

State: Pennsylvania **Filing Company:** Pennsylvania National Mutual Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Home Rule Revision

Project Name/Number: /

Filing at a Glance

Company: Pennsylvania National Mutual Casualty Insurance Company

Product Name: Home Rule Revision

State: Pennsylvania

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Type: Rule

Date Submitted: 08/09/2013

SERFF Tr Num: PNPR-129155449

SERFF Status: Pending State Action

State Tr Num:

State Status: Received Review in Progress

Co Tr Num: MK 13-017

Effective Date: 10/01/2013

Requested (New):

Effective Date: 11/01/2013

Requested (Renewal):

Author(s): Michele Kelly

Reviewer(s): Xiaofeng Lu (PC) (primary), Michael McKenney (PC)

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State Filing Description:

State: Pennsylvania **Filing Company:** Pennsylvania National Mutual Casualty Insurance Company
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General Information

Project Name: Status of Filing in Domicile:
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 08/14/2013
 State Status Changed: 08/12/2013 Deemer Date:
 Created By: Michele Kelly Submitted By: Michele Kelly
 Corresponding Filing Tracking Number:

Filing Description:
 See cover letter.

Company and Contact

Filing Contact Information

Michele Kelly, Systems Support Analyst mkelly@pnat.com
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 Harrisburg, PA 17105-2361

Filing Company Information

Pennsylvania National Mutual Casualty Insurance Company	CoCode: 14990	State of Domicile:
2 N. 2nd St.	Group Code: 271	Pennsylvania
PO Box 2361	Group Name: Penn National Insurance	Company Type: P&C
Harrisburg, PA 17105-2361	FEIN Number: 23-0961349	State ID Number: 37
(717) 234-4941 ext. [Phone]		

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State Specific

*Filing Fee Amount: n/a
 *Date Filing Fee Mailed: n/a
 *Filing Fee Check Number: n/a
 *Filing Fee Check Date: n/a
 *NAIC Number: 14990

SERFF Tracking #:

PNPR-129155449

State Tracking #:

Company Tracking #:

MK 13-017

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		PA Home Rate Manual	GR EXC 27, RULE 2 and 3	Replacement	B44671001	PA-HOME.pdf

PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY

PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL

EXCEPTIONS TO GENERAL RULES

**RULE 521.
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW**

Paragraph B. is replaced by the following:

B. Coverage Option

The policy may be endorsed to provide such coverage for a limit of liability of \$5,000, \$10,000, \$20,000 or \$50,000.

Paragraph D. is replaced by the following:

***D. Endorsement**

Use Water Back Up and Sump Discharge Or Overflow – Pennsylvania Endorsement **70-3435** or **70-3466**.

Note: Endorsement **70-3466** is only available for new business policies effective on and after October 1, 2013 and subsequent renewals.

**RULE 522.
LANDLORDS FURNISHINGS**

This rule does not apply.

**RULE 523.
ASSISTED LIVING CARE COVERAGE**

This rule does not apply.

**RULE 524.
OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD**

This rule does not apply.

**RULE 525.
MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE**

This rule does not apply.

*Indicates Change

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Effective October 1, 2013

GR EXC 27

PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY

PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL

COMPANY RULES

HOMEOWNERS PENNPAC®

This coverage cannot be purchased in combination with any of the following coverages:

Refrigerated Property Coverage Endorsement HO 04 98 or
Personal Injury Endorsement HO 24 82.

This coverage cannot be purchased on any policy where the premium has been reduced using the credit available under paragraph **B.** of Rule 105 Secondary Residence Premises.

When the Homeowners PennPac® Endorsement is provided for the HO 00 08 policy form, the premium is **\$15.00**.

Use– Homeowners PennPac® – Pennsylvania Endorsement **70-2933**.

When the Homeowners PennPac® Endorsement is provided for all policy forms except HO 00 08, the premium is **\$34.00**.

*Use PennPac® – Pennsylvania Endorsement **70-3234** or **70-3463**.

Note: Endorsement **70-3463** is only available for new business policies effective on and after October 1, 2013 and subsequent renewals.

HOMEOWNERS PENNPAC® DELUXE – ALL FORMS EXCEPT HO 00 08

This coverage cannot be purchased in combination with any of the following coverages:

Refrigerated Property Coverage Endorsement HO 04 98 or
Personal Injury Endorsement HO 24 82.

This coverage cannot be purchased on any policy where the premium has been reduced using the credit available under paragraph **B.** of Rule 105 Secondary Residence Premises.

When the Homeowners PennPac® Deluxe Endorsement is provided, the premium is **\$50.00**.

*Use Homeowners PennPac® Deluxe – Pennsylvania Endorsement **70-3357** or **70-3464**.

Note: Endorsement **70-3464** is only available for new business policies effective on and after October 1, 2013 and subsequent renewals.

HOMEOWNERS PENNPAC® PLUS – ALL FORMS EXCEPT HO 00 08

This coverage cannot be purchased in combination with any of the following coverages:

Refrigerated Property Coverage Endorsement HO 04 98 or
Personal Injury Endorsement HO 24 82.
Agreed Value Loss Settlement Endorsement 70-3327.

This coverage cannot be purchased on any policy where the premium has been reduced using the credit available under paragraph **B.** of Rule 105 Secondary Residence Premises.

When the Homeowners PennPac® Plus Endorsement is provided, the premium is **\$75.00**.

*Use Homeowners PennPac® Plus – Pennsylvania Endorsement **70-3333** or **70-3465**.

Note: Endorsement **70-3465** is only available for new business policies effective on and after October 1, 2013 and subsequent renewals.

*Indicates Change

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Effective October 1, 2013

RULE 2

PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY

PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL

COMPANY RULES

HOMEOWNERS PREFERRED PACKAGE – FORM HO 00 05 ONLY

The Homeowners Preferred Package includes the following coverage forms and endorsements:

- Form HO 00 05
- *Homeowner Preferred Package Endorsement **70-3436** or **70-3467**.
- Specified Additional Amount of Insurance - 25% option Endorsement **HO 04 20**
- Personal Property Replacement Cost Pennsylvania Endorsement **HO 23 63**

The premium for the Homeowners Preferred Package Endorsement is \$100.

*Use Homeowners Preferred Package Endorsement **70-3436** or **70-3467**.

Note: Endorsement **70-3467** is only available for new business policies effective on and after October 1, 2013 and subsequent renewals.

This endorsement may only be used in conjunction with the Homeowners Preferred Package.

The premium for each of the other forms and endorsements listed above will be individually calculated as stated in our Rating Manual and state company rates.

The Homeowners Preferred Package shall not apply to the policy until construction has been completed and the dwelling is occupied.

This coverage cannot be purchased on any policy where the premium has been reduced using the credit available under paragraph **B.** of Rule 105 Secondary Residence Premises.

This coverage cannot be purchased in combination with any of the following coverages:

- 1) Increased Limits on Business Property Endorsement **HO 04 12**
- 2) Refrigerated Property Coverage Endorsement **HO 04 98**
- 3) Personal Injury Endorsement **HO 24 82**
- 4) Identity Fraud Expense Coverage Endorsement **HO 04 55**
- 5) Agreed Loss Settlement Endorsement **70-3327**

*Indicates Change

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Effective October 1, 2013

RULE 3

State: Pennsylvania **Filing Company:** Pennsylvania National Mutual Casualty Insurance Company
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Supporting Document Schedules

Bypassed - Item:	Authorization to File (PC)
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	Rule Cover Letter.pdf
Item Status:	
Status Date:	

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www.PennNationalInsurance.com



August 9, 2013

Insurance Commissioner
Bureau of Property and Casualty Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Pennsylvania Homeowners Rule Revision

Dear Commissioner Consedine,

Pennsylvania National Mutual Casualty Insurance Company is filing the following applicable to our Homeowners Program for new business effective October 1, 2013 and renewals effective November 1, 2013:

We recently filed and received approval to implement the following rule changes (See Pa Ins Dept Filing ID B44671001). We wish to amend the wording of the rules for clarification purposes.

- Rule 521. Water Back Up and Sump Discharge Or Overflow has been revised to indicate that a new endorsement will be used when adding coverage for new business effective on and after October 1, 2013 and ~~renewals effective on and after November 1, 2013~~ subsequent renewals. Policies that currently have the coverage will continue to use the current endorsement. If the coverage is added to our existing book of business, they will get the old endorsement. See page GR EXC 27.
- Homeowners PennPac, Homeowners PennPac Deluxe, Homeowners PennPac Plus and Homeowners Preferred Package Rules have been revised to indicate that a new endorsement will be used when adding coverage for new business effective on and after October 1, 2013 and ~~renewals effective on and after November 1, 2013~~ subsequent renewals. Policies that currently have the coverage will continue to use the current endorsement. If the coverage is added to our existing book of business, they will get the old endorsement. See page RULE 2 – 3.

Your approval of this submission will be greatly appreciated. If you have any questions, please contact me directly.

Sincerely,

A handwritten signature in cursive script that reads 'Michele Kelly'.

Michele Kelly
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Internal Operations
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