

The Pennsylvania Insurance **ADVISOR**



A Property & Casualty Publication at Work for You.

April 2024



Personal Auto



Quote of the Month

*"To be successful, you must act big,
think big and talk big."*

Aristotle Onassis

[ANPAC / Private Passenger Auto](#)

American National Property and Casualty Company increased rates 8.10% to their **Private Passenger Automobile Program** effective May 30, 2024, for new business and August 23, 2024, for renewals. Changes were made to Base Rates, ALAE Development Factors, Loss Trend Factors, etc.

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[PURE / Private Fleet Auto](#)

Privilege Underwriters Reciprocal Exchange (PURE) increased rates 9.90% to their **PURE Private Fleet Auto Insurance Program** effective August 15, 2024, for new business and October 1, 2024, for renewals. Changes were made to Base Rates, Comprehensive Deductible Factors and Primary Use Class Factors.

DID YOU KNOW:

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

[Horace Mann / Private Passenger Auto](#)

Horace Mann Insurance Company, Horace Mann Property & Casualty Insurance Company and Teachers Insurance Company increased rates 8.30% overall to their **Private Passenger Automobile Program** effective June 1, 2024, for both new and renewal business. Changes were made to Base Rates, BI Limit Factors, CP Deductible Factors and CL Deductible Factors.

[Allstate / Private Passenger Auto](#)

Allstate Fire and Casualty Insurance Company increased rates 5.50% to their **Private Passenger Automobile Program** effective March 25, 2024, for new business and April 25, 2024, for renewals. Changes were made to Rate Adjustment Factors.

Subscriber Feedback regarding The ADVISOR:

"Great publication with great content."



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[Countryway / Private Passenger Auto](#)

Countryway Insurance Company increased rates 19.00% to their **Private Passenger Automobile Program** effective August 1, 2024, for new business and November 1, 2024, for renewals. Changes were made to Base Rates, Personal Injury Protection Rates, Uninsured/Underinsured Motorists Rates and Excess Loss Factors,

[Kemper / Private Passenger Auto](#)

Infinity Auto Insurance Company increased rates 7.46% to their **Private Passenger Automobile Program** effective May 2, 2024, for new business and June 16, 2024, for renewals. Changes were made specifically to Base Rates.

TITLES ARE LINKED DIRECTLY TO FILINGS

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Personal Lines



Countryway / Farmowners

Countryway Insurance Company increased rates 20.10% to their **Personal Farmowners Program** effective September 1, 2024, for both new and renewal business. Changes were made to Base Rates and Liability Rates.

DO NOT COPY

Lititz Mutual / Personal Umbrella

Lititz Mutual Insurance Company increased rates 25.50% to their **Personal Umbrella & Excess Program** effective August 1, 2024, for both new and renewal business. Changes were made to Base Rates and Minimum Premium Factors.

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Cincinnati / Personal Umbrella

Cincinnati Insurance Company increased rates 9.00% to their **Personal Umbrella & Excess Program** effective July 1, 2024, for both new and renewal business. Changes were made to Base Rates, Auto Liability Factors and Youthful Liability Factors.

In a separate filing, Cincinnati Casualty Company increased rates 8.20% to their **Personal Umbrella & Excess Program** effective June 1, 2024, for new business and July 1, 2024, for renewals. Changes were made specifically to Base Rates.

The Pennsylvania Insurance **ADVISOR**

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Homeowners



Stillwater / Homeowners

Stillwater Insurance Company increased rates 23.90% to their **Homeowners Program** effective March 7, 2024, for both new and renewal business. Changes were made to Base Rates, Deductible Factors, Amount-of-Insurance Factors and Utilities Rating Plan Factors.

Munich Re / Homeowners

American Modern Property and Casualty Insurance Company increased rates 6.50% to their **Homeowners Program** effective July 10, 2024, for new business and July 24, 2024, for renewals. Changes were made specifically to Base Rates.

Erie / HO

Erie Insurance Exchange increased rates 10.10% to their **Homeowners Program** effective June 1, 2024, for renewals only. Changes were made to Base Rates, Loss Development Factors, Loss Trend Factors, and Adjusting & Other Expense Factors.



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Friends Cove / MHO

Friends Cove Mutual Insurance Company increased rates 18.40% to their **Mobile Homeowners Program** effective April 15, 2024, for both new and renewal business. Changes were made to Base Rates and Double-Wide Factors.

Actuarial Consulting:

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

ANPAC / Homeowners

American National Property and Casualty Company (ANPAC) increased rates 7.70% to their **Homeowners Program** effective June 7, 2024, for both new and renewal business. Changes were made to Base Rates and Deductible Factors.



Businessowners & CMP



Merchants / Contractors Package

Merchants Preferred Insurance Company increased rates 6.30% to their **Contractors Package Program** effective June 1, 2024, for both new and renewal business. Changes were made to Loss Cost Multipliers and Class Group Factors.

MMG / Businessowners

MMG Insurance Company increased rates 15.10% to their **Businessowners Program** effective May 1, 2024, for both new and renewal business. Changes were made to Base Rates, Class Factors and Minimum Premium.

DID YOU KNOW:

"Martin & Company's State Filing Team has hundreds of years of industry experience".

Farmers / Businessowners

Farmers Insurance Exchange, Mid-Century Insurance Company and Truck Insurance Exchange increased rates 11.74% overall to their **Businessowners Program** effective June 1, 2024, for new business and August 1, 2024, for renewals. Changes were made to Base Rates, Building Age Curve Factors, Construction and Protection Class Modification Factors, etc.

Farmers Mutual / Businessowners

Farmers Mutual Fire Insurance Company of Salem County increased rates 24.64% to their **Businessowners Program** effective June 1, 2024, for both new and renewal business. Changes were made specifically to Base Rates.

Federated Mutual / Businessowners

Federated Mutual Insurance Company and Federated Service Insurance Company increased rates 7.60% overall to their **Businessowners Program** effective August 1, 2024, for both new and renewal business. Changes were made to Property Base Rates, Type-of-Business Factors and Businessowners Liability Base Rates.



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
Utica Mutual affiliated companies	Fire and Allied Lines	1.946	ISO	CF 2020 RLA1	+6.70%	6/1/2024
Chubb affiliated companies	Commercial Auto Varies by company	Range 1.657 - 2.300	ISO	N/A	0.00%	4/1/2024
CNA affiliated companies	Commercial Auto Varies by company	Range 1.200 - 3.551	ISO	CA 2022 BRLA1	+9.20%	2/1/2025
Grinnell Mutual Reinsurance Company	Businessowners Varies by class	Range 0.944 - 2.899	ISO	BP 2022 RLA1	+30.10%	4/1/2024
Benchmark Insurance Company	Commercial Auto Varies by coverage	Range 1.827 - 2.976	ISO	CA 2022 BRLA1	0.00%	12/28/2023
Nationwide affiliated companies	GL Varies by company	Range 1.769 - 1.946	ISO	GL 2023 BGL1	-4.50%	8/1/2024
Allied World Vantapro Specialty Insurance Company	CMP	1.488	ISO	GL 2023 BGL1	+4.50%	6/1/2024
Grinnell Mutual Reinsurance Company	Farm & Ranch Varies by coverage	Range 1.385 - 1.846	ISO	N/A	+22.60%	7/1/2024
Allied World Vantapro Specialty Insurance Company	GL	2.119	ISO	GL 2022 BGL1	+1.30%	6/1/2024
Philadelphia Indemnity Insurance Co.	Commercial Auto Varies by coverage	Range 2.210 - 3.759	ISO	CA 2012 BRLA1	0.00%	12/1/2024
ACIG Insurance Company	WC	1.000	N/A	N/A	-8.52%	4/1/2024
FCCI Insurance Company affiliated companies	Commercial Auto Varies by company	Range 1.193 - 1.924	ISO	CA 2022 BRLA1	+7.60%	9/1/2024
Knightbrook Insurance Company	CIM	1.818	ISO	CM 2022 RLA1	0.00%	2/1/2024



Other Programs & Special Coverages



[Jewelers Mutual / CIM](#)

Jewelers Mutual Insurance Company, SI, increased rates 7.54% to their **Commercial Inland Marine Program** effective June 1, 2024, for both new and renewal business. Changes were made to Base Rates, Deductible Factors and Location Type Factors.

[Agency / Commercial Auto](#)

Agency Insurance Company of Maryland, Inc., increased rates 8.00% to their **Commercial Automobile Program** effective July 13, 2024, for new business and August 10, 2024, for renewals. Changes were made to Base Rates, Loss Development Factors, Trend Factors, etc.

Subscriber Feedback
regarding *The ADVISOR*:

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

[Hiscox / General Liability](#)

Hiscox Insurance Company, Inc., increased rates 5.90% to their **Commercial General Liability Program** effective April 15, 2024, for new business and August 13, 2024, for renewals. Changes were made to LCM's and Limit Factors.

[Federated Mutual / Commercial Auto](#)

Federated Mutual Insurance Company, Federated Service Insurance Company and Federated Reserve Insurance Company increased rates 12.50% overall to their **Commercial Automobile Program** effective August 1, 2024, for both new and renewal business. Changes were made to Pollution Liability Base Rates, Types-of-Business Factors, Physical Damage Deductible Factors, etc.

Other Programs & Special Coverages

Hanover / Property

Allmerica Financial Benefit Insurance Company increased rates 9.80% to their **Commercial Property Program** effective June 1, 2024, for both new and renewal business. Changes were made to LCM's, Class Factors and Account Credit Factors.

Nationwide / Farm & Ranch

Nationwide Agribusiness Insurance Company increased rates 2.00% to their **Commercial Farm & Ranch Program** effective November 1, 2024, for both new and renewal business. Changes were made to Property Base Rates, Roof Type Factors and Replacement Cost Factors.

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SECURA / General Liability

SECURA Supreme Insurance Company and SECURA Insurance Company increased rates 2.00% to their **Commercial General Liability Program** effective May 1, 2024, for new business and August 1, 2024, for renewals. Changes were made to Loss Cost Multipliers.

Federated Mutual / CIM

Federated Mutual Insurance Company, Federated Service Insurance Company and Federated Reserve Insurance Company increased rates 0.60% to their **Commercial Inland Marine Program** effective August 1, 2024, for both new and renewal business. Changes were made to Type-of-Business Factors.

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Great American / Property

National Interstate Insurance Company decreased rates 1.70% to their **Commercial Property Program** effective May 1, 2024, for both new and renewal business. Changes were made in order to revise the Equipment Breakdown Enhancement Endorsement.



Professional Liability



AIG / Glatfelter Healthcare

National Union Fire Insurance Company of Pittsburgh, PA, increased rates 3.40% to their **Glatfelter Healthcare Professional Liability Program** effective July 1, 2024, for both new and renewal business. Changes were made specifically to Base Rates. Coverage will be offered for General and Professional Liability, Healthcare Organization Management Liability, Property, and Commercial Crime.

Outsourcing Solutions

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CNA / Dental Professional

American Casualty Company of Reading, PA, increased rates 14.10% to their **Dental Professional Liability Program** effective July 1, 2024, for both new and renewal business. Changes were made to Base Rates and Risk Management Credit Factors.

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Palomar Specialty / Real Estate Professional

Palomar Specialty Insurance Company introduced new forms to their new **Real Estate Professionals Liability Program** effective March 6, 2024. This program was developed based on similar programs offered by Great American Assurance Company and Navigators Insurance Company.

Travelers / CyberRisk

Travelers Property Casualty Company of America and Travelers Casualty and Surety Company of America increased rates 1.30% overall to their **CyberRisk Liability Program** effective July 15, 2024, for both new and renewal business. Changes were made to Base Rates, Class-of-Business Factors, Loss Trend Factors and Loss Development Factors.

The
Professional Liability
REPORT

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Company	Line / Class	Effective	Filing Summary
StarStone National Insurance	Commercial Automotive	3/1/2024	Filed a new Auto Loan/Lease Gap Endorsement to their Commercial Automobile Program.
AmeriTrust / Star Insurance Company	Commercial Automobile	7/1/2024	Filed 23 new endorsements to their Commercial Automobile Program. New forms include Primary and Non-Contributory Coverage, Automobile Physical Damage Loss Limitation, War Including Pollution Cost or Expense, etc.
Berkshire Hathaway / Berkshire Hathaway Direct Insurance Company	Commercial Automobile	7/1/2024	Filed 3 new endorsements to their Commercial Automobile Program. New forms include Primary and Noncontributory, Improper License Exclusion, and Not for Hire Endorsement.
GEICO / GEICO General Insurance Company / GEICO Marine Insurance Company	Commercial Automobile	6/20/2024	Filed a new Business Auto Policy Amendment Physical Damage Coverage and Business Auto Conditions Endorsement to their Commercial Automobile Program.
Hanover / NOVA Casualty Company	Commercial Automobile	11/1/2024	Filed 24 revised endorsements to their Commercial Automobile Program. Revised forms include Leasing or Rental Concerns, False Pretense Coverage, Structural Movers Transport by Mobile Equipment, etc.
Spinnaker Insurance Company	Commercial Automobile	4/20/2024	Filed a new Catastrophe Physical Damage Limit Endorsement to their Commercial Automobile Program.
Travelers / Northland Insurance Company	Commercial Automobile	7/1/2024	Filed a new and revised Hired Auto Physical Damage Coverage Changes and Trailer Interchange Coverage Changes to their Commercial Automobile Program.
W. R. Berkley / affiliated companies	Commercial Automobile	7/1/2024	Filed a new Pollution Clarification Endorsement to their Commercial Automobile Program.
Frederick Mutual Insurance Company	Commercial Businessowners	4/1/2024	Filed a new Advance Notice of Cancellation, Nonrenewal or Coverage Reduction or Restriction Provided by US to their Businessowners Program.
Illinois Casualty Company	Commercial Businessowners	4/30/2024	Filed a revised Cyber Protection Endorsement to their Businessowners Program.
Argonaut / Argonaut Insurance Company	Commercial CMP	6/1/2024	Filed a revised Cyber Incident, Electronic Data, and Confidential or Personal Material or Information, and Violation of Addressing Data Privacy Exclusion to their Commercial Programs Package Program.
Erie / Erie Insurance Company	Commercial CMP	10/1/2024	Filed a new Premium Audit - Noncompliance Charge to their Commercial Package Program.
Accelerant National Insurance Company	Commercial General Liability	2/27/2024	Filed approximately 40 new endorsements to their Commercial General Liability Program. New forms include Fungai and Bacteria Liability Coverage, Pesticide Applicator Coverage, Wood Destroying Insect and Organism Real Estate Inspection Endorsement, etc.
Berkshire Hathaway / Berkshire Hathaway Specialty Ins. Co.	Commercial General Liability	4/1/2024	Filed a new Biometric Data and Genetic Information Endorsement to their Commercial General Liability Program.
Chubb / affiliated companies	Commercial General Liability	6/1/2024	Filed a revised Breach of Contract - Contractual Liability Endorsement to their Commercial General Liability Program.

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Company	Line / Class	Effective	Filing Summary
CUNA / CUMIS Insurance Society, Inc.	Commercial General Liability	4/1/2024	Filed a new Loss of Use - Manufactured Products Endorsement to their Commercial General Liability Program.
Great American / Great American Alliance Insurance Company	Commercial General Liability	5/31/2024	Filed a new Firearms or Weapons Exclusion to their Commercial General Liability Program.
Grinnell Mutual Reinsurance Company	Commercial General Liability	10/1/2024	Filed a new a Herbicide, Pesticide, or Fertilizer Applicator Coverage and a revised Day Care/Pre-School Services Exclusion to their Commercial General Liability Program.
Hanover / affiliated companies	Commercial General Liability	7/1/2024	Filed a new Non-Cumulation of Liability of the Personal and Advertising Injury Limit and the Each Occurrence Limit Endorsement to their Commercial General Liability Program.
Hanover / NOVA Casualty Company	Commercial General Liability	11/1/2024	Filed a revised Sexual Misconduct or Sexual Molestation Liability Coverage to their Commercial General Liability Program.
Markel / Markel American Insurance Company / Markel Insurance Company	Commercial General Liability	7/1/2024	Filed 16 new endorsements to their Commercial General Liability Program. New forms include Acetaminophen-Related Disorder or Illness, Specified Disease, SARS-CoV-2 or COVID-19 Exclusion, etc.
National American Insurance Company	Commercial General Liability	3/15/2024	Filed a new Additional Insured Owners, Lessees or Contractors - With Products-Completed Operations Coverage - Automatic Status When Required in a Written Contract to their Commercial General Liability.
Chubb / affiliated companies	Commercial Inland Marine	4/1/2024	Filed 4 new endorsements to their Commercial Inland Marine Program. New forms include Provenance Documentation Sublimit, Jewelry Safe Sublimit, Art Reference Library Sublimit, and Fine Arts Crate Sublimit.
Farmers / affiliated companies	Commercial Liability	7/1/2024	Filed a new Violation of Law Addressing Data Privacy Exclusion to their Employment Practices Liability Program.
Chubb / ACE American Ins. Co.	Commercial Professional	7/1/2024	Filed a revised Vicarious Liability for Professional Services Provided by Designated Excluded Individuals or Entities Endorsement to their Psychologists' Professional Liability Program.
Chubb / ACE American Ins. Co.	Commercial Professional	4/15/2024	Filed 9 new endorsements to their Cyber, Digitech and Professional Enterprise Risk Management Program. New forms include Securities Law Violation, Unsolicited Communications Exclusion, Definition of Cyber Incident, etc.
Hanover / Hanover Insurance Company	Commercial Professional	10/1/2024	Filed a revised Amend Kidnap and Ransom Insurance Limits Endorsement to their Management Liability Program.
NCMIC / Professional Solutions Insurance Company	Commercial Professional	9/1/2024	Filed 4 new and revised endorsements to their Dental Professional Liability Program. New and revised forms include Government Proclamation Leave of Absence, Non-Stacking Sharing of Limits Entity Coverage, Delegation of Certain Policy Rights, etc.
NCMIC Insurance Company	Commercial Professional	9/1/2024	Filed a new and revised Government Proclamation Leave of Absence and Delegation of Certain Policy Rights Endorsement to their Chiropractic Professional Liability Program.
Allied World / Vantapro Specialty Insurance Company	Commercial Property	8/1/2024	Filed a new Property Not Covered - Temporary, Seasonal and Semi-Permanent Structures and a new Water Damage Deductible Endorsement to their Commercial Property Program.
Nationwide / Nationwide Mutual Insurance Company	Commercial Property	12/1/2024	Filed a new Commercial Output Program - Golf Course Diamond Protection Plus Endorsement to their Commercial Property Program.

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Company	Line / Class	Effective	Filing Summary
OneBeacon / Atlantic Specialty Insurance Company	Commercial Property	8/1/2024	Filed a revised Spoilage and Contamination Additional Coverage Endorsement to their Commercial Property Program.
Branch Insurance Exchange	Personal Automobile	4/1/2024	Filed a new Non-Disclosed Driver Exclusion to their Private Passenger Automobile Program.
Farmers / Truck Insurance Exchange	Personal Automobile	8/14/2024	Filed a new Policy Endorsements - Special Provisions Endorsement to their Private Passenger Automobile Program.
Vault Reciprocal Exchange	Personal Automobile	5/1/2024	Filed 10 new and revised endorsements to their Private Passenger Automobile Program. New and revised forms include Deductible Schedule for Glass Breakage, Transporting Vehicle Deductible Adjustment, Emergency Movement Coverage, etc.
Mainsail Insurance Company	Personal Homeowners	6/1/2024	Filed 16 new endorsements to their Homeowners Program. New forms include Limited Fungai Wet or Dry Rot or Bacteria Coverage, Limited Bed Bug Remediation Coverage, Rental Income Coverage, etc.
MMG Insurance Company	Personal Homeowners	8/15/2024	Filed a revised Addition to Coverage A Endorsement to their Homeowners Program.
Palisades Property and Casualty Insurance Company	Personal Homeowners	4/1/2024	Filed 3 new endorsements to the their Homeowners Program. New forms include Other Structures Exclusion, Functional Replacement Cost, and Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing.
QBE / QBE Insurance Corporation	Personal Homeowners	6/1/2024	Filed approximately 31 new endorsements to their Initial Renters Insurance Program. New forms include Forced Entry Theft Endorsement, Assisted Living Care Coverage, Personal Injury Coverage, etc.
Spinnaker Insurance Company	Personal Homeowners	3/1/2024	Filed a revised Smart Home Rewards Program Endorsement to their Homeowners Program.
Transverse Insurance Company	Personal Homeowners	6/1/2024	Filed 31 endorsement to their Openly Homeowners Program. New forms include Water or Steam Seepage or Leakage Exclusion, Personal Injury Coverage, Buried Utility Lines Coverage, etc.
StarStone National Insurance	Personal Inland Marine	3/1/2024	Filed 3 revised endorsements to their Personal Inland Marine Program. Revised forms include Office and Exam Coverage, Prescription Medication Coverage, and Rehabilitation, Acupuncture, and Chiropractic Care Coverage.



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