

# The Pennsylvania Insurance **ADVISOR**



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

**October 2020**

## Quote of the Month

*“Talent wins games, but teamwork wins championships.”*

**Michael Jordan**



## **Personal Auto**



### [MetLife / Private Passenger Auto](#)

Economy Premier Assurance Company decreased rates 5.00% overall to their **Private Passenger Auto Program** effective September 15, 2020, for new business and September 25, 2020, for renewals. Changes were made to Base Rates, Increased Limit Factors, Territory Factors, Offering Factors, etc.

## Inside The ADVISOR

- **Nationwide** - Pet Health..... 2
- **Palisades** - P. Umbrella & Excess.. 2
- **Foremost** - HO ..... 3
- **Cincinnati** - HO ..... 3
- **Chubb** - HO ..... 3
- **Travelers** - HO ..... 3
- **CM Select** - Businessowners ..... 3
- **CNA** - Connect Businessowners .... 3
- **LCM's of the Month** ..... 4
- **CNA** - Boiler & Machinery ..... 4
- **Fortegra** - Rowing Equipment ..... 4
- **Glencar** - ELEMENTAL ..... 4
- **Chubb** - Benchmarq..... 5
- **Auto-Owners** - Commercial Auto .. 5
- **Cincinnati** - Cyber Risk ..... 5
- **IAT** - Management Liability ..... 5
- **Cincinnati** - EPLL..... 5
- **More Approved Filings** .....6-8

### [Travelers / Private Passenger Auto](#)

Travelers Property Casualty Insurance Company and Automobile Insurance Company of Hartford, Connecticut, decreased rates 5.00% overall to their **Quantum Automobile 2.0 Private Passenger Auto Program** effective September 25, 2020, for new business and October 25, 2020, for renewals. Changes were made to Base Rates and Rate Adjustment Factors. **Note: The approximate number of policyholders affected by this revision is 113,038, and the approximate annual written premium for this program is \$200.3 million.**

### [Integon General / Motorcycle](#)

Integon General Insurance Corporation decreased rates 18.50% overall to their **Motorcycle Private Passenger Auto Program** effective November 20, 2020, for new business and December 26, 2020, for renewals. Changes were made to Base Rates.

### [Capitol / Private Passenger Auto](#)

Capitol Insurance Company decreased rates 4.40% overall to their **Private Passenger Auto Program** effective September 11, 2020. Changes were made to Tier Factors, Territory Relativities, Driver Class Relativities, etc.

**Actuarial Consulting:**

***Our Associates have you covered!***  
***LCM Analysis ... Rate Comparisons ... ISO-Based Programs***

### [State Auto / Private Passenger Auto](#)

Milbank Insurance Company decreased rates 0.20% overall to their **Private Passenger Auto Program** effective October 18, 2020, for new business and January 4, 2021, for renewals. Changes were made to Base Rates.

### [Liberty Mutual / Private Passenger Auto](#)

LM General Insurance Company and LM Insurance Corporation increased rates 1.91% overall to their **Private Passenger Auto Program** effective September 24, 2020, for new business and October 29, 2020, for renewals. Changes were made to Base Rates and Rate Stabilization Factors.



**Martin & Company**

***YOUR INSURANCE SOLUTIONS PARTNER®***

**Regulatory Compliance**

**State Filing Services**

**Actuarial Consulting**

**Program Business**

**TITLES ARE LINKED DIRECTLY TO FILINGS**

© 1993 - 2020 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®



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.

#### FilingsDirect.com

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

[www.martincompanyus.com](http://www.martincompanyus.com)  
[info@martincompanyus.com](mailto:info@martincompanyus.com)



## Personal Lines



### Nationwide / Pet Health

Nationwide Casualty Company increased rates 6.40% overall to their **Veterinary Pet Health Insurance Program** effective January 21, 2021, for new business and April 1, 2021, for renewals. Changes were made to Base Rates and Species Factors.

### Independence American / Pet Health

Independence American Insurance Company increased rates 11.10% overall to their **Pet Health Insurance Program** effective January 1, 2021. Changes were made to Base Rates, Breed Factors, Age Factors, etc.

© 1993-2020 Copyright

### Palisades / Personal Umbrella & Excess

Palisades Property and Casualty Insurance Company revised rates and rules to their **Personal Umbrella and Excess Liability Program** effective November 15, 2020. Changes were made to Base Rates and Underlying Limit Factors.

### Rockingham / Personal Umbrella & Excess

Rockingham Casualty Company increased rates 15.36% overall to their **Personal Umbrella and Excess Program** effective January 1, 2021. Changes were made to Watercraft Rates.

## 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 \$534 for Agencies and \$637 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](http://www.martincompanyus.com) ~ e-mail: [Info@martincompanyus.com](mailto: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 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



### Foremost / Homeowners

Foremost Insurance Company decreased rates 20.90% overall to their **Tenant Homeowners Program** effective February 1, 2021. Changes were made to Base Rates and Premium Modification Factors.

In a separate filing, Foremost Insurance Company decreased rates 10.10% overall to their **Condominium Homeowners Insurance Program** effective February 1, 2021. Changes were made to Base Rates, Premium Modification Factors, and Deductible Factors.

### Chubb / HO

Chubb Insurance Group increased rates 10.90% overall to their **Masterpiece Homeowners Program** effective January 25, 2021, for new business and March 11, 2021, for renewals. Changes were made to Base Rates, Value Factors, Tier Factors, etc.

### Travelers / HO

Travelers Personal Insurance Company increased rates 3.30% overall to their **Quantum Homeowners 2.0 Program** effective November 27, 2020, for new business and February 2, 2021, for renewals. Changes were made to Base Rates.



*The only State Filing Management Tool you need!*

### Cincinnati / Homeowners

Cincinnati Insurance Company increased rates 8.75% overall to their **Homeowners Program** effective December 1, 2020, for new business and February 1, 2021, for renewals. Changes were made to Base Rates and Coverage A Factors.

**DO NOT COPY**

### Erie / Homeowners

Erie Insurance Exchange revised rates and rules to their **ErieSecure Homeowners Program** effective December 1, 2020. Changes were made to Deductible Factors and Personal Property Factors. **Note: The approximate number of policyholders affected by this revision is 388,788, and the approximate annual written premium for this program is \$292.7 million.**

### Universal P&C / HO

Universal Property & Casualty Insurance Company increased rates 19.80% overall to their **Homeowners Insurance Program** effective October 1, 2020, for new business and November 20, 2020, for renewals. Changes were made to Base Rates, Age-of-Home Factors, Minimum Premiums, etc.



## Businessowners & CMP



### Williamsburg / Auto Dismantlers & Recyclers

Williamsburg National Insurance Company and ProCentury Insurance Company introduced their new **Auto Dismantlers and Recyclers Program** effective September 24, 2020. This program will provide coverage to entities in the business of performing auto dismantling and salvage, or scrap operations only. Rates were developed based on those of a similar coverage offered by Star.

### CNA / Connect BOP

CNA Insurance Companies increased rates 4.20% overall to their **Connect Businessowners Program** effective November 1, 2020, for new business and April 1, 2021, for renewals. Changes were made to Base Rates.

**Outsourcing Solutions**

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



Review Circulars

Assign Activities

Track Workflow

Take Action

**Schedule a Demo today!**

### CM Select / Businessowners

CM Select Insurance Company increased rates 1.39% overall to their **Religious Organizations Businessowners Program** effective October 24, 2020. Changes were made to Property Deductible Factors. This program is expanding to include Nonprofit and Human Services Organizations as well.

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

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
AmGUARD Insurance Company	General Liability	1.500	ISO	N/A	0.00%	10/15/20
Aeuity, A Mutual Insurance Company	Commercial Inland Marine	1.623	AAIS	N/A	+0.90%	12/15/20
Aeuity, A Mutual Insurance Company	Crime	1.774	AAIS	N/A	+0.70%	12/15/20
Grinnell Mutual Reinsurance Company	Businessowners Varies by class	0.832 - 1.846	ISO	BP 2019 RLA1	-1.20%	4/1/21
Motorists Commercial Mutual Insurance Company	Fire and Allied Lines	1.738	ISO	N/A	+3.00	11/1/20
Penn Charter Mutual Insurance Company	Homeowners	1.872	ISO	N/A	+6.50%	2/1/21
Pharmacists Mutual Insurance Company	Commercial Auto - Liability / PD	1.505/1,785	ISO	CA 2019 BRLA1	+11.80%	12/1/20
Selective affiliated companies	Commercial Auto - Liability / PD Varies by company and class	1.092 - 1.992	ISO	CA 2019 BRLB1	0.00%	7/1/21
Seneca Insurance Company, Inc.	General Liability	1.866	ISO	N/A	+10.00%	12/1/20
Tuscarora Wayne Insurance Company Keystone National Insurance Company	General Liability	1.978	ISO	N/A	-17.02%	10/1/20
Westfield Insurance Company Westfield National Insurance Company American Select Insurance Company	Commercial Auto - Liability / PD Varies by class	1.319 - 2.351	ISO	CA 2019 BRLB1	0.00%	11/9/20
United Farm Family Insurance Company	Businessowners Varies by class	1.440 - 1.670	ISO	BP 2019 RLA1	+3.00%	2/15/21
Zurich affiliated companies	General Liability Varies by company	1.440 - 3.230	ISO	N/A	0.00%	10/1/20

## Other Programs & Special Coverages

### [AmTrust / Comm. Auto](#)

CorePointe Insurance Company introduced their new **Physical Damage and Non-Trucking Liability Program** effective August 25, 2020. Rates were developed based on those of a similar coverage offered by Berkley.

### [Fortegra / Rowing Equipment](#)

Lyndon Southern Insurance Company filed revised rates and rules to their **Commercial Inland Marine Rowing Equipment Program** effective September 10, 2020. Changes were made to Base Rates and Deductible Factors. This program will provide coverage for members or individuals of rowing associations.

© 1994-2020 Copyright

### [CNA / Boiler & Machinery](#)

CNA Insurance Companies introduced their new **Boiler and Machinery Program** effective March 1, 2021. Rates were developed based on those of a similar coverage offered by Travelers.

### [Glencar / ELEMENTAL](#)

Glencar Insurance Company introduced their new **ELEMENTAL Cyber Suite General Liability Program** effective October 1, 2020. This program provides coverage for Cyber Extortion, Computer Fraud, Identity Recovery Misdirected Payment Fraud, etc. Rates were developed based on those of a similar coverage offered by Hartford Steam Boiler.

## Other Programs & Special Coverages

### Federated Rural / Commercial Auto

Federated Rural Electric Insurance Exchange increased rates 15.00% overall to their **Commercial Auto Program** effective January 1, 2021. Changes were made to Physical Damage Comprehensive Rates.

#### DID YOU KNOW:

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

### Auto-Owners / Comm. Auto

Auto-Owners Insurance Company increased rates 13.90% overall to their **Commercial Auto Program** effective October 1, 2020, for new business and November 6, 2020, for renewals. Changes were made to Base Rates, Class Relativities, Territory Relativities, Vehicle Age Factors, etc.

### Chubb / Benchmarq

Chubb Insurance Group introduced their new **Benchmarq Program** effective October 1, 2020. This program will provide General Liability and Property coverages and will be a combination of ISO and proprietary rating.

 **FilingsDirect**  
Powered by Martin & Company

[www.FilingsDirect.com](http://www.FilingsDirect.com)



## Professional Liability



### Mid-Continent / Employee Benefits

Mid-Continent Casualty Company and Mid-Continent Assurance Company decreased rates 5.30% overall to their **Employee Benefits Liability Program** effective February 1, 2021. Changes were made to Increased Limit Factors.

### IAT / Management Liability

Harco National Insurance Company introduced their new **Management Liability Program** effective January 1, 2021. Coverage will be provided for Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime, and Cyber.

### Cincinnati / Cyber Risk

Cincinnati Insurance Company filed revised rates and rules to their **Cyber Risk Liability Program** effective December 1, 2020. Changes were made to Base Rates, Deductible Factors, Increased Limit Factors, etc.

### Cincinnati / EPLI

Cincinnati Insurance Company decreased rates 0.13% overall to their **CinciPak Employment Practices Liability Program** effective February 1, 2021. Changes were made to Premium Per Employee and Minimum Premiums for Small Business.

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

*"Great publication with great content."*

### State National / Global Multimedia

National Specialty Insurance Company introduced their new **Global Multimedia Professional Liability Program** effective January 1, 2021. This program will provide Multimedia, Advertising and Producer Liability coverages. Rates were developed based on those of similar coverages offered by Hiscox.

#### DID YOU KNOW:

*"Martin & Company can assist you with your planned State Filing projects."*

### W. R. Berkley / Architects & Engineers

Berkley Insurance Company increased rates 8.60% overall to their **Architects & Engineers Professional Liability Program** effective November 1, 2020. Changes were made to Base Rates, Discipline Rating Factors, Increased Limit Factors, etc.

The  
**Professional Liability**  
**REPORT**

**Subscribe Today.**

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



Company	Line / Class	Effective	Filing Summary
GUARD / AmGUARD Insurance Company	Commercial <b>Automobile</b>	10/15/2020	Filed approximately 20 new endorsements to their Commercial Auto Program. New forms include Upgraded Options, Schedule of Locations, Single Occurrence Deductible, etc.
Liberty Mutual / affiliated companies	Commercial <b>Automobile</b>	8/31/2020	Filed a new Infectious or Communicable Disease Exclusion endorsement to their Commercial Auto Program.
Markel / Markel Insurance Company	Commercial <b>Automobile</b>	9/1/2020	Filed approximately 10 new endorsements to their Commercial Auto Program. New forms include Three-Wheeled Auto Exclusion, Additional Insured - Automatic Status When Required By Contract or Agreement, Specified Statutes Suits Expense, etc.
Meadowbrook /affiliated companies	Commercial <b>Automobile</b>	12/1/2020	Filed a new Canine Liability Exclusion endorsement to their AutoEdge Program.
Old Guard / affiliated companies	Commercial <b>Automobile</b>	11/1/2020	Filed 9 new endorsements to their Commercial Auto Program. New forms include Auto Dealers Expanded, Business Auto Expanded, Named Insured Exclusion, etc.
State Farm Fire and Casualty / State Farm Mutual Automobile	Commercial <b>Automobile</b>	12/22/2020	Increased rates 6.50% overall to their Commercial Auto Program. Changes were made to Premium Adjustment Factors.
Acuity, A Mutual Insurance Company	Commercial <b>Businessowners</b>	12/3/2020	Filed a revised Policy Form and a revised Medical Expenses Exclusion endorsement to their Bis-Pak Program.
Berkshire Hathaway / Berkshire Hathaway Direct Insurance Company	Commercial <b>Businessowners</b>	10/1/2020	Filed a new Independent Contractors & Subcontractors endorsement to their Businessowners Program.
Federated Mutual Insurance Company / Federated Service Insurance Company	Commercial <b>Businessowners</b>	1/1/2021	Filed a new Cyber Incident Exclusion endorsement to their Businessowners Program.
IAT / Harco National Insurance Company	Commercial <b>Businessowners</b>	8/31/2020	Filed a new Construction & Renovation Exclusion to their Franchise Restaurant Program.
Liberty / Safeco / General Insurance Company of America	Commercial <b>Businessowners</b>	1/1/2021	Filed a new Actual Cash Value endorsement to their Businessowners Program.
Mennonite Mutual Insurance Company	Commercial <b>Businessowners</b>	1/1/2021	Filed a revised Policy Form and approximately 38 new and revised endorsements to their Ministry Assistance Program. New forms include Special Enhancement, Transportation of Students Exclusion, Equipment Breakdown Reinstatement, etc.
New York Marine and General Insurance Company	Commercial <b>Businessowners</b>	10/15/2020	Filed new Commercial Property Extension and Commercial Liability Broadening endorsements to their Funeral Directors Program.
QBE / Regent Insurance Company / General Casualty Company of Wisconsin	Commercial <b>Businessowners</b>	10/1/2020	Filed 5 new and revised endorsements to their Arrowhead Advantage Program. New forms include Book Sellers Advantage, Roofing Total Loss, Notice To Others of Cancellation, etc.
Allied World Specialty Insurance Company	Commercial <b>CMP</b>	9/15/2020	Filed new Communicable Disease Exclusion and Pandemic & Epidemic Exclusion endorsements to their WaterPlus Package.

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
Chubb / affiliated companies	Commercial <b>CMP</b>	3/1/2021	Filed 2 new Blanket Loss Payable endorsements to their Commercial Package Program.
Chubb / affiliated companies	Commercial <b>CMP</b>	2/1/2021	Filed approximately 13 new and revised endorsements to their Customary Program. New forms include Communicable Disease Contamination, Scheduled Personal Property, Virus, Bacteria Or Microorganism Exclusion Added, etc.
Federated Mutual Insurance Company	Commercial <b>Crime</b>	1/1/2021	Filed a revised Policy Form and approximately 19 new and revised endorsements to their Commercial Crime Program. New forms include Reinstatement of Policy, Amend Effective Date, Amend Crime Other Insurance Provision, etc.
Allied World / Allied World National Assurance Company	Commercial <b>General Liability</b>	9/10/2020	Filed 2 new Communicable Disease & Infectious Agent Exclusion endorsements to their Commercial General Liability Contractors Program.
AmTrust / Milford Casualty Insurance Company	Commercial <b>General Liability</b>	9/18/2020	Filed 8 new and revised endorsements to their Commercial General Liability Program. New forms include Additional Insured - Designated Person or Company, Additional Insured - Designated Individual or Entity, etc.
GUARD / AmGUARD Insurance Company	Commercial <b>General Liability</b>	10/15/2020	Filed 7 new and revised endorsements to their Commercial General Liability Program. New forms include Cross Liability Exclusion, Firearms or Weapons Exclusion, Total Asbestos Exclusion, etc.
Liberty Mutual / affiliated companies	Commercial <b>General Liability</b>	12/1/2020	Filed a new Total Cannabis Exclusion With A Limited Exception For Retail Sales of CBD endorsement to their Commercial General Liability Program.
W. R. Berkley / Great Divide Insurance Company	Commercial <b>General Liability</b>	11/1/2020	Filed new Reinstatement and Cancellation endorsements to their Commercial General Liability Environmental Program.
Illinois Casualty Company	Commercial <b>Liability</b>	10/1/2020	Decreased rates 3.08% overall to their Liquor Liability Program. Changes were made to Increased Limits Factors and Multistate Relativity Factors.
Arch Insurance Company	Commercial <b>Professional</b>	12/1/2020	Filed a revised Policy Form and approximately 24 new and revised endorsements to their NAREIT Directors, Officers & Corporate Liability Program. New forms include Extended Reporting Period Options, Policy Tie-In of Limits, etc.
AXA XL / Greenwich Insurance Company	Commercial <b>Professional</b>	9/4/2020	Filed a revised Deductible Forgiveness endorsement and a new Home Warranty Program Deductible Reduction endorsement to their Pearl Real Estate Program.
Berkshire Hathaway / National Liability & Fire / Berkshire Hathaway Direct	Commercial <b>Professional</b>	12/15/2020	Filed approximately 21 new and revised endorsements to their Miscellaneous Professional Liability Program. New forms include Allied Healthcare Change, Worldwide Jurisdiction, Security Patrol Change, etc.
Chubb / affiliated companies	Commercial <b>Professional</b>	9/9/2020	Filed approximately 13 new and revised endorsements to their ACE Advantage Management Protection Program. New forms include Selling Insured Person, Specific Matter Exclusion, Books & Records Request, etc.
Chubb / Federal Insurance Company	Commercial <b>Professional</b>	8/26/2020	Filed 9 new and revised endorsements to their Labor Management Trust Fiduciary Liability Program. New forms include Internal Revenue Service Expense, Additional Insured, Public Entity Fiduciary Liability, etc.
Chubb / Federal Insurance Company	Commercial <b>Professional</b>	8/28/2020	Filed 6 new endorsements to their Asset Management Protector Program. New forms include Cancellation of Policy, General Terms & Conditions, Cost of Correction, etc.
CNA / Continental Insurance Company	Commercial <b>Professional</b>	10/24/2020	Filed approximately 16 new and revised endorsements to their Employment Practices Liability Solutions Program. New forms include Specified Locations Claim Retention, Third Party Claims, Approved Counsel, 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
Everest National Insurance Company	Commercial <b>Professional</b>	8/27/2020	Filed a revised Policy Form and 7 revised endorsements to their Architects and Engineers Professional Liability Program.
OneBeacon / Atlantic Specialty Insurance Company	Commercial <b>Professional</b>	8/26/2020	Filed 5 new endorsements to their Employment Practices Liability Program. New forms include Amend Workplace Tort, Separate Retention for Sexual Harassment Claims, Amend Definition of Employee, etc.
W. R. Berkley / Berkley Insurance Company	Commercial <b>Professional</b>	11/1/2020	Filed approximately 26 new and revised endorsements to their Executive Liability Insurance Program. New forms include Class Action Suit Exclusion, Biometric Information Exclusion, Reduction in Force Exclusion, etc.
Zurich / Zurich American Insurance Company	Commercial <b>Professional</b>	10/1/2020	Filed approximately 74 new endorsements to their Directors and Officers Professional Liability Program. New forms include Control Person Capacity, Extended Reporting Period, Compensation Clawback Costs, etc.
AIG / affiliated companies	Commercial <b>Property</b>	9/17/2020	Filed 3 new Cyber Incident Exclusion With Ensuing Cause(s) of Loss Exceptions endorsement to their Commercial Property Program.
New York Marine and General Insurance Company	Commercial <b>Property</b>	10/15/2020	Filed a new Building & Business Personal Property Redefined endorsement to their Auto and Equipment Dealer Program.
Chubb / affiliated companies	Commercial <b>WC</b>	11/1/2020	Filed 4 new endorsements to their Workers Compensation Program. New forms include Premium Assignment Consent, Additional Definitions, Notice of Cancellation or Non-Renewal To Specified Persons or Organizations, etc.
NJM / New Jersey Manufacturers Insurance Company	Commercial <b>WC</b>	1/1/2021	Filed a new Dividend Plan endorsement to their Workers Compensation Program.
Lemonade Insurance Company	Personal <b>HO</b>	12/1/2020	Filed 4 new and revised endorsements to their Homeowners Insurance Program. New forms include Ineligible Firearm and Other Structures On The Residence Premises.
State Farm Fire and Casualty Company	Personal <b>HO</b>	2/1/2021	Filed new Service Line Coverage and Home Systems Protection endorsements to their Homeowners Program.
Universal Property and Casualty Insurance Company	Personal <b>HO</b>	10/1/2020	Filed approximately 13 new and revised endorsements to their Homeowners Program. New forms include Loss Assessment and Special Provisions.
Travelers / Standard Fire Insurance Company	Personal <b>Inland Marine</b>	10/2/2020	Filed a new Pandemic, Outbreak or Epidemic Exclusion to their Special Events Program.

**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