

LOUISIANA DEPARTMENT OF INSURANCE  
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 P.O. BOX 94214  
 BATON ROUGE, LOUISIANA 70804-9214

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS ACTED UPON FOR THE WEEK OF SEPTEMBER 11, 2017

**Item Key: 396927**

QBE INSURANCE CORPORATION  
 PRAETORIAN INSURANCE COMPANY  
 STONINGTON INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Number GL-2017-BGL1

Overall % Impact: **-0.8**

Overall \$ Impact: **\$0**

# of Policyholders: **0**

Company Reference: 17-4376-ISO-LA-R

Requested Effective Dates - New: 02/01/2018    Renewal: 02/01/2018

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 325902 effective 02/01/2016.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2017-BGL1 approved for ISO under state tracking number

The companies will utilize the following Loss Cost Multipliers.

<b>Company Name</b>	<b>Current LCM</b>	<b>Proposed LCM</b>
QBE Insurance Corporation	1.600	1.600
Praetorian Insurance Company	1.600	1.600
Stonington Insurance Company	1.800	1.800

These changes will result in a -0.8% rate decrease or \$0.

There are no Louisiana policyholders affected by this rate impact.

**Final Action: Approved**

**Item Key: 397097**

HDI Global Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

Overall % Impact: **N/A**

Overall \$ Impact: **N/A**

# of Policyholders: **0**

Company Reference: HDI-REEO-0717-LA

Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

With this filing, the company is introducing the initial rates and rules for its new program for Claims-made Commercial Real Estate Errors and Omissions Insurance. The program focuses on real estate brokers and other professionals, such as appraisers, property managers, and mortgage brokers with low to moderate risk activity.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 397093, Company Form Filing Number HDI-REEO-0717-LA was approved effective 08/18/2017.

**Final Action: Approved**

**Item Key: 397589**

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

33 - Other Lines

Initial Rate and Rule

Other Commercial Lines

AH-48412-Essentials Benefits Policy

AH-48413 - Change Endorsement

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 2014597

The company is filing initial rates for the above-captioned company.

The policy may be written though (1) a financial institution or credit card issuer, covering account holders, (2) an association, covering members, or (3) to a utility, telecommunications, or similar sponsoring organization (e.g. energy suppliers, able TV, telephone companies, grocery stores, (etc.), covering customers or members.

The policy will pay an indemnity benefit or reimburse the insured for consumer staples such as groceries, utility bills, insurance premiums, etc., in the event the insured suffers a disability or involuntary loss of employment. The policy may be offered on a non-contributory, contributory or voluntary basis, and may be issued direct in your state or issued out-of-state and covering residents of your state.

LDI Form Filing No. 397586, Company Form Filing No. 2014597, were disapproved on August 29, 2017 for numerous reasons.

The rates/rules require approval of companion form(s), LDI Form Filing No. 683987, Company Form Filing No. 2014597.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 683987, Company Form Filing No. 2014597.

**Item Key: 397667**

GEICO Marine Insurance Company

9 - Inland Marine

Revised Rate and Rule

Boatowners/Personal Watercraft

Yacht & Pleasure Boat Program

Revised Rate and Rule

Overall % Impact: 13.6

Overall \$ Impact: **\$394,796**  
 # of Policyholders: **5748**  
 Company Reference: LA09GM201710151  
 Requested Effective Dates - New: 10/15/2017    Renewal: 11/20/2017

The last rate revision (Item Key Number 386566) was approved on 12/12/2016, and became effective on 01/06/2017 for new business and 03/13/2017 for renewal business. It resulted in an overall rate increase of **+33.489%** or premium increase of **+\$513,869** and affected 4,941 policyholders.

The above-captioned company is revising rates and rules for its Yacht and Pleasure Boat Program under its Personal Inland Marine line.

The company proposes the following changes to its currently approved program:

1. Removing C. from Section I A., which concerns the underwriting of vessels (purchased by non-traditional means) prior to quoting.
2. Removing 2. Maximum Speed from Section I.
3. Renaming 2. Driving Record to Prior Losses & Driving Record, and adding the language "Any Applicant or Titled Owner that has: more than one (1) loss; any loss over \$10,000; or any prior total loss due to sinking, fire, or theft in the past three (3) years must be submitted for review by the Home Office for quotation by lightning, tornado, hurricane haulout and towing."
4. Removing Section 8. Renewal Premium Capping.
5. Various revisions to Hull Factors which will result in an overall rate increase.
6. Removal of Form Numbers, R003, R007, R009, R015, R017, R028, R032, R036, R038, R043, R078, R079, R080, R081, R082, R084, R089, G050, G051, G053, G054, G055, G057, FL06, FL46, FL47, FL48, R001, R006, R008, R010, R011, R013, R024, R027, R033, R039, R042, R045, R046, R083, R086, G052, G058, and C065.
6. Increasing the rates for Limit or Insurance.

This filing will result in an overall rate impact of **+13.600%** or premium increase of **+\$394,796** affecting 5,748 policyholders.

**Final Action: Withdrawn**

Withdrawn by company, per Ms. Minyan Gong's SERFF "Response Letter" dated September 14, 2017.

**Item Key: 397737**

Allied World Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

Sports and Leisure Program

Overall % Impact: **N/A**

Overall \$ Impact: **N/A**

# of Policyholders: **0**

Company Reference: AWIC-2017-SL-LA-R

Requested Effective Dates - New: 09/25/2017    Renewal: 09/25/2017

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 397752, Company Form Filing No. AWIC-2017-SL-LA-F.

**Final Action: Withdrawn**

Withdrawn by company, per Ms. Yanni Kim's SERFF "Response Letter" dated September 11, 2017.

**Item Key: 397757**

AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN FAMILY HOME INSURANCE COMPANY

AMERICAN SOUTHERN HOME INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of Property Extension Endorsement Program

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA04425CG00096

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

This is a re-submission of Item Key Number 396907, which was withdrawn by the company on 07/26/2017.

The above-captioned companies are introducing a Property Extension Endorsement -Program for their Commercial Inland Marine line.

This program will offer coverage for institutions such as schools, religious institutions, social services organizations, day care centers, retail, manufacturing, hotels/motels, apartments/condos, offices, restaurants, bars and taverns.

Companion forms (Item Key Number 396904 or Company Reference Number LA04425CG00029) were approved on 07/27/2017.

There is no rate impact associated with this filing.

**Final Action: Disapproved**

Inadequate company response to Mr. Wei Chuang's SERFF "Objection Letter" dated September 5, 2017.

**Item Key: 397760**

AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN FAMILY HOME INSURANCE COMPANY

AMERICAN SOUTHERN HOME INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: N/A

Company Reference: LA04425CG00095

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

The above-captioned companies wish to revise rates and rules for use with its Commercial Property (Fire and Allied Lines) Program.

With this filing, the companies propose rules and rates manual for the rating of new Property Extension Endorsement and Business Income and Extra Expense Actual Loss Sustained Endorsement. Each coverage has a default Limit of Coverage, and Default Charge (for the Default Limit) for each filed class of business (including a default for all other classes). Default limits may then be increased or decreased through the rules, rates and factors in the manual.

These rules and rates may be offered on monoline property policies or in any combination with other coverages as a package policy.

Proposed rates for the Property Extension Endorsement will offer enhanced coverages and/or higher limits of coverage to a wide range of eligible classes that include Schools/Educational Institutions, Religious Institutions, Social Services Organizations, Day Care Centers, Retail, Manufacturing, Hotels/Motels, Apartments/Condos, Offices, Restaurants, Bars and Taverns.

The endorsement will bundle many coverages into one comprehensive product.

Blanket Mobile Property coverage is being offered at a \$150 charge for the \$50K default limit which is based on a rate of \$0.30 per \$100 of coverage. This rate is consistent with an average Contents rate of \$0.15 and has been selected to be double the average Contents rate to reflect the additional exposure to loss as a result of this type of Property being mobile and possibly in transit or off premises.

Ingress-Egress coverage is based on a weekly time interval of being unable to access the covered property. The frequency of this type of business interruption is assumed to be ten percent of the Extra Expense types of losses and this is reflected in the rates charged.

Playgrounds and Fences is a new coverage for Schools and Day Care Centers. The average expected limit is \$35,000, though the limit can be increased or decreased. The \$10.50 charge for this is based on a rate of \$0.03 per \$100 of property coverage, due to the fact that playgrounds would be exposed mostly to natural perils and not fire.

Property Sold in Installment Sales is a new coverage targeted for Small Retail/Strip Malls, Large Retail/Big Box Stores and Manufacturing Processing. The rate for this was determined to be half the charge of Property of Others, the limits may vary depending on the insured's needs.

An option to increase the Trailers coverage limit above \$5,000 limit is being offered, though the \$5,000 limit remains the default.

The product offers a lot of flexibility. If an insured does not need a particular coverage, it can be excluded. If the default limit on a coverage is inadequate for an insured, they have the option to change it to be more appropriate for their needs. Limits can be increased or decreased as needed for a particular coverage. There are also options for rating on a blanket basis, if needed.

The Business Income and Extra Expense Actual Loss Sustained Endorsement waives the Additional Condition Coinsurance for Business Income and provides that there is no dollar Limit of Insurance for Covered Losses under Business Income or Extra Expense (as selected) during the "period of restoration", up to the Maximum Period of Restoration shown in the Declarations.

There is no rate impact associated with this filing.

Companion forms (Item Key #396904) were approved on July 27, 2017.

**Final Action: Disapproved**

Inadequate response to Ms. Dayna Poche's SERFF "Objection Letter" dated September 5, 2017.

**Item Key: 397929**

Harco National Insurance Company

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

DealerPack Program

Adoption of ISO Loss Costs Designation Filing Number GL-2017-BGL1

Overall % Impact: **-0.8**Overall \$ Impact: **\$-2,232**# of Policyholders: **15**

Company Reference: 17-1707

Requested Effective Dates - New: 02/01/2018    Renewal: 02/01/2018

**Final Action: Withdrawn**

Withdrawn by company, per Ms. Mariann Vonatski's SERFF "Note to Reviewer" dated September 6, 2017.

**Item Key: 397962**

GREAT AMERICAN INSURANCE COMPANY

26 - Burglary And Theft

Revised Rule only

Commercial Burglary and Theft

Kidnap, Ransom &amp; Extortion Program

Overall % Impact: **N/A**Overall \$ Impact: **N/A**# of Policyholders: **0**

Company Reference: LA170960100097

Requested Effective Dates - New: 11/15/2017    Renewal: 11/15/2017

The last revision to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 339191, effective 10/18/2016.

With this filing, the company wishes to revise its previously approved Rate/Rule manual for the Kidnap, Ransom & Extortion Program, effective 11/15/2017.

The company has added CR 79 95 - Security Incident Response Endorsement to this program which is being filed in the companion form filing.

The optional endorsement will indemnify the insured for costs incurred up to 60 days for the Security and Investigation Services provided by Control Risks.

Corresponding LDI Form Filing 397952; SERFF Tracking Number GACX-G131158773 is pending.

**\*\*\*Disapproved. Due to an inadequate company response to an "Objection Letter" sent via SERFF from Mr. Wei Chuang dated August 22, 2017.\*\*\***

**Final Action: Disapproved**

Inadequate company response to Mr. Wei Chuang's SERFF "Objection Letter" dated August 22, 2017.

**Item Key: 398068**

HDI Global Insurance Company  
 17 - Other Liability  
 Installment Program  
 Professional Errors and Omissions Liability  
 Installment Plan

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: HDI-REEO-0717-LA2

With this filing, the company is introducing a new installment payment plan option to be used with its Real Estate Errors and Omissions Liability Insurance Program. The following expenses have been accounted for in calculating the installment payment plan fee.

\$3.50 Systems Overhead

\$2.00 Mgmt Overhead

\$1.50 Accounting: Cash Application & Review of Daily Receipts

\$1.00 Customer Support

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\$8.00 TOTAL

The installment plan consist of a the following payment options.

**A. 10-PAY**

For those insureds with a policy premium of at least \$5,000 we will offer a 10-pay installment plan.

**B. 3-PAY**

For those insureds with a policy premium of at least \$1,000 we will offer a 3-pay installment plan.

There is no rate impact associated with this filing.

**Final Action: Approved****Item Key: 683279**

Riverport Insurance Company  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule  
 General Risk Program - Commercial Package Coverages  
 Initial Adoption of Various ISO Filing Designations

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: BSS-CMP-2017-5243-RU-LA-24676

Requested Effective Dates - New: 01/01/2018    Renewal: 01/01/2018

The above-captioned company is filing initial rates/rules for the above-captioned program.

The company is initially adopting the following ISO Filing Designation Numbers:

ML 2004-ORU04 and Supplement - Louisiana

ML 2004-ORU04 and Supplement (Amendment) -  
Louisiana

ML 2004-ORU1 - Louisiana

ML-2008-RLA1

The requested rates/rules require approval of companion form(s).

**Final Action: Approved**

Contingent upon form(s) approval.

**Item Key: 683321**

Arch Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

AnimalKeepers Insurance Program

Initial Adoption of Various ISO/PIAL Filing Designation Numbers

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: ARCH-17-120

The above-captioned company is filing initial rates/rules for the above-captioned program.

This program consists of a commercial multi-peril product designed for the unique needs of Animal Shelters and other closely related businesses, which includes but not limited to Humane Societies, Rescue Groups and Local SPCA Chapters.

The company is initially adopting numerous ISO/PIAL Filing Designation Numbers.

The following loss cost multipliers will be utilized:

LINE OF BUSINESS	LOSS COST MULTIPLIER
Commercial Automobile - Liability	1.600
Commercial Automobile - Physical Damage	1.776
Commercial General Liability	1.980

The company states that there will not be any mono-line AnimalKeepers policies issued; therefore, this program will only be written on a commercial package basis.

The corresponding form(s) filing, LDI Form Filing No. 683440, Company Form Filing No. ARCH-17-120, were approved effective September 13, 2017.

**Final Action: Approved**

**Item Key: 683396**

Euler Hermes North America Insurance Company

28 - Credit

Revised Rule only

Credit

Commercial Credit Insurance Program

Corporate Advantage Program

Revised Rule Only

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: B7-001 - RULE

This is a re-filing of Item Key Number 393065, which was withdrawn per the company's request on 05/11/2017.

The above-captioned company is submitting two endorsements for its Corporate Advantage Program for its Credit line.

Companion forms (Item Key Number 393058 or Company Reference Number XOL-001 FORM) were acknowledged on 05/03/2017.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 683500**

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: ORSIU-PLATF-GL-17

With this filing, the companies are introducing the following optional rules to be used in conjunction with the above-captioned program.

**Construction Limitation Endorsement** - To limit coverage for structural alterations performed by or for an insured unless contractor has other coverage with equal or greater limits of liability provided by our policy, attach Construction Limitation Endorsement PGL 48 45. There is no premium associated with this endorsement.

**Exclusion – Animal Liability** - Liability arising out of the ownership, care or custody of any animal by an insured or by an Insured tenant may be excluded by attaching Exclusion – Animal Liability PGL 48 49. There is no premium associated with this endorsement.

**Exclusion – Earth Movement** - Liability caused by, arising out of, or resulting from any movement of land or earth may be excluded by attaching Exclusion – Earth Movement PGL 48 46. There is no premium associated with this endorsement.

**Exclusion – Negligent Hiring/Supervision** - Liability alleging negligent hiring, placement, training or supervision by an insured may be excluded by attaching Exclusion – Negligent Hiring/ Supervision PGL 48 48. There is no premium associated with this endorsement.

**Independent Contractors Condition** - Independent Contractors Condition PGL 48 47 may be used to require contractors to have in force Commercial General Liability insurance, with limits equal to or greater than our policy, for work performed by them. There is no premium associated with this endorsement.

The corresponding form(s), LDI Form Filing Number 683510, Company Form Filing Number ORSIU-PLATF-GL-17 is pending approval.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 683510, Company Form Filing No. ORSIU-PLATF-GL-17.

**Item Key: 683544**

NORTH AMERICAN ELITE INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Commercial General Liability

SR GA and Aerospace Program

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 17-16619

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 396329 06/2013.

With this filing, the company is making the following revisions to the above-captioned program.

- We completed an internal analysis for Aviation Products, Airport Liability, Products and Completed Operations, and Hangarkeeper's Liability base rates. We have completely recalibrated these rates to bring us more in line with the current market. Since we could not locate any recent Aviation General Liability competitor rate filings in this state, our analysis consisted of a comparison of average rates in other similar states to derive the updated rates.
- Reducing the minimum premium to \$1,000 in all cases. The current minimum premium of \$2,000 is excessive for some of the low exposure risks we now have the opportunity to write.
- Indicating that linear interpolation is used for rating where limits are not specifically listed in the tables.

There is no rate impact associated with this filing.

**Final Action: Disapproved**

Failure to provide an adequate response to Mr. Wei Chuang's SERFF "Objection Letter" dated September 5, 2017.

**Item Key: 683900**

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Number GL-2017-BGL1

Overall % Impact: -0.8

Overall \$ Impact: \$1,188,782

# of Policyholders: **73**

Company Reference: LA-GL-2017-LC-R

Requested Effective Dates - New: 02/01/2018    Renewal: 02/01/2018

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 335064 effective 06/01/2017.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2017-BGL1 approved for ISO under state tracking number effective 02/01/2018.

The company will utilize a loss cost multiplier of 1.150.

These changes will result in a -0.8% rate decrease or - 9510.00. **(Corrected from -0.8% or \$1,188,782.00).**

There will be 73 Louisiana policyholders affected by this rate decrease.

**Final Action: Approved - Corrected Rate**

Corrected from -0.8% or -\$1,188,782 to **-0.8% or -\$9,510.**

**Item Key: 683951**

Property Insurance Association of Louisiana

5 - Commercial Multiple Peril

Revised Rate only

Businessowners

Overall % Impact: **0**

Overall \$ Impact: **\$0**

# of Policyholders: **11318**

Company Reference: LA17-12 (BP-2017-RLA17)

Requested Effective Dates - New: 04/01/2018    Renewal: 04/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 386925, which resulted in a -7.5% rate decrease effective July 1, 2017.

This rating organization is explaining the methodology used to calculate new and revised rates and rating factors, which complement the revisions being made to the ISO Businessowners program (BOP) found in BP-2017-RRU1 (Rule Filing ) and BP-2017-OFR1(Form Filing). These filings will update many of the forms, rules and rates in Louisiana using information field by ISO in other states since 2006.

The revisions in this document result in changes to the statewide BOP property and liability base rates, due to changes to the various rating factors. Off-balance factors have been calculated to adjust for any changes in revenue due to the revision of class plan relativities. These off-balance factors have been applied to individual rates so that the overall statewide rate level will not change as a result of this filing.

The rate offsets include impacts due to changes in deductible factors, rate number relativities, limit of insurance relativities and liability class group relativities.

The requested rate(s) require approval of companion form(s), LDI Form Filing No. 683923, Company Form Filing No. LA17-11 (BP-2017-OFR1).

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 683923, Company Form Filing No. LA17-11 (BP-2017-OFR1).

**Item Key: 683952**

Property Insurance Association of Louisiana

5 - Commercial Multiple Peril

Revised Rule only

Businessowners

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA17-13 (BP-2017-RRU1)

Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

This rating organization is making the following revisions to the above-captioned program:

- Introducing a relativity, associated with liability class group 18, for use in Table 23.C.6.b.(2)(b)(i)#1 (RF). As such, condominium-office classifications may be addressed on an occupant liability basis.
- Amending the -O- Classification (Offices) to add a new sub-classification: *Condominium - Office - Lessors Risk Only*. This new sub-classification addresses condominium-offices that are occupied on a lessors-risk liability basis. The existing sub-classification, Condominium - Office, will continue to address Condominium-Offices that are occupied on an occupant-liability basis. In addition, the rating organization is:
  - revising the last digit of the *Lessors Risk Only* sub-classification to reflect 1 rather than 0.
  - updating the SIC Code for the *Lessors Risk Only* sub-classifications.
- Amending Rule 23.C.6.B.(3)(c) such that the premium calculation for new sub-classification *Condominium-Offices Lessors Risk Only* is determined as follows:
  - [Total floor space (square ft.) of condominium-office risk/total floor space (square ft.) of entire condominium building] \* condominium building limit of insurance (per \$100)

The requested rule(s) require approval of companion form(s), LDI Form Filing No. 683923, Company Form Filing No. LA17-11 (BP-2017-OFR1).

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 683923, Company Form Filing No. LA17-11 (BP-2017-OFR1).

**Item Key: 683973**

QBE INSURANCE CORPORATION

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of Tangram Janitorial Program

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 17-4526-LA-RULE

Requested Effective Dates - New: 10/16/2017 Renewal: 10/16/2017

The above-captioned company is introducing a Tangram Janitorial Program for its Commercial Inland Marine line.

The proposed program will provide coverage for risks which are common to Janitorial/Building

Maintenance.

Companion forms (Item Key Number 683915 or Company Reference Number 17-4391-LA-FORMS) were still pending as of 09/19/2017.

There is no rate impact associated with this program.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 683915, Company Form Filing No. 17-4391-LA-FORMS.

**Item Key: 683982**

NATIONAL CASUALTY COMPANY  
SCOTTSDALE INDEMNITY COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Number GL-2017-BGL1

Overall % Impact: **-0.8**

Overall \$ Impact: **-\$50**

# of Policyholders: **14**

Company Reference: GL LA06180NICR01

Requested Effective Dates - New: N/A Renewal: 02/01/2018

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 387397 effective 04/01/2017.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2017-BGL1 approved for ISO under state tracking number 394708 effective 02/01/2018.

The companies will continue to utilize the following loss cost multipliers.

Company Name	Current LCM	Proposed LCM
National Casualty Company	1.611	1.611
Scottsdale Indemnity Company	1.050	1.050

These changes will result in a -0.8% rate decrease or -\$50.00.

There will be 14 Louisiana policyholders affected by this rate decrease.

**Final Action: Approved**

**Item Key: 684083**

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Editorial Changes

Professional Liability / E & O

The Veterinary Professional Liability Insurance Program

Overall % Impact: **N/A**

Overall \$ Impact: **N/A**

# of Policyholders: 0  
 Company Reference: 40770

**Final Action: Withdrawn**

Withdrawn by company, per Ms. Paula Bartell's SERFF "Response Letter" dated September 12, 2017.

**Item Key: 684243**

Milwaukee Casualty Insurance Company  
 SECURITY NATIONAL INSURANCE COMPANY  
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.  
 TECHNOLOGY INSURANCE COMPANY, INC.  
 WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Employment Practices Liability

Employment Practices Liability Program

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-CL-1709-02-1645EPLI

Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

**Final Action: Withdrawn**

Withdrawn by companies, per Mr. Jason Graciolett's SERFF "Note to Reviewer" dated September 15, 2017.

**Item Key: 684245**

Milwaukee Casualty Insurance Company  
 SECURITY NATIONAL INSURANCE COMPANY  
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.  
 TECHNOLOGY INSURANCE COMPANY, INC.  
 WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Professional Errors and Omissions Liability

Professional Liability Program

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-CL-1709-02-1645EO

Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

**Final Action: Withdrawn**

Withdrawn by companies, per Mr. Jason Graciolett's SERFF "Note to Reviewer" dated September 15, 2017.

**Item Key: 684250**

Milwaukee Casualty Insurance Company  
 SECURITY NATIONAL INSURANCE COMPANY  
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.  
 TECHNOLOGY INSURANCE COMPANY, INC.  
 WESCO INSURANCE COMPANY

17 - Other Liability  
 Revised Rule only  
 Directors & Officers Liability  
 Professional Liability Program  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: LA-CL-1709-02-1645DO  
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

**Final Action: Withdrawn**

Withdrawn by companies, per Mr. Jason Graciolett's SERFF "Note to Reviewer" dated September 15, 2017.

**Item Key: 684258**

AmTrust Insurance Company of Kansas, Inc.  
 23 - Fidelity  
 Revised Rule only  
 Fidelity  
 Revised Rule Only  
 Fidelity and Surety Bond Program  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: LA-CL-1709-02-1645FSB  
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

The above-captioned company is submitting a "IL990053 Certificate Holder – Notice of Cancellation" endorsement to be used with its Fidelity and Surety Program.

Companion forms (Item Key Number 684226 or Company Reference Number LA-CL-1709-01-1645CP) were approved on 09/07/2017.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 684288**

Tokio Marine America Insurance Company  
 26 - Burglary And Theft  
 Delayed Adoption  
 Commercial Burglary and Theft  
 Delay Adoption of ISO Filing Designation Number CR-2017-ORRSA  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: 17-LA-2-CR-37-A  
 Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

The last adjustments to the above-captioned program were filed and approved under "Prior Approval" provision Item Key Number 381768, effective 10/01/2016

With this filing, the company would like to delay adoption of the following Insurance Services Office, Inc.

(ISO) filing designation number, effective 02/01/2018.

The requested rule requires approval of companion form(s), LDI Form Filing No. 684276, Company Form Filing No. 17-LA-3-CR-36-A.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 684276, Company Form Filing No. 17-LA-3-CR-36-A.

**Item Key: 684292**

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Installment Program

Commercial General Liability

LA - NAS - Yacht Dealers & Marinas Program

Installment Plan

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-17-16731-R

With this filing, the company is proposing the following revision to its currently approved installment plan used in conjunction with its Yacht Dealers and Marinas Program. This revision will add a new installment option to the plan.

**4 Equal Pay**

25% deposit, three payments of 25% payable at three month intervals

\$8 per installment fee

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 684338**

ARCH MORTGAGE INSURANCE COMPANY

ARCH MORTGAGE GUARANTY COMPANY

6 - Mortgage Guaranty

Revised Rule only

Mortgage Guaranty

Revised Rule

RateStar Rating Rules and Definitions

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 011.17 ARCH RATESTAR RATING RULES AND DEFINITIONS

Requested Effective Dates - New: 10/05/2017 Renewal: N/A

The above-captioned companies are proposing a new definition to their RateStar Rating Rules and Definitions pages, Rating Location.

The companies have finalized the acquisition of United Guaranty Corporation (United Guaranty) from American International Group, Inc. (AIG). Arch and United Guaranty's mortgage insurance subsidiaries are

mono-line mortgage guaranty insurers, covering residential mortgage loans originated by their lender-customers.

There is no rate impact associated with this filing on existing insureds. The proposed changes will apply only to new policies.

**Final Action: Approved**

**Item Key: 684348**

CONTINENTAL INSURANCE COMPANY, THE  
 AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA  
 NATIONAL FIRE INSURANCE COMPANY OF HARTFORD  
 TRANSPORTATION INSURANCE COMPANY  
 VALLEY FORGE INSURANCE COMPANY  
 CONTINENTAL CASUALTY COMPANY  
 26 - Burglary And Theft  
 Non-Adoptions

Commercial Burglary and Theft  
 Crime and Fidelity  
 Non-Adoption of ISO Designation Filing Number CR-2017-ORRSA

Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 768  
 Company Reference: 17-01512-RL  
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

With this filing, the above-captioned program wishes to non-adopt Insurance Services Office, Inc. (ISO) filing designation number CR-2017-ORRSA 2017 Crime and Fidelity Multistate Rules and ERISA Plans, effective 09/01/2017.

Insurance Services Office, Inc. (ISO) filing designation number CR-2017-ORRSA 2017 Crime and Fidelity Multistate Rules and ERISA Plans was filed and approved under "Prior Approval" provision Item Key Number 391856, effective 09/01/2017.

The requested rule requires approval of companion form(s), LDI Form Filing No. 684366, Company Form Filing No. CBD-COP-17-8005-LA (CCC).

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 684366, Company Form Filing No. CBD-COP-17-8005-LA (CCC).

**Item Key: 684421**

Westchester Fire Insurance Company  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule  
 Commercial Package Program  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0

Company Reference: 17-CML-2014617

The above-captioned company is filing initial rates/rules for the above-captioned program.

This program is designed to cover commercial general liability, commercial property, and professional liability risks.

The requested rates/rules require approval of companion form(s).

**Final Action: Withdrawn**

Withdrawn by company, per Ms. Patricia Pollard's SERFF "Response Letter" dated September 15, 2017.

**Item Key: 684518**

TNUS Insurance Company

TOKIO MARINE AMERICA INSURANCE COMPANY

26 - Burglary And Theft

Withdrawal of Rates or Rules

Commercial Burglary and Theft

Withdrawal of Rates & Rules

Item Key No. 397576

Crime and Fidelity

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 17-LA-2-CR-38-16

Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

The above-captioned companies wish to withdraw approved Item Key #397576 (approved August 14, 2017).

**Final Action: Approved**

**Item Key: 684529**

EMPLOYERS INSURANCE COMPANY OF WAUSAU

LM INSURANCE CORPORATION

FIRST LIBERTY INSURANCE CORPORATION, THE

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rule

Premier Property Protector™

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 2017-MU-13-PY-PW-R

Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

The last adjustment to this program occurred in March 2017 under the Prior Approval provision (Item Key #390913) to be effective May 1, 2017.

With this filing, the companies are submitting a revision to Rule 11 - Optional Endorsement to include the new endorsement PY 05 01 - Terrorism Exclusion Amendment for the Premier Property Protector™ product.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 684525, Company Form Filing No. 2017-MU-13-PY-PW-F were approved effective January 1, 2018.

**Final Action: Approved**

**Item Key: 684531**

Florists' Mutual Insurance Company

17 - Other Liability

Withdrawal of Rates or Rules

Commercial General Liability

Withdrawal of Rates under Item Key No. 385355

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA17220FM00100

With this filing, the company is proposing to withdraw the rates and rules previously filed under Louisiana State Tracking Number 385355. The company has since filed and received approval for the rate and rules under a Commercial Multi-Peril filing in state tracking number 397060.

**Final Action: Approved**

**Item Key: 684602**

NAVIGATORS INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Number GL-2017-BGL1

Overall % Impact: -0.8

Overall \$ Impact: \$0

# of Policyholders: 0

Company Reference: GL-R-2234-LA

Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 07/07/2016.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2017-BGL1 approved for ISO under state tracking number 394708 effective 02/01/2018.

The company will continue to utilize a loss cost multiplier of 1.460.

These changes will result in a -0.8% rate impact or \$0.

There are no Louisiana policyholders affected by this rate impact.

**Final Action: Approved**

**Item Key: 684642**

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

HARTFORD UNDERWRITERS INSURANCE COMPANY

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

SENTINEL INSURANCE COMPANY, LTD.

TWIN CITY FIRE INSURANCE COMPANY  
 HARTFORD ACCIDENT AND INDEMNITY COMPANY  
 HARTFORD FIRE INSURANCE COMPANY

16 - Workers Compensation

Revised Rule only

Workers Compensation

Schedule Rating Revision

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: FN.20.694.2017.02

Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

The last adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 387440, effective 05/01/2017.

With this filing, the companies wish to revise the currently approved schedule rating eligibility criteria to allow for schedule rating on risks with \$500 or more in total modified premium, effective 11/01/2017.

No other changes are requested.

**Final Action: Approved**

**Item Key: 684670**

Milwaukee Casualty Insurance Company  
 SECURITY NATIONAL INSURANCE COMPANY  
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.  
 TECHNOLOGY INSURANCE COMPANY, INC.  
 WESCO INSURANCE COMPANY  
 COREPOINTE INSURANCE COMPANY  
 REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY  
 SOUTHERN UNDERWRITERS INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Revised Rule Only

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-CL-1709-02-1645CM

Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

The above-captioned company is submitting a "IL990053 Certificate Holder – Notice of Cancellation" endorsement to be used with its Commercial Inland Marine Program.

Companion forms (Item Key Number 684226 or Company Reference Number LA-CL-1709-01-1645CP) were approved on 09/07/2017.

There is no rate impact associated with this filing

**Final Action: Approved**