

State: District of Columbia **Filing Company:** Philadelphia Indemnity Insurance Company
TOI/Sub-TOI: 20.0 Commercial Auto/20.0001 Business Auto
Product Name: Commerical Automobile
Project Name/Number: Commerical Automobile/DC009860200015

Filing at a Glance

Company: Philadelphia Indemnity Insurance Company
Product Name: Commerical Automobile
State: District of Columbia
TOI: 20.0 Commercial Auto
Sub-TOI: 20.0001 Business Auto
Filing Type: Rate/Rule
Date Submitted: 11/18/2016
SERFF Tr Num: PHLX-G130814232
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: DC009860200015

Effective Date 02/01/2017
Requested (New):
Effective Date 02/01/2017
Requested (Renewal):
Author(s): SPI PhiladelphiaIndemnity
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: District of Columbia
TOI/Sub-TOI: 20.0 Commercial Auto/20.0001 Business Auto
Product Name: Commerical Automobile
Project Name/Number: Commerical Automobile/DC009860200015

Filing Company: Philadelphia Indemnity Insurance Company

General Information

Project Name: Commerical Automobile
Project Number: DC009860200015
Reference Organization:
Reference Title:
Filing Status Changed: 11/18/2016
State Status Changed:
Created By: SPI PhiladelphiaIndemnity
Corresponding Filing Tracking Number: PHLX-G130814135

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 introducing the following new independent business auto endorsement that is available for commercial risks. This endorsement may be used on a monoline or package basis.

A copy of the endorsement will be submitted for review under a separate cover.

1) Uninsured and Underinsured Limits of Insurance for Certain Insured - Form # PI-CA-016 (10/16)

This endorsement provides a separate Uninsured and/or Underinsured limit for: (1) for all directors, officers, partners or owners of the named insured and their family members; and (2) all other insureds.

A rate/rule page is also enclosed for your review.

The premium charge for this endorsement is derived from previously approved ISO loss costs for Uninsured and Underinsured Coverage. The difference in premium for SCHEDULE A limit using previously approved ISO loss costs and SCHEDULE B limit using previously approved ISO loss costs for the vehicle with the lowest Uninsured and Underinsured premium for the SCHEDULE B limit results in a surcharge. This surcharge is then multiplied by the number of directors, officers, partners and owners to determine the premium charge for this endorsement.

We are concurrently submitting this filing in our domiciliary state of Pennsylvania.

The effective date for this filing is February 16, 2017.

Respectfully Submitted,

Melinda Ramos
State Filing Analyst
610-227-1456
melinda.ramos@phly.com

Company and Contact

Filing Contact Information

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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:

SERFF Tracking #:

PHLX-G130814232

State Tracking #:

Company Tracking #:

DC009860200015

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: %
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-G130814232

State Tracking #:

Company Tracking #:

DC009860200015

State:

District of Columbia

Filing Company:

Philadelphia Indemnity Insurance Company

TOI/Sub-TOI:

20.0 Commercial Auto/20.0001 Business Auto

Product Name:

Commerical Automobile

Project Name/Number:

Commerical Automobile/DC009860200015

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rating Rule	CA-UMUIM-RU 1	New		CA-UMUIM-RU 1 (10-16).PDF

**Philadelphia Indemnity Insurance Company
Commercial Automobile – Division One
Independent Forms/Rates/Rules**

The following independent automobile endorsement is available for risks with owned auto exposures.

A. Forms

1. Uninsured and Underinsured Limits of Insurance for Certain Insured
 - a. Description: This endorsement provides specific Uninsured and/or Underinsured limit for: (1) for all directors, officers, partners or owners of the named insured and their family members; and (2) all other insureds.
 - b. Form: PI-CA-016
 - c. Premium Determination:
 - (1) Select the Uninsured and Underinsured loss cost for each scheduled vehicle applicable to the Limits of Insurance indicated on **SCHEDULE B** of the endorsement for all other insureds. Multiply the loss cost x the applicable loss cost multiplier x any other applicable factors to determine the premium for Uninsured and Underinsured Coverage for each vehicle at the **SCHEDULE B** limit.
 - (2) Determine the vehicle with the lowest premium for the Uninsured and Underinsured coverage from (1) above. Select the Uninsured and Underinsured loss cost for this vehicle using the Limits of Insurance indicated on **SCHEDULE A** of the endorsement for specific insureds. Multiply the loss cost x the applicable loss cost multiplier x any other applicable factors to determine the premium for Uninsured and Underinsured Coverage for this vehicle at the **SCHEDULE A** limit.
 - (3) Find the difference between the premium for the **SCHEDULE A** limit and **SCHEDULE B** limit for this vehicle.
 - (4) Determine the number of directors, officers, partners and owners.
 - (5) Multiply the result of (3) x (4) to determine the premium charge for all directors, officers, partners or owners of the named insured and their "family members" who qualify as "insureds" under the applicable WHO IS INSURED provision.

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Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	Not applicable as this is not a third party filer.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	Please note we are not filing any new rates, but are using existing ISO loss costs and our previously approved lost cost multipliers.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Please note we are not filing any new rates, but are using existing ISO loss costs and our previously approved lost cost multipliers.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Please note we are not filing any new rates, but are using existing ISO loss costs and our previously approved lost cost multipliers.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Rate Explanatory
Comments:	
Attachment(s):	Rate Explanatory - UM-UIM Limits.PDF
Item Status:	
Status Date:	

Philadelphia Indemnity Insurance Company
Rates Explanatory Memorandum – Countrywide
Division One – Commercial Automobile

Philadelphia Indemnity Insurance Company is introducing a new commercial automobile endorsement that is available for commercial risks. This endorsement may be used on a monoline or package basis.

The endorsement shown below is subject to a charge.

A rate/rule page is also enclosed for your review.

1) Uninsured and Underinsured Limits of Insurance for Certain Insured (PI-CA-016 (10/16))

The premium charge for this endorsement is derived from previously approved ISO loss costs for Uninsured and Underinsured Coverage. The difference in premium for **SCHEDULE A** limit using previously approved ISO loss costs and **SCHEDULE B** limit using previously approved ISO loss costs for the vehicle with the lowest Uninsured and Underinsured premium for the **SCHEDULE B** limit results in a surcharge. This surcharge is then multiplied by the number of directors, officers, partners and owners to determine the premium charge for this endorsement.