

LOUISIANA DEPARTMENT OF INSURANCE
 JAMES J. DONELON, COMMISSIONER
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OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS ACTED UPON FOR THE WEEK OF JULY 02, 2018

Item Key: 706425

EVEREST NATIONAL 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: LA-ELL-20053717

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

With this filing, the company is introducing its initial rates and rules for its Everest Expedition Professional Errors and Omissions Liability Management Liability Program. This program provides coverage for management and professional liability risks.

The corresponding form(s), LDI Form Filing Number 706411, Company Form Filing Number LA-PL-20041074F was approved effective 05/01/2018.

Final Action: Approved

Item Key: 708196

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

4 - Homeowners

Revised Rate and Rule

Homeowners Plus Program

(Mobile, Manufactured and Modular Homes)

Overall % Impact: 18.9

Overall \$ Impact: \$2,820,376

of Policyholders: 10400

Company Reference: SF_90_HPM_LA_AI_930

Requested Effective Dates - New: 07/01/2018 Renewal: 08/15/2018

The last adjustment to this program was approved in March 2015 (Item Key #317608) and resulted in an overall rate increase of +17.2% (corrected and amended from +19.4%) to be effective July 1, 2015 for new business and August 1, 2015 for renewal business.

With this filing, along with a base rate revision, the company proposes to update the flood deductible from \$500 to a \$1,000 "per coverage" deductible.

State Exception pages has been revised as follows:

Index Page - this was revised to remove reference to Territory Map.

Index Page, Section VI. Mandatory Endorsement and Notices - this was revised to add new mandatory Flood Deductible Endorsement Form HPM0003E to accommodate the new proposed flood deductible per coverage.

AB#HPM#LA (Page A) Forms List, Section II Mandatory Endorsements and Notices - this was revised to include Item H. Flood Deductible Endorsement.

AB#HPM#LA (Page B) Territorial Map - the territorial map page was removed.

AB#HPM#LA (Page 2) Section I. Comprehensive Form Package - the base deductible section was revised to reflect the changes being submitted with this filing.

AB#HPM#LA (Pages 3 thru 6) - the pages were revised to include the new proposed rates.

AB#HPM#LA (Page 12) Section VI. Mandatory Endorsements and Notices - this was revised to add the new Flood Deductible Endorsement - Form HPM0003E-0418, which states "This endorsement is mandatory for all policies issued with a \$1,000 per coverage Flood Deductible".

The edition date of all revised State Exception Pages have changed to read 04/18.

These changes will result in an overall rate increase of +18.9% or +\$2,820,376 (10,400 policyholders).

Companion forms (Item Key #708193) were approved on May 25, 2018.

Final Action: Disapproved - Not Actuarially Justified

Item Key: 708353

AmGUARD 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: 2018-06-01-MPL-LA-RATE/RULE

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

With this filing, the company is introducing the initial rates and rules for its Miscellaneous Professional Liability Program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 701524, Company Form Filing Number 2018-LA-MPL-FORMS was approved effective 04/20/2018.

Final Action: Approved

Item Key: 708442

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Other Liability

Coalition Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 17-17800

Final Action: Withdrawn

Withdrawn by company, per Ms. Theresa Cox's SERFF "Note to Reviewer" dated July 6, 2018.

Item Key: 709236

Vantapro Specialty Insurance Company

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Commercial Auto Program

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: VPSIC-17-CA-01 (A)

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, rates and rules along with company exceptions and Loss Cost Multipliers (LCM).

The company is proposing to adopt the following ISO designations:

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2018-BRLA1	393237	11/1/2017
CA-2017-BRLA1	393191	11/1/2017
CA-2017-BRLB1	393197	11/1/2017
RP-2016-RCP16	388190	8/1/2017
RP-2016-RRP16	388183	8/1/2017
CA-2015-ROCP1	382645	N/A
CL-2016-RRU1	335944	11/1/2016
CA-2015-RHLLC	319315	8/1/2015
CA-2013-RVTS2	306369	10/1/2014
CA-2014-RPAC1	308956	11/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2012-RZR1	292543	1/1/2014
CA-2012-RZRLC	292515	1/1/2014
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (A)	284282	10/1/2013
RP-2012-RAL12	288385	4/1/2013
RP-2012-RPD12	288390	4/1/2013
CA-2011-RCP1	274483	1/1/2012
CA-2010-RTER1	265775	12/1/2011
CA-2009-RRU1	244596	10/1/2009

CA-2006-RZR1-Louisiana

24594

4/1/2007

The company is proposing to utilize a LCM of 1.695.

The corresponding form filing has been approved under company tracking number VPSIC-17-CA-01, LDI Item Key Number 693205, effective 1/26/2018.

**This filing is a resubmission of company tracking number VPSIC-17-CA-01, LDI Item Key Number 692997, which was disapproved as the company did not respond to the LDI's objection letter.

Final Action: Approved

Item Key: 709787

ATLANTIC SPECIALTY INSURANCE COMPANY

24 - Surety

Revised Rate and Rule

Surety

Revised Rate and Rule

Commercial Surety Rating Plan

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: ASIC-SUR-LA-1801R

The last adjustment to this program occurred in October 2012 under the Prior Approval provision (Item Key #289166) to be effective October 10, 2012.

The above-captioned company wishes to submit revised rate and rules for its Commercial Surety Rating Plan.

The purpose of this revised filing is twofold:

1. Introduces two new base account rates:
 1. Preferred Accounts at a rate of \$3.00 per M
 2. Non-Standard Accounts at a rate of \$30.00 per M.
2. Introduce a court Bond minimum premium of \$500 except for accounts that generate premium of \$10,000 or more per annum.

The description of the Commercial Surety Rating Plan, went from 5 to 7 Base Account Rates for all commercial Surety Bonds. Base Account Rates are defined as follows:

Type of Account	Base Account Rate	Condition and/or Definition
Non-Standard Accounts (New)	\$30.00 per M	<p>Accounts requesting a simplified bond program may be charged a non-standard rate. Accounts represents a unique and high hazard risk due to its credit profile and surety program, which generate premium of \$100 or more.</p> <p>Accounts requesting a simplified bond program may be charged the</p>

Basic Accounts	\$20.00 per M	basic rate. Accounts typical do not have a diverse portfolio of bonds and may have a bond need that is high hazard in its risk.
Local Accounts	\$15.00 per M	A firm or individual that signs as indemnity agreement protecting the surety from loss, purchases domestic surety bonds required in the normal course of business, which generate premium of \$1,000 or more.
Regional Accounts	\$10.00 per M	A firm or individual that operates throughout an entire geographic region and signs an indemnity agreement protecting the surety from loss, purchases domestic surety bonds, required in the normal course of business, which generate premium of \$5,000 or more.
Multiregional Accounts	\$6.00 per M	A firm or individual that has operations throughout multiple geographic regions, signs an indemnity agreement protecting the surety from loss, maintains a CPA audited or reviewed financial statement, purchases domestic surety bonds required in the normal course of business, which generate premium of \$10,000 or more.
National Accounts	\$4.00 per M	A firm which has significant national or international operations, maintains a CPA Audited Statement, signs an indemnity agreement protecting the surety from loss, has stockholder equity in excess of \$100,000,000 and purchase domestic surety bonds required in the normal course of business, which generates premium of \$25,000 or more.
Preferred Accounts (New)	\$3.00 per M	A firm with significant national or international operation, maintains a CPA Audited Statement, signs an indemnity agreement protecting the surety from loss, has stockholder equity in excess of \$200,000,000 and purchases domestic surety bonds required in the normal course of business, which generates premium of \$50,000 or more.

Changes were also made to the following:

- **Objective Modifiers**
 - Account Credit Risk Factor -
 - In the company's plan is seen as the probability of a financial default by an account. For accounts that have a senior unsecured rating from Standard & Poor's or Moody's, the company will use the lower of the two if rated by both. If the account does not have a senior unsecured rating the corporate credit rating, long terms issue rating, or long term senior implied rating is used. For accounts that are not rated by either Standard & Poor's, Moody's or Fitch, the company will use an equivalent rating derived by a model which considers the account's credit metrics, specifically an account's balance sheet (i.e. net worth, debt and working capital), income statement (I.e. revenues, operating profit, EBITDA, net income and profitability trends) and statement of cash flows (i.e. cash from operations, cash from investment activities and cash from financing activities and Free Cash Flow).
- **Account Risk Premium Modification Plan (ARPM)**
 - Eligibility
 1. Florida accounts rated under this Plan must develop at least \$1,000 in company manual premium before and after the application of the ARPM Plan.
 2. New York accounts rated under the Plan must develop at least \$2,500 in premium to be eligible for the ARPM Plan.

There is no rate impact associated with this filing.

This filing will be replacing the previously approved filing Item Key #289166.

Final Action: Approved

Item Key: 710513

Safeco Insurance Company of America

5 - Commercial Multiple Peril

Initial Rate and Rule

Businessowners

MiniCo MiniPak Platinum Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: 2017-MU-2-SC-C-R

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

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

This program is specifically designed for the owner/operator of a self-service storage business. All storage buildings are eligible which have been designed and constructed principally for use as a self-storage occupancy or converted for use for that purpose.

A schedule rating plan and terrorism is included in this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 710503, Company Form Filing No. 2017-MU-2-SC-C-F.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 710503, Company Form Filing No. 2017-MU-2-

SC-C-F.

Item Key: 710600

ARCH MORTGAGE INSURANCE COMPANY

ARCH MORTGAGE GUARANTY COMPANY

6 - Mortgage Guaranty

Revised Rate only

Mortgage Guaranty

Revised Rate

ARCH MI RateStar Program

Overall % Impact: **-10.2**

Overall \$ Impact: **-\$31,661**

of Policyholders: **278**

Company Reference: 020.18 ARCH RATESTAR

Requested Effective Dates - New: 06/18/2018 Renewal: N/A

The above-captioned companies wish to submit updates to the companies ARCH MI RateStar Program, for their Mortgage Guaranty program.

The companies are proposing updates to their Performance Premium risk based pricing rate plan.

The rates for all payment options are being updated.

There are no proposed changes to the structure of the rating plan.

There is no rate impact on existing insureds because the proposed rates will only apply to new insurance policies.

The proposed revisions result in an overall nationwide rate decrease of **-8.6%**.

These changes will result in a **-10.2%** ate decrease or **-\$31,661**.

There will be **278** Louisiana policyholders affected by this rate decrease.

This filing is replacing approved Item Key #331020, effective December 11, 2015.

Final Action: Approved

Item Key: 710603

Insurance Services Office, Inc.

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **N/A**

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

of Policyholders: **0**

Company Reference: RP-2018-RGL18

Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 394708 effective 02/01/2018.

With this filing, the company is revising the Commercial General Liability Experience and Schedule Rating Plan to update the Advisory Detrend Factors table, the Advisory Basic Limits Loss Development Factors (LDF) table, the credibility constant (K), and the Credibility and Maximum Single Loss (C&MSL) tables.

- Rule 6. Rating Example
- Rule 7. Example of how to apply the present average company rate method of Rule 5.C.
- Rule 11. Supplement relating to treatment of immature losses due to change of carrier
- Rule 14. ISO Advisory Detrend Factors
- Rule 15. ISO Advisory Basic Limits Loss Development Factors
- Rule 16. Credibility And Maximum Single Loss Tables

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 710751

CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Loss Cost Adoption

- ISO Designation Numbers CA-2017-BRLA1 and CA-2018-BRLA1
- Revise LCMs

Overall % Impact: **23.1**

Overall \$ Impact: **\$1,049,533**

of Policyholders: **54**

Company Reference: LOSS COSTS 2018

Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

The last rate revision to this program was +5.4% or \$75,121 which was approved under LDI Item Key Number 388305 effective 6/1/2017 for both new and renewal business.

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

- CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018; and
- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017.

The companies are proposing to revise the Loss Cost Multipliers (LCM) as follows:

Company	Coverage	Current LCM	Proposed LCM
United States Fire Insurance Company	Liability	1.671	1.613
	Physical Damage	1.788	1.666
The North River Insurance Company	Liability	1.421	1.371
	Physical Damage	1.520	1.416
Crum & Forster Indemnity Company	Liability	1.922	1.855
	Physical Damage	2.056	1.916

The rate impact associated with this filing is +23.1% or \$1,049,533 affecting 54 policyholders.

Final Action: Approved

Item Key: 710851

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
17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed adoption of ISO Loss Cost Designation Filing Number GL-2017-BGL1

Overall % Impact: **1.018**

Overall \$ Impact: **\$223,525**

of Policyholders: **2213**

Company Reference: 2018-02-0020

Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 395183 effective 02/01/2018.

With this filing, the companies are proposing to delay adoption of Insurance Services Office, Inc., (ISO) filing designation number GL-2017-BGL1 approved under state tracking number 394708 effective 02/01/2018. The companies will delay implementation until 02/01/2019.

The company will utilize the following Loss Cost Multipliers.

	Current LCM	Proposed LCM
LCM By Company	2.157	2.199
National Programs Pump-Pro Program (Proprietary)	1.615	1.615
Technology Class Codes (Proprietary)	1.330	1.330

These changes will result in a +1.018% rate increase or +\$223,525.00.

There will be 2213 Louisiana policyholders affected by this rate increase.

Final Action: Approved

Item Key: 710986

Greenwich Insurance Company

XL INSURANCE AMERICA, INC.

XL SPECIALTY INSURANCE COMPANY

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

Adoption of ISO Loss Cost Designation Filing Numbers CR-2017-REL1 and CR-2017-RLA1

Multistate Rules and Loss Costs

Overall % Impact: **-21.1**

Overall \$ Impact: **-\$6,482**

of Policyholders: **17**

Company Reference: 18MX-IS-BT01-MU-LA

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

The last adjustment to this program occurred in August 2016 under the Prior Approval provision (Item Key #382397) to be effective December 1, 2016, with a decrease of **-12.1%** or **-\$194** (4 policyholders).

The above-captioned companies wish to adopt the following rule and loss costs Insurance Services Office, Inc. (ISO) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
CR-2017-REL1	687909	June 1, 2018
CR-2017-RLA1	687911	June 1, 2018

The loss cost multiplier (LCM) for these companies are:

- Greenwich Insurance Company - Crime and Fidelity - **1.65**
- XL Insurance America, Inc. - Crime and Fidelity - **1.24**
- XL Specialty Insurance Company - Crime - **1.24**

These changes results in a rate decrease of **-21.1%** or **-\$6,482** (17 policyholders).

Final Action: Approved

Item Key: 711106

Fireman's Fund Insurance Company

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

Preferred Club Program - Commercial Crime

Overall % Impact: **N/A**

Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: NLACR0118R

The above-captioned company wishes to submit initial rates and rules for its Preferred Club Program on a countrywide basis to be used with its Commercial Crime Coverage.

With this filing, the company will also use current ISO rules, rating plans and loss costs in conjunction with their Loss Cost Multiplier and state exceptions pages. They are as follows:

Filing Designation Number	Item Key Number	Effective Date
Loss Cost		
CR-2017-RLA1	687911	June 1, 2018
CR-2006-RLC06	24655	October 1, 2007
CR-2009-RLC09	255042	November 1, 2010
Rules & Rates		
CR-2017-REL1	687909	June 1, 2018
CR-2017-ORRSA	391856	September 1, 2017
CR-2015-RRU15	322494	December 1, 2015
CR-2012-RRU12	290360	August 1, 2013
CR-2009-RRU09	255029/256347 (Amendment)	November 1, 2010/October 1, 2010
CR-2008-ORU08	237705	November 1, 2009
CR-2006-ORU06	24657/25451 (Supplement)	October 1, 2007
CR-2003-RLA1	15174	November 20, 2003
CL-2002-ORUTR	11541	January 15, 2003
CR-2001-R01RU	6542/8490 (Amendment)	December 1, 2001/November 1, 2002
CR-99-O99RU	4066	September 1, 2000
RP-2016-RCR16	338206	August 1, 2017
RP-2001-RCC01	6541	November 1, 2002
RP-2016-RCP16	388188	August 1, 2017
CF-2011-OCT04	ISO Circular - LI-CF-2011-094	August 4, 2011
RP-2004-RKR1	206319	May 1, 2005
RP-2001-RKR01	6545	March 1, 2003
RP-2016-RRP16	388166	August 1, 2017
CL-2015-OTRRU	333652	March 1, 2016

This filing is submitted on a monoline basis, it can also be used as part of a package policy.

The loss cost multiplier (LCM) for this filing is **1.640**. The policy writing minimum premium is \$100.

With this filing the company will waive an additional premium of \$15 or less, and also will waive a return premium of \$15 or less unless the return is requested by the insured and it will be granted.

The corresponding form(s) filing, LDI Form Filing No. 711103, Company Form Filing No. NLACR0118F, was approved effective July 6, 2018.

Final Action: Approved

Item Key: 711140

Continental Western Insurance Company
UNION INSURANCE COMPANY

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rules

Cyber Rule for Form CL IL 01 22

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 18-CP-RU-149

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

The last adjustment to this program occurred in October 2003 under the Prior Approval provision (Item Key #14638) to be effective October 15, 2003.

With this filing, the above-captioned companies wish to submit revised rules for their Cyber Rule for Form CL IL 01 22.

The revisions are:

- **6. PREMIUMS**

- 4. To include the new First Party Business Interruption Coverage for network disruptions, the following factors are applied multiplicatively to the otherwise Privacy Breach Expense Premium:

- Low - 1.30

- Assigned to classes where it is perceived the insured will have web sites that provide information only.

- Medium - 1.40

- Assigned to classes where it is perceived the insured will have conduct business, at least partially, over their website and/or store credit card numbers as well as other fairly sensitive information about their customers.

- High - 1.50

- Assigned to classes where it is perceived the insured will either conduct all of their business through their website or store highly sensitive information such as social security numbers or have some combination of both.

- High-restricted 1.50

- Assigned to Medical Offices, Accountants, Lawyers, Insurance Agents, Mortgage Brokers and Real Estate Agents. Through referral these can be considered for limited coverage, up to a \$100,000 aggregate limit.

- **7. DEDUCTIBLES**

- 2. Removed Claim Expense
- 4. First Party Business Interruption Coverage Aggregate

- **8. DESCRIPTION OF THE PROGRAM COVERAGE**

- 2. Removed Claim Expense
- 4. First Party Business Interruption Coverage Aggregate
 - Use **CL IL 01 22** - Privacy Beach Expense Coverage Insurance when only options 2,3 and 4 are selected.

- **10. COVERAGE LIMITS**

- B. Coverage subject to specified limits include: (the following are added)
 - 1. A new sublimit for PCI Fines of \$10,000 is provided as part of the Third Party Cyber Liability Coverage.

- 2. Removed Claim Expense. A new sublimit for Regulatory Fines of \$10,000 is provided as part of the Regulatory Proceeding Limit.
- 3. A new sublimit for Extortion Threat Expenses of \$10,000 and another sublimit for Data Replacement Expenses and Systems Restoration Expenses of \$10,000 has been added and are part of the First Party Privacy Breach Expense Coverage Limit.
- 4. First Party Business Interruption Coverage Aggregate - a limit equal to 25% of the Cyber Coverage Aggregate can be purchased for an additional premium charge. A 1-day waiting period is required before business interruption coverage begins.

The corresponding form(s) filing, LDI Form Filing No. 711132, Company Form Filing No. 18-IL-FM-143 was approved effective October 1, 2018.

Final Action: Approved

Item Key: 711195

Continental Western Insurance Company
UNION INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Earthquake ISO Earthquake Sub-Limit Rule 75

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 18-CP-RU-167

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

The last adjustment to this program occurred in July 2016 under the Prior Approval provision (Item Key #338863) to be effective December 1, 2016.

With this filing, the above-captioned companies wish to submit the Countrywide Tier 3 Deductible Sub-Limit factors to use in Louisiana.

The following sections are being revised by the corresponding state exceptions to Multistate Rule 75. Earthquake and Volcanic Eruption Endorsement (Sub-limit Form):

- C.4.b. - For deductible percentages, refer to the tables under Paragraph C.6.a.(5) in the state exceptions. Enter the applicable deductible percentage(s) in Endorsement CP DS 06 or in the Declarations.
- C.6.a.(5) - Refer to Table 75.C.6.a.(5) in the state exceptions for sub-limit factors. The applicable table is determined by deductible tier. The appropriate factor is determined based on building classification, sub-limit percentage and deductible percentage.

The following rules are being added to C.6.d.:

- (2) Sum the 100% values for both property damage and time element coverages.
- (3) Divide the blanket sub-limit by the result of (2) to determine the sub-limit percentage.
- (4) For each item written under the blanket sub-limit, use the result from (3), the sub-limit percentage, to determine the sub-limit factor from Table 75.C.6.a.(5) in the state exceptions. For time element coverages, select a factor from multistate Table 50.E.3.b.#1 or Table 50.E.3.b.#2. Apply a factor of

1.0 when coverage is for Extra Expense Only.

- (5) For each item written under the blanket sub-limit, select an earthquake loss cost from Rule 73. in the state rates based on building classification and territory. (For time element items, select the earthquake building loss cost,)
- (6) For each item written under the blanket sublimit, calculate the earthquake sub-limit rate by multiplying the earthquake sub-limit factor by the earthquake rate.
- (7) For each item written under the blanket sub-limit, multiply the 100% value determined in (1) by the earthquake sub-limit rate determined in (6). Total the results of these calculations.
- (8) Divide the total determined in (7) by the result of (2) to determined the earthquake sub-limit blanket average rate.
- (9) Multiply the result of (8) by the blanket sub-limit (in hundreds) to develop the blanket sub-limit premium.

Rate Determination - Sub-limit Form - Blanket Coverage For Property Damage and Time Element - Rating Example:

- Earthquake Blanket Sub-limit = \$250,000

Individual Items of The Blanket	100% Values	Factor for 25% Sub-limit (Blanket Sub-limit ÷	Earthquake Rate	Sub-limit Factor x Earthquake Rate = Sub-limit Rate	100% Value x Sub-limit Rate
		Total of 100% Values)			
Building 1	\$ 400,000	1.20	.200	1.20 x .200 = .240	\$ 96,000
Personal Property in Building 1	\$ 200,000	1.20	.100	1.20 x .100 = .120	\$ 24,000
Building 2	\$ 300,000	1.20	.200	1.20 x .200 = .240	\$ 72,000
Business Income and Extra Expense	\$ 100,000	1.94	.200* (Earthquake Building Rate)	1.94 x .200 = .388	\$ 38,000
Column Total	\$1,000,000				\$230,800

The loss cost multiplier (LCM) for the companies is **1.00**.

Countrywide tier 1 and 2 are not used in Louisiana.

Final Action: Approved

Item Key: 711325

NATIONAL INTERSTATE INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Commercial Auto Program

Rule Revision

Rule 98. Deductible Insurance

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: NTNL-131551152
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

With this filing, the company proposes to revise the exception to Insurance Services Office, Inc. (ISO) Rule 98.A. to only include the company's proprietary deductible factors for commercial auto liability deductibles of \$250,000; \$750,000; \$750,000; and \$1,000,000.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 711363

ATLANTIC SPECIALTY INSURANCE COMPANY

1 - Property

Non-Adoptions

Commercial Property (Fire and Allied Lines)

Non-Adoption of PIAL Loss Cost Designation Filing Numbers CF-2016-RRU16 and CF-2016-RLC16

PIAL Multistate Revision of Rules and Loss Costs

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2018-CP-LA-RLC-2077

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

The above-captioned company is wishing to non-adopt the following Property Insurance Association of Louisiana (PIAL) Multistate Commercial Property Rules and Loss Cost revisions:

Filing Designation Number	Item Key Number	Effective Date
LA18-01 (CF-2016-RLC16)	691554	August 1, 2018
LA18-02 (CF-2016-RRU16)	691556	August 1, 2018

The company will notify the LDI when they decide to adopt these revisions.

Final Action: Approved

Item Key: 711366

UNITED STATES FIRE INSURANCE COMPANY

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Surety Contract Bonds Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2018 CONTRACT BOND RATE

The last adjustment to this program occurred in June 2004, Merit Rating Plan, under the Prior Approval provision (Item Key #18011) to be effective June 23, 2004.

With this filing, the above-captioned company wishes to submit a new countrywide manual rules and rates

for small contractors for its Surety Contract Bonds Program.

The scope of bonds considered for this program are Class B, A and A-1 with annual sales of \$6,000,000 or less.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 711555

STATE NATIONAL INSURANCE COMPANY, INC.

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

RSA Multinational Insurance Program

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA-UMBXS-SNIC-18001-RR

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

With this filing, the company proposes to introduce the RSA Multinational Insurance Program. The purpose of this program is to provide coverage for Royal & SunAlliance Insurance Agency, Inc. global insureds which have U.S. exposure.

The program will utilize Insurance Services Office, Inc. (ISO) rules along with company exceptions.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for Use
CL-2016-ODBRU	384305	4/1/2017
CL-2016-RRU1	335905	11/1/2016
CU-2014-ORU1	313479	2/1/2015
CU-2014-ODNRU	317340	7/1/2015
CU-2013-ODBRU	300125	9/10/2013
CU-2012-ORU12	285684	4/1/2013
CU-2007-REPRU	227297	11/1/2008
CU-2007-OCTRU and Supplement - Louisiana	25587	5/1/2008
CU-2005-ORU05-Louisiana	21567	9/1/2006
CU-2004-RRU03	18416	12/1/2004 NB / 4/1/2005 RB
CU-2003-RRU00 and Supplement	16625	9/1/2004
CU-2012-ORU12 (Amendment)	287720	4/1/2013
CU-2007-REPRU (Amendment)	232009	11/1/2008

The company's exceptions to the Premium Determination rules state this program will be "a" rated.

The company has submitted the following corresponding filings:

- Multi-Peril: LDI Item Key Number 710725, company tracking number LA-COP-SNIC-18002-RA/RU, which was Approved Contingent Upon Form Approval.
- Commercial General Liability: LDI Item Key Number 710680, company tracking number LA-GL-SNIC-18001-R, which is currently under review.

The corresponding form filing, LDI Form Filing No. 711501, Company Form Filing No. LA-UMBXS-SNIC-18001-F, was approved effective July 3, 2018 for new business.

Final Action: Approved

Item Key: 711556

SAFEPOINT INSURANCE COMPANY

1 - Property

Non-Adoptions

Commercial Property

Non-Adoption of PIAL Filing Designation No. LA18-02 (CF-2016-RRU16)

BAP Commercial Property

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: NON ADOPT LA 18-02 RULES

The above-captioned company is filing to non-adopt the following Property Insurance Association of Louisiana (PIAL) filing designation number: LA18-02 (CR-2016-RRU16), Item Key #691556, with an effective date of August 1, 2018.

Final Action: Approved

Item Key: 712045

SAFEPOINT INSURANCE COMPANY

1 - Property

Non-Adoptions

Commercial Property

Non-Adoption of PIAL Filing Designation No. LA18-01 (CF-2016-RLC16)

BAP Commercial Property

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: NON ADOPT LA 18-01 RATES/LOSS COSTS

The above-captioned company is filing to non-adopt the following Property Insurance Association of Louisiana (PIAL) filing designation number: LA18-01 (CF-2016-RLC16), Item Key #691554 with an effective date of August 1, 2018.

Final Action: Approved

Item Key: 712983

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- ISO Designation CA-2018-BRLA1
- Revise Rules 50. and 103.

Overall % Impact: **+18.400%**

Overall \$ Impact: **\$386,408**

of Policyholders: **37**

Company Reference: 18-0319

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 708229 effective 5/8/2018 for both new and renewal business.

With this filing, the companies propose to adopt Insurance Services Office, Inc. (ISO) designation CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018 for both new and renewal business.

The companies are also proposing to revise the following:

- Rule 50. Auto Dealers
Revise the rating plan to be used with the Employers Benefits Liability (EBL) Coverage.
- Rule 103. Pollution Liability
Revise the rating plan to be used with Pollution Liability Coverage.

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

Company	Coverage	Loss Cost Multiplier
Manufacturers Alliance Insurance Company	Liability	1.317
	Physical Damage	1.457
Pennsylvania Manufacturers' Association Insurance Company	Liability	1.198
	Physical Damage	1.325
Pennsylvania Manufacturers Indemnity Company	Liability	1.018
	Physical Damage	1.126

The rate impact associated with this filing is +18.4% or \$386,408 affecting 37 policyholders.

Final Action: Approved

Item Key: 712989

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rule only

Commercial Farm and Ranch Program

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: LA-FR-1809-02-2033
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

The above-captioned company proposes a rule revision for use with its Commercial Farm and Ranch program.

The company states "In recent years questions regarding coverage for marijuana have arisen as more states have legalized various types of marijuana or marijuana products. However, all of these still remain illegal under Federal law, thus creating coverage issues. These are of importance to the farm and ranch program. At this time, until there is more clarification and coordination between state and Federal law, we are clarifying the stance of AmTrust Financial Services, Inc., that coverage for marijuana, marijuana products and marijuana delivery devices is not covered".

With this filing, the company proposes the following:

New Rule

Rule A16. Exclusion - Absolute Marijuana or Marijuana Product or Marijuana Delivery Devices - This new rule is found on Manual Page FO-E-99054 and reads as follows:

A. Description

To eliminate confusion between Federal law and laws passed in several states, this endorsement excludes coverage for injury or damage (including any judgment, settlement, loss, cost or expense) arising out of any "marijuana or marijuana product" or "marijuana delivery device". Attach to all policies.

B. Premium Computation

There is no premium charge.

C. Endorsement

Attach endorsement FO990054.

Revised Rule

The company made an editorial correction to Rule A.13 so that the title of the rule matches the endorsement. "Specific Exclusion of Certain Operations" is being changed to "Specific Exclusion of Certain Operations or Risks".

Manual pages have been revised to reflect these changes.

There is no rate impact associated with this filing.

Companion forms (Item Key #711515) were still pending as of July 5, 2018.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 711515, Company Form Filing No. LA-FR-1809-01-2033.

Item Key: 713102

Liberty Mutual Fire Insurance Company

1 - Property

Revised Rate and Rule

Commercial Property

Rates/Rules to be Used in Conjunction with Several New Optional Endorsements

RM Select - Healthcare Vertical

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: 2018-MU-5-RM-PW-R
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

The last adjustment to this program occurred in May 2017 under the Prior Approval provision (Item Key #394073) to be effective September 1, 2017.

The above-captioned company wishes to file three new optional coverages to expand its insured's current Healthcare risks.

The new coverages are:

- Loss of Business Income Due to Contamination by Communicable Disease Extension - RM1178
 - This endorsement provides coverage for a business income loss due to sudden and accidental contamination by communicable disease.
- Communicable Disease Contamination Cost Extension - RM1179
 - This endorsement provides coverage for contamination of an insured's location by a communicable disease and a law or ordinance requires the insured to decontaminate.
- Crisis Event Amendatory - RM1180
 - This endorsement provides the ability to:
 - Provide a limit of liability for the loss of business income the insured would sustain if denied access to a covered location by order of civil or military authority resulting from a crisis event at such covered location.
 - Provide a limit of liability for the crisis extra expense incurred at a covered location which results from a crisis event at such covered location.
 - Apply the coverage for a set number of consecutive days from the date of the order.

The corresponding form(s) filing, LDI Form Filing No. 713101, Company Form Filing No. 2018-MU-5-RM-PW-F was approved effective November 1, 2018.

Final Action: Approved

Item Key: 713950

NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 19 - Commercial Automobile
 Delayed Adoption

Commercial Automobile
 Delayed Adoption

ISO Designations RP-2018-RAL18 and RP-2018-RPD18

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: PS-18-079 (LA)
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

With this filing, the company proposes to delay the adoption of the following Insurance Services Office, Inc. (ISO) designations until 1/1/2019:

- RP-2018-RAL18 which was approved for ISO under LDI Item Key Number 695471 effective 11/1/2018; and
- RP-2018-RPD18 which was approved for ISO under LDI Item Key Number 695473 effective 11/1/2018.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 713952

Housing Authority Property Insurance, A Mutual Company
HOUSING ENTERPRISE INSURANCE COMPANY, INC.

5 - Commercial Multiple Peril

Revised Rule only

Commercial Output Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: HACPCWAL18-03RR

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

The above-captioned companies are revising the usage rule for the following forms from mandatory to **optional** for the above-captioned program:

- HACP 2005 05 10 - Public Housing Authority Endorsement.
- HACP 2006 09 13 - Housing Plus

Final Action: Approved

Item Key: 713990

Berkley National Insurance Company
RIVERPORT INSURANCE COMPANY
BERKLEY REGIONAL INSURANCE COMPANY
STARNET INSURANCE COMPANY

1 - Property

Revised Rule only

Commercial Property

General Risk Program - Interline

Rule Filing to be Used in Conjunction with Optional IL 83 48 09 18 Endorsement - Multiyear Policy

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: BSS-CF-2018-5325-RU-LA-29086

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

The last adjustment to this program occurred in January 2018 under the Prior Approval provision (Item Key #691033) with an effective date of January 23, 2018.

With this filing, the above-captioned companies wish to file an amendment to the Interline Coverages under their General Risk Program.

The companies are submitting a new rule for its Commercial Property program:

- **IL 83 48 - Endorsement - Multiyear Policy**
 - This endorsement add additional provisions to the Common Policy Conditions when a policy is written for a term that exceeds 12 months.
 - This endorsement is optional at the company's request, for no additional premium.

The other coverages with this filing are:

- BNIC-131561013 - Commercial General Liability (Item Key #713971)
- BNIC-131562975 - Commercial Auto (Item Key #714000)
- BNIC-131560988 - Commercial Inland Marine (Item Key #714005)
- BNIC-131561006 - Commercial Umbrella (Item Key #714006)

The corresponding form(s) filing, LDI Form Filing No. 713970, Company Form Filing No. BSS-IL-2018-5325-FM-LA-29044 were pending as of July 5, 2018.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 713970, Company Form Filing No. BSS-IL-2018-5325-FM-LA-29044.

Item Key: 714128

CHARTER OAK FIRE INSURANCE COMPANY, THE
 PHOENIX INSURANCE COMPANY, THE
 TRAVELERS INDEMNITY COMPANY, THE
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

5 - Commercial Multiple Peril

Revised Rate only

Public Entity Program

Rating Rule to be used in Conjunction with Optional Form PR T5 67 03 18, Workplace Violence Expenses Coverage

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2018-04-0036-R

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

These companies last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 396776, which resulted in an overall 0% rate impact effective March 1, 2018.

The companies are introducing a rating rule to be used in conjunction with optional form PR T5 67 03 18, Endorsement Workplace Violence Expenses Coverage.

The corresponding form(s) filing, LDI Form Filing No. 714127, Company Form Filing No. 2018-04-0036-F,

was approved effective October 1, 2018.

Final Action: Approved

Item Key: 714254

UNITED FIRE AND CASUALTY COMPANY

UNITED FIRE & INDEMNITY COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

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

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CA-LA-UFC-UF1-01012019-XX-RU-F-CA7342/CA7343

Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

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

Final Action: Withdrawn

Withdrawn by company, per Ms. Ann Mitchell's SERFF "Response Letter" dated July 3, 2018.