

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 MAY 07, 2018

Item Key: 693873

Encompass Property and Casualty Company
 17 - Other Liability
 Revised Rate and Rule
 Personal Umbrella and Excess
 Personal Umbrella Policy Program
 Revised Rate and Rule
 Overall % Impact: **-0.1**
 Overall \$ Impact: **\$-423**
 # of Policyholders: **608**
 Company Reference: ER3547
 Requested Effective Dates - New: 06/09/2018 Renewal: 06/09/2018

The last rate revision to this program was +27.1% or 102,395 which was approved under LDI Item Key Number 388518 effective 6/9/2017 for both new and renewal business.

With this filing, the company proposes to revise the following:

- Rate Adjustment Factors;
- Increased Limit Factors;
- \$100/\$300 or 4300,000 Underlying Limit Factors;
- Youthful Surcharge;
- Senior Discount;
- Household Classification;
- Minimum Premium; and
- Multiplicative Rating Calculations.

The proposed rate impact associated with this filing is -0.1% or \$423 affecting 608 policyholders.

Final Action: Approved**Item Key: 697343**

Encompass Property and Casualty Company
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Private Passenger Auto Program, USP
 Revised Rate
 Overall % Impact: **2.6**
 Overall \$ Impact: **\$103,906**
 # of Policyholders: **917**
 Company Reference: ER3545
 Requested Effective Dates - New: 06/09/2018 Renewal: 06/09/2018

The last rate revision to this program had no impact and was approved under LDI Item Key #397947 with effective dates of 12/27/2017 for new and renewal business.

With this filing, the company proposes the following revisions:

- Auto Base Rates;
- Stated Amount Coverage Rates;
- Miscellaneous Type Vehicle Coverages Rates;
- Auto Rating Tier Factors;
- Auto Multi-Car Rating Factors;
- Auto Merit Rating Factors;
- Good Student Discount Factors;
- Resident Student Discount;
- Accident/Violation Free Discount;
- Homeownership Discount;
- Preferred Protection Discount; and
- Non-Verifiable Driving Record Surcharge.

The rate impact associated with this filing is 0% (\$0), amended from +2.6% (+\$103,906), affecting 917 policyholders.

Final Action: Approved - Amended Rate

Amended from +2.6% or +\$103,906 to **0%** or **\$0**.

Item Key: 697410

ENCOMPASS INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

WITHDRAWN

Private Passenger Automobile

Private Passenger Auto Program

USP, SRM

Revised Rate

Overall % Impact: **2.6**

Overall \$ Impact: **\$69,584**

of Policyholders: **324**

Company Reference: ER3606

Requested Effective Dates - New: N/A Renewal: 06/09/2018

WITHDRAWN - As per request from company.

The last rate revision to this program was +19.6% (+\$384,193) which was approved under LDI Item Key #388529 with effective date of 6/9/2017 for renewal business.

With this filing, the company proposes the following revisions:

- Auto Base Rates;
- Miscellaneous Type Vehicle Coverage Rates;
- Model Year and Symbol Factors; and
- State Rate and Territory Pages.

The rate impact associated with this filing is +2.6% (+\$69,584), affecting 324 policyholders.

This program was closed to new business on 5/26/2008.

Final Action: Withdrawn

Withdrawn by company, per Ms. Andi Colosi's SERFF "Note to Reviewer" dated May 4, 2018.

Item Key: 697421

Encompass Insurance Company of America

19 - Private Passenger Automobile

Revised Rate only

WITHDRAWN

Private Passenger Automobile

Private Passenger Program, USP

Revised Rate

Overall % Impact: **2.6**

Overall \$ Impact: **\$69,584**

of Policyholders: **630**

Company Reference: ER3609

Requested Effective Dates - New: N/A Renewal: 06/09/2018

WITHDRAWN - Per request from company.

The last rate revision to this program was +19.6% (+\$598,367) which was approved under LDI Item Key #388548 with effective dates of 6/9/2017 renewal business.

With this filing, the company proposes to revise the Base Rates, Miscellaneous Type Vehicle Coverage Rates, and Model Year & Symbol Factors.

The rate impact associated with this filing is +2.6% (+\$69,584), affecting 630 policyholders.

This program was closed to new business on 1/1/2003.

Final Action: Withdrawn

Withdrawn by company, per Ms. Andi Colosi's SERFF "Note to Reviewer" dated May 4, 2018.

Item Key: 697439

Encompass Property and Casualty Company

4 - Homeowners

Revised Rate only

Universal Security Policy Portfolio (USP)

Other Than Auto

Overall % Impact: **9.4**

Overall \$ Impact: **\$428,841**

of Policyholders: **1166**

Company Reference: ER3546

Requested Effective Dates - New: 06/09/2018 Renewal: 06/09/2018

The last adjustment to this program was approved in September 2017 (Item Key #398066) and resulted in an overall 0% to be effective December 27, 2017 for both new and renewal business.

With this filing, the company proposes revisions to the following:

-Rate Adjustment Factors (HO, DF)

-Dwelling Base Premiums (HO, DF)

These changes will result in an overall rate increase of +5.7% (amended from +9.4%) or +\$260,490 (amended from +\$428,841) (1,166 policyholders).

Encompass Property and Casualty Company opened on 5/26/2008 and is currently accepting new business.

Final Action: Approved - Amended Rate

Amended from +9.4% or +\$428,841 to +5.7% or +\$260,490.

Item Key: 697445

ENCOMPASS INDEMNITY COMPANY

4 - Homeowners

Revised Rate and Rule

Universal Security Policy Portfolio (USP)

Other Than Auto

Overall % Impact: **9.1**

Overall \$ Impact: **\$215,526**

of Policyholders: **591**

Company Reference: ER3607

Requested Effective Dates - New: N/A Renewal: 06/09/2018

The last adjustment to this program was approved in April 2017 (Item Key #388538) and resulted in an overall rate increase of +2.2% (amended from +13.3%) to be effective June 9, 2017 for renewal business.

With this filing, the company proposes revisions to the following:

-Maximum Premium Credits (HO, DF)

-Dwelling Base Premiums (HO, DF)

-Occupancy Factors (DF)

The company also proposes an editorial change to the State Rate and Territory pages. In the General Rules Manual, the State Rate and Territory pages rule (Rule 15) has been updated to clarify how Encompass currently defines territories.

These changes will result in an overall rate increase of +5.7% (amended from +9.1%) or +\$135,385 (amended from +\$215,526) (591 policyholders).

Encompass Indemnity Company opened on 1/1/2003 and closed on 5/26/2008.

Final Action: Approved - Amended Rate

Amended from +9.1% or +\$215,526 to +5.7% or +\$135,385.

Item Key: 697457

Encompass Insurance Company of America

4 - Homeowners

Revised Rate only

Universal Security Policy Portfolio (USP)

Other Than Auto

Overall % Impact: **8.5**

Overall \$ Impact: **\$411,449**

of Policyholders: **1125**

Company Reference: ER3610

Requested Effective Dates - New: N/A Renewal: 06/09/2018

The last adjustment to this program was approved in April 2017 (Item Key #388552) and resulted in an overall rate increase of +2.2% (amended from +13.0%) to be effective June 9, 2017 for renewal business.

With this filing, the company proposes revisions to the following:

-Base Rates (HO, DF)

-Maximum Premium Credits (HO, DF)

-Occupancy Factors (DF)

These changes will result in an overall rate increase of +5.7% (amended from +8.5%) or +\$274,386 (amended from +\$411,449) (1,125 policyholders).

Encompass Insurance Company of America closed on 1/1/2003 and closed roughly 3 years after the Allstate Corporation's purchase of Encompass, so business was acquired under the ownership of both CNA and Allstate.

Final Action: Approved - Amended Rate

Amended from +8.5% or +\$411,449 to +5.7% or +\$274,386.

Item Key: 700873

Arity, LLC
 19 - Private Passenger Automobile
 Confidential Model Information

Private Passenger Automobile
 Drivesight 2.0
 Confidential Credit Model

Introduction

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: AR00031

With this filing, the company proposes to introduce the driving score model, Drivesight 2.0.

The company is a technology, data, and data analytics company founded by Allstate to provide products and services to the broader insurance industry. The company is submitting the filing as a rating organization.

Each subscribing insurance company will define their usage based insurance (UBI) program and how the driving score will be leveraged within their UBI program. While subscribers will reference the company's filings to expedite review, it is the responsibility of these insurance companies to file their UBI program and supporting rules and rates with the LDI.

Final Action: Approved

Item Key: 703989

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Private Passenger Auto Program
 Revised Rate and Rule
 Overall % Impact: -2.9
 Overall \$ Impact: \$-45,729,091
 # of Policyholders: 1026725
 Company Reference: PV-40796
 Requested Effective Dates - New: 07/09/2018 Renewal: 07/09/2018

The last rate revision to this program was -0.1% (-\$1,315,181) which was approved under LDI Item Key #693349 with effective dates of 4/30/2018 for new and renewal business.

With this filing, the company proposes to introduce a new rating factor of 0.97 for all coverages. The company is also updating Exhibit 10 to reflect the new tax rates and calculations due to the Tax Cuts and Jobs Act of 2017.

The rate impact associated with this filing is -2.9% (-\$1,315,181), affecting 1,026,725 policyholders.

Final Action: Approved

Item Key: 704036

American Home Assurance Company
 AIU INSURANCE COMPANY
 COMMERCE AND INDUSTRY INSURANCE COMPANY
 GRANITE STATE INSURANCE COMPANY
 ILLINOIS NATIONAL INSURANCE COMPANY
 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
 NEW HAMPSHIRE INSURANCE COMPANY
 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE
 AIG ASSURANCE COMPANY
 AIG PROPERTY CASUALTY COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Rule Revision

Introduce Deductible Coverage Endorsement - Form A Rule

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: AIG-16-IL-04G

With this filing, the companies propose to introduce the Deductible Coverage Endorsement - Form A rule to be used with the corresponding form.

The corresponding form filing has been approved under company tracking number AIG-1-IL-04A,

LDI Item Key Number 689619, effective 12/12/2017.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 704100

FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Motorcycle Program

Revised Rate and Rule

Overall % Impact: **3.890**

Overall \$ Impact: **\$19,355**

of Policyholders: **1187**

Company Reference: B-122

Requested Effective Dates - New: 12/15/2018 Renewal: 12/15/2018

The last rate revision to this program was +6.2% (+\$32,528) which was approved under LDI Item Key #336935 with effective dates of 10/1/2016 for new business and 11/1/2016 for renewal business.

With this filing, the company proposes the following changes:

Definitions

Class descriptions show the rating class code, unit at risk code, group code, and package codes available for each class. Our new packages include Saver, Plus, Elite, and Liability Only. Our current customers will move into the Plus package, as it offers the same coverage as our current program. We have created a Coverage Definition chart which refers to the codes used throughout the manual. Territories have also been added into the definition section.

Premium Determination

We are moving to a rate calculation table format.

Annual Rates and Premiums

This section of our manual contains the revised base rates for different coverages including transport trailer and optional equipment. The factors for Unit Value (new), Package Modifier (new), Territory, Limit of Liability, and Deductible are also included.

Premium Modifiers

- Operator Age and Marital Status - We are adding Constructed and Vintage Class to this modifier. We have also broken this modifier out into four groupings. The first group consists of Harley Davidson, Classic, Custom, Constructed, and Vintage classes. We also have groups for Sport and Street Classes.
- Classification - We are breaking out some of our classifications. Touring and Touring-Sport have additional classifications as well as Harley D, Harley G, High Performance B, and Moped. Trike has been split into Trike Conversion and Reverse Trike. We are adding Harley L as its own class as well as Constructed and Vintage.
- Age of Vehicle - We are adding Classic, Vintage, and Custom to this modifier.
- Insurance Score - We are removing Personal Responsibility I, as all policies have now been recalculated to Personal Responsibility II. We have also changed the name to Insurance Score.
- Safety Equipment / Recovery Devices - This modifier will replace our anti-lock brake modifier and include anti-lock brakes, theft prevention devices, and theft recovery devices.
- Loyalty - This modifier replaces our current Renewal modifier.

The following new modifiers are being added:

- Years of Experience
- Years of Ownership
- Lay-up
- Advance Purchase
- Motorcycle Endorsement
- Locked Storage
- Defensive Driver Course
- Paid in Full

The following modifiers have been removed from this program:

- Air Bag
- Channel of Distribution
- Preferred Operator

The rate impact associated with this filing is +2.49% (+\$12,930), amended from +3.890% (+\$19,355), affecting 1,187 policyholders.

The corresponding form filing was approved on 4/6/2018, under company tracking number B-123, LDI Item Key Number 704901, with a requested approval date of 12/15/2018.

Final Action: Approved - Amended Rate

Amended from +3.89% or +\$19,355 to +2.49% or +\$12,390.

Item Key: 704416

FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Motorcycle Program

Revised Rate and Rule

Overall % Impact: **3.770**

Overall \$ Impact: **\$4,613**

of Policyholders: **314**

Company Reference: B-124

Requested Effective Dates - New: 12/15/2018 Renewal: 12/15/2018

The last rate revision to this program was +7.0% (+\$9,568) which was approved under LDI Item Key #336939 with effective dates of 10/1/2016 for new business and 11/1/2016 for renewal business.

With this filing, the company proposes to offer multiple package options for a wide array of motorcycle types. The company further proposes the following changes:

- Make the manual pages state specific and eliminate extraneous material;
- Added Assignment of Operators to Motorcycles;
- Revise the rates and update the rate section appropriately;
- Definitions - Update the definitions to the new packages of Saver, Plus, Elite, and Liability Only and added territories to the definition section;
- Premium Determination - Changing to a rate calculation table format;
- Annual Rates and Premiums - Revise the base rates for different coverages including transport trailer and optional equipment;
- Operator Age and Marital Status - Adding Constructed and Vintage Class to this modifier; this modifier has also been broken out into the four modifiers (Harley Davidson, Classic, Custom, Constructed and Vintage)
- Classification - Some of the classifications have been split;
- Age of Vehicle - Adding Classic, Vintage, and Custom to this modifier;
- Insurance Score - Removal of Personal Responsibility I and changed the name to Insurance Score;
- Safety Equipment/Recovery Devices - This modifier will replace the anti-lock brake modifier and include anti-lock brakes, theft prevention devices and theft recovery devices;
- Loyalty - This modifier replaces the current Renewal modifier;
- The following modifiers are being added - Years of Experience, years of ownership, Lay-up, Advance Purchase, Motorcycle Endorsement, Locked Storage, Defensive Driver Course, and Paid in Full; and
- The following modifiers are being removed - Air Bag and Preferred Operator.

The rate impact associated with this filing is +2.59% (+\$3,171), amended from +3.770% (+\$4,613), affecting 314 policyholders.

The corresponding form filing was approved under Company Tracking Number B-125, LDI Form Filing ID Number 704413 with an effective date of 12/15/2018 for new and renewal business. This form filing was approved on 4/6/2018.

Final Action: Approved - Amended Rate

Amended from +3.77% or +\$4,613 to +2.59% or +\$3,171.

Item Key: 704418

FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Off-Road Vehicle Program

Rate and Rule Revision

Overall % Impact: **16.050**

Overall \$ Impact: **\$53,073**

of Policyholders: **1179**

Company Reference: B-126

Requested Effective Dates - New: 12/15/2018 Renewal: 12/15/2018

The last rate revision to this program was +15.4% (+\$50,764) which was approved under LDI

Item Key #336937 with effective dates of 10/1/2016 for new business and 11/1/2016 for renewal business.

With this filing, the company proposes to provide multiple package options for a wide array of off-road vehicle types. The base policy and forms have been revised. The company further proposes the following changes:

- Make the manual pages state specific and eliminate extraneous material;
- Added and revised Assignment of Operators to Off-Road Vehicles;
- Revise the rates and update the rate section appropriately;
- Definitions - Update the definitions to the new packages of Saver, Plus, Elite, and Liability Only and added territories to the definition section;
- Premium Determination - Changing to a rate calculation table format;
- Annual Rates and Premiums;
- Operator Age and Marital Status Modifier - Broken out into two groups;
- Classifications Modifier - Expanded the cc groupings for Regular ATV, high Performance ATV, and Performance Utility ATV;
- Age of Vehicle Modifier - Adding Side by Side, Golf Cart, and Dune Buggy;
- Insurance Score - Removal of Personal Responsibility I and changed the name to Insurance Score;
- Safety Equipment/Recovery Devices - This modifier will replace the anti-lock brake modifier and include anti-lock brakes, theft prevention devices and theft recovery devices;
- Loyalty - This modifier replaces the current Renewal modifier;
- The following new modifiers are being added - Years of Experience, Years of Ownership, Lay-Up, Advance Purchase, Locked Storage, and Paid in Full; and
- The following modifier is being removed - Channel of Distribution.

The rate impact associated with this filing is +16.50% (+\$53,073), affecting 1,179 policyholders.

The corresponding form filing was approved under company tracking number B-127, LDI Form Filing ID #704415, with an approval date of 4/4/2018.

Final Action: Approved

Item Key: 704588

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

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: ABF-CMP-BOP-LA-1802R

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

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

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

LA17-12 (BP-2017-RLC17)	LA17-05 (BP-2017-RLC1)	LA16-11 (BP-2016-RLA1)	LA14-01 (BP-2014-RLA1)	LA13-12 (BP-2013-RBILC)
LA13-01 (BP-2013-RLA1)	LA10-09 (BP-2010-RLA1)	LA-06-25 (BP 2006-RRSLC)	LA 06-21 (BP 2005-RABLC Louisiana)	LA 05-08 (BP-2004 - RLC04 - Louisiana)
LA 04-23 (BP-2004-RPTLC-Louisiana)	LA04-08 (BP-2004-RNL02-Louisiana)	LA17-04 (BP-2017-RRU2)	LA17-13 (BP-2017-RRU1 (A))	CL-2016-ODPRU (BP)
BP-2016-ODNRU	BP-2014-ORU1	LA16-10	LA16-02 (CL-2015-OTRRU)	LA15-09 (AL-2012-FSRS)
LA13-11 (BP-2013-RBIRU)	BP-2011-ORU1	BP-2009-RBPRU	BP-2008-OWERU	BP 2008-RTOAP
BP-2007-OLPG2	BP-2007-RTRP1	BP 2006-OTR01-Louisiana	BP 2005-RABRU-Louisiana	BP-2004-RRU04 and Supplement and Amendment - Louisiana
BP 2004-RRU04 (Amendment to the Supplement) - Louisiana	BP 2004-RRU04 (Amendment 3)	BP 2004-RPTRU - Louisiana	RP 2004-RIR1 - Louisiana	BP-2004-RTIPP - Louisiana
LA04-07 (BP 2004-RNR02 - Louisiana)	BP-2004-OTEMU	BP2003-OWLE2-Louisiana	BP-2003-OTERU	BP 2002-OTERU - Louisiana
BP 2002-OPOL2 -	CL 2002-OCT1-	CL 2001-OWTMU	B 2001-RRU01 and Supplement -	LA01-15 (RP-2001-

Louisiana Louisiana Louisiana RIR01
 B 99-OCANI
 (PIAL-LA-99-12)
 The company will be utilizing a loss cost multiplier of **1.795**.

A Individual Risk Premium Modification Plan and terrorism is included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 698950, Company Form Filing No. ABF-CMP-BOP-LA-180F, was approved effective March 20, 2018.

Final Action: Approved

Item Key: 705605

Unitrin Safeguard Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Personal Umbrella and Excess
 Kemper Prime Umbrella Liability Coverage Program
 Initial Rate and Rule
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: LA PULC PRIME USIC
 Requested Effective Dates - New: 08/17/2018 Renewal: 08/17/2018

With this filing, the company proposes to introduce the rates and rules for the Kemper Prime Umbrella Liability Coverage Program.

The form for this program was submitted as an endorsement to the auto line of business. The corresponding rate/rule filing for the Kemper Prime Automobile Product has been submitted under company tracking number LA PRIME AUTO USIC, LDI Item Key Number 705487.

The corresponding form filing has been approved under SERFF tracking number KEMP-131248582, LDI Item Key Number 688146, effective 8/17/2018.

Final Action: Approved

Item Key: 705611

Anchor Specialty Insurance Company
 4 - Homeowners
 Revised Rule only
 Louisiana Premier Homeowners Program
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: LAHOV(2018-6) R
 Requested Effective Dates - New: 06/01/2018 Renewal: 08/01/2018

The above-captioned company wishes to revise rules for use with their Louisiana Premier Homeowners Program.

The proposed manual rule changes are as follows:

Pages 1.1 through 1.5 - Updated numbering convention after "General Rules" heading.

Page 1.5 - 119. Mandatory Endorsements - Removed "Non-Structural Hail Loss Limitation Endorsement - ASI HO HL". This endorsement will now only be included on metal and aluminum roof material.

Page 3.10 - 310. Roof Debits, Credits and Coverage Restrictions - Added letter "E" to include the verbiage pertaining to the application of the "Non-Structural Hail Loss Limitation Endorsement - ASI-HO-HL".

Page 3.11 - 315. Identity Theft Expense and Resolution Services Coverage - Updated title of section and form name to match how current form reads.

Page 3.11 - 316. Cap on Credits - Updated another applicable rule for the premium credit capping.

Page 4.1 - 401. Seasonal/Secondary Residence Surcharge - Updated from "All Forms" to "HO3/HO6". This is for clarity of the application of the surcharge.

Page 4.1 - 403. Insurance Score Tiering - Updated font for title and description.

Page 5.1 - 504. Other Structures - Updated "E" to indicate this coverage will not be offered on new business.

Page 5.2 - 507. Personal Property Replacement Cost Coverage - Updated display of HO3 factor for clarity.

Page 5.5 - 517. Premier Package - Updated title and references for form/package throughout the manual. This aligns with how the form is titled.

Page 6.1 - 601. Companion Auto Discount - Updated title and discount name.

In addition, the Table of Contents is being updated to ensure that the correct page numbers and headings are listed.

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 706186**

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA

17 - Other Liability

Initial Rate only

Dental Aggregate Stop Loss Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2017-094-LA RATES

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

This program will be sold and marketed to self-insured planholders with 25 eligible lives or more, and to offer attachment points of 105%, 110%, 115%, 120%, and 125%.

The corresponding form(s) filing, LDI Form Filing No. 706190, Company Form Filing No. 2017-094-LA FORMS, was certified approved effective April 17, 2018 for new business.

Final Action: Approved**Item Key: 706360**

Mitsui Sumitomo Insurance Company of America

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: IM-LA-56-18003 RA/RU

The above-captioned company is introducing a Commercial Jewelers Block Program under their Commercial Inland Marine line.

This program will offer "all risk" coverage for distributors, wholesalers, and retailers.

Companion forms (Item Key Number 706402 or Company Reference Number IM-LA-56-18003 FO) were approved on 04/24/2018.

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 706456**

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

Excess Employment Practices Liability Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-OR-17D0000-001-R

Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Final Action: Withdrawn

Withdrawn by company, per Mr. Joe Faust's SERFF "Note to Reviewer" dated May 3, 2018.

Item Key: 706459

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Directors & Officers Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-OR-17D0000-000-R

Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Final Action: Withdrawn

Withdrawn by company, per Mr. Joe Faust's SERFF "Note to Reviewer" dated May 3, 2018.

Item Key: 706460

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Excess Fiduciary Liability Program

Overall % Impact: N/A

Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: LA-OR-17D0000-002-R
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Final Action: Withdrawn

Withdrawn by company, per Mr. Joe Faust's SERFF "Note to Reviewer" dated May 3, 2018.

Item Key: 706471

LYNDON SOUTHERN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CU EX (RR) 04 18

With this filing, the company proposes to introduce the rates and rules for Commercial Umbrella and Excess. This program will utilize Insurance Services Office, Inc. (ISO) rates and rules along with company exceptions.

The company is proposing to adopt the following ISO designations:

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CL-2016-ODPRU	384305	4/1/2017
CL-2016-RRUI	335905	11/1/2016
CU-2014-ODNRU	317340	7/1/2015
CU-2014-ORU1	313479	2/1/2015
CU-2013-ODBRU	300125	5/1/2014
CU-2013-OTERU	294568	10/1/2013
CU-2012-ORU12	285684	4/1/2013
CU-2010-ORS10	265427	9/1/2011
CU-2008-RTRCX	230038	5/1/2009
CU-2008-ORU09	237446	5/1/2009
CU-2007-REPRU	227297	11/1/2008
CL-2008-RTOAL	227969	6/1/2008
CL-2007-RTRL1	226466	1/1/2008
CU-2007-OCTRU-Louisiana	25587	5/1/2008
CU-2006-OTRRU	23914	6/16/2006
CL-2006-OTR01-Louisiana	23098	3/28/2006
CU-2005-ORU05-Louisiana	21567	9/1/2006
CU-2004-OSIER-Louisiana	18990	5/1/2005
CU-2004-RRU03	18416	12/1/2004 NB, 4/1/2005 RB
CL-2004-RTERP-Louisiana	18339	8/18/2004
CL-2004-RTIPC	17979	7/16/2004
CU-2004-RPCRU	17453	9/1/2004
CU-2003-RRU00 & Supplements (Amendments 1, 2, and 3)	16625	9/1/2004
CU-2007-REPRU (Amendment)	232009	11/1/2008
CU-2012-ORU12 (Amendment)	287720	4/1/2013

The corresponding form filing has been submitted under company tracking number CU EX (F) 04 18, LDI Item Key Number 706442.

Final Action: Disapproved

Inadequate company response to Mr. Wei Chuang's SERFF "Objection Letter" dated May 2, 2018.

Item Key: 706495

Berkley National Insurance Company

RIVERPORT INSURANCE COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

General Risk Program

Revised Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 41

Company Reference: BSS-NFIM-2018-5307-RARU-LA-27780

The above-captioned companies are revising rates and rules for their General Risk Program under their Commercial Inland Marine line.

The companies propose adding a number of new endorsements, which are optional per the request of the insured.

Companion forms (Item Key Number 704717 or Company Reference Number BSS-NFIM-2018-5307-FM-

LA-27772) were approved on 04/19/2018.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 706515

Fireman's Fund Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: NLACM0118R

Requested Effective Dates - New: 05/15/2018 Renewal: 05/15/2018

The above-captioned company is submitting a Division 8 - Commercial Inland Marine Program.

Companion forms (Item Key Number 706511 or Company Reference Number NLACM0118F) were withdrawn by the company on 05/02/2018.

There is no rate impact associated with this filing.

Final Action: Withdrawn

Withdrawn by company, per Ms. Angela Reziah's SERFF "Note to Reviewer" dated May 9, 2018.

Item Key: 706531

American Home Assurance Company

AIU INSURANCE COMPANY

COMMERCE AND INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

ILLINOIS NATIONAL INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

AIG ASSURANCE COMPANY

AIG PROPERTY CASUALTY COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: 10.0

Overall \$ Impact: \$385,945

of Policyholders: 429

Company Reference: ISO-LA-17-GL-01A

Requested Effective Dates - New: 07/09/2018 Renewal: 07/09/2018

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 336012 effective 08/01/2016.

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

The companies will utilize the following loss cost multipliers.

Products Completed Operations/Current LCM	Products Completed Operations/ Proposed LCM	Premises/Current LCM	Premises/Proposed LCM
1.930	2.137	3.139	3.409

These changes will result in a +10.0% rate increase or +\$385,945.00.

There will be 429 Louisiana policyholders affected by this rate increase.

Final Action: Withdrawn

Withdrawn by companies, per Ms. Angel Manus' SERFF "Response Letter" dated May 7, 2018.

Item Key: 706724

CAROLINA CASUALTY INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Directors & Officers/Management Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: NP-030118-R

Requested Effective Dates - New: 04/20/2018 Renewal: 04/20/2018

The last rate adjustment for this company was filed and approved under the "Prior Approval" provision, Item Key Number 690479 effective 02/20/2018.

With this filing, the company is making the following rule revisions to the previously approved program.

1. Removing the credit for Prior Acts Coverage as coverage is already included in the base rates.

2. Correcting an endorsement reference from CT 233031 to CT 233081.

There is no rate impact associated with this change.

Final Action: Approved

Item Key: 706757

NOVA CASUALTY COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

CW- CP Forms Update – ISO 2012, Historic Building Valuation & Key Employee Replacement

Endorsements

Overall % Impact: 0.0

Overall \$ Impact: \$0

of Policyholders: 68

Company Reference: CW-CP-18099R

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

The last adjustment to this program occurred in December 2017 under the Prior Approval provision (Item Key #690056) to be effective December 20, 2017.

The above-captioned company is submitting four revised proprietary forms and two new forms for use with the Commercial Fire and Allied Lines. The purpose of this filing is to make the forms current with ISO 2012 revisions and to modify and edit the older forms in accordance with the company standards.

The revised forms are:

- **APR0008 1217 Property Extra Endorsement - Louisiana**
 - This form has been updated to reflect ISO 2012 changes, remove redundant language and change the form name from CAP Endorsement to Property Extra Endorsement.
 - There will be no rate impact with this change and no change in coverage.
- **ACP0068 1217 Business Income (And Extra Expense) Coverage Form - Actual Loss Sustained**
 - This form has been updated to reflect ISO 2012 changes. The company also added a schedule to capture the option to increase the number of days for ordinary payroll expenses. This information used to be captured on the Declarations page.
 - There will be no rate impact with this change and no change in coverage.
- **ACP0005 1217 Hospitality Property Extension**
 - This form has been updated to reflect ISO 2012 changes and grammatical changes.
 - There will be no rate impact with this change and no change in coverage.
- **ACP0035 1217 Increased Limits for Property Coverages**
 - This form added "Back Up of Sewer and Drains" as an option under Coverage Extension. The company revised language in the introduction to clarify intent.
 - There will be no rate impact with this change and no change in coverage.

The following are new forms:

- **ACP0213 1217 Historic Building Valuation**
 - This form adds the reproduction cost as the valuation method when a historic building is damaged.
 - There is no premium charge associated with this form.
- **ACP0214 1217 Key Employee Replacement Expense Coverage**
 - This form covers expenses incurred by the insured for the loss of a key employee.
 - The proposed flat charges for this form are the same as those in the currently approved Hanover Insurance Group GL form offering similar coverage.
 - As this is a new optional coverage, there is no rate impact.

The definition of Low Hazard is Flood Zones X or C, the definition of High Hazard is Flood Zones A & B, and Zone D (Undetermined) - To be assigned applicable flood zone based on Underwriter or Loss Control Engineer analysis.

With this filing there is no premium impact.

The company is requesting an effective date of October 1, 2018.

The corresponding form(s) filing, LDI Form Filing No. 706758, Company Form Filing No. CW-CP-18099F was approved effective October 1, 2018.

*****Disapproved . Not actuarially justified.*****

Final Action: Disapproved - Not Actuarially Justified

Item Key: 706836

HANOVER AMERICAN INSURANCE COMPANY, THE

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Connections Home Product

Revision of the Advanced Quote Discount

Overall % Impact: N/A

Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: LA-HO-18233
 Requested Effective Dates - New: 06/15/2018 Renewal: N/A

The above-captioned company introduced the Advanced Quote Discount for use with its Homeowners Program, Connections Home Product in March 2016 (Item Key #334409) to be effective May 1, 2016 for new business.

With this filing, the company proposes revising the discount as follows:

- The current discount of 6% will be increased to 12%.
- The amount of the discount will transition to zero over five (5) years in lieu of three (3) years. Transition factors have been added for the 4th and 5th annual renewal.

On Page 43 of the manual, the discount will now read as follows:

Advanced Quote Discount

This rule is for new business effective 06/15/2018 and after.

An Advanced Quote discount of 12% will be applied on a quote from Hanover American Insurance Company that is at least 7 days prior to the effective date of a new business policy. The amount of the discount will be reduced gradually to zero over five (5) years.

The discount is allowed for all policy forms.

Exception: policies with a modification factor as defined in the Transition Rule - Modification Factors or Transition Modification - New Program, are not eligible for the Advanced Quote Discount.

Transition Schedule:

1st Annual Renewal	0.898
2nd Annual Renewal	0.916
3rd Annual Renewal	0.943
4th Annual Renewal	0.971
5th Annual Renewal	1.000

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 706852

Berkshire Hathaway Specialty Insurance Company
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Commercial Auto Program
 Loss Cost Adoption

- Adoption of ISO Designation Number CA-2017-BRLA1
- Revise LCMs
- Revise ELRs

Overall % Impact: **15.960**
 Overall \$ Impact: **\$265,330**
 # of Policyholders: **75**
 Company Reference: BHSIC-CA-18
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 320085 effective 3/26/2015.

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 also proposing to revise the Loss Cost Multipliers (LCM) as follows:

Coverage	Current LCM	Proposed LCM
Liability	1.591	1.746
Physical Damage	1.560	1.804

Lastly, the company is proposing to revise the Expected Loss Ratios (ELR) as follows:

Coverage	Current ELR	Proposed ELR
Liability	0.573	0.530
Physical Damage	0.560	0.500

The rate impact associated with this filing is +15.96% or \$265,330 affecting 75 policyholders.

Final Action: Approved

Item Key: 706930

Fireman's Fund Insurance Company
 1 - Property
 Initial Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Initial Rate and Rule
 Preferred Club Program
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: NLACP0318R

The above-captioned company wishes to submit initial rate and rule for its new Preferred Club Program under the Commercial Property program.

This filing is being submitted on a monoline basis, but may also be used as part of a package.

The company will be using a loss cost multiplier (LCM) of **1.00**.

The company wishes to adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Insurance, Inc. (ISO) filing designation numbers:

Filing Designation Numbers	Item Key Number	Effective Date
LA15-19 (CF-2015-RLC11)	327546	March 1, 2016
LA16-02 (CL-2015-OTRRU)	333652	March 1, 2016
LA16-01 (CF-2015-RLA1)	332810	July 1, 2016
LA15-01 (CF-2014-RRU09)	318441	July 1, 2015
LA15-02 (CF-2014-RLC09)	318462	July 1, 2015
LA15-03 (RP-2014-RML09)	318468	July 1, 2015
LA13-13 (CF-2013-RLA1)	303376	July 1, 2014
LA13-06 (CF-2013-RBIRU)	300058	February 1, 2014

The following are **Preferred Club Endorsements**:

- Property Enhancement Endorsement - VCCCP2000B 03 18
- Property Enhancement Endorsement - VCCCP2001B 03 18
- Outdoor Structures and Fixtures Endorsement - VCCCP2002B 03 18
- Tee To Green Endorsement With Limited Water Coverage - VCCCP2003B 03 18
- Tee To Green Coverage Endorsement - VCCCP2004B 03 18
- Outdoor Structures and Fixtures Endorsement With Limited Water Coverage - VCCCP2005A 03 18
- Signature Tree Endorsement - VCCCP2007B 03 18
- Multiple Deductible Form - VCCCP2008A 03 18
- Property Enhancement Supplement Schedule - VCCCPDS01B 03 18
- Property Enhancement Supplement Schedule - VCCCPDS01B 03 18

The policy writing minimum premium is \$100.

Additional premium charge of \$15 is waived and a return premium of \$15 is waived unless the insured request the return premium and it shall be granted.

The corresponding form(s) filing, LDI Form Filing No. 706934, Company Form Filing No. NLACP0318F was approved effective May 1, 2018.

Final Action: Approved

Item Key: 707728

Gulf States Insurance Company
 4 - Homeowners
 Revised Rate and Rule
 Louisiana Homeowners HO3 Program
 Introduction of optional Equipment Breakdown Coverage
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: GSIC_HO_EB_0418
 The above-captioned company wishes to file a rate/rule revision for its Louisiana Homeowners HO3 Program.

With this filing, the company proposes to introduce optional Equipment Breakdown Coverage.

The proposed rule is as follows:

Equipment Breakdown Coverage

The Homeowners Coverage forms are modified to include loss resulting from Equipment Breakdown.

This endorsement is available for use with Homeowners Forms.

Equipment Breakdown Enhancement Endorsement

There are no eligibility requirements and no additional application is necessary.

Equipment Breakdown coverage is subject to a \$100,000 per Occurrence Limit of Liability and a \$500 per Occurrence Deductible.

Rates and Premiums

A \$30 premium per dwelling will apply.

The rule has been added to Page 23 of the manual and reads exactly as follows:

W. Equipment Breakdown Enhancement Endorsement

For an additional premium, this endorsement provides for the inclusion of equipment breakdown as a covered peril under an HO 00 03 form. The limit of coverage is \$100,000 per occurrence. This limit is separate from and does not reduce any other coverage contained within Section 1 - Property Coverage. This endorsement has a separate per occurrence deductible of \$500.

Limit Premium

\$100,000 \$30

Use Endorsement GSIC HO EB 0418

There is no rate impact associated with this filing.

Companion forms (Item Key #707722) were still pending as of May 10, 2018.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 707722, Company Form Filing No. GSIC_HO_EB_0418.

Item Key: 707729

Gulf States Insurance Company

4 - Homeowners

Revised Rate and Rule

Louisiana Homeowners HO3 Program

Introduction of optional Service Line Coverage

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: GSIC_HO_SL_0418

The above-captioned company wishes to file a rate/rule revision for its Louisiana Homeowners HO3 Program.

With this filing, the company proposes to introduce optional Service Line Coverage.

The proposed rule is as follows:

Service Line Coverage

Applicable Coverage forms are modified to include loss resulting from a covered Service Line loss.

This endorsement is available for use with all Personal Lines Forms.

Service Line Enhancement Endorsement

There are no eligibility requirements and no additional application is necessary.

Service Interruption coverage is subject to a \$10,000 per Occurrence Limit of Liability and a \$500 per Occurrence Deductible.

Rates and Premiums

A charge of \$30 per dwelling will apply to all policies.

The rule has been added to Page 23 of the manual and reads exactly as follows:

X. Service Line Enhancement Endorsement

For an additional premium, this endorsement provides coverage for direct physical loss to "service line covered property" that is caused by a "service line occurrence" at the "residence premises". The limit of coverage is \$10,000 per occurrence. This endorsement has a separate per occurrence deductible of \$500.

Limit Premium

\$10,000 \$30

Use Endorsement GSIC HO SL 0418

There is no rate impact associated with this filing.

Companion forms (Item Key #707721) were still pending as of May 10, 2018.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No.707722, Company Form Filing No. GSIC_HO_EB_0418.

Item Key: 707769

MORTGAGE GUARANTY INSURANCE CORPORATION

6 - Mortgage Guaranty

Revised Rate and Rule

Mortgage Guaranty

Revised Rate and Rule

BPMI Monthly & BPMI Ltd. Refund Single Premiums

Overall % Impact: -11.3

Overall \$ Impact: **\$-368,581**
 # of Policyholders: **3088**
 Company Reference: 18-71-5103
 Requested Effective Dates - New: 06/04/2018 Renewal: N/A

The last adjustment to this program occurred in November 2017 under the Prior Approval provision (Item Key #689100) to be effective December 4, 2017.

The above-captioned company wishes to submit revised rate and rule for its BPMI (Borrower Paid Mortgage Insurance).

The BPMI single rate is being offered to reduce premium rates that reflect the lower corporate tax rate signed into law in 2017.

The company is proposing a rule page that is separate from its rate and adjustment page. This would simplify the filing process in the future if the only changes made to the company's rules or to the rate pages. The company will use the same rule page for all rate plans.

The BPMI Monthly premium rates and BPMI Limited-Refundable Single premium rates, make up approximately 72.13% and 2.4% respectively, of the company's total volume.

This filing results in a rate decrease of **-11.3% or -\$368,581** (3,088 policyholders).

The company is a commercial mortgage guaranty insurer. The proposed rule changes will not affect insurance in force and will apply only to new insurance written after the effective date of this filing and will match competitor offerings.

Final Action: Approved

Item Key: 707947

SAFEPOINT INSURANCE COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Revised Rate and Rule
 LA Business Advantage Program
 Overall % Impact: **-1.4**
 Overall \$ Impact: **\$-5,235**
 # of Policyholders: **16**
 Company Reference: LA BAP COMML PROP
 Requested Effective Dates - New: 06/10/2018 Renewal: 06/10/2018

The last adjustment to this program occurred in January 2018 under the Prior Approval provision (Item Key #689723) to be effective December 27, 2017.

With this filing, the above-captioned company is making adjustment to the property manual of the **Louisiana Business Advantage Program**.

The deviation factor adjustment is being changed from a **2** to a **1 for the Basic Group I**, and a **2 for the Basic Group II** program.

These changes results in an overall rate decrease of **-1.4% or -\$5,235** (16 policyholders).

Final Action: Approved

Item Key: 707954

TECHNOLOGY INSURANCE COMPANY, INC.
 9 - Inland Marine
 Revised Rate only
 Personal Inland Marine
 Mobile Electronics Protection Inland Marine Program
 Revised Rate Only
 Overall % Impact: **N/A**
 Overall \$ Impact: **N/A**
 # of Policyholders: **0**
 Company Reference: TIC-MEP-LA-R-0418
 Requested Effective Dates - New: 05/15/2018 Renewal: 05/15/2018

The above-captioned company is adding a Laptops - Theft Only coverage for its Personal Computer Program under its Personal Inland Marine line.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 708020

EMC PROPERTY & CASUALTY COMPANY
 EMPLOYERS MUTUAL CASUALTY COMPANY
 26 - Burglary And Theft
 Loss Cost Adoption
 Commercial Burglary and Theft
 Adoption of ISO Loss Cost Designation Number CR-2017-RLA1
 Crime LC Filing
 Overall % Impact: **-20.9**

Overall \$ Impact: **\$-11,991**
 # of Policyholders: **131**
 Company Reference: 3952
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

The last adjustment to this program occurred in April 2016 under the Prior Approval provision (Item Key #335741) to be effective August 1, 2016.

With this filing, the above-captioned companies wish to adopt the following Insurance Services Office, Inc. (ISO) filing designation number: CR-2017-RLA1, Item Key #687911, with an effective date of June 1, 2018.

The companies are keeping their loss costs multiplier of **1.92**.

With these changes, the effect on crime is -30.0% and the effect on Fidelity is -20.0%, with an overall rate decrease of **-20.9%** or **-\$11,991** (131 policyholders).

Final Action: Approved

Item Key: 708050

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
 NORTHLAND INSURANCE COMPANY

26 - Burglary And Theft

Non-Adoptions

Commercial Burglary and Theft

Non-Adoption of ISO Designation Number CR-2017-REL1

CLM Div. 3 Crime & Fidelity

Overall % Impact: **N/A**

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

of Policyholders: **0**

Company Reference: 2018-04-0022

Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

The last adjustment to this program occurred in August 2017 under the Prior Approval provision (Item Key #683436) to be effective September 1, 2017.

With this filing, the above-captioned companies are filing to non-adopt the following Insurance Services Office, Inc. (ISO) filing designation number: CF-2017-REL1, Item Key #687909, to be effective June 1, 2018.

Final Action: Approved

Item Key: 708083

ALASKA NATIONAL INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01

Overall % Impact: **-2.490**

Overall \$ Impact: **-\$7,273**

of Policyholders: **10**

Company Reference: LA-WC-45

Requested Effective Dates - New: 05/10/2018 Renewal: 05/10/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 393479, which resulted in an overall -12.85% rate decrease, effective 05/01/2017.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 05/01/2018.

The company will retain use of its 1.90 loss cost multiplier.

There is an overall -2.490% rate decrease or -\$7,273 as a result of this filing.

There will be 10 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 708140

DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Withdrawal of Rates or Rules

Private Passenger Automobile

Right Choice Advantage Program

Withdrawal of Rates or Rules

Overall % Impact: **N/A**

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

of Policyholders: **0**

Company Reference: DGIC PPA_WITHDRAWAL_RIGHT CHOICE ADVANTAGE

With this filing, the company proposes to withdraw the rates and rules for the Right Choice Advantage Program. This program has the following approved filings:

<u>LDI Item Key Number</u>	<u>Company Reference Number</u>	<u>New Effective Date</u>	<u>Renewal Effective Date</u>
25033	LA200609	12/1/2006	Initial Rate and Rule
223283	LA200711DGICLA	12/27/2007	02/10/2008
227551	200803-LA-PPA-DGICLA	03/18/2008	03/18/2008
233475	200806-DGICLA-Rules	07/31/2008	07/31/2008
275118	201109-LA-DGICLA-MC (RCA)	09/07/2011	10/22/2011
290542	LA RATE 2012-11B	N/A	01/19/2013
304436	2013-12 RATE2	N/A	01/15/2014
317680	2014-10-RATE RCA	03/10/2015	03/10/2015
387229	2016-11-RATE RCA	03/24/2017	05/08/2017

This program currently has 78 active policies. New business was no longer written as of April 2017 and non-renewals began in January 2018, to be completed by March 2019.

Final Action: Approved

Item Key: 708144

DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Withdrawal of Rates or Rules

Private Passenger Automobile

GLM 3.0 Program

Withdrawal of Rates or Rules

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: DGIC PPA WITHDRAWAL_GLM

With this filing, the company proposes to withdraw the rates and rules for the GLM 3.0 Program. This program had the following approved filings:

<u>LDI Item Key Number</u>	<u>Company Reference Number</u>	<u>New Effective Date</u>	<u>Renewal Effective Date</u>
268931	2011.03_DGIC_LA	05/16/2011	Initial Rate and Rule
281946	LA RATE -2012-4	03/29/2012	05/13/2012
290511	LA-RATE-2012-11-3	12/05/2012	01/19/2013
304447	2013-12 RATE3	01/15/2014	01/15/2014
315140	2014-10-RATE-GLM3	01/15/2015	01/15/2015
317954	2014-12 PAY PLANS GLM3	01/20/2015	01/20/2015
320592	031015 PAY PLANS GLM3	04/21/2015	04/21/2015
322323	2015-4-RATE-GLM3	07/14/2015	01/01/2016
324776	2015-6-RULE-GLM3	07/17/2015	07/17/2015
335728	2016-4-RATE GLM3	06/01/2016	01/01/2017

This program currently has 677 active policies. New business was no longer written as of April 2017 and non-renewals began as of January 2018, to be completed March 2019.

Final Action: Approved

Item Key: 708146

DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Withdrawal of Rates or Rules

Private Passenger Automobile

Right Choice Program

Withdrawal of Rates or Rules

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: DGIC PPA_WITHDRAWAL_RIGHT CHOICE

With this filing, the company proposes to withdraw the rates and rules for the Right Choice Program. This program currently has 276 active policies. New business was no longer be written as of April 2017 and non-renewals began in January 2018, to be completed by March 2019.

This program has the following approved filings:

<u>LDI Item Key Number</u>	<u>Company Reference Number</u>	<u>New Effective Date</u>	<u>Renewal Effective Date</u>
1737		12/20/2000	12/20/2000
1952		08/16/2000	08/16/2000
3333		08/29/2001	10/13/2001
4307		09/16/1999	09/16/1999
6100		06/16/1999	06/16/1999
1952		08/16/2000	08/16/2000

10071		08/29/2002	10/13/2002
15592	LA200311	12/30/2003	02/13/2004
21085	LA2005-04	06/08/2005	07/22/2005
21552	LA2005-06	07/01/2005	07/01/2005
23356	LA200603	04/21/2006	06/05/2006
223283	LA200711DGICLA	12/27/2007	02/10/2008
227551	200803-LA-PPA-DGICLA	03/18/2008	03/18/2008
230560	Right Choice Program	05/22/2008	06/27/2008
233475	200806-DGICLA-Rules	07/31/2008	07/31/2008
252942	201001-LA-DGICLA-PPA-RATES	01/01/2010	01/01/2010
273833	2011.06_DGIC_LA	08/29/2011	08/29/2011
290540	LA RATE 2012-11A	N/A	01/19/2013
304435	2013-12 RATE1	N/A	01/15/2014
315139	2014-10-RATE-RC	N/A	02/25/2015
387228	2016-11-RATE-RC	03/24/2017	05/08/2017

Final Action: Approved**Item Key: 708312**

FEDERATED MUTUAL INSURANCE COMPANY
 FEDERATED SERVICE INSURANCE COMPANY
 19 - Commercial Automobile
 Non-Adoptions

Commercial Automobile
 Non-Adoption

ISO Designation CA-2018-IALL1

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CA-LA-18-1

With this filing, the company proposes to non-adopt Insurance Services Office, Inc. (ISO) designation CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 708418**

SENTINEL INSURANCE COMPANY, LTD.
 TWIN CITY FIRE INSURANCE COMPANY
 5 - Commercial Multiple Peril

Revised Rule only
 Commercial Multi-Peril
 Spectrum Policy Program
 Data Breach - Response Expense

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: FN.07.892.2018.07

Requested Effective Dates - New: 07/14/2018 Renewal: 07/14/2018

The above-captioned companies are making the following rule revisions to the above-captioned program:

Spectrum Product Manual	Product Rule Reference	Product Rule Title	Form Number
Liability Optional Coverage	14-31	Data Breach - Response Expense	SS 00 47

The companies are amending this rule to allow Data Breach - Response Expense to be available for all classes, including Schools and Data Aggregators.

The companies state that there will not be a rate impact with this filing.

Final Action: Approved**Item Key: 708444**

Midvale Indemnity Company
 19 - Private Passenger Automobile
 Revised Rule only

Private Passenger Automobile

Family Car Program

Revised Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-PPA-18-128

Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

With this filing, the company proposes to add companies to their Qualifying Partners list under Connect Partner Discount.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 708447

UTICA MUTUAL INSURANCE COMPANY
19 - Commercial Automobile
Non-Adoptions

Commercial Automobile
Non-Adoption

ISO Designation Number CA-2018-IALL1

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

With this filing, the company proposes to non-adopt Insurance Services Office, Inc. (ISO) designation CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 708450

Harco National Insurance Company
17 - Other Liability
Revised Rule only
Commercial Umbrella and Excess
North American Timber Program
Rule Revision

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

Company Reference: 18-723

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

With this filing, the company proposes to revise the Underlying Limits Required for Commercial Excess Liability to include \$2,000,000 Products Completed Operations Aggregate.

There is no rate impact associated with this filing.

Final Action: Approved