

Table of Contents

User Usage Agreement Attachments

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

Rate-Rule Attachments

(ex. Document Name Attachment Name)

Westchester Fire Insurance Company Pet Insurance Page 1	State Exception Pages WFIC - 2024b MD clean.pdf
---	---

State Exception Page Maryland

Westchester Fire Insurance Company Pet Insurance Page 1	State Exception Pages WFIC - 2024b MD redline.pdf
---	---

State Exception Page Maryland

Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

P&C Actuarial Justification	202406 - MD 3.0 indication.pdf
-----------------------------	--

P&C Actuarial Justification	MD 3.0 histograms 2024.pdf
-----------------------------	--

P&C Actuarial Justification	MD 3.0 rating factor support 2024.pdf
-----------------------------	---

P&C Actuarial Justification	Actuarial Memorandum -- 3.0 MD 2024.pdf
-----------------------------	---

P&C Actuarial Justification	PLR Support 2023 - Healthy Paws 3.pdf
-----------------------------	---

Filing at a Glance

Company:	WESTCHESTER FIRE INSURANCE COMPANY
Product Name:	Healthy Paws
State:	Maryland
TOI:	09.0 Inland Marine
Sub-TOI:	09.0004 Pet Insurance Plans
Filing Type:	Rate/Rule
Date Submitted:	09/23/2024
SERFF Tr Num:	ACEH-134257689
SERFF Status:	Assigned
State Tr Num:	09232024
State Status:	Referred to Actuary
Co Tr Num:	24-PIM-2024429
Effective Date	12/04/2024
Requested (New):	
Effective Date	12/04/2024
Requested (Renewal):	
Author(s):	Alisa Olszyk, Karen Mera, Denise Panik
Reviewer(s):	Taylor Ermer (primary), Sam Mullick
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

General Information

Project Name: Healthy Paws 3.0 Rate Rule Filing

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 09/23/2024

State Status Changed: 09/23/2024

Created By: Alisa Olszyk

Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Alisa Olszyk

Filing Description:

Westchester Fire Insurance Company ("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 four elements addressed with this filing.

- Increase the Monthly Base Loss Cost and Claims Fee Monthly Base Loss Cost by 6.1% to reflect the increase in average claim costs.
- Increase pricing for cats in general and male cats especially. We have found these to be somewhat underpriced.
- Increase pricing for ages 4 and up, including steepening the curve from ages 4 to 9. Our Age at Anniversary curve wasn't steep enough in these middle ages. Ages 10 through 20 increase at the same rate as before.
- 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 38.2% 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 countrywide 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.

Our proposed changes combine for an average overall impact of 15.0%. The impact of each change can be found in the rating factor support. There is no impact for adding breeds.

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.

Company and Contact

Filing Contact Information

Alisa Olszyk, Product Filing Specialist

202 Halls Mills Rd

Location A

Whitehouse Station, NJ 08889

Alisa.Olszyk@chubb.com

908-572-3205 [Phone]

Filing Company Information

WESTCHESTER FIRE
INSURANCE COMPANY
436 WALNUT STREET
PHILADELPHIA, PA 19106
(215) 640-1000 ext. [Phone]

CoCode: 10030
Group Code: 626
Group Name: Chubb
FEIN Number: 92-0040526

State of Domicile:
Pennsylvania
Company Type: STOCK
COMPANY
State ID Number:

Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? No
Fee Explanation: \$125 x 1 company
Per Company: Yes

Company	Amount	Date Processed	Transaction #
WESTCHESTER FIRE INSURANCE COMPANY	\$125.00	09/23/2024 12:39 PM	295889300
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
RE: file and use	Note To Filer	Taylor Ermer	02/20/2025	02/20/2025
File and use	Note To Reviewer	Alisa Olszyk	02/19/2025	02/19/2025
Follow Up	Note To Reviewer	Alisa Olszyk	02/19/2025	02/19/2025
Follow Up	Note To Reviewer	Alisa Olszyk	02/05/2025	02/05/2025
RE: Status Request	Note To Filer	Taylor Ermer	01/15/2025	01/15/2025
Follow Up	Note To Reviewer	Alisa Olszyk	01/15/2025	01/15/2025
Follow Up	Note To Reviewer	Alisa Olszyk	12/23/2024	12/23/2024
Follow Up	Note To Reviewer	Alisa Olszyk	12/02/2024	12/02/2024
RE: Follow Up	Note To Filer	Taylor Ermer	11/13/2024	11/13/2024
Follow Up	Note To Reviewer	Alisa Olszyk	11/13/2024	11/13/2024
RE: Follow Up	Note To Filer	Taylor Ermer	10/23/2024	10/23/2024
Follow Up	Note To Reviewer	Alisa Olszyk	10/23/2024	10/23/2024

Note To Filer

Created By:

Taylor Ermer on 02/20/2025 06:20 AM

Last Edited By:

Taylor Ermer

Submitted On:

02/20/2025 06:20 AM

Subject:

RE: file and use

Comments:

The Administration acknowledges receipt of your notice of implementation. We will be in touch if anything is needed when the filing is reviewed.

Note To Reviewer

Created By:

Alisa Olszyk on 02/19/2025 02:49 PM

Last Edited By:

Alisa Olszyk

Submitted On:

02/19/2025 02:49 PM

Subject:

File and use

Comments:

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. Please also update the effective date of this filing to 5/2/25. Thank you.

Note To Reviewer

Created By:

Alisa Olszyk on 02/19/2025 08:42 AM

Last Edited By:

Alisa Olszyk

Submitted On:

02/19/2025 08:42 AM

Subject:

Follow Up

Comments:

Good morning, are there any additional updates to the status of this filing as we are eager to implement. Thank you!

Note To Reviewer

Created By:

Alisa Olszyk on 02/05/2025 09:44 AM

Last Edited By:

Alisa Olszyk

Submitted On:

02/05/2025 09:44 AM

Subject:

Follow Up

Comments:

Good morning, are there any additional updates to the status of this filing as we are eager to implement. Thank you!

Note To Filer

Created By:

Taylor Ermer on 01/15/2025 08:53 AM

Last Edited By:

Taylor Ermer

Submitted On:

01/15/2025 08:53 AM

Subject:

RE: Status Request

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:

Alisa Olszyk on 01/15/2025 08:40 AM

Last Edited By:

Alisa Olszyk

Submitted On:

01/15/2025 08:40 AM

Subject:

Follow Up

Comments:

Good morning, are there any additional updates to the status of this filing as we are eager to implement. Thank you!

Note To Reviewer

Created By:

Alisa Olszyk on 12/23/2024 11:27 AM

Last Edited By:

Alisa Olszyk

Submitted On:

12/23/2024 11:27 AM

Subject:

Follow Up

Comments:

Good morning, are there any additional updates to the status of this filing as we are eager to implement. Thank you!

Note To Reviewer

Created By:

Alisa Olszyk on 12/02/2024 08:10 AM

Last Edited By:

Alisa Olszyk

Submitted On:

12/02/2024 08:10 AM

Subject:

Follow Up

Comments:

Good morning, are there any additional updates to the status of this filing as we are approaching the effective date requested
.Thank you!

Note To Filer

Created By:

Taylor Ermer on 11/13/2024 07:45 AM

Last Edited By:

Taylor Ermer

Submitted On:

11/13/2024 07:45 AM

Subject:

RE: Follow Up

Comments:

We have had some staffing confines and are working vigorously at file review.

Note To Reviewer

Created By:

Alisa Olszyk on 11/13/2024 07:44 AM

Last Edited By:

Alisa Olszyk

Submitted On:

11/13/2024 07:44 AM

Subject:

Follow Up

Comments:

Please advise the status of this filing as it was submitted 9/23. Thank you!

Note To Filer

Created By:

Taylor Ermer on 10/23/2024 12:27 PM

Last Edited By:

Taylor Ermer

Submitted On:

10/23/2024 12:27 PM

Subject:

RE: Follow Up

Comments:

We have had some staffing confines and are working vigorously at file review.

Note To Reviewer

Created By:

Alisa Olszyk on 10/23/2024 12:11 PM

Last Edited By:

Alisa Olszyk

Submitted On:

10/23/2024 12:11 PM

Subject:

Follow Up

Comments:

Please advise the status of this filing as it was submitted 9/23. Thank you!

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	25.000%
Effective Date of Last Rate Revision:	11/08/2023
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	ACEH-133778717

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):
WESTCHESTER FIRE INSURANCE COMPANY	38.200%	15.000%	\$1,015,473	8,704	\$6,776,747	45.200%	6.100%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Westchester Fire Insurance Company Pet Insurance Page 1 State Exception Page Maryland	Pgs 1-19	Replacement	ACEH-133778717	State Exception Pages WFIC - 2024b MD clean.pdf State Exception Pages WFIC - 2024b MD redline.pdf

Supporting Document Schedules

Satisfied - Item:	P&C Actuarial Justification
Comments:	
Attachment(s):	202406 - MD 3.0 indication.pdf MD 3.0 histograms 2024.pdf MD 3.0 rating factor support 2024.pdf Actuarial Memorandum -- 3.0 MD 2024.pdf PLR Support 2023 - Healthy Paws 3.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Commercial Guide
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	P&C Third Party Filing Authorization
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	