

LOUISIANA DEPARTMENT OF INSURANCE  
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 BATON ROUGE, LOUISIANA 70804-9214

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS ACTED UPON FOR THE WEEK OF JULY 10, 2017

**Item Key: 394515**

Everest Premier Insurance Company  
 EVEREST DENALI 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: LA-GL-20039407R  
 Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

**Final Action: Disapproved**

This filing is being disapproved due to no company response to an "Objection Letter" sent via SERFF from Ursula Hall dated June 15, 2017.

**Item Key: 394998**

Imperium Insurance Company  
 19 - Commercial Automobile  
 Revised Rate only

Commercial Automobile  
 Commercial Auto Program  
 Rate Revision

Revise LCM

\*\*\*\*\*WITHDRAWN BY COMPANY\*\*\*\*\*

Overall % Impact: 13.8  
 Overall \$ Impact: \$680,825  
 # of Policyholders: 125  
 Company Reference: IMP-CA-LC-LA-1701R  
 Requested Effective Dates - New: 09/01/2017    Renewal: 09/01/2017

The last rate revision to this program was +3.2% or \$169,021 which was approved under LDI Item

Key Number 324471 effective 8/1/2015 for new and renewal business.

With this filing, the company proposes to revise the Loss Cost Multiplier (LCM) from 1.450 to 1.650.

The rate impact associated with this filing is +13.8% or \$680,825 affecting 125 policyholders.

**\*\*\*\*\*WITHDRAWN BY COMPANY\*\*\*\*\***

**Final Action: Withdrawn**

**Item Key: 395000**

AMERICAN AGRI-BUSINESS INSURANCE COMPANY

2 - Crop

Initial Rate and Rule

Crop-Hail

Production Cost Insurance Policy

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-2017 PCI R&R 2

With this filing, the above-captioned company wishes to introduce its Production Cost Insurance (PCI) policy. effective on approval.

Production Cost Insurance is a margin based multi-peril crop insurance product that provides farmers with increased predictability in annual revenue streams above defined input costs. This product has been designed to offer insurance protection to farm businesses with advanced risk management skills and financial track records that verify operational capabilities. PCI is an insurance product that responds to loss as Business Interruption insurance for covered perils.

This filing was withdrawn per Mike Hargrove on 07/05/2017.

**Final Action: Withdrawn**

**Item Key: 395381**

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Equipment Breakdown Rule Revision

Overall % Impact: 0

Overall \$ Impact: \$0

# of Policyholders: 1970

Company Reference: LA-CP-2017-03

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

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

The above-captioned companies wish to submit revised rules for use with their Commercial Property program.

The revisions to the filing coverages are:

**Program Enhancements** - Broadened the companies Equipment Breakdown coverage to include the following:

- Electronic Circuitry Impairment
  - A new covered cause of loss had been added to cover electronic which suddenly lose their ability to function, requiring replacement of components even when physical damage is undetectable. This coverage does not apply to coverages involving the equipment of third parties.
- Off Premises Equipment Breakdown
  - A new coverage has been added to pay for physical damage to transportable covered equipment damaged while not at a covered location.
- Public Relations
  - A new coverage has been added to pay for professional services to create and disseminate communications to the media, the public or your customers, clients or members, when needed due to an interruption of your business resulting in a covered Business Income loss.
- Off Premises Utility Service Interruption
  - Coverage provided has been broadened to extend Data Restoration coverage if loss, damage or expense is caused by a failure or disruption of service. The services covered have been broadened to include professional Cloud Computing services.

#### Base Rates

- The following base rates are for the majority of the company's business:

#### Tier Proposed rate per \$100 of TIV

1	0.020
2	0.032
3	0.034
4	0.006
5	0.017
6	0.046

- The companies anticipate that the majority of their business will be written using the following rates, and are per location, and includes the following sublimit coverages:

Coverage	Sublimit
Expediting Expenses	\$100,000
Hazardous Substances	\$100,000
Spoilage	\$100,000
Data Restoration	\$100,000
Fungus, Wet Rot, Dry Rot and Bacteria	\$15,000
Resultant Damages to Animals	\$25,000
Public Relations	\$5,000

Risks that meet any of the criteria outlined in Rule 5.B. will be rated using the rates described below.

### Property Damage (PD) Rates - Section II Base Rate Table

- The proposed PD rates are based on the company's reinsurer's, The Hartford Steam Boiler Inspection and Insurance Company, 2011 - 2013 claim and expense experience. Baseline pure premium curves were calculated using frequency and severity models. An adjustment was made for less-than-deductible losses and a formal credibility adjustment was made. The analysis was done at the occupancy level and results in base rate curves for each exposure described in Section II. Base Rate Table.
- C and e values were developed from the baseline pure premium curves. Frequency and severity curves were combined and converted to a base rate per hundred. Solving for C and e produces uploaded values. The C Single and C Multi base rates in Section II were loaded with the company's expenses totaling 35%.
- Amount specific premiums will be developed using the base rates in Section II and the premium determination direction in Rule 7.A.
- Single location accounts perform differently than multi-location accounts. The experience (2004 - 2008) for single location and multiple location accounts is shown below:

	Earned	Location Count	Frequency	Severity	Loss Cost (Freq & Sev)
<b>Single Location</b>	14%		2.24%	\$16,489	\$369
<b>Multi (more than 1 location)</b>	86%		0.34%	\$31,013	\$105
<b>Total</b>	100%		0.61%	\$23,380	\$143

- To address the difference, two sets of rate curves (ultimately, base rates) - one for single location risks and a second for multi-location risks (having a large number of locations) were produced. Risks with intermediate numbers of locations use a weighted combination of the curves, with the weights depending on the number of locations on the account.
- Because the proposed PD base rate calculation includes a variable for the number of locations, a multi-location adjustment factor is not included in the PD premium determination sequence.

### Optional PD Deductible Factors Section II

- The proposed deductible factors were developed by the company's reinsurer and are based on the type of exposure, the deductible amount, and the Building and Contents value.

### Optional Sublimits

- The base rates includes a \$25,000 sublimit for the various types of coverage noted. (Note: "Spoilage" coverage is a combination of ISO standard B&M coverages called Ammonia Contamination and Consequential Damage). Instead of separate, more complex algorithms, the charge for increasing these sublimited coverages are all factors of the Property Damage premium. The charge for increasing each of the sublimits has typically been kept small because most insured request that all sublimits be increased to the same level, even if the exposure for some is minimal. This keeps the total charge for the increased sublimits more affordable.

### Business Income (BI) and Extra Expense (EE) Coverage - Section II Base Rate Table

- This is an optional coverage. The proposed base rates are based on ISO 2013 Loss Costs, Multi-Location Adjustment Factors that adjust for the progressive economies of scale for procuring, processing and servicing multi-location risks apply to Business Income and Extra Expense coverage.

### Service Interruption (SI) Coverage

- This is an optional coverage. The factor to include it is based upon a representative loading from the ISO Division Two rule for this coverage.

### Risk Modification Factors

- These are similar to the Risk Modifications in the ISO Division Two CLM except some individual categories are capped at a lower level (10% instead of the ISO's 20%).
- Any other IRPM or Schedule Rating Plans will not apply to the Equipment Breakdown premium.

### Package Credits

- Equipment Breakdown premiums are not subject to any package credits, expense modifications factors, or any other modification.

These changes results in a rate decrease of -1.23% or \$5,040 (1970 policyholders)

The companies are requesting an effective date of December 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 395378, Company Form Filing No. LA-CP-2017-4 was approved effective December 1, 2017.

### Final Action: Approved - Corrected Rate

#### Item Key: 395450

REPUBLIC UNDERWRITERS INSURANCE COMPANY  
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY  
SOUTHERN UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial General Liability

Adoption of ISO Designation Filing Number GL-2016-RELP1

Overall % Impact: **0**

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

# of Policyholders: **0**

Company Reference: LA-GL-1801-05-2009

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

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 336934 effective 07/01/2016.

With this filing, the companies are proposing to adopt the Insurance Services Office, Inc., (ISO) filing designation number GL-2016-RELP1 approved for ISO under state tracking number 385574 effective 04/01/2017.

The companies will utilize the following loss cost multipliers. (LCMs).

Company Name	Current LCM	Proposed LCM
Republic Underwriters Insurance Company	2.107	2.107

Republic Fire And Casualty Insurance Company	1.646	1.646
Southern Underwriters Insurance Company	2.521	2.521

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

There are no Louisiana policyholders affected by this rate impact.

**Final Action: Approved**

**Item Key: 395724**

SECURITY NATIONAL INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-CA-1801-02-9965

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

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 392827 effective 1/1/2018.

With this filing, the company proposes to introduce the rules and exceptions that will be utilized with this program. In the initial filing, the company adopted Insurance Services Office, Inc. (ISO) designations and introduced one exception to address "Refer to Company" rating.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 395704, Company Form Filing No. LA-CA-1801-01-9965, were approved effective January 1, 2018.

**Final Action: Approved**

**Item Key: 395798**

CHURCH MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rule only

Commercial Package

Independent Commercial Package Institutional Program

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: N/A

Company Reference: ICP-132

Requested Effective Dates - New: 08/15/2017 Renewal: 10/15/2017

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

GR-6 (06-13-17) - The company is removing form A 143 and replacing it with A 143.1

GR-10a Cont. (06-13-17) - The company added A 2043 (5-17), Designated Location(s) Cyber Liability Aggregate Limit - This optional endorsement provides separate cyber liability limits, sublimits and retentions for each described location. There is no charge associated with this endorsement.

There is no rate impact associated with this filing.

Companion forms (Item Key #395809) were approved on June 27, 2017.

**Final Action: Disapproved**

This filing is being disapproved due to an inadequate company response to an "Objection Letter" sent via SERFF from Wei Chuang dated June 29, 2017.

**Item Key: 395828**

Nationwide Agribusiness Insurance Company  
5 - Commercial Multiple Peril  
Revised Rule only  
Commercial Output Program  
(Applicable to Commercial Ag Operations)  
Allowance for Expenses

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: N/A

Company Reference: A-2017TMLN-AK7MFW

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

The above-captioned company wishes to file a revision for use with its Commercial Output Program.

The company is filing a company exception rule titled Allowance for Expenses.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 395892**

FIRST COLONIAL INSURANCE COMPANY  
28 - Credit

Revised Rate and Rule

Credit - Personal Property

GAP Reimbursement Insurance Program

Revised Rate and Rule

Overall % Impact: **28.5**

Overall \$ Impact: **\$380,168**

# of Policyholders: **63**

Company Reference: AF02486

Requested Effective Dates - New: 10/02/2017 Renewal: N/A

The last rate revision was (Item Key Number 269341) was approved effective 02/24/2011 for both new

and renewal business. It resulted in an overall rate increase of +23.81% or premium increase of +\$154,892 and affected 119 policyholders.

The above-captioned company is revising its GAP Reimbursement Insurance Program for its Credit - Personal Property line.

The company proposes the following changes:

1. Increasing the Base Rates across the board for Fully Amortized Loans.
2. Removing the Waiver Contract Fee of \$25.
3. Increasing the Motorcycle - Harley Davidson/Buell Only 150% of MSRP rate.
4. Other typographical/format changes.

This filing will result in an overall rate increase of +28.50% or premium increase of +\$380,168 affecting 63 policyholders.

**Final Action: Approved**

**Item Key: 395931**

EMPLOYERS INSURANCE COMPANY OF WAUSAU  
 WAUSAU UNDERWRITERS INSURANCE COMPANY  
 LIBERTY MUTUAL INSURANCE COMPANY  
 LIBERTY MUTUAL FIRE INSURANCE COMPANY  
 LM INSURANCE CORPORATION  
 FIRST LIBERTY INSURANCE CORPORATION, THE  
 LIBERTY INSURANCE CORPORATION  
 19 - Commercial Automobile  
 Revised Rule only

Commercial Automobile  
 Rule Revision

- Introduce Additional Rules - Business Personal Property

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 2017-MU-32-CA-CO-R

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

With this filing, the companies propose to introduce Additional Rule - Business Personal Property. This coverage may be provided to cover the personal property belonging to the insured, as well as personal property of others, while contained in the insured vehicle or within close proximity to the insured vehicle.

The premium charge for this coverage will be \$4 per \$100 of coverage.

The corresponding form filing has been approved under company tracking number 2017-MU-32-CA-CO-F, LDI Item Key Number 395916, effective 11/1/2017.

There is no rate impact associated with this filing.

**Final Action: Approved**



**Item Key: 395964**

Falls Lake National Insurance Company  
 19 - Commercial Automobile  
 Loss Cost Adoption

Commercial Automobile  
 Public Auto Program  
 Loss Cost Adoption

- ISO Designation CA-2017-BRLA1

Overall % Impact: **6.1**

Overall \$ Impact: **\$19,484**

# of Policyholders: **11**

Company Reference: LA-CA-17-544-RA-FLNIC

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

The last rate revision to this program was the initial filing which had a rate impact of +5.0% or \$12,400 and was approved under LDI Item Key Number 384529 effective 11/15/2016 for both new and renewal business. With the introduction of this program, the company converted 8 policyholders from the Commercial Auto Program to the Public Auto Program. Those policyholders would see the rate impact referenced above.

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 Multiplier of 1.680.

The rate impact associated with this filing is +6.1% or \$19,484 affecting 11 policyholders.

**Final Action: Approved**

**Item Key: 396012**

SAFECO INSURANCE COMPANY OF OREGON

9 - Inland Marine

Revised Rate only

Personal Inland Marine

Watercraft Program

Revised Rate Only

Overall % Impact: **7.6**

Overall \$ Impact: **\$90,820**

# of Policyholders: **3209**

Company Reference: 17-LA-S-WTR-R-GEN-LVL1-

Requested Effective Dates - New: 08/31/2017    Renewal: 10/10/2017

The last rate revision was Item Key Number 305584 (approved 05/10/2014 and 07/11/2014) which resulted in an overall rate decrease of -0.500% or premium decrease of -\$3,283 and affected 1,746 policyholders.

The above-captioned company is revising rates for its Watercraft Program under its Personal Inland Marine line.

The company is increasing base rates for its liability, med payments, UWBI, and Phys Dam -Hull Motor categories.

This filing will result in an overall rate increase of +7.600% or premium increase of +\$90,820 affecting 3,209 policyholders.

**Final Action: Approved**

**Item Key: 396036**

TNUS Insurance Company  
 TOKIO MARINE AMERICA INSURANCE COMPANY  
 19 - Commercial Automobile  
 Revised Rule only

Commercial Automobile  
 Rule Revision

Rule 111. Terrorism Endorsement Options

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 27

Company Reference: 17-LA-2-CA-54-16

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

The last rate revision to this program was +3.0% or \$6,854 which was approved under LDI Item Key Number 310345 effective 11/1/2014 for both new and renewal business.

With this filing, the companies propose to revise Rule 111., Terrorism Endorsement Options, to eliminate the additional premium charge for terrorism under both liability and physical damage.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 396045**

AMERICAN ECONOMY INSURANCE COMPANY  
 PEERLESS INDEMNITY INSURANCE COMPANY  
 PEERLESS INSURANCE COMPANY  
 AMERICAN STATES INSURANCE COMPANY  
 GENERAL INSURANCE COMPANY OF AMERICA  
 FIRST NATIONAL INSURANCE COMPANY OF AMERICA  
 SAFECO INSURANCE COMPANY OF AMERICA  
 AMERICAN FIRE AND CASUALTY COMPANY  
 OHIO CASUALTY INSURANCE COMPANY, THE  
 OHIO SECURITY INSURANCE COMPANY  
 NETHERLANDS INSURANCE COMPANY THE  
 WEST AMERICAN INSURANCE COMPANY  
 AMERICA FIRST INSURANCE COMPANY  
 19 - Commercial Automobile  
 Non-Adoptions

Commercial Automobile  
Non-Adoption

ISO Designations RP-2016-RCP16 & RP-2016-RRP16

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 2017-MU-8-ML-A.C.E-R; 2017-MU-9-ML-A.C.E-R (Auto)

With this filing, the companies propose to non-adopt the following Insurance Services Office, Inc. (ISO) designations:

- RP-2016-RCP16 which was approved for ISO under LDI Item Key Number 388190 effective 8/1/2017; and
- RP-2016-RRP16 which was approved for ISO under LDI Item Key Number 388183 effective 8/1/2017.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 396051**

Berkley National Insurance Company  
BERKLEY REGIONAL INSURANCE COMPANY  
STARNET INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Equipment Breakdown Changes

Overall % Impact: 0.0

Overall \$ Impact: \$0

# of Policyholders: 28

Company Reference: BSS-CF-2017-5234-RARU-LA-23730

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

The last adjustment to this program occurred in August 2016 under the Prior Approval provision (Item Key #382371) to be effective January 1, 2017.

With this filing, the companies are revising their rates and rules under their General Risk Program for Equipment Breakdown Coverage.

The following changes are being made to the rule, **CR 83 10 - EQUIPMENT BREAKDOWN COVERAGE**

- The premium determination in paragraph A.1. has been revised from a rate per \$100 of total insured values to a percentage of the property premium.
- The Occupancy descriptions have been expanded, and are identified by Class Code as opposed to SIC Code.

- The Specific Occupancy Class Rate in paragraph A.2. has been expanded to include a rate for Business Income.
- Period of Restoration Factors have been added to paragraph B. Deductibles.
- Paragraph C. Optional Increased Coverage Sub-Limits has been added for when increased limits for Change In Environmental Control coverage applies.

The Equipment Breakdown Deductible and Limits Schedule CP 83 12 can be used to replace the limit provided by the Equipment Breakdown Coverage and the provided in the Building and Personal Property Coverage Form and Business Income and/or Extra Expense Coverage Form(s) for that coverage.

The following equipment breakdown rates will apply. Determine the premium for Building, Business Personal Property (excluding Stock and Personal Property of Others). Business Income/Extra Expense. Utility Services and Contingent Business Income for each premises. multiply this premium by the applicable Equipment Breakdown Percentage of Premium Rate in order to determine Equipment Breakdown Premium.

<b>Description</b>	<b>Gross Percentage of Premium Rate</b>
WRO - Non Manufacturing	8.30%
MBP - Light Manufacturing	12.13%
MS - Manufacturing	16.60%

The companies have included several charts listing:

- Equipment Breakdown Percentage of Premium Rates
- Specific Occupancy Class Rates
- Deductibles
- Equipment Breakdown Rate Modification - Property Damage Deductible
- Equipment Breakdown Rate Modification - Business Income Beginning of Period of Restoration
- Optional Increased Coverage Sub-Limits
- Rate Modification

There is no rate impact associated with this filing.

The company is requesting an effective date of November 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 396067, Company Form Filing No. BSS-CF-2017-5234-FM-LA-23730 was approved effective November 1, 2017.

### **Final Action: Approved**

#### **Item Key: 396088**

MANUFACTURERS ALLIANCE INSURANCE COMPANY  
 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY  
 PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY  
 19 - Commercial Automobile  
 Loss Cost Adoption

Commercial Automobile  
 Loss Cost Adoption

- Adoption of ISO Designations CA-2017-BRLA1 and CA-2017-IALL1

- Revise ELR

Overall % Impact: **9.4**

Overall \$ Impact: **\$81,670**

# of Policyholders: **24**

Company Reference: 17-0507

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 387353 effective 1/1/2017 for both new and renewal business.

With this filing, the companies propose to adopt the following Insurance Services Office, Inc. (ISO) designations:

- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017; and
- CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393237 effective 11/1/2017.

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

<b>Company</b>	<b>Coverage</b>	<b>Current LCM</b>
Manufacturers Alliance Insurance Company	Liability	1.317
	Physical Damage	1.457
Pennsylvania Manufacturers Association Insurance Company	Liability	1.198
	Physical Damage	1.325
Pennsylvania Manufacturers Indemnity Company	Liability	1.018
	Physical Damage	1.126

The companies are proposing to revise the Expected Loss Ratios (ELR) as follows:

<b>Coverage</b>	<b>Current ELR</b>	<b>Proposed ELR</b>
Liability	0.632	0.618
Physical Damage	0.546	0.534

The rate impact associated with this filing is +9.4% or \$81,670 affecting 24 policyholders.

**Final Action: Approved**

**Item Key: 396115**

RLI Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile  
 RLI Pack Program and RLI Marine Commercial Auto Program  
 Loss Cost Adoption

- ISO Designation CA-2017-BRLA1
- Revise LCM

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

Overall % Impact: **4.5**  
 Overall \$ Impact: **\$55**  
 # of Policyholders: **1**  
 Company Reference: ISO-CA-LC-0617-LA-R  
 Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

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

**Final Action: Withdrawn**

**Item Key: 396145**

WESTERN SURETY COMPANY  
 24 - Surety  
 Revised Rate and Rule  
 Surety  
 Revised Rate and Rule  
 Commercial Driver License Training Testing Provider

Overall % Impact: **N/A**  
 Overall \$ Impact: **N/A**  
 # of Policyholders: **0**  
 Company Reference: 17-632017

The last adjustment to this program occurred in January 2017 under the Prior Approval provision (Item Key #388894) to be effective January 10, 2017.

With this filing, the above-captioned company wishes to file a rule for the Commercial Driver License Training Provider Surety Bond. This bond is currently assigned to risk classification code **4760** which is the License and Permit code for Private and Trade School. The state is mandating bond requirement for Commercial Driver License Training and Testing and the resulting growth in the number of bonds written, the company is creating a unique classification code of **4763** for the bond.

The company is assigning the \$10.00 per thousand rate and the \$100.00 annual minimum premium currently files for the Private and Trade School Bonds to the new listing. Both the rate and the premium are standard for bonds of this types.

There is no rate impact associated with this filing, being that the rate and minimum premium are remaining the same.

This program is written on a monoline basis.

The company is requesting an effective date of "on approval".

**Final Action: Approved**

**Item Key: 396164**

Imperium Insurance Company  
GREAT MIDWEST INSURANCE COMPANY  
19 - Commercial Automobile  
Loss Cost Adoption

Commercial Automobile  
Loss Cost Adoption

ISO DesignationCA-2017-BRLA1

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

Overall % Impact: **4.6**  
Overall \$ Impact: **\$234,956**  
# of Policyholders: **0**  
Company Reference: HIIG-CA-ISO-LA-1701RA  
Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

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

**Final Action: Withdrawn**

**Item Key: 396214**

ALLSTATE INSURANCE COMPANY  
5 - Commercial Multiple Peril  
Non-Adoptions

Businessowners Program  
Non-Adoption of PIAL Filing Designation No.: LA16-11 (BP-2016-RLA1)

Overall % Impact: **N/A**  
Overall \$ Impact: **N/A**  
# of Policyholders: **N/A**  
Company Reference: BP-2016-RLA1/LA16-11-D  
The above-captioned company is filing to non-adopt PIAL Filing Designation No.: LA16-11 (BP-2016-RLA1), which was approved in December 2016 (Item Key #386925) to be effective July 1, 2017.

**Final Action: Approved**

**Item Key: 396315**

SENECA INSURANCE COMPANY, INC.

1 - Property  
 Initial Rule only  
 Commercial Property (Fire and Allied Lines)  
 Initial Rule  
 Seneca Commercial Property - Named Storm  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: SIC-CP-NS-17

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #395686) to be effective June 27, 2017.

With this filing, the company is submitting a new rule for use with its Commercial Property program.

The new rule is: **44-027 06 17 Named Storm Percentage Deductible**

- This is an optional endorsement the company will use for a named storm deductible to apply to loss or damage caused by a Named Storm. This endorsement provides for Named Storm percentage deductibles of 1%, 2% and 5%.

There is no rate impact associated with this filing.

The company is requesting an effective date of "on approval".

The corresponding form(s) filing number, LDI Form Filing No. 396314, Company Form Filing No. SIC-CP-NS-17 was approved July 7, 2017.

**Final Action: Approved**

**Item Key: 396316**

HANOVER INSURANCE COMPANY, THE  
 HANOVER AMERICAN INSURANCE COMPANY, THE  
 MASSACHUSETTS BAY INSURANCE COMPANY  
 5 - Commercial Multiple Peril  
 Withdrawal of Rates or Rules

Avenue Businessowners Program  
 Withdrawal of Item Key #394055

Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: N/A  
 Company Reference: LA17207CG00061

The above-captioned companies are filing to withdraw Item Key #394055.

The companies state "The contents of that filing will be incorporated in our future 2017 BOP Rate Review".

There is no rate impact associated with this filing.

**Final Action: Approved**



**Item Key: 396327**

HANOVER INSURANCE COMPANY, THE  
 MASSACHUSETTS BAY INSURANCE COMPANY  
 HANOVER AMERICAN INSURANCE COMPANY, THE

5 - Commercial Multiple Peril

Revised Rate and Rule

Avenue Businessowners Program

Overall % Impact: **4.9**

Overall \$ Impact: **\$195,256**

# of Policyholders: **1040**

Company Reference: LA17277CG00002

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

The last adjustment to this program was approved in February 2016 (Item Key #333684) and resulted in an overall rate increase of +5.3% (corrected from +7.8%) to be effective October 15, 2016 for both new and renewal business.

With this filing, the companies propose the following revisions:

- Revising Property Base Rates.
- Revising General Liability Base Rates.
- Revising Property Territory Relativities.
- Revising Protection Class/Construction Type Factors.
- Revising Age of Building Factors.
- Revising Extended Business Income Factors.
- Revising General Liability Increased Limit Factors.
- Revising Liquor Liability Rating Rules.
- Revising Optional Broadening Endorsement Pricing Methodology

The companies also propose to introduce a new coverage: Tenant Scheduled Building Property Coverage - This optional endorsement is for tenants to purchase building coverage as needed. The companies propose to use existing filed building rates and rating algorithm to price this coverage.

These changes will result in an overall rate increase of +4.9% or +\$195,256 (1040 policyholders).

Companion forms (Item Key #394056) were approved on May 15, 2017.

**Final Action: Approved****Item Key: 396422**

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 CASUALTY INSURANCE COMPANY OF AMERICA  
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

19 - Commercial Automobile

Non-Adoptions

Commercial Automobile  
Non-Adoption

ISO Designation RP-2016-RRP16

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 2017-07-0005

With this filing, the companies propose to non-adopt Insurance Services Office, Inc. (ISO) designation RP-2016-RRP16 which was approved under LDI Item Key Number 388183 effective 8/1/2017.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 396429**

Berkley National Insurance Company  
RIVERPORT INSURANCE COMPANY  
BERKLEY REGIONAL INSURANCE COMPANY  
STARNET INSURANCE COMPANY  
19 - Commercial Automobile  
Initial Rate and Rule

Commercial Automobile  
General Risk Program  
Initial Rate and Rule for Riverport Insurance Company  
Rule Revision for Berkley National Insurance Company, Berkley Regional Insurance Company and Starnet Insurance Company

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

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: BSS-CA-2017-5239-RARU-LA-21271

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

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

**Final Action: Withdrawn**

**Item Key: 396486**

FIRST FINANCIAL INSURANCE COMPANY  
9 - Inland Marine  
Revised Rule only  
Commercial Inland Marine  
Specialty Inland Marine Program

Revised Rule Only

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: FFIC-LA-9.0005-2017-06-RU

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

The above-captioned company is revising its manual to include a new endorsement and a rule change for its Specialty Inland Marine Program under its Commercial Inland Marine line.

The company proposes the following changes:

1. Adding the language "Rating Installation Floater coverage may be added to a Specialty Trade Contractor and the minimum policy premium remains at \$750."
2. A mandatory endorsement which excludes loss or damage caused by computer hacking or computer virus.

Companion forms (Item Key Number 396500 or Company Reference Number FFIC-LA-9.0005-2017-06-F) were approved on 07/14/2017.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 396512**

STAR INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

Cyber Liability Coverage

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: STAR-LA-CYBER-CA-0217R

With this filing, the company proposes to introduce the rules for Cyber Liability Coverage. A flat charge of \$55 will apply for this coverage. A supplemental Extended Reporting Period will be available at an additional premium per the terms of the coverage.

The corresponding form filing has been submitted under company tracking number STAR-LA-CYBER-CA-0217F, LDI Item Key Number 396508.

There is no rate impact associated with this filing.

\*\*This filing is also being submitted for the package program under company tracking number STAR-LA-CYBER-CMP-0217R, LDI # 396513.

**Final Action: Approved**

Contingent upon form approval.

**Item Key: 396513**

STAR INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Introduction of Cyber Liability Coverage

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: N/A

Company Reference: STAR-LA-CYBER-CMP-0217R

The above-captioned company wishes to introduce rates and rules for Cyber Liability Coverage for General Use.

The new coverage reads as follows:

**Cyber Liability Coverage (5911 IL)****1. Rate**

A flat charge of \$55 will apply for this coverage.

**2. Supplemental Extended Reporting Period (5912 IL)**

A Supplemental Extended Reporting Period is available at an additional premium per the terms of coverage. The charges shown below are to be applied to the most recent renewal or new business full term cyber liability premium.

**Length of Extended Reporting Period Charge**

12 Months	100%
24 Months	150%
36 Months	200%

The company states "These forms will be used with both monoline and package policies".

There is no rate impact associated with this filing.

Companion forms (Item Key #396507) were still pending as of July 13, 2017.

**Final Action: Approved**

Contingent upon form approval.

**Item Key: 396561**

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

ISO Designation CA-2017-BRLA1

Overall % Impact: 3.7  
 Overall \$ Impact: \$26,697  
 # of Policyholders: 38  
 Company Reference: PS-17-ISO-R-49  
 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 388436 effective 11/1/2017 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 393131 effective 11/1/2017.

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

**Type of Risk Loss Cost Multiplier**

Auto Dealers	1.000
All Other	1.631

The rate impact associated with this filing is +3.7% or \$26,697 affecting 38 policyholders.

**Final Action: Approved**

**Item Key: 396589**

AMERISURE MUTUAL INSURANCE COMPANY  
 AMERISURE INSURANCE COMPANY  
 AMERISURE PARTNERS INSURANCE COMPANY  
 16 - Workers Compensation

Adoption

Workers Compensation

Delayed Adoption of NCCI Item B-1435 Revisions to Basic Manual Classifications and Appendix E - Classifications by Hazard Group, including Trucking and Towing

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-NCCI-CIF-2016-48

Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

With this filing, the above-captioned program wishes to adopt NCCI Item Filing B-1435 Revisions to Basic Manual Classifications and Appendix E - Classifications by Hazard Group, including Trucking and Towing, approved under State Tracking Number 387214, effective 07/01/2018.

**Final Action: Approved**

**Item Key: 396593**

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

WESCO INSURANCE COMPANY  
19 - Commercial Automobile  
Delayed Adoption

Commercial Automobile  
Delayed Adoption

ISO Designation Numbers RP-2016-RCP16 and RP-2016-RRP16

Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0  
Company Reference: LA-CA-1801-02-2300  
Requested Effective Dates - New: 01/15/2018 Renewal: 01/15/2018

With this filing, the companies propose to delay the adoption of the following Insurance Services Office, Inc. (ISO) designations until 1/15/2018:

- RP-2016-RCP16 which was approved for ISO under LDI Item Key Number 388190 effective 8/1/2017; and
- RP-2016-RRP16 which was approved for ISO under LDI Item Key Number 388183 effective 8/1/2017.

There is no rate impact associated with this filing.

**Final Action: Approved**