

Table of Contents

User Usage Agreement Attachments

Usage Agreement [Usage Agreement.pdf](#)

Rate-Rule Attachments

(ex. Document Name Attachment Name)

Manual Pages [MD\(2024.11.01\) - 10319 MM Manual Pages\\_PROPOSED.pdf](#)

Manual Pages [MD\(2024.11.01\) - 10319 MM Manual Pages\\_REDLINE.pdf](#)

Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

P&C Actuarial Justification [MD Filing Packet.pdf](#)

P&C Actuarial Justification [Supporting Exhibit A\\_MD 2024-02.pdf](#)

## Filing at a Glance

Company:	National Casualty Company
Product Name:	Major Medical
State:	Maryland
TOI:	09.0 Inland Marine
Sub-TOI:	09.0004 Pet Insurance Plans
Filing Type:	Rate/Rule
Date Submitted:	12/02/2024
SERFF Tr Num:	VPIC-134331650
SERFF Status:	Assigned
State Tr Num:	01292025
State Status:	Referred to Actuary
Co Tr Num:	2024 - 10319 MAJOR MEDICAL RATE (MD)
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):	Marjorie Langott (primary), Sam Mullick
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: 12/03/2024  
State Status Changed: 01/29/2025  
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: \$125.00

Retaliatory? No

Fee Explanation: Rate / Rule filings are \$125.00 per insurer per filing.

Per Company: Yes

Company	Amount	Date Processed	Transaction #
National Casualty Company	\$125.00	12/02/2024 11:33 AM	301793257
EFT Total	\$125.00		

State Specific

Upon your submission of this filing, does this filing meet our filing requirements listed in the GENERAL INSTRUCTIONS?: Yes

Correspondence Summary

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
Effective Dates Change Request	Note To Reviewer	Aisha Gray	03/31/2025	03/31/2025
Effective Dates Change Request	Note To Reviewer	Aisha Gray	03/13/2025	03/13/2025
Effective Dates Change Request	Note To Reviewer	Aisha Gray	02/14/2025	02/14/2025

## Note To Reviewer

**Created By:**

Aisha Gray on 05/07/2025 08:55 AM

**Last Edited By:**

Aisha Gray

**Submitted On:**

05/07/2025 08:55 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 11:09 AM

**Last Edited By:**

Aisha Gray

**Submitted On:**

03/31/2025 11:09 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 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 08:32 AM

**Last Edited By:**

Aisha Gray

**Submitted On:**

03/13/2025 08:32 AM

**Subject:**

Effective Dates Change Request

**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 02/14/2025 08:07 AM

**Last Edited By:**

Aisha Gray

**Submitted On:**

02/14/2025 08:07 AM

**Subject:**

Effective Dates Change Request

**Comments:**

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.

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	9.800%
Effective Date of Last Rate Revision:	08/29/2024
Filing Method of Last Filing:	File and Use
SERFF Tracking Number of Last Filing:	NWPP-134014294

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	11.500%	11.500%	\$762,776	9,348	\$6,634,444	91.900%	-38.400%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual Pages	MD(2024.11.01) - 10319 MM Manual Pages	Replacement	NWPP-134014294	MD(2024.11.01) - 10319 MM Manual Pages_PROPOSED.pdf MD(2024.11.01) - 10319 MM Manual Pages_REDLINE.pdf

Supporting Document Schedules

Satisfied - Item:	P&C Actuarial Justification
Comments:	
Attachment(s):	MD Filing Packet.pdf Supporting Exhibit A_MD 2024-02.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Commercial Guide
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	P&C Third Party Filing Authorization
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	