

# The California Insurance **ADVISOR**



***A Property & Casualty Publication at Work for You.***

**October 2020**

## Quote of the Month

*"A big business starts small."*

**Richard Branson**

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## **Personal Lines**



### [Progressive / Private Passenger Auto – Rideshare](#)

United Financial Casualty Company filed a new **Rideshare Endorsement** to their **Private Passenger Auto Program** effective January 22, 2021. This endorsement provides coverage for an individual driver who is logged onto one or more transportation network company apps, such as Lyft or Uber, while driving a covered vehicle.

In a separate filing, Progressive Select Insurance Company filed a new **Rideshare Endorsement** to their **Private Passenger Auto Program** effective January 22, 2021. This endorsement as well provides coverage for an individual driver who is logged onto one or more transportation network company apps, such as Lyft or Uber, while driving a covered vehicle.

### [American Pet / Trupanion](#)

American Pet Insurance Company increased rates 10.00% overall to their **Trupanion Pet Health Insurance Program** effective September 28, 2020. Changes were made to Base Rates, Age Factors and Breed Factors. They also added a new Exam Day Offer and Food Program Discount. **Note: The approximate number of policyholders affected by this revision is 73,000, and the approximate annual written premium for this program is \$79.0 million.**



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### [Assurant / IM – Cellular Phone](#)

American Security Insurance Company introduced their new **Portable Electronics Personal Inland Marine Program** effective June 29, 2020. This product provides coverage for mechanical and electrical breakdown, accidental damage, theft or mysterious disappearance for eligible devices. Their program also includes additional optional services that support the customer and how he or she uses the technology. Devices include wireless phones, smart watches, smart home devices, tablets, computers, etc.

### [GuideOne / Earthquake](#)

GuideOne Mutual Insurance Company introduced their new **Optimum Residential Earthquake Program** effective August 31, 2020. This product was developed based on a similar program offered by Palomar Specialty. Rates will be approximately 20.00% lower than those filed by Palomar.



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## COVID Updates



### CA COVID-19 P&C Insurance News & Bulletins

[BULLETIN 2020-8](#) – Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic

[BULLETIN 2020-4](#) – Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic

[BULLETIN 2020-3](#) – Pandemic Refunds, Credits, and Reductions in Response to COVID-19 Pandemic

#### NOTICES:

- ▲ [Expired Drivers Licenses and Insurance](#)
- ▲ [Automatic Extension for Premium Tax Filing and Payment During COVID-19 State of Emergency](#)
- ▲ [Requirement to Accept, Forward, Acknowledge, and Fairly Investigate All Business Interruption Insurance Claims Caused by the COVID-19 Pandemic](#)
- ▲ [Coverage for Delivery Drivers for California Essential Businesses During the COVID-19 Public Health Emergency](#)
- ▲ [Request for Information: Business Interruption and Related Coverage in California](#)

### M&C Technology Solutions

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

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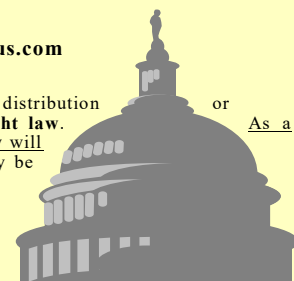
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## Homeowners



### [Assurant / Homeowners – Choice](#)

American Security Insurance Company increased rates 6.90% overall to their **Choice Homeowners Program** effective September 3, 2020. Changes were made to Premium Groups and Rating for their Homeowners Package Endorsement.

### [California FAIR Plan / Dwelling Fire](#)

California FAIR Plan Association increased rates 15.60% overall to their **Personal Dwelling Program** effective January 1, 2021. Changes were made to Base Rates.

#### DID YOU KNOW:

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

### [AmGUARD / Homeowners](#)

AmGUARD Insurance Company increased rates 14.40% overall to their **Homeowners Program** effective September 23, 2020. Changes were made to their LCM as well as to revise Wildfire Factors.

### [Chubb / Masterpiece](#)

Pacific Indemnity Company, Vigilant Insurance Company and Federal Insurance Company filed updated Policy Forms to their **Masterpiece Homeowners Program** effective October 29, 2020. Forms include Deluxe House, Condo Preference, Deluxe Contents, Family Protection, etc.



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## Businessowners & CMP



### [PMA / Community Association – Property & GL](#)

Manufacturers Alliance Insurance Company, Pennsylvania Manufacturers’ Association Insurance Company and Pennsylvania Manufacturers Indemnity Company introduced new **Community Association Enhancements** to their **Commercial Property and General Liability Products** effective September 23, 2020.

#### Subscriber Feedback regarding *The ADVISOR*:

*“Great publication with great content.”*

### [Farmers / Umbrella – Community Association](#)

Truck Insurance Exchange filed a new **Preferred Community Association Management Follow Form Endorsement** to their **Commercial Umbrella and Excess Liability Program** effective November 1, 2020. This form will be used with their underlying Habitational Program.



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### [AXA XL / CMP – Treasure Island](#)

Greenwich Insurance Company introduced their new **Treasure Island Commercial Package Program** effective September 15, 2020. This product is designed for amusement parks, carnivals, concessions, fairs, family entertainment, fireworks, gun clubs, waterparks, etc. Coverages include Commercial Property and General Liability.

### [IAT / Moving & Storage](#)

Transguard Insurance Company of America increased rates to their **Moving & Storage Commercial Umbrella & Excess Liability Program** effective September 18, 2020. Changes were made to Base Charges as well as to update returned premium based on the COVID-19 pandemic.



Review Circulars

Assign Activities

Track Workflow

Take Action

**Schedule a Demo today!**

## \*\* Key LCM's Recently Approved \*\*

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
AmTrust CorePointe Insurance Company Southern Insurance Company	Commercial Inland Marine	1.330 1.370	ISO	CM 2016 RLA1	Initial	9/1/20
Berkshire Hathaway AmGUARD Insurance Company	HO	1.501	ISO	NA	+14.40%	9/23/20
Farmers Farmers Insurance Exchange Mid-Century Insurance Company Truck Insurance Exchange	WC	2.440	WCIRB	REG 2020 00013	0.00%	1/1/21
Glencar Insurance Company	General Liability	1.600	ISO	GL 2019 BGL1	0.00%	10/1/20
Hanover Hanover American Insurance Company Massachusetts Bay Insurance Company Citizens Insurance Company of America Allmerica Financial Benefit Insurance Company	WC	2.165 1.898 1.682 0.727 - 1.100	WCIRB	REG 2019 00020	0.00%	11/1/20
Munich Re American Alternative Insurance Corporation American Family Home Insurance Company American Southern Home Insurance Company	Commercial Auto - Liability / PD	2.520 / 2.070	ISO	NA	0.00%	11/1/20
Swiss Re Westport Insurance Corporation North American Specialty Insurance Company North American Elite Insurance Company	Businessowners	1.690	ISO	BP 2019 RLA1	-0.90%	9/16/20

## Other Programs & Special Coverages

### Allianz / Jewelers Block

AGCS Marine Insurance Company introduced their new **Commercial Jewelers Block Inland Marine Program** effective September 9, 2020. This product provides "all risk" jewelers block coverage related to the stock of wholesalers, retailers and distributors for property while at the premises of the insured and while in transit.

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### AmTrust / PD & Non-Trucking Liability

CorePointe Insurance Company received approval for their new **Physical Damage and Non-Trucking Liability Commercial Auto Insurance Program** effective September 4, 2020. This product was developed based on a similar program offered by StarNet Insurance Company.

## Other Programs & Special Coverages

### Doctors Company / Cyber Liability

TDC Specialty Insurance Company introduced their new **Cyber Liability Coverage for Healthcare Professionals Program** effective September 8, 2020. This product is designed to offer an expanded portfolio to Physicians, Surgeons and Ancillary Healthcare Providers. Coverage was developed based on similar products offered by Beazley, Chubb, COPIC, MedPro and MMIC.

### Zurich / GL – HNOA

Zurich Insurance Companies introduced a new **Hired Auto and Non-Owned Auto (HNOA) Liability Coverage** to their **Commercial General Liability Product** effective October 1, 2020. Rates will vary by writing company and class.



## Professional Liability



### Hudson / Real Estate Professional

Hudson Insurance Company introduced their new **Real Estate Professional and Appraisers Professional Liability Insurance Program** effective September 21, 2020. This product was developed based on a similar program offered by Navigators Insurance Company.

### Old Republic / Notary E&O

Old Republic Surety Company decreased rates 9.50% overall to their **Notary Professional Liability Insurance Program** effective September 23, 2020. They also added new \$50,000 and \$100,000 Limits.



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### Everest National / Insurance Agents

Everest National Insurance Company introduced their new **Insurance Agents & Registered Representatives Professional Liability Program** effective September 29, 2020. This program includes coverage for Directors & Officers Liability, Professional Liability, Employment Practices Liability, General Partnership Liability, Fiduciary Liability, and Crime. Coverage will be administered to the Mercer Financial Services Professional Risk Purchasing Group. Rates were developed based on those of a similar product offered by CNA.

### Hiscox / Crime – C-Suite

Hiscox Insurance Company filed an updated Crime Policy Form and approximately 19 new and revised endorsements to their **C-Suite Management Liability Program** effective January 1, 2021. Revised forms include Aggregate Limit, Government Conversion with Faithful Performance, Loss Sustained Conversion, Add Guests' and Patients' Property, etc.

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### Utica National / Insurance Agents – Cyber

Graphic Arts Mutual Insurance Company and Utica Mutual Insurance Company filed revisions to the **Cybersurance-Privacy and Security Breach Coverage** of their **Insurance Agents and Brokers Professional and Protector Insurance Agents & Brokers Professional Liability Programs** effective September 2, 2020. Changes were made to Base Rates and Limit Options, as well as to add rates for higher employee counts and additional limits.

### SCOR / Lawyers

General Security National Insurance Company introduced their new **Lawyers Professional Liability Program** effective August 31, 2020. This product was developed based on a similar program offered by HIIG. Deviations from the HIIG program include an optional Management Practices Liability Coverage.

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Company	Line / Class	Effective	Filing Summary
ANPAC / American National General Insurance Company	Commercial <b>Automobile</b>	9/2/2020	Filed a new Confiscation, Conversion, and Secretion Coverage to their Commercial Auto Program.
Berkshire Hathaway / Berkshire Hathaway Direct Insurance Company	Commercial <b>Businessowners</b>	9/16/2020	Filed new Fire and Burglary & Robbery Protective Safeguards Endorsements to their Businessowners Program.
Chubb / affiliated companies	Commercial <b>Businessowners</b>	9/23/2020	Filed a revised Change In Controlled Environment–Perishable Property–With Supplemental Limit of Insurance Endorsement to their Businessowners Program.
Philadelphia Indemnity Insurance Company	Commercial <b>CMP</b>	9/9/2020	Filed an Additional Limit Option and a revised Margin Value Endorsement to their Water Districts Commercial Package Program.
OneBeacon / Atlantic Specialty Insurance Company	Commercial <b>Cyber</b>	9/8/2020	Filed a new Net Business Income and Extra Expense Endorsement to their Information Technology Solution Cyber Liability Program.
Benchmark Insurance Company	Commercial <b>General Liability</b>	9/14/2020	Filed new Designated Entity Exclusion, Specified Operations Exclusion, and Specific Additional Insured Ongoing Operations Endorsements to the Commercial General Liability Coverage Part.
Berkshire Hathaway / Berkshire Hathaway Specialty Insurance Company	Commercial <b>General Liability</b>	9/24/2020	Filed new Additional Insured if Required by Written Contract and Residential Construction Exclusion–With Exception to their Commercial General Liability Program.
Nationwide / affiliated companies	Commercial <b>General Liability</b>	12/1/2020	Filed new Amendment of Fungi or Bacteria Exclusion Endorsements to their Commercial General Liability Program.
Sentry Insurance a Mutual Company	Commercial <b>General Liability</b>	9/9/2020	Filed new GL Enhancement, Cannabis Exclusion with Lessors' Risk Exception, and Each Construction Project General Aggregate Limit Endorsements to their Commercial General Liability Product.
W. R. Berkley / Intrepid Insurance Company	Commercial <b>General Liability</b>	9/9/2020	Filed a new Pollution Exclusion–Exception for Eligible Pollution Incident Endorsement to their General Risk General Liability Program.
Golden Bear Insurance Company	Commercial <b>Inland Marine</b>	9/14/2020	Filed an updated Difference-in-Conditions Property Coverage Part to their Inland Marine Program. They also filed a new Flood Excess of NFIP Endorsement as part of this filing.
Liberty Mutual / affiliated companies	Commercial <b>Inland Marine</b>	9/1/2020	Filed approximately 8 new and revised endorsements to their Contractors Equipment Uncontrolled Inland Marine Program. New forms include Valuation of Equipment Leased or Rented, Variable Deductible, Trailers Licensed for Road Use, etc.
AXA XL / XL Specialty Insurance Company	Commercial <b>Professional</b>	9/16/2020	Filed new Rescission, Class Certification Event Study Expenses, and Liberalization Endorsements to their Directors & Officers Liability Program.
AXIS Insurance Company	Commercial <b>Professional</b>	9/23/2020	Filed approximately 24 new and revised forms to their Directors & Officers Liability Programs. New forms include Asset Protection Cost, Staddle Acts in Run of Policy, Insured Individual Added, etc.
Chubb / Federal Insurance Company	Commercial <b>Professional</b>	9/23/2020	Filed new Private Equity+ Elective Enhancement and Workplace Violence Expense Endorsements to their Private Equity+ Management Liability Program.

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Company	Line / Class	Effective	Filing Summary
Chubb / Federal Insurance Company	Commercial <b>Professional</b>	9/23/2020	Filed 12 new endorsements to their ForeFront Portfolio 3.0 Program. New forms include Law Firm Employee, Social Engineering Fraud with Official Authorization Coverage, Crime Enhancement, etc.
CNA / Continental Casualty Company	Commercial <b>Professional</b>	9/2/2020	Filed updated Title Insurance Agency Professional and Title Insurance Agency's Cessation of Business Endorsements to their Lawyers Professional Liability Program.
AIG / affiliated companies	Commercial <b>Property</b>	9/25/2020	Filed a new Historical Reproduction Cost Endorsement to the Commercial Property Coverage Part. This endorsement is for buildings at least 50 years old and eligible for the National Register of Historic Places.
Cincinnati / affiliated companies	Commercial <b>Property</b>	10/1/2020	Filed revised Brewery, Winery, Distillery, Product Contamination or Adulteration, and Business Income Endorsements to the Commercial Property Coverage Part.
Seneca Insurance	Commercial <b>Property</b>	8/19/2020	Filed a new Property Plus Select Endorsement to the Commercial Property Coverage Part. This endorsement broadens the Building and Business Personal Property, Condominium Association, and Special Cause of Loss coverage forms.
CNA / Western Surety Company	Commercial <b>Surety</b>	9/1/2020	Increased rates 52.00% overall to their Contractor License Surety Bond Program.
Berkshire Hathaway / General Star National Insurance Company	Commercial <b>Umbrella/Excess</b>	9/23/2020	Filed a new Assault or Battery Exclusion to their Entertainment Commercial Umbrella and Excess Liability Program.
Travelers / affiliated companies	Commercial <b>Umbrella/Excess</b>	8/19/2020	Filed a new Pollution Not Related to Auto Exclusion with Limited Exceptions—Coverage A Endorsement to their Commercial Umbrella and Excess Liability Program.
Zurich / Zurich American Insurance Company	Commercial <b>Umbrella/Excess</b>	9/23/2020	Filed approximately 50 new endorsements to their Excess Select Commercial Umbrella and Excess Liability Program. New forms include Qualified Entity, Interlocking and Hold Harmless, Following Form, Excess Quota Share, etc.
Integon National Insurance Company	Personal <b>HO</b>	11/1/2020	Filed approximately 9 revised endorsements to their One Choice Homeowners Program. Revised forms include Security Plus, Personal Property Replacement Cost, Home Systems Protection, Premier, etc.
Munich Re / American Modern Home Insurance Company	Personal <b>HO</b>	9/3/2020	Added new \$1.0M Liability and \$10,000 Med Pay Limits to their Wildfire Mitigation Homeowners Program.
Zurich / Zurich American Insurance Company	Personal <b>Inland Marine</b>	9/9/2020	Filed new Group Parent Protection, Interlocking, EEA Foreign National Loss Payee, and Difference-in-Conditions Endorsements to their Travel Insurance Program.

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## Key Pending Filings

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Company	Line / Class	Submitted	Filing Summary
<b>Hudson Insurance Company</b>	Commercial <b>Automobile</b>	9/29/2020	Submitted their new Independent Contractor Commercial Auto Physical Damage Program. This product is designed for owner-operator truckers who operate vehicles under a permanent lease agreement with a U.S. Government-regulated carrier or trucker.
<b>SCOR / General Security National Insurance Company</b>	Commercial <b>Automobile</b>	9/24/2020	Submitted their new Specialized Transportation Commercial Auto Program that is designed for construction and transportation risks. Coverage was developed based on a similar program offered by PMA.
<b>Clear Spring Property and Casualty Company</b>	Commercial <b>CMP</b>	9/9/2020	Submitted their new PDP Non-franchised Auto Dealers Commercial Package Program. This product was developed based on a similar program offered by White Pine.
<b>Clear Spring Property and Casualty Company</b>	Commercial <b>CMP</b>	9/9/2020	Submitted their new PDP Auto Service Risks Commercial Package Program. This product was developed based on a similar program offered by White Pine.
<b>Hartford / Twin City Fire Insurance Company</b>	Commercial <b>Cyber</b>	9/21/2020	Submitted their new Cyber Liability Program that will offer first- and third-party cyber liability coverages. Rates were developed based on those of a similar program offered by Travelers.
<b>Chubb / Executive Risk Indemnity</b>	Commercial <b>Inland Marine</b>	9/22/2020	Submitted their new Blink Travel & Cyber Protection Program. This policy is completely digital and is designed as an interactive experience for millennials.
<b>Chubb / Westchester Fire Insurance Company</b>	Commercial <b>Inland Marine</b>	9/21/2020	Submitted to increase rates 19.00% overall to their Pet Health Insurance Program. Changes were made to Base Rates, Breed Groups, Gender Rating, etc.
<b>Generali US Branch</b>	Commercial <b>Inland Marine</b>	9/25/2020	Submitted their new Portable Electronics Inland Marine Program. This product is designed for computers, laptops, mobile devices, digital cameras, etc.
<b>Munich / American Alternative Insurance Corporation</b>	Commercial <b>Professional</b>	9/16/2020	Submitted their new Miscellaneous Professional Liability Program.
<b>Transverse Insurance Company</b>	Personal <b>Automobile</b>	9/9/2020	Submitted their new Pay-Per-Mile Private Passenger Auto Program. This product will be administered through Mile Auto in partnership with Porsche Financial Services.
<b>Liberty Mutual / Liberty Insurance Underwriters</b>	Personal <b>Inland Marine</b>	9/8/2020	Submitted their new Pet Health Insurance Program that will be administered through Companion Protect Agency. Rates were developed based on those of a similar program offered by Aspen.

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



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