# **CUBE/Duck Creek Release Notes**

July Release (7/12/2025)

All Duck Creek changes have a policy effective and quote date of 8/1/2025 unless otherwise stated below. If the quote date varies for an item, it will be indicated in red font.

Right-click > Open Hyperlink

CUBE  Processing Advisories/Quick Cards  Processing Advisories/Quick Cards  Processing Advisories/Quick Cards	
Manual Issuance User Guide	Duck Auto User Guide     Duck Package User Guide       Duck BOP User Guide     Duck Umbrella User Guide
Core Changes	Businessowners // Minor Release
Aviation	Commercial Auto // Minor Release
Cyber	Package // Minor Release
Manual Issuance	<u>Umbrella / Excess</u> // <u>Minor Release</u>
Misc. All Other	
<u>SafePak</u>	
Worker's Compensation	

#### **Core Changes (CUBE)**

**New Functionality** 

Item / Incident # / RRF	Business Unit	Description	Documentation
US75316	CORE – All	If a policy has multiple DBAs for the Primary Named Insured, the DBAs will all be	
		listed on the Quote Letter between the Primary Named Insured and the Named	
		Insured Mailing Address.	
US260892 (DUCK)	CORE – All	The transaction effective date will now be disabled on the CUBE Change Details	
US374257 (BRIDGE)		Modal for endorsement transactions once the date has already been selected and	
		the transaction is in 'Worked' status. Users will receive a validation error message	
		on the Change Activity pop-up and transaction effective date will not be updated.	
		Multiple DUCK Incidents: INC1650146, INC1644936, INC1405519, INC1447868,	
		INC1509063, INC1632301, INC1630593, INC1753431, INC1758365, INC1742993	
US365479 / INC1675475	Public Sector	Anytime the Assignment Reason is changed from the Change Details window, a	
		reminder will now be published in BDM.	

Item / Incident # / RRF	Business Unit	Description	Documentation
DE86950 / INC1732018	Strategic Comp	When a user enters the actual exposure on 'Add Annual Basis' modal, then CUBE	
		will use 7 decimals for pro rata calculation to automatically calculate Audited basis	
		exposure for a segment. Previously, it was incorrectly rounded to 4 decimal places.	
DE84510	Strategic Comp	Dispatch errors will no longer appear on the Submission screen if a user searches	
		the Account Lookup with special characters.	
DE86041	Strategic Comp	Production reports have been corrected so that the primary named insured will	
		appear on all records.	

#### **Aviation**

#### **New Functionality**

Item / Incident # / RRF	Description	Documentation
US372706	Updating Signature Blocks for Two Employees	

Item / Incident # / RRF	Description	Documentation	
DE56281	On Aviation General Liability policies, there are some required fields edit missing for Aviation Liability		
	Coverage - Damages to Premises Rented to You modal		
DE56280	On Aviation General Liability policies, there are some required fields edit missing for Aviation Liability		
	Coverage - Medical Expense modal.		
DE60907	On Aviation General Liability policies, there are some required fields edit missing for Aviation Liability		
	Coverage - Products and Completed Operations Coverage modal.		
DE76939	On Aviation General Liability policies, missing error message for Limit(mandatory) field for Aviation Liability		
	Coverage - Premises modal.		
DE45431 Yellow triangle icon is not shown when Quote Status is Must Rerate.			
DE86097	A defect has been identified in the rating calculation for Written Premium (PRP) and APRP when a user adds fully earned coverage. As per the requirement changes made during the January 2023 update, when coverage is fully earned, the full assessment should be charged for that portion of the surcharge basis without being Pro-Rate. However, the PRP calculation does not fully align with this logic, resulting in miscalculations that need correction. Since PRP is inaccurate, the APRP calculation (APRP = PRP — PREVPRP) is also incorrect, leading to discrepancies in premium adjustments and surcharge computations.		

DE87269	For form AV 4016 07/24 edition date "Additional Insured Endorsements", This form is not printing "X" in the	
	document when in cube the boxes are checked. Changes made by the Content Publishing Team, no CUBE	
	development required.	

# **Form Changes**

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation
RRF0004894/US383119	Updating Unmanned Aerial Vehicle Endorsement	CT, FL, LA,	04/01/2025	
		MD, NC, TX		
RRF0005184/US379848	2025-2026 Kentucky Municipal Tax Schedule Updates	KY	07/01/2025	
RRF0004831/US383558	AV4021_0724 (Policy Territory Endorsement) configured for	MT	04/01/2025	
	Montana State			

# Cyber

# **New Functionality**

Item / Incident # / RRF	Description	Documentation
N/A		

#### **Defects Fixed**

Item / Incident # / RRF Description		Documentation
N/A		

#### **Form Changes**

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation
N/A				

#### **Manual Issuance**

# **New Functionality**

Item / Incident # / RRF	Description	Documentation
US353095	US353095 Public Sector - Quote Letter, Binder Letter, Reinsurance Quote Letter and Reinsurance Binder Letter are all	
	available on the Policy Information screen.	

Item / Incident # / RRF	Description	Documentation
DE85097	Downstream – Previously when the Earthquake Deductible on the SBP line of business was entered as a	
	Percentage, it was flowing downstream to FDW in the Deductible Amount field. This has been corrected	
	and the percentage deductible is now flowing to FDW in the Deductible Percent field.	

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation
US376521 / RRF0005100	The following forms have been updated to edition 02/25 and should be used on policies written in the state of WA with an effective date of 7/1/2025 or greater for Umbrella/Excess products.  • EXS1004_0225 – Washington – Employers Liability - Exclusion	WA	07/01/2025	
US376534 / RRF0005135	The following forms have been updated to edition 07/25 and should be used on policies written in the state of WA with an effective date of 7/1/2025 or greater for Commercial Crime products.  • CR0135_0725 – Washington Changes	WA	07/01/2025	
US376750 / RRF0005107	The following forms have been updated to edition 05/25 and should be used on policies written in the state of GA with an effective date of 7/1/2025 or greater for Equipment Breakdown products.  • BM7314_0525 – Georgia Changes	GA	07/01/2025	
US376876 / RRF0005144	The following forms have been updated to edition 03/25 and should be used on policies written under the SHS business unit in all states with an effective date of 7/1/2025 or greater for all products.  • SHS5611_0325 – The Moment of Truth – Reporting a Claim	All	07/01/2025	
US380731 / RRF0005178	The following forms have been updated to edition 08/25 and should be used on policies written in the state of NC with an effective date of 7/1/2025 or greater for Commercial Auto products.	NC	Effective: 07/01/2025025 In Service: 04/01/2025	

	<ul> <li>CA2116_0825 – North Carolina Uninsured Motorists Coverage</li> </ul>			
US380969 / RRF0005133	The following forms have been updated to edition 03/25 and should be used on policies written in the state of NY with an effective date of 7/1/2025 or greater for Commercial Auto products.  • SDM541_0325 – Supplemental Spousal Liability Coverage	NY	07/01/2025	
US379581 / RRF0005041	The following forms have been updated to edition 08/25 and should be used on policies written in the state of FL with an effective date of 8/1/2025 or greater for Commercial Auto products.  • CA2147_0825 – Florida Uninsured Motorist Coverage – Stacked  • CA2210_0825 – Florida Personal Injury Protection  • CA2172_0825 – Florida Uninsured Motorists Coverage – Nonstacked  • CA2250_0825 – Florida Extended Personal Injury Protection	FL	Effective: 08/01/2025025 In Service: 05/01/2025	

#### Misc. All Other

#### **New Functionality**

Item / Incident # / RRF	Description	Documentation
N/A		

# **Defects Fixed**

Item / Incident # / RRF	Description	Documentation
DE58942	Claims Made Indicator will now populate on all General Liability coverages in FDW	
DE85959	Embedded Solutions – The PCN screen was previously not shown in the Left Hand Nav (LHN). This has been corrected and the screen is now available.	
	Downstream – Previously when the Earthquake Deductible on the SBP line of business was entered as a Percentage, it was flowing downstream to FDW in the Deductible Amount field. This has been corrected and the percentage deductible is now flowing to FDW in the Deductible Percent field.	

Item / Incident # / RRF Description	State(s) Effective /	Quote Date Documentation
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N/A		

### Safepak

**New Functionality** 

Item / Incident # / RRF	Description	Documentation
N/A		

#### **Defects Fixed**

Item / Incident # / RRF	Description	Documentation
N/A		

#### **Form Changes**

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation
N/A				

### **Worker's Compensation**

**New Functionality** 

Item / Incident # / RRF	Description	Documentation
OR Basic Manual Change	Effective 7/1/2025, Class Codes 8006 and 8018 are being discontinued for OR policies	
RRF0005187		

### **Rate Changes**

In-service date of assessment changes and law filings are backdated three months to ensure all issued policies have the correct rates. Policies already issued or rated that are impacted will change next time the policy is adjusted.

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation
MA PRC Turn-Off	The MA pending rate change for 7/1/2025 will be turned off as	MA	7/1/2025	
	MA will not be updating their rates this year			

NY PRC Turn-On	A pending rate change is available for NY effective 10/1/2025	NY	10/1/2025	
WI PRC Turn-On	A pending rate change is available for WI effective 10/1/2025	WI	10/1/2025	
GA Loss Cost Revision RRF0005154	Please see attached documentation	GA	6/1/2025	GA+6-1-25+Rate+P ages.xlsx
SD Loss Cost Revision RRF0005176	Please see attached documentation	SD	7/1/2025	SD+7-1-25+Rate+P ages.xlsx
NY Deviation Change for GAAS and GAAL RRF0004967	Effective 8/1/2025, the rate deviation for GAAS and GAAL in NY will change from 1.14/0.90 to 1.10/0.87 and from 1.14/0.90 to 1.06/0.83 respectively	NY	8/1/2025	
OH Other States Rate Change RRF0005190	Effective 7/1/2025, Class Code 7219 will have a rate of 5.91 for OH Other States Rate policies in GSPR only	ОН	7/1/2025	
VT Logging Safety Training Company Premium Credit Establishment RRF0005153	Effective 7/1/2025, the VT Logging Safety Training Company Premium Credit will be available to select in the optional coverages on VT policies containing the 2721 Version 002 Class Code – Logging Safety Training Company – No Commercial Logging Operations. This credit will show up under stat code 0149 and will provide a 50% premium credit to the premium generated from Class Code 2721 Version 002.	VT	7/1/2025 Effective 7/12/2025 Quote	

**Form Changes** 

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation
Leasing Labor Contractor	Please see attached documentation for Group 4 of updates to	Multi	8/1/2025	X
PEO Forms Update (Group	e Leasing Labor Contractor PEO forms effective 8/1/2025.			<b>^</b> #
4)	nere will be 13 groups of 5-6 forms that will be implemented			US376520 Documentation.xlsx
RRF0005068	throughout the coming releases.			Documentation.xisx

Item / Incident # / RRF	Description	Documentation
DE84936 – Dates for Class	Previously, the Rating Worksheet would not display coverage dates for Class Codes for locations that are set	
Codes Missing on State Only	to State Only. This has been fixed, and dates are now displaying properly.	
Locations		
INC1753198		
DE82724 – Account Summary	Previously in Strategic Comp and ABAIS, dates would be missing on the PDF output for the Account Profile	
PDF Missing Date Values	Form on the Account Summary page. This has been fixed, and the dates are now generating.	

(Strategic Comp and ABAIS		
Only)		
INC1735356		
DE85591 – Error Message	Previously in Alt Markets, the user would receive an error message when attempting to add an Entity	
when adding Entity Blanket	Blanket Waiver on a Mid-Term Endorsement. This has been fixed, and users no longer receive an error	
Waiver on a Mid-Term	message.	
Endorsement		
(Alt Markets Only)		
INC1758060		
DE81699 – Error Saving the	Previously, users would receive an error message when attempting to save the Premium Audit screen on a	
Premium Audit Screen	policy that has a Class Code with State/Federal Coal Governing Law set to "State Act and Federal Coal Mine	
INC1728113/INC1763141	Health and Safety Act". This has been fixed, and users no longer receive this error when saving the Premium	
	Audit screen.	
DE85664 – Delete Option	Previously, when a user would add Experience Modification mid-term, then create another mid-term	
Missing for Experience	endorsement, the option to delete Experience Modification was missing. This has been fixed and the option	
Modification that was added	is available again.	
Mid-Term		
INC1760513		

#### Businessowners

**New Functionality** 

Item / Incident # / RRF	Description	Documentation
N/A		

# **Rate Changes**

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation	
RRF0005076	Delaware Businessowners Advisory Prospective Loss Cost	DE	8/1/25		
	This circular announces the revised Advisory Prospective Loss				
	Costs representing a combined 0.2 percent statewide change.	Costs representing a combined 0.2 percent statewide change.			
	Rates/Loss Costs Modified:				
	o Base Loss Costs				
	o Wind Hail Exclusion Rates				
	<ul> <li>This is a delayed adoption of circular LI-BP-2024-029</li> </ul>				
RRF0005079	Hawaii Businessowners Advisory Prospective Loss Cost Revision HI 8/1/25				

	<ul> <li>This circular announces the revised Advisory Prospective Loss Costs representing a combined 9.3 percent statewide change.</li> <li>Rates/Loss Costs Modified:         <ul> <li>Base Loss Costs</li> <li>Wind Hail Exclusion Rates</li> </ul> </li> <li>This is a delayed adoption of circular HIB 240056</li> </ul>			
RRF0005061	Florida Businessowners Advisory Prospective Loss Cost Revision  This circular announces the revised Advisory Prospective Loss Costs representing a combined -1.0 percent statewide change.  Rates/Loss Costs Modified:  Base Loss Costs  Wind Hail Exclusion Rates  Wind Hail Exclusion Direct Damage Rates  This is a delayed adoption of circular LI-BP-2023-310	FL	8/1/25	

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation
INC1736390/ RRF0004672	Attachment of BP455 01 06 (CW) and BP0462 07 07 (NY)-	All	8/1/25	
	Broadened Coverage for Damage to Premises Rented to You form			
	modification for TCP Profit Center 3163 and ASAE Profit Center			
	2983			
	BP0455 0106 - Broadened Coverage for Damage to			
	Premises Rented to You and the NY state specific form			
	BP0462 0707, will no longer print on an ASAE or TCP policy			
	when the Broadened Coverage for Damage to Premises			
	Rented to You with a coverage limit of \$300,000.			
	BP0455 0106 - Broadened Coverage for Damage to			
	Premises Rented to You and the NY state specific form			
	BP0462 0707 will print when the Broadened Coverage for			
	Damage to Premises Rented to You limit is increased to			
	more than the included \$300,000 limit, the BP0455 &			
	BP0462 will print.			
	<ul> <li>The limit that will be printed on the form is the</li> </ul>			
	increased dollar amount entered. For example, if			
	\$500,000 is entered in the UI, \$200,000 will print			
	on the BP0455/BP0462.			

The total limit will be printed on the Declarations	
page. For example, if \$500,000 is entered in the	
UI, \$500,000 will print on the Declarations page.	

Item / Incident # / RRF	Description	Documentation
INC1685791/INC1710211	Resolved an issue reported by Alt Markets. Effective 7/1/25, The 'is Policy auditable' field in DUCK CREEK on	
	a mid-term endorsement transaction is no longer editable.	
	The field can be edited on New Business, Cancel/Rewrite & Full-Term Endorsement	
INC1736004/	Fixed issue with the 'Estimate Premium' button appearing incorrectly; now only visible for Final Audit	
INC1734355/INC1741436	transactions effective 8/1/2024. Alt Markets reported this.	
Duck Template Fix	Corrected the Property Rate Number for class code 74361	
Duck Template Fix	Resolved an issue that was causing an error when you opened the Pricing page after leaving the Deductible field for Condominium Directors and Officers Liability blank on the Liability Endorsements page.	
	<ul> <li>Now there is a default limit of \$500 deductible instead of it being blank, and when navigating to the pricing page, no error occurs.</li> </ul>	
Duck Template Fix	Added a premium format mask to ensure premium values on the Stat Code page have a dollar sign (\$).	

# **Known Issues / Work Around**

Item / Incident # / RRF	Description	Workaround
Windstorm Construction/	PDC found a defect while testing the new Georgia Windstorm	None – Policy will rate correctly if the IBHS
Wind Mitigation Program	Construction program. It was determined to be an issue with all	Certificate Level is left at its default value of N/A.
	states that use this program and have the IBHS Certificate Level. The	The fix for this will be delivered in the August Major
	states impacted are Alabama, Georgia, Louisiana, Mississippi, &	with a 9/1/25 effective date.
	Oklahoma.	
	When any value other than N/A is selected for the IBHS Certificate	
	Level on the building detail screen, a wind mitigation factor applies.	
	However, the rating algorithm is incorrect and will overcharge the	
	insured.	
	None of the policies in production have a value other than N/A, so	
	there is currently no production impact.	
	When applied, the wind mitigation factor is used for rating in the	
	following coverages: Building, BPP, Building Automatic Increase,	
	Damage to Premises Rented to You, Debris Removal Additional	

Insurance, Accounts Receivable, Business Income Dependent	
Properties, Outdoor Property, Valuable Papers, and Records.	

#### **Businessowners - Minor Release**

Item / Incident # / RRF	Туре	Description

#### **Commercial Auto**

# **New Functionality**

Item / Incident # / RRF	Description	Documentation
	Standardized the premium rounding logic for the LRARO Factor in Duck Creek's vehicle export to match the rounding logic in Strategic Comp's UAP Target Premium calculation. This change was made for Strategic Comp BU and MA manuscript.	
US388566	Added new Profit Center: 2728 - Nuptial Risk, LLC for Producer code: 216183 with Processing Cincinnati Office – 27.	

**Rate Changes** 

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation
US374302 / RRF0005124	We are Revising the Proprietary factors for large liability	ME, LA, MT,	8/1/2025	
	deductibles discount factors Rule 298.A. if the deductible	DC, MD, ND,		
	amount greater than 100,000 ISO deductible amount (i.e.	OK & GA		
	Proprietary Deductible amounts and Deductible factors) based			
	on ISO Rating algorithm for BU Strategic Comp and Policy Type			
	are Large Deductible/ Intermediate Deductible.			
US357974 / RRF0005064	NC Loss Cost Revision	NC	<b>11/1/2025</b> , 8/1/2025	
	Adopting ISO's Advisory Loss Costs and Increased Limit Factors in North Carolina. Please note changes to higher physical damage deductibles for Hired coverage. The deductible range now extends up to \$5,000 for both comp and collision. This will impact package and needs tested for CAP, MAC, PAC.			
	Our company LCMs weren't revised with this filing.			

		Note: "Reference Connect is not updated for 05/01/25. Please	
		refer to the circular for rates"  The following rules are being modified for the above Loss Cost Revision:  Rule 223, 232, 240 – Liability and Physical Damage Base Loss Costs  Rule 249 – Auto Dealers  Rule 255 – Garagekeepers It's Just an Edition Changes only. No Changes in Rates- We can't find this in Circular.  Rule 290 – Hire Autos	
0) 1) 2023		<ul> <li>We lowered our LCMs with this filing. New checklist, manual pages, and portal task attached.</li> <li>Adopting ISO's Advisory Loss Costs and Increased Limit Factors in New Jersey. Please note the introduction of higher physical damage deductibles for Hired coverage. The deductible range now extends up to \$5,000 for both comp and collision. This will impact package and needs tested for CAP, MAC, PAC.</li> <li>The following rules are being modified for the above Loss Cost Revision:         <ul> <li>Rule 223, 232, 240 – Liability and Physical Damage Base Loss Costs</li> <li>Rule 249 – Auto Dealers</li> <li>Rule 255 – Garagekeepers</li> <li>Rule 290 – Hire Autos</li> </ul> </li> <li>Rule 300 – Increased Liability Limits</li> </ul>	03343041 / Hitt 0003011
<b>1/1/2025</b> , 8/1/2025	СТ	Connecticut Loss Cost Revision  Adopting ISO's Advisory Loss Costs and Increased Limit Factors in Connecticut. Additionally, we are adopting ISO's 2024  Zone Rated Rules and Loss Costs. All Changes are reflected in the checklist.	US364884 / RRF0005040
8/1/2025	NJ	only. No Changes in Rates- We can't find this in Circular.  Rule 290 – Hire Autos Rule 300 – Increased Liability Limits  New Jersey Loss Cost Revision  We lowered our LCMs with this filing. New checklist, manual pages, and portal task attached.  Adopting ISO's Advisory Loss Costs and Increased Limit Factors in New Jersey. Please note the introduction of higher physical damage deductibles for Hired coverage. The deductible range now extends up to \$5,000 for both comp and collision. This will impact package and needs tested for CAP, MAC, PAC.  The following rules are being modified for the above Loss Cost Revision: Rule 223, 232, 240 – Liability and Physical Damage Base Loss Costs Rule 249 – Auto Dealers Rule 255 – Garagekeepers Rule 290 – Hire Autos Rule 300 – Increased Liability Limits  Connecticut Loss Cost Revision  Adopting ISO's Advisory Loss Costs and Increased Limit Factors	US349641 / RRF0005011  US364884 / RRF0005040

	Our company LCMs weren't revised with this filing.			
	The following rules are being modified for the above Loss			
	Cost Revision:			
	Rule 222 – Trucks- Premium Development- Other than			
	Zone-Rated Autos			
	Rule 223, 232, 240 – Liability and Physical Damage Base			
	Loss Costs			
	Rule 224 – Truckers/Motor Carriers			
	Rule 225 – Trucks- Premium Development- Zone-Rated			
	Autos			
	Rule 239 – Public- Premium Development – Other than			
	Zone-Rated Autos			
	Rule 240 – Public Auto Classification			
	Rule 249 – Auto Dealers			
	Rule 250 – Auto Dealers – Additional Provisions			
	Rule 255 – Garagekeepers			
	<ul> <li>Rule 268 – Schools and Auto repair Training</li> </ul>			
	Rule 277 – Motorcycles			
	Rule 278 – Registration Plates not Issued for a Specific			
	Auto			
	Rule 283 – Auto Held for Sale by Service Operations			
	Rule 284 – All-Terrain Vehicles and Utility Task Vehicles			
	Rule 288 – Drive Other Car Coverage			
	Rule 290 – Hire Autos			
	Rule 298 – Deductible Insurance			
	Rule 300 – Increased Liability Limits			
	Rule 306 – Industrial Classification			
	Rule 319 – Auto Hacking Expense Coverage			
US386857/ RRF0005211	NC Loss Recoupment Surcharge	NC	<b>10/1/25</b> , 8/1/25	
	The NC loss recoupment surcharge of 2.68% is effective			
	10/1/25. The new surcharge percentage will apply to all new			
	and renewal policies effective on or after 10/1/25.			

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation
US373127 / RRF0005172	The new edition of SDM664 07/25 Illinois Consumer Complaint	IL	8/1/2025	
	will replace the old edition 01/25.			
US357974 / RRF0005173	The new edition of CA2160 10/25 AK UM/UIM will replace the	AK	<b>10/1/2025</b> , 8/1/2025	
	old edition 03/15.			

Item / Incident # / RRF	Description	Documentation
DE74591 / US376959 /	Resolved an issue reported by ABAIS. OTC Coverage should be rated as a Repossessed Auto with a	
INC1758854 / INC1685394	deductible factor >0 and premium for OTC should not be zero dollars.	
DE61277 / INC1724346	Resolved an issue reported by SHS where an out of balance was created when a policy minimum was	
	introduced mid-term.	
DE80350	Resolved an issue found while testing where CA0456 New Hampshire Autos Leased, Hired, Rented or	
	Borrowed with Drivers – Physical Damage Coverage was listing other states' vehicle information. It should	
	only list New Hampshire vehicles.	
US366636	Resolved an issue found while testing where the incorrect class code for MA Hired Auto Excess Liability was	
	going downstream.	
DE74505/US376959	Resolved an issue reported by ABAIS. The system should not compute KY city tax for Auto because no risk is	
	associated. Issue seen on a package policy with HNOA.	
US371360	Resolved an issue found while testing where data was not coming downstream for COMMTOWST coverage	
	code.	
DE85969	Resolved an issue found while testing where states other than NY display \$0.00 premium on the 'Total	
	Premium Information' section of the rating worksheet.	
DE83823	Resolved an issue found in DMV reporting. In the DMV files, the plate number that is shown in the front-end	
	UI on the vehicle details screen should be populating.	
DE84402	Resolved an issue found while testing where SDM24 Agent Countersignature was reprinting on	
	endorsement transactions on AR policies.	
DE74166 / INC1678043	Resolved an issue reported by Agribusiness. The user should be able to issue the transaction successfully	
	after adding GA Location & Risk and then removing both on a Mid-Term Endorsement.	
TA583515 / US376959	Resolved an issue reported by Duck Creek that was causing the Divide by Zero error message for Cost of Hire	
	Basis coverage to appear on the Pricing page if you did not add any risks.	
TA580220 / US376959	Implemented several adjustments to ensure field names no longer appear on the rating worksheet for	
	coverage premium breakdowns, prevent Drive Other Car Collision coverage from being listed on the rating	
	worksheet when it is not applicable, calculate accurate Hired and Borrowed Liability Primary and Excess	
	premiums, and prevent the Physical Damage rating message from showing on the Pricing page when it is not	
	applicable.	
DE82547 / INC1736004/	Resolved an issue reported by Alt Markets. The 'Estimate Premium' button should only appear for Final	
INC1734355/INC1741436	Audit transactions. Effective 8/1/2024.	

	Resolved an issue reported by Alt Markets and SHS. Page Break error no longer generates when switching a	
INC1744452/ INC1738319/	MAC/PAC with Additional Interest to a CAP policy.	
INC1749585/ INC1772792		
DE82592 / INC1718352	Resolved an issue reported by Alt Markets. Rating message on the pricing screen for Final Audit transactions	
	should not appear when CA0413 form (Additional Interest) is on the policy and issue button should appear.	
	Effective 8/1/2024.	

#### **Commercial Auto - Minor Release**

Item / Incident # / RRF	Туре	Description

# **Known Issues / Work Around**

Item / Incident # / RRF	Description	Workaround
DE79471 / DE64489	There is a known issue with written premium vs premium amounts in	User can refresh the pricing screen and written vs premium
	Duck Creek and Cube due to taxes/surcharge amounts.	amounts will match.

# Package

# **New Functionality**

Item / Incident # / RRF	Description	Documentation
US375828/ RRF0004751	For Specialty Construction, General Liability SIR UI changes have been made for SIR Option 3, 4, and 5 to support	
	the new form called out within the Form Changes section – CG9383 SELF-INSURED RETENTION.	
	Group 5 States: VA	
US380422	Per the request of SHS, the CGL tab on General Liability policies will now display the Location Address next to the Location Name. Previously, only the Location Name was displayed.	
US373832	Requested by ABAIS - Property/SBP: When a location is deleted on a New Business / Renewal / Rewrite / Reinstatement, a new button that says 'Reset Location Name' will appear under the locations. Upon clicking this button, the names of the locations will be modified to sync up with the Location #. This was originally implemented in the May Major release but had further development in this release to make it applicable to New Business transactions and SBP.	
US379590	Ocean Marine only: 'Add Additional Location' button has been added within the edit screen for SB8169  Additional Property Not Covered. When clicked, blank fields show up where any number can be entered for 'Location Number' and 'Building Number'.	

	Ocean Marine & Alt Markets: Only locations with 'Description of Property Not Covered' entered within the edit screen for SB8169 populate on the form now.	
Equipment Pro- F31302	with 7/1/2025 dates. See Known Issues*	Equipment Pro Quick Reference Guide.docx
US388566	Added new Profit Center: 2728 - Nuptial Risk, LLC for Producer code: 216183 with Processing Cincinnati Office – 27. Requested by Alt Markets	

**Rate Changes** 

Item / Incident # / RRF	Description	State(s)	Effective / Quote	Documentation
			Date	
US287163/ RRF0004960	Texas – General Liability - Adoption of revised Loss Costs, ILTA's, and	TX	Effective	
	LCM		11/1/2025;	
			In-Service:	
	Edition Dates per Product		8/1/2025	
	• Loss Costs = 08/01/2024			
	• ILFTA's = 04/01/2021			
	Loss Cost Multiplier/Company Deviation:			
	<ul> <li>LCM changing from 2.10 to 2.22</li> </ul>			
US376059/ RRF0005179	UTAH GENERAL LIABILITY GOVERNMENTAL UNITS/POLITICAL	UT	8/1/2025	
	SUBDIVISIONS INCREASED LIMITS RULE REVISION - Rule 56.B.8			

Item / Incident # / RRF	Description		Effective / Quote	Documentation
			Date	
US373127/ RRF0005172	Amending the SDM664 – Important Notice – Illinois – To Obtain Information or to Make a Complaint to attach with new addition date 07/25	IL	8/1/2025	
US373838/ RRF0004751	Previously, the CG9384 06/24 Sole Agent Endorsement was only implemented for Specialty Construction SIR policies. This change will make the form applicable for all SC policy types.	CW	8/1/2025	
US375826/ RRF0004751	The following ten forms have been implemented into Duck Creek for Specialty Construction. They are all applicable only to Producer Control Group 25 and Policy Type of Large Deductible, except for CG9384,	VA	8/1/2025	

	<ul> <li>which is only applicable when Policy Type is set to Self-Insured Retention and SIR Type has an option selected.</li> <li>CG9390 06/24 UNINTENTIONAL FAILURE OF A CONTRACTOR TO ENROLL – DESIGNATED PROJECT</li> <li>CG9392 06/24 DAMAGE TO YOUR PRODUCT EXCLUSION</li> <li>CG9393 06/24 EXPECTED OR INTENDED INJURY MODIFICATION</li> <li>CG9394 06/24 AMEND EXCLUSION L. DAMAGE TO YOUR WORK</li> <li>CG9381 06/24 AMENDMENT - EXTERIOR INSULATION AND FINISH SYSTEMS</li> <li>CG9384 06/24 - SOLE AGENT ENDORSEMENT</li> <li>CG9385 06/24 - SITE-BLANKET NAMED INSURED ENDORSEMENT</li> <li>CG9389 06/24 - NON-VITIATION CLAUSE</li> <li>CG9382 06/24 EXTENSION OF POLICY PERIOD FOR REPAIR WORK</li> <li>CG9391 06/24 - GENERAL AGGREGATE REINSTATEMENT</li> <li>The forms will show up as optional on the Policy Forms Grid.</li> <li>Group 4 States: CT</li> </ul>			
US375828/ RRF0004751	A new form has been developed and tested for Specialty Construction.  The form will be available to select on the Additional Interest screen on General Liability policies when the Coverage Form is CGL.  • CG9380 06/24 AMENDMENT OTHER INSURANCE CONDITION - PRIMARY AND NON-CONTRIBUTORY  Group 5 States: VA	VA	8/1/2025	
US375828/ RRF0004751	The following three forms have been developed and tested for Specialty Construction. They are all applicable only to Producer Control Group 25 and the CGL Coverage Form. When one is selected, the other 2 will no longer be available for selection and vice versa.	VA	8/1/2025	

	<ul> <li>CG9386 06/24 EXCLUSION J. DAMAGE TO PROPERTY         AMENDMENT OF SUBSECTIONS (5) and (6)</li> <li>CG9387 06/24 EXCLUSION J. DAMAGE TO PROPERTY         AMENDMENT OF SUBSECTIONS (1) and (2)</li> <li>CG9388 06/24 EXCLUSION J. DAMAGE TO PROPERTY         AMENDMENT OF SUBSECTIONS (1), (2), (5) and (6)</li> <li>Group 5 States: VA</li> </ul>			
US375828/ RRF0004751	A new form has been developed and tested for Specialty Construction.  The form will generate on General Liability policies that are part of an Aggregate which is designated as having a line of business of 'Multi.'  • CG9401 08/24 MULTILINE AGGREGATE DEDUCTIBLE ENDORSEMENT  Group 5 States: VA	VA	8/1/2025	
US212005 INC1552033/INC1723948/ INC1533389	The following GL multi-occurrence forms will now behave the same as single independent forms. They will display individually on the F&E Schedule, and they should only reprint on endorsement transactions if they are edited within that transaction.  • CG2010 ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION • CG2037 ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS • CG2404 WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (WAIVER OF SUBROGATION) • CG2026 ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION	CW	8/1/2025	
US381133 / US381134	Property: Forms listed as 'July Major 2025' in the attached Excel sheet now attach based on Primary Rating State instead of any Risk State on the policy.	Multi	8/1/2025	Duck Creek Form Attachment Updates.x
US84185	ISO Property:	OH, OK, WV	8/1/2025	

	Ohio: OHMSI-2 OHIO MINE SUBSIDENCE INSURANCE UNDERWRITING ASSOCIATION MINE SUBSIDENCE INSURANCE COVERAGE FORM now attaches mandatorily when 'Yes' is selected for 'Mine Subsidence' and 'Non-Dwelling' is selected for 'Structure Type' on an Ohio building risk.			
	Oklahoma: The option for Mine Subsidence coverage has been hidden for Oklahoma building risks as we have no filed rates.			
	West Virginia: WVMS-2 COAL MINE SUBSIDENCE COVERAGE PART (NON-DWELLING STRUCTURE) now attaches mandatorily when 'Yes' is selected for 'Mine Subsidence' and 'Non-Dwelling' is selected for 'Structure Type' on a West Virginia building risk.			
US136080	SBP Property:	IL, IN, OH,	8/1/2025	
	Illinois: IL0903 MINE SUBSIDENCE SCHEDULE, IL0912 ILLINOIS CHANGES - MINE SUBSIDENCE - NON-RESIDENTIAL BUILDING, and IL0934 ILLINOIS CHANGES - MINE SUBSIDENCE - RESIDENTIAL BUILDING have been activated for SBP and will match the attachment conditions and mapping that exist for ISO Property.  Indiana: IL0903 MINE SUBSIDENCE SCHEDULE has been activated for SBP and will match the attachment conditions and mapping that exists	OK, WV		
	for ISO Property.  Ohio: OHMSI-2 MINE SUBSIDENCE INSURANCE UNDERWRITING  ASSOCIATION MINE SUBSIDENCE INSURANCE COVERAGE FORM now attaches mandatorily when 'Yes' is selected for 'Mine Subsidence' and 'Non-Dwelling' is selected for 'Structure Type' on an Ohio building risk.			
	West Virginia: WVMS-2 COAL MINE SUBSIDENCE COVERAGE PART (NON-DWELLING STRUCTURE) now attaches mandatorily when 'Yes' is selected for 'Mine Subsidence' and 'Non-Dwelling' is selected for 'Structure Type' on a West Virginia building risk.			

Item / Incident # / RRF	Description	Documentation
DE84402	SDM24 09/15 AGENT COUNTERSIGNATURE attachment has been corrected so that the form no longer is	
	reprinted on the endorsement policy pack.	
DE61277/ INC1724346	Resolved an issue reported by SHS where an out of balance was created when a policy minimum was	
	introduced mid-term.	
DE74505/ INC1676944	System is incorrectly computing KY city tax for newly added locations on lines of business that have the	
	location excluded	
US349122/ INC1700100	Expiring IL0985 Disclosure Pursuant to Terrorism Risk Insurance Act in CA and enabling IL7210 and IL7368	
	Disclosure Pursuant to Terrorism Risk Insurance Act forms. This was reported by Specialty Construction.	
DE83311 / INC1742298	Effective 7/1/2025, when GL Professional Liability coverage is added via an endorsement transaction, the	
	CG8711 09/07 Professional Liability Coverage Declarations Page will now automatically generate and attach.	
DE82369 / INC1728160	An issue reported by Alternative Markets has been resolved where a stat validation error was occurring on	
	Package policies having GL as one of the lines and any of the additional interest forms CG2015, CG8936, or	
	CG2018 attached.	
DE85528	Liquor Liability Coverage Form – the Audit SDM101 form has been updated, effective 6/1/2025, so that the	
	Liquor class codes and their descriptions appear as expected with each corresponding premium amount.	
DE86083	The CG0425 (CYBER INCIDENT LIABILITY COVERAGE SUBJECT TO EACH CYBER INCIDENT OCCURRENCE AND	
	AGGREGATE LIMITS) and CG0495 (CYBER INCIDENT LIABILITY COVERAGE AND LOSS OF ELECTRONIC DATA	
	LIABILITY COVERAGE SUBJECT TO LOSS OF ELECTRONIC DATA, EACH CYBER INCIDENT OCCURRENCE AND	
	AGGREGATE LIMITS) forms have had their FDW logic updated to send the correct aggregate amount.	
DE86486	An issue reported by Specialty Construction has been corrected so that the IL7125 NAMED INSURED	
	ENDORSEMENT footer will display the correct page numbers when there is more than one page.	
DE85425	For the monoline GL Liquor Liability standalone product, a fix has been made on the rating worksheet display	
	so that the Rate Modification Factor (RMF) section shows the correct Expense Mod selected on the Pricing	
	screen.	
US383362	When a package policy had Property risks deleted via endorsement followed by a Final Audit, the Final Audit	
	transaction sometimes had incorrect written values flowing downstream to FDW for risks.	
US383590	For the monoline GL Liquor Liability standalone product, the Experience Modification and Rating Plan fields on	
	the Pricing screen have been made 'read-only'.	
TA583850	Resolved a Duck Creek out of the box issue for GL Audit transactions so that invalid segments are not created	
	any longer if IL1201 POLICY CHANGES is added via mid-term endorsement.	
TA583159	Attachment rules have been modified for condominium-related class codes based on the selections that are	PDF
	entered/made on the user interface. Please see attachment for additional information.	TA583159 – Duck
		Creek Condo Coverag
	States: IL, MN, MO, PA	
DE82547 - INC1736004/	Resolved an issue reported by Alt Markets. The 'Estimate Premium' button should only appear for Final Audit	
INC1734355/INC1741436	transactions. Previously, it was incorrectly available on out of sequence transactions. Effective 8/1/2024.	

US383795	Effective 7/1/2025, the GL "Is Policy Auditable?" field has been updated so that it is not editable on a Mid-	
INC168579/INC170211	term endorsement. The field is now only editable on New Business, Renewal, rewrite and full-term	
	endorsement. This was reported by Alternative Markets.	
DE85078	SBP: Multiple country-wide and state-specific SELECT BUSINESS POLICY WINDSTORM OR HAIL PERCENTAGE	
	DEDUCTIBLE forms now attach based on primary rating state. These forms include SB8207 (CW), SB8306 (LA),	
	SB8265 (NH), and SB8211 (SC).	
DE83106 / INC1740461	SBP: SB8117 SELECT BUSINESS POLICY ENHANCED PLUS DECLARATIONS was updated to correctly print 'Fire	
	Protection Device Recharge' and 'Personal Effects' under Section A of the Supplementary Declarations.	
DE80178 / INC1710892	Property/SBP (PAC): A Final Audit transaction no longer goes on Hold when a building and it's associated risks	
	were deleted on a prior Endorsement transaction.	
US350996 / INC1700901	Reported by SHS - Property/SBP: Separate premiums, limits, and deductibles and now being sent to the Quote	
	Letter for Building Glass and Building Property Other than Glass coverages.	
TA583870	Property: On a Georgia Building's details, when a value other than N/A is selected for 'Windstorm	
	Construction Program', the "The BG2 Territory on the Location Details page is required for the Windstorm Loss	
	Mitigation Credit to apply." message appears as it should.	
TA583981	Property: Resolved an issue that was causing the Territory stat code to be blank for Georgia and Florida	
	locations if you did not select a BG2 Territory.	
TA584010	Property: Radio or Television Antennas coverage now populates correct coverage code when added on	
	Building and Personal Property risks.	
TA584013	Property: Corrected the rating worksheet captions for Specified Property Away from Premises and Business	
	Personal Property - Limited International Coverage.	
TA584015	Property: Resolved an issue that was causing the system to apply an incorrect package modifier to the	
	Pollutant Cleanup premium for the second and subsequent locations.	
DE85356	CR2547- U.S Department of Labor- ERISA Plan Coverage Amendment is now withdrawn for FL, GA, HI & TX for	
	Crime and Property print jobs. Reported by SHS.	
TA583140	Removed form CR04010622 – Employee Theft of Clients Property from the FormsControl ManuScript because	
	this is a Government Crime form that Duck Creek does not currently support.	
DE59739/ INC1645424	Resolved an issue where an LOB added Midterm is getting dropped in CUBE during RollFoward OOS	
	transaction	
US390073	Enable Contractor's Equipment forms instead of Equipment Pro Forms for SBP Policies. Requested by Alt	
	Markets after Equipment Pro conversation.	

# **Known Issues / Work Around**

Item / Incident # / RRF	Description	Workaround
Equipment Pro- F31302	Quote Letter changes for Equipment Pro will be completed in August	
	Major.	

Package - Minor Release

Item / Incident # / RRF	Туре	Description

#### **Hot Fix**

Item / Incident # / RRF	Туре	Description
DE88798	Rating	Resolved an error on class code 94444 when added to a NY location for an SHS policy.

# **Umbrella / Excess**

**New Functionality** 

Item / Incident # / RRF	Description	Documentation

**Rate Changes** 

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation

Item / Incident # / RRF	Description	State(s)	Effective / Quote Date	Documentation
US361922/RRF0005098	Revising UMS4000 Abuse or Molestation Coverage-Following	Multi	8/1/2025	
	Form and UMS4027 Professional Liability Coverage-			
	Following Form to the new 0125 edition			
	States: AK, AL, CT, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI,			
	MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, SC, SD, TN, UT, WA, WI, WV, WY			
US373127/ RRF0005172	Amending the SDM664 – Important Notice – Illinois – To	IL	8/1/2025	
	Obtain Information or to Make a Complaint to attach with			
	new addition date 07/25			

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Item / Incident # / RRF	Description	Documentation
DE85934	A fix was put in place to display the footer correctly on the first pages of EXS11870123 & EXS40320123.	
DE79582/INC1725416/INC1737290 Resolved an issue with system inconsistency while Retrieving Underlying policies when directly visiting the (+4) 'Underlying Policy' page (without navigating to Policy Coverage screen first).		

# **Umbrella/Excess - Minor Release**

Item / Incident # / RRF	Туре	Description