

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 NOVEMBER 06, 2017

Item Key: 685714

Plaza Insurance Company
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 KBK Program
 Loss Cost Adoption

- ISO Loss Cost Designation Number CA-2017-BRLA1

*****WITHDRAWN BY COMPANY*****

Overall % Impact: **4.5**
 Overall \$ Impact: **\$30,038**
 # of Policyholders: **49**

Company Reference: LA KBK-CA-REF-17-LC
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 324021 effective 8/5/2015 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017.

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

Coverage	Loss Cost Multiplier
Liability	1.650
Physical Damage	1.700

The rate impact associated with this filing is +4.5% or \$30,038 affecting 49 policyholders.

*****WITHDRAWN BY COMPANY*****

Final Action: Withdrawn

Withdrawn by company, per Ms. Latesha Debnam's SERFF "Response Letter" dated November 3, 2017.

Item Key: 686206

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Loss Cost Adoption

ISO Loss Cost Designation Number CA-2017-BRLA1

Overall % Impact: **4.5**
 Overall \$ Impact: **\$81,712**
 # of Policyholders: **66**

Company Reference: LA-CA-LOSS COSTS-2017-R
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

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

- Company tracking number LA-CA-LC-2017-R, LDI Item Key Number 393517, which was disapproved due to no response to the LDI's objection letter; and
- Company tracking number LA-CA-LC-2017-R, LDI Item Key Number 683906, which was disapproved due to no response to the LDI's objection letter.

Final Action: Disapproved

The company did not respond to Mr. Charles Hansberry's SERFF "Objection Letter" dated October 24, 2017 within the allotted timeframe.

Item Key: 686294

FCCI Insurance Company
 5 - Commercial Multiple Peril
 Revised Rule only
 Commercial Package

Commercial Output Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: COP-LA-22208RU

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

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

- Introducing
 - Limitations on Coverage for Roof Surfacing, IL 059 - This company exception page gives direction for the usage and rating of this form.
 - Calculation of Spoilage Premium - This company exception page incorporates the Spoilage rating within Rule 4.1, Step 3, which is the rating for the Building, Business Personal Property and Business Income coverages.
- Revising
 - Amended Notice of Cancellation Provided By Us - This exception page has been revised to change the name of the corresponding form.
 - Rule 9. Equipment Breakdown Premium Determination - This exception page has been revised to clarify item 2. for the coverage extensions included at \$25,000. As well, item 3. was added under Premium Determination to stipulate maximum limits allowed using the \$0.019 rate shown in item 1. of the same section.
 - Terrorism Losses - Rating Information - The company will be providing Certified Terrorism Losses coverage to every policyholder at no premium charge subject to the terms and conditions of the Policyholder disclosure Notice of Terrorism Insurance Coverage (IL 065 06 16) that will be attached to the policy. By adding this coverage to the policy at no charge will be the company official offer of coverage. The insured may reject the coverage by requesting it be removed from the policy.
- Withdrawing
 - Rule 2.8 Reporting Conditions
 - Rule 7.3 Period of Loss Extension After Business Resumes
 - Rule 9.5 Limited Fungus and Related Perils Coverage - Equipment Breakdown Coverage Part
 - Rule 10.1.1 Schedules (Blanket Spoilage Coverage)
 - Rule 10.2.1 Schedules (Scheduled Spoilage Coverage)
 - Rule 14.2 Reporting Conditions
- Reformatting all other pages

The corresponding form(s) filing, LDI Form Filing No. 686309, Company Form Filing No. COP-LA-22208F, were approved effective June 1, 2018.

Final Action: Approved**Item Key: 686360**

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Commercial General Liability

Overall % Impact: **-0.100**Overall \$ Impact: **-\$1,858**# of Policyholders: **168**

Company Reference: GL-2018-2

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

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 386442 effective 04/15/2017.

With this filing, the company is proposing to the revise the Wholesale Trade-NOC Type of Business Factors for the above companies.

Wholesale Trade - NOC	Current Federated Premises/Operations	Current Federated Products	Current ISO Premises/Operations	Current ISO Products	Proposed Federated Premises/Operations	Proposed Federated Products	Proposed ISO Premises/Operations	Proposed ISO Products
Federated Mutual Insurance Company	1.33	1.189	2.175	1.532	1.142	1.021	1.868	1.316
Federated Services Insurance Company	0.998	0.892	1.631	1.149	0.857	0.766	1.401	0.987

These changes will result in a -0.100% rate decrease or -\$1858.00.

There will be 168 Louisiana policyholders affected by this rate decrease.

Final Action: Approved**Item Key: 686600**

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY

LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY
 SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY
 4 - Homeowners
 Revised Rate and Rule
 Homeowners Program
 Filing in Response to House Bill 393
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: HO-2017-01
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

The above-captioned companies propose a revision to their Homeowners Program.

The companies state "House Bill 393 amended and reenacted R.S.22:1331 to require insurers, at the written request of a policyholder, to make available a residential property policy that excludes personal property coverage in the event of a declared catastrophic event when the structure has been rendered uninhabitable. Therefore, in accordance with the law, we have filed and received approval for an endorsement (HO-52) under state tracking number 683896 which excludes personal property in such a situation. We are now filing rates for this endorsement which equal the discount filed and approved in 2016 for our new HomeChoice policy".

The rule reads as follows:

Elimination of Contents Coverage (HO-52)

-15% Credit on Wind/Hail, Fire/Lightning, Water Damage, and Other Coverages

There is no rate impact associated with this filing.

Companion forms (Item Key #683896) were approved on October 3, 2017.

Final Action: Approved

Item Key: 686778

AXIS Insurance Company
 5 - Commercial Multiple Peril
 Initial Rate and Rule
 Commercial Package
 Auto Dismantlers and Scrap Dealers Program
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: GJSCMP-2017-100-LA-AICR
 The above-captioned company is filing initial rates/rules for the above-captioned program.

The intent of company is to offer to these risks a commercial package consisting of two or more of the following coverages: commercial automobile, auto dealer, general liability, commercial property, commercial inland marine, and commercial crime.

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

CA-2014-BRLA1	CA-2015-RHLLC	CA-2008-BRLA1	CA-2009-RLC1
CM-2016-RLA1	GL-2016-RELP1	GL-2015-BGL1	GL-2014-BGL1
GL-2013-BGL1	GL-2012-BGL1	GL-2012-RCTL	GL-2012-OELP1
GL-2010-BGL1	GL-2008-BGL1	CR-2015-RLA1	CR-2013-RLA1
CR-2011-RLA1	CR-2009-RLC09	CR-2009-RLA1	CR-2008-RLC08
CR 2007-RLA1	CR-2006-RLC06 - Louisiana	CR-2005-RLA1	CR-2003-RLA1- Louisiana
CR 2001-RLC1	CR 99-RLC1 - Louisiana		

Schedule rating plans and terrorism are included in this filing.

The company states that this program will only be issuing package policies.

LDI Form Filing No. 686310, Company Form Filing No. GJSCMP-2017-00-LA-AICCPF, were approved effective October 20, 2017.

LDI Form Filing No. 686311, Company Form Filing No. GJSCMP-2017-100-LA-AICCMF, were certified approved effective October 23, 2017.

LDI Form Filing No. 686313, Company Form Filing No. GJSCMP-2017-100-LA-AICCAF, were approved on October 23, 2017.

LDI Form Filing No. 686312, Company Form Filing No. GJSCMP-2017-100-LA-AICOLF, were disapproved on November 9, 2017 for numerous reasons.

Final Action: Disapproved

Inadequate company's response to Ms. Constance K. Cannon's SERFF "Objection Letter" dated November 3, 2017.

Item Key: 686991

LAMMICO
 11 - Medical Malpractice
 Revised Rate and Rule
 Medical Malpractice
 Healthcare Facility Professional and General Liability Insurance

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: 2018-1 HCF
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 300290, which resulted in a -10.86% rate decrease, effective November 1, 2013.

The company is now making the following rule-based revisions:

- Editorial changes and renumbering (e.g. "Louisiana Medical Mutual Insurance Company" updated to "LAMMICO") throughout the marked manual ages.
- Excess Coverages (over underlying limits) is removing the wording, "Rate listed is for the first \$1M".
- Excess Owned Auto - change rating basis from flat charge to % of underlying auto liability annual premium.
- IV. Supplemental Notes, D.4. is being added.
- IV. Supplemental Notes, E. - adding "Limits not shown will be extrapolated using actuarial techniques".
- IV. Supplemental Notes, G. - removing "The minimum qualifying premium per policy to apply schedule rating is \$4,700.00".
- IV Supplemental Notes, I - added minimum premium for general liability coverage.
- IV Supplemental Notes, M - updated scoring range to reflect enhanced assessment tool.
- V Increased Limits Factors - adding "Limits not shown will be extrapolated with actuarial techniques".
- VI. Increased Limits Factors - added auto liability factors.
- VII. Shared Limit Credit - added factors for shared limit credit for excess/umbrella product.

Final Action: Approved

Item Key: 687014

National Council on Compensation Insurance, Inc.
 16 - Workers Compensation
 Loss Cost Filing
 Workers Compensation
 Louisiana Workers Compensation Advisory Loss Costs and Rating Values – Filing Number LA-LC-2017-01

Overall % Impact: 0.40
 Overall \$ Impact: \$0
 # of Policyholders: 0
 Company Reference: LA-LC-2017-01
 Requested Effective Dates - New: 05/01/2018 Renewal: N/A

The last rate adjustment for this Rating Organization was an overall -9.80% rate decrease filed and approved under the "Prior Approval" provision, Item Key Number 385803 effective 05/01/2017.

With this filing, the Rating Organization, NCCI is submitting its advisory prospective loss costs and rating values for the Louisiana Voluntary market to be effective May 1, 2018.

The following class codes are of specific note as a result of item filings approved in Louisiana:

As a result of Item B-1397, effective 07/01/2007, a single combined loss cost is still calculated for Class Codes 7710 and 7711 via payroll-weighted average of the separately indicated loss costs for these two classes.

As a result of Item B-1435, Effective May 1, 2018:

Class Code 1655 is discontinued and the loss cost for Class Code 1642 is payroll weighted to reflect the combined experience of Class Codes 1655 and 1642.

Class Codes 1741 and 1853 are discontinued and the loss cost for Class Code 1701 is payroll weighted to reflect the combined experience of Class Codes 1701, 1741 and 1853.

Class Codes 1860 and 4282 are discontinued and the loss cost for Class Code 4279 is payroll weighted to reflect the combined experience of Class Codes 1860, 4282 and 4279.

Class Code 2118 is discontinued and the loss cost for Class Code 2111 is payroll weighted to reflect the combined experience of Class Codes 2111 and 2118.

Class Code 2534 is discontinued and the loss cost for Class Code 2501 is payroll weighted to reflect the combined experience of Class Codes 2534 and 2501.

Class Code 3175 is discontinued and the loss cost for Class Code 3169 is payroll weighted to reflect the combined experience of Class Codes 3175 and 3169.

Class Code 3223 is discontinued and the loss cost for Class Code 3180 is payroll weighted to reflect the combined experience of Class Codes 3223 and 3180.

Class Codes 4053 and 4061 are discontinued and the loss cost for Class Code 4062 is payroll weighted to reflect the combined experience of Class Codes 4053, 4061 and 4062.

Class Code 4113 is discontinued and the loss cost for Class Code 4111 is payroll weighted to reflect the combined experience of Class Codes 4113 and 4111.

Class Code 4439 is discontinued and the loss cost for Class Code 4558 is payroll weighted to reflect the combined experience of Class Codes 4439 and 4558.

Class Code 4743 is discontinued and the loss cost for Class Code 4740 is payroll weighted to reflect the combined experience of Class Codes 4743 and 4740.

Class Codes 4750 and 4829 are combined to reflect the first year of a three-year transition program. In the third year of the transition, Class Code 4750 will be discontinued.

Class Code 5069 is discontinued and the loss cost for Class Code 5059 is payroll weighted to reflect the combined experience of Class Codes 5069 and 5059.

Class Code 6017 is discontinued and the loss cost for Class Code 5213 is payroll weighted to reflect the combined experience of Class Codes 6017 and 5213.

Class Code 7225 is established.

As a result of Item R-1413, the retrospective rating plan parameters were updated.

Effective May 1, 2014, the payroll limitation for the Stevedoring Class Codes was increased from \$1,600 to \$3,200. As a result of Item 01-LA-2014, effective May 1, 2015, the payroll limitation for the Stevedoring Class Codes is eliminated. Therefore, multiple Expected Loss Rates are reflected for these Class Codes.

This filing reflects an overall +0.40% increase or \$0.00 **corrected from 0.00% or \$0** for the industrial class codes.

Final Action: Approved - Corrected Rate

Corrected from 0% or \$0 to **+0.4%** or **\$0**.

Item Key: 687076

ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY AND CASUALTY INSURANCE COMPANY
BANKERS STANDARD INSURANCE COMPANY
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
INSURANCE COMPANY OF NORTH AMERICA

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package Policy Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 17-CML-2015073 (R)

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 396175, which resulted in an overall 0% rate impact effective July 25, 2017.

The companies are filing revisions to their ISO Commercial Inland Marine Handbook to be utilized with the above-captioned program.

The companies state that there is no written premium for this program on a Louisiana or on a countrywide basis.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 687075, Company Form Filing No. 17-CML-2015073 (F).

Final Action: Disapproved

No companies' response to Ms. Constance K. Cannon's SERFF "Objection Letter" dated October 31, 2017.

Item Key: 687817

Hiscox Insurance Company Inc.

17 - Other Liability

Initial Rate and Rule

Management Liability C-Suite Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: HIC-CSU-17-01

Requested Effective Dates - New: 02/26/2018 Renewal: 04/01/2018

Final Action: Withdrawn

Withdrawn by company, Ms. Jennifer Percarpio's SERFF "Response Letter" dated November 7, 2017.

Item Key: 687820

SECURITY NATIONAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package Policy Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-PK-1801-02-1176

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

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

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

ML-2015-RLA1	LA15-03 (RP-2014-RML09)
ML 2004-ORU04 and Supplement - Louisiana	ML 2004-ORU04 and Supplement (Amendment) - Louisiana
ML 2004-ORU1 - Louisiana	LA01-15 (RP-2001-RIR01)
CL-2002-OCT1-Louisiana)	

The company is also submitting independent rule, PK-7-LA Package Modification Factors - Eligibility, which modifies ISO Rule 7 - Eligibility, subpart A.2 to include Garage Liability and Auto Dealers.

LDI Form Filing No. 393313, Company Form Filing No. LA-GL-1801-01-1164, were approved effective January 1, 2018.

LDI Form Filing No. 392820, Company Form Filing No. LA-CP-1801-01-1163, were approved effective January 1, 2018.

LDI Form Filing No. 392398, Company Form Filing No. LA-CP-1705-01-9955A, were approved effective May 1, 2017.

LDI Form Filing No. 392289, Company Form Filing No. LA-GL-1801-01-1163, were approved effective January 1, 2018.

Final Action: Approved

Item Key: 687978

CRUM & FORSTER INDEMNITY COMPANY
NORTH RIVER INSURANCE COMPANY, THE
UNITED STATES FIRE INSURANCE COMPANY

1 - Property

Adoption

Commercial Property (Fire and Allied Lines)

Adoption

PIAL Designation Filing Number: CF-2017-RLC1 (396015)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-PIAL-ADOPT

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

The above-captioned companies wish to adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA17-07 (CF-2017-RLC1), Item Key #396015, to be effective August 1, 2017.

With this filing, the companies are revising rating Rule 85. Basic Group I Class Rates (former H.B. 392) in the Commercial Property program.

- No insurance company shall combine a higher classified public fire protection area with a lower classified public fire protection area for the purpose of determining the fire insurance rate for the combined public fire protection areas.

The corresponding form(s) filing, LDI Form Filing No. 336152, Company Form Filing No. LA-PIAL-ADOPT were approved effective August 1, 2016.

Final Action: Approved

Item Key: 688305

AMERICAN ALTERNATIVE INSURANCE CORPORATION

19 - Commercial Automobile

Non-Adoptions

Commercial Automobile

Glatfelter Public Practice Program

Non-Adoption

ISO Designation Filing Numbers CA-2017-BRLA1; RP-2016-RCP16; RP-2016-RRP16; and CA-2015-RHLLC

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA045140100001

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
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CA-2017-BRLA1	393191	11/1/2017
CA-2015-RHLLC	319135	8/1/2017
RP-2016-RCP16	388190	8/1/2017
RP-2016-RRP16	388183	8/1/2017

Final Action: Approved**Item Key: 688306**

AMERICAN ALTERNATIVE INSURANCE CORPORATION
19 - Commercial Automobile
Non-Adoptions

Commercial Automobile
Hospice, Home Health Care and Related Organizations Program
Non-Adoption

ISO Designation Filing Numbers CA-2017-BRLA1; RP-2016-RCP16; RP-2016-RRP16; and CA-2015-RHLLC

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: 0
Company Reference: LA045140100003

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2017-BRLA1	393191	11/1/2017
CA-2015-RHLLC	319135	8/1/2017
RP-2016-RCP16	388190	8/1/2017
RP-2016-RRP16	388183	8/1/2017

Final Action: Approved**Item Key: 688307**

AMERICAN ALTERNATIVE INSURANCE CORPORATION
19 - Commercial Automobile
Non-Adoptions

Commercial Automobile
VFIS Emergency Service Organization Program
Non-Adoption

ISO Designation Filing Numbers CA-2017-BRLA1; RP-2016-RCP16; RP-2016-RRP16; and CA-2015-RHLLC

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: 0
Company Reference: LA045140100002

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2017-BRLA1	393191	11/1/2017
CA-2015-RHLLC	319135	8/1/2017
RP-2016-RCP16	388190	8/1/2017
RP-2016-RRP16	388183	8/1/2017

Final Action: Approved**Item Key: 688411**

NOVA CASUALTY COMPANY
1 - Property
Delayed Adoption
Commercial Property (Fire and Allied Lines)
Delayed Adoption
PIAL Filing Designation Number: LA17-07 (CF-2017-RLC1)

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: 0
Company Reference: LA-CP-17772

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

The above-captioned company wishes to delay adoption of the following Property Insurance Association of Louisiana filing designation number: LA17-07 (CF-2017-RLC1), Item Key #396015, effective date of August 1, 2017.

Final Action: Approved

Item Key: 688420

NOVA CASUALTY COMPANY

5 - Commercial Multiple Peril

Delayed Adoption

Businessowners Program

Delayed Adoption of PIAL Filing Designation No. LA17-05 (BP-2017-RLC1)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-ML-17773

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

The above-captioned company is filing to delay adoption of PIAL Filing Designation No. LA17-05 (BP-2017-RLC1) from August 1, 2017 until April 1, 2018.

Final Action: Approved

Item Key: 688424

NOVA CASUALTY COMPANY

5 - Commercial Multiple Peril

Delayed Adoption

Businessowners Program

Delayed Adoption of PIAL Designation Filing No. LA17-04 (BP-2017-RRU2)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-ML-17774

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

The above-captioned company is filing to delay adoption of PIAL Filing Designation No. LA17-04 (BP-2017-RRU2) from August 1, 2017 until April 1, 2018.

Final Action: Approved

Item Key: 688477

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

BANKERS STANDARD INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

INSURANCE COMPANY OF NORTH AMERICA

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package Policy Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 17-CML-2015073 (R) (REFILE)

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 396175, which resulted in an overall 0% rate impact effective July 25, 2017.

The companies are filing revisions to their ISO Commercial Inland Marine Handbook to be utilized with the above-captioned program.

The companies state that there is no written premium for this program on a Louisiana or on a countrywide basis.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 687075, Company Form Filing No. 17-CML-2015073 (F).

Final Action: Disapproved

Inadequate company's response to Mr. Wei Chuang's SERFF "Objection Letter" dated November 8, 2017.

Item Key: 688480

NATIONAL CASUALTY COMPANY

5 - Commercial Multiple Peril

Loss Cost Adoption

Commercial Multi-Peril

Sports and Leisure Program

Adoption of ISO Loss Cost Filing Designation No. CA-2017-BRLA1

Overall % Impact: -6.4

Overall \$ Impact: \$-68,679

of Policyholders: 141

Company Reference: CA LA06174NCR01 (CMP)

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 317912, which resulted in an overall 0% rate impact effective January

16, 2015.

The company is now filing to adopt ISO Loss Cost Filing Designation No. CA-2017-BRLA1, which will result in a -6.4% rate decrease or -\$68,679.

The company will utilize the following loss cost multipliers:

Commercial Auto - Physical Damage and Liability 1.625

There will be 141 Louisiana policyholders affected by this rate decrease.

Final Action: Approved