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User Usage Agreement Attachments

Usage Agreement

[Usage Agreement.pdf](#)

Rate-Rule Attachments

(ex. Document Name Attachment Name)

Manual Pages

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Manual Pages

[HI\(2024.11.01\) - 10319 MM Manual Pages_REDLINE.pdf](#)

Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

Supporting Document

[HI Filing Packet.pdf](#)

Filing at a Glance

Company:	National Casualty Company
Product Name:	Major Medical
State:	Hawaii
TOI:	09.0 Inland Marine
Sub-TOI:	09.0004 Pet Insurance Plans
Filing Type:	Rate/Rule
Date Submitted:	11/19/2024
SERFF Tr Num:	VPIC-134234588
SERFF Status:	Pending State Action
State Tr Num:	283046
State Status:	
Co Tr Num:	2024 - 10319 MAJOR MEDICAL RATE (HI)
Effective Date	03/27/2025
Requested (New):	
Effective Date	05/22/2025
Requested (Renewal):	
Author(s):	Monica Epstein, Melissa Shen, Joanna Martinez, Aisha Gray
Reviewer(s):	Kathleen Nakasone (primary)
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

General Information

Project Name: 2024 - 10319 Major Medical Rate
Project Number: 2024 - 10319 Major Medical Rate
Reference Organization:
Reference Title:
Filing Status Changed: 05/08/2025
State Status Changed:
Created By: Aisha Gray
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Aisha Gray

Filing Description:

National Casualty Company (NCC) is submitting for your approval revisions to our existing rates for our Major Medical Plan and introducing a Generalized Additive Model.

The Major Medical Plan covers eligible expenses for veterinary services incurred for the diagnosis and treatment of injuries and illnesses in canine and feline pets. The maximum benefit scheduled allowances for each covered condition is listed within the Major Medical Plan Benefit Schedule VS-G-3-a.

We are requesting that this filing apply to all new business policies written effective on or after March 27, 2025 and all renewal policies effective on or after May 22, 2025, or within 90 days of the date of approval.

Company and Contact

Filing Contact Information

Monica Epstein, Sr. Consultant- Product mepstein@nationwide.com
Mgmt
PO BOX 2344 909-532-4060 [Phone]
Brea, CA 92821

Filing Company Information

National Casualty Company	CoCode: 11991	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type:
Columbus, OH 43215	Group Name: Nationwide	State ID Number:
(800) 872-7387 ext. 5162[Phone]	Insurance	
	FEIN Number: 38-0865250	

Filing Fees

State Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: Rate, Rule or any Combination Rate/Rule/Form Filing - \$50 per insure

Per Company: No

Company	Amount	Date Processed	Transaction #
National Casualty Company	\$50.00	11/19/2024 01:14 PM	300896613
EFT Total	\$50.00		

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Abeyance	Kathleen Nakasone	05/07/2025	05/07/2025

Response Letters

Responded By	Created On	Date Submitted
Aisha Gray	05/08/2025	05/08/2025

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Supporting Document	Aisha Gray	11/19/2024	11/19/2024

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Dates Change Request	Note To Reviewer	Aisha Gray	05/07/2025	05/07/2025
Post Submission Update	Note To Reviewer	Aisha Gray	03/31/2025	03/31/2025
Post Submission Update	Note To Reviewer	Aisha Gray	03/13/2025	03/13/2025
Status Request	Note To Reviewer	Aisha Gray	02/25/2025	02/25/2025
Status Request	Note To Reviewer	Aisha Gray	01/31/2025	01/31/2025

Objection Letter

Objection Letter Status	Abeyance
Objection Letter Date	05/07/2025
Submitted Date	05/07/2025
Respond By Date	

Dear Monica Epstein,

Introduction:

This will acknowledge receipt of the filing. Your attention is directed to the following:

Objection 1

Comments: The Division requests additional time to complete review of this filing. Please expect additional correspondence within two weeks.

Conclusion:

Pending your response, this filing shall not be deemed complete or filed nor available for use.

Pursuant to Hawaii Revised Statutes §431:14-104(d), if the requested information is not received by the Respond By Date, the filing will be returned as not filed and not available for use. To request an extension, please email the Rate and Policy Analysis Branch Manager, Kathleen Nakasone, at knakasone@dcca.hawaii.gov.

Sincerely,

Kathleen Nakasone

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/08/2025
Submitted Date	05/08/2025

Dear Kathleen Nakasone,

Introduction:

Response 1

Comments:

Thank you for your acknowledgement.

Related Objection 1

Comments: The Division requests additional time to complete review of this filing. Please expect additional correspondence within two weeks.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

*Sincerely,
Aisha Gray*

Amendment Letter

Submitted Date: 11/19/2024

Comments:

supporting docs added

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Supporting Document
Comments:	
Attachment(s):	HI Filing Packet.pdf

Note To Reviewer

Created By:

Aisha Gray on 05/07/2025 08:59 AM

Last Edited By:

Aisha Gray

Submitted On:

05/07/2025 08:59 AM

Subject:

Effective Dates Change Request

Comments:

We are requesting that this filing apply to all new business policies written effective on or after July 31, 2025 and all renewal policies effective on or after September 25, 2025, or within 90 days of the date of approval.

Note To Reviewer

Created By:

Aisha Gray on 03/31/2025 11:13 AM

Last Edited By:

Aisha Gray

Submitted On:

03/31/2025 11:13 AM

Subject:

Post Submission Update

Comments:

I need to request new effective dates via a post submission update. Can you please approve the prior post submission update? Thanks

We are requesting that this filing apply to all new business policies written effective on or after July 3, 2025 and all renewal policies effective on or after August 28, 2025, or within 90 days of the date of approval.

Note To Reviewer

Created By:

Aisha Gray on 03/13/2025 08:38 AM

Last Edited By:

Aisha Gray

Submitted On:

03/13/2025 08:38 AM

Subject:

Post Submission Update

Comments:

We are requesting that this filing apply to all new business policies written effective on or after May 29, 2025 and all renewal policies effective on or after July 24, 2025, or within 90 days of the date of approval.

Note To Reviewer

Created By:

Aisha Gray on 02/25/2025 09:01 AM

Last Edited By:

Aisha Gray

Submitted On:

02/25/2025 09:01 AM

Subject:

Status Request

Comments:

May i have an update on the status of this filing?

Note To Reviewer

Created By:

Aisha Gray on 01/31/2025 08:33 AM

Last Edited By:

Aisha Gray

Submitted On:

01/31/2025 08:33 AM

Subject:

Status Request

Comments:

May i have an update on the status of this filing?

Post Submission Update Request Submitted On 02/14/2025

Status: Submitted
Created By: Aisha Gray

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	05/01/2025	03/27/2025
Effective Date Requested (Renew)	06/26/2025	05/22/2025

Filing Description:

Requested Value:

National Casualty Company (NCC) is submitting for your approval revisions to our existing rates for our Major Medical Plan and introducing a Generalized Additive Model.

The Major Medical Plan covers eligible expenses for veterinary services incurred for the diagnosis and treatment of injuries and illnesses in canine and feline pets. The maximum benefit scheduled allowances for each covered condition is listed within the Major Medical Plan Benefit Schedule VS-G-3-a.

We are requesting that this filing apply to all new business policies written effective on or after May 1, 2025 and all renewal policies effective on or after June 26, 2025, or within 90 days of the date of approval.

Prior Value:

National Casualty Company (NCC) is submitting for your approval revisions to our existing rates for our Major Medical Plan and introducing a Generalized Additive Model.

The Major Medical Plan covers eligible expenses for veterinary services incurred for the diagnosis and treatment of injuries and illnesses in canine and feline pets. The maximum benefit scheduled allowances for each covered condition is listed within the Major Medical Plan Benefit Schedule VS-G-3-a.

We are requesting that this filing apply to all new business policies written effective on or after March 27, 2025 and all renewal policies effective on or after May 22, 2025, or within 90 days of the date of approval.

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	%
Overall Percentage of Last Rate Revision:	15.000%
Effective Date of Last Rate Revision:	08/01/2024
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	NWPP-134006208

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):
National Casualty Company	13.300%	13.300%	\$217,592	2,303	\$1,636,926	67.600%	-46.200%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual Pages	HI(2024.11.01) - 10319 MM Manual Pages	Replacement		HI(2024.11.01) - 10319 MM Manual Pages_PROPOSED.pdf HI(2024.11.01) - 10319 MM Manual Pages_REDLINE.pdf

Supporting Document Schedules

Bypassed - Item:	Third Party Authorization
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reference Filing Adoption
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Supporting Document
Comments:	
Attachment(s):	HI Filing Packet.pdf
Item Status:	
Status Date:	