



The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

The Philadelphia Contributionship
Philadelphia Contributionship Insurance & Company Germantown Insurance Company
Maryland
Homeowners Program
Form Filing – 04/25/2026
Filing Memorandum

The Philadelphia Contributionship is proposing a change to forms in our Homeowners line. We are proposing these forms be effective for new business as of 04/25/2026 for renewals effective 06/24/2026. We have simultaneously submitted a rate rule filing for the Homeowners line and have incorporated any necessary rules that apply to the use of these forms in that filing.

The new forms we are proposing are as follows:

Application

The new application now includes a separately-signed confirmation that the policy is aware of the ramifications of the exclusions for trampolines and animals with a bite history that are part of the policy. Those exclusions were previously approved by the Department for use beginning in 2025.

The company is filing a new underwriting question in its application for high value homes to ensure that insureds have the necessary water shut off device active in the dwelling upon issuance of the policy.

Windstorm or Hail Deductible

The company is filing as part of its rate and rules filing a windstorm or hail deductible. We are modifying a form originally used by ISO, and wish to use it for both percentage-based and flat-dollar wind deductibles.

Notice of Cancellation

The company is updating the Notice of cancellation to more accurately reflect the payment options currently available to insureds. This also removes the in-person option as The Philadelphia Contributionship office is currently closed to outside guests as it has been since Covid-19.

If there are any questions concerning this filing, please feel free to respond via SERFF, or to contact me directly at 888-627-1752, extension 4552.

Brian Junod
Director of Underwriting & Products
The Philadelphia Contributionship