

State: Pennsylvania **Filing Company:** Philadelphia Indemnity Insurance Company
TOI/Sub-TOI: 20.0 Commercial Auto/20.0003 Other
Product Name: Security Services
Project Name/Number: Security Services/PA007460200039

Filing at a Glance

Company: Philadelphia Indemnity Insurance Company
Product Name: Security Services
State: Pennsylvania
TOI: 20.0 Commercial Auto
Sub-TOI: 20.0003 Other
Filing Type: Rate/Rule
Date Submitted: 08/28/2014
SERFF Tr Num: PHLX-G129700586
SERFF Status: Closed-Approved
State Tr Num:
State Status: Approved
Co Tr Num: PA007460200039

Effective Date: 09/28/2014
Requested (New):
Effective Date
Requested (Renewal):
Author(s): SPI PhiladelphiaIndemnity
Reviewer(s):
Disposition Date: 08/29/2014
Disposition Status: Approved
Effective Date (New): 09/28/2014
Effective Date (Renewal):

State: Pennsylvania
 TOI/Sub-TOI: 20.0 Commercial Auto/20.0003 Other
 Product Name: Security Services
 Project Name/Number: Security Services/PA007460200039

Filing Company: Philadelphia Indemnity Insurance Company

General Information

Project Name: Security Services
 Project Number: PA007460200039
 Reference Organization:
 Reference Title:
 Filing Status Changed: 08/29/2014
 State Status Changed: 08/29/2014
 Created By: SPI PhiladelphiaIndemnity
 Corresponding Filing Tracking Number:

Status of Filing in Domicile:
 Domicile Status Comments:
 Reference Number:
 Advisory Org. Circular:
 Deemer Date:
 Submitted By: SPI PhiladelphiaIndemnity

Filing Description:

Philadelphia Indemnity Insurance Company is filing to introduce Patrol Factors to apply to the base premiums of liability and basic no-fault coverage for Patrol Vehicles private passenger types and trucks. The factors are based off of Rule 74 from ISO Circular CA-2009-RRU09.

Company and Contact

Filing Contact Information

Edward Bickings, State Filing Analyst Trainee	Edward.Bickings@phly.com
One Bala Plaza Suite 100 Bala Cynwyd, PA 19004	610-538-2145 [Phone] 610-617-7940 [FAX]

Filing Company Information

Philadelphia Indemnity Insurance Company One Bala Plaza Suite 100 Bala Cynwyd, PA 19004 (610) 617-7900 ext. [Phone]	CoCode: 18058 Group Code: 3098 Group Name: Philadelphia Insurance Companies FEIN Number: 23-1738402	State of Domicile: Pennsylvania Company Type: State ID Number:
--	---	---

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State Specific

*Filing Fee Amount: NA
 *Date Filing Fee Mailed: NA
 *Filing Fee Check Number: NA
 *Filing Fee Check Date: NA
 *NAIC Number: 18058

SERFF Tracking #:

PHLX-G129700586

State Tracking #:

Company Tracking #:

PA007460200039

State:

Pennsylvania

Filing Company:

Philadelphia Indemnity Insurance Company

TOI/Sub-TOI:

20.0 Commercial Auto/20.0003 Other

Product Name:

Security Services

Project Name/Number:

Security Services/PA007460200039

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Michael McKenney (PC)	08/29/2014	08/29/2014

SERFF Tracking #:

PHLX-G129700586

State Tracking #:

Company Tracking #:

PA007460200039

State: Pennsylvania
 TOI/Sub-TOI: 20.0 Commercial Auto/20.0003 Other
 Product Name: Security Services
 Project Name/Number: Security Services/PA007460200039

Filing Company: Philadelphia Indemnity Insurance Company

Disposition

Disposition Date: 08/29/2014
 Effective Date (New): 09/28/2014
 Effective Date (Renewal):
 Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Philadelphia Indemnity Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		Yes
Supporting Document	Authorization to File (PC)		Yes
Rate	Patrol Vehicles		Yes

SERFF Tracking #:

PHLX-G129700586

State Tracking #:

Company Tracking #:

PA007460200039

State: Pennsylvania
 TOI/Sub-TOI: 20.0 Commercial Auto/20.0003 Other
 Product Name: Security Services
 Project Name/Number: Security Services/PA007460200039

Filing Company: Philadelphia Indemnity Insurance Company

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Philadelphia Indemnity Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

PHLX-G129700586

State Tracking #:**Company Tracking #:**

PA007460200039

State:

Pennsylvania

Filing Company:

Philadelphia Indemnity Insurance Company

TOI/Sub-TOI:

20.0 Commercial Auto/20.0003 Other

Product Name:

Security Services

Project Name/Number:

Security Services/PA007460200039

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Patrol Vehicles	CA-SG-RA/RU-1 CW	New		Rate-Rule Page-CW.PDF

SERFF Tracking #:

PHLX-G129700586

State Tracking #:

Company Tracking #:

PA007460200039

State:

Pennsylvania

Filing Company:

Philadelphia Indemnity Insurance Company

TOI/Sub-TOI:

20.0 Commercial Auto/20.0003 Other

Product Name:

Security Services

Project Name/Number:

Security Services/PA007460200039

Supporting Document Schedules

Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Comments:	
Attachment(s):	Rate Support- CW.PDF
Item Status:	
Status Date:	
Bypassed - Item:	Authorization to File (PC)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

**Philadelphia Indemnity Insurance Company
Commercial Automobile – Division One
Rates/Rules
Security Services Program**

A. Eligibility

The following rule applies to Patrol Vehicles under the Security Services Program.

B. Rating Rules

For private passenger cars or trucks used as patrol vehicles, multiply the base premium for liability and basic no-fault by the appropriate factor from Table 1. below using the applicable ISO private passenger or truck class code.

Table 1.

Vehicle Type	PIIC Patrol Vehicle Factor	PIIC Class Code
Private Passenger	1.10	791101
Truck	1.34	791202

PHILADELPHIA INDEMNITY INSURANCE COMPANY
SECURITY SERVICES PATROL VEHICLES
FILING MEMORANDUM

Philadelphia Indemnity Insurance Company is filing to introduce Patrol Factors to apply to the base premiums of liability and basic no-fault coverage for Patrol Vehicles private passenger types and trucks. The factors are based off of Rule 74 from ISO Circular CA-2009-RRU09.

PHILADELPHIA INDEMNITY INSURANCE COMPANY
SECURITY SERVICES PATROL VEHICLE
RATING PLAN

Patrol Factors apply to the Commercial Auto Liability premium for Security Service private passenger types and trucks.

Table 1. Patrol Factors

Vehicle Type	PHLY Patrol Factor
Private Passenger	1.10
Truck	1.34

PHILADELPHIA INDEMNITY INSURANCE COMPANY
SECURITY SERVICES PATROL VEHICLES
RATE DEVELOPMENT

Table 1. Patrol Factor Development

Vehicle Type	ISO Law Enforcement Agencies Factor	PHLY Patrol Factor	% Difference
Private Passenger	1.15	1.10	-4.3%
Truck	1.40	1.34	-4.3%

Because Patrol Vehicles responding to alarms and emergencies, at times go beyond their average speed, and operate much more frequently than a standard private passenger vehicle or truck, PIIC proposes a Patrol Factor to recognize the increased exposure. PIIC used ISO's Law Enforcement Agencies Factor as a basis for the rate. Because patrol vehicles do not represent as much exposure as police vehicles, PIIC judgementally decreased the rate for private passenger types from 1.15 to 1.10 and trucks from 1.40 to 1.34.

Class Code	Class Description
791101	PRIVATE PASSENGER AUTO PATROL VEHICLES
791202	TRUCKS PATROL VEHICLES

Class codes have been selected based off of the current class codes for law enforcement agencies private passenger types 7911 and all other types 7912



RULES - FILING OR SUBMISSION

JUNE 25, 2009

FROM: VINCENT BARILA, INSURANCE LINES ANALYST

COMMERCIAL AUTOMOBILE

LI-CA-2009-104

2010 COMMERCIAL AUTOMOBILE MULTISTATE RULES REVISION TO BE SUBMITTED

This circular announces that we are submitting a Commercial Automobile multistate rules manual revision in a large number of jurisdictions.

ADVANCE PLANNING NOTICE

This circular is intended EXCLUSIVELY for ISO participating insurers for their information and advance planning.

JURISDICTIONS

All jurisdictions EXCEPT:

- Connecticut (a)
- Guam (b)
- Hawaii (d)
- Massachusetts (b)
- New York (a)
- North Carolina (a)
- Puerto Rico (c)
- Virgin Islands (b)
- Virginia (a)
- West Virginia (a)

(a) ISO intends to submit this filing in these jurisdictions at a later date.

(b) ISO has no jurisdiction for rules in Guam, Massachusetts and the Virgin Islands.

(c) Puerto Rico is on the 1987 Multistate Commercial Auto Program.

(d) This filing will be recommended to the Hawaii Insurance Bureau.

ISO ACTION

In accordance with individual state requirements, we are:

- Submitting the attached multistate rules filing which revises and introduces Commercial Automobile multistate rules.
- Submitting state-specific rules supplements to this filing in each jurisdiction that will be announced in, and attached to, upcoming circulars.
- Not required to file this revision in Illinois, Nevada, South Carolina or Wyoming.

Refer to the attached explanatory memorandum for complete details about this multistate rules filing.

Additionally, we are submitting a companion multistate forms filing as announced in circular [LI-CA-2009-103](#) and a companion multistate loss costs filing as announced in circular [LI-CA-2009-105](#).

74. LAW ENFORCEMENT AGENCIES

A. Eligibility

1. This rule applies to autos used by government law enforcement agencies or police departments.
2. ~~One of the following endorsements must be attached to the policy; may exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations.~~
 - ~~a. Use Emergency Vehicles Services – Volunteer Firefighters' And Workers' Injuries Excluded Endorsement CA 20 30, which excludes coverage for bodily injury to any volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; or~~
 - ~~b. Emergency Services – Volunteer Firefighters' And Workers' Injuries Limited Exclusion Endorsement CA 20 07, which:

 - ~~(1) Excludes coverage for bodily injury to any volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; and~~
 - ~~(2) Provides coverage for bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations.~~~~
3. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. Use Professional Services Not Covered Endorsement **CA 20 18**.

B. Premium Computation

1. Private Passenger Autos Types (Class Code 7911)

Multiply the private passenger types base premium for the desired coverage by the appropriate factor in the following table:

<u>Coverage</u>	<u>Factor</u>
Liability and Basic No-fault	1.15
Other Than Collision	0.90
Collision	1.00
All Other	1.00

Table 74.B.1. Private Passenger Types Factors

a. Liability And Basic No-Fault Coverages

Multiply private passenger type rates by the factor found in the state exception to this rule.

b. Physical Damage Coverages

Multiply private passenger types rates by the appropriate factor found in the state exception to this rule.

2. Motorcycles (Class Code 794286)

Rate according to Rule 77.

3. Trailer Types

Classify and rate according to Section II – Trucks, Tractors and Trailers. ~~Rule 23.~~

4. All Other Types (Class Code 7912)

Multiply the trucks, tractors and trailers base premium for the desired coverage by the appropriate factor in the following table:

<u>Coverage</u>	<u>Factor</u>
<u>Liability and Basic No-fault</u>	<u>1.40</u>
<u>Other Than Collision</u>	<u>0.90</u>
<u>Collision</u>	<u>0.90</u>
<u>All Other</u>	<u>1.00</u>

Table 74.B.4. All Other Types Factors

5. Fellow Volunteer Workers Liability (Class Code 7040)

When the endorsement referenced in Paragraph A.2.b. is attached, determine the additional premium by multiplying the liability premium developed in Paragraphs B.1., B.2. and B.4. for each auto which is owned by the named insured and used by volunteer workers engaged in volunteer firefighting, rescue squad or ambulance corps operations by the following factor:

<u>Factor</u>
<u>0.25</u>

Table 74.B.5. Fellow Volunteer Workers Liability Coverage Factor

a. Liability And Basic No-Fault Coverages

Multiply the trucks, tractors and trailers base premiums by the factor found in the state exception to this rule.

b. Physical Damage Coverages

(1) Determine the age group and original cost new.

(2) Determine the physical damage base premiums by applying the age and original cost new factors from Rule 101. to the trucks, tractors and trailers in the state company rates/ISO loss costs.

(3) Multiply the trucks, tractors and trailers base premiums by the appropriate factor found in the state exception to this rule.

c. Stated Amount Rating

Refer to Rule 101. in the state exceptions for Stated Amount Rating. Follow procedures for trucks, tractors and trailers.

C. Coverage For Volunteer Firefighters And Volunteer Workers

Coverage may be provided for volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations for bodily injury to, or sickness, disease or death of other volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations. Use Emergency Vehicles – Follow Volunteer Firefighters And Workers Injuries Exclusion Buyback Endorsement CA 20 07. Multiply the liability rate for each auto owned by the named insured and used by volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations by the following factor:

<u>Factor</u>
<u>.25</u>

Table 74.C. Volunteer Firefighters And Volunteer Workers Liability Factor