

LOUISIANA DEPARTMENT OF INSURANCE  
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 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 OCTOBER 08, 2018

**Item Key: 710985**

NATIONAL CASUALTY COMPANY

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Pet Health Insurance

Veterinary Pet Insurance Program

Revised Rate and Rule

Overall % Impact: **58.1**

Overall \$ Impact: **\$180,244**

# of Policyholders: **446**

Company Reference: VPI LA06396NCR01

Requested Effective Dates - New: 09/20/2018    Renewal: 11/29/2018

The last rate filing (Item Key Number 390948) was approved effective 12/06/2017 for new business and 02/14/2018 for renewal business. It resulted in an overall rate increase of +23.00% or premium increase of +\$28,683 and affected 176 policyholders.

The above-captioned company is revising rates and rules for its Veterinary Pet Insurance Program under its Personal Inland Marine line.

The company proposes the following:

1. Raising the base rate for Percent of Invoice - Plan A, from \$804.47, to \$949.27.
2. Increasing the Breed Group Rating Factors for Group B, Group C, Group D, Group X1, Group X2, and Group B2.
3. Raising the Deductible Rating Factors for \$250, from 0.70, to 0.85.
4. Removing the Percent of Invoice - Plan B section.

Companion forms (Item Key Number 711004 or Company Reference Number VPI LA06396NCF01) were approved effective 09/20/2018 for new business and 11/29/2018 for renewal business.

This filing will result in an overall rate increase of **+30.0%** (amended from 58.100%) or premium increase of **+\$93,023** (amended from +\$180,244) affecting 446 policyholders.

**Final Action: Approved - Amended Rate**

Amended from +58.1% or +\$180,244 to **+30.0%** or **+\$93,023**.

**Item Key: 716573**

HARTFORD CASUALTY INSURANCE COMPANY  
 HARTFORD INSURANCE COMPANY OF THE MIDWEST  
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST  
 HARTFORD UNDERWRITERS INSURANCE COMPANY  
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD  
 TWIN CITY FIRE INSURANCE COMPANY  
 HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 47

Company Reference: BR.13.089.2018.02

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

The last rate approval for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 227448 effective 07/01/2008.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2016-RELP1 approved under state tracking number 04/01/2017. for all classes with the exception of the classes listed below which will be (a) rated.

Premises/Operations (Subline 334):

	Guide (a) Rate
16722 – Rental Stores – NOC	3.15
45993 – Manufacturer’s Representatives	0.12
47052 – Real Estate Property Managed	3.05
49451 – Vacant Land (For-Profit)	12.49
97002 – Laboratories – Research, Development or Testing (For-Profit)	0.60

Products/Completed Operations (Subline 336):

12362 – Distributors – No Food or Drink – NOC	0.37
45993 – Manufacturer’s Representatives	0.25
51250 – Automobile, Bus and Truck Body Manufacturing	1.25
58058 – Plastic or Rubber Goods Manufacturing - Other Than Household – NOC	0.64
97002 – Laboratories – Research, Development or Testing (For-Profit)	0.57
98601 – Railroad Construction	14.66

The companies will utilize the following Loss Cost Multipliers.

Premises/Operations (Subline 334)	1.998
Products/Completed Operations (Subline 336)	1.916

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

There are 47 Louisiana policyholders affected by this rate impact.

**Final Action: Approved****Item Key: 717121**

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/ E &amp; O

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: PS-18-SPCPL-55-R

Requested Effective Dates - New: 09/15/2018 Renewal: 09/15/2018

With this filing, the company is introducing the initial rates and rules for its Specialty Practitioners and Consultants Professional Liability Program. The offering provides coverage to individual practitioners and consultants in eligible classes on a claims-made basis.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 717120, Company Form Filing Number PS-18-SPCPL-55-F was effective 09/15/2018.

**Final Action: Approved****Item Key: 717916**

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Other Liability

Professional Liability/ E&amp;O

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-PL-20041074R

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

**Final Action: Disapproved**

Failure to respond to Ms. Ursula Hall's SERFF "Objection Letter" dated September 13, 2018.

**Item Key: 718322**

Insurance Services Office, Inc.

17 - Other Liability

Revised Rate only

## Personal Liability

## Revision of Increased Limit Factors

Overall % Impact: **11.8**Overall \$ Impact: **\$91,922**# of Policyholders: **0**

Company Reference: DL-2018-RIL1

Requested Effective Dates - New: 03/01/2019    Renewal: 03/01/2019

The last adjustment to this program was approved in July 2015 (Item Key #324130) and resulted in an overall rate decrease of -9.9% to be effective January 1, 2016 for both new and renewal business.

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise increased limit factors for all personal liability classes and provide the analysis used to derive those increased limit factors and also introduce a significant change in methodology.

These increased limit factors represent a **+11.8%** or **+\$91,922** change on average from the personal liability increased limit factors currently in effect.

**Final Action: Approved****Item Key: 718392**

AXIS Insurance Company

17 - Other Liability

Installment Program

Commercial General Liability

Installment Plan

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

Company Reference: NALPPP-2018-111-LA-AIC-GL

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

**Final Action: Disapproved**

Failure to provide an adequate response to Ms. Ursula Hall's SERFF "Objection Letter" dated September 12, 2018.

**Item Key: 718418**

ARGONAUT INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

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

Company Reference: OLCOMB-APAM-MW18R-114D

Requested Effective Dates - New: 10/15/2018    Renewal: 10/15/2018

**Final Action: Disapproved**

Failure to respond to Ms. Ursula Hall's SERFF "Objection Letter" dated September 20, 2018.

**Item Key: 718419**

ARGONAUT INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Fiduciary Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: OLCOMB-APAM-MW18R-114E

Requested Effective Dates - New: 10/15/2018 Renewal: 10/15/2018

**Final Action: Disapproved**

Failure to respond to Ms. Ursula Hall's SERFF "Objection Letter" dated September 20, 2018.

**Item Key: 718421**

ARGONAUT INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: OLCOMB-APAM-MW18R-114C

Requested Effective Dates - New: 10/15/2018 Renewal: 10/15/2018

**Final Action: Disapproved**

Failure to respond to Ms. Ursula Hall's SERFF "Objection Letter" dated September 20, 2018.

**Item Key: 718432**

ARGONAUT INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: **0**  
 Company Reference: OLCOMB-APAM-MW18R-114B  
 Requested Effective Dates - New: 10/15/2018    Renewal: 10/15/2018

**Final Action: Disapproved**

Failure to respond Ms. Ursula Hall's SERFF "Objection Letter" dated September 20, 2018.

**Item Key: 718439**

ARGONAUT 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: OLCOMB-APAM-MW18R-114A

Requested Effective Dates - New: 10/15/2018    Renewal: 10/15/2018

**Final Action: Disapproved**

Failure to respond to Ms. Ursula Hall's SERFF "Objection Letter" dated September 20, 2018.

**Item Key: 719152**

STATE NATIONAL INSURANCE COMPANY, INC.

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

RSA Multinational Insurance Program

Overall % Impact:    N/A

Overall \$ Impact:    N/A

# of Policyholders: **0**

Company Reference: LA-DO-SNIC-18001-R1

With this filing, the company is introducing the initial rates and rules for its RSA Multinational Insurance Program. The purpose of this new RSA Multinational Insurance Program is to provide coverage for Royal & SunAlliance Insurance Agency, Inc. (RSAIA) global insureds that have a U.S. exposure.

The company proposed to the adopt the following Insurance Office Inc., (ISO) filing designation numbers for use with the program.

MP-2008-RLC08 MP-2002-RLC02 CL-2015-OTRRU  
 MP-2008-ORU08 MP-2002-ORU02 RP-2005-RMP05  
 MP-2005-ORU05 MP-2010-OLOB1 MP-2005-RLC05

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 714047, Company Form Filing Number LA-DO-SNIC-18001-F was approved effective 07/11/2018.

**Final Action: Approved**

**Item Key: 719196**

WESTCHESTER FIRE INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Pet Insurance Plans

Introduction of Healthy Paws Program

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 18-PIM-2016012R

The above-captioned company is introducing a Healthy Paws Pet Program for its Personal Inland Marine line.

Companion forms (Company Reference Number 18-PIM-2016012F or Item Key Number 719188) were approved on 09/18/2018.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 719337**

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

Cyber Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: HSBCYBER-2018-092-LA-AICR

**Final Action: Withdrawn**

Withdrawn by company, per Ms. Paula Rossman's SERFF "Response Letter" dated October 10, 2018.

**Item Key: 719340**

AXIS Insurance Company  
 19 - Commercial Automobile  
 Initial Rate and Rule  
 Commercial Automobile  
 National Association of Landscape Professionals (NALP) Program  
 Initial Rate and Rule  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: NALPCA-2018-101-LA-AIC-R2

**Final Action: Disapproved**

The company did not adequately respond to Mrs. Jaclyn Blackwell's SERFF "Objection Letters" dated September 14, 2018 and October 4, 2018.

**Item Key: 719371**

NATIONAL CASUALTY COMPANY  
 SCOTTSDALE INDEMNITY COMPANY  
 19 - Commercial Automobile  
 Loss Cost Adoption

Commercial Automobile  
 Commercial Automobile Program  
 Loss Cost Adoption

ISO Loss Cost Designation Filing Number CA-2018-BRLA1

Overall % Impact: **+18.800%**  
 Overall \$ Impact: **\$9,563**  
 # of Policyholders: **2**  
 Company Reference: CA LA06337CR04  
 Requested Effective Dates - New: 11/01/2018    Renewal: 11/01/2018

The last rate revision to this program was +4.5% or \$0 which was approved under LDI Item Key Number 688527 effective 11/9/2017 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.

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

<b>Company</b>	<b>Coverage</b>	<b>Loss Cost Multiplier</b>
National Casualty Company	Liability	1.625
	Physical Damage	1.711



Scottsdale Indemnity Company	Liability	1.040
	Physical Damage	1.150

The rate impact associated with this filing is +18.8% or \$9,563 affecting 2 policyholders.

**Final Action: Approved**

**Item Key: 719372**

CAPITOL INDEMNITY CORPORATION

24 - Surety

Revised Rate and Rule

Surety

Revised Rate and Rule

Account Rate Plan Revision

Overall % Impact: **-37.8**

Overall \$ Impact: **-\$41,647**

# of Policyholders: **50**

Company Reference: 18-SUR-RA-CW-065

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

The last adjustment to this program occurred in October 2016 under the Prior Approval provision (Item Key #327518) with an effective date of October 14, 2015.

The above-captioned company wishes to amend its General Rule page regarding the Account Rate rule to better clarify its application.

The company rates are for business entities with an annual premium of \$1,000 or more that do financial reporting on an interim and/or year end basis. The company is clarifying its preferred and merit tier qualifications for account rated bondholders to increase access to those tiers and decrease rates.

The company has also done some minor formatting for cosmetic purposes.

The rate impact for this filing is -37.8% or -\$41,647 (50 policyholders).

This filing will be replacing approved Item Key #327518.

**Final Action: Approved**

**Item Key: 719561**

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **N/A**

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

# of Policyholders: 0

Company Reference: 1805RR015-GL

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

With this filing, the company is introducing rates and rules for a new janitorial coverage that will be used in conjunction with the above-captioned program. These rates and rules provide coverage to insureds with janitorial service operations.

- MIC-JS-1 provides the application of the application of the Commercial Lines Manual exceptions.

- General Liability Enhancement

- o This rule outlines how the premium is to be determined for the new enhancement.

- o The proposed Market premium for this endorsement was determined as outlined in our Ratemaking Rationale exhibit.

- o See page MIC-JS-2 for the proposed premium charge.

- Limited Pollution Liability

- o This rule outlines how the premium is to be determined for the coverage endorsement

- o See page MIC-JS-2 for the proposed premium charges.

- o The proposed Market premium for this endorsement was determined as outlined in our Ratemaking Rationale exhibit.

- Lost Key Coverage

- o This rule outlines how the premium is to be determined for the new coverage endorsement.

- o See page MIC-JS-3 for the proposed premium charge.

- o The proposed Market premium for this endorsement was determined as outlined in our Ratemaking Rationale exhibit.

- Policy Writing Minimum Premium

- o This rule outlines how the policy writing minimum premiums shall apply.

- o See page MIC-JS-3 for the policy writing minimum premiums guidelines.

- Loss Free Factor

- o This rule outlines how the factor will apply.

- o See page MIC-JS-3 for the proposed factor.

- o The proposed Market premium for this was determined as outlined in our Ratemaking Rationale exhibit.

- Years in Business

- o This rule outlines how the factor will apply.

- o See page MIC-JS-4 for the proposed factor.

- o The proposed Market premium for this was determined as outlined in our Ratemaking

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 719529, Company Form Filing Number 1805FF015-GL is pending approval.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 719529, Company Form Filing No. 1805FF015-GL.

**Item Key: 719603**

SENTRY SELECT INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Adoption of various ISO ?Designation Filing Numbers

Overall % Impact: **71.4**

Overall \$ Impact: **\$673,093**

# of Policyholders: **52**

Company Reference: 035-13910 REFILE LA AUTO CATCH UP DO - RATE/RULE

Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

**Final Action: Disapproved**

The company did not adequately respond to Ms. Jaclyn Blackwell's SERFF "Objection Letters" dated September 20, 2018 and October 5, 2018.

**Item Key: 719629**

CAMICO MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Professional Liability / E&O

Overall % Impact: **-4.8**

Overall \$ Impact: **-\$36,587**

# of Policyholders: **138**

Company Reference: PL-LA-2018-R

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 689108 effective 05/01/2018.

With this filing, the company is proposing to decrease its base rate from 1.15 to 1.09.

These changes will result in a -4.8% rate decrease or -\$36,587.00.

There will be 138 Louisiana policyholders affected by this rate decrease.

**Final Action: Approved**

**Item Key: 719647**

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

**17 - Other Liability**

Revised Rule only

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 1807RR021-PL

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

With this filing, the companies are revising their Commercial General Liability Professional Liability Minimum Premium Rule MC-PL-6, to also exclude educational centers.

There is no rate impact associated with this filing.

**Final Action: Approved****Item Key: 719806**

THE CINCINNATI INSURANCE COMPANY

19 - Private Passenger Automobile

Loss Cost Adoption

Private Passenger Automobile

Personal Auto Program

Loss Cost Adoption

- Adopt ISO Designation PP-2017-RLC17

Overall % Impact: 0

Overall \$ Impact: \$0

# of Policyholders: 0

Company Reference: C-A-18-3936-LA

Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

The last rate revision to this program was +2.49% (\$0) which was approved under LDI Item Key Number 703638 effective 10/1/2018 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation PP-2017-RLC17 which was approved for ISO under LDI Item Key Number 690711 with an effective date of 12/1/2018.

The company is going to maintain its current Loss Cost Multipliers (LCM).

Coverage	Current LCM
Liability	1.426
Physical Damage	1.483

The rate impact associate with this filing is +0.0% (\$0) affecting 0 policyholders.

**Final Action: Approved****Item Key: 720293**

## INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

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: 18-CIM-2016253

The last filing (Item Key Number 314462) was approved effective 09/23/2014.

The above-captioned company is revising a rule for its Builder's Risk and Contractor's Equipment Program.

The company is adding Average Blanket Rate Rule. This is for situations where an insured may want to insure a large number of low to moderate valued pieces of Equipment that will not be scheduled individually.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 720433**

UNITED WISCONSIN INSURANCE COMPANY

ACCIDENT FUND INSURANCE COMPANY OF AMERICA

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

General Use Program

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: BCBS-CU-GU-LA-1801R

With this filing, the companies propose to introduce the rates and rules for the General Use Program. This program will utilize Insurance Services Office, Inc. (ISO) rules and rates with company exceptions.

The companies are adopting the following ISO designations:

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CL-2016-ODPRU	384305	4/1/2017
CU-2012-ORU12	285684	4/1/2013
CU-2012-ORU12 (Amendment)	287720	4/1/2013
CU-2008-RTRCX	230038	5/1/2009
CU-2007-REPRU	227297	11/1/2008
CU-2007-REPRU (Amendment)	232009	11/1/2008
CU-2005-ORU05-Louisiana	21567	9/1/2006
CU-2004-RCPRU-Louisiana	17453	9/1/2004

CU-2013-ODBRU	300125	9/10/2013 Renewals
CL-2016-RRU1	335905	11/1/2016
CU-2014-ORU1	313479	2/1/2015
CU-2013-OTERU	294568	10/1/2013
CU-2010-ORS10	265427	9/1/2011
CU-2010-ORS10 (Amendment)	265786	9/1/2011
CU-2008-ORU08	237446	5/1/2009
CU-2007-OCTRU and Supplement - Louisiana	25587	5/1/2008
CU-2004-OSIER-Louisiana	18990	5/1/2005
CU-2004-RRU03	18416	4/1/2015
CU-2014-ODNRU	317340	7/1/2015

The corresponding form filing has been approved under company tracking number BCBS-CU-GU-LA-1801F, LDI Item Key Number 720427, effective 10/5/2018.

**Final Action: Approved**

**Item Key: 720436**

ALASKA NATIONAL INSURANCE COMPANY  
19 - Commercial Automobile  
Loss Cost Adoption

Commercial Automobile  
Loss Cost Adoption

ISO Designation CA-2018-BRLA1

Overall % Impact: **19.1**  
Overall \$ Impact: **\$17,326**  
# of Policyholders: **2**  
Company Reference: LA-CA-53  
Requested Effective Dates - New: 11/01/2018    Renewal: 11/01/2018

The last rate revision to this program was +4.5% or \$780 which was approved under LDI Item Key Number 684865 effective 11/1/2017 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018.

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

<b>Coverage</b>	<b>LCM</b>
Liability	1.570

Physical Damage      1.620

The rate impact associated with this filing is +19.1% or \$17,326 affecting 2 policyholders.

**Final Action: Approved**

**Item Key: 720552**

PROGRESSIVE PALOVERDE INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate only

Commercial Automobile

Commercial Lines Program

Rate Revision

Overall % Impact:    **0.000%**

Overall \$ Impact:    **\$0**

# of Policyholders:   **10551**

Company Reference: LA1218 RR-COM

Requested Effective Dates - New: 12/20/2018    Renewal: 01/26/2019

The last rate revision to this program was +3.8% or \$1,737,899 which was approved under LDI Item Key Number 689749 effective 2/22/2018 for new business and 5/25/2018 for renewal business.

With this filing, the company proposed to revise rates and relativities to achieve rate adequacy and improve rate accuracy. The company is revising the following rate tables:

- BASE-RATE-TBL;
- BC-FCT-TBL;
- BTU-FCT-TBL;
- BUS-MKT-FCT-TBL;
- COLL-STAMT-FCT-TBL;
- COMP-DED-FCT-TBL;
- COMPFT-STAMT-FCT-TBL;
- FIN-RSPNS-FCT-TBL;
- FIRE-TFT-DED-FCT-TBL;
- FLEET-SIZE-FCT-TBL;
- MDL-YR-FCT-TBL;
- RADIUS-FCT-TBL;
- SYMBOL-FCT-TBL; and
- UND-ROW-FCT-TBL.

There is no rate impact associated with this filing. The proposed rate impact by line of coverage is as follows:

<b>Coverage</b>	<b>Proposed Rate Change</b>
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BI/PD	0.0%
UM/UIM	0.0%
Medical Payments	-0.7%
Comprehensive	-0.3%
Collision	0.0%
<b>Overall</b>	<b>0.0%</b>

**Final Action: Approved**

**Item Key: 720559**

AMERISURE MUTUAL INSURANCE COMPANY  
 AMERISURE INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only

Commercial Umbrella and Excess  
 Commercial Umbrella Program  
 Rule Revision

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA -CU-COMPANY CIP-R-2019

Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

With this filing, the companies propose to delete the companion rules to the following forms:

- Exclusion - Operations Included Within a Controlled Insurance Program; and
- Exclusion - Controlled Insurance Program with Residual Coverage Exception.

The companies are also removing the duplicate rule for the Exclusion - Operations Included within a Controlled Insurance Program form.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 720563, Company Form Filing No. LA -CU-COMPANY CIP-F-2019, was approved effective March 1, 2019.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 720563, Company Form Filing No. LA -CU-COMPANY CIP-F-2019



**Item Key: 720768**

EMC PROPERTY & CASUALTY COMPANY  
 EMPLOYERS MUTUAL CASUALTY COMPANY  
 17 - Other Liability  
 Revised Rule only

Commercial Umbrella and Excess  
 Commercial Umbrella Program  
 Rule Revision

Rule CU005.A. Exclusion Endorsements

Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: 27152  
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

With this filing, the companies propose to introduce the rule for endorsement IL7225  
 Transportation Broker Exclusion in paragraph A.18. of Rule CU005 Optional Endorsements.

The corresponding form filing has been submitted under company tracking number 27056, LDI  
 Item Key Number 720496.

There is no rate impact associated with this filing.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 720496, Company Form Filing No. 27056

**Item Key: 720868**

NORTHLAND INSURANCE COMPANY  
 19 - Commercial Automobile  
 Non-Adoptions

Commercial Auto  
 Non-Adoption

ISO Designation Filing Numbers RP-2018-RAL18 and RP-2018-RPD18

Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: 2018-10-0009  
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

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

<b>ISO Designation</b>	<b>LDI Item Key Number</b>	<b>Effective Date Approved for ISO</b>
RP-2018-RAL18	695471	11/1/2018
RP-2018-RPD18	695473	11/1/2018

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 720938**

Falls Lake National Insurance Company  
19 - Commercial Automobile  
Installment Program

Commercial Automobile  
Installment Plan

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

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-CA-18-642-RR-FLNIC

Requested Effective Dates - New: 12/01/2018    Renewal: 12/01/2018

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

**Final Action: Withdrawn**

Withdrawn by company, per Mr. Jordan Smith's SERFF "Response Letter" dated October 12, 2018.