

The New York Insurance ADVISOR



A Property & Casualty Publication at Work for You.

October 2020



Personal Auto



Quote of the Month

"Don't be afraid to give up the good to go for the great."

John D. Rockefeller

Inside *The ADVISOR*

- Chubb - PP Auto 2
- Liberty Mutual - PP Auto 2
- Hanover - HO 3
- Quincy Mutual - HO 3
- Chubb - HO 3
- Travelers - Master Pac BOP 3
- ANIC - Select Business Package ... 3
- LCM's of the Month 4
- Liberty Mutual - Fine Art 4
- Arch - WineRe 4
- Markel - Pet Health 4
- Clear Spring - TowMax 5
- EmPRO - Commercial Auto 5
- Country-Wide - Commercial Auto 5
- Aspen - Agents & Brokers 5
- Medmarc - Lawyers 5
- CNA - Dentists 5
- More Approved Filings6-8

Erie / Private Passenger Auto

Erie Insurance Company and Erie Insurance Company of New York revised rates and rules to their **Private Passenger Auto Program** effective December 1, 2020. Changes were made to Base Rates; Model Year Factors; Erie Auto Plus Rates; Symbol Factors; Comp Calculations; Collision Calculations; SUM BI Rates, BI, PD and CSL Calculations; Claims/Violation-Free Discount; Antique and Classic Vehicle Rates; Marital Status, Age and Gender Factors; Premium Determination; Miscellaneous Coverages; etc.

Utica / Private Passenger Auto

Utica National Insurance Company of Texas increased rates 5.00% overall to their **EDGE Private Passenger Auto Program** effective November 16, 2020, for renewal business only. Changes were made to Base Rates, Model Year Factors, Tier Factors and Class Plan Factors.

In a separate filing, Utica Mutual Insurance Company increased rates 5.00% overall to their **EDGE Essentials Private Passenger Auto Program** effective November 16, 2020, for renewal business only. Changes were made to Base Rates, Model Year Factors, Tier Factors and Class Plan Factors.

Farmers / Private Passenger Auto

Foremost Signature Insurance Company received approval for their new **BW Select 3.5 Private Passenger Auto Program** effective September 14, 2020. This is a new program that will replace their current program and is for new business only. All current business in this company will renew into the current filed and approved rates and will never renew into this program.



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MSA / Private Passenger Auto

Old Dominion Insurance Company increased rates 3.00% overall to their **Private Passenger Auto Program** effective December 9, 2020, for renewal business only. Changes were made specifically to Base Rates. *The chart below outlines the overall rate effect by coverage.*

Coverage	BI	PD	PIP	COMP	COLL	OVERALL
Rate Effect	+7.50%	-6.00%	0.00%	+7.50%	+2.50%	+3.00%



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Personal Lines



Chubb / Private Passenger Auto

Pacific Employers Insurance Company increased rates 5.00% overall to their **Private Passenger Auto Program** effective December 7, 2020, for new business and February 7, 2021, for renewals. Changes were made to Base Rates for Bodily Injury, Property Damage and Collision.

Liberty Mutual / Private Passenger Auto

LM General Insurance Company and LM Insurance Corporation increased rates 4.80% overall to their **Private Passenger Auto Program** effective October 5, 2020, for new business and November 9, 2020, for renewals. Changes were made specifically to Base Rates.

Armed Forces / Personal Umbrella & Excess

Armed Forces Insurance Exchange increased rates 20.00% overall to their **Personal Umbrella & Excess Liability Program** effective December 21, 2020. Changes were made to Territory Base Premium, Drivers/Motor Vehicle Factors, and Youthful Operators Factor.

**GET IT DONE
TODAY:**

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

GEICO / Personal Umbrella & Excess

Government Employees Insurance Company increased rates 27.80% overall to their **Personal Umbrella & Excess Liability Program** effective October 29, 2020, for new business and January 14, 2021, for renewals. Changes were made to Base Rates.

The New York Insurance **ADVISOR**

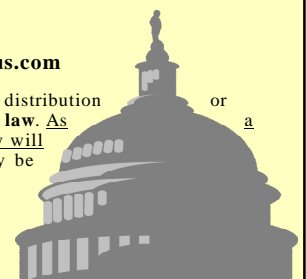
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Homeowners



Hanover / Homeowners

Massachusetts Bay Insurance Company increased rates 4.80% overall to their **Homeowners Program** effective October 25, 2020. Changes were made to Base Rates, New Home Discount, Roof Age Weight, Coverage A Amount of Insurance, and Account Discount for Condos.

Quincy Mutual / Homeowners

Quincy Mutual Fire Insurance Company increased rates 1.90% overall to their **Homeowners Program** effective October 1, 2020. Changes were made specifically to Base Rates.

Ironshore / HO

Ironshore Indemnity, Inc., increased rates 26.00% overall to their **Homeowners Program** effective October 5, 2020, for new business and December 5, 2020, for renewals. Changes were made specifically to Base Rates.

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Chubb / Homeowners

Pacific Employers Insurance Company increased rates 9.90% overall to their **Homeowners Program** effective October 12, 2020, for new business and December 12, 2020, for renewals. Changes were made to Owners, Tenants, and Condo Base Rates, as well as Maximum Deductible Credits.

State National / HO

City National Insurance Company increased rates 9.40% overall to their **Homeowners Program** effective September 8, 2020, for new business and November 3, 2020, for renewals. Changes were made to Base Rates. Rates were based on those of a similar program offered by United Property and Casualty Insurance Company.



Businessowners & CMP



Travelers / Master Pac Businessowners

Travelers Insurance Group increased rates 8.07% overall to their **Master Pac Businessowners Program** effective January 1, 2021. Changes were made to Base Rates, Class-of-Business Factors, Minimum Premiums, \$2.0M/\$4.0M Liability Limit Factor, XTEND Endorsement Rates, Premier Endorsements Rating, etc.

Falls Lake / BOP

Falls Lake National Insurance Company increased rates 11.10% overall to their **Businessowners Program** effective September 17, 2020. Changes were made specifically to Service Class Deviations for Funeral Homes.

American National (ANIC) / Select Business Package

Farm Family Casualty Insurance Company and United Farm Family Insurance Company decreased rates 1.30% overall to their **Select Business Package Program** effective February 15, 2021. Changes were made to Territory Deviation Factors, Coverage Level Loss Cost Multipliers, Class Deviations, Rates for Tools and Equipment, Fire Department Service Charge, Utility Service Time Element rates, etc.



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Hartford / Spectrum Policy

Sentinel Insurance Company, Ltd., increased rates 4.50% overall to their **Spectrum Policy Program** effective December 12, 2020. Changes were made specifically to Base Rates.

* * Key LCM's Recently Approved * *

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
Allianz American Automobile Insurance Company National Surety Corporation Fireman's Fund Insurance Company	WC	1.494 1.270 1.195	NYCIRB	R.C. 2520	-5.40%	10/1/20
American National Farm Family Casualty Insurance Company United Farm Family Insurance Company	Businessowners - Varies by affiliate and coverage	Range 1.852 - 1.389	ISO	BP 2019 RLA1	-1.30%	2/15/21
Arch Insurance Company	Fidelity	1.559	SFAA	NA	0.00%	9/4/20
AXA Greenwich Insurance Company XL Specialty Insurance Company XL Insurance America, Inc.	WC	1.480 1.346 1.211	NYCIRB	R.C. 2489	+7.70%	10/1/20
CNA Continental Casualty Company Transportation Insurance Company National Fire Insurance Company of Hartford Valley Forge Insurance Company American Casualty Company of Reading, Pennsylvania	WC	1.572 1.412 1.320 1.214 1.122	NYCIRB	R.C. 2520	0.00%	10/1/20
CUNA CUMIS Insurance Society, Inc.	Fire & Allied Lines Electronic Data Processing & Computer Coverage	1.700	AAIS	NA	Initial	9/4/20
Everest Everest Denali Insurance Company Everest National Insurance Company Everest Premier Insurance Company	WC	1.681 1.529 1.223	NYCIRB	NA	0.00%	1/1/21
Nationwide Allied Property and Casualty Insurance Company AMCO Insurance Company Depositors Insurance Company Nationwide Mutual Insurance Company Nationwide Property and Casualty Insurance Company Nationwide Mutual Fire Insurance Company	General Liability - Varies by affiliate and territory	Range 1.487 - 5.324	ISO	GL 2019 BGL1	0.00%	5/1/21
Nationwide Nationwide Agribusiness Insurance Company National Casualty Company	WC	1.428 1.417	NYCIRB	R.C. 2520	-1.40%	10/1/20
Old Republic Insurance Company Old Republic General Insurance Corporation	Commercial Auto - PD	1.850	ISO	CA 2019 BRLA1	+4.10%	12/1/20
Old Republic Insurance Company	Crime	1.600	ISO	CR 2017 RLA1	Initial	8/31/20



Other Programs & Special Coverages



[Liberty Mutual / Fine Art](#)

Liberty Mutual Insurance Company received approval for their new **Private Fine Art Collections Insurance Policy Program** effective September 11, 2020. This policy will cover fine art, jewelry and collectible objects of every nature including, but not limited to, paintings, drawings, sculptures, etchings, photographs, ceramics, rare books, coins, manuscripts, rugs, tapestries, wine, classic vehicles and all other bona fide works of art, rarity, historic in value, artistic merit, and all associated property including, but not limited to, frames, glass, shadow boxes, crates and other display equipment.

[Arch / WineRe](#)

Arch Insurance Company received approval for their new **WineRe Program** effective September 23, 2020. Their program is designed to offer Property, General Liability and Auto coverages for eligible bonded wineries and virtual wineries that are not available under conventional ISO lines of business.



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[Markel / Pet Health](#)

Markel Insurance Company increased rates 3.40% overall to their **Pet Health Insurance Program** effective August 13, 2020. Changes were made to Base Rates, Deductible Factors, Breed Factors, Pet Age Factors and Territory Factors, as well as the addition of Gender Factors, etc.

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Other Programs & Special Coverages

Clear Spring / TowMAX

Clear Spring Property and Casualty Company received approval for their new **Tow-MAX Commercial Property Program** effective September 17, 2020. Rates were based on those of a similar program offered by AXIS Insurance Company.

EmPRO / Hospitals

EmPRO Insurance Company received approval for their new **Hospital Program, including Nursing Homes** effective September 9, 2020. Rates were based on those of a similar program offered by Physicians' Reciprocal Insurers (PRI).

Watford / Sticks – Crime

Watford Insurance Company received approval for their new **Sticks Program**, filed under the **Commercial Crime and Fidelity** line of business effective October 2, 2020. This program will focus on forestry and wood products.



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Country-Wide / Commercial Auto

Country-Wide Insurance Company increased rates 20.30% overall to their **Commercial Auto Program** effective October 15, 2020, for new business and December 1, 2020, for renewals. Changes were made to Base Rates, Base Limits and Increased Limit Factors; they also added a \$10,000 Deductible Factor to their Physical Damage Deductible Tables.



Professional Liability



Aspen / Insurance Agents & Brokers

Aspen American Insurance Company received approval for their new **Insurance Agents and Brokers Professional Liability Program** effective August 13, 2020. This program is designed for Insurance Agents, Brokers and Consultants, or for a company providing insurance services such as managing general agent, program administrator, general agent, surplus lines broker, wholesale broker, notary, etc.

CNA /Dentists

American Casualty Company of Reading, Pennsylvania, increased rates 3.00% overall to their **Dentists' Advantage Professional Liability Program** effective October 1, 2020. Changes were made to Base Rates, New Dentist Discount Factor, Part-time Discount Factor, Subpoena Assistance Coverage, Vicarious Liability and Student Dentists Rates.

Berkshire Hathaway / Professional Protection

Berkshire Hathaway Specialty Insurance Company revised rates and rules to their **Professional Protection Healthcare Program** effective September 11, 2020. Changes were made to Group Size Credit and Extended Reporting Period for Retirement; they also introduced a Whole Penny Rule, a Deductible Credit, and Non-Medical Services Coverage Endorsements; in addition, they removed the Moonlighting Credit; etc.

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Medmarc / Lawyers

Medmarc Casualty Insurance Company increased rates 5.00% overall to their **Lawyer-Care Lawyers Professional Liability Program** effective December 1, 2020, for new business and January 1, 2021, for renewals. Changes were made specifically to Base Rates. Their program is marketed through a select group of agents and brokers to provide liability coverage for small law firms.

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REPORT

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Company	Line / Class	Effective	Filing Summary
AmTrust / affiliated companies	Commercial Automobile	2/2/2021	Revised rates and rules to their Commercial Auto Program. Changes were made to Loss Costs, Optional Class Plan, Increased Limit Factors, Ridesharing, Composite and Retrospective Rating Plans, etc.
Erie Insurance Company	Commercial Automobile	10/1/2020	Revised the Accident Prevention Course Discount Rule to their Commercial Auto Program. Changes were made to eligibility for Non-Fleet Policies only.
Liberty Mutual / affiliated companies	Commercial Automobile	1/1/2021	Filed 2 new rules to their Commercial Auto Program. New rules include Premium Development—Other Than Zone-Rate Autos and Deductible Insurance.
Nationwide / Scottsdale Indemnity Company / National Casualty Company	Commercial Automobile	9/10/2020	Filed a new Amendment to Coverage Extensions Endorsement to their Commercial Auto Program. This form increases the coverage extension limits on domestic policies to match those on foreign policies.
Occidental / Occidental Fire & Casualty Company of North Carolina	Commercial Automobile	9/29/2020	Filed a new Mechanical Breakdown—Towing & Labor Coverage Endorsement and a revised Combined Deductible Endorsement to their Commercial Auto—Non-Trucking Program.
W. R. Berkley / Intrepid Insurance Company	Commercial Automobile	12/1/2020	Revised the Non-Ownership Liability Rule and filed a new Electronic Data Related Liability and Access or Disclosure of Confidential or Personal Information Exclusion to their Commercial Auto General Risk Program.
Chubb / ACE / affiliated companies	Commercial Businessowners	10/16/2020	Introduced a new Condominium Commercial Unit-Owners Coverage Endorsement and corresponding rule to their Businessowners Program.
Federated / Federated Mutual Insurance Company / Federated Service Insurance Company	Commercial Businessowners	9/4/2020	Filed a new Food Service Property Extension Endorsement and a revised Food Service Liability Extension Endorsement to their Businessowners Program.
Merchants / Merchants Mutual Insurance Company / Merchants Preferred Insurance Company	Commercial Businessowners	12/1/2020	Introduced a new Equipment Breakdown Coverage Endorsement for use with their Businessowners policies written in their MAP Auto Repair Program.
AIG / affiliated companies	Commercial CMP	12/7/2020	Increased rates 10.80% overall to their Commercial Package Program. Changes were made specifically to Package Modification Factors.
Old Republic Insurance Company	Commercial Crime	8/31/2020	Filed rates, rules and forms for their new Crime and Fidelity Program filed under the Burglary and Theft line of business.
Zurich / affiliated companies	Commercial Crime	8/31/2020	Introduced 2 new endorsements to their Government Crime Insurance Policy. New endorsements include Bonded Employees, Treasurers & Tax Collectors, and Exclude Certain Risks Inherent in Health Care Operations.
Arch Insurance Company	Commercial Fidelity	9/4/2020	Revised rates and rules to their Fidelity and Forgery Program. Changes were made to their Loss Cost Multiplier and Independent Rate Modification Factors.
GNY / affiliated companies	Commercial General Liability	9/8/2020	Filed 2 new endorsements to their General Liability Program. Changes were made to Garagekeepers Coverage and Modified Limitation of Coverage to Designated Premises, Project or Operation.
Lancer Insurance Company	Commercial General Liability	9/15/2020	Filed 2 new endorsements to their General Liability Program. New endorsements include Canine Liability Exclusion and Firearms Exclusion.

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Company	Line / Class	Effective	Filing Summary
National American Insurance Company	Commercial General Liability	10/1/2020	Increased rates 1.90% overall to their Petroleum Energy filed under the General Liability line of business. Changes were made to Loss Costs and Increased Limit Factors.
Nationwide / affiliated companies	Commercial General Liability	5/1/2021	Revised rates and rules to their General Liability Program. Changes were made to Loss Cost Multipliers, Loss Costs and Increased Limit Factors.
Nationwide / Scottsdale Indemnity Company / National Casualty Company	Commercial General Liability	9/25/2020	Filed 24 new endorsements to their General Liability Program. New endorsements include Increased Limits for Supplementary Payments, Incidental Medical Services Coverage, Coverage For Newly Acquired Entity, Liberalization Clause, etc.
PRI / EmPRO Insurance Company	Commercial General Liability	9/21/2020	Introduced a new Self-Insured Retention (SIR) Endorsement to their Commercial General Liability Program. EmPRO is mirroring the SIR Endorsement approved for Physicians' Reciprocal Insurers' (PRI) General Liability Program.
W. R. Berkley / affiliated companies	Commercial General Liability	2/1/2021	Revised 3 endorsements to their General Risk Program. Revised endorsements include Jewelers Extended General Liability, Fine Arts Extended General Liability and Fine Arts Extended General Liability–Berkley Plus.
Zurich / affiliated companies	Commercial General Liability	10/1/2020	Introduced a new Hired Auto and Non-Owned Auto Liability Endorsement and corresponding Rule to their Commercial General Liability Program.
Chubb / affiliated companies	Commercial Inland Marine	11/1/2020	Filed a new Malicious Programming Exclusion to their Inland Marine Products. This exclusion does not apply to direct physical loss or damage resulting from a peril not otherwise excluded if such peril is the direct result of malicious programming.
Nationwide / Scottsdale Indemnity Company / National Casualty Company	Commercial Inland Marine	9/18/2020	Filed 2 new endorsements to their Commercial Inland Marine Program. New endorsements include Cannabis Exclusion and Cannabis Exclusion With Hemp Exception.
Selective / affiliated companies	Commercial Interline	2/1/2021	Filed revised Retrospective and Composite Rating Plan Expected Loss Ratios for Commercial Auto Liability, Commercial Auto Physical Damage and General Liability.
CNA / Continental Casualty Company	Commercial Professional	9/4/2020	Introduced a new Vicarious Liability Coverage and Subrogation Waiver Endorsement to their Real Estate Professional Liability Program.
MLMIC Insurance Company	Commercial Professional	11/5/2020	Filed to renew the expiring CAIPA Care, LLC, Risk Purchasing Group Discount to their Physicians, Surgeons and Extenders Professional Liability Program.
W. R. Berkley / Tri-State Insurance Company of Minnesota	Commercial Property	1/1/2021	Decreased rates 2.20% overall to their Advantage Commercial Property Endorsement. Changes were made to Class Factors and Market Segments.
Arch Insurance Company	Commercial Surety	9/4/2020	Introduced rates and rules for a primarily new segment for Arch in License and Permit Bonds. Rates were based on those of similar programs offered by Hanover Insurance Company and United Casualty and Surety Insurance Company.
CNA / Western Surety Company	Commercial Surety	8/31/2020	Introduced a new Motor Vehicle Registration Service Bond to their Commercial Surety Program. A \$10.00 per thousand rate and \$100.00 annual minimum premium have been added for the bond.
Cincinnati / affiliated companies	Commercial Umbrella/Excess	9/8/2020	Filed a new Claims-Made Excess Endorsement to their Commercial Umbrella Program. This endorsement modifies insurance provided under the Commercial Umbrella Coverage Part and the Professional Umbrella Coverage Part.
Selective / affiliated companies	Commercial Umbrella/Excess	12/1/2020	Introduced a new Residential Limitation for Designated States Endorsement and 2 revised Contractors Endorsements to their Commercial Umbrella Program.

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Company	Line / Class	Effective	Filing Summary
Allianz / affiliated companies	Commercial WC	10/1/2020	Decreased rates to their Workers Compensation Program. Changes were made to Loss Cost Multipliers, Small Deductible Credits, and their Conversion Factor.
Berkshire Hathaway / affiliated companies	Commercial WC	10/1/2020	Revised their Large Deductible Plan to reflect the New York Excess Loss Pure Premium Factors (ELPPF's) to their Workers Compensation Program.
Liberty Mutual / Employers Insurance Company of Wausau / Liberty Mutual Fire Ins. Co.	Commercial WC	9/11/2020	Introduced a new Excess Workers Compensation and Employers Liability Insurance Policy to their Workers Compensation Program.
MEMIC / affiliated companies	Commercial WC	10/1/2020	Filed to update their Small Deductible Plan Credits based on NYCIRB's recently approved Loss Elimination Ratios, as well as current company expenses to their Workers Compensation Program.
American Family Connect Insurance Company	Personal Automobile	9/1/2020	Introduced a new Handle-With-Care Return-Of-Premium Relief Fund Round 2 Rule to their Private Passenger Auto Program in response to the COVID-19 pandemic.
Progressive / affiliated companies	Personal Automobile	1/22/2021	Introduced 2 new Comprehensive and Collision deductibles of \$750.00 and \$1,500 to both their Active and Legacy Private Passenger Auto Programs.
Travelers / affiliated companies	Personal Automobile	10/16/2020	Revised rules to their Legacy Private Passenger Auto Program. Changes were made specifically to Model Year Classifications.
Travelers / affiliated companies	Personal Automobile	10/30/2020	Revised rules to their Private Passenger Auto Program. Changes were made to Model Year Classification, Liability Symbols, Proprietary Symbol Set and Liability Default Table.
Travelers / Farmington Casualty Company	Personal Automobile	10/16/2020	Revised rules to their Special Auto Private Passenger Auto Program. Changes were made specifically to Premium Determination.
Narragansett Bay Insurance Company	Personal Dwelling Fire	12/1/2020	Revised the Service Line Coverage Endorsement to their Dwelling Fire Program by broadening the definition of "Service Line Occurrence" by adding additional causes of loss.
Clear Blue Insurance Company	Personal HO	9/11/2020	Filed a new Equipment Breakdown Enhancement Endorsement to their Homeowners Program. This form will provide coverage for perils normally excluded under their standard Homeowners policy, a fortuitous mechanical, electrical and pressure systems breakdown.
Encompass Home and Auto Insurance Company	Personal HO	12/15/2020	Introduced Home Systems Protection (Equipment Breakdown) and Service Line Coverage in conjunction with The Hartford Steam Boiler Inspection and Insurance Company to their Homeowners Program.

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