

The New York Insurance **ADVISOR**



A Property & Casualty Publication at Work for You.

April 2022



Personal Lines



Quote of the Month

"Someone's sitting in the shade today because someone planted a tree a long time ago."

Warren Buffett

Merchants Mutual / Flexible Choice PP Auto

Merchants Preferred Insurance Company increased rates 3.00% overall to their **Flexible Choice Private Passenger Auto Program** effective May 15, 2022, for renewals only. Changes were made to Base Rates and Model Year Factors.

Inside The ADVISOR

- **Hanover** - P. Umbrella & Excess ... 2
- **AXA XL** - PetPlan 2
- **Farm Family** - HO..... 3
- **Farmers** - HO..... 3
- **Liberty Mutual** - HO 3
- **Hartford** - Spectrum 3
- **Travelers** - Master Pac 3
- **LCM's of the Month** 4
- **Cedar** - WC..... 4
- **Glencar** - ELEMENTAL 4
- **Chubb** - P. Umbrella & Excess 4
- **Philadelphia** - Health & Fitness 5
- **Hartford** - Commercial Auto 5
- **Selective** - Management Liability.... 5
- **HIIG** - Excess Employers 5
- **NCMIC** - Dentists..... 5
- **W. R. Berkley** - Optometrists 5
- **More Approved Filings**6-8

Allstate / Private Passenger Auto

Allstate Indemnity Company revised rates and rules to their **Private Passenger Auto Program** effective March 7, 2022, for new business and April 16, 2022, for renewals. Changes were made to Model Year Factors.

In a separate filing, Allstate Property and Casualty Insurance Company revised rates and rules to their **Private Passenger Auto Program** effective March 7, 2022, for new business and April 16, 2022, for renewals. Changes were made to Model Year Factors.

Outsourcing Services

**State Filings ... Actuarial Consulting
Regulatory Compliance ... give us a call!**

Plymouth Rock / Prime Conversion PP Auto

Plymouth Rock Assurance Corporation of New York increased rates 4.96% overall to their **Prime Conversion Private Passenger Auto Program** effective May 27, 2022, for renewals only. Changes were made to Base Rates and Model Year Factors.

Progressive / Motorcycle PP Auto

Progressive Direct Insurance Company and Progressive Northwestern Insurance Company increased rates 7.90% overall to their **Motorcycle Private Passenger Auto Program** effective April 1, 2022, for new business and May 17, 2022, for renewals. Changes were made specifically to Base Rates. **Note: The approximate number of policyholders affected by this revision is 175,552, and the approximate annual written premium for this program is \$44.80 million.**

DID YOU KNOW:

"Martin & Company's State Filing Team has over 150 years of combined industry experience."



Martin & Company

YOUR INSURANCE SOLUTIONS PARTNER®

Regulatory Compliance

State Filing Services

Actuarial Consulting

Program Business

Farmers / Private Passenger Auto

Farmers Property and Casualty Insurance Company and Farmers Casualty Insurance Company increased rates 4.00% overall to their **Private Passenger Auto Program** effective March 31, 2022, for new business and June 4, 2022, for renewals. Changes were made specifically to Base Rates. **Note: The approximate number of policyholders affected by this revision is 60,700, and the approximate annual written premium for this program is \$101.05 million.**

A COPY OF ANY FILING ON THIS PAGE IS AVAILABLE

© 1994-2022 Copyright by Martin & Company, Publisher, The New York 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®



A Web-based interactive solution for monitoring and taking action on bureau circulars. MyCircularActivity.com captures a complete timeline of workflow.

- ❖ Review Bureau Circulars
- ❖ Assign Activities to Business Units
- ❖ Track Workflow
- ❖ Take Proper Action
- ❖ Implement

SCHEDULE A DEMO TODAY!

M&C Technology Solutions

MyCircularActivity.com

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

OneView

- ◆ 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 Lines



New York Central Mutual / P. Umbrella & Excess

New York Central Mutual increased rates 9.79% overall to their **Personal Umbrella and Excess Liability Program** effective July 1, 2022. Changes were made specifically to Base Rates.

Chubb / Personal Umbrella & Excess

Pacific Employers Insurance Company increased rates 3.50% overall to their **Personal Umbrella and Excess Liability Program** effective June 6, 2022, for new business and August 6, 2022, for renewals. Changes were made specifically to Base Rates.

© 1994-2022 Copyright

Hanover / Personal Umbrella & Excess

Hanover Insurance Company increased rates 4.90% overall to their **Personal Umbrella and Excess Liability Program** effective August 1, 2022. Changes were made specifically to Base Rates.

AXA XL / PIM – PetPlan

XL Specialty Insurance Company increased rates 21.00% overall to their **PetPlan Personal Inland Marine Program** effective June 9, 2022, for renewals only. Changes were made to Base Rates and Age Factors.

The New York Insurance **ADVISOR**

Paul P. Martin—Publisher
Thomas E. Smith—Editor
Rob Smith—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.

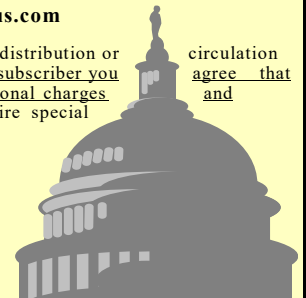
Yearly subscription prices are \$654 for Agencies and \$754 for Companies for each copy. Multiple subscriptions (3 or more) to that same address are available at a discounted price. To receive photocopying redistribution authorization call 610-325-4455 and ask about our **ELECTRONIC and CORPORATE SUBSCRIPTIONS**.

Subscriptions & Comments:
Martin & Company, Publisher
P.O. Box 70, Edgemont, PA 19028-0070
Main: 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 to other individuals or employees violates the U.S. copyright law. As a subscriber you making copies is a violation and your company will be subject to additional charges subscription costs. Exceptions may be granted. Please call if you desire special consideration.

circulation
agree that
and





Homeowners



Unitrin Safeguard / Prime Homeowners

Unitrin Safeguard Insurance Company increased rates 4.60% overall to their **Prime Homeowners Insurance Program** effective April 7, 2022, for new business and May 16, 2022, for renewals. Changes were made to Base Rates and Territory Factors.

Farmers / HO

Truck Insurance Exchange increased rates 1.40% overall to their **Homeowners Insurance Program** effective September 1, 2022. Changes were made specifically to Renters and Condominium Base Rates.

**Actuarial
Consultants**

M&C's consultants support all lines of business including Professional Liability.

DO NOT COPY

Farm Family / Homeowners

Farm Family Casualty Insurance Company filed revised rates and rules to their **Homeowners Program** effective April 24, 2022. Changes were made to Base Rates and Dwelling Under Renovation Factors.

In a separate filing, United Farm Family Insurance Company filed revised rates and rules to their **Homeowners Program** effective April 24, 2022. Changes were made to Base Rates, Zone Relativity Factors and Dwelling Under Construction Rates.

Liberty Mutual / HO

Liberty Insurance Corporation and LM Insurance Corporation increased rates 7.80% overall to their **Homeowners Program** effective March 21, 2022, for new business and May 12, 2022, for renewals. Changes were made to Base Rates and Peril Factors.



Businessowners & CMP



AmGUARD / Businessowners

AmGUARD Insurance Company and NorGUARD Insurance Company increased rates 13.08% overall to their **Businessowners Insurance Program** effective July 15, 2022. Changes were made to Age-of-Building Factors, Class Relativities and Loss Costs.

Travelers / Master Pac

Travelers Casualty Insurance Company of America increased rates 5.44% overall to their **Master Pac Businessowners Program** effective June 1, 2022. Changes were made specifically to Base Rates.

Liberty Mutual / Custom Protector

Ohio Security Insurance Company increased rates 0.50% overall to their **Custom Protector Program** effective May 1, 2022. Changes were made specifically to Class Factors.



Hartford / Spectrum

Hartford Underwriters Insurance Company increased rates 6.50% overall to their **Spectrum Policy Program** effective April 16, 2022. Changes were made to Base Rates, Market Group Factors, Construction Type Factors, etc.

Review Circulars	Assign Activities
Track Workflow	Take Action



FilingsDirect
Powered by Martin & Company

[Click Here](#)
to schedule your
FREE TRIAL

Falls Lake / Businessowners

Falls Lake National Insurance Company increased rates 16.10% overall to their **Businessowners Insurance Program** effective February 1, 2022. Changes were made specifically to Base Rates.

Schedule a Demo today!

* * Key LCM's Recently Approved * *

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
Accident Fund Accident Fund Insurance Company of America United Wisconsin Insurance Company	Commercial Auto - Liability / PD Varies by company and class	Range 1.640 - 2.010	ISO	CA 2021 ROCP1	0.00%	4/1/22
AIG affiliated companies	General Liability Varies by company and class	Range 1.899 - 2.621	ISO	GL 2019 BGL1	+10.00%	6/1/22
AmGUARD AmGUARD Insurance Company NorGUARD Insurance Company	Businessowners Varies by company and class	Range 1.510 - 2.058	ISO	N/A	+13.08%	7/15/22
AmTrust Technology Insurance Company, Inc.	Commercial Auto - Liability / PD	Range 1.460 / 1.560	ISO	N/A	0.00%	4/1/22
AXIS AXIS Insurance Company	Commercial Auto - Liability / PD	Range 1.710 / 1.847	ISO	CA 2021 RTLC1	0.00%	7/1/22
Crum & Forster Crum & Forster Indemnity Company North River Insurance Company United States Fire Insurance Company	Businessowners Varies by company and class	Range 1.412 - 2.144	ISO	BP 2021 RLA1	-0.40%	6/1/22
CUNA CUMIS Insurance Society, Inc.	Commercial Auto - Liability / PD	Range 1.030 / 0.940	ISO	CA 2021 IALL1	+1.84%	11/1/22
Everest Everest National Insurance Company Everest Premier Insurance Company Everest Denali Insurance Company	General Liability	1.450	ISO	GL 2021 BGL1	+4.40%	11/1/22
Glencar Glencar Insurance Company	Commercial Inland Marine	1.600	ISO	CM 2016 RLA1	0.00%	3/15/22
Old Republic Old Republic General Insurance Corporation	Commercial Auto - Liability / PD	Range 1.400 / 1.620	ISO	CA 2020 BRLA1	+6.00%	7/1/22
QBE General Casualty Company of Wisconsin	Businessowners	1.600	ISO	BP 2021 RLA1	+2.10%	6/1/22
Swiss Re North American Elite Insurance Company	Businessowners	1.808	ISO	BP 2021 RLA1	+4.30%	6/1/22

Other Programs & Special Coverages

Cedar / WC

Cedar Insurance Company introduced their new **Workers Compensation Program** effective March 15, 2022. Rates, rules and loss cost multipliers were adopted from the New York Compensation Insurance Rating Board (NYCIRB).

Liberty Mutual / Personal Umbrella & Excess

Liberty Mutual Insurance Company increased rates 20.00% overall to their **Personal Umbrella and Excess Liability Program** effective July 1, 2022, for new business and August 22, 2022, for renewals. Changes were made specifically to Base Rates.

Subscriber Feedback
regarding *The ADVISOR*:

"Great publication with great content."

Glencar / ELEMENTAL

Glencar Insurance Company introduced their new **ELEMENTAL Commercial Inland Marine Program** effective March 15, 2022. Rates, rules and loss cost multipliers were adopted from ISO.

Chubb / Personal Umbrella & Excess

Bankers Standard Insurance Company increased rates 3.50% overall to their **Personal Umbrella and Excess Liability Program** effective June 6, 2022, for new business and August 6, 2022, for renewals. Changes were made to Non-Group Umbrella Base Rates.



Other Programs & Special Coverages



Great American / AgriPak Farm & Ranch

Great American Insurance Company and affiliated companies decreased rates 2.80% overall to their **AgriPak Commercial Farm & Ranch Program** effective May 5, 2022. Changes were made to Liability Rates, Deductible Factors, Increased Limits Rates, etc.

Merchants Mutual / MAP Contractors

Merchants Mutual Insurance Company increased rates 3.00% overall to their **Merchants Advantage Plus (MAP) Contractors Program** effective July 1, 2022, for renewals only. Changes were made to General Liability Base Rates.

**GET IT DONE
TODAY:**

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

Philadelphia / Health & Fitness

Philadelphia Indemnity Insurance Company increased rates 3.50% overall to their **Health & Fitness General Liability Program** effective March 11, 2022. Changes were made to Base Rates.

Hartford / Comm. Auto

Hartford Insurance Company of Illinois increased rates 14.80% overall to their **Commercial Auto Program** effective July 1, 2022. Changes were made specifically to Base Rates. Rates were developed based on those of similar coverages offered by Allianz, Allstate, Progressive, Travelers, etc.

© 1994-2022 Copyright

Berkshire Hathaway / C. Auto

National Liability and Fire Insurance Company increased rates 4.99% overall to their **Commercial Auto Program** effective April 26, 2022, for new business and June 25, 2022, for renewals. Changes were made to Increased Limit Factors and Split Limit Factors.



Professional Liability



Selective / Management Liability

Selective Insurance Company of America revised rates and rules to their **Management Liability Program** effective August 1, 2022. Changes were made to Base Rates, Retention Factors, Class-of-Business Hazard Factors, Minimum Premiums, etc. This program provides Directors & Officers, Employment Practices Liability, and Fiduciary Liability coverages.

W. R. Berkley / Optometrists

Great Divide Insurance Company increased rates 16.80% overall to their **Optometrists Professional Liability Program** effective March 24, 2022. Changes were made to Base Rates and General Liability Rates.



The only State Filing Management Tool you need!

HIIG / Excess Employers Liability

Imperium Insurance Company and Great Midwest Insurance Company introduced their new **Excess Employers Liability Program** effective March 3, 2022. This program is designed for county plans that include cities, villages, towns, volunteer firemen and school districts. Rates were developed based on those of a similar coverage offered by Capitol Indemnity.

NCMIC / Dental Professional Liability

Professional Solutions Insurance Company increased rates 12.20% overall to their **Dental Professional Liability Program** effective July 1, 2022. Changes were made specifically to Base Rates.

**The
Professional Liability
REPORT**

Subscribe Today.

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



Company	Line / Class	Effective	Filing Summary
CUNA / CUMIS Insurance Society, Inc.	Commercial Automobile	10/1/2022	Filed a new Business Auto Enhancement endorsement to their Commercial Auto Program.
Chubb / affiliated companies	Commercial Boiler & Machinery	3/22/2022	Filed a new Premium Summary endorsement to their Boiler & Machinery Program.
Andover / affiliated companies	Commercial Businessowners	3/21/2022	Filed a new Communicable Disease Exclusion endorsement to their Businessowners Program.
Chubb / Federal Insurance Company	Commercial Businessowners	3/3/2022	Filed new Electronic Data Changes and Interruption of Computer Operations endorsements to their Middle Oak Specialty Habitational Program.
Community Mutual Insurance Company	Commercial Businessowners	3/22/2022	Filed approximately 18 revised endorsements to their Businessowners Program. Revised forms include Second Century Elite, Scheduled Property Floater, Employee Dishonesty, etc.
Preferred Mutual Insurance Company	Commercial Businessowners	3/16/2022	Filed a new Communicable Disease Exclusion endorsement to their Businessowners Program.
American National / Farm Family Casualty Insurance Company / United Farm Family	Commercial CMP	4/1/2022	Filed new SFP "10" Value Added Services and SFP "10" Electrical Fire Detection Monitoring Value Added Service Program endorsements to their Special Farm Package "10" Program.
Central Co-operative Insurance Company	Commercial CMP	3/24/2022	Filed revised Deductible Factors to their Commercial Package Program.
Chautauqua Patrons Insurance Company	Commercial CMP	3/8/2022	Filed a new CPIC Contractor Extender endorsement to their Commercial Package Program.
Madison Mutual Insurance Company	Commercial CMP	7/1/2022	Filed 4 new endorsements to their Commercial Package Program. New forms include Minimum Earned Premium, Tenant Vandalism, Standard Fire Policy Provisions, etc.
Madison Mutual Insurance Company	Commercial CMP	7/1/2022	Filed 5 new endorsements to their Commercial Package Program. New forms include Ordinance or Law, Protective Devices, Condominiums & Shared Ownership Housing, etc.
Philadelphia Indemnity Insurance Company	Commercial CMP	6/19/2022	Increased rates 7.00% overall to their Health & Fitness Program. Changes were made to Package Modification Factors.
Coface North America Insurance Company	Commercial Credit	3/30/2022	Filed 5 new and revised endorsements to their TradeLiner Trade Credit Program. New forms include Monthly Payment on Credit Limit and Activity Declaration.
Hiscox Insurance Company, Inc.	Commercial Crime	3/21/2022	Filed 7 new and revised endorsements to their Kidnap & Ransom Program. New forms include Cancellation, Cyber Extortion Exclusion, and Death & Dismemberment Medical Payments.
Allied World / Vantapro Specialty Insurance Company	Commercial General Liability	3/25/2022	Filed new Pandemic & Epidemic Exclusion and Communicable Disease & Infectious Agent endorsements to their General Liability Program.

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
AXA XL / affiliated companies	Commercial General Liability	3/23/2022	Filed a new Coronavirus Exclusion endorsement to their Commercial General Liability Program.
Crum & Forster / The North River Insurance Company / United States Fire Ins. Co.	Commercial General Liability	3/23/2022	Filed a new Communicable Disease Exclusion with Exception for Foodborne Illness endorsement to their General Liability Program.
Great American / Vanliner Insurance Company	Commercial General Liability	4/1/2022	Filed a new Assault & Battery Exclusion endorsement to their Commercial General Liability Program.
Great American / Vanliner Insurance Company	Commercial General Liability	3/7/2022	Filed a new Seven-Day Limitation endorsement to their Commercial General Liability Program.
W. R. Berkley / affiliated companies	Commercial General Liability	3/21/2022	Filed a new Communicable Disease Exclusion endorsement to their General Risk Program.
Allstate Insurance Company	Commercial Inland Marine	6/20/2022	Filed a revised Business Income - From Dependent Properties Policy Form to their Commercial Inland Marine Program.
Great American / affiliated companies	Commercial Inland Marine	3/16/2022	Filed a new Virus or Bacteria Exclusion endorsement to their Commercial Inland Marine Program.
Markel / Markel Insurance Company	Commercial Inland Marine	3/17/2022	Filed 3 new Policy Forms and approximately 14 new endorsements to their Commercial Inland Marine Program. New forms include Windstorm or Hail Percentage Deductible, Mortgageholders, Asbestos Exclusion, etc.
Selective / affiliated companies	Commercial Inland Marine	12/1/2022	Filed 3 revised Policy Forms to their Commercial Inland Marine Program.
W. R. Berkley / affiliated companies	Commercial Inland Marine	6/1/2022	Filed a new Waiver of Subrogation endorsement to their Commercial Inland Marine Program.
W. R. Berkley / affiliated companies	Commercial Inland Marine	7/1/2022	Filed a new General Administration Expenses endorsement to their Commercial Inland Marine Program.
W. R. Berkley / affiliated companies	Commercial Liability	7/1/2022	Filed new Cyber Incident Exclusion and Designated Entities, Operations or Activities endorsements to their General Risk Liability Program.
USLI / Mount Vernon Fire Insurance Company	Commercial Professional	3/28/2022	Filed a new Pro Security+ endorsement to their Specified Professions Liability Program.
New York Schools Insurance Reciprocal	Commercial Property	3/21/2022	Filed new New York Exclusion of Loss Due to Virus or Bacteria endorsement to their Commercial Property Program.
Chubb / affiliated companies	Commercial Umbrella/Excess	5/1/2022	Filed 4 new Intentional Burning Exclusion endorsements to their Commercial Umbrella & Excess Liability Program.
Chubb / affiliated companies	Commercial Umbrella/Excess	5/1/2022	Filed 4 new Perfluorinated Chemicals Exclusion endorsements to their Commercial Umbrella and Excess Liability Program.

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
CNA / affiliated companies	Commercial Umbrella/Excess	3/23/2022	Filed a new Communicable Disease Exclusion With Bodily Consumption Exception endorsement to their Commercial Plus Umbrella and Excess Liability Program.
Crum & Forster / The North River Insurance Company	Commercial Umbrella/Excess	3/3/2022	Filed a new Cyber Incident & Personal Data Exclusion endorsement to their Commercial Umbrella and Excess Liability Program.
Hanover / Hanover Insurance Company	Commercial Umbrella/Excess	6/1/2022	Filed new Law Enforcement Exclusion and Claims-Made Retroactive Date endorsements to their Commercial Umbrella and Excess Liability Program.
Nationwide / National Casualty Company	Commercial Umbrella/Excess	3/22/2022	Filed 2 new Epidemic or Pandemic Communicable Disease Limited Exclusion endorsements to their Commercial Umbrella and Excess Liability Program.
Utica Mutual / affiliated companies	Commercial Umbrella/Excess	3/24/2022	Filed a new Epidemic or Pandemic Exclusion endorsement to their Commercial Umbrella and Excess Liability Program.
ICW / Insurance Company of the West / Explorer Insurance Company	Commercial WC	3/10/2022	Filed 2 new Drug-Free Workplace Premium Credit endorsements to their Workers Compensation and Employers Liability Program.
CSAA General Insurance Company	Personal Automobile	7/1/2022	Filed revised Payment Plan Discount rules to their Signature Series Private Passenger Auto Program.
GEICO / GEICO Indemnity Company / GEICO General Insurance Company	Personal Automobile	3/16/2022	Filed a revised Policy Form and approximately 12 new and revised endorsements to their Private Passenger Auto Program. New forms include Federal Government Owned or Leased Vehicles and Automobile Policy Reinstatement.
GEICO Casualty Company	Personal Automobile	3/16/2022	Filed a revised Policy Form and approximately 14 new and revised endorsements to their Private Passenger Auto Program. New forms include Miscellaneous Vehicle, Non-Individually Owned Autos, Federal Government Owned or Leased Vehicles, etc.
Narragansett Bay Insurance Company	Personal Dwelling Fire	5/1/2022	Filed a new Virtual Currency Exclusion endorsement to their Dwelling Fire Program.
Zurich / Zurich American Insurance Company	Personal Inland Marine	3/30/2022	Filed new Trip Interruption Benefit per Reservation and Baggage & Personal Effects per Reservation Benefit endorsements to their Travel Personal Inland Marine Program.
Erie Insurance Company	Personal Umbrella/Excess	8/1/2022	Filed a new Policy Change endorsement to their Personal Umbrella and Excess Liability Program.

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



Martin & Company

YOUR INSURANCE SOLUTIONS PARTNER

**Download any filing mentioned in this issue of
The New York 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