	Filing Summary
Chubb / Executive Risk Indemnity Inc.	Commercial General Liability	1/18/2022	Filed a new Wildfire Exclusion to their MarketEdge General Liability Program.
Crum & Forster / affiliated companies	Commercial General Liability	2/22/2022	Filed new Cyber Incident and Personal Data and Cyber Incident and Personal Data with Limited Bodily Injury Exclusions to their General Liability Program.
Everest / Everest National Ins. Co. / Everest Premier Ins. Co. / Everest Denali Ins. Co.	Commercial General Liability	4/1/2022	Filed 3 new Additional Insured - Owners, Lessees or Contractors Endorsements to their Commercial General Liability Program.
Great American / affiliated companies	Commercial General Liability	4/15/2022	Filed a new Perfluoroalkyl or Polyfluoroalkyl Substances (PFAS) Exclusion to their General Liability Program.
Sentry Select / affiliated companies	Commercial General Liability	4/1/2022	Filed 11 new endorsements to their Commercial General Liability Program. New forms include Golf or Tennis Pro Professional Incident Exclusion, Limited Pollution Coverage for Golf Courses, Abuse and Molestation Exclusion, etc.
Hanover / Allmerica Financial Benefit Ins. Co.	Commercial Interline	4/1/2022	Filed a new Cyber Incident Exclusion to their Commercial Property and Commercial Inland Marine Programs.
AmTrust / Wesco Insurance Company	Commercial Liability	2/3/2022	Filed a new Cannabis Endorsement to their AmTrust Exec Liability Program.
Argonaut Insurance Company	Commercial Liability	3/1/2022	Filed a new Add Excessive Fee Claim and Separate Retention Endorsement to their Private PROtect Product.
Assurant / American Bankers Insurance Company of FL	Commercial Liability	1/18/2022	Filed a new Terrorism Endorsement to their Specified Contract Liability Insurance Program.
OneBeacon / Atlantic Specialty Insurance Company	Commercial Liability	2/4/2022	Filed 7 new endorsements to their Tuition Protection Program. New forms include Job Relocation Benefit, Continuation Benefit, Pre-Existing Conditions Exclusion, etc.
AIG / National Union Fire Insurance Company of Pittsburgh, PA	Commercial Professional	3/4/2022	Filed 12 new endorsements to their Executive Edge Professional Program. New forms include Control Personal Capacity, Fully Earned Premium, Shadow Directors Coverage UK and Ireland; Natural Person; Presumptive Indemnification; Continuity Date, etc.
Cincinnati Insurance Company	Commercial Professional	2/7/2022	Filed approximately 95 new and revised endorsements to their Pillar Professional Liability Program. New and revised forms include Family Claims Exclusion, Absolute Bodily Injury Exclusion, Communicable Disease Exclusion, etc.
Diamond State Insurance Company	Commercial Professional	3/10/2022	Filed approximately 30 new endorsements to their Executive Management Shield Professional Liability Program. New forms include Absolute Anti-Trust Claims Sublimit, Absolute Antitrust Exclusion, Absolute Contract Exclusion, etc.
Hudson Insurance Company	Commercial Professional	2/10/2022	Filed new Small and Medium Firms Prior Acts and Solo Practitioner Prior Acts Endorsements to their Professional Liability Program.
MedMal Direct Insurance Company	Commercial Professional	4/1/2022	Filed a revised CyberProtector Endorsement to their Healthcare Professional Liability Program.
RSUI Indemnity Company	Commercial Professional	4/1/2022	Filed 16 new and revised endorsements to their Management Liability Program. New and revised forms include Opioid and Controlled Substance Exclusion, Communicable Disease Exclusion, Vaccine Mandate Exclusion, etc.

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Company	Line / Class	Effective	Filing Summary
Travelers / Travelers Casualty and Surety Company of America	Commercial Professional	6/1/2022	Filed a new Separate Retention for Wage and Hour Law Claim Endorsement to their Health Care Organization Employment Practices Professional Liability Program.
W.R. Berkley / affiliated companies	Commercial Professional	4/1/2022	Filed a new Confidential or Personal Information Exclusion and Split Limits and Deductibles Prior Acts Coverage Endorsement to their Employment Practices Liability Program.
W.R. Berkley / Berkley Insurance Company	Commercial Professional	3/15/2022	Filed 16 new and revised endorsements to their Lawyers Professional Liability Program. New and revised forms include Social Engineering, Self-Insured Retention, Lobbyist, etc.
W.R. Berkley / Berkley Insurance Company	Commercial Professional	3/15/2022	Filed a new Ransomware Exclusion to their Lawyers Professional Liability Program.
GNY / Greater NY Mutual Ins. Co. / Insurance Co. of Greater NY / Strathmore Ins. Co.	Commercial Property	2/14/2022	Filed a revised Cyber Incident Exclusion to their Commercial Property Program.
Benchmark Insurance Company	Commercial Umbrella/Excess	4/1/2022	Filed a Non-Concurrence Endorsement to their Commercial Excess Liability Program.
CNA / Continental Insurance Company	Commercial Umbrella/Excess	2/1/2022	Filed a new Ranitidine Exclusion to their CNA Paramount Umbrella Program.
Everest / Everest National Ins. Co.	Commercial Umbrella/Excess	4/1/2022	Filed 9 new endorsements to their Excess Liability Program. New forms include Total Abuse or Molestation Exclusion, Notice of Cancellation By Us to Third Party, Professional Services Exclusion, etc.
CURE / Citizens United Reciprocal Exchange	Personal Automobile	3/11/2022	Filed a revised Roadside Assistance Endorsement to their Private Passenger Automobile Program.
Nazareth Mutual Insurance Company	Personal HO	1/18/2022	Filed a revised Inland Flood (Homeowners/Condominiums) Endorsement to their Homeowners Program.
AXA XL / XL Specialty Insurance Company	Personal Inland Marine	3/9/2022	Filed 8 revised endorsements to their PetPlan Personal Inland Marine Program. Revised forms include Waiting Period, Working Dog, Per Condition Deductible, etc.
Plateau Casualty Insurance Company	Personal Liability	2/1/2022	Filed an Eligible Collateral Endorsement to their GAP Insurance Program.

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