



Personal Lines Filing **UPDATE**

A MONTHLY REVIEW OF RI DBR PERSONAL LINES FILINGS

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Rhode Island October 2017

All filings listed have been approved.

COMPANY	TYPE	FILING NUMBER	DESCRIPTION
American Commerce Insurance Co	PPA	AMEC-131170638	<u>Rate/Rule:</u> American Commerce Insurance Company respectfully requests your acknowledgment of our Private Passenger Automobile Program (GEAR) rate and rule revisions in this filing. The proposed changes result in an overall rate increase of +6.0%, effective 1/15/18.
American Modern Prop & Casualty Ins Co	HO	AMMH-131228889	<u>Rate:</u> American Modern Property and Casualty Insurance Company is submitting, corrections to our approved Homeowners Program. This submission is a rate revision to our previously approved filing under Serff Tracking # AMMH-130485500. We have placed a copy of the revised pages under the Rate/Rule Schedule tab, which replaces pages 120-121 of the aforementioned filing. <u>Rules:</u> Revised Loss Settlement Option table, Personal Property, Actual Cash Value by making the rate 0.000 as this is an included coverage. There is no impact associated with this correction. This is the only revision to our Homeowners Program filing, effective 02/06/2018.
Encompass Indemnity Co	PPA	ALSE-131228726	<u>Rate/Rule:</u> With this filing, Encompass Indemnity Company is introducing a new methodology that accounts for vehicle at the sub-model level. Encompass Indemnity Company will be using the new vehicle prediction model to obtain Experience Group Rating factors for Model Years 2019 and subsequent. 0% rate change, effective 5/31/18.
Esurance Property & Casualty Ins Co	PPA	ESUR-1310558148	<u>Rate:</u> A modification to the Esurance Property & Casualty Insurance Company Personal Auto Program is submitted for your review. The overall rate impact of the proposed changes is +6.0%. effective 10/31/17.
HiRoad Assurance Co	PPA	SFMA-131033511	<u>Form/Rate:</u> to introduce the newly formed HiRoad Assurance Company and its private passenger automobile program in the state of Rhode Island. This program was created with input from Rhode Island residents and will enable us to reward customers for their safe driving and provide an attractive option for customers who wish to conduct business digitally. Effective 11/1/17.
Kingstone Insurance Co	HO	KSIN-131121830	<u>Form/Rate/Rule:</u> This is Kingstone Insurance Company initial filing for Homeowners insurance product. The forms and rules are based on ISO, some with modifications. 0% rate change, effective 11/1/17.

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Metropolitan Prop & Casualty Ins Co	HO	METX-131106650	<p><u>Rate/Rule:</u> Renewal Business Metropolitan Property and Casualty Insurance Company (MPC) proposes a change to its current program. Overall rate increase 8.5%, effective 12/15/17.</p> <p>I. Rate Change</p> <p>II. Summary</p> <ol style="list-style-type: none"> 1. Base Rates - Base rates have been revised by territory and form. 2. Platinum Owners – Coverage A Curve - The Platinum Owners Coverage A factors have been revised. 3. Age of Dwelling - The Age of Dwelling Factors for Owners and Landlords have been revised and will no longer vary by tier. 4. Home Policy Plus - The Home/Auto discount has been revised from 20% to 25%.
Motor Club Insurance Company	HO	AAAN-131151114	<p><u>Rate/Rule:</u> The Motor Club Insurance Company (MCIC), we respectfully submit the initial rate and rule filing for our Homeowners Program. Effective 4/1/18.</p>
United Services Automobile Association USAA Casualty Insurance Company USAA General Indemnity Company Garrison Property and Casualty Insurance Company	HO	USAA-130998721	<p><u>Rate:</u> Based on a review of our latest Homeowner experience, United Services Automobile Association (USAA), USAA-Casualty Insurance Company (USAA-CIC), USAA-General Indemnity Company (USAA-GIC), and Garrison Property and Casualty Insurance Company (Garrison) propose revising Homeowner premium rates with an overall effect of 13.2% to be effective 9/15/2017 for new business and 9/15/2017 for renewal business. The proposed changes include base rate revisions for both Owners and Unit-Owners and a rate cap revision for USAA Owners and Unit-Owners.</p>
The Travelers Home and Marine Insurance Company TravCo Insurance Company	PPA	TRVA-131184360	<p><u>Rate:</u> With this filing, we are making revisions to our Rhode Island Quantum Automobile program. We are adjusting our base rates by coverage. The overall impact of this filing is a +1.50%. This change applies to new business issued and effective on or after October 27, 2017, and to renewal business issued on or after October 27, 2017 with an effective date on or after November 26, 2017.</p>
Narragansett Bay Ins. Co	HO	BLCK-130566367	<p><u>Form/Rate/Rule:</u> In this filing, Narragansett Bay Insurance Company (NBIC) proposes to modify its base rates for all HO forms, modify its CAT rates and Coverage A factors, reduce the Renovator and At Home Credits, and revise its deductible factors and structure to allow for more appropriate pricing by territory and Amount of Insurance (AOI). We are also introducing a new secondary seasonal adjustment, new Protection Class codes and factors and several new optional endorsements, as well as adding a condition to Rule 104. Furthermore, NBIC proposes to expand its tiering structure from three (3) to six (6) tiers, to apply to new business written on and after the proposed effective date of this filing. Overall rate impact 1.73%, effective 1/8/17.</p>
National General Assurance Co	PPA	GMMX-131155461	<p><u>Rate/rule:</u> We submit this revision for or private passenger auto program, National General Assurance Company, include:</p> <ul style="list-style-type: none"> Rating Algorithm - Added steps for new coverages Base rates - updated factors Fees - updated installment fees for non-EFT plans and added acquisition fee Symbol Factors - updated factors Model Year - updated year and factors Misc. Vehicle Factors - updated factors and added new rating elements, stationary vehicle and miscellaneous vehicle length. <p>Overall rate impact 9%, effective 10/26/17.</p>

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National General Assurance Co	PPA	GMMX-131132916	<u>Rate/Rule:</u> National General Insurance Company submits this revision for your review. The proposed effective dates are 09/18/2017 for new business and 10/24/2017 for renewals. The proposed changes in this revision are to base rates, model year and fees. The updated premium rule and redline are also provided. Overall rate impact 6.2%
Nationwide Mutual Ins. Co	PPA	NWLC-131112254	<u>Form/Rate/Rule:</u> Nationwide Mutual Insurance Company (NAIC 23787) is enclosing final print form, rate and rule revisions to our current Classic Automobile Program. These changes are a replication of the changes made by Essentia Insurance Company, the leading Classic Car Insurance provider. Eff 11/15/17 overall rate impact 7.84%.
New South Insurance Co	PPA	GMMX-131113134	<u>Rate/Rule:</u> Submit this revision for the New South PPA program. We are proposing updates to Base rates, Fees and Model year. We are also including the updated rule reflecting new fees. Effective 10/26/17. Overall rate impact 9.1%.
Pharmacists Mutual Ins. Co	HO	PHAR-131161862	<u>Rate/Rule:</u> With this filing, we are revising our insurance score factors, and revising our previously approved LCM for all forms. Our indicated change for this filing is 35.1% and our selected change for this filing is an overall 19.9%, effective 2/1/18.
Phenix Mutual Ins. Co	HO	PMFI-131118483	<u>Rate:</u> The filed change, producing an overall total rate level increase for all forms combined of 3.5%, consists of key premium adjustments. No adjustments are being made to territory relativities or form relativities with this filing. The filing is effective 11/1/17.
Privilege Underwriters Reciprocal Exchange	HO	PRIV-131196652	<u>Rate/Rule:</u> Privilege Underwriters Reciprocal Exchange (PURE) is filing to revise its High Value Homeowners product by introducing a Home Systems Protection endorsement which replaces the existing Equipment Breakdown endorsement. Effective 2/2/18.