

The New York Insurance **ADVISOR**



A Property & Casualty Publication at Work for You.

April 2024



Personal Auto



Quote of the Month

*"In the middle of difficulty
lies opportunity."*

Albert Einstein

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[Utica Mutual / Private Passenger Auto](#)

Utica Mutual Insurance Company increased rates 7.00% overall to their **Millennium Essentials Private Passenger Auto Program** effective March 25, 2024, for new business and May 10, 2024, for renewals. Changes were made to Base Rates, Tier Factors, Increased Limit Factors, Model Year Factors, etc.

In a separate filing, Utica National Insurance Company of Texas increased rates 7.00% overall to their **Millennium Private Passenger Auto Program** effective March 25, 2024, for new business and May 10, 2024, for renewals. Changes were made to Base Rates, Tier Factors, Increased Limit Factors, Model Year Factors, etc.

In another separate filing, Republic-Franklin Insurance Company increased rates 6.60% overall to their **Private Passenger Auto Program** effective March 25, 2024. Changes were made specifically to Base Rates.

**Actuarial
Consulting:**

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

[Hartford / Private Passenger Auto](#)

Hartford Casualty Insurance Company increased rates 5.00% overall to their **Private Passenger Auto Program** effective April 20, 2024, for new business and June 8, 2024, for renewals. Changes were made specifically to Base Rates.

In a separate filing, Hartford Underwriters Insurance Company and Trumbull Insurance Company increased rates 5.00% overall to their **Private Passenger Auto Program** effective April 20, 2024, for new business and June 8, 2024, for renewals. Changes were made specifically to Base Rates.

DID YOU KNOW:

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

[Plymouth Rock / Private Passenger Auto](#)

Plymouth Rock Assurance Corporation of New York increased rates 6.80% overall to their **Prime Conversion Private Passenger Auto Program** effective April 24, 2024, for renewals only. Changes were made specifically to Base Rates.

In a separate filing, Plymouth Rock Assurance Preferred Corporation increased rates 11.10% overall to their **Prime Private Passenger Auto Program** effective June 30, 2024, for renewals only. Changes were made specifically to Base Rates.



Consulting

Technology

TITLES ARE LINKED DIRECTLY TO FILINGS

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Personal Lines



[AIG / Personal Umbrella & Excess](#)

AIG Property Casualty Company increased rates 8.90% overall to their **Private Client Group Personal Umbrella and Excess Liability Program** effective September 15, 2024. Changes were made specifically to Base Rates.

[StarStone / PIM – Fine Art & Collectibles](#)

StarStone National Insurance Company introduced their new **Fine Art and Collectibles Personal Inland Marine Program** effective March 15, 2024. Insurable property includes paintings, sculptures, antique furniture, rare books, etc. Rates were developed based on those of a similar coverage offered by Tokio Marine.

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[Chubb / Masterpiece Personal Umbrella & Excess](#)

Chubb Indemnity Insurance Company and affiliated companies increased rates 9.90% overall to their **Masterpiece Personal Umbrella and Excess Liability Program** effective May 6, 2024, for new business and June 20, 2024, for renewals. Changes were made specifically to Base Rates.

[Stillwater / Personal Umbrella & Excess](#)

Stillwater Insurance Company increased rates 23.90% overall to their **Personal Umbrella and Excess Liability Program** effective April 3, 2024. Changes were made specifically to Base Rates.

The New York Insurance **ADVISOR**

Paul P. Martin—Publisher
Thomas E. Smith—Editor
Rob Smith—Feature Editor

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Personal Lines



Kingstone / Homeowners

Kingstone Insurance Company increased rates 12.80% overall to their **Legacy Homeowners Program** effective November 1, 2023, for renewals only. Changes were made specifically to Base Rates.

In a separate filing, Kingstone Insurance Company increased rates 4.50% overall to their **Select Homeowners Program** effective April 14, 2024, for new business and May 18, 2024, for renewals. Changes were made to Base Rates, Territory Factors, Construction Age Factors, etc.

State Filing Services

Our outsourcing model and onboarding platform are efficient for new projects.

Adirondack / Homeowners

Adirondack Insurance Exchange increased rates 10.00% overall to their **Homeowners Insurance Program** effective March 15, 2024. Changes were made specifically to Base Rates.

Occidental Fire & Casualty / Homeowners

Occidental Fire & Casualty Company of North Carolina increased rates 12.50% overall to their **Homeowners Insurance Program** effective December 22, 2023. Changes were made to Base Rates, Tier Factors, Condition Rating Factors, etc.

NYCM / HO

New York Central Mutual (NYCM) increased rates 7.75% overall to their **Homeowners Insurance Program** effective June 1, 2024. Changes were made to Base Rates, Age-of-Home Factors, Deductible Factors, Coverage A Factors, etc.



North Country / HO

North Country Insurance Company increased rates 5.26% overall to their **Homeowners Insurance Program** effective March 7, 2024. Changes were made specifically to Base Rates.

Tower Hill / HO

Mountain Valley Indemnity Company increased rates 28.70% overall to their **Homeowners Insurance Program** effective April 29, 2024, for new business and June 3, 2024, for renewals. Changes were made specifically to Base Rates.



Businessowners & CMP



Accredited Surety & Casualty / Attune BOP

Accredited Surety and Casualty Company, Inc., introduced their new **Attune Businessowners Insurance Program** effective March 28, 2024. Rates were developed based on those of similar coverages offered by Hartford, Chubb, Hanover, etc.

Outsourcing Solutions

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Martin & Company's State Filing unit
will help improve your submission process.*



Review Circulars

Assign Activities

Track Workflow

Take Action

Ontario / Commercial Package

Ontario Insurance Company increased rates 13.30% overall to their **Commercial Package Insurance Program** effective March 5, 2024. Changes were made specifically to Base Rates.

Merchants Mutual / Contractors BOP

Merchants Mutual Insurance Company increased rates 9.90% overall to their **Contractors Businessowners Program** effective July 1, 2024, for renewals only. Changes were made to Base Rates and Liability Rates.

Schedule a Demo today!

* * Key LCM's Recently Approved * *

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
AIG affiliated companies	General Liability Varies by class	Range 1.893 - 2.674	ISO	N/A	0.00%	4/1/24
Allianz Fireman's Fund Insurance Company	General Liability	1.443	ISO	GL 2020 BGL1	+10.60%	8/1/24
Everest Everest National Insurance Company Everest Premier Insurance Company Everest Denali Insurance Company	General Liability	1.450	ISO	N/A	0.00%	12/1/24
Great American affiliated companies	Fire & Allied Lines	2.120	ISO	CF 2021 RLA1	+14.90%	7/1/24
Nationwide National Casualty Company	Commercial Auto - Liability / PD Varies by class	Range 3.222 - 6.446	ISO	CA 2023 ORU2	0.00%	4/1/24
Starr Starr Indemnity & Liability Company	Commercial Auto - Liability / PD Varies by class	Range 1.434 / 1.904	ISO	CA 2022 IALL1	0.00%	4/1/24
Starr Starr Indemnity & Liability Company	General Liability	1.408	ISO	GL 2022 BGL1	+9.00%	9/1/24
Swiss Re Swiss Re Corporate Solutions America Insurance Corp. Swiss Re Corporate Solutions Elite Insurance Corp.	General Liability Varies by company	Range 1.516 1.895	ISO	GL 2020 RMJLC	0.00%	7/1/24
Tokio Marine TNUS Insurance Company Trans Pacific Insurance Company Tokio Marine America Insurance Company	Boiler & Machinery	1.769	ISO	BM 2021 RLA1	-31.40%	6/1/24
Zurich Empire Fire & Marine Insurance Company	Commercial Auto - Liability / PD Varies by class	Range 2.759 - 3.227	ISO	CA 2023 ORU2	0.00%	12/1/24

Other Programs & Special Coverages

[Ascot / Commercial Auto](#)

Ascot Insurance Company introduced their new **Commercial Auto Insurance Program** effective March 15, 2024. Rates, rules and loss costs were adopted from ISO.

[Hartford / Commercial Auto](#)

Hartford Accident and Indemnity Company increased rates 9.10% overall to their **Commercial Auto Insurance Program** effective August 1, 2024. Changes were made specifically to Base Rates.

[Cincinnati / Small Business Commercial Auto](#)

Cincinnati Casualty Company, Cincinnati Indemnity Company and Cincinnati Insurance Company revised rates and rules to their **Small Business Commercial Auto Program** effective April 1, 2024. Changes were made specifically to Base Rates.

DO NOT COPY

Other Programs & Special Coverages

Hanover / Small Commercial Property

Allmerica Financial Benefit Insurance Company filed revised rates and rules to their **Small Commercial Property Program** effective September 1, 2024. Changes were made to Class Factors, Territory Factors, Increased Limit Factors, etc.



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Arch / Property

Arch Insurance Company introduced their new **Equipment Breakdown Commercial Property Program** effective February 29, 2024. Rates were developed based on those of a similar coverage offered by Travelers.

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Selective / Commercial Umbrella & Excess

Selective Insurance Company of America and affiliated companies increased rates 3.10% overall to their **Commercial Umbrella and Excess Liability Program** effective November 1, 2024. Changes were made to Minimum Premiums, Increased Limit Factors, etc.

Housing Authority / GL

Housing Enterprise Insurance Company, Inc., increased rates 14.60% overall to their **Commercial General Liability Program** effective April 1, 2024. Changes were made specifically to Base Rates.



Professional Liability



Church Mutual / Management Protection

Church Mutual Insurance Company introduced their new **Management Protection Liability Program** effective March 6, 2024. This program is designed for public and privately held organizations. Rates, rules and loss costs were adopted from ISO.

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Church Mutual / Miscellaneous Professional

Church Mutual Insurance Company introduced their new **Miscellaneous Professional Liability Program** effective March 6, 2024. Coverage is provided for Religious Institutions, Senior Living Facilities, Educational Institutions, Camps, Conference Centers, Nonprofits and Human Services.

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

"Great publication with great content."

Beazley / Health & Fitness

Beazley Insurance Company introduced their new **Health and Fitness Professional Liability Program** effective March 5, 2024. This program is designed for allied health professionals associated with the National Professional Purchasing Group. Coverage is provided for Professional and General Liability. Rates were developed based on those of similar coverages offered by Berkshire Hathaway and Chubb.

AIG / Attorney Advantage

National Union Fire Insurance Company of Pittsburgh, PA, increased rates 5.00% overall to their **Attorney Advantage Professional Liability Program** effective July 1, 2024. Changes were made specifically to Base Rates.

**The
Professional Liability
REPORT**

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Company	Line / Class	Effective	Filing Summary
CNA / affiliated companies	Commercial Automobile	9/1/2024	Filed revised rates and rules to their Commercial Auto Program. Changes were made to Small Business Deviation rules.
Federated / Federated Mutual Insurance Company / Federated Service Insurance Company	Commercial Automobile	9/1/2024	Filed 8 new and revised endorsements to their Commercial Auto Program. New forms include Additional Insured - Grantor of Franchise and Garagekeepers Coverage Amended - Legal Liability For Specified Perils.
Hanover / NOVA Casualty Company	Commercial Automobile	11/1/2024	Filed approximately 14 revised endorsements to their Commercial Auto Insurance Program.
Old Republic General Insurance Corporation	Commercial Automobile	4/1/2024	Filed a revised Supplemental Spousal Liability Coverage rule to their Commercial Auto Program.
Starr Indemnity & Liability Company	Commercial Automobile	4/1/2024	Filed revised rates and rules to their Commercial Auto Program. Changes were made to Class Factors.
Utica Mutual / affiliated companies	Commercial Automobile	7/1/2024	Filed a new Auto Dealers Extension Plus Endorsement to their Commercial Auto Program.
Zurich / Empire Fire & Marine Insurance Company	Commercial Automobile	3/6/2024	Filed a new Garage Locations & Operations Medical Payments endorsement to their Commercial Auto Program.
AAIS / American Association of Insurance Services	Commercial Businessowners	3/26/2024	Decreased rates 10.00% overall to their Businessowners Program. Changes were made to Base Loss Cost Amounts.
Berkshire Hathaway / Berkshire Hathaway Direct Insurance Company	Commercial Businessowners	3/5/2024	Filed approximately 59 new endorsements to their Businessowners Program. New forms include Child Care Exclusion, Alcohol Counseling Services Exclusion, Lawn Care Services Limitation, etc.
Berkshire Hathaway / Berkshire Hathaway Direct Insurance Company	Commercial Businessowners	4/1/2024	Filed a new All Hazards in Connection with an Electronic Smoking Device Exclusion endorsement to their Businessowners Program.
Crum & Forster / The North River Insurance Company / United States Fire Ins. Co.	Commercial Businessowners	6/1/2024	Filed new Total Perfluoroalkyl or Polyfluoroalkyl Substances Exclusion and Human and/or Sex Trafficking Exclusion endorsements to their Businessowners Program.
USLI / United States Liability / Mount Vernon Fire Insurance Company	Commercial Businessowners	4/6/2024	Filed a new Perfluoroalkyl & Polyfluoroalkyl Substances Exclusion endorsement to their Businessowners Program.
Utica First Insurance Company	Commercial Businessowners	4/1/2024	Filed revised Electric or Motorized Bicycle/Scooter Exclusion rules to their Businessowners Program.
USLI / Mount Vernon Fire Insurance Company	Commercial CMP	4/6/2024	Filed new Perfluoroalkyl & Polyfluoroalkyl Substances Exclusion endorsements to their Commercial Package Program.
Rural Community Insurance Company	Commercial Crop Hail	3/15/2024	Filed a revised Spring replant Option Policy Form to their Crop Hail Program.

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Company	Line / Class	Effective	Filing Summary
Arch Insurance Company	Commercial General Liability	3/8/2024	Filed new Residential Construction Exclusion and Residential Construction With Limited Exception Exclusion endorsements to their Commercial General Liability Program.
AXA XL / affiliated companies	Commercial General Liability	3/5/2024	Filed 5 new and revised endorsements to their Commercial General Liability Program. New forms include PFAS/PFOA/PFOS Exclusion, Additional Insured - Owners, Lessees or Contractors - Completed Operations, etc.
BITCO / BITCO National Insurance Company / BITCO General Insurance Corporation	Commercial General Liability	3/6/2024	Filed approximately 16 new endorsements to their Commercial General Liability Program. New forms include Named Insured, Nonowned Watercraft, Incidental Medical Malpractice, etc.
Nationwide / affiliated companies	Commercial General Liability	3/14/2024	Filed a revised Policy Form and 4 revised endorsements to their Commercial General Liability Program.
Tokio Marine / Safety National Casualty Company	Commercial General Liability	4/1/2024	Filed new Construction - Controlled (Wrap-Up) Insurance Program and Construction - Limited Coverage For Repair Work on a Controlled (Wrap-Up) Insurance Program endorsements to their Commercial General Liability Program.
AAIS / American Association of Insurance Services	Commercial Inland Marine	3/26/2024	Filed 6 new and revised Policy Forms and 11 new and revised endorsements to their Commercial Inland Marine Program. New forms include Pilings Exclusion, Tax Credit, Construction Equipment Extension - Delay in Completion, etc.
Hanover / Allmerica Financial Benefit Insurance Company	Commercial Inland Marine	9/1/2024	Filed revised rates and rules to their Commercial Inland Marine Program. Changes were made to Account Credit Factors.
Markel / Markel American Insurance Company / Markel Insurance Company	Commercial Inland Marine	4/1/2024	Filed a new Cyber Incident & Electronic Data Exclusion endorsement to their Commercial Inland Marine Program.
Mid-Hudson Co-operative Insurance Company	Commercial Interline	3/15/2024	Filed a new Replacement Cost Additional Provision endorsement on a Commercial and Personal Interline basis.
Philadelphia Indemnity Insurance Company	Commercial Interline	7/1/2024	Filed a new Schedule Extension endorsement on a Commercial Interline basis.
Hudson Insurance Company	Commercial Liability	3/21/2024	Filed a new Amend Physical Damage To Property endorsement to their Railroad Protective Liability Program.
AIG / National Union Fire Insurance Company of Pittsburgh, PA	Commercial Professional	3/26/2024	Filed a new Fraud Warning - Application Addendum endorsement to their Attorney Advantage Professional Liability Program.
EmPRO Insurance Company	Commercial Professional	3/8/2024	Filed a new Optional Extended Reporting endorsement to their Hospital Professional Liability Program.
MLMIC Insurance Company	Commercial Professional	3/4/2024	Filed 4 revised Policy Forms to their Physicians, Surgeons & Extenders Professional Liability Program.
URB / Underwriters Rating Board	Commercial Professional	3/11/2024	Filed new Employment Practices Liability and Supplemental Extended Reporting Period endorsements to their Employment Practices Liability Program.
USLI / Mount Vernon Fire Insurance Company	Commercial Professional	4/30/2024	Filed a new Perfluoroalkyl & Polyfluoroalkyl Substances Exclusion endorsement to their Non-Profit Management Liability Program.

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Company	Line / Class	Effective	Filing Summary
USLI / United States Liability Insurance Company	Commercial Professional	4/20/2024	Filed a new Perfluoroalkyl & Polyfluoroalkyl Substances Exclusion endorsement to their Community Association Directors & Officers Liability Program.
Church Mutual Insurance Company, S.I.	Commercial Umbrella/Excess	7/1/2024	Filed new Communicable Disease Exclusion and Declared Pandemic or Epidemic endorsements to their Commercial Umbrella and Excess Liability Program.
New York Schools Insurance Reciprocal	Commercial Umbrella/Excess	7/1/2024	Filed a new Sexual Misconduct Declaratory Endorsement with Sublimit to their Commercial Umbrella and Excess Liability Program.
Travelers / affiliated companies	Commercial Umbrella/Excess	3/9/2024	Filed a new Cyber Incident Exclusion endorsement to their Commercial Umbrella and Excess Liability Program.
Nationwide / Scottsdale Indemnity / Freedom Specialty	Commercial WC	3/6/2024	Filed 4 new endorsements to their Workers Compensation Program. New forms include Notice of Occurrence, Dividend Provision, etc.
Palisades Insurance Company	Personal Automobile	3/22/2024	Filed a revised Automobile Insurance Policy Form to their Private Passenger Auto Program.
Kingstone Insurance Company	Personal Dwelling Fire	3/13/2024	Filed revised rates and rules to their Dwelling Fire Insurance Program. Changes were made to Limited Water Damage Credits.
Kingstone Insurance Company	Personal Dwelling Fire	4/15/2024	Filed revised Water Protective Device rules to their Dwelling Fire Program.
Andover / Bay State Insurance Company	Personal HO	6/7/2024	Filed revised Non-Smoker's Credit rules to their Homeowners Insurance Program.
Central Co-operative Insurance Company	Personal HO	3/21/2024	Filed a new Restriction of Individual Policy endorsement to their Homeowners Program.
State Farm / State Farm Fire and Casualty Company	Personal HO	8/1/2024	Filed new Increased Limits and Matching of Undamaged Roof Surfacing endorsements to their Homeowners Program.
Wayne Cooperative Insurance Company	Personal HO	7/1/2024	Filed new Residence Held In Trust and Storm Extender endorsements to their Homeowners Program.



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