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Filing at a Glance

Company:	Crestbrook Insurance Company
Product Name:	Homeowners
State:	Maryland
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Rate/Rule
Date Submitted:	11/02/2022
SERFF Tr Num:	NWPP-133450473
SERFF Status:	Closed-Received Under Competitive Rating
State Tr Num:	11022022
State Status:	Complete
Co Tr Num:	PL-NPC-23H-R-MD
Effective Date Requested (New):	03/15/2023
Effective Date Requested (Renewal):	03/15/2023
Author(s):	Eileen Fisher
Reviewer(s):	Shirley Corbin (primary), Walter Dabrowski
Disposition Date:	03/07/2023
Disposition Status:	Received Under Competitive Rating
Effective Date (New):	03/15/2023
Effective Date (Renewal):	03/15/2023

General Information

Project Name: 2023-PL Property
Project Number: PL-NPC-23H-R-MD
Reference Organization:
Reference Title:
Filing Status Changed: 03/07/2023
State Status Changed: 03/07/2023
Created By: Eileen Fisher
Corresponding Filing Tracking Number:

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

Deemer Date:
Submitted By: Eileen Fisher

Filing Description:

Crestbrook Insurance Company, a wholly owned subsidiary of Nationwide Mutual Insurance Company, submits for your review revisions to our personal homeowners program in Maryland.

Proposed effective dates are March 15, 2023 for new business and renewal business. Please see the filing memorandum and documentation for additional information.

Company and Contact

Filing Contact Information

Eileen Fisher, Specialist, Filings
1 Nationwide Plaza
Columbus, OH 43215

efisher@nationwide.com
215-256-5712 [Phone]

Filing Company Information

Crestbrook Insurance Company
One West Nationwide Blvd.
Columbus, OH 43215-2220
(614) 435-2792 ext. [Phone]

CoCode: 18961
Group Code: 140
Group Name: Nationwide Insurance
FEIN Number: 68-0066866

State of Domicile: Ohio
Company Type: Property & Casualty
State ID Number:

Filing Fees

State Fees

Fee Required?	Yes
Fee Amount:	$125.00
Retaliatory?	No
Fee Explanation:	$125.00 rate/rule x 1 co. = $125.00
Per Company:	Yes

Company	Amount	Date Processed	Transaction #
Crestbrook Insurance Company	$125.00	11/02/2022 09:14 AM	243318911
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

Dispositions

Status	Created By	Created On	Date Submitted
Received Under Competitive Rating	Shirley Corbin	03/07/2023	03/07/2023

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Walter Dabrowski	01/11/2023	01/11/2023

Response Letters

Responded By	Created On	Date Submitted
Eileen Fisher	01/23/2023	01/23/2023

Disposition

Disposition Date: 03/07/2023

Effective Date (New): 03/15/2023

Effective Date (Renewal): 03/15/2023

Status: Received Under Competitive Rating

Comment:

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):
Crestbrook Insurance Company	27.000%	19.900%	$1,353,917	2,077	$6,803,605	37.800%	0.300%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	CBIC MD HO Rules		Yes
Rate	CBIC MD HO Rates		Yes
Supporting Document	CAT Modeling Questionnaire		Yes
Supporting Document	Homeowners Guide		Yes
Supporting Document	P&C Actuarial Justification		Yes
Supporting Document	P&C Third Party Filing Authorization		Yes
Supporting Document	1-11-2023 Obj response		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/11/2023
Submitted Date	01/11/2023
Respond By Date	01/26/2023

Dear Eileen Fisher,

Introduction:

Please provide ten years of combined ratio information by year. Provide 2022 year to date combined ratio data if it’s available.

Thank you,

Walter Dabrowski, FCAS, MAAA
410-468-2388

Conclusion:

Sincerely,
Walter Dabrowski

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/23/2023
Submitted Date	01/23/2023

Dear Shirley Corbin,

Introduction:

We submit the following response:

Response 1

Comments:

Please see the attached response letter.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	1-11-2023 Obj response
Comments:	
Attachment(s):	MD HO Objection Response 20230111.pdf

Conclusion:

Sincerely,
Eileen Fisher

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	9.900%
Effective Date of Last Rate Revision:	03/01/2022
Filing Method of Last Filing:	File and Use
SERFF Tracking Number of Last Filing:	NWPP-133025959

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):
Crestbrook Insurance Company	27.000%	19.900%	$1,353,917	2,077	$6,803,605	37.800%	0.300%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		CBIC MD HO Rules	GR-P-17, 19 and 20	Replacement		CBIC MD HO Rules Manual (03-15-23).pdf CBIC MD HO Rules Manual (03-15-23) - Marked.pdf
2		CBIC MD HO Rates	RS-P-103, 108, 116 and 117	Replacement		CBIC MD HO Rates Manual (03-15-23).pdf CBIC MD HO Rates Manual (03-15-23) - Marked.pdf

Supporting Document Schedules

Bypassed - Item:	CAT Modeling Questionnaire
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

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

Satisfied - Item:	P&C Actuarial Justification
Comments:	
Attachment(s):	CBIC MD HO Filing Exhibit.pdf 2022Q1 MD HO Indication.pdf CBIC MD HO Filing Memo (03-15-23).pdf Financial Needs Model Homeowners - 2021_15%.pdf
Item Status:	
Status Date:	

Bypassed - Item:	P&C Third Party Filing Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	1-11-2023 Obj response
Comments:	
Attachment(s):	MD HO Objection Response 20230111.pdf
Item Status:	
Status Date:	