

The California Insurance **ADVISOR**



A Property & Casualty Publication at Work for You.

April 2024



Personal Lines



Quote of the Month

*“The sidelines may be safer,
but life is played on the field.”*

Wendy Mass

[Travelers / Quantum Private Passenger Auto](#)

Travelers Property Casualty Insurance Company increased rates 14.00% to their **Quantum Private Passenger Automobile Program** effective March 13, 2024, for both new and renewal business. Changes were made specifically to Base Rates.

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[Farmers / Personal Umbrella & Excess](#)

Truck Insurance Exchange increased rates 56.00% to their **Personal Umbrella & Excess Program** effective March 1, 2024, for both new and renewal business. Changes were made to Base Rates, Vehicle Surcharge Factors, Youthful Surcharge Factors, etc. **Note: The approximate number of policyholders affected by this revision is 146,000, and the approximate annual written premium for this program is \$161.90 million.**

[Farmers / PIM – Pet Health](#)

Metropolitan General Insurance Company increased rates 56.00% to their **Pet Health Personal Inland Marine Program** effective March 15, 2024, for both new and renewal business. Changes were made to Base Rates, Species Factors, Age Factors, etc.

[Progressive / Private Passenger Auto](#)

Progressive Advanced Insurance Company and Drive Insurance Company increased rates 19.90% overall to their **Private Passenger Automobile Program** effective April 12, 2024, for both new and renewal business. Changes were made specifically to Base Rates. **Note: The approximate number of policyholders affected by this revision is 224,000, and the approximate annual written premium for this program is \$612.31 million.**



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[Pacific Specialty / Personal Umbrella & Excess](#)

Pacific Specialty Insurance Company increased rates 12.30% to their **Personal Umbrella & Excess Program** effective March 4, 2024, for both new and renewal business. Changes were made to Base Rates and Minimum Premiums.

TITLES ARE LINKED DIRECTLY TO FILINGS

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Bulletin Updates



P&C Insurance News & Bulletins

[BULLETIN 2024-1](#) – Notice of 2024 Annual Meeting of the WCIRB Membership

[BULLETIN 2023-7](#) – Requirements for Complete Rate Applications and Issuing Good Driver Discount Policies

[BULLETIN 2023-6](#) – Moratorium on Cancellations and Non-Renewals of Policies After Declaration of State of Emergency

[BULLETIN 2023-5](#) – Export List

NOTICES:

- ▲ [Significant California Laws Effective as of the Date of this Notice Pertaining to Residential Property Insurance Policies, including those related to a Declared State of Emergency—January 2024](#)

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Homeowners



Farmers / Homeowners

Farmers Insurance Exchange, Fire Insurance Exchange and Mid-Century Insurance Company increased rates 6.99% overall to their **Homeowners Program** effective March 25, 2024, for both new and renewal business. Changes were made specifically to Base Rates. **Note: The approximate number of policyholders affected by this revision is 1.18 million, and the approximate annual written premium for this program is \$1.68 billion.**

Liberty Mutual / Homeowners

First National Insurance Company of America, Safeco Insurance Company of America and Safeco Insurance Company of Illinois increased rates 10.50% overall to their **Homeowners Program** effective May 17, 2024, for both new and renewal business. Changes were made specifically to Base Rates. **Note: The approximate number of policyholders affected by this revision is 200,000, and the approximate annual written premium for this program is \$268.01 million.**

In a separate filing, General Insurance Company of America increased rates 26.90% to their **Homeowners Program** effective May 17, 2024, for both new and renewal business. Changes were made specifically to Base Rates. **Note: The approximate number of policyholders affected by this revision is 209,000, and the approximate annual written premium for this program is \$329.39 million.**

Encompass / Dwelling

Encompass Insurance Company increased rates 25.00% to their **Dwelling Program** effective June 30, 2024, for both new and renewal business. Changes were made to Base Rates and Wildfire Surcharge Factors.



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Response Indemnity / MHO

Response Indemnity Company of California increased rates 13.00% to their **Mobile Homeowners Program** effective March 21, 2024, for both new and renewal business. Changes were made specifically to Base Rates.



Businessowners & CMP



State Farm / CMP

State Farm General Insurance Company increased rates 21.90% to their **Commercial Package Program** effective June 15, 2024, for both new and renewal business. Changes were made to Base Rates for Apartments. **Note: The approximate number of policyholders affected by this revision is 40,100, and the approximate annual written premium for this program is \$142.51 million.**



Review Circulars

Assign Activities

Track Workflow

Take Action

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Accelerant / RBW01 Businessowners

Accelerant National Insurance Company introduced their new **RBW01 Businessowners Program** effective February 14, 2024. Rates were developed based on those of a similar program offered by Hartford Steam Boiler.

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LCM Analysis ... Rate Comparisons ... ISO-Based Programs

** Key LCM's Recently Approved **

| Company | Line | LCM | Org. | Org. Filing Number | Impact | Effective |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|------------------------|-------|--------------------|---------|-----------|
| Accelerant National Insurance Co. | GL | 1.330 | ISO | GL 2019 BGL1 | Initial | 3/4/24 |
| American Family Midvale Indemnity Company | Businessowners Non-Liability/Liability | 1.950/2.820 | ISO | BP 2019 RMITL | +29.50% | 8/19/24 |
| EMC Employers Compensation Insurance Company Employers Preferred Insurance Company Employers Assurance Company | WC Varies by company | Range 1.464 - 2.124 | WCIRB | REG 2023 00006 | -0.10% | 7/15/24 |
| Hanover NOVA Casualty Company | Commercial Auto Liability/PD | 1.700/2.250 | ISO | CA 2019 RLC19 | +13.30% | 3/7/24 |
| Markel Insurance Company | Commercial Auto Liability/PD | 1.790/1.910 | ISO | CA 2010 BRLA1 | +3.00% | 4/1/27 |
| Obsidian Pacific Insurance Company | GL | 1.410 | ISO | GL 2019 BGL1 | Initial | 2/29/24 |
| Sentry Select affiliated companies | WC Varies by company | Range 1.100 - 2.350 | WCIRB | REG 2023 00006 | -3.00% | 5/1/24 |
| Sompo America Insurance Company | B&M | 1.530 | ISO | BM 2021 RLA1 | Initial | 8/1/24 |
| WCF Select Insurance Company | GL | 1.580 | ISO | GL 2019 BGL1 | Initial | 3/8/24 |



Other Programs & Special Coverages



Subscriber Feedback
regarding *The ADVISOR*:

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

[Hanover / Commercial Auto](#)

NOVA Casualty Company increased rates 13.30% to their **Commercial Automobile Program** effective March 7, 2024, for both new and renewal business. Changes were made to Base Rates and Increased Limit Factors.

[Obsidian Pacific / GL](#)

Obsidian Pacific Insurance Company introduced their new **Commercial General Liability Program** effective February 29, 2024. This program will be ISO-based.

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Other Programs & Special Coverages



[Accelerant / Rental Store GL](#)

Accelerant National Insurance Company introduced their new **Rental Store Commercial General Liability Program** effective March 4, 2024. This program provides coverage for stores that are involved in renting equipment, usually on a short-term basis.

[Sompo / Equip. Breakdown](#)

Sompo America Insurance Company introduced their new **Equipment Breakdown Program** effective August 1, 2024. This program will be ISO-based.



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[Applied Underwriters / CIM – Hearing Instrument](#)

Pennsylvania Insurance Company introduced their new **Hearing Instrument Protection Commercial Inland Marine Program** effective February 26, 2024. This program provides repair or replacement cost coverage for hearing instrument devices from loss or damage caused by accidental damage, breakdown, theft, or being lost.

[Cal. Capital / Farm & Ranch](#)

California Capital Insurance Company increased rates 6.80% to their **Commercial Farm & Ranch Program** effective March 6, 2024, for both new and renewal business. Changes were made to Base Rates, AOI Factors, Roof Type Factors, etc.

[RLI / RLIPack Commercial Umbrella & Excess](#)

RLI Insurance Company increased rates 5.30% to their **RLIPack Commercial Umbrella & Excess Program** effective April 1, 2025, for both new and renewal business. Changes were made to Minimum Premiums, Increased Limit Factors, Employers Liability Limit Factors, etc.

[WCF Select / GL](#)

WCF Select Insurance Company introduced their new **Commercial General Liability Program** effective March 8, 2024. This program will be ISO-based.



Professional Liability



[Response Indemnity / Not-for-Profit Management](#)

Response Indemnity Company of California introduced their new **Fortegra Not-For-Profit Management Liability Program** effective February 15, 2024. Rates were developed based on those of a similar program offered by Philadelphia.

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[New York Marine / Coaction Collaborator PL](#)

New York Marine & General Insurance Company introduced their new **Coaction Collaborator Professional Liability Program** effective March 8, 2024. Rates were developed based on those of a similar program offered by Nationwide.



| Company | Line / Class | Effective | Filing Summary |
|----------------------------------------------------------------------------------------------|----------------------------------------|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Berkshire Hathaway / AmGUARD Insurance Company | Commercial Automobile | 5/1/2024 | Filed new and revised Named Driver for Specified Vehicles and Partial Rejection of Coverage Exclusions to their Commercial Automobile Program. |
| Canal Insurance Company | Commercial Automobile | 2/13/2024 | Filed 5 revised endorsements to their Commercial Automobile Program. Revised forms include Employee Hired Autos, Mobile Equipment, Additional Insured and Loss Payee Lessor, etc. |
| Hanover / affiliated companies | Commercial Automobile | 3/5/2024 | Filed a new Trailer Interchange Coverage Endorsement to their Commercial Automobile Program. |
| IAT / Transguard Insurance Company of America, Inc. | Commercial Automobile | 4/1/2024 | Filed a revised Auto Hacking Expense Coverage Endorsement to their Commercial Automobile Program. |
| Markel / Markel Insurance Company | Commercial Automobile | 2/28/2024 | Filed new Minimum Earned Premium and Two or More Coverages or Policies Issued By Us Endorsements to their Commercial Automobile Program. |
| Accredited Surety & Casualty Company | Commercial Businessowners | 2/14/2024 | Filed new Beverages for Off-Premises Consumption, Bring-Your-Own-Alcohol Establishments, and Cyber Incident Exclusion Endorsements to their Businessowners Program. |
| USLI / United States Liability Insurance Company | Commercial Businessowners | 2/26/2024 | Filed a new Pet Sitters/Groomers, Veterinarian Expense, and Key and Lock Replacement Coverage Endorsement to their Home Business Businessowners Program. |
| Travelers / Travelers Prop. Cas. Co. of America / Travelers Casualty & Surety Co. of America | Commercial Cyber | 8/1/2024 | Filed a new PFAS and Government Demands Exclusion Endorsement and a revised Bodily Injury Exclusion Endorsement to their CyberRisk Commercial Liability Program. |
| Nationwide / Nationwide General Insurance Company | Commercial General Liability | 8/1/2024 | Filed new PFC/PFAS Exclusion and Port Authority Waiver of Immunity Endorsements to their Commercial General Liability Program. |
| Allied World / Vantapro Specialty Insurance Company | Commercial GL | 3/4/2024 | Filed 9 new endorsements to their Generic Commercial General Liability Program. New forms include Action Over Exclusion, Selected Activities Exclusion, Structural Construction or Renovation Exclusion, etc. |
| Markel / Markel Insurance Company | Commercial GL | 2/28/2024 | Filed a new Two or more Coverages or Policies Issued By Us Endorsement to their Commercial General Liability Program. |
| GuideOne Insurance Company | Commercial Inland Marine | 7/1/2024 | Filed 10 new and revised endorsements to their Aegis Commercial Inland Marine Program. New and revised forms include Actual Cash Value, Commercial Inland Marine Conditions, Calculation of Premium, etc. |
| Hanover / affiliated companies | Commercial Inland Marine | 2/14/2024 | Filed a new Loss Due to Virus or Bacteria Exclusion to their Rate Service Organization Commercial Inland Marine Program. |
| OneBeacon / Atlantic Specialty Insurance Company | Commercial Inland Marine | 3/6/2024 | Filed a new Blowout or Cratering Exclusion to their Commercial Inland Marine Program. |
| W. R. Berkley / affiliated companies | Commercial Inland Marine | 2/16/2024 | Filed new Loss Due to Virus or Bacteria Exclusion and Cannabis Coverage Endorsements to their Commercial Inland Marine Program. |

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| Company | Line / Class | Effective | Filing Summary |
|-------------------------------------------------------------------------------------------------|--------------------------------------|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hanover / Allmerica Financial Benefit Insurance Company | Commercial Other Liability | 5/1/2024 | Filed a new Nitrosamine Exclusion to their Small Commercial Product Liability Program. |
| Hiscox Insurance Company | Commercial Professional | 2/21/2024 | Filed 13 new and revised endorsements to their Hiscox PRO Professional Liability Program. New and revised forms include Class Action Sublimit, Modified Collection Agents, Hallucinogen Exclusion, etc. |
| Markel / Markel American Insurance Company | Commercial Professional | 6/1/2024 | Filed a new Cyber-Related Exclusion to their Investment Adviser, Professional and Management Liability Program. |
| USLI / United States Liability Insurance Company | Commercial Professional | 4/9/2024 | Filed revised Biometric Information and Genetic Information Exclusion Endorsements to their Non-Profit Management Liability Program. |
| W. R. Berkley / Berkley Insurance Company | Commercial Professional | 6/1/2024 | Filed 7 new and revised endorsements to their Lawyers Professional Liability Program. New and revised forms include Individual Lawyer Extended Reporting Period, Cyber Coverage Insurance, Reduced Deductible, etc. |
| W. R. Berkley / Berkley Insurance Company | Commercial Professional | 5/1/2024 | Filed a revised Privacy Violation Coverage Sub-Limit for Loss Endorsement to their Executive Liability Professional Liability Program. |
| GuideOne Insurance Company | Commercial Property | 7/1/2024 | Filed 14 new and revised endorsements to their Aegis Commercial Property Program. New and revised forms include Certain Computer-Related Losses Exclusion, Calculation of Premium, Watercraft Exclusion, etc. |
| Swiss Re / Swiss Re Corporate Solutions Elite Ins. Corp. / Swiss Re Corporate Solutions America | Commercial Property | 2/26/2024 | Filed 6 new and revised endorsements to their Specialty Commercial Property Program. New and revised forms include Time Element Exclusion, Strike Riot Civil Commotion Exclusion, Subscription, etc. |
| Argonaut / Colony Specialty Insurance Company | Commercial Umbrella/Excess | 2/15/2024 | Filed 5 new and revised endorsements to their Commercial Umbrella & Excess Program. New and revised forms include Auto Liability, Hired or Non-Owned Auto, Autos-Operated by Others, etc. |
| Berkshire Hathaway / Berkshire Hathaway Specialty Insurance Company | Commercial Umbrella/Excess | 2/28/2024 | Filed 14 new endorsements to their E&P Commercial Umbrella & Excess Program. New forms include Opioids Exclusion, Infrastructure Exclusion, Cancellation, etc. |
| Foremost Insurance Company | Personal HO | 6/1/2024 | Filed revised Mobile Home Policy Premises Liability Coverage and Mobile Home Replacement Cost Payment Method Including Ordinance or Law Endorsements to their Mobile Homeowners Program. |
| PURE / Privilege Underwriters Reciprocal Exchange | Personal HO | 7/29/2024 | Filed 6 revised endorsements to their High Value Homeowners Program. Revised forms include Extension for Dwellings, Loss Assessment Coverage, Masonry Veneer Coverage, etc. |



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Key Pending Filings

The California Insurance **ADVISOR**

| Company | Line / Class | Submitted | Filing Summary |
|------------------------------------------------------------------|--------------------------------------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| AmTrust / CorePointe Insurance Company | Commercial Automobile | 3/4/2024 | Submitted their new Biz Choice Last Mile Logistics Transportation and Delivery Program. This product includes coverage for Commercial Auto, General Liability, Excess Liability and Motor Truck Cargo. |
| Farmers / affiliated companies | Commercial Automobile | 3/12/2024 | Submitted their new FLEX Commercial Auto Program. This product will replace their existing program and all insureds will renew into the new rating plan but stay with the same writing company. |
| Intact / Atlantic Specialty Insurance Company | Commercial Automobile | 3/22/2024 | Submitted to increase rates 20.60% overall to their Commercial Auto Program. Changes were made to revise LCMs, Catch up with ISO changes and develop a new LCM for Hired Non Owned Coverage. |
| Beazley Insurance Company | Commercial CMP | 3/4/2024 | Submitted their new Beazley Media Production Program. This product is designed for Entertainment Film & TV Producers, Documentary, Industrial, Commercial and Educations Producers. Coverages include GL and Inland Marine. |
| Zurich American Insurance Company | Commercial Liability | 3/27/2024 | Submitted their new Life Sciences Primary Product Liability Program. This product provides coverage for Products Completed Operations and Professional Services Liability, Human Clinical Trial Liability, and Professional Liability. |
| Berkshire Hathaway / Wellfleet New York Insurance Company | Commercial Professional | 3/6/2024 | Submitted their new Direct Miscellaneous Professional Liability Program. This product was developed based on similar coverage offered by Hiscox. |
| Zurich American Insurance Company | Commercial Professional | 3/15/2024 | Submitted to increase rates 25.00% overall to their Executive Select Directors & Officers Liability Program. This product includes third-party coverage agreements for public company exposures. |
| Westfield National Insurance Company | Commercial Umbrella/Excess | 3/1/2024 | Submitted their new Specialty Liability Excess Follow Form Liability Program. This product is designed for Directors & Officers Liability, Employment Practices Liability, Fiduciary, Financial Institutions Cyber, and Professional Liability. |
| Obsidian Pacific Insurance Company | Personal HO | 3/11/2024 | Submitted their new Homeowners Program. This product was developed based on similar coverage offered by Sutton National. |
| Everspan Insurance Company | Personal Inland Marine | 3/22/2024 | Submitted to introduce their new Pet Health Insurance Program. This product was developed based on similar coverage offered by Independence American. |
| Veterinary Pet Insurance Company | Personal Inland Marine | 3/6/2024 | Submitted to increase rates 49.50% overall to their VBW-I Pet Health Insurance Program. Changes were made to introduce Territory Factors, revise Age Factors, and Base Rates. |

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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