

LOUISIANA DEPARTMENT OF INSURANCE  
 JAMES J. DONELON, COMMISSIONER  
 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 MAY 15, 2017

**Item Key: 392162**

Imperium Insurance Company  
 GREAT MIDWEST INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Commercial General Liability  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: HIIG-OL-HPCL-LA-1701R

**Final Action: Disapproved**

Failure to provide an adequate response to Ms. Ursula Hall's SERFF "Objection Letter" dated April 24, 2017.

**Item Key: 392459**

AmGUARD Insurance Company  
 EASTGUARD INSURANCE COMPANY  
 NORGUARD INSURANCE COMPANY  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2016-03  
 Overall % Impact: -7.70  
 Overall \$ Impact: \$-269,286  
 # of Policyholders: 640  
 Company Reference: 2017-06-01-WC-LA-LC  
 Requested Effective Dates - New: 06/01/2017    Renewal: 06/01/2017

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 336454, which resulted in an overall -0.500% rate decrease, effective 07/01/2016.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2016-03, approved under State Tracking Number 385803, effective 07/01/2017.

The company will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
AmGUARD Insurance Company	1.450	1.450
EastGUARD Insurance Company	1.350	1.350
NorGUARD Insurance Company	1.600	1.600

There is an overall -10.30% rate decrease or -\$359,483 **amended from -7.70% rate decrease or -\$269,286** as a result of this filing.

There will be 640 Louisiana policyholders affected by this filing.

This filing was **amended** to remove the LCM increase.

**Final Action: Approved - Amended Rate**

Amended from -7.7% or -\$269,286 to **-10.3% or -\$359,483.**

**Item Key: 393170**

TECHNOLOGY INSURANCE COMPANY, INC.

1 - Property

Initial Rule only

Commercial Property (Fire and Allied Lines)

Initial Rule

FI Advantage2

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-CP-1707-02-1526A

Requested Effective Dates - New: 07/01/2017 Renewal: 07/01/2017

The last adjustment to this program occurred in February 2017 under the Prior Approval provision (item Key #390390) to be effective July 1, 2017.

The above-captioned company wishes to submit an initial rule for its New FI Advantage Foreclosed/Repossessed Property endorsement rule (**CP-1007**). This rule is for the corresponding FI Advantage Foreclosed/Repossessed Property endorsement (**CP990079**), which provides coverage for property that is acquired in any trust guardianship or estate for which they are active in a fiduciary or representative capacity; or acquired by repossession, foreclosure, deed in lieu of foreclosure or as mortgagee in possession. This form is tailored specifically to meet the needs of entities operating in the fields of finance and insurance. This is an **optional** rule for these types of risks and there is no premium impact.

These rules in this filings are identical to the rules filed for the company sister carrier, Security National Insurance Company. The purpose of this filing is to expand availability to additional AmTrust carriers.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 393120, Company Form Filing No. LA-CP-1707-01-1526A was approved effective July 1, 2017.

**Final Action: Approved**

**Item Key: 393172**

Milwaukee Casualty Insurance Co.

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

COREPOINTE INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate only

Commercial Automobile  
Auto Service Plus Program  
Rate Revision

Revise LCM

Overall % Impact: **10.000%**  
Overall \$ Impact: **\$618,999**  
# of Policyholders: **124**  
Company Reference: LA-CA-1709-03-9957A  
Requested Effective Dates - New: 09/01/2017    Renewal: 09/01/2017

**Final Action: Disapproved**

The companies did not respond to Mrs. Jaclyn Blackwell's SERFF "Objection Letter" dated May 9, 2017 within the allotted timeframe.

**Item Key: 393326**

Amica Mutual Insurance Company  
4 - Homeowners  
Revised Rate and Rule  
Homeowners Program  
Overall % Impact: **10.0**  
Overall \$ Impact: **\$331,846**  
# of Policyholders: **1451**  
Company Reference: LA-H-17-1-RR  
Requested Effective Dates - New: 09/01/2017    Renewal: 09/01/2017

The last adjustment to this program was approved in April 2016 (Item Key #335555) and resulted in an overall rate increase of +4.0% to be effective September 1, 2016 for both new and renewal business.

With this filing, the company proposes the following changes:

- Revise base rates for both Dwelling and Condominium forms.
- Revise Territorial Relativities.
- Editorially revise Rule A.3.

This will result in an overall rate increase of +10.0% or +\$331,846 (1,451 policyholders).

**Final Action: Approved**

**Item Key: 393461**

ACE FIRE UNDERWRITERS INSURANCE COMPANY  
ACE PROPERTY AND CASUALTY INSURANCE COMPANY  
PACIFIC EMPLOYERS INSURANCE COMPANY  
5 - Commercial Multiple Peril  
Initial Rate and Rule  
Businessowners Program  
Initial Adoption of Various ISO Filing Designation Numbers  
Terrorism

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 17-BOP-2013393 (R/R)

The above-captioned companies are filing initial rates/rules for the above-captioned program.

The companies are initially adopting the following ISO Filing Designation Numbers:

LA14-01 (BP-2014-RLA1) LA13-11 (BP-2013-RBIRU) LA13-12 (BP-2013-RBILC)

The following loss cost multipliers will be utilized:

COMPANY	LOSS COST MULTIPLIER
Ace Fire Underwriters Insurance Company	1.350
Ace Property and Casualty Insurance Company	0.810
Pacific Employers Insurance Company	2.255

Terrorism is included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 393457, Company Form Filing No. 17-BOP-2013393 (F), were approved effective May 17, 2017.

**Final Action: Approved**

**Item Key: 393470**

FEDERATED NATIONAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Overall % Impact: 0.1

Overall \$ Impact: \$26,212

# of Policyholders: 13249

Requested Effective Dates - New: 06/30/2017    Renewal: 08/14/2017

**Final Action: Disapproved**

This rate/rule filing was submitted incorrectly via SERFF. The state TOI and Sub-TOI should have been homeowners in lieu of property.

**Item Key: 393474**

FEDERATED NATIONAL INSURANCE COMPANY

1 - Property

Revised Rate only

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: N/A

Requested Effective Dates - New: 06/30/2017    Renewal: 08/14/2017

**Final Action: Disapproved**

This rate/rule filing was submitted incorrectly via SERFF. The stat TOI and sub-TOI should have been

homeowners in lieu of property.

**Item Key: 393487**

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

1 - Property

Revised Rate only

Commercial Property (Fire and Allied Lines)

Revised Rates

All Risk Blanket Policy

Overall % Impact: **0.0**

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

# of Policyholders: **7**

Company Reference: 17 PROP 06-01-17

Requested Effective Dates - New: 06/01/2017    Renewal: 06/01/2017

The last adjustment to this program occurred in August 2006 under the Prior Approval provision (Item Key #24591) to be effective January 1, 2007.

With this filing, the above-captioned company wishes to lower its premium for its All Risk Blanket Policy (APB), which is a policy covering property, general and auto liability - personal injury and property damage and crime coverage.

The company wants to adjust its rates by applying debits and credits more evenly to ultimately balance the bell curve.

**Final Action: Approved**

**Item Key: 393516**

AMERICAN RELIABLE INSURANCE COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Agricultural Output Program

Initial Adoption of AAIS Filing Designation No. AAIS-2001-21R and AAIS-2015-1AGOPR

Overall % Impact: **N/A**

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

# of Policyholders: **0**

Company Reference: ARIC-2017-LA-AG-RR-692

Requested Effective Dates - New: 12/01/2017    Renewal: N/A

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

The company is initially adopting AAIS Filing Designation No. AAIS-2001-21R and AAIS-2015-1AGOPR.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 393518, Company Form Filing No. ARIC-2017-LA-AG-F-692.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 393518, Company Form Filing No. ARIC-2017-LA-AG-F-693.

This filing was withdrawn under Item Key No. 394448, Company Filing No. ARIC-2017-LA-AG-RRW-692.

A resubmission of a new initial rate/rule filing was done under Item Key No. 394452, Company Filing No. ARIC-2017-LA-AG-RR1-692.

**Item Key: 393517**

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY  
19 - Commercial Automobile  
Loss Cost Adoption

Commercial Automobile  
Loss Cost Adoption

ISO Designation CA-2017-BRLA1

Overall % Impact: **4.5**  
Overall \$ Impact: **\$90,791**  
# of Policyholders: **66**  
Company Reference: LA-CA-LC-2017-R  
Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

**Final Action: Disapproved**

The company did not respond to Mrs. Jaclyn Blackwell's SERFF "Objection Letter" dated May 3, 2017 within the allotted timeframe.

**Item Key: 393543**

BCS INSURANCE COMPANY  
17 - Other Liability  
Initial Rate and Rule

Commercial Umbrella and Excess  
Excess Liability Program  
Initial Rate and Rule

**\*\*\*\*\*WITHDRAWN BY COMPANY\*\*\*\*\***

Overall % Impact: **N/A**  
Overall \$ Impact: **N/A**  
# of Policyholders: **0**  
Company Reference: EXCESS 99.301 R

With this filing, the company proposes to introduce the rates and rules for the Excess Liability Program. This program will utilize proprietary rates and rules and is intended to be used across multiple professional, management, and cyber liability lines of business.

The corresponding form filing has been submitted under company tracking number EXCESS 99.301 F, LDI Item Key Number 393530.

\*\*\*\*\***WITHDRAWN BY COMPANY**\*\*\*\*\*

**Final Action: Withdrawn**

Withdrawn by company, per Mr. Pallavi Shah's SERFF "Response Letter" dated May 15, 2017.

**Item Key: 393547**

GEICO INDEMNITY COMPANY  
 GEICO CASUALTY COMPANY  
 GEICO GENERAL INSURANCE COMPANY  
 GOVERNMENT EMPLOYEES INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate and Rule  
 Private Passenger Automobile  
 RV Program  
 Revised Rate and Rule  
 Overall % Impact: **0.03**  
 Overall \$ Impact: **\$534**  
 # of Policyholders: **15**  
 Company Reference: 2017-084B  
 Requested Effective Dates - New: 06/08/2017    Renewal: 07/24/2017

The last rate revision to this program was +13.3% (+\$96,431) which was approved under LDI Item Key #388246 with effective dates of 4/6/2017 for new business and 5/22/2017 for renewal business.

With this filing, the companies propose to remove eligibility for the Associate Discount for all non-insurance affiliates of Berkshire Hathaway.

The rate impact associated with this filing is +0.030% (+\$534) affecting 15 policyholders.

**Final Action: Approved**

**Item Key: 393557**

WESCO INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Employee Benefit Plan / Fiduciary  
 Overall % Impact: **N/A**  
 Overall \$ Impact: **N/A**  
 # of Policyholders: **0**  
 Company Reference: LA-PL-1710-02-9691E (FID)  
 Requested Effective Dates - New: 10/01/2017    Renewal: 10/01/2017

**Final Action: Withdrawn**

Withdrawn by company, per Ms. Cheryl Langdon's SERFF "Response Letter" dated May 12, 2017.

**Item Key: 393592**

BERKLEY INSURANCE COMPANY

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

Berkley Crime Program

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: FIN-CR-2017-5227-RARU-LA-21029

The above-captioned company wishes to submit initial rate and rule for its Crime and Fidelity line of business.

With this filing, the company is submitting its rules and loss cost multiplier for the lines of business.

The company will be using the following Insurance Services Office, Inc. (ISO) rules and loss costs filing designation numbers in its filing:

<b>Filing Designation Number</b>	<b>Item Key Number</b>	<b>Effective Date</b>
Rules		
CR-2001-R01RU	10203 Amendment	March 1, 2003
CR-2006-ORU06	24657 /25451 Supplement	October 1, 2007
CR-2008-ORU08	237705	November 1, 2009
CR-2009-RRU09	255029 / 256347 (A)	November 1, 2010 / October 1, 2010
CR-2012-RRU12	290360	August 1, 2013
CR-2015-REL1	327652	June 1, 2016
CR-2015-RRU15	322494	December 1, 2015
CR-99-099RU	4066	September 1, 2000
RP-99-R99CC	3958	September 1, 2000
RP-2001-RCC01	6541	March 1, 2003
RP-2004-RCR03	16417	October 1, 2004
RP-2006-RCR06	24872	April 1, 2007
Loss Costs		
CR-2003-RLA1	15174	November 20, 2003
CR-2006-RLC06	24655	October 1, 2007
CR-2009-RLC09	255042	November 1, 2010
CR-2015-RLA1	327646	June 1, 2016

The company is submitting the following **optional** endorsement rates and rules:

- **BCR ISO 01 - 10 16 - OMNIBUS NAMED INSURED ENDORSEMENT**

- Extends the named insured to automatically include a variety of entities which the insured partially owns, owns, or controls. In addition it includes employee benefit plans sponsored or approved by the insured. There is no additional charge for this endorsement.



- **BCR ISO 02 - 10 16 - CREDIT RATING CANCELLATION ENDORSEMENT**
  - Extends to allow the insured to cancel the policy on a pro-rata basis in the event the company's credit rating is downgraded. There is no additional charge for this endorsement.
- **BCR ISO 03 - 10 16 - EXCLUDE TRADING LOSS WITH CARVE BACK FOR EMPLOYEE DISHONESTY**
  - Extends to modify the full trading loss exclusion so as to allow certain trading losses to be covered. There is no additional charge for this endorsement.
- **BCR ISO 04 - 10 16 - KNOWLEDGE OF PRIOR THEFT ENDORSEMENT**
  - Extends to modify the prior theft exclusion so as to allow certain prior theft to not trigger the exclusion. There is no additional charge for this endorsement.
- **BRC ISO 05 - 10 16 - INVENTORY SHORTAGE CLARIFICATION ENDORSEMENT**
  - Extends to modify the inventory shortage exclusion so as to allow inventory records to support an already established loss. There is no additional charge for this endorsement.
- **BCR ISO 06 - 10 16 - LOSS REPORTING THRESHOLD ENDORSEMENT**
  - Extends to modify the loss reporting threshold so the insured does not have to report losses below a certain size. There is no additional charge for this endorsement.
- **BRC ISO 07 - 10 16 - AMEND NOTICE OF CANCELLATION ENDORSEMENT**
  - Extends to modify the cancellation provisions of the policy beyond the standard policy language. There is no additional charge for this endorsement.
- **BCR ISO 8 - 10 16 - AMEND TERMINATION AS TO ANY EMPLOYEE ENDORSEMENT**
  - Extends to modify the employee termination provisions beyond the standard policy language. There is no additional charge for this endorsement.
- **BCR ISO 9 - 10 16 - AMEND DEFINITION OF DISCOVERY ENDORSEMENT**
  - Extends to modify the discovery provision of the policy so discovery only triggers when certain employees become of facts related to a loss. There is no additional charge for this endorsement.
- **BCR ISO 10 - 10 16 - AMEND DEFINITION OF SECURITIES ENDORSEMENT**
  - Extends to modify the definition of securities in the policy so it is not limited to only certain listed items. There is no additional charge for this endorsement.
- **BCR ISO 11 - 10 16 - AMEND DEFINITION OF EMPLOYEE FOR TERMINATED EMPLOYEE ENODRSEMENT**
  - Extends to modify the employee definition relating to terminated employees beyond the standard policy language. There is no additional charge for this endorsement.
- **BCR ISO 12 - 10 16 - TAX COMPENSATION COVERAGE ENDORSEMENT**
  - Extends to modify loss payment amounts to compensate for additional tax liabilities incurred by the insured. There is no additional charge for this endorsement.
- **BCR ISO 13 - 10 16 - INVESTIGATIVE COSTS ENDORSEMENT**
  - Extends to reimburse the insured for reasonable expenses incurred in the investigation of a covered loss. The additional premium are due as follows:

<b>Limit</b>	<b>Additional Premium</b>
\$25,000	\$25
\$50,000	\$50
\$100,000	\$100
\$250,000	\$250
- **BCR ISO 14 - 10 16 - PROFF OF LOSS ENDORSEMENT**
  - Extends to modify the proof of loss provision to allow additional time to file a proof of loss. There is no additional charge for this endorsement.
- **BCR ISO 15 - 10 16 - GUARANTEED RENEWAL ENDORSEMENT**
  - Extends to allow the insured a guaranteed renewal of the same terms and conditions if certain negative underwriting conditions are not triggered. There is no additional charge for this endorsement.
- **BCR ISO 16 - 10 16 - AMEND DEFINITION OF MESSENGER**
  - Extends to allow an expanded definition of messenger. There is no additional charge for this

endorsement.

- **BCR ISO 17 - 10 16 - BLANKET LOSS PAYEE ENDORSEMENT**
  - Extends to allow for blanket loss payees on the policy for the insured. There is no additional charge for this endorsement.
- **BCR ISO 18 - 10 16 - ERISA ENDORSEMENT - NAMED PLANS**
  - Extends coverage to named ERISA plans. There is no additional charge for this endorsement.
- **BCR ISO 19 - 10 16 - ERISA ENDORSEMENT - BLANKET PLANS**
  - Extends coverage for ERISA plans for which the insured acts as a fiduciary. There is no additional charge for this endorsement.
- **BCR ISO 20 - 10 16 - CORPORATE DECEPTION FRAUD ENDORSEMENT**
  - Extends coverage to include loss resulting from the insured transferring/paying/delivering after being duped by a criminal purporting to be a vendor, customer or employee. There is no additional charge for this endorsement.
    - Determine what Corporate Deception Fraud limit and deductible to be offered. Using this CDF limit and deductible, rate using the Employee Theft rating model and derive the CDF base premium.
    - Once the CDF limit/deductible is rated, apply one of the following factors to the rated base premium depending on the risk category to obtain the final CDF premium. The risk category is at the discretion of the underwriter.
      - Excellent Risk - 30% risk factor
      - Good Risk - 45% risk factor
      - Moderate Risk = 55% risk factor
- **BCR XSE 01 - 10 16 - EXHAUSTION OF UNDERLYING LIMITS ENDORSEMENT**
  - Extends to allow the insured to make claim for excess coverage when, in certain situations, the underlying coverage was settled for less than the full amount. There is no additional charge for this endorsement.
- **BCR XSE 02 - 10 16 - EXCESS SOCIAL ENGINEERING DROP DOWN ENDORSEMENT**
  - Extends to allow for drop-down coverage related to social engineering losses. There is no additional charge for this endorsement.

This filing has a loss cost multiplier of 1.58.

There is a minimum premium of \$100 that applies to each annual policy period and represents the insurer's cost to issue a policy. If a policy is terminated mid-term, the policy minimum premium may not be retained.

A coverage minimum premium of \$50 applies to each annual coverage policy period but not to exceed the policy writing minimum premium, and represents the insurer's cost to issue a policy. The total of the coverage minimum premium will no exceed the policy minimum premium of \$100.

The company will waive an additional premium of \$15 or less, which applies only to the portion of the premium due on the effective date of the policy change.

All return premium will be granted to the insured.

There is no premium impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 393634, Company Form Filing No. FIN-CR-2017-5227-FM-LA-21028 were pending as of May 22, 2017.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 393634, Company Form Filing No. FIN-CR-2017-5227-FM-LA-21028.

**Item Key: 393598**

AMERICAN SECURITY INSURANCE COMPANY

1 - Property

Withdrawal of Rates or Rules

Commercial Property

Withdrawal

Mortgage Service Program

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: CCF LA08775AS00034

Requested Effective Dates - New: 04/27/2017 Renewal: 04/27/2017

The above-captioned company wishes to withdrawal its rates and rules for the Mortgage Service Program under the Commercial Property line of business.

This program was approved on June 17, 1988 and July 21, 1993 under Item Key #14a of the July 1993 agenda.

The company has no active insureds in the state of Louisiana.

The corresponding form(s) filing, LDI Form Filing No. 393637, Company Form Filing No. CCF LA08775AS00035 was receipt acknowledged on May 4, 2017.

**Final Action: Approved****Item Key: 393599**

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

6 - Mortgage Guaranty

Revised Rate only

Mortgage Guaranty

Revised Rates

Base 2017

Overall % Impact: 0.0

Overall \$ Impact: \$0

# of Policyholders: 0

Company Reference: BASE 2017

Requested Effective Dates - New: 06/30/2017 Renewal: N/A

The above-captioned companies wish to submit revised rates for their mono-line mortgage guaranty insurers, covering residential mortgage loans originated by its lender-customers.

With this filing, the companies are aligning the Traditional Rating Plan across the Arch and United Guaranty mortgage insurance companies. The companies are proposing to replace the traditional rates currently approved in United Guaranty Residential Insurance Company and United Guaranty Mortgage Indemnity Company with the rates currently approved in ARCH Mortgage Insurance Company Filing 009.16 ARCH (Item Key #3832703) effective October 3, 2016.

The companies are proposing to revise the following rates:

- Non-Credit Union Borrower - Paid Monthly

- Non-Credit Union Borrower - Paid Single Non-Refundable
- Non-Credit Union Borrower - Paid Single Refundable
- Credit Union Single
- Credit Union Monthly

There is no rate impact associated with this filing. The revised rates will only apply to new policy with the proposed revisions to result in an overall rate change of -4.0%.

**Final Action: Approved**

**Item Key: 393648**

Insurance Services Office, Inc.

17 - Other Liability

Revised Rate only

Personal Liability

Revision of Advisory Prospective Loss Costs

Overall % Impact: **-10.7**

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

# of Policyholders: **0**

Company Reference: DL-2017-RLA1

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

The last adjustment to this program was approved in May 2015 (Item Key #323194) and resulted in an overall rate decrease of -3.9% to be effective January 1, 2016 for both new and renewal business.

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise advisory prospective loss costs for personal liability and provide the analysis used to derive those loss costs.

These loss costs represent a **-10.7%** statewide change from the present loss costs.

**Final Action: Approved**

**Item Key: 393676**

Lion Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2016-03

Overall % Impact: **-4.90**

Overall \$ Impact: **-\$18,152**

# of Policyholders: **25**

Company Reference: LION-17-001 (LA)

Requested Effective Dates - New: 05/01/2017    Renewal: 05/01/2017

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 293347, which resulted in an overall +7.54% rate increase, effective 05/01/2013.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2016-03, approved under State Tracking Number 385803, effective 05/01/2017.

The company will retain use of its 1.450 loss cost multiplier.

There is an overall -4.90% rate decrease or -\$18,152 as a result of this filing.

There will be 25 Louisiana policyholders affected by this filing.

This filing was disapproved because the company did not adequately respond to the LDI's objection letters dated 05/01/2017 and 05/15/2017, sent by Herv Dorsey.

**Final Action: Disapproved**

The company did not adequately respond to Mr. Herv Dorsey's SERFF "Objection Letters" dated May 1, 2017 and May 15, 2017.

**Item Key: 393714**

EMC PROPERTY & CASUALTY COMPANY  
EMCASCO INSURANCE COMPANY  
EMPLOYERS MUTUAL CASUALTY COMPANY

1 - Property

Revised Rule only

Commercial Property

Revised Rule

Rule Revision

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-CP-2017-01

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

The last adjustment to this program occurred in January 2016 under the Prior Approval provision (Item Key #333271) to be effective May 1, 2016.

With this filing, the companies wish to submit revised rules for their Commercial Property program.

The following rules are being revised:

- **CP050 Manufacturers' and Wholesalers' Industry Extension**
  - Revised to add reference to "Wholesalers".
  - This coverage is currently free and will not have a charge added at this time.
- **CP072 Manufacturers' and Wholesalers' Industry Extension**
  - New rule offers specialized coverages for the food segment of the market. This form has a flat modest \$100 charge that is based off and less than if the coverages had been brought up individually. For the three food focused coverages being provided the companies feel the modest charge is not excessive, inadequate nor unfairly discriminatory.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 393720, Company Form Filing No, LA-CP-2017-02 was approved effective October 1, 2017.

**Final Action: Approved**

**Item Key: 393768**

Milwaukee Casualty Insurance Co.  
SECURITY NATIONAL INSURANCE COMPANY  
AMTRUST INSURANCE COMPANY OF KANSAS, INC.

WESCO INSURANCE COMPANY  
 REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY  
 SOUTHERN UNDERWRITERS INSURANCE COMPANY  
 26 - Burglary And Theft  
 Revised Rule only  
 Commercial Burglary and Theft  
 Revised Rule  
 Policy Writing Minimum Premium  
 Overall % Impact: **-1.74**  
 Overall \$ Impact: **\$-92,406**  
 # of Policyholders: **372**  
 Company Reference: LA-CR-1801-02-1168  
 Requested Effective Dates - New: 01/01/2018    Renewal: 01/01/2018

The above-captioned companies are being integrated to create a cohesive program for the Commercial Crime business going forward.

With this filing, the companies are revising their rule for the Policy Writing Minimum Premium (PWMP) for eligible Commercial Package Policies and Monoline Policies.

**CR-9-CW Policy Writing Minimum Premium**

<b>Annual Policy Writing Minimum Premium</b>	<b>Current Premium</b>	<b>Proposed Premium</b>
A. Prepaid monoline policies of one or more years	\$500	\$100
B. Annual monoline policies or each annual period of continuous monoline policies	\$500	\$100
C. This Division Coverage Part when contained within a Commercial Package Policy eligible for package modification	\$0	\$0
D. This Division Coverage Part when contained within a Commercial Package Policy <b>NOT</b> eligible for package modification	N/A	\$100

These changes results in an overall rate decrease of **-1.74%** or **-\$92,406.00** (372 policyholders).

**Final Action: Approved**

**Item Key: 393772**

Milwaukee Casualty Insurance Co.  
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.  
 TECHNOLOGY INSURANCE COMPANY, INC.  
 WESCO 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: **-1.51**

Overall \$ Impact: **\$-87,480**  
 # of Policyholders: **394**  
 Company Reference: LA-CM-1801-02-1168  
 Requested Effective Dates - New: 01/01/2018    Renewal: 01/01/2018

The above-captioned companies are revising a rule for their Commercial Inland Marine Program.

The companies propose replacing Rule 3.8 Minimum Premium. The proposed change entails \$100 minimum premiums for prepaid monoline policies of one or more years, annual monoline policies or each annual period of continuous monoline policies, and division coverage part when contained within a commercial package policy not eligible for package modification.

This filing will result in an overall rate decrease of **-1.510%** or premium decrease of **-\$87,480** affecting 394 policyholders.

**Final Action: Approved**

**Item Key: 393814**

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Agricultural Capital Assets Program

Initial Adoption of Various ISO Filing Designation Numbers

Overall % Impact: **N/A**

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

# of Policyholders: **0**

Company Reference: 17-0375

Requested Effective Dates - New: 07/01/2017    Renewal: 07/01/2017

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

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

OP-2013-RBILC (AG) OP-2013-RBIRU (AG) CL-2016-ODNPR (AG)

OP-2009-RLC09 (AG) OP-2012-ORU12 (AG)

The company will utilize a loss cost multiplier of **1.757**.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 393808, Company Form Filing No. 17-0374.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 393808, Company Form Filing No. 17-0374

**Item Key: 393903**

Starr Indemnity & Liability Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

ISO Designation CA-2017-BRLA1

Overall % Impact: **4.5**  
 Overall \$ Impact: **\$297,271**  
 # of Policyholders: **86**  
 Company Reference: 17-004-01-CA-04-LA  
 Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 322884 effective 8/1/2015 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017.

The company is not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

<b>Coverage</b>	<b>LCM</b>
Liability	1.507
Physical Damage	1.581

The rate impact associated with this filing is +4.5% or \$297,271 affecting 86 policyholders.

**Final Action: Disapproved**

The company did not adequately respond to Mrs. Jaclyn Blackwell's SERFF "Objection Letter" dated May 4, 2017.

**Item Key: 393909**

Arch Insurance Company  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule  
 Businessowners Program  
 Initial Adoption of Various ISO/PIAL Filing Designation Numbers  
 Overall % Impact: **N/A**  
 Overall \$ Impact: **N/A**  
 # of Policyholders: **0**  
 Company Reference: ARCH-17-058  
 Requested Effective Dates - New: 06/01/2017    Renewal: 06/01/2017

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

The company is adopting the following ISO/PIAL Filing Designation Numbers:

LA16-11 (BP-2016-RLA1) CL-2016-ODPRU (BP)

The corresponding form(s) filing, LDI Form Filing No. 393908, Company Form Filing No. ARCH-17-058, were approved effective May 10, 2017.

**Final Action: Approved**

**Item Key: 393935**

Midvale Indemnity Company  
 5 - Commercial Multiple Peril  
 Loss Cost Adoption



### Businessowners Program

Adoption of ISO/PIAL Filing Designation Numbers LA16-11 (BP-2016-RLA1), CL-2016-ODPRU (BP), BP-2014-ORU1, and LA13-11 (BP-2013-RBIRU)

Overall % Impact: **5.3**

Overall \$ Impact: **\$2,348**

# of Policyholders: **39**

Company Reference: LA-BP-17-099R

Requested Effective Dates - New: 09/24/2017    Renewal: 10/29/2017

Listed below is the history for the above-captioned program:

Item Key No. 339594 Revised Rate and Rule 0.0% Approved, effective November 18, 2016

Item Key No. 333781 Revised Rate and 0.0% Approved, effective 05/04/2016

The company is making the following revisions:

- Adopting ISO/PIAL Filing Designation Numbers LA16-11 (BP-2016-RLA1), CL-2016-ODPRU (BP), BP-2014-ORU1, and LA13-11 (BP-2013-RBIRU).
- Revising loss cost multiplier from 2.00 to **2.240**.
- Introducing new class modification factors for Computer Stores - 57326 and Electronic Stores - 57326.

These changes will result in a **+5.3%** rate increase or **+\$2,348**.

There will be **39** Louisiana policyholders affected by this rate increase.

The corresponding form(s) filing, LDI Form Filing No. 393933, Company Form Filing No. LA-BP-17-099F, were acknowledged effective September 24, 2017 for new business and October 29, 2017 for renewal business.

**Final Action: Approved**

### **Item Key: 393995**

Diamond State Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- Adoption of ISO Loss Cost Designation Filing Numbers CA-2017-BRLA1 and CA-2015-RHLLC
- Revise LCMs

Overall % Impact: **+12.800%**

Overall \$ Impact: **\$24,533**

# of Policyholders: **21**

Company Reference: DSIC-2017-LA-CA-RR-952

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

**Final Action: Disapproved**

The company did not adequately respond to Mrs. Jaelyn Blackwell's SERFF "Objection Letters" dated May 12, 2017 and May 9, 2017.

**Item Key: 394000**

Berkshire Hathaway Direct Insurance Company  
 16 - Workers Compensation  
 Revised Rule only  
 Workers Compensation  
 Installment Plan Rule Revision

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 05-01-2017-RULE- LA

Requested Effective Dates - New: 05/15/2017 Renewal: 05/15/2017

The initial installment plan for the above-captioned company was filed and approved under "Prior Approval" provision Item Key Number 326050, effective 11/01/2015.

With this filing, the company submits revisions to its installment plan, effective 05/16/2017.

**Final Action: Approved****Item Key: 394054**

CHARTER OAK FIRE INSURANCE COMPANY, THE  
 PHOENIX INSURANCE COMPANY, THE  
 TRAVELERS INDEMNITY COMPANY, THE  
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE  
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE  
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule  
 Public Entity Program

Overall % Impact: 0.7

Overall \$ Impact: \$43,000

# of Policyholders: 87

Company Reference: 2017-02-0025

Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 333681, which resulted in an overall 0% rate impact effective April 1, 2016.

The companies are making the following revisions:

- Editorial changes.
- Changing population factors that are applied to the base Law Enforcement Liability premium.
- Adding a new Emergency Responder Factor for Employment-Related Practices liability to distinguish rating for different types of employees.
- Changing base rates for the three professional liability coverages: Law Enforcement Liability, Employment-Related Practices Liability, and Public Entity Management Liability.

These changes will result in a +0.7% rate increase or +\$43,000.

There will be 87 Louisiana policyholders affected by this rate increase.

**Final Action: Approved****Item Key: 394084**

NOVA CASUALTY COMPANY  
 19 - Commercial Automobile  
 Loss Cost Adoption

Commercial Automobile  
 Loss Cost Adoption

ISO Designation CA-2017-BRLA1

Overall % Impact: **+3.700%**  
 Overall \$ Impact: **\$55,602**  
 # of Policyholders: **58**  
 Company Reference: NOVA-REF-2017-103  
 Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 322649 effective 11/1/2015 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017.

The company is not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

<b>Coverage</b>	<b>LCM</b>
Liability	1.611
Physical Damage	1.906

The rate impact associated with this filing is +3.7% or \$55,602 affecting 58 policyholders.

**Final Action: Approved****Item Key: 394134**

Florists' Mutual Insurance Company  
 5 - Commercial Multiple Peril  
 Revised Rule only  
 Commercial Package  
 Rule 16. Additional Interests  
 Voluntary Property Damage

Overall % Impact: **N/A**  
 Overall \$ Impact: **N/A**  
 # of Policyholders: **0**  
 Company Reference: 17-9  
 Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

The above-captioned company is making the following rule revisions to the above-captioned program:

- Updating MAN6.
- Revising Rule 16 to remove reference to combination packages.
- Introducing independent Voluntary Property Damage rule.

The company states that there is no rate impact associated with these changes.

**Final Action: Approved**

**Item Key: 394150**

Arch Insurance Company  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule  
 Businessowners Program  
 Introduction of Cyber Liability Coverage  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: ARCH-17-051  
 Requested Effective Dates - New: 06/01/2017 Renewal: 06/01/2017

This company's initial rates/rules for the above-captioned program is currently under actuarial review, Item Key No. 393909, Company Rate Filing No. ARCH-17-058.

The company is introducing rates/rules for cyber liability coverage.

The corresponding form(s) filing, LDI Form Filing No. 394143, Company Form Filing No. ARCH-07-051, were approved effective May 18, 2017.

**Final Action: Approved**

**Item Key: 394155**

COASTAL SELECT INSURANCE COMPANY  
 4 - Homeowners  
 Installment Program  
 Homeowners Program  
 Revision of Installment Payment Plan  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: N/A  
 Company Reference: CSHOLA 2017-03

The above-captioned company's initial installment payment plan for its Homeowners Program was approved in October 2014 (Item Key #314892) to be effective November 1, 2014.

With this filing, the company proposes the following:

- Adjust the down payment and final payment percentage requirements for the Quarterly Payment Plan to 32% and 22%, respectively.

The company will update the manual to incorporate the change: On page 34, the down payment for the Quarterly Payment Plan is being increased from 31% to 32% and the final payment is being reduced from 23% to 22%.

The edition dates have also been updated in the manual.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 394158**

COASTAL SELECT INSURANCE COMPANY

4 - Homeowners

Revised Rule only

Homeowners Program

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: N/A

Company Reference: CSHOLA 2017-04

The initial rates and rules for the above-captioned program were approved in September 2014 (Item Key #314372) to be effective November 1, 2014 for new business.

With this filing, the company proposes the following rule changes:

- Pages 7, 11, 17 and 18 have been updated to provide clarification that Water Damage Limitation Endorsement, CS WL 01, is mandatory for all homes over 40 years old as currently stated on page 31, and the edition date for form CS WL 01 updated to (03-17) where applicable (refer to form filing - Item Key #394145).
- The existing text on page 31 which states "This endorsement is mandatory for all homes over 40 years old", has been bolded.
- On page 34, the down payment for the Quarterly Payment Plan is being increased from 31% to 32% and the final payment is being reduced from 23% to 22% (refer to installment payment plan filing - Item Key #394155).
- For clarification purposes, the following note was added on page 80 regarding zip code updates:  
NOTE: The United States Postal Service (USPS) periodically adds, deletes and modifies zip codes and zip code boundaries. As a result of this, new zip codes may not yet be listed. For zip codes not listed, use the rating territory that corresponds to the "parent" zip code. The territory definitions will be updated on a regular basis to reflect zip code changes.

Repagination and edition date changes have been made also.

There is no rate impact associated with this filing.

Companion forms (Item Key #394145) were still pending as of May 23, 2017.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing NO. 394145, Company Form Filing No. CSHOLA 2017-02.

**Item Key: 394161**

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS  
 ZURICH AMERICAN INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Aftermarket Express Program

Introducing/Revising Several Rates/Rules for Several Endorsements

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 40109

Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

These companies' initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 382694, effective February 1, 2017.

The companies are making the following revisions:

- Revising Preferred Property - Supplemental Schedule (U-AAM-D-101)
  - Adding new coverages and limits that are now included in the Property Coverage Form. Many existing coverages had increases to the available limit. A maximum limit of \$50,000 per occurrence was added to the Debris Removal coverage which could restrict the coverage consumers with \$500,000 or greater in building values. The companies are proposing a \$300 flat charge for this form.
- Introducing rates/rules for the following new optional endorsements:
  - Additional Insured - Automatic - Owners, Lessees or Contractors (U-AAM-318)
    - The form provides that any person or organization is automatically added as an additional insured if the insured is so required by written agreement, but only for the acts or omissions of the insured or insured's agents.
    - This endorsement may be purchased for a charge of \$100.
  - Aftermarket Liability Supplemental Coverage Endorsement (U-AAM-319)
    - This endorsement provides a basket of general liability coverage extensions.
    - This endorsement may be purchased for a charge of \$350.
  - Limited Discrimination Coverage (U-AAM-323)
    - Subject to a limiting exclusion, this optional endorsement adds coverage for personal and advertising injury arising out the offense of discrimination based on race, religion, nationality, national origin, color, creed, sex, or age.
    - This endorsement may be purchased for a charge of \$100.
  - Identity Fraud Expense (U-AAM-225)
    - This new endorsement provides for expenses the insured incurs due to acts of identity fraud.
    - This endorsement may be purchased for a charge of \$40.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 394229, Company Form Filing No. 40109.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 394229, Company Form Filing No. 40109.

**Item Key: 394185**

UNITED FIRE AND CASUALTY COMPANY

## UNITED FIRE &amp; INDEMNITY COMPANY

9 - Inland Marine

Revised Rate only

Commercial Inland Marine

Revised Rate Only

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: IM-LA-UFC-UFI-08012017-XX-RU-XX

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

The above-captioned company is adding a \$95,000 deductible with a factor of 0.57 for its Commercial Inland Marine program.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 394236**

Continental Western Insurance Company

UNION INSURANCE COMPANY OF PROVIDENCE

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2016-03

Overall % Impact: -30.80

Overall \$ Impact: \$-35,976

# of Policyholders: 6

Company Reference: 17-WC-RT-225

Requested Effective Dates - New: 07/01/2017 Renewal: 07/01/2017

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 292787, which resulted in an overall -12.90% rate decrease, effective 05/01/2013.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2016-03, approved under State Tracking Number 385803, effective 07/01/2017.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Continental Western Insurance Company	2.106	1.790
Union Insurance Company	1.790	1.430

There is an overall -30.80% rate decrease or -\$35,976 as a result of this filing.

There will be 6 Louisiana policyholders affected by this filing.

**Final Action: Approved**

**Item Key: 394242**

AXIS Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package  
 PUI Hospitality Program  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0

Company Reference: AXIS-PUI-CMP-17-R

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

This program provides multi-line property and casualty insurance to restaurants, bars and taverns.

The rates/rules in this filing can apply on a package and mono-line basis.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 394253, Company Form Filing No. AXIS-PUI-CMP-17-F.

**Final Action: Withdrawn**

Withdrawn by company, per Mr. Jeremy Battles' SERFF "Note to Reviewer" dated May 19, 2017.

**Item Key: 394259**

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Commercial Umbrella Program

Rule Revision

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA170660400079

Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

With this filing, the company proposes to introduce the rule for the new optional endorsement, GAI 7345 Freight Broker/Property Broker/Transportation Broker/Truck Broker Liability Exclusion.

This endorsement will eliminate the exposure to an auto accident where the freight broker or other broker as defined in the endorsement arranges the hauling of goods with a trucker not related to their operations. There will be no rate impact associated with this endorsement.

The corresponding form filing has been approved under company tracking number LA170660400031, LDI Item Key Number 393162, effective 8/1/2017 for both new and renewal business.

There is no rate impact associated with this filing.

\*\*This filing is a resubmission of company tracking number LA170660400030, LDI Item Key Number 393184, which was disapproved due to no response to an objection letter.

**Final Action: Approved**

**Item Key: 394302**

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

16 - Workers Compensation



Loss Cost Adoption  
 Workers Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2016-03  
 Overall % Impact: **-5.90**  
 Overall \$ Impact: **\$-7,007**  
 # of Policyholders: **15**  
 Company Reference: 17-4075-LA-RATE  
 Requested Effective Dates - New: 07/01/2017    Renewal: 07/01/2017

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 331849, which resulted in an overall -0.500% rate decrease, effective 05/01/2015.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2016-03, approved under State Tracking Number 385803, effective 05/01/2017.

The companies will retain use of the following loss cost multiplier:

Company	Loss Cost Multiplier
Regent Insurance Company	1.60
General Casualty Company of Wisconsin	2.00

There is an overall -5.90% rate decrease or -\$7,007 as a result of this filing.

There will be 15 Louisiana policyholders affected by this filing.

### **Final Action: Approved**

#### **Item Key: 394311**

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
 HANOVER AMERICAN INSURANCE COMPANY, THE  
 HANOVER INSURANCE COMPANY, THE  
 MASSACHUSETTS BAY INSURANCE COMPANY

16 - Workers Compensation

Revised Rate only

Workers Compensation

Schedule Rating Plan

Overall % Impact: **N/A**

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

# of Policyholders: **0**

Company Reference: LA17250CG00001

Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

With this filing, the above-captioned program wishes to implement its Schedule Rating Plan, effective 08/01/2017.

The schedule yields a 25% maximum/minimum schedule credit and debit.

The maximum credit/debit per category is 10%.

The policy premium at total limits must be at least \$1,000.

This worksheet was filed and approved for Allmerica Financial Alliance Insurance Company, under "Prior

Approval" provision Item Key Number 313014, effective 08/01/2017.

**Final Action: Approved**

**Item Key: 394353**

American Hallmark Insurance Company of Texas

9 - Inland Marine

Adoption

Commercial Inland Marine

Rental Vehicle Program

Adoption of various ISO Designation Filing Numbers

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: AHIC-CT-IM-002

The above-captioned company is introducing a Commercial Inland Marine Program.

There is no rate impact associated with this filing.

**Final Action: Withdrawn**

Withdrawn by company, per Mr. Alexander Crawshaw's SERFF "Note to Reviewer" dated May 17, 2017.

**Item Key: 394412**

Allianz Global Risks US Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

Private Company Protect Program

"A" Rated Basis

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: AGCS-15-008-R (LA)

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

This program will be written on an "A"-rated basis.

The rates/rules require approval of companion form(s), LDI Form Filing No. 394425, Company Form Filing No. AGCS-15-008-F (LA).

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 394425, Company Form Filing No. AGCS-15-008-F (LA).

**Item Key: 394442**

Diamond State Insurance Company

5 - Commercial Multiple Peril

Withdrawal of Rates or Rules

Withdrawal of Item Key No. 393516

Filing submitted in error under the wrong company - Should have been for American Reliable Insurance Company

Overall % Impact: N/A

Overall \$ Impact: N/A  
# of Policyholders: 0  
Company Reference: ARIC-2017-LA-AG-RRW-692

**Final Action: Withdrawn**

Withdrawn by company, per Mr. Louis Mueller's SERFF "Note to Reviewer" dated May 18, 2017.

**Item Key: 394443**

Diamond State Insurance Company  
5 - Commercial Multiple Peril  
Initial Rate and Rule  
Agricultural Output Program  
Filing submitted in error under the wrong company - Should have been for American Reliable Insurance Company  
Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0  
Company Reference: ARIC-2017-LA-AG-RR1-692  
Requested Effective Dates - New: 12/01/2017 Renewal: 02/01/2018

**Final Action: Withdrawn**

Withdrawn by company, per Mr. Louis Mueller's SERFF "Note to Reviewer" dated May 18, 2017.

**Item Key: 394445**

Diamond State Insurance Company  
5 - Commercial Multiple Peril  
Withdrawal of Rates or Rules  
Filing submitted in error under the wrong company - Should have been for American Reliable Insurance Company  
Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0  
Company Reference: ARIC-2017-LA-AG-RRW-692

**Final Action: Withdrawn**

Withdrawn by company, per Mr. Louis Mueller's SERFF "Note to Reviewer" dated May 18, 2017.