

LOUISIANA DEPARTMENT OF INSURANCE
 JAMES J. DONELON, COMMISSIONER
 P.O. BOX 94214
 BATON ROUGE, LOUISIANA 70804-9214

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS ACTED UPON FOR THE WEEK OF FEBRUARY 05, 2018

Item Key: 690075

Unitrin Safeguard Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of (Kemper Prime) Homeowners Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA HO PRIME USIC

Requested Effective Dates - New: 08/17/2018 Renewal: N/A

The above-captioned company wishes to introduce rates and rules for use with its (Kemper Prime) Homeowners Program.

There is no rate impact associated with this filing.

Companion forms (Item Key #

Final Action: Disapproved

This is disapproved for no company response to Mrs. Dayna Poche's (2) SERFF "Objection Letters" dated January 22, 2018.

Item Key: 690159

Granite State Insurance Company

ILLINOIS NATIONAL INSURANCE COMPANY

NEW HAMPSHIRE INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Revised Rule Only

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: AIG-17-IM-09

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

A "No Return Premium for Early Completion" Endorsement is being proposed. This endorsement allows the companies at their discretion, to not return unearned premium on covered buildings which have been completed early.

Companion forms (Item Key Number 690204 or Company Reference Number AIG-17-IM-09) received Certified Approval on 12/20/2017.

There is no rate impact associated with this filing.

Final Action: Disapproved

Inadequate response to Mr. William Wolfe's SERFF "Objection Letter" dated January 26, 2018.

Item Key: 690602

AMERICAN FIRE AND CASUALTY COMPANY
OHIO CASUALTY INSURANCE COMPANY, THE
OHIO SECURITY INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Commercial IQ (eCLIQ) Program
Loss Cost Adoption

- Adoption of ISO Designation Filing Numbers CA-2017-BRLA1 and CA-2017-IALL1
- Revise ELRs
- Revise LCMs

Overall % Impact: **21.0**

Overall \$ Impact: **\$3,196,326**

of Policyholders: **1354**

Company Reference: 2017-LA-1-CA-E-R

Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

The last rate revision to this program was +7.9% or \$742,929 which was approved under LDI Item Key Number 387316 effective 9/1/2017 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 revising the Loss Cost Multipliers (LCM). Due to the number of LCMs utilized, the LCM revisions can be found on the Exhibit C - Louisiana Loss Cost Multiplier Worksheets within the filing.

The rate impact associated with this filing is +21.0% or \$3,196,326 affecting 1,354 policyholders.

Final Action: Approved**Item Key: 690810**

Greenwich Insurance Company

17 - Other Liability

Revised Rate and Rule

Professional Liability / E&O

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 17GX-XL-PL06-MU-LA

The last rate adjustment for the above-captioned company was filed and approved under the 'Prior Approval' provision, Item Key Number 683252 effective 11/06/2017.

With this filing, the company is making the following revisions to the previously approved program. Section X.B. Extended Reporting Coverage is being revised to reflect the same terms/percentages as per what is being offered in the Policy.

The company is introducing a missing table in Section II Deductible Credit to include factors applicable for deductibles that apply to damages only.

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 691428**

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/ E&O

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: ASIC-MTS-RR-LA-2018-1

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

Final Action: Withdrawn

Withdrawn by company, per Ms. Renata Wright's SERFF "Response Letter" dated February 1, 2018.

Item Key: 692773

Imperium Insurance Company

11 - Medical Malpractice

Initial Rate and Rule

Medical Malpractice

Allied Health Care Providers Program

Schedule Rating Plan

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: IIC-PR-LA-2018RARU

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

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

A schedule rating plan is included in this filing.

The company states that this program will be written on a monoline or package basis.

The corresponding form(s) filing, LDI Form Filing No. 692761, Company Form Filing No. IIC-PR-LA-2018F, were approved effective April 1, 2018.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 692761, Company Form Filing No. IIC-PR-LA-2018F.

Item Key: 692899

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

AlphaPack Commercial Insurance Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-DOP-2018-R1

Final Action: Withdrawn

Withdrawn by company, per Mr. Larry Wilk's SERFF "Response Letter" dated February 6, 2018.

Item Key: 692902

LCTA Casualty Insurance Company

LCTA SPECIALTY INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI LA-LC -2017-01 Advisory Miscellaneous Values

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA2018LCREF

Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

With this filing, the above-captioned company wishes to adopt NCCI LA-LC-2017 Advisory Miscellaneous Values effective 5/1/2018

The company wishes to withdraw this filing, per Brandi Van Pelt 02/05/2018.

Final Action: Withdrawn

Withdrawn by companies, per Ms. Brandi Van Pelt's SERFF "Response Letter" dated February 5, 2018.

Item Key: 692975

REPUBLIC UNDERWRITERS INSURANCE COMPANY

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

SOUTHERN UNDERWRITERS INSURANCE COMPANY

SECURITY NATIONAL INSURANCE COMPANY

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of several AAIS Designation Filing Numbers

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-IM-1806-05-2026

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

The above-captioned companies are introducing a Commercial Inland Marine Program. The company is adopting AAIS-2014-46R (Item Key Number 313369), AAIS-2014-46LC (Item Key Number 313368), AAIS-2015-39R-1 (Item Key Number 333381), and AAIS-2015-1IMGR (Item Key Number 322909).

Companion forms (Item Key Number 691159 or Company Reference Number LA-IM-1806-01-2026) were approved on 01/23/2018.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 692997

Vantapro Specialty Insurance Company

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: VPSIC-17-CA-01

Final Action: Disapproved

The company did not respond to Mrs. Jaclyn Blackwell's SERFF "Objection Letter" dated January 24, 2018 within the allotted timeframe.

Item Key: 693031

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Sierra Madre Artisan's Program

Overall % Impact: +25.0

Overall \$ Impact: \$167,713

of Policyholders: 705

Company Reference: LA-GL-1803-05-9973

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 314464 effective 10/10/2014.

With this filing, the company is making the following revisions to its Sierra Madre program.

1. Section II Rule 2, minimum premiums are increased by \$50. An additional \$25 is added to those risks with subcontracting costs exceeding \$25,000.
2. The Service and Repair, Section VII rule 2, is being modified from .75 to .85.

3. Rule 4 is added to Section VII. It applies a 10% factor if Subcontracting costs exceed \$25,000.
4. 11% rate increase for all classes.

These changes will result in a +25.0% rate increase or +\$167,713.00.

There will be 705 Louisiana policyholders affected by this rate increase.

Final Action: Approved

Item Key: 693032

Berkshire Hathaway Direct Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **3.00**

Overall \$ Impact: **\$1,088**

of Policyholders: **11**

Company Reference: 2018-5-1-BHDI-LA-LCA

Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 389195, which resulted in an overall -9.80% 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 1.440 loss cost multiplier.

There is an overall +3.00% rate increase or +\$1,088 as a result of this filing.

There will be 11 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 693053

NATIONAL LIABILITY & FIRE INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **0.70**

Overall \$ Impact: **\$4,214**

of Policyholders: **70**

Company Reference: 2018-5-1-NLF- LA-LCA

Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 389250, which resulted in an overall -7.80% 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 its 1.801 loss cost multiplier.

There is an overall +0.70% rate increase or +\$4,214 as a result of this filing.

There will be 70 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 693066

AmTrust Insurance Company of Kansas, Inc.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY
 MILFORD CASUALTY INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-GL-1706-02-9681-2

With this filing, the company is proposing to make the previously approved countrywide rules Louisiana specific.

GL-1063-LA 0317 UNDERGROUND UTILITY LOCATION CONDITION

GL-1068-LA 0317 EXCLUSION – RESIDENTIAL HOUSING WITH CONDOMINIUM EXCEPTION

GL-1075-LA 0317 CONDITION – INDEPENDENT CONTRACTORS

GL-1083-LA 0317 CONDITION – INDEPENDENT CONTRACTORS

GL-1091-LA 0317 COURSE OF ROOFING OPERATIONS EXCLUSION

GL-1093-LA 0317 CONTINUOUS OR PROGRESSIVE INJURY AND DAMAGE EXCLUSION

GL-1106-LA 0317 CONTRACTORS AMENDATORY ENDORSEMENT

GL-1107-LA 0317 SUBCONTRACTORS WARRANTY ENDORSEMENT

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 689892, Company Form Filing No. LA-GL-1706-01-9681A, were approved effective December 22, 2017.

Final Action: Approved

Item Key: 693091

REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN

5 - Commercial Multiple Peril

Initial Rate and Rule

Arrowhead Advantage BOP Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 17-4744-LA-RATES/RULES

Requested Effective Dates - New: 09/01/2018 Renewal: 11/01/2018

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

This new program will be exclusively marketed through Arrowhead Insurance Agency ("AH") specifically for those accounts with net written premium less than \$100,000 or small commercial accounts ("SMC"). The purpose of the program is to provide a nationwide specific branded ISO based product for business opportunities.

The companies are adopting the following ISO/PIAL Filing Designation Numbers:

LA16-11 (BP-2016- RLA1)	LA14-01 (BP-2014- RLA1)	LA13-12 (BP-2013- RBILC)	LA13-01 (BP-2013- RLA1)
LA-06-25 (BP 2006- RRSLC)	LA 06-21 (BP 2005- RABLC Louisiana)	LA 05-08 (BP-2004 - RLC04 - Louisiana)	LA10-09 (BP-2010- RLA1)
LA03-15 (B-2001- RLC01-Louisiana)	CL-2016-ODPRU (BP)	LA05-07 (BP2004- RRU04 and Supplement (Amendment)) - Louisiana	BP-2004-RRU04 and Supplement and Amendment - Louisiana
BP 2004-RRU04 (Amendment to the Supplement) - Louisiana	BP-2016-ODNRU	BP-2014-ORU1	LA13-11 (BP-2013- RBIRU)
BP-2011-ORU2	BP-2011-ORU1	LA 06-20 (BP 2005- RABRU-Louisiana)	BP 2006-RRSRU (Amendment)
BP 2006-RRSRU	LA10-12 (BP-2010- OLOB1)	BP-2009-RBPRU	BP-2008-OWERU
BP-2007-OLPG2	RP 2004-RIR1 - Louisiana		

The corresponding form(s) filing, LDI Form Filing No. 684269, Company Form Filing No. 17-4166-LA-FORMS, were approved effective September 1, 2018 for new business and November 1, 2018 for renewal business.

Final Action: Approved

Item Key: 693251

Endurance American Insurance Company

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **-0.8**

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

of Policyholders: **0**

Company Reference: EAIC-REF-2018-01

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 312917 effective 02/01/2015.

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

The company will utilize a Loss Cost Multiplier of 1.585.

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

There will be 0 Louisiana policyholders affected by this rate impact.

Final Action: Approved

Item Key: 693331

LYNDON SOUTHERN INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

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

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LDI RESOLVE (RULES) 03 18

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

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

Final Action: Withdrawn

Withdrawn by company, per Ms. Sandra Wright's SERFF "Response Letter" dated February 8, 2018.

Item Key: 693389

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA

17 - Other Liability

Revised Rate only

Stop Loss Program

Overall % Impact: **-10.9**

Overall \$ Impact: **-\$151,129**

of Policyholders: **4**

Company Reference: GP-1-SL-13-LA-RR-REFILE2

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No.389790, which resulted in a -0.2% rate decrease February 21, 2017.

The company is updating its base rates, industry, area, and dependent factors beyond automated trend adjustments.

These changes will result in a **-10.9%** rate decrease or **-\$151,129**.

There will be **4** Louisiana policyholders affected by this rate decrease.

Final Action: Disapproved

Inadequate company response to Ms. Constance K. Cannon's SERFF "Objection Letter" dated January 30, 2018.

Item Key: 693403

FCCI Insurance Company

NATIONAL TRUST INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Farm & Ranch Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: FR-LA-22208RUCU

Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

The above-captioned companies propose revisions to their Commercial Farm & Ranch Program.

With this filing, the company states "We wish to submit revised or corrected Company exception pages that were previously filed under SERFF #FCCS-131208265, State Tracking Number 685380".

The following changes are being proposed:

On Exception page: Additional Company Rules - Livestock Care, Custody or Control Coverage (FL 028) Verbiage is being added to clarify limits and rating.

On Exception page: Additional Company Rules - Optional Miscellaneous Equipment Per Item Limit Endorsement (FP 037)

The previous rule was filed incorrectly. It described the endorsement as non-premium bearing. The correct rule with rate information is now attached.

On Exception page: Additional Company Rules - Optional Stack Limit or Clear Space Endorsement (FP 038)

The previous rule was filed incorrectly. It described the endorsement as non-premium bearing. The correct rule with rate information is now attached.

Rule 37 (Farm Liability Coverage) is a new exception. It includes new code descriptions and rates for various farm coverage classes.

Rule 38 (CGL Farm Liability) Table is a replacement. Changes to this exception are the addition of class code descriptions only. No changes to codes or rates.

There is no rate impact associated with this filing.

Companion forms (Item Key #685391) were approved on November 21, 2017.

Final Action: Approved**Item Key: 693409**

STATE NATIONAL INSURANCE COMPANY, INC.

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Jetty Lease Guaranty Bond Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: SNIC-LA-SU-01-26-18-R/R

The above-captioned company wishes to file initial rate and rule for its Jetty Lease Guaranty Bond program for its Surety line of business.

With this filing, this bond is to guarantee a residential tenant's payment of rent under a lease agreement. Buyers of this program are intended to be individuals who would otherwise not qualify for a rental agreement under the terms required by the landlord.

The coverage of this bond is triggered upon early termination of the lease and the repossession of the living unit by the landlord.

This bond will be exclusively offered through Jetty's proprietary online platform and will also be offered through landlord partnerships.

The rules for this program are as follows:

- Coverage Period
 - Coverage begins on the lease effective date and terminates upon lease expiration date.
- Premium Calculation
 - The applicable rate is determined by multiplying the total rent amount for the term of the lease by the appropriate percentage as determined in the Risk Classification and Rates section below.
- Deductible
 - No deductible applies.
- Risk Classification

Class	Description
U.S. Resident: Employed	Employed on full-time or part-time basis
U.S. Resident: Self-Employed	Self-Employed person such as a consultant, independent contractor, sole proprietorship, etc.
U.S. Resident: Not Working	Retired person or non-working
U.S. Resident: Student	Resident who is a student
Non-U.S. Resident: Employed	Non-Resident who is employed on full-time or part-time basis

The rates for this program are as follows:

US Resident

Label	FICO	Employed	Self-Employed	Non-Working	Student
Not Eligible	1 - 629	Not Eligible	Not Eligible	Not Eligible	Not Eligible
1	630 - 639	6.37%	8.61%	8.36%	8.36%
2	640 - 659	6.04%	8.09%	7.90%	7.90%
3	660 - 679	5.76%	7.64%	7.51%	7.51%
4	680 - 699	5.51%	7.24%	7.08%	7.08%

5	700 - 719	5.35%	6.98%	6.72%	6.72%
6	720 - 739	5.27%	6.84%	6.59%	6.59%
7	740 - 759	5.14%	6.72%	6.50%	6.50%
8	760 - 779	5.10%	6.66%	6.30%	6.30%
9	780 - 799	4.96%	6.62%	6.27%	6.27%
10	800 - 1000	4.85%	6.53%	6.25%	6.25%
Thin File	Thin File	7.50%	8.61%	8.36%	8.36%
No Hit	No Hit	7.50%	8.61%	8.36%	8.36%
None	None	7.50%	8.61%	8.36%	8.36%
Zero	Zero	7.50%	8.61%	8.36%	8.36%

Non-US Resident

Annual Income/Monthly Rent	Employed
(27.5, 30)	10.45%
(30, 35)	9.98%
(35, 40)	9.53%
(40, 45)	9.10%
(45, 50)	8.60%
(50, 55)	8.22%
(55, 60)	7.67%
(60, 65)	7.33%
(65, 70)	6.99%
70+	6.67%
Student	8.20%
Other	10.45%

The corresponding form(s) filing, LDI Form Filing No. 693416, Company Filing No. SNIC-LA-SU-01-26-18-F was pending as of February 7, 2018.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 693416, Company Form Filing No. SNIC-LA-SU-01-26-18-F.

Item Key: 693495

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial Umbrella and Excess

Commercial Excess/Umbrella Liability Program

Adoption

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 005.9972-18310

Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

With this filing, the companies are proposing to replace the rules for the current program.

This independent program will utilize Insurance Services Office, Inc. (ISO) Division 6, Section I General Rules with company exceptions.

The companies are proposing to adopt the following ISO designations:

ISO Designation	LDI Item Key Number / Agenda Number	Effective Date Approved for ISO
GL-97-097RU-Louisiana	# 75 01/98	2/1/1999
GL-2001-OAL01-Louisiana	7081	9/1/2002
GL-2001-OCT1-Louisiana	5738	N/A
GL-2001-OPAC2-Louisiana	4677	3/1/2002
GL-2002-OPOL2-Louisiana	7888	2/20/2002
GL-2002-OPHD2-Louisiana	8638	4/24/2002
GL-2002-OMR00-Louisiana	11747	5/1/2003
GL-2002-OMR00-Louisiana (Amendment)	12082	7/1/2003
GL-2002-OMR00-Louisiana (Amendment 2)	12855	7/1/2003
GL-2004-ORGLA (2)	247849	12/1/2009
GL-2004-ORGLA (W)	247832	N/A
GL-2002-OWLE2	11893	1/15/2003
GL-2001-OWTRU	6127	1/1/2002
GL-2003-RRU03	17472	12/1/2004
GL-2004-OMORU	17986	9/1/2004
GL-2004-OSIER	19349	5/1/2005
GL-2006-OCTRU and Supplement	25045	5/1/2008
GL-2007-OLPG2	226117	8/1/2008
GL-2008-ORU08	236697	5/1/2009
GL-2014-ODNRU	317344	6/1/2015
GL-2013-ODBRU	300112	5/1/2014

The corresponding form filing has been approved under company tracking number LA18310CG0002, LDI Item Key Number 688585, effective 11/1/2018.

There is no rate impact associated with this filing as there are currently no policyholders in this program.

Final Action: Approved

Item Key: 693557

Riverport 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: BSS-NFIM-2018-5271-RARU-LA-27019

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

This is a re-submission of Item Key Number 689569 which was disapproved on 01/09/2018. It was disapproved because the company submitted an inadequate response to Mr. Wei Chuang's SERFF "Objection Letter" dated December 19, 2017.

This is a re-submission of Item Key Number 686996 which was disapproved on 11/14/2017. It was disapproved because no response was submitted to Mr. Wei Chuang's SERFF "Objection Letter" dated November 7, 2017.

This is a re-submission of Item Key Number 685293 which was disapproved on 10/19/2017. It was disapproved because no response was submitted to Mr. Wei Chuang's SERFF "Objection Letter" dated October 2, 2017

The above-captioned company is being added to the General Risk Program - Non-Filed Commercial Inland Marine coverages group of consisting of Berkley National Insurance Company, Berkley Regional Insurance Company, and Starnet Insurance Company.

The company is adopting AAIS-2014-46R (Item Key Number 313369), AAIS-2014-46LC (Item Key Number 313368), and AAIS-2015-39R-1 (Item Key Number 333381).

The company proposes a loss cost multiplier of 1.05.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 685265, Company Form Filing No. BSS-NFIM-2017-5271-FM-LA-24948, were approved effective January 1, 2018.

Final Action: Approved

Item Key: 693564

STATE NATIONAL INSURANCE COMPANY, INC.

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Jetty-Security Deposit Bond

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: SNIC-LA-SU-01-29-18-R/R

The above-captioned company wishes to submit initial rates and rules for its Jetty Tenant Surety Bond program under the Surety line of business.

With this filing, the company proposes to introduce its Jetty Tenant Surety Bond Program with the purpose to indemnify the obligee for damages and loss of rents, including cancellation penalties and other related

expenses.

This bond will be in effect when the resident enrolls in coverage and shall continue for the life of the tenancy.

The minimum premium will be \$87.50 and also no deductible applies.

The Security Deposit Bond will be exclusively offered through Jetty's proprietary online platform.

This program will also be offered through landlord partnerships.

The company is proposing a rate for this bond of \$17.50 per \$100 of security which is based on Assurant's current rate. This bond is modeled after Assurant's Tenant Surety Bond Product.

The corresponding form(s) filing, LDI Form Filing No. 693594, Company Form Filing No. SNIC-LA-SU-01-29-18-F was pending as of February 7, 2018.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 693594, Company Form Filing No. SNIC-LA-SU-01-29-18-F.

Item Key: 693587

CONTRACTORS BONDING AND INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CBIC-LA-CA-RR-16-01B

Requested Effective Dates - New: 03/15/2018 Renewal: 03/15/2018

With this filing, the company proposes to introduce the rates and rules for the Commercial Auto Program. This program will utilize Insurance Services Office, Inc. (ISO) loss costs, rules, and rating plans with company exceptions and Loss Cost Multipliers (LCM).

The company is adopting the following ISO designations for use with this program:

ISO Designation	LDI Item Key Number / Agenda Item Number	Effective Date Approved for ISO
CA-95-R93MU-Louisiana	# 68 9/95	5/1/1996
CA-2000-RAPD1- Louisiana	140	7/1/2001
CA-2003-RRU03- Louisiana	14342	1/1/2004
CA-2005-ORU01 Amendment # 1	21235	4/1/2006
CA-2005-ORU01 Amendment # 2	25444	8/1/2007
CA-2005-ORU01	25660	8/1/2007

Amendment # 3		
CA-2005-RCP1	20729	2/1/2006
CA-2008-ORU1	239465	6/1/2009
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2010-RTER1	265775	12/1/2011
CA-2011-RCP1	274483	1/1/2012
CA-2017-IALL1	393237	11/1/2017
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU Amendment	284282	10/1/2013
CA-2012-RZR1	292543	1/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2014-RPAC1	308956	11/1/2014
CL-2016-RRU1	335944	11/1/2016
CA-2009-RLC09	248267	8/1/2010
CA-2011-BRLA1	274473	1/1/2012
CA-2012-RADLC	283374	10/1/2013
CA-2012-RZRLC	292515	1/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2017-BRLA1	319135	11/1/2017
CA-2015-RHLLC	319135	8/1/2015
RP-2000-RAL1-Louisiana	1669	4/1/2001
RP-2004-RAL1	19132	5/1/2005
RP-2012-RAL12	288385	4/1/2013
RP-2000-RPD1-Louisiana	1672	4/1/2001
RP-2004-RPD1	19131	5/1/2005
RP-2004-RPD04	17801	12/1/2004
RP-2012-RPD12	288390	4/1/2013

The company is proposing to utilize the following LCMs with this program:

Coverage	Proposed LCM
Liability	1.750
Physical Damage	1.800

The corresponding form filing has been approved under company tracking number CBIC-LA-CA-F-16-01, LDI Item Key Number 397282, effective 9/1/2017 for both new and renewal business.

**This filing is a resubmission of the following previously disapproved filings:

- Company tracking number CBIC-LA-CA-RR-16-01, LDI Item Key Number 392749; and
- Company tracking number CBIC-LA-CA_RR-16-01A, LDI Item Key Number 397283.

Final Action: Approved

Item Key: 693634

ACIG Insurance Company
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Loss Filing Number LA-LC-2017-01
 Overall % Impact: **-3.590**
 Overall \$ Impact: **-\$36,214**
 # of Policyholders: **16**
 Company Reference: 05012018LCLA
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 391912, which resulted in an overall -6.240% 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 revise its loss cost multiplier from 1.43 to 1.45.

There is an overall -3.590% rate decrease or -\$36,214 as a result of this filing.

There will be 16 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 693685

RLI Insurance Company
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Home Business Insurance Program
 Overall % Impact: **-0.1**
 Overall \$ Impact: **-\$52**
 # of Policyholders: **134**
 Company Reference: HBI-R-0217-R
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 386671, which resulted in an overall 0% rate impact effective March 1, 2017.

The company is making the following revisions:

- Numbering the items under Optional Coverages - Available Individually.
- Adding rates/rules for ISO form B P 04 97 Waiver of Transfer of Rights of Recovery to scheduled named person(s) or organization(s).
- Updating the premium determination for Garagekeepers coverage to reference the new Garagekeepers Rating Page for determining the rating to be used.

- Adding 9. Identity Fraud Expense Coverage.
- Amending the Entertainment industry group. Splitting out Disc Jockey Services. Those services will now be rated under Rate Group A, while all other services within the industry group will remain in Rate Group Z.
- Adding Industry Group, Life coach to Rate Group A.
- Adding Industry Group, Wedding Officiate to Rate Group B.
- Adding 8. under Optional Coverages/Forms - Available Individually for the Waiver of Subrogation form.

These changes will result in a -0.1% rate decrease or -\$52.

There will be 134 Louisiana policyholders affected by this rate decrease.

The corresponding form(s) filing, LDI Form Filing No. 693663, Company Form Filing No. HBI-F-0217-R were approved effective April 1, 2018.

Final Action: Approved

Item Key: 693690

THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI INSURANCE COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Output Program

Initial Adoption of AAIS Filing Designation No. AAIS-2002-57R

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CQD-COP-18-8001-LA

Requested Effective Dates - New: 03/15/2018 Renewal: 03/15/2018

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

The companies are initially adopting AAIS Filing Designation No. AAIS-2002-57R.

LDI Form Filing No. 684234, Company Form Filing No. CQD-COP-17-8005-LA (CID), were approved effective December 1, 2017.

LDI Form Filing No. 684235, Company Form Filing No. CQD-COP-17-8005-LA (CIC), were approved effective December 1, 2017.

LDI Form Filing No. 684366, Company Form Filing No. CQD-COP-17-8005-LA (CCC), were approved effective December 1, 2017.

Final Action: Disapproved

No company response to Ms. Constance K. Cannon's SERFF "Objection Letter" dated January 31, 2018.

Item Key: 693741

Federated Reserve Insurance Company
FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED SERVICE INSURANCE COMPANY
19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile
Initial Rate and Rule

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

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: 0
Company Reference: CA-2017-2.1
Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

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

Final Action: Withdrawn

Withdrawn by company, per Ms. Joni Borchert's SERFF "Response Letter" dated February 1, 2018.

Item Key: 693824

SECURITY NATIONAL INSURANCE COMPANY
AMTRUST INSURANCE COMPANY OF KANSAS, INC.
TECHNOLOGY INSURANCE COMPANY, INC.
WESCO INSURANCE COMPANY
REPUBLIC UNDERWRITERS INSURANCE COMPANY
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
SOUTHERN UNDERWRITERS INSURANCE COMPANY
MILFORD CASUALTY INSURANCE COMPANY
19 - Commercial Automobile
Revised Rule only

Commercial Automobile
Commercial Auto Program
Rule Revision

IL-1019-CW 0318 Transportation Broker or Freight Forwarder Operations Liability Exclusion

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: 0
Company Reference: LA-CL-1804-02-1663CA
Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

With this filing, the companies propose to revise IL-1019-CW 0318, Transportation Broker or Freight Forwarder Operations Liability Exclusion, to exclude transportation brokering or freight forwarding operations.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 693822, Company Form Filing No. LA-CL-1804-01-1663CA, were approved effective April 1, 2018.

Final Action: Approved

Item Key: 693827

AmTrust Insurance Company of Kansas, Inc.
TECHNOLOGY INSURANCE COMPANY, INC.
WESCO INSURANCE COMPANY
MILFORD CASUALTY INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Revised Rule Only

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-CL-1804-02-1663CM

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

The above-captioned companies propose to revise IL-1019-CW 0318 to exclude transportation brokering or freight forwarding operations.

Companion forms (Item Key Number 693823 or Company Reference Number LA-CL-1804-01-1663CM) were approved on 02/07/2018.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 693952

MARKEL AMERICAN INSURANCE COMPANY
MARKEL INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Rule Revision

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 231

Company Reference: 1801RR003

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

With this filing, the companies propose to revise the manual pages as follows:

- Introduce the following pages:
 - MC-CA-CWR-RU-10 (1/1/18)
This rule is being introduced to provide Automatic Additional Insured when coverage is required by contract or agreement.
 - MC-CA-CWR-RU-11 (1/1/18)
This rule is being introduced to provide an Amended Deductible to apply a single deductible when more than once covered auto is damaged at the same garaging location

within a 24 hour period.

- Revise manual page MC-CA-CWR-RU-5 (1/1/18).
This rule is being revised to introduce the rules for new form MCA 1232 which provides extended commercial auto coverage.

The corresponding form filing has been submitted under company tracking number 1801FF003, LDI Item Key Number 694025.

There is no rate impact associated with this filing.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 694025, Company Form Filing No. 1801FF003.

Item Key: 693958

ARMED FORCES INSURANCE EXCHANGE

1 - Property

Non-Adoptions

Dwelling Policy Program

Non-Adoption of PIAL Filing Designation No. LA17-02 (DP-2016-RRU13)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA-DWG-3I-18-1

The above-captioned company wishes to non-adopt Property Insurance Association of Louisiana's (PIAL) Filing Designation No. LA17-02 (DP-2016-RRU13) for its Dwelling Policy Program.

PIAL Filing Designation No. LA17-02 (DP-2016-RRU13) was approved in March 2017 (Item Key #389284) to be effective November 1, 2017 for both new and renewal business.

There is no rate impact associated with this filing.

Companion forms (Item Key #694028) were closed (non-adoption) on February 7, 2018.

Final Action: Approved

Item Key: 693965

TWIN CITY FIRE INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Spectrum Businessowners Policy Program

Rates/Rules to be used with two New Optional Endorsements

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: FN.07.890.2018.01

Requested Effective Dates - New: 05/16/2018 Renewal: 05/16/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 685477, which resulted in a +2.7% rate increase effective December 13, 2017.

The company is introducing the following two new coverage options:

- Animal Bailee Premier Coverage, Form SS 42 09
 - This policy level endorsement provides coverage for the direct physical loss of or direct physical damage caused by or resulting from a covered cause of loss to animals owned by others while in your care, custody or control.
 - Per Occurrence Limits of: \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, \$250,000, \$500,000, and \$1,000,000 are available.
 - Sub-limits for accident injury is provided by this form.
 - This coverage will be subject to the policy's deductible.
 - This coverage is optional on part of the policyholder.
 - Available in: All Market Groups
- False Pretense Coverage, Form SS 42 04
 - This optional endorsement for the direct physical loss of or direct physical damage to coverage property caused by voluntary parting by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
 - Available limits are: \$5,000, \$10,000, \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, \$250,000, and \$500,000. The coverage will be subject to the policy's deductible displayed in the Declarations.
 - This is optional coverage on the part of the policyholder and is available in: All Market Groups.

The company states that both of these coverages will only impact new business; therefore, there is no impact to current policyholders.

The corresponding form(s) filing, LDI Form Filing No. 694022, Company Form Filing No. FN.07.890.2018.01, were approved effective May 16, 2018.

Final Action: Approved

Item Key: 693998

AMERICAN FIRE AND CASUALTY COMPANY
OHIO CASUALTY INSURANCE COMPANY, THE
OHIO SECURITY INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY
19 - Commercial Automobile
Revised Rate and Rule

Commercial Automobile
Revised Rate and Rule

Rule 12.D. Description of Additional Optional Coverages

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2017-MU-80A-CA-E-R

Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

With this filing, the companies propose to revise the premium charge for the Louisiana - Business Auto Coverage Enhancement Endorsement, AC 85 04, to 5% of the total liability premium for all Private Passenger Type and Trucks, Tractors and Trailers on the policy. The companies are also proposing to revise the minimum premium to \$150 and remove the maximum premium.

The corresponding form filing has been approved under company tracking number 2017-MU-80-

CA-E-F, LDI Item Key Number 691587, effective 11/1/2018.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 694047

EMC PROPERTY & CASUALTY COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial Umbrella and Excess

Commercial Umbrella Program

Revised Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 1549

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

With this filing, the companies propose to revise the following:

- Agency Manual, CU005 Optional Endorsements
Add reference to endorsement CG7696 to paragraphs B.1.b. and B.2.c.
- Supplemental Manual
 - Rule 33. Employee Benefits Liability Coverage
Under Section D., the companies are introducing a rating factor which will apply to the underlying EBL premium when the limits are \$2,000,000/\$4,000,000.
 - Rule 39. Premium Determination
 - Introduce manual excess factors for \$2,000,000/\$4,000,000.
 - Relocate the factors for the Premises Ops tables to before the Products/Completed Ops tables.
 - Revise the factors for underlying limits of \$1,000,000/\$2,000,000 from percentages to factors.
 - Revise the rating factors for underlying limits of \$1,000,000/\$3,000,000 to appear as factors equal to the result of applying .98 to the factors of the \$1,000,000/\$2,000,000 line.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 694060

Centauri National Insurance Company

4 - Homeowners

Revised Rule only

Louisiana Elite Homeowners Program

(HO3/HO4/HO6 Homeowners/Tenants/Condos Program)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: CNIC-LA-HO-ELITE-RULE-5.1.18
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The initial rates and rules for the above-captioned program were approved in August 2017 (Item Key #396563) to be effective August 22, 2017.

With this filing, the company proposes a rule revision to its Louisiana Elite Homeowners Program.

The proposed change is as follows:

On page 10 of the manual, under III. Premium Calculation, I. Discounts and Surcharges, 9. Wind Mitigation Discounts, d. Building Code Discount, the following sentence has been added:

This discount is not applicable if any of the Fortified for Safer Home Discounts apply.

The company states "The only item in this filing is to correct the Building Code Discount by adding a rule that the discount is not to apply if any of the Fortified for Safer Home Discounts apply. These discounts are to be mutually exclusive, as was the original intent when we filed this program (please see SERFF filing CESP-131112793). We currently do not have any active policies in which both of these discounts are applying".

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 694156

Granite State Insurance Company
 ILLINOIS NATIONAL INSURANCE COMPANY
 NEW HAMPSHIRE INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Hydroponic Growers Enhancement Endorsement

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: AIG-18-AGOP-01

The last adjustment to this program occurred in December 2007 under the Prior Approval provision (Item Key #222077) effective December 14, 2007.

The above-captioned companies wish to submit the manual rule and rate for the Hydroponic Growers Endorsement (Form No. 121945). This endorsement adds coverage enhancements that are of value to Nursery and Greenhouse accounts utilizing Hydroponics to grow various types of vegetables. This is designed for use with the AAIS Agricultural Output policy and amends the AAIS form **AG 0100**. This endorsement includes coverages incorporated in the companies previously filed and approved Growing Stock Endorsement, 109384 (12/11) under Company Tracking Number: CHS-12-AGOP-01, and adds the following additional coverages:

- 72 Hours coverage for cut, picked, or harvested produce while stored on premises at the covered location.
- Coverage for "processing water" which is the medium in which the hydroponically grown produce is cultivated.

- Master Key and Lock replacement with a \$10,000 limit.

This is an optional endorsement, at the option of the insured.

The premium for this endorsement is determined by multiplying the premium developed for the property coverage by 1%. The 1% charge will be subject to a minimum of \$100 and a maximum of \$1000 for each individual insured. This charge will not be applied to the premium developed by Business Income Coverage, any supplemental or additional coverages, or the mobile equipment coverages found under the **AG 01 00** form.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 694212, Company Form Filing No. AIG-18-AGOP-01 was approved effective February 12, 2018.

Final Action: Approved

Item Key: 694161

Hiscox Insurance Company Inc.

5 - Commercial Multiple Peril

Withdrawal of Rates or Rules

Businessowners Program

(Withdrawal of Item Key No. 388218 and 393334)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: HIC-BOP-18-01

Requested Effective Dates - New: 04/09/2018 Renewal: 04/09/2018

The above-captioned company is withdrawing rates/rules (Item Key NO. 388218 and 393334) for the above-captioned program.

The company states that there are not any policyholders and written premium in the state of Louisiana.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 694205, Company Form Filing No. HIC-BOP-18-01.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 694205, Company Form Filing No. HIC-BOP-18-01.

Item Key: 694217

STATE NATIONAL INSURANCE COMPANY, INC.

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

Artisan Contractor Liability Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: SNIC-CPP-NEXT-LA-1801R

Requested Effective Dates - New: 03/18/2018 Renewal: 03/18/2018

Final Action: Withdrawn

Withdrawn by company, per Mr. Josh McGuinness' SERFF "Response Letter" dated February 8, 2018.

Item Key: 694243

ATLANTIC SPECIALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

- Tier Determination

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2018-CA-LA-RU-965-3

Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

With this filing, the company proposes to revise the tier assignments for Commercial Auto. The proposed revision will remove the geographic consideration in the tier placement criteria.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 694251

National Mortgage Insurance Corporation

6 - Mortgage Guaranty

Revised Rate only

Mortgage Guaranty

Revised Rate

Credit Union Monthly Premium

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 001.18 NMI

Requested Effective Dates - New: 03/24/2018 Renewal: N/A

The last adjustment to this program occurred in May 2017 under the Prior Approval provision (Item Key #394005) to be effective June 23, 2017.

With this filing, the above-captioned company wishes to submit revised rule for use with its Mortgage Guaranty program.

The company is submitting minor changes to its Credit Union Monthly Premium Adjusters to match its competitors. The changes are:

- Remove the loan balance adjusters and allow temporary buydowns.
- Withdrawal of CU BPMI Single Non-Refundable rates. (Approved Item Key #336779, Effective May

26, 2016)

These changes will not affect insurance inforce, and these proposed rates will only apply to new insurance written after the effective date of this filing. These changes will be a benefit to the company's insureds.

Final Action: Approved

Item Key: 694271

OHIO SECURITY INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rule only

Commercial Package

Custom Protector™ Program

CG 90 01 Louisiana Changes - Amendment of Policy Conditions

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2016-MU-9-CP-E-F

The above-captioned company is correcting an error in Rule 7 for the above-captioned program.

When company Rule 7 was filed under Item Key No. 312071, Company Filing No. 2014-4-MU-CP-E-R, it inadvertently removed reference to Form CG 90 01 Louisiana Changes - Amendment of Policy Conditions, under item B.b; Mandatory Forms.

The form included CG 90 01 - was approved under Item Key No. 273683, Company Form Filing No. 2010-0042E-CP.F, and Rule 7 which included CG 90 01 was approved under Item Key No. 27647, Company Filing No. 2010-0042E-CP2.R. The company states that it was not the company intention to remove reference to this form in the subsequent rule filing Item Key No. 312071.

This filing is correcting this error in regards to Rule 7.

Final Action: Approved

Item Key: 694433

ATLANTIC SPECIALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

Additional Rules, Mandatory State Forms

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2018-CA-LA-RU-2032-1

With this filing, the company proposes to revise Additional Rule, Mandatory State Forms to remove form VIL 601 LA, Louisiana Amendatory Endorsement.

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 694539**

NOVA CASUALTY COMPANY

5 - Commercial Multiple Peril

Delayed Adoption

Businessowners Program

Delayed Adoption of ISO Filing Designation No. BP-2017-RRU1 and BP-2017-RRU1 (A)

Delayed Adoption of PIAL Filing Designation No. LA17-12 (BP-2017-RLC17) and LA17-13 (BP-2017-RRU1)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-BOP-18085

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

The above-captioned company is filing to delay adoption of the following ISO and PIAL Filing Numbers for the above-captioned program until July 1, 2018 in lieu of April 1, 2018:

LA17-12 (BP-2017-RLC17) LA17-13 (BP-2017-RRU1)

BP-2017-RRU1

BP-2017-RRU1 (A)

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 694588, Company Form Filing No. LA-BOP-18084.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 694588, Company Form Filing No. LA-BOP-18084.

Item Key: 694571

EVEREST NATIONAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rule only

Builders Risk

AAIS Inland Marine Guide

Rule Filing to be used in Conjunction with New Proprietary Excess Builders Risk Policy Form and Endorsements

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-BLDR-20040503R

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

The above-captioned company is filing the rules associated with the following new proprietary Excess Builders Risk Policy Form and Endorsements:

- Everest Project Builders Risk Policy, EIM 05 100
- Everest Specified Perils Builders Risk Policy, EIM 05 300
- Everest Master Builders Risk Policy, EIM 05 400

With respect to rating proprietary Builders Risks Policies, the company is planning to utilize AAIS's Builder Risk Rates. The company adopted AAIS Filing Designation Nos. AAIS-2014-46R, AAIS-2014-46LC, and AAIS-20151IMGR under Item Key No. 327740, Company Filing No. LA-NFIM-20036017, effective November 12, 2015. This filing was approved under the commercial inland marine line of business.

There is no specific premium charge or credit for any of the proposed endorsements.

The requested rule requires approval of companion form(s), LDI Form Filing No. 689781, Company Form Filing No. LA-BLDR-20040503F.

Final Action: Approved

Contingent upon form(s) filing, LDI Form Filing No. 689781, Company Form Filing No. LA-BLDR-20040503F.

Item Key: 694581

Westfield Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-6.90**

Overall \$ Impact: **-\$8,476**

of Policyholders: **3**

Company Reference: 180501LAWCWFRA

Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 390491, which resulted in an overall -8.10% 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 1.530 loss cost multiplier.

There is an overall -6.90% rate decrease or -\$8,476 as a result of this filing.

There will be 3 Louisiana policyholders affected by this filing.

Final Action: Approved