

Table of Contents

User Usage Agreement Attachments

Usage Agreement	Usage Agreement.pdf
-----------------	-------------------------------------

Rate-Rule Attachments	(ex. Document Name	Attachment Name)
------------------------------	--------------------	------------------

Rate and Rating Manual	Maryland	Healthy Paws Rate Manual MD 2.0 2024 clean.pdf
------------------------	----------	--

Rate and Rating Manual	Maryland	Healthy Paws Rate Manual MD 2.0 2024 redline.pdf
------------------------	----------	--

Supporting Document Attachments	(ex. Supporting Document Name	Attachment Name)
--	-------------------------------	------------------

P&C Actuarial Justification	Actuarial Memorandum -- 2.0 MD 2024.pdf
-----------------------------	---

P&C Actuarial Justification	MD - 2.0 indication 202406.pdf
-----------------------------	--

P&C Actuarial Justification	MD 2.0 histograms 2024.pdf
-----------------------------	--

P&C Actuarial Justification	PLR Support 2023 - Healthy Paws 2.pdf
-----------------------------	---

Filing at a Glance

Company:	Indemnity Insurance Company of North America
Product Name:	Healthy Paws
State:	Maryland
TOI:	09.0 Inland Marine
Sub-TOI:	09.0004 Pet Insurance Plans
Filing Type:	Rate/Rule
Date Submitted:	09/09/2024
SERFF Tr Num:	ACEH-134240722
SERFF Status:	Assigned
State Tr Num:	09092024
State Status:	Referred to Actuary
Co Tr Num:	24-PIM-2024428
Effective Date	11/22/2024
Requested (New):	
Effective Date	11/22/2024
Requested (Renewal):	
Author(s):	Anthony Evans, Karen Mera, Denise Panik
Reviewer(s):	Alicia Jackson (primary), Sam Mullick
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

General Information

Project Name: Healthy Paws 2.0 Rate Adjustment

Project Number: 24-PIM-2024428

Reference Organization:

Reference Title:

Filing Status Changed: 09/09/2024

State Status Changed: 09/09/2024

Created By: Anthony Evans

Corresponding Filing Tracking Number:

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Anthony Evans

Filing Description:

Indemnity Insurance Company of North America ("the Company") is filing a revision to its Pet Health program filed under the Inland Marine line of business and Pet Insurance Plan sub-line.

There are two elements addressed with this filing.

1.To increase the Base Rates by 19.2% to reflect the increase in average claim costs.

2.Add breeds that were missing from the rating manual. The breeds were bucketed based on similar breeds that were previously in the rating manual.

The overall rate level indication of 24.9% was calculated on an effective year basis using the program's experience.

Regarding the determination of the overall rate level we analyzed the experience as follows:

- Developed Maryland losses to ultimate using historical development patterns.
- Trended developed losses and premium to prospective level. Actual countrywide experience for the program is utilized to support trend assumptions.
- On-leveled premium to the current rates and factors by rerating individual pets.

The impact of raising the Base Rates is 18.0% (note that this is slightly lower than 19.2% due to the additive administrative expense fee).

The "Number of Policyholders Affected" figure entered in the SERFF Rate Information section represents the number of pets in-force in June 2024. The "Written Premium for this Program" figure represents the annualized premium associated for these in-force pets.

Please see our attached proposed rating manual and redlined version. The Company respectfully requests that the proposed rates and rules be implemented for all policies effective 11/22/2024.

Company and Contact

Filing Contact Information

Anthony Evans, Product Manager

436 Walnut street

Philadelphia, PA 19106

Anthony.Evans@Chubb.com

215-640-4658 [Phone]

Filing Company Information

Indemnity Insurance Company of
North America
PO Box 1000
436 Walnut Street
Philadelphia, PA 19106
(215) 640-1811 ext. [Phone]

CoCode: 43575
Group Code: 626
Group Name: Chubb
FEIN Number: 06-1016108

State of Domicile:
Pennsylvania
Company Type: stock
State ID Number:

Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? No
Fee Explanation:
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Indemnity Insurance Company of North America	\$125.00	09/09/2024 01:09 PM	294662791
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
Status of Filing Examination.	Note To Reviewer	Anthony Evans	05/20/2025	05/20/2025
Status of Filing Examination.	Note To Reviewer	Anthony Evans	05/06/2025	05/06/2025
Status of Filing Examination.	Note To Reviewer	Anthony Evans	04/22/2025	04/22/2025
Status of Filing Examination.	Note To Reviewer	Anthony Evans	04/08/2025	04/08/2025
RE:Status Inquiry	Note To Filer	Alicia Jackson	03/13/2025	03/13/2025
Status of Filing Examination.	Note To Reviewer	Anthony Evans	03/12/2025	03/12/2025
Status of Filing Examination.	Note To Reviewer	Anthony Evans	02/28/2025	02/28/2025
Notice of File and Use	Note To Reviewer	Anthony Evans	02/19/2025	02/19/2025
Status of Filing Examination.	Note To Reviewer	Anthony Evans	02/11/2025	02/11/2025
RE:Status Inquiry	Note To Filer	Alicia Jackson	01/16/2025	01/16/2025
Status of Filing Examination.	Note To Reviewer	Anthony Evans	01/09/2025	01/09/2025
Status of Filing Examination.	Note To Reviewer	Anthony Evans	12/10/2024	12/10/2024
RE:Status Inquiry	Note To Filer	Alicia Jackson	11/25/2024	11/25/2024
Status of Filing Examination.	Note To Reviewer	Anthony Evans	11/25/2024	11/25/2024
RE:Status Inquiry	Note To Filer	Alicia Jackson	11/12/2024	11/12/2024
Status of Filing Examination.	Note To Reviewer	Anthony Evans	11/11/2024	11/11/2024
RE:Status Inquiry	Note To Filer	Alicia Jackson	10/23/2024	10/23/2024
Status of Filing Examination.	Note To Reviewer	Anthony Evans	10/23/2024	10/23/2024
RE:Status Inquiry	Note To Filer	Alicia Jackson	10/09/2024	10/09/2024
Status of Filing Examination.	Note To Reviewer	Anthony Evans	10/07/2024	10/07/2024

Note To Reviewer

Created By:

Anthony Evans on 05/20/2025 08:56 AM

Last Edited By:

Anthony Evans

Submitted On:

05/20/2025 08:56 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the proposed filing. It appears the filing has been under review for 30 days, may we have an update as to the status of the review?

Note To Reviewer

Created By:

Anthony Evans on 05/06/2025 08:02 AM

Last Edited By:

Anthony Evans

Submitted On:

05/06/2025 08:02 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the proposed filing. It appears the filing has been under review for 30 days, may we have an update as to the status of the review? Please let us know if you require any additional information or revisions.

Note To Reviewer

Created By:

Anthony Evans on 04/22/2025 08:30 AM

Last Edited By:

Anthony Evans

Submitted On:

04/22/2025 08:30 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It appears the filing has been under review for over 30 days, may we have an update as to its review. Please let us know if you require any clarification or revisions.

Note To Reviewer

Created By:

Anthony Evans on 04/08/2025 08:15 AM

Last Edited By:

Anthony Evans

Submitted On:

04/08/2025 08:15 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It appears the filing has been under review for nearly 30 days since our last contact, may we have an update as to its review. Please let us know if you require any clarification or revisions.

Note To Filer

Created By:

Alicia Jackson on 03/13/2025 04:27 PM

Last Edited By:

Alicia Jackson

Submitted On:

03/13/2025 04:27 PM

Subject:

RE:Status Inquiry

Comments:

We appreciate your continued patience. As the analyst assigned to the filing, the rule portion of the filing has been reviewed, and no additional information is needed at this time. The filing is pending the review of our actuary. They will be sure to communicate any discrepancies they identify within their review. Rates and rules are file and use under §11-307 of the Insurance Article and may be implemented. We apologize for any inconvenience. Feel free to contact me with any questions.

Note To Reviewer

Created By:

Anthony Evans on 03/12/2025 06:40 AM

Last Edited By:

Anthony Evans

Submitted On:

03/12/2025 06:40 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It appears the filing has been under review for over 30 days, may we have an update as to its review. Please let us know if you require any clarification or revisions.

Note To Reviewer

Created By:

Anthony Evans on 02/28/2025 07:48 AM

Last Edited By:

Anthony Evans

Submitted On:

02/28/2025 07:48 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It appears the filing has been under review for over 30 days, may we have an update as to its review.

Note To Reviewer

Created By:

Anthony Evans on 02/19/2025 02:40 PM

Last Edited By:

Anthony Evans

Submitted On:

02/19/2025 02:40 PM

Subject:

Notice of File and Use

Comments:

Hi Alicia

We would like to notify you that Chubb will be implementing this Rate/Rule filing as rates and rules are File and Use under 11-307 with an effective date of 5/2/2025.

Thank you.

Note To Reviewer

Created By:

Anthony Evans on 02/11/2025 10:10 AM

Last Edited By:

Anthony Evans

Submitted On:

02/11/2025 10:10 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It appears the filing has been under review for nearly 2 weeks, may we have an update as to its review.

Note To Filer

Created By:

Alicia Jackson on 01/16/2025 03:40 PM

Last Edited By:

Alicia Jackson

Submitted On:

01/16/2025 03:40 PM

Subject:

RE:Status Inquiry

Comments:

Thank you for your continued patience. The team is still working vigorously at file review, as we are experiencing staffing challenges. Rates and rules are file and use under §11-307 of the Insurance Article and may be implemented. We apologize for any inconvenience. Feel free to contact me with any questions.

Note To Reviewer

Created By:

Anthony Evans on 01/09/2025 07:12 AM

Last Edited By:

Anthony Evans

Submitted On:

01/09/2025 07:12 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It appears the filing has been under review for nearly 2 weeks, may we have an update as to its review.

Note To Reviewer

Created By:

Anthony Evans on 12/10/2024 06:33 AM

Last Edited By:

Anthony Evans

Submitted On:

12/10/2024 06:33 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It appears the filing has been under review for nearly 2 weeks, may we have an update as to its review.

Note To Filer

Created By:

Alicia Jackson on 11/25/2024 02:49 PM

Last Edited By:

Alicia Jackson

Submitted On:

11/25/2024 02:49 PM

Subject:

RE:Status Inquiry

Comments:

We appreciate your continued patience. The team is still working vigorously at file review, as we are experiencing staffing challenges. Rates and rules are file and use under §11-307 of the Insurance Article and may be implemented. We apologize for any inconvenience. Feel free to contact me with any questions.

Note To Reviewer

Created By:

Anthony Evans on 11/25/2024 01:22 PM

Last Edited By:

Anthony Evans

Submitted On:

11/25/2024 01:22 PM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It appears the filing has been under review for nearly 2 weeks, may we have an update as to its review.

Note To Filer

Created By:

Alicia Jackson on 11/12/2024 04:05 PM

Last Edited By:

Alicia Jackson

Submitted On:

11/12/2024 04:05 PM

Subject:

RE:Status Inquiry

Comments:

Thank you for your continued patience. The team is still working vigorously at file review, as we are experiencing staffing challenges. Rates and rules are file and use under §11-307 of the Insurance Article and may be implemented. We apologize for any inconvenience. Feel free to contact me with any questions.

Note To Reviewer

Created By:

Anthony Evans on 11/11/2024 12:37 PM

Last Edited By:

Anthony Evans

Submitted On:

11/11/2024 12:37 PM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It appears the filing has been under review for nearly 2 weeks, may we have an update as to its review.

Note To Filer

Created By:

Alicia Jackson on 10/23/2024 08:10 AM

Last Edited By:

Alicia Jackson

Submitted On:

10/23/2024 08:10 AM

Subject:

RE:Status Inquiry

Comments:

We appreciate your time and patience. The team is working vigorously at file review. We have had some staffing challenges. Rates and rules are file and use under §11-307 of the Insurance Article and may be implemented. We apologize for any inconvenience. Feel free to contact me with any questions.

Note To Reviewer

Created By:

Anthony Evans on 10/23/2024 07:12 AM

Last Edited By:

Anthony Evans

Submitted On:

10/23/2024 07:12 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It has been two weeks since our last request for a review update, may we have an update as to its current review status.

Note To Filer

Created By:

Alicia Jackson on 10/09/2024 11:40 AM

Last Edited By:

Alicia Jackson

Submitted On:

10/09/2024 11:40 AM

Subject:

RE:Status Inquiry

Comments:

We appreciate your time and patience. With our experience of staffing confines, we are working vigorously at file review.

Note To Reviewer

Created By:

Anthony Evans on 10/07/2024 08:02 AM

Last Edited By:

Anthony Evans

Submitted On:

10/07/2024 08:02 AM

Subject:

Status of Filing Examination.

Comments:

We thank you for your continued review and consideration of the captioned filing. It appears the filing has been under review for nearly 30 days, may we have an update as to its review.

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	30.000%
Effective Date of Last Rate Revision:	11/22/2023
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	ACEH-133777641

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):
Indemnity Insurance Company of North America	24.900%	18.000%	\$678,890	2,310	\$3,772,430	18.900%	15.700%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rate and Rating Manual Maryland	Pages 1 through 14	Replacement	ACEH-133777641	Healthy Paws Rate Manual MD 2.0 2024 clean.pdf Healthy Paws Rate Manual MD 2.0 2024 redline.pdf

Supporting Document Schedules

Satisfied - Item:	P&C Actuarial Justification
Comments:	
Attachment(s):	Actuarial Memorandum -- 2.0 MD 2024.pdf MD - 2.0 indication 202406.pdf MD 2.0 histograms 2024.pdf PLR Support 2023 - Healthy Paws 2.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Commercial Guide
Comments:	Acknowledged
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	P&C Third Party Filing Authorization
Bypass Reason:	We are filing on our own behalf.
Attachment(s):	
Item Status:	
Status Date:	