

# The California Insurance **ADVISOR**



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

**January 2018**



**Personal Auto**



*Happy  
New Year!*

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### Allstate / Private Passenger Auto

Allstate Northbrook Indemnity Company increased rates 6.90% overall to their **Private Passenger Auto Program** effective December 1, 2017. Changes were made to Base Rates, Towing Rates, Rental Reimbursement and Fixed Expense Fees. **Note: The approximate number of policyholders affected by this revision is 992,800, and the approximate annual written premium for this program is \$1.9 billion.**

### Wawanesa / Private Passenger Auto

Wawanesa General Insurance Company increased rates 6.90% overall to their **Private Passenger Auto Program** effective December 5, 2017. Changes were made specifically to Base Rates. **Note: The approximate number of policyholders affected by this revision is 256,100, and the approximate annual written premium for this program is \$323.0 million.**

### Response Indemnity / Private Passenger Auto

Response Indemnity Company of California introduced their new **Clearcover Professionals Private Passenger Auto Program** effective November 29, 2017. This product is specifically designed for licensed professionals including federal government employees in administrative or technical positions or other listed professions.

In a separate filing, Response Indemnity Company of California introduced their new **Clearcover Skilled Artisans Private Passenger Auto Program** effective November 29, 2017. This product is designed for nursing or undergraduate students, employed in one of the qualifying occupations of the Skilled Artisans Group.

In an additional filing, Response Indemnity Company of California introduced their new **Clearcover Military Private Passenger Auto Program** effective November 29, 2017. This product is designed for full-time members of the Armed Forces of the USA or of a foreign country, either active duty or retired.

### KnightBrook / Private Passenger Auto

KnightBrook Insurance Company introduced their new **Bridger Private Passenger Auto Program** effective December 20, 2017. This program will replace their recent Aggressive Select Private Passenger Auto Product and will be written through Bridger Insurance Services. The overall rate impact to existing insureds in the Aggressive Program will be +7.82%.

### CSE / Private Passenger Auto

Civil Service Employees Insurance Company (CSE) increased rates 6.90% overall to their **Private Passenger Auto Program** effective December 8, 2017. Changes were made to Base Rates and Increased Limit Factors.

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## Personal Lines



### Harco / Private Passenger Auto – High Value Car

Harco National Insurance Company increased rates 6.80% overall to their **Private Passenger Auto Program** effective December 6, 2017. Changes were made specifically to Base Rates.

In an additional filing, Harco National Insurance Company increased rates 6.80% overall to their **High Value Car Private Passenger Auto Program** effective December 6, 2017. Changes were made to Base Rates. This program is written through Robert Moreno Insurance Services (RMIS).

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### Chubb / Boatowners – Masterpiece

ACE American Insurance Company, Insurance Company of North America and ACE Fire Underwriters Insurance Company decreased rates 14.20% overall to their **Masterpiece Boatowners Program** effective December 20, 2017. Changes were made to Base Rates. They also introduced a new Boat Select Coverage that is designed for policies that will be converted from a similar program for their affiliate Federal Insurance Company.

### Constitution / Personal Umbrella

Constitution Insurance Company introduced their new **Urban Advantage Personal Umbrella and Excess Liability Program** effective December 11, 2017. This product was developed based on a similar program offered by Travelers.

## The California Insurance **ADVISOR**

Paul P. Martin—Publisher  
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## Homeowners



### Crestbrook / Homeowners

Crestbrook Insurance Company increased rates 6.70% overall to their **High Value Homeowners Program** effective December 8, 2017. Rates were developed based on those of similar programs offered by AIG, Chubb and PURE. Changes were made to Base Rates, Deductibles and Blanket Valuable Article Rates.

### CSE / HO

Civil Service Employees Insurance Company (CSE) increased rates 4.00% overall to their **Homeowners Program** effective December 21, 2017. Changes were made specifically to Base Rates.

### Encompass / Homeowners – Renters

Encompass Insurance Company decreased rates 15.70% overall to their **Renters Homeowners Program** effective December 20, 2017. Changes were made to Condo Base Rates, Renters Coverage Factors, Building Addition and Alterations Charges, Building Ordinance Increased Costs, etc.

### Markel / Dwelling

Markel American Insurance Company introduced their new **Dwelling Fire Program** effective December 20, 2017. This product was developed based on similar programs offered by American Modern Home, Foremost, Safeco and the California Fair Plan.

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### Stillwater / Homeowners

Stillwater Insurance Company increased rates 5.50% overall to their **Homeowners Program** effective December 1, 2017. Changes were made specifically to Base Rates. **Note: The approximate number of policyholders affected by this revision is 49,700, and the approximate annual written premium for this program is \$29.4 million.**

### MAPFRE / Dwelling

MAPFRE Insurance Company filed a new Limited Smoke, Soot, Ash and Debris Resulting From Wildfire Coverage to their **Dwelling Fire Program** effective January 11, 2018.



## Businessowners & CMP



### Kookmin Best / CMP

Kookmin Best Insurance Co, Ltd., increased rates 0.70% overall to their **Commercial Package Program** effective November 28, 2017. Changes were made to Liability Class Factors and Territory Factors, and to introduce new Age-of-Building Factors.

### State National / Hi-Tech

National Specialty Insurance Company introduced their new **Hi-Tech Program** effective November 17, 2017. This product is designed to provide Commercial Property, Inland Marine and General Liability coverages for Electronic Industry/Precision Manufacturing entities.

### AIG / Commercial Umbrella Excess

New Hampshire Insurance Company introduced their new **Commercial Excess Liability Insurance Program** effective December 12, 2017. This product will be written with underlying Businessowners and Commercial Package Products for small and middle market businesses.

### Integon / Commercial Auto

Integon Preferred Insurance Company increased rates 6.20% overall to their **Commercial Auto Program** effective December 22, 2017. Changes were made specifically to Base Rates.

### AXIS / Auto Dismantlers & Scrap Dealers

AXIS Insurance Company introduced their new **Auto Dismantlers and Auto Scrap Dealers Package Program** effective December 21, 2017. This product will provide coverage for Commercial Property, General Liability, Commercial Auto, Commercial Inland Marine, Auto Dealer and Commercial Crime. Rates were developed based on those of a similar program offered by Star Insurance Company.

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

Company	Line	LCM	Org.	Org. Filing Number	Impact	Effective
AIG affiliated companies	WC - Varies by company	Range 1.351 - 2.824	WCIRB	REG 2017 00015	-2.30%	1/1/18
AIG affiliated companies	General Liability Products / Premises	2.770 / 3.820	ISO	GL 2016 BGL1	0.00%	12/12/17
Alaska National Insurance Company	WC	1.560	WCIRB	REG 2017 00015	-4.40%	1/1/18
AmTrust Security National Insurance Company Technology Insurance Company Wesco Insurance Company	General Liability	1.800 1.380 1.590	ISO	NA	0.00%	12/22/17
Berkshire Hathaway affiliated companies	WC - Varies by company	Range 1.512 - 2.142	WCIRB	REG 2017 00015	0.00%	1/1/18
Church Mutual Insurance Company	WC - Varies by class	Range 1.077 - 1.557	WCIRB	NA	+1.99%	6/1/18
Falls Lake Fire and Casualty Company	WC - Varies by class	Range 1.500 - 1.950	WCIRB	REG 2017 00015	-5.60%	1/1/18
Old Republic Insurance Company Old Republic General Insurance Corporation	Commercial Auto - Liability / PD	1.700 / 1.530	ISO	CA 2015 BRLA1	+6.10%	11/29/17
Oregon Mutual Insurance Company	Fire & Allied Lines	2.290	ISO	CF 2013 RLA1	-4.40%	12/5/17
PMA Insurance Group affiliated companies	Commercial Inland Marine - Varies by company	Range 1.028 - 1.608	ISO	NA	0.00%	12/1/17
Republic Indemnity Company of America Republic Indemnity Company of California	WC - Varies by Tier	Range 1.120 - 1.650	WCIRB	REG 2017 00015	-2.10%	1/1/18
Starr Indemnity & Liability Company	Commercial Auto - Liability / PD	1.440 / 1.460	ISO	CA 2015 BRLA1	+5.50%	12/6/17
StarStone National Insurance Company	WC	1.871	WCIRB	REG 2017 00015	-8.10%	1/1/18



## Other Programs & Special Coverages



### [Arch / Travel](#)

Arch Insurance Company introduced rates and rules for their new **Individual Wholesale Travel Accident Program** effective November 30, 2017. This product applies to Arch's Leisure Travel Protection products distributed through travel wholesalers.

### [State National / Bader Self-Storage](#)

State National Insurance Company, Inc., introduced their new **Bader Self-Storage Commercial Inland Marine Program** effective December 1, 2017. This product consists of a master policy provided to owners or management companies of storage, self-storage, mini-storage or mini-warehouse type facilities.



### [Liberty Mutual / Equine – Livestock Mortality](#)

Liberty Mutual Insurance Company introduced their new **Equine Mortality and Livestock Mortality Insurance Programs** effective November 28, 2017. The Equine Mortality Program provides coverage for horses, and the Livestock Mortality Program provides coverage for animals other than horses. Rates were developed based on those of a similar program offered by Markel.

### [Scottsdale / Crime – FI](#)

National Casualty Company received approval for their new **Commercial Crime / Financial Institution / Fidelity Bond Program** effective December 5, 2017. This product is designed for commercial and financial institutions seeking limits of over \$1.0M.

### [Independence American / Pet Health](#)

Independence American Insurance Company increased rates 12.60% overall to their **Pets Best Pet Health Insurance Program** effective December 12, 2017. Changes were made to Base Rates, Area Factors, Age Factors, Breed Factors, etc. They also added a new Lean Wellness Plan, a Wellness Plan with no waiting period, and an unlimited maximum benefit plan.





## Other Programs & Special Coverages



### [Chubb / Special Events Liability](#)

Pacific Indemnity Company introduced their new **Special Events Liability Program** effective November 29, 2017. This product provides coverage for special events such as a fundraising event at a school, a work holiday party, a wedding or a hole-in-one contest. They will offer 4 coverages including Specialty Event Liability, Event Host, Wedding Host and Prize Indemnity.

### [QBE / Tangram Janitorial](#)

QBE Insurance Corporation filed new General Liability, Commercial Property and Inland Marine Enhancements to be used with their **Tangram Janitorial Program** effective November 29, 2017. These endorsements are designed for Janitorial and Building Maintenance risks and will utilize their currently approved general business rates.

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## Professional Liability



### [Swiss Re / Insurance Agents Professional](#)

Westport Insurance Corporation decreased rates 21.20% overall to their **Independent Insurance Agents Professional Liability Program** effective December 6, 2017. Changes were made to Base Rates, Risk Management Credits, Commercial/Personal Lines Factors, Brokerage Debits, etc.

In a separate filing, Westport Insurance Corporation decreased rates 24.80% overall to their **Open Brokerage Coverage Unit for Insurance Agents Professional Liability Program** effective December 6, 2017. Changes were made to Base Rates, Dishonest Acts Coverage, Commercial/Personal Lines Factors, Bonds Business Debits, etc.

### [Med Pro / MSHP](#)

Medical Protective Company filed updated rates and rules to their **Multi-Specialty Healthcare Professionals (MSHP) Program** effective December 1, 2017. Changes were made to Employment Practices Liability and General Liability Coverages.

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### [Travelers / Accountants Professional](#)

Travelers Casualty and Surety Company of America decreased rates 8.80% overall to their **1<sup>st</sup> Choice+ for Accountants Professional Liability Program** effective December 18, 2017. Changes were made to Base Rates, Increased Limit Factors, Minimum Premiums, Discipline Factors and Client Type Factors.

### [Beazley / Execuguard](#)

Beazley Insurance Company, Inc., introduced their new **Beazley Execuguard Management Liability Program** November 28, 2017. This product will replace their Beazley One Management Liability Program and includes coverage for Directors & Officers Liability, Employment Practices Liability and Fiduciary Liability.

### [RSUI / Miscellaneous Professional](#)

RSUI Indemnity Company introduced their new **Miscellaneous Professional Liability Program** effective December 20, 2017. This product is designed to provide coverage for small to mid-sized service providing companies. Rates were developed based on those of a similar program offered by Chubb.

### [Argo / Argo Pro](#)

Argonaut Insurance Company introduced their new **Argo Pro Professional Liability Program** effective December 24, 2017. This product will integrate 4 professional liability lines: Accountants, Architects & Engineers, Lawyers, and Miscellaneous Professional. The overall rate impact to existing insureds from their individual products for these lines is +10.00%. Rates were developed based on similar programs offered by AIG, AXIS, Beazley, CAMICO, Chubb, CNA, Hiscox, Philadelphia, Travelers, etc.

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Company	Line / Class	Effective	Filing Summary
AIG / affiliated companies	Commercial <b>Automobile</b>	12/22/2017	Filed a new Deductible Coverage to their Commercial Auto Product. This coverage will be available to Large Deductible plans of \$25,000 or more per accident.
HCC / U.S. Specialty Insurance Company	Commercial <b>Aviation</b>	12/21/2017	Filed approximately 15 new endorsements to their Unmanned Aviation Program. New forms include Non-Owned and Hired Unmanned Aircraft Liability, Replacement Value, Liability Insurance Deductible, etc.
XL Catlin / XL Specialty Insurance Company	Commercial <b>Aviation</b>	12/1/2017	Filed a new Kidnap, Ransom & Extortion Crisis Coverage to their Aviation Program. Limits will be offered up to \$1.0M.
Nationwide / AMCO Insurance Company / Nationwide Insurance Company of America	Commercial <b>Businessowners</b>	2/1/2018	Increased rates 3.40% overall to their Premier Businessowners Program. Changes were made to their Tiered rating.
Chubb / affiliated companies	Commercial <b>CMP</b>	12/20/2017	Filed new Personal Property of Patients and Personal Property of Students Additional Coverages to their Customarq Program. Limits will be offered up to \$250,000.
Church Mutual Insurance Company	Commercial <b>CMP</b>	3/1/2018	Filed a new Institutional Income and Extra Expense Coverage to their Independent Commercial Package Institutional Program.
Constitution Insurance Company	Commercial <b>Earthquake</b>	12/11/2017	Introduced their new Urban Advantage Personal Earthquake Program. This product was developed based on a similar product offered by Spinnaker.
Chubb / Indemnity Insurance Company of North America	Commercial <b>Farm &amp; Ranch</b>	12/6/2017	Filed approximately 17 new and revised endorsements to their Commercial Farm Program. New forms include Dairy Producers Paragon, Winery Property, Canal Breach, Nursery and Greenhouse Plants, etc.
Crum & Forster / affiliated companies	Commercial <b>General Liability</b>	12/7/2017	Revised their Cyber Risk Policy Form and filed new Liberalization and Broad Form Named Insured Endorsements to their Cyber Risk Product.
Everest National Insurance Company	Commercial <b>General Liability</b>	12/5/2017	Filed approximately 26 new forms to the Commercial General Liability Coverage Part. New forms include Fire Suppression, Fire Damage Legal Liability Extension, Healthcare Services by Employees or Volunteers, etc.
Everest National Insurance Company	Commercial <b>Inland Marine</b>	12/20/2017	Introduced 20 new endorsements to their Non-filed Commercial Inland Marine Product. New forms include Water Damage Limitation, Cargo Extra Expenses, Cargo Handling Equipment, Pollutant Cleanup and Removal, Debris Removal, etc.
Travelers / affiliated companies	Commercial <b>Inland Marine</b>	12/20/2017	Filed a new Collector Vehicle Extension to their Fine Arts and Collectibles Commercial Inland Marine Program.
Caterpillar Insurance Company	Commercial <b>Liability</b>	11/14/2017	Decreased rates 5.88% overall to their Contractual Liability Insurance Program that provides coverage for liability related to extended service agreements on Caterpillar Equipment. Changes were made to New Machine Base Rates.
Florists' Mutual Insurance Company	Commercial <b>Liability</b>	2/1/2018	Added new Increased Limit Options up to \$1.0M to the Liquor Liability Coverage of their General Liability Product.
AIG / Granite State Insurance Company / New Hampshire Insurance Company	Commercial <b>Professional</b>	11/29/2017	Filed new Increased Limit options up to \$10.0M to their Human Services Professional Liability Program.

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Company	Line / Class	Effective	Filing Summary
CNA / Continental Casualty Company	Commercial <b>Professional</b>	12/20/2017	Filed new Pre-Approved Choice of Counsel, Advertising Exclusion and Discrimination and Harassment Exclusion Endorsements to their Enterprise Media Solutions Technology Professional Liability Program.
Great American / Great American Assurance Company	Commercial <b>Professional</b>	11/29/2017	Filed new Drone + Bodily Injury/Property Damage Coverages to their Real Estate Professionals and Real Estate Appraisers Professional Liability Program.
Liberty Mutual / General Insurance Company of America	Commercial <b>Professional</b>	1/1/2018	Updated their Insurance Professional Liability Policy and revised approximately 20 endorsements. Revised forms include First Dollar Defense, Real Estate, Mutual Funds, Professional Services, Data Compromise, etc.
New York Marine and General Insurance Company	Commercial <b>Property</b>	12/4/2017	Filed a new Energy Enhancement to the Commercial Property Coverage Part. This form will be offered to all Oil and Gas Industry risks.
Travelers / affiliated companies	Commercial <b>Property</b>	12/1/2017	Filed new Franchise Replacement Cost Valuation, Restaurant Franchise Fees, and Boil Water Order Extensions to the Commercial Property Coverage Part.
Great American / Vanliner Insurance Company	Commercial <b>Umbrella/Excess</b>	1/1/2018	Introduced their new Commercial Umbrella and Excess Liability Program that is designed to be written with their Commercial General Liability business and may also include Commercial Auto.
IAT / Harco National Insurance Company	Commercial <b>Umbrella/Excess</b>	12/13/2017	Filed approximately 60 new and revised endorsements to their North American Timber Commercial Umbrella Program. New forms include Contractors, Work Height Exclusion, Auto Repossessing Exclusion, Cyber Liability Exclusion, etc.
QBE Insurance Corporation	Commercial <b>Umbrella/Excess</b>	12/14/2017	Filed 6 new endorsements to be used with their Executive A-Side DIC Commercial Excess Liability Program. New forms include Non-follow Form, Wrongful Act Amendment, Run-off, Additional Limit for Independent Directors, Other Insurance, etc.
Zenith Insurance Company / ZNAT Insurance Company	Commercial <b>WC</b>	1/1/2018	Decreased rates 1.50% overall to their Workers Compensation Product. Changes were made to Rates and Territory Factors and Manuals.
First Acceptance Insurance Company	Personal <b>Automobile</b>	11/1/2017	Increased rates 10.70% overall to their 997 Private Passenger Auto Program. Changes were made to Base Rates, Territory Frequency & Severity Assignments, Driving Experience Factors, Model Year Factors, etc.
Veterinary Pet Insurance Company	Personal <b>Inland Marine</b>	12/7/2017	Filed a new Vet Helpline Consultative Service Rider to their Veterinary Pet Health Insurance Program. This form will provide guidance or advice in addition to the benefits provided in the selected policy.
Oregon Mutual Insurance Company	Personal <b>Umbrella/Excess</b>	11/29/2017	Decreased rates 2.40% overall to their Personal Umbrella and Excess Liability Program. Changes were made to Base Rates, Minimum Premiums, Watercraft Rates, Motorcycle Rates and Territory Definitions.

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## Key Pending Filings

### The California Insurance **ADVISOR**

Company	Line / Class	Submitted	Filing Summary
<b>AIG / AIG Property Casualty Company</b>	Commercial <b>Automobile</b>	12/20/2017	Submitted to increase rates 6.80% overall to their Private Client Group Private Passenger Auto Program. Changes were made to Base Rates, Deductible Factors, Class Plans, Motorcycle Rating, etc.
<b>IAT / Acceptance Indemnity Insurance Company</b>	Commercial <b>Automobile</b>	12/21/2017	Submitted to increase rates 6.80% overall to their Commercial Auto Garage Program. Changes were made specifically to Liability Rates.
<b>Arch Insurance Company</b>	Commercial <b>CMP</b>	12/13/2017	Submitted their new Paragon Auto Dealers Program. This product will provide Commercial Property, Auto, Excess Liability, Employee Benefits Liability and Inland Marine Coverages to Franchised Auto, Truck and Motorcycle Dealers.
<b>PMA Group / affiliated companies</b>	Commercial <b>CMP</b>	12/27/2017	Submitted their new SERVe Sports & Entertainment General Liability Program. This product offers coverage for Amateur Sports, Entertainment Events, Arenas, Professional Organizations, etc. Rates were developed based on those of Scottsdale and NOVA.
<b>State National Insurance Company</b>	Commercial <b>CMP</b>	12/15/2017	Submitted their new Next Artisan Contractor Package Program. This product includes General Liability and Commercial Inland Marine and will be administered through Next Insurance, Inc.
<b>New York Marine and General Insurance Company</b>	Commercial <b>General Liability</b>	12/27/2017	Submitted their new Disk Jockey (DJ) Program that will provide General Liability and Inland Marine coverages to independent contractors who perform for live audiences at parties and special events.
<b>CNA / Continental Casualty Company</b>	Commercial <b>Professional</b>	12/7/2017	Submitted to decrease rates 6.20% overall to their Accountants Professional Liability Program. Changes were made to Base Rates for their Premier and Value Plans.
<b>TDIC / Dentists Insurance Company</b>	Commercial <b>Professional</b>	12/21/2017	Submitted to increase rates 9.00% overall to their Dentists and Oral Surgeons Professional Liability Program. Changes were made to Base Rates.
<b>USLI / United States Liability Insurance Company</b>	Commercial <b>Professional</b>	12/7/2017	Submitted to decrease rates 16.10% overall to their Non-Profit Directors & Officers Liability Program. Changes were made to Base Rates and Deductibles. They also revised the Fiduciary Liability Coverage Part and developed rates based on those of Hanover.
<b>Continental Heritage Insurance Company</b>	Commercial <b>Surety</b>	12/28/2017	Submitted their new Cannabis Surety Bond Program that includes Cultivation, Manufacturers, Retailers, Testing Laboratories, Microbusinesses, Distributors, etc.
<b>Aegis Security Insurance Company</b>	Personal <b>Automobile</b>	12/22/2017	Submitted to increase rates 22.30% overall to their Rider Advantage Motorcycle Program. Changes were made to 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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