

Incline Casualty Company
Commercial Multi-Peril
TowMAX Program – Commercial Package
New Program Filing

Explanatory Memorandum

On behalf of Incline Casualty Company (Incline), we are submitting this filing to introduce its new TowMAX Program – Commercial Package, filed under the Commercial Multi-Peril line of business. Effective December 1, 2026, Incline will be taking over the book of business from Clear Spring Property and Casualty Company for the currently filed and approved TowMAX Program.

This program uses Insurance Services Office (ISO) rules. Incline will be automatically adopting future ISO filings of rules, if allowable in the state. For this program, Incline is adopting all currently approved ISO rules and any applicable supplements for Division Three – Crime, Division Five – Fire, Division Six – General Liability, Division Eight – Inland Marine, and Division Nine – Multiple Line – Commercial Package Policy.

The rates and rules consist of company exceptions to be used in conjunction with the ISO multi-state and state specific rules. Incline's proposed exceptions are based on Clear Spring Property and Casualty Company's exceptions for their TowMAX Program approved in your state under Commercial Package. Incline's Manual Exception Pages are being submitted as a part of this filing package for your review and approval.

The forms include independent forms to be used in conjunction with the ISO forms portfolio. Incline is hereby adopting all ISO policy forms, endorsements, and related forms approved for use in this state that have been filed by ISO for use with Division Three – Crime, Division Five – Fire, Division Six – General Liability, Division Eight – Inland Marine, and Division Nine – Multiple Line – Commercial Package Policy. Additionally, all independent forms are being submitted as a part of this filing package for your review and approval.