

LOUISIANA DEPARTMENT OF INSURANCE  
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 BATON ROUGE, LOUISIANA 70804-9214

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF OCTOBER 15, 2018

PLEASE NOTE: Information contained in pending filings may change during the review process.

**Item Key: 389274**

Date Submitted: 01/18/2017

AMERISURE MUTUAL INSURANCE COMPANY

17 - Other Liability

Consent to Rate

Commercial General Liability

Insured: Interior Exterior Building Supply, LP

Policy Number: GL 2068351011

Effective Dates: 01/01/2017 - 01/01/2018

# of Policyholders: **1**

An Objection Letter was emailed to the Insured in 01/18/2017 to address information needed to complete processing of the paper filing. A response date of 02/02/2017 was stated on the letter.

**Item Key: 716647**

Date Submitted: 07/27/2018

STAR INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: **0**

Company Reference: STAR-MU-GL-HOSP-0718R

With this filing, the company is introducing several new optional endorsements as a hospitality coverage that will be used in conjunction with the above-captioned program. There is no charge for this endorsements. This coverage is available for package policies with the same rates and no modifications.

- 5965 GL 0518 Animal Exclusion Endorsement
- 5966 GL 0518 Blanket Additional Insured - Catered Events Or Parties
- 5967 GL 0518 Classification Limitation Endorsement - Dock Operations
- 5968 GL 0518 Delivery Services Exclusion Endorsement
- 5969 GL 0518 Failure To Comply With The Americans With Disabilities Act Exclusion Endorsement
- 5970 GL 0518 Valet Parking Exclusion Endorsement
- 5975 GL 0518 Exclusion – Lead
- 5976 GL 0518 Discrimination Exclusion Endorsement
- 5977 GL 0518 Injury To Temporary Workers, Volunteer Workers Or Independent Contractors Exclusion
- 5971 IL 0518 Club Member To Club Exclusion
- 5972 IL 0518 Club Member To Club Member Exclusion
- 5973 IL 0518 Cross Suits Liability Endorsement
- 5974 IL 0518 Firearms Exclusion Endorsement
- 5978 IL 0518 Non Stacking Of Limits Exclusion

The corresponding form(s), LDI Form Filing Number 716683, Company Form Filing Number STAR-MU-GL-HOSP-0718F was approved effective 08/24/2018.

**Item Key: 717697**

Date Submitted: 08/16/2018

SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY  
LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Personal Auto Program

Initial Rate and Rule

# of Policyholders: **0**

Company Reference: PPA-2018-02

Requested Effective Dates - New: 01/07/2019    Renewal: 01/07/2019

With this filing, the company is introducing a new private passenger automobile program entitled **Personal Auto Program**. This program will have a new rate structure based upon the use of generalized linear modeling (GLM).

There is no rate impact as this is an initial rate and rule filing.

**Item Key: 717907**

Date Submitted: 08/20/2018

Root Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **16.5**

Overall \$ Impact: **\$203,025**

# of Policyholders: **940**

Company Reference: LA RATES 8.2018

The last rate revision to this program was the initial rate and rule submission, which was approved under LDI Item key Number 687948 with an effective date of 2/12/2018.

With this filing, the company proposes to revise the rates for this program. The company also proposes the addition of the Underwriting Tier factor.

BI	PD	COLL	COMP	MED	UMUIM	RENT
+14.0%	+17.2%	+17.6%	+17.6%	+21.1%	+17.7%	+19.1%

The rate impact associated with this filing is +16.5% (+\$203,025), affecting 940 policyholders.

**Item Key: 718260**

Date Submitted: 08/24/2018

PROTECTIVE INSURANCE COMPANY

## 17 - Other Liability

Initial Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: LAGL18-01R

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

With this filing, the company is introducing the initial rates and rules for its Commercial General Liability UCA Transportation Program. This General Liability program is tailored specifically to the unique exposures of the commercial auto industry.

The company is adopting the following Insurance Services Office, Inc., (ISO) filing designation numbers for use with the program.

GL-2018-BGL1 RP-2016-RCP16 GL-2014-RDD14

GL-2016-RELP1 RP-2016-RRP16 RP-2014-RGL14

GL-2018-IALL1 CL-2016-ODPRU GI-2013-ODBRU

The company will utilize and initial loss cost multiplier of 1.429.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 718579, Company Form Filing Number LAGL18-01F is pending approval.

**Item Key: 718389**

Date Submitted: 08/28/2018

AXIS Insurance Company

1 - Property

Installment Program

Commercial Property (Fire and Allied Lines)

Installment Plan

National Association of Landscape Professionals

# of Policyholders: 0

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

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

The above-captioned company wishes to submit its Premium Payment Plan for the Commercial Property program.

The company's plan will have no more than 11 installments and an installment fee of \$10.00. There will be no fee for the down payment of the premium.

The following fees will be assessed and are not subject to pro-rata. They are flat fees due at time of billing/invoice.

- **Installment Fee - \$10 per installment**
- **Reinstatement Fee - \$100**
- **Non-Sufficient Funds Fee (NSF) - \$50 per returned financial instrument**

There is no rate impact associated with this filing.

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

**Item Key: 718459**

Date Submitted: 08/28/2018

QBE INSURANCE CORPORATION

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

Lawyer's Professional Liability Program

# of Policyholders: 0

Company Reference: 18-5873-LA-RATE/RULE

Requested Effective Dates - New: 10/12/2018 Renewal: 10/12/2018

**Item Key: 718495**

Date Submitted: 08/29/2018

GREAT AMERICAN INSURANCE COMPANY

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

GREAT AMERICAN SPIRIT INSURANCE COMPANY

16 - Workers Compensation

Installment Program

Workers Compensation

Installment Plan

# of Policyholders: 0

Company Reference: 02-010A LA18110CG00050

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

With this filing, the above-captioned program wishes to implement its Workers Compensation and Employers Liability Louisiana Installment Payment Plans, effective on approval.

The payment plans are as follows:

**Prepaid:** This option requires payment of premium in full on the initial bill with no available installments.

**Monthly:**

Plan	Down Payment	Payments
Monthly Equal	0%	11 equal monthly installments (100% of total premium/11) beginning with the Account Bill Day of the policy, with the total due one month prior to expiration
Monthly 8	8%	9 equal monthly installments (92% of total premium/9) beginning with the Account Bill Day of the policy,

Monthly 20	20%	with the total due three months prior to expiration 9 equal monthly installments (80% of total premium/9) beginning with the Account Bill Day of the policy, with the total due three months prior to expiration
Monthly 25	25%	9 equal monthly installments (75% of total premium/9) beginning with the Account Bill Day of the policy, with the total due three months prior to expiration
Monthly 30	30%	9 equal monthly installments (70% of total premium/9) beginning with the Account Bill Day of the policy, with the total due three months prior to expiration

**Quarterly:**

<b>Plan</b>	<b>Down Payment</b>	<b>Payments</b>
Quarterly Equal	0%	4 equal quarterly installments (100% of total premium/4) beginning with the Account Bill Day of the policy, with the total due three months prior to expiration
Quarterly 35	35%	3 equal monthly installments (65% of total premium/3) beginning with the Account Bill Day of the policy, with the total due three months prior to expiration
Quarterly 40	40%	3 equal monthly installments (60% of total premium/3) beginning with the Account Bill Day of the policy, with the total due three months prior to expiration

**Semi-Annual Installments:**

<b>Plan</b>	<b>Down Payment</b>	<b>Payments</b>
Semi-Annual 50	50%	total due six months prior to expiration

The companies are filing the following fees for direct billed accounts:

A \$25 returned check fee for checks returned by the bank for non-sufficient funds.

A \$10 late fee to be charged when a payment is not received within five days after the due date.

A \$25 reinstatement fee to be charged when a policy is cancelled for non-payment of premium and is subsequently reinstated.

Additionally, the companies will file a \$3 installment charge to be used in connection with all direct billed multiple installment plans.

There will be no charge for agency billed accounts.

**Item Key: 718703**

Date Submitted: 08/31/2018

Starr Indemnity & Liability Company

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

# of Policyholders: 0

Company Reference: STARR-FL-SSPV-18 (DO)

**Item Key: 718705**

Date Submitted: 08/31/2018

Starr Indemnity & Liability Company

17 - Other Liability

Initial Rate and Rule

Fiduciary Liability

# of Policyholders: 0

Company Reference: STARR-FL-SSPV-18 (FID)

**Item Key: 718706**

Date Submitted: 08/31/2018

Starr Indemnity & Liability Company

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

# of Policyholders: 0

Company Reference: STARR-FL-SSPV-18 (EPL)

**Item Key: 718709**

Date Submitted: 08/31/2018

Starr Indemnity & Liability Company

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

Starr Secure for Private Companies

# of Policyholders: 0

Company Reference: STARR-FL-SSPV-18 (CR)

This filing is a resubmission of Item Key #717911 which was withdrawn at the request of Ursula Hall on August 23, 2018 and the company is now submitting its rating plan by separate lines.

The above-captioned company wishes to submit initial Crime and Fidelity rates and rules for its Starr Secure program, which will provide other liability and crime coverages for Private Companies.

- Directors & Officers Liability - Item Key #718703
- Fiduciary Liability - Item Key #718705
- Employment Practices Liability - Item Key #718706

There is no rate impact associated with this filing.

The company is requesting an effective date of "On Approval".

The corresponding form(s) filing, LDI Form Filing No. 717026, Company Form Filing No. STARR-FL-SSPV-18 were approved effective August 27, 2018.

**Item Key: 718735**

Date Submitted: 08/31/2018

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

Revised Rule only

Professional Liability/ E&O

Cyber First Program

# of Policyholders: **0**

Company Reference: 2018-04-0095-R

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

**Item Key: 718737**

Date Submitted: 08/31/2018

Philadelphia Indemnity Insurance Company

24 - Surety

Revised Rate and Rule

Surety

Revised Rate and Rule

Contract Surety and Commercial Surety Rate Revisions

Overall % Impact: **0.2**

Overall \$ Impact: **\$6,258**

# of Policyholders: **211**

Company Reference: SURETY201801

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

The last adjustment to this program occurred in August 2011 under the Prior Approval provision (Item Key #275524) to be effective September 10, 2011.

The above-captioned company wishes to submit revised rates and rules for use with its Commercial Surety

program.

The current program's rates and rules are independent of the Surety and Fidelity Association of America (SFAA). The proposed program is also independent of SFAA, but the company would like to have available all of the SFAA current applicable rules (definitions, statistical codes, risk classification, etc.) for its commercial surety program. There will be no change to the Contract Surety program.

The company would like to adopt the following SFAA filing designation numbers for: Rule Manual, Loss Costs and Fidelity Form Filings:

<b>Filing Designation Number</b>	<b>Item Key Number</b>	<b>Effective Date</b>
LA-FLC-1	#16 - 6/16/93	September 1, 1993
LA-FM-1	#17 - 6/16/93	September 1, 1993
LA-SLC-1	#16 - 6/16/93	September 1, 1993
LA-SM-1	#17 - 6/19/93	September 1, 1993
LA-SLC-2	#61 - 9/15/93	September 29, 1993
LA-SM-2	#61 - 9/15/93	September 29, 1993
LA-FLC-2	#34- 10/20/93	June 1, 1994
LA-FM-2	#35 - 10/20/93	June 1, 1994
LA-FM-3		January 1, 1995
LA-SM-3		January 1, 1995
LA-FLC-3	#35 - 12/21/94	February 3, 1995
LA-FM-4	#92 - 12/21/94	February 3, 1995
LA-FM-5	#29 - 2/19/97	November 2, 1998
LA-SLC-3	#35 - 2/18/98	February 18, 1998
LA-SM-4	#30 - 2/18/98	January 1, 1998
LA-FLC-4	#15 - 4/15/98	September 1, 1998
LA-FM-6	#63 - 5/20/98	September 1, 1998
LA-SLC-4	#93 - 12/21/94	September 1, 1998
LA-SM-5	#54 - 11/18/98	October 1, 1998
LA-FLC-5	#29 - 11/17/99	March 1, 2000
LA-FM-7	4064	March 1, 2000
LA-FM-8	6325	February 1, 2002
LA-FM-9	11395	December 18, 2002
LA-SM-6	10178	December 1, 2002
LA-SM-7	11860	January 1, 2004
LA-FM-10	16740	April 1, 2004
LA-FLC-6	16739	April 1, 2004
LA-FM-11	17493	June 1, 2004
LA-FLC-7	17719	June 1, 2004



LA-SM-8	17494	June 1, 2004
LA-SLC-5	17415	June 1, 2004
LA-SM-9	19026	January 1, 2005
LA-SLC-6	19032	January 1, 2005
LA-FLC-8	19758	April 1, 2005
LA-FM-12	19757	April 1, 2005
LA-SLC-7	21448	September 1, 2005
LA-SLC-8	22911	March 1, 2006
LA-FM-13	22971	March 13, 2006
LA-FLC-9	22827	May 1, 2006
LA-FM-14	23370	June 1, 2006
LA-FLC-10	224807	January 1, 2008
LA-FM-15	224815	January 1, 2008
SFAA-F-265	291265	January 1, 2013
SFAA-F-279	248673	September 15, 2009
LA-FLC-11	268078	May 1, 2011
LA-FM-16	268083	May 1, 2011
SFAA-F-282	291265	January 1, 2013
LA-FM-17	275086	December 1, 2011
SFAA-F-283	291264	January 1, 2013
LA-SLC-9	276110	January 1, 2012
LA-FM-18	280045	April 1, 2012
SFAA-F-285	291263	January 14, 2013
LA-FM-19	2885831	November 1, 2012
LA-FLC-12	286304	January 1, 2013
LA-FM-20	297643	July 31, 2013
SFAA-F-293	296385	July 31, 2013
SFAA-F-293CC	296386	July 31, 2013
LA-FLC-13	301710	January 1, 2014
LA-FM-21	301707	January 1, 2014
SFAA-F-294	301709	January 1, 2014
LA-SLC-10	304594	July 1, 2014
LA-FLC-14	31400	September 3, 2014
LA-SM-10	317482	February 1, 2015
LA-FLC-15	323621	August 1, 2015
LA-FM-22	323621	August 1, 2015
SFAA-F-299	323604	August 1, 2015

LA-FM-23	387646	February 15, 2017
LA-FLC-16	387650	February 15, 2017
SFAA-F-301	387648	February 15, 2017
LA-FM-24	397612	October 1, 2017
SFAA-F-303	397608	October 1, 2017
LA-SLC-11	707915	July 1, 2018

With this filing, it is the Company's intent to expand its business by offering more appropriate rates based on the risk type of the business. The rates and rules for the proposed program are based on a review of the Platte River Insurance Company's ("Platte River") Commercial Surety Program in California. It was approved under SERFF number USPH-6PPM2D716, CDI #06-3004, with minor exceptions. The above-captioned company is also filing new Risk Types that are not currently included in Platte River's plan.

The rules found in Addendum B and F are being amended slightly to better fit into the proposed rate plan, and are being inserted directly into the proposed rate manual. The Financial Responsibility Rule found in Addendum D will also be added to the last page of the proposed rate manual. Addendum B, D and F will be withdrawn.

The overall rate change to this program, with the recalculation of all inforce policies as of March 3, 2018 using the proposed program results in a rate increased of 0.2% or \$6,258 (211 policyholders).

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

**\*\*\*\*\*Disapproved. Not actuarially supported.\*\*\*\*\***

**Item Key: 718829**

Date Submitted: 09/04/2018

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Motor Home Program

Revised Rate

Overall % Impact: **15.0**

Overall \$ Impact: **\$165,449**

# of Policyholders: **1427**

Company Reference: R50108

Requested Effective Dates - New: 12/19/2018      Renewal: 12/19/2018

The last rate revision to this program was +15.0% (+\$143,694) which was approved under LDI Item Key #395891 with effective dates of 10/4/2017 for new and renewal business.

With this filing, the company proposes to revise the Rate Adjustment Factor, which is equivalent to increasing the base rates by a similar amount.

The rate impact associated with this filing is +15.0% (+\$165,449) affecting 1,427

policyholders.

**Item Key: 718834**

Date Submitted: 09/04/2018

American Service Insurance Company, Inc.

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: ASIC LA 2018 04

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

**Item Key: 718889**

Date Submitted: 09/05/2018

AmGUARD Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

# of Policyholders: 0

Company Reference: 2018-11-01- LA- AEP-RR-INITIAL

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

**Item Key: 718914**

Date Submitted: 09/06/2018

Insurance Services Office, Inc.

17 - Other Liability

Revised Rate only

Directors & Officers/Management Liability

# of Policyholders: 0

Company Reference: MP-2018-RLC18(A)

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

With this filing, the company is proposing an amendment to the Loss Cost Filing originally filed and approved under Louisiana State Tracking Number 713092.

The company is amending a couple of retention factor tables are amended within Section B – Rating Factors, Relativities and Modifiers of the loss cost filing in tandem with analogous multistate amendment changes to these same tables within rules 32 and 62 of the rules filing.

**Amended Loss Cost Filing Support Pages**

The company is amending the retention factor tables appearing within the support pages of Section B from the loss cost filing.

- + Table 16. New Private Company D&O Liability Coverage Part – Selected Retention Discount Factors
- + Table 17. New Fiduciary Liability Coverage Part – Selected Retention Discount Factors

There is no rate impact associated with this filing.

**Item Key: 718918**

Date Submitted: 09/06/2018

Insurance Services Office, Inc.

17 - Other Liability

Revised Rule only

Directors and Officers/Management Liability

# of Policyholders: 0

Company Reference: MP-2018-RRU18(A)

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

With this filing, the company is proposing an amendment to the Loss Cost Filing originally filed and approved under Louisiana State Tracking Number 713092.

The company is amending the following rules.

- ? Rule 32. Private Company Directors and Officers Liability Coverage Part –Premium Determination
- ? Rule 51. Employment-related Practices Liability Coverage Part - Base Company Rates or ISO Loss Costs
- ? Rule 52. Employment-related Practices Liability Coverage Part – Premium Determination
- ? Rule 62. Fiduciary Liability Coverage Part – Premium Determination

There is no rate impact associated with this filing.

**Item Key: 718999**

Date Submitted: 09/07/2018

GREAT AMERICAN INSURANCE COMPANY

23 - Fidelity

Initial Rule only

Fidelity

Initial Rule

AUTOMATED TELLER MACHINE JACKPOTTING COVERAGE

# of Policyholders: 0

Company Reference: 18-0350 - 18121

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

This filing is a resubmission of disapproved Item Key #715543 on August 9, 2018.

The above-captioned company wishes to submit a new rule for its Fidelity program to be used with the Automated Teller Machine Jackpottting Coverage.

With this filing, the company has submitted a new rule and an optional new form FI 78 08 (07/18) - Automated Teller Machine Jackpottting Rider to be approved for use with the company's Financial Institution Bond Standard Form 24.

The rule is as follows:

- **FI 7808 - Automated Teller Machine Jackpottting Rider**
  - A. Optional form to be used at the discretion of the insured to provide coverage for loss due to malware placed within a computer system that causes ATMs to dispense cash or when a device is fraudulently connected to an ATM that triggers cash to be dispensed.
  - B. Refer to page FI-27 of the SFAA Fidelity and Forgery Rule Manual for calculating the

- premium charge for this endorsement.
- o C. The minimum annual premium for the ATM Jackpotting Extension is \$500.
  - o D. The minimum Single Loss Limit of \$250,000 for the ATM Jackpotting Rider to a maximum Single Loss Limit of \$2,500,000.
  - o E. The minimum Single Loss Deductible for ATM Jackpotting is \$10,000 with no maximum.

This Rider is to provide coverage for Loss due to malware that is placed within the Computer System of the Insured that causes ATMs of the Insured to dispense cash.

Premium is calculated by utilizing the SFAA rating rule for their Unattended Automated Teller Machine Coverage which provides coverage to loss or damage through burglary and theft perils. The company is requesting an effective date of November 11, 2018.

The corresponding form(s) filing, LDI Form Filing No. 715514, Company Form Filing No. 18-0350- 18121, was acknowledged effective November 11, 2018.

**Item Key: 719080**

Date Submitted: 09/10/2018

EVEREST NATIONAL INSURANCE COMPANY

EVEREST PREMIER INSURANCE COMPANY

EVEREST DENALI INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1

Overall % Impact: **-2.1**

Overall \$ Impact: **\$47,087**

# of Policyholders: **71**

Company Reference: LA-GL-20057970B

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

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-BGL1 approved for ISO under state tracking number 710925 effective 02/01/2018.

The companies will utilize the following Loss Cost Multipliers.

<b>Company Name</b>	<b>Loss Cost Multiplier</b>
Everest National Insurance Company	1.450
Everest Premier Insurance Company	1.088
Everest Denali Insurance Company	1.813

These changes will result in a -2.1% rate decrease or

**Item Key: 719084**

Date Submitted: 09/10/2018  
 American Association of Insurance Services  
 19 - Private Passenger Automobile  
 Initial Rate and Rule  
 Private Passenger Automobile  
 # of Policyholders: 0  
 Company Reference: AAIS-2018-29R

**Item Key: 719095**

Date Submitted: 09/10/2018  
 STATE NATIONAL INSURANCE COMPANY, INC.  
 19 - Commercial Automobile  
 Initial Rate and Rule

Commercial Automobile  
 Next Broad Market Commercial Auto Program  
 Initial Rate and Rule

# of Policyholders: 0

Company Reference: SNIC-CA-BM-NEXT-LA-1801R

With this filing, the company proposes to introduce the rates and rules for the Next Broad Market Commercial Auto Program for small and mid-size business.

This program will utilize Insurance Services Office, Inc. (ISO) rules and loss costs along with company exceptions and Loss Cost Multipliers (LCM). The company will not be automatically adopting future ISO filings of loss costs or rules.

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

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

The corresponding form filing has been disapproved under company tracking number SNIC-CA-BM-NEXT-LA-1801F, LDI Item Key Number 719072

\*\*The corresponding General Liability program, Next Broad Market General Liability Insurance Program, has been approved under company tracking number SNIC-OL-BM-NEXT-LA-1801R, LDI Item Key Number 709280, effective 7/30/2018. The company expects the Commercial Property, Professional Liability, Workers Compensation, and Commercial Package programs to be submitted.

**Item Key: 719159**

Date Submitted: 09/11/2018  
 Safe Auto Insurance Company  
 19 - Private Passenger Automobile  
 Revised Rule only  
 Private Passenger Automobile  
 Classic Program  
 Revised Rule

# of Policyholders: 0

Company Reference: LA (CLASSIC) RL 12-A

Requested Effective Dates - New: 10/27/2018 Renewal: 10/27/2018

With this filing, the company proposes to document its severe weather response protocols.

There is no rate impact associated with this filing.

**Item Key: 719160**

Date Submitted: 09/11/2018

Safe Auto Insurance Company

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

GLM 2.0 Program

Revised Rule

# of Policyholders: 0

Company Reference: LA (GLM 2.0) RL 03-A

Requested Effective Dates - New: 10/27/2018 Renewal: 10/27/2018

With this filing, the company proposes to document its severe weather response protocols with the introduction of rule RR-38, Severe Weather Responses.

There is no rate impact associated with this filing.

**Item Key: 719232**

Date Submitted: 09/12/2018

Maison Insurance Company

4 - Homeowners

Revised Rule only

Louisiana Voluntary Homeowners HO3 Program

Company Reference: MIC HO R 9.12.18

The above-captioned company wishes to revise the manual for use with its Louisiana Voluntary Homeowners HO3 Program.

The company states "The changes are corrections to the manual and/or for clarification purposes only. The company is removing the automatic attachment of the limited water damage endorsement MHO99.268 thereby increasing coverage for homes age 40+ who currently have it".

Specific manual page changes are as follows:

**Page 1** - Increases Coverage A coverage limit to \$2,000,000 and removes referral to underwriting for homes over \$750,000. Removes Limited Water Endorsement MHO99.268 automatic attachment to dwellings 40 years or older.

**Page 3** - Removes Limited Water Endorsement MHO99.268 automatic attachment to dwellings 40 years or older.

**Page 10 and 11** - Deductible Credit Calculation clarifications with repagination.

**Page 12** - Table revised to 2010+. Clarification that the 3-Year Claim Free Discount does not apply if the 5-Year Claim Free Discount does apply.

**Page 13** - Clarification of Financial Responsibility Score at renewal. Protective Devices calculation corrected.

**Pages 16, 17 and 18** - Premium calculations have been revised for clarity. Table header changed from "factor" to "credit".

**Page 19 and 20** - Premium calculations have been revised for clarity.

**Page 22** - Premium calculations have been revised for clarity.

**Page 24** - Premium calculations have been revised for clarity.

In addition to the changes listed above, the table of contents has been revised and edition dates were updated as needed.

There is no rate impact associated with this filing.

**Item Key: 719327**

Date Submitted: 09/14/2018

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Personal Auto Program

Revised Rule

Overall % Impact: **4.5**

# of Policyholders: **0**

Company Reference: PP-2018-IRLA1

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

With this filing, the company proposes to revise the increased limit factors for bodily injury, property damage and single limit.

The rate impact associated with this filing is +4.5%. The rate impact coverage is as follows:

<u>COVERAGE</u>	<u>SELECTED PERCENT CHANGE</u>
Bodily Injury	+7.2%
Property Damage	-1.5%
Single Limit	+8.9%
<b>TOTAL</b>	<b>+4.5%</b>

**Item Key: 719331**

Date Submitted: 09/14/2018

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Loss Cost Filing

Private Passenger Automobile

Personal Auto Program



## Loss Cost Filing

Overall % Impact: **-0.3**# of Policyholders: **0**

Company Reference: PP-2018-BRLA1

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

The last rate revision to this program was had no rate impact and was approved under LDI Item Key Number 690711 effective 12/1/2018 for both new and renewal business.

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise the advisory prospective loss costs for Personal Auto.

The rate impact associated with this filing is -0.3%. The loss cost level changes by coverage are as follows:

Coverage	Loss Cost Level Change
Single Limit Liability	+7.9%
Bodily Injury	+7.6%
Property Damage	-3.7%
Medical Payments	+2.5%
Uninsured Motorists Bodily Injury	+13.1%
Uninsured Motorists Property Damage	-20.0%
Comprehensive	-9.4%
Collision	-10.2%
<b>Total</b>	<b>-0.3%</b>

ISO does not establish an effective date for Personal Auto loss cost revisions in Louisiana. Each insurer that elects to adopt this revision is responsible for determining its own effective date.

**Item Key: 719335**

Date Submitted: 09/14/2018

STATE FARM FIRE AND CASUALTY COMPANY

4 - Homeowners

Confidential Model Information

Homeowners Program

Confidential Model Information

Company Reference: HO-41448

Requested Effective Dates - New: 08/15/2018    Renewal: 10/01/2018

**Item Key: 719348**

Date Submitted: 09/14/2018

Louisiana Citizens Property Insurance Corporation

1 - Property

Revised Rate only

Commercial Property

Fair and Coastal Plans

Base rate revision

Overall % Impact: **-8.3**Overall \$ Impact: **\$-440,739**# of Policyholders: **1628**

Company Reference: 02012019

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

The last adjustment to this program was approved in October 2017 (Item Key #684857) and resulted in an overall rate decrease of -5.2% to be effective February 1, 2018 for both new and renewal business.

Louisiana Citizens Property Insurance Corporation (LCPIC) states "Louisiana law requires LCPIC to file rate changes every 12 months or sooner. Our last rate change was effective 2/1/2018. In accordance with the annual rate change requirement, we were directed at our board meeting on September 13, 2018 to file a proposed rate change of -8.3% for commercial property".

This will result in an overall rate decrease of -8.3% or -\$440,739 (1,628 policyholders).

**Item Key: 719370**

Date Submitted: 09/14/2018

NATIONAL CASUALTY COMPANY

5 - Commercial Multiple Peril

Loss Cost Adoption

Commercial Multi-Peril

Sports & Leisure Program

Adoption of ISO Loss Cost Designation Filing Number CA-2018-BRLA1

Overall % Impact: **4.8**

Overall \$ Impact: **\$64,805**

# of Policyholders: **99**

Company Reference: KRCA LA06337NCR04

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

Listed below is the history for the above-captioned program:

Item Key No. 706790	-0.8%	Approved, effective 04/25/2018
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Item Key No. 688480	-6.4%	Approved, effective 11/08/2017
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The company is now filing to adopt ISO Loss Cost Designation Filing Number CA-2018-BRLA1.

The company will utilize the following loss cost multipliers:

Commercial Auto - Liability	1.625
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Commercial Auto - Physical Damage	1.711
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This will result in a +4.8% rate increase or +\$64,805.

There will be 99 Louisiana policyholders affected by this rate increase.

**Item Key: 719391**

Date Submitted: 09/17/2018

QBE INSURANCE CORPORATION

17 - Other Liability

Initial Rate and Rule

Professional Liability / E&O

# of Policyholders: 0

Company Reference: 18-5839-LA-RATES/RULES

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

**Item Key: 719398**

Date Submitted: 09/17/2018

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Fitness and Wellness Program

# of Policyholders: 0

Company Reference: 41848

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

**Item Key: 719533**

Date Submitted: 09/19/2018

MARKEL INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Child Care and Education Program

Overall % Impact: -0.9

Overall \$ Impact: \$-6,622

# of Policyholders: 98

Company Reference: 1807RR021

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 337536, which resulted in a -2.9% rate decrease effective December 1, 2016.

The company is making the following revisions:

- MIC-CCE-2: Making editorial revisions to this page to reflect the contents on other manual pages.
- MIC-CCE-3: Making editorial revisions to this page to reflect the contents on other manual pages.
- MIC-CCE-7: Revising the rating rule for business income actual loss sustained for insureds that have purchased the Child Care Commercial Property Extension. Revising endorsement number MCP 027 to MCP 1223. This will result in a +0.6% rate increase.
- MIC-CCE-8: Introducing a new multivariate rating plan and removing the current tier criteria plan. This will result in a -1.3% decrease.
- MIC-CCE-9-ST: Revising the base rates for Commercial Child Care and In Home Child Care. This will result in a -0.3% rate decrease for class code 41715 and +0.4% for class code 41716. These changes will result in an overall +16.0% rate increase.

- MIC-CCE-9-ST: Revising the policy writing minimum premium from \$1,000 to \$750. This will result in an overall 0% rate impact.

These changes will result in an overall **-0.9%** rate decrease or **-\$6,622**.

There will be **98** Louisiana policyholders affected by this rate decrease.

**Item Key: 719563**

Date Submitted: 09/19/2018

Starr Indemnity & Liability Company

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption of ISO Filing Designation Number GL-2018-IALL1

Overall % Impact: **0.680**

Overall \$ Impact: **\$19,897**

# of Policyholders: **48**

Company Reference: 18-008-02-GL-12-LA-RU

Requested Effective Dates - New: 03/15/2019    Renewal: 03/15/2019

**Item Key: 719624**

Date Submitted: 09/20/2018

Allied World Specialty Insurance Company

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Auto Dealer Program

Adoption of Various ISO/PIAL/AAIS Filing Designation Numbers

Schedule Rating Plans

# of Policyholders: **0**

Company Reference: AWSIC-2018-EEH-LA-R

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 391796, effective April 5, 2017.

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

LA17-07 (CF-2017-RLC1)    LA18-01 (CF-2016-RLC16)

CR-2017-RLA1

CA-2017-BRLA1

AAIS-2014-46LC

AAIS-2014-46R

The company is also making the following revisions:

- Adding new collision and OTC deductibles.
- Adding Waiver of Transfer of Rights of Recovery coverage.

- Introducing a premium cap on the property enhancement endorsement.
- Introducing a 3% rate for the extended replacement cost endorsement.
- Introducing a carve-out for wind, hail, flood, and earthquake rates for locations explicitly excluded by the endorsement.
- Introducing a terrorism factor of 1%.
- Introducing flood rates.
- Removing proprietary impersonation fraud rates. The company state that it will use ISO rates for this coverage.
- Adding rates for refer to company ISO provisions.
- Introducing new inland marine rates for small tools, replacing the loads that were previously filed.

The company will retain the following loss cost multipliers:

<b>LINE OF BUSINESS</b>	<b>LOSS COST MULTIPLIER</b>
Commercial Automobile	1.450
Crime	1.613
Inland Marine	1.100

The company states that these changes are for new coverages; therefore there is no rate impact.

Schedule rating plans are included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 719604, Company Form Filing No. AWSIC-2018-EEH-LA-F., was approved effective October 2, 2018.

**Item Key: 719628**

Date Submitted: 09/20/2018

HORACE MANN INSURANCE COMPANY

HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY

TEACHERS INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate and Rule

Overall % Impact: **3.0**

Overall \$ Impact: **\$673,849**

# of Policyholders: **15288**

Company Reference: LA A021619

Requested Effective Dates - New: 02/16/2019    Renewal: 02/16/2019

The last rate revision to this program was +14.5% (+\$2,726,367) which was approved under LDI Item Key #684240 with effective dates of 2/16/2018 for new and renewal business.

With this filing, the companies propose to revise the base rates, limits and deductibles, vehicle usage component of the class plan to use mileage bands, rating variables, model year, rate manual pages, Rule II.D.3 - Waiver of Premium, and Rule V.E - Loss of Income or Services Coverage.

The rate impact associated with this filing is +3.0% (+\$673,849), affecting 15,288 policyholders.

**Item Key: 719644**

Date Submitted: 09/20/2018

Sompo America Insurance Company  
 17 - Other Liability  
 Revised Rate and Rule

Commercial General Liability

# of Policyholders: **0**  
 Company Reference: 18-I-GL-9012  
 Requested Effective Dates - New: 02/01/2019    Renewal: 02/01/2019

**Item Key: 719648**

Date Submitted: 09/20/2018  
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Employment Practices Liability  
 Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: 18-20289B

**Item Key: 719649**

Date Submitted: 09/20/2018  
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Directors & Officers Liability  
 Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: 18-20289

**Item Key: 719651**

Date Submitted: 09/20/2018  
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Fiduciary Liability  
 Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: 18-20289A

**Item Key: 719664**

Date Submitted: 09/21/2018

## STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Equine Liability Program

# of Policyholders: 0

Company Reference: LA-ELP-GL-RU-2018-02

Requested Effective Dates - New: 11/01/2018 Renewal: 12/01/2018

With this filing, the company is introducing the following new proprietary rule for its Commercial General Equine Liability Program.

**Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability – With Limited Bodily Injury Exception Endorsement CG 21 06** - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information under both Coverage A and Coverage B. The Coverage A exclusion in this endorsement includes a limited exception for bodily injury with respect to that part of the exclusion addressing electronic data.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 718214, Company Form Filing Number LA-ELP-GL-FM-2018-01 was disapproved.

**Item Key: 719673**

Date Submitted: 09/21/2018

SENTRY SELECT INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability / E&amp;O

Dealers Program

# of Policyholders: 0

Company Reference: 005.9957-17907 LA E&amp;O SCORECARD - 88

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

**Item Key: 719692**

Date Submitted: 09/21/2018

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Automobile

Private Passenger Auto Program

Symbol Update

Overall % Impact: 0.1

Overall \$ Impact: \$1,499,183

# of Policyholders: **1021737**

Company Reference: IV-41360

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

The last rate revision to this program was -1.8% (-\$28,520,541) which was approved under LDI Item Key #710793 with effective dates of 9/10/2018 for new and renewal business.

With this filing, the companies propose to update the GRG, DRG, VSD, and LRG designations for 2012 through 2018 models reflecting the latest review of loss experience for each model. The 2019 GRG, DRG, VSD, and LRG information has also been included.

The rate impact associated with this filing is +0.10% (+\$1,499,183), affecting 1,021,737 policyholders.

**Item Key: 719694**

Date Submitted: 09/21/2018

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rule only

Mobile Homeowners

Residential Property Program??????????

Discontinuation of Mobile Home product

Requested Effective Dates - New: 10/15/2018 Renewal: 01/01/2019

The above-captioned company wishes to file for the discontinuation of its Mobile Home product that is filed and approved under its Residential Property Program.????????????????????

With this filing, the company states "Metropolitan Property and Casualty Insurance Company will discontinue writing Mobile Home new business in your state. We will non-renew existing Mobile Home policies and transfer them to Foremost Insurance Company. The reason for this decision is the operational costs related to this product which cannot be supported by the small volume of business. Metropolitan Property and Casualty Insurance Company has 20 active policies with written premium of \$22,177 in the state.

Metropolitan Property and Casualty Insurance Company will cease writing new business effective 10/15/2018 and will begin non-renewing the Mobile Home policies effective on and after 1/1/2019. Reference to the Mobile Home product has been removed from the Underwriting Guidelines. We will send a communication to each policyholder advising them of our intent to non-renew their policy and provide them with a policy offer through Foremost Insurance Company. Foremost Insurance Company will issue a new policy with the same renewal effective date so there will be no interruption in their coverage. The Foremost Insurance policy will offer similar coverage, limits and deductibles.

There is no rate impact associated with this filing.

**Item Key: 719705**

Date Submitted: 09/21/2018

CHARTER OAK FIRE INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE



5 - Commercial Multiple Peril  
Revised Rate and Rule

Commercial Farm and Ranch  
Agribusiness Program

Overall % Impact: **0.3**  
 Overall \$ Impact: **\$9,487**  
 # of Policyholders: **290**  
 Company Reference: 2017-12-0036-R  
 Requested Effective Dates - New: 04/01/2019    Renewal: 04/01/2019

The last adjustment to this program was approved in July 2017 (Item Key #395570) and resulted in an overall rate increase of +5.2% to be effective September 1, 2017 for both new and renewal business.

With this filing, the company proposes the following:

Revising the following Countrywide General Rule:

- Section III, Rule 1. AG-Plus II Property Endorsement, page FR-III-1. This revision includes:
  1. Amending the currently approved flat charge from \$225 to \$250.
  2. Adding subpart D. to clarify that form FP0013 must appear on the policy in order to choose the AG-Plus II endorsement.

Introduction of the following new Louisiana state specific rule:

- Section III. Additional Rule 01, Windstorm or Hail Percentage Deductible, new pages FR-III-LA-EX-9 and FR-III-LA-EX-10. The introduction of this rule and associated factors corresponds to the introduction of new form FP T3 85, Windstorm or Hail Percentage Deductible, to replace form FP 03 15.

These changes will result in an overall rate increase of +0.3% or +\$9,487 (290 policyholders).

Companion forms (Item Key #719702) were still pending as of October 10, 2018.

**Item Key: 719833**

Date Submitted: 09/25/2018  
 Ocean Harbor Casualty Insurance Company  
 4 - Homeowners  
 Initial Rate and Rule

Introduction of Voluntary Manufactured Homeowners Program

Company Reference: OHC18-0001  
 Requested Effective Dates - New: 11/01/2018    Renewal: N/A

The above-captioned company wishes to introduce initial rates and rules for its Voluntary Manufactured Homeowners Program.

The company proposes to introduce this program for owner-occupied and tenant-occupied manufactured homes.

This program is modeled after the company's own program approved in other states and also based on competitor filings.

There is no rate impact associated with this filing.

Companion forms (Item Key #720135) were still pending as of October 4, 2018.

**Item Key: 719838**

Date Submitted: 09/25/2018

Ocean Harbor Casualty Insurance Company

4 - Homeowners

Installment Program

Voluntary Manufactured Homeowners Program  
Introduction of Installment Payment Plan

Company Reference: OHC18-0003

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

The above-captioned company wishes to introduce an Installment Payment Plan for use with its Voluntary Manufactured Homeowners Program.

The initial rates and rules for this program are still pending as Item Key #719833.

The payment plan is as follows:

**A. PAYMENT OPTIONS**

Policies are issued as direct billed only to the insured or listed mortgagee. Payment plans apply to the policy premium only. Any state mandated assessments, and the inspection fee will be added to the down payment. The per installment fee of \$6 does not apply to the down payment.

**1. Full Payment**

The total annual premium and fees are due within fifteen (15) days of binding.

**2. Two Payments**

A minimum of 55% of the policy premium and fees are due within fifteen (15) days of binding. The balance is due within six (6) months.

**3. Four Payments**

A minimum of 25% of the policy premium and fees are due within fifteen (15) days of binding. Three (3) equal installments of 25% each will be due on a quarterly basis.

**B. PAYMENT FEES**

**1. Non-Sufficient Funds (NSF)**

Payments to the company that are returned because of non-sufficient funds will be assessed a \$29 fee.

**2. Late Fee**

A Late fee of \$10 will be charged on each new and renewal policy when the payment is past due. A non-payment notice with the late fee will be sent the day after the payment was due and allows thirteen (13) days to pay before the non-payment cancellation notice is sent.

**3. Reinstatement Fee**

A fee of \$10 will be charged on all policies requiring reinstatement.

There is no rate impact associated with this filing.

Companion forms (Item Key #720135) were still pending as of October 4, 2018.

**Item Key: 719842**

Date Submitted: 09/25/2018

Bankers Specialty Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of new By-Peril Rated Pristine Homeowners Program  
(replacing the Hurricane Protection Plus Program)

Company Reference: 18-0069

Requested Effective Dates - New: 01/28/2019    Renewal: N/A

The above-captioned company wishes to introduce initial rates and rules for its new By-Peril Rated Pristine Homeowners Program.

The rates for this filing were based on the company's own similar program filed in Florida and also on competitor filings.

The company states "As of the effective date of this filing, the company's current voluntary program will be closed to new business and all new business will be written within the proposed Pristine Homeowners program. Existing policies in the current program will be eligible for the Pristine Homeowners Program and will be notified as such. The company will be submitting a separate withdrawal letter regarding the actions of the current Hurricane Protection Plus Program".

The base deductible for this program is a \$1,000 All Other Perils and a 2% Calendar Year Named Storm deductible. Other options are also available.

There is no rate impact associated with this filing.

Companion forms (Item Key #719844) were still pending as of October 11, 2018.

**Item Key: 719845**

Date Submitted: 09/25/2018

Bankers Specialty Insurance Company

4 - Homeowners

## Installment Program

New By-Peril Rated Pristine Homeowners Program  
(replacing the Hurricane Protection Plus Program)  
Introduction of Installment Payment Plan

Company Reference: 18-0070

Requested Effective Dates - New: 01/28/2019    Renewal: N/A

The above-captioned company wishes to introduce an installment payment plan for use with its new By-Peril Rated Pristine Homeowners Program (which replaces its Hurricane Protection Plus Program).

The initial rates and rules for this program were filed as Item Key #719842 and were still pending as of October 11, 2018.

The proposed installment payment plan reads as follows:

### **PAYMENT PLANS / OPTIONS**

A. Bankers Specialty Insurance Company accepts only the following methods of payment.

B. Full Payment Plan

1. 100% of the total policy premium paid in full by the effective date of the policy.
2. No service fees.

C. Two Pay Plan

1. 50% of the policy premium plus any applicable policy fees (Fixed Expense Fee, Inspection Fee and any Assessment Fees) due by the effective date of the policy.
2. One payment of 50% due on the 180th day of the policy.
3. Service fee of \$3 applies to installment only, not the initial down payment.

D. Four Pay Plan

1. 25% of the policy premium plus any applicable policy fees (Fixed Expense Fee, Inspection Fee and any Assessment Fees) due by the effective date of the policy.
2. Three payments of 25% of the policy premium due in three equal installments at 90 day intervals.
3. Service fee of \$3 applies to each installment only, not the initial down payment.

E. Monthly Pay Plan (Requires enrollment in EFT)

1. 10% of the policy premium plus any applicable policy fees (Fixed Expense Fee, Inspection Fee and any Assessment Fees) due by the effective date of the policy.
2. 11 equal payments due on 30 day intervals.
3. Service fee of \$1 applies to each installment only, not the initial down payment.

F. Payment Options

1. Automatic Deduction (EFT) - Upon written authorization from the insured, the company will deduct the premiums due from the insured's checking or savings account. Any funds posted to the account will reduce the amount per deduction. If the total balance due is paid prior to an upcoming deduction, there will be no upcoming service charges for that policy term.
2. Recurring Credit Card - Upon written authorization from the insured, the company will deduct the premiums due from the insured's credit or debit card. Any funds posted to the account will reduce the amount per deduction. If the total balance due is paid prior to an upcoming deduction, there will be no upcoming service charges for that policy term.

3. Check or Money Order.
4. One time Credit Card payment.

G. Lienholders and Mortgagees (e.g. Escrow) are not eligible for the Two Pay, Four Pay or Monthly payment plans.

H. When a check or draft is returned because of insufficient funds to pay it, the company will impose a charge of \$15.

NOTE: BSIC does not accept Premium Finance Agreements.

There is no rate impact associated with this filing.

Companion forms (Item Key #719844) were still pending as of October 11, 2018.

**Item Key: 719940**

Date Submitted: 09/26/2018

EMPLOYERS INSURANCE COMPANY OF WAUSAU  
LIBERTY MUTUAL INSURANCE COMPANY  
LIBERTY MUTUAL FIRE INSURANCE COMPANY  
LM INSURANCE CORPORATION  
FIRST LIBERTY INSURANCE CORPORATION, THE  
LIBERTY INSURANCE CORPORATION

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Designation Filing Numbers GL-2018-BGL1 and GL-2018-IALL1

Overall % Impact: **5.0**

Overall \$ Impact: **\$593,241**

# of Policyholders: **303**

Company Reference: 2018-LA-1-GL-CL-R

Requested Effective Dates - New: 05/01/2019    Renewal: 05/01/2019

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 685061 effective 05/01/2018.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation numbers GL-2016-BGL1 and GL-2018-IALL1.

The company will utilize the following Loss Cost Multipliers.

<b>Company Name</b>	<b>Current LCM</b>	<b>Proposed LCM</b>
Employers Insurance Company of Wausau	3.404	3.617
Liberty Mutual Insurance Company	2.383	2.532
Liberty Mutual Fire Insurance Company	1.668	1.772
LM Insurance Corporation	0.759	0.806

The First Liberty Insurance Corporation	2.383	2.532
Liberty Insurance Corporation	1.168	1.240

These changes will result in a +5.0% rate increase or +\$593,241.00.

There will be 303 Louisiana policyholders affected by this rate increase.

**Item Key: 719942**

Date Submitted: 09/26/2018

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

# of Policyholders: 0

Company Reference: 31-0170-18130

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

The previous submission (Item Key Number 716486) was withdrawn by the company 09/07/2018.

The above-captioned company is proposing to file a new coverage offering for a miscellaneous rental equipment program under its Commercial Inland Marine line.

Companion forms (Item Key Number 716477 or Company Reference Number 31-0170-18130) received Certified Approval on 07/31/2018.

There is no rate impact associated with this filing.

**Item Key: 719950**

Date Submitted: 09/26/2018

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 ACCIDENT AND INDEMNITY COMPANY

HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: FN.13.408.2018.13

Requested Effective Dates - New: 12/08/2018 Renewal: 12/08/2018

With this filing, the companies are introducing a new mandatory endorsement for use with the above-

captioned program.

**HC 05 25 12 18 – Amendment of Supplementary Payments – Court Costs** - This new mandatory endorsement provides coverage for court costs taxed against the insured and not to provide coverage for the plaintiff's attorneys' fees or expenses taxed against the insured. This endorsement will not generate any change in premium.

**Item Key: 720003**

Date Submitted: 09/27/2018

UTICA MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Insurance Agents and Brokers Errors and Omissions Program

Rates/Rules to be Used in Conjunction with Cyber Suite Coverage, Form 8-C-4117 Ed. 07-2017

# of Policyholders: **0**

Company Reference: 18033

Requested Effective Dates - New: 05/01/2019      Renewal: 05/01/2019

**Item Key: 720004**

Date Submitted: 09/27/2018

Crestbrook Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Company Reference: A-2018JDHR-B2MRV3

With this initial filing the above-captioned company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 01/01/2019.

The company will utilize a 1.460 loss cost multiplier.

There is an overall 0% rate impact or \$0 as a result of this filing.

There will be 0 Louisiana policyholders affected by this filing.

**Item Key: 720044**

Date Submitted: 09/28/2018

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **-0.7**  
 Overall \$ Impact: **\$-16,808**  
 # of Policyholders: **840**  
 Company Reference: LA-GL-1810-05-2247  
 Requested Effective Dates - New: 06/01/2019      Renewal: 06/01/2019

**Item Key: 720049**

Date Submitted: 09/28/2018  
 Old American Indemnity Company  
 19 - Private Passenger Automobile  
 Initial Rate and Rule

Private Passenger Automobile  
 Select Private Passenger Non-Standard Auto Program  
 Initial Rate and Rule

Company Reference: OA LA SELECT\_2018 12

With this filing, the company proposes to introduce a new program entitled **Select Private Passenger Non-Standard Auto Program**. This is a credit program.

There is no rate impact associated with this filing as this is an initial rate and rule.

The corresponding form filing is pending under Company Tracking Number LA-FORMS-2018, LDI Form Filing ID Number 720033

**Item Key: 720052**

Date Submitted: 09/28/2018  
 Old American Indemnity Company  
 19 - Private Passenger Automobile  
 Initial Rate and Rule

Private Passenger Automobile  
 Standard Private Passenger Non-Standard Auto Program  
 Initial Rate and Rule

Company Reference: OA LA STANDARD\_2018 12

With this filing, the company proposes to introduce a new program entitled **Standard Private Passenger Non-Standard Auto Program**. This is a non-credit program.

There is no rate impact associated with this filing as this is an initial rate and rule.

The corresponding form filing is pending under Company Tracking Number LA-FORMS-2018, LDI Form Filing ID Number 720033.



**Item Key: 720053**

Date Submitted: 09/28/2018

National Council on Compensation Insurance , Inc.

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Louisiana Advisory Loss Costs and Rating Values Filing Filing Number LA-LC-2018-01

Overall % Impact: **-5.60**Overall \$ Impact: **\$0**# of Policyholders: **0**

Company Reference: LA-LC-2018-01

Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment for this Rating Organization was an overall +0.40% rate increase filed and approved under the "Prior Approval" provision, Item Key Number 687014 effective 05/01/2018.

With this filing, the Rating Organization, NCCI is submitting its LA-LC-2018-01 advisory prospective loss costs and rating values for the Louisiana Voluntary market to be effective May 1, 2019.

Please note the following in connection with this filing:

As a result of Item B-1397, effective July 1, 2007, a single combined loss cost is still calculated for Class Codes 7710 and 7711 via a payroll-weighted average of the separately indicated loss costs for these two Class Codes.

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

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

As a result of Item B-1436, effective May 1, 2019:

Class Codes 8825 and 8826 are combined to reflect the first year of a two-year transition program. In the second year of transition, Class Code 8825 will be discontinued.

As a result of Item R-1414, effective January 1, 2019, new parameters are shown on the **Retrospective Rating Plan Manual** pages.

As a result of Item R-1415, 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.

**Item Key: 720054**

Date Submitted: 09/28/2018

Berkley National Insurance Company

RIVERPORT INSURANCE COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

General Risk Program - Commercial General Liability Coverages  
 Revised Rule and Rating Information for Cyber Coverage Insurance  
 # of Policyholders: **31**  
 Company Reference: BSS-GL-2018-5341-RARU-LA-30268  
 Requested Effective Dates - New: 02/01/2019    Renewal: 02/01/2019

With this filing, the companies are proposing the following revisions.

### **CG 83 56 - Cyber Coverage Insurance**

This new edition will replace the previously approved edition. The revisions made to the rule include:

- Redefining the Hazard Grades under paragraph C. Premium Determination.
- Adding a definition for Extreme Hazard under the Hazard Grades.
- Showing the sublimits for Extortion Threat Expenses and Data Replacement and System Restoration in the Rate Tables.
- Adding new rates for Extreme Hazard risks.
- Adding a new deductible factor table for deductibles in excess of the standard \$1,000 deductible.

There is no rate impact associated with this filing.

### **Item Key: 720078**

Date Submitted: 09/28/2018  
 MARKEL AMERICAN INSURANCE COMPANY  
 9 - Inland Marine  
 Revised Rate and Rule

Personal Inland Marine  
 FIGO Pet Health Program  
 Revised Rate and Rule

Overall % Impact: **1.6**  
 Overall \$ Impact: **\$850**  
 # of Policyholders: **114**  
 Company Reference: LAPHRR-182  
 Requested Effective Dates - New: 01/16/2019    Renewal: 02/20/2019

The last rate revision (Item Key Number 683646) was approved effective 01/16/2018 for new business and 02/20/2018 for renewal business. It resulted in an overall rate increase of **+46.70%** or premium increase of **+\$2,256** and affected 14 policyholders.

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

The company proposes:

1. Adding a Wellness Benefit Table, with low, medium and high categories.
2. Removing Animal Shelter/Rescue?Humane Society coverage.

This filing will result in an overall rate increase of **+1.60%** or premium increase of **+\$860** affecting 114 policyholders.

**Item Key: 720139**

Date Submitted: 10/01/2018  
Intrepid Insurance Company  
17 - Other Liability  
Revised Rate and Rule  
Commercial General Liability

Overall % Impact: **0.0**

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

# of Policyholders: **0**

Company Reference: IDI-GL-2018-5342-RARU-LA-30367

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

**Item Key: 720260**

Date Submitted: 10/02/2018  
EXECUTIVE RISK INDEMNITY INC.  
17 - Other Liability  
Revised Rule only  
Commercial General Liability  
# of Policyholders: **0**  
Company Reference: 18-GL-2016186

**Item Key: 720277**

Date Submitted: 10/02/2018  
Everest Premier Insurance Company  
EVEREST DENALI INSURANCE COMPANY  
17 - Other Liability  
Initial Rule only  
Commercial General Liability  
# of Policyholders: **0**  
Company Reference: LA-GL-20054405RR  
Requested Effective Dates - New: 12/01/2018    Renewal: 12/01/2018

**Item Key: 720278**

Date Submitted: 10/02/2018  
EVEREST NATIONAL INSURANCE COMPANY  
17 - Other Liability  
Revised Rule only  
Commercial Umbrella and Excess  
# of Policyholders: **0**  
Company Reference: LA-EX-20041736R  
Requested Effective Dates - New: 12/01/2018    Renewal: 12/01/2018

**Item Key: 720288**

Date Submitted: 10/02/2018

GREAT AMERICAN INSURANCE COMPANY

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rule only

Select Business Policy Program

# of Policyholders: 0

Company Reference: 31-0170 - 18157

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

These companies are revising the rules to be used with the following endorsements for the above-captioned program:

- SB 8119 - Select Business Policy for Wineries, Distilleries, Breweries and Cideries - Declared Value "Wine Product" Endorsement
  - SB 8119 08/18 replaces 12/07 edition of this form.
  - SB 8119 describes the valuation provision to be used when adjusting claims for "Wine Products".
  - The changes made to this endorsement do not impact rates.
- SB 8136 - Select Business Policy for Wineries, Distilleries, Breweries and Cideries - Basic
  - SB 8136 08/18 replace the 09/12 edition of this endorsement.
  - Dependent Property Business Income now applies on a per occurrence basis.
  - A space has been added to enter an optional number of days of Extended Period of Indemnity.
  - Ordinance or Law - Increased period of Restoration has been added.
  - Ordinance or Law - Coverages A and B have been added.
- SB 8171 - Additional Property Not Covered - "Wine Products"
  - SB 8171 08/18 is a new optional form.
  - SB 8171 adds "Wine Product" to Additional Property Not Covered as described in the endorsement.
  - This endorsement is used at the insured's request when wine products are covered elsewhere.
  - This endorsement does not impact rates.
- SB 8711 - Select Business Policy for Wineries, Distilleries, Breweries and Cideries
  - SB 8711 08/18 replaces the 09/12 edition of this endorsement.
  - Dependent Property business Income now applies on a per occurrence basis.
  - A space has been added to enter an optional number of days of Extended Period of Indemnity.
  - Ordinance or Law - Increased period of Restoration has been added.
  - Ordinance or Law - Coverages A and B have been added.
- SB 8720 - Select Business Policy for Wineries, Distilleries, Breweries and Cideries Plus
  - SB 8720 08/18 replaces the 09/12 edition of this endorsement.
  - Wine products valuation is simplified.
  - Beer products valuation is simplified.
  - A limit of \$2,500 has been added per tree, shrub or plant.
  - Business Income/Extra Expense:
    - exclusions are added for growing crops, blending errors, contamination and leakage
    - verbiage under trellises and vines and outdoor property have been rewritten for clarity.
  - Tank collapse wording has been updated to reflect the latest ISO language.
  - A \$5,000 limit for cellar funk or wild yeast contamination is added.
  - Coverage for wine caves is more clear in defining the coverage.
  - Several winery specific items were added to what constitutes Outdoor Property and the peril of theft was added to the causes of loss.
  - Definitions have been added/amended at the end of the endorsement.

- The changes made to this endorsement do not impact rates.
- SB 8290 - Additional Property Not Covered - "Wine Products" (Business Income and Extra Expense Excluded)
  - SB 8290 08/18 is a new optional form.
  - SB 8290 adds "Wine Products" to Additional Property Not Covered as described in the endorsement.
  - This endorsement is used at the insured's request when wine products are covered elsewhere.
  - This endorsement excludes Business Income and Extra Expense in relation to "Wine Products".
  - This endorsement does not impact rates.

The corresponding form(s) filing, LDI Form Filing No. 720292, Company Form Filing No. 31-0170 - 18157, was approved effective January 1, 2019.

A SERFF "Objection Letter" was sent to Ms. Alison Clem on October 2, 2018 for additional information.

**Item Key: 720305**

Date Submitted: 10/02/2018

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

IFAC 5.0 Program

Revised Rule

# of Policyholders: **0**

Company Reference: LAIFAC5.0\_2018\_RULE

With this filing, the company proposes to update the Unacceptable Risks rule to add RV specific rules.

There is no rate impact associated with this filing.

**Item Key: 720309**

Date Submitted: 10/02/2018

Old American Indemnity Company

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

Select Private Passenger Non-Standard Auto Program

# of Policyholders: **0**

Company Reference: OA LA SELECT\_PP\_2018 12

**Item Key: 720310**

Date Submitted: 10/02/2018

Old American Indemnity Company

19 - Private Passenger Automobile  
Initial Rate and Rule

Private Passenger Automobile  
Standard Private Passenger Non-Standard Auto Program-Pay Plan

# of Policyholders: **0**  
Company Reference: OA LA STANDARD\_PP\_2018 12

**Item Key: 720334**

Date Submitted: 10/03/2018  
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

Initial Rule only  
Professional Liability / E & O  
# of Policyholders: **0**  
Company Reference: 2018-07-0052-R  
Requested Effective Dates - New: 04/01/2019    Renewal: N/A

**Item Key: 720359**

Date Submitted: 10/03/2018  
HANOVER AMERICAN INSURANCE COMPANY, THE  
4 - Homeowners  
Revised Rate only  
Homeowners Program  
Connections Home Product  
Overall % Impact: **2.5**  
Overall \$ Impact: **\$329,081**  
# of Policyholders: **5640**  
Company Reference: LA-HO-18567  
Requested Effective Dates - New: 02/01/2019    Renewal: 02/01/2019

The last adjustment to this program was approved in December 2017 (Item Key #685954) and resulted in an overall rate increase of +3.5% to be effective February 1, 2018 for both new and renewal business.

With this filing, the company proposes the following changes:

- Revise HO-3 Base Rates
- Revise Loss Free Credit
- Revise Umbrella Rates

These changes will result in an overall rate increase of +2.5% or +\$329,081 (5,640 policyholders).

**Item Key: 720370**

Date Submitted: 10/03/2018

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

5 - Commercial Multiple Peril

Installment Program

Businessowners Program

Installment Payment Plan

# of Policyholders: 0

Company Reference: ABF-CMP-BOP-LA-1804RU

The above-captioned company is filing its Installment Payment Plan for the above-captioned program.

- Installment Fees
  - A fee of \$3.00 per installment on all policies placed on installments, regardless of the number of installments. Full pay policies will pay no installment fees.
- Late Fee
  - A fee of \$10.00 will be applied whenever an installment payment is received 5 or more days after the due date.

The corresponding form(s) filing, LDI Form Filing No. 698950, Company Form Filing No. ABF-CMP-BOP-LA-1801F, was approved effective March 20, 2018.

A SERFF "Objection Letter" was sent to Ms. Neresa Torres on October 3, 2018 for additional information.

**Item Key: 720385**

Date Submitted: 10/03/2018

FOREMOST INSURANCE COMPANY

4 - Homeowners

Initial Rate and Rule

Introduction of Homeowners Program

Company Reference: B-130

Requested Effective Dates - New: 07/01/2019    Renewal: 07/01/2019

The above-captioned company wishes to introduce initial rates and rules for its new Homeowners Program.

The company states "The primary purpose of this filing is to introduce our new Homeowners Insurance Policy. This policy will replace our current Classic CL Homeowners Policy. Our Classic CL Homeowners policy was placed on file approximately 13 years ago to serve a marketplace for hard-to-place Homeowners risks. We feel it is now time to expand to the standard homeowners market in addition to serving our current marketplace. We will do this with a new policy, endorsements, and the introduction of additional coverages".

There is no rate impact associated with this filing.

Companion forms (Item Key #720361) were still pending as of October 11, 2018.

**Item Key: 720390**

Date Submitted: 10/03/2018

Greenwich Insurance Company

XL INSURANCE AMERICA, INC.

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1

Overall % Impact: **-2.1**

Overall \$ Impact: **\$-9,704**

# of Policyholders: **48**

Company Reference: 18MX-IS-GL01-MU-LA

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 690077 EFFECTIVE 02/01/2018.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., Filing Designation Number GL-2018-BGL1 approved for ISO under state tracking number 710925 effective 02/01/2019.

The companies will utilize the following loss cost multipliers.

Greenwich Insurance Company 1.600

XL Insurance America 1.240

These changes will result in a -2.1% rate decrease or -\$9704.00.

There will be 48 Louisiana policyholders affected by this rate decrease.

**Item Key: 720400**

Date Submitted: 10/03/2018

Sompo America Fire & Marine Insurance Company

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Middle Market Property Program

# of Policyholders: **0**

Company Reference: SAFM-CP-MMP-18

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

The above-captioned company wishes to submit initial rates and rules for its Middle Market Property program for use with its Commercial Property program.

With this filing, the company will provide property coverage to commercial property risks focusing on mid-



sized U.S. accounts with Risk Managers where the annual premium for all participating insurers is generally greater than or equal to \$100,000 annually. The risks covered by this program also include highly protected risks which warrant specialized loss prevention, rating and underwriting treatment due to the unique and complex nature of the risks.

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

The corresponding form(s) filing, LDI Form Filing No. 720405, Company Form Filing No. SAFM-CP-MMP-18 were pending as of November 4, 2018.

**Item Key: 720455**

Date Submitted: 10/04/2018

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Golf & Country Club Revised

# of Policyholders: 0

Company Reference: PS-18-CP-R-69

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

The last adjustment to this program occurred in November 2014 under the Prior Approval provision (Item Key #316517) to be effective November 20, 2014.

With this filing, the above-captioned company wishes to revise rates and rules for its Golf and Country Club Property endorsement for the Commercial Property program.

The company is changing the following endorsements of the Golf and Country Club program, "Affinity Pro-Club":

- PR 0079 Affinity Pro-Club Property Endorsement
- PR 0080 Affinity Pro -Club Deluxe Commercial Property Coverage Extension

The **new** endorsements will be used for all of the company's Golf and Country Club risks, regardless of specific program or distribution channel and are:

- PR 0115 0318 Golf and Country Club Property Endorsement - delete the Deductible provision
- PR 0116 0318 Golf and Country Club Deluxe Commercial Property Coverage Extension

The specific changes to rates and rules are:

- Revision of Form Number to which these rules apply.
- Deletion of reference to Deductible options and rating factors for coverage under PR 0115.
- Revision of limit options to reduce per occurrence limits for Trees under PR 0115.
- Revision of endorsement premiums applicable to PR 0015 to reflect reduction in tree limits and removal of deductible.

The rate filing is updated to reflect the reduce limit for trees and elimination of the deductible factors, with the premium recalculated accordingly.

The company is requesting an effective date of January 1, 2019.

The corresponding form(s) filing, LDI Form Filing No. 720458, Company Form Filing No. PS-18-CP-F-69 were pending as of October 5, 2018.

**Item Key: 720461**

Date Submitted: 10/04/2018

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Non-Adoptions

Commercial General Liability

Non-Adoption of ISO Designation Filing Number GL-2018-IALL1

# of Policyholders: 0

Company Reference: 6826

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

**Item Key: 720487**

Date Submitted: 10/04/2018

AXIS Insurance Company

19 - Commercial Automobile

Installment Program

Commercial Business Automobile

National Landscapers Program

Installment Plan

# of Policyholders: 0

Company Reference: NALPPP-2018-111-LA-AIC-AUTO2

Requested Effective Dates - New: 11/15/2018    Renewal: 11/15/2018

**Item Key: 720549**

Date Submitted: 10/05/2018

Cambridge Mobile Telematics, Inc.

19 - Private Passenger Automobile

Confidential Model Information

Private Passenger Automobile

Private Passenger Automobile Program

Rate and Rule Revision

DriveWell Program

# of Policyholders: 0

Company Reference: 7019

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

With this filing, the company is submitting its DriveWell telematics solution for approval.

**Item Key: 720551**

Date Submitted: 10/05/2018

NATIONAL INTERSTATE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Ambulance Program

# of Policyholders: 0

Company Reference: NTNL-131670630

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

**Item Key: 720566**

Date Submitted: 10/05/2018

EVEREST NATIONAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property

Introduction of Rates/Rules to be used in Conjunction with Optional Life Sciences Commercial Property Coverage Enhancement Endorsement ECP 04 700

# of Policyholders: 0

Company Reference: LA-CP-20041935R

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

The last adjustment to this program occurred in July 2018 under the Prior Approval provision (Item Key #714955) to be effective December 1, 2018.

With this filing, the above-captioned company is submitting a new optional property enhancement endorsement for Life Sciences Commercial Property Coverage Enhancement ECP 04 700. This endorsement broadens coverage under ISO's Building and Personal Property Coverage Form CP 00 10, Cause of Loss - Special Form CP 10 30 and Business Income and Extra Expense coverage Form CO 00 30 by providing a series of coverage enhancements and additional limits.

The following is a general description of the enhancements provided under ECP 04 700:

- Bio-Contamination
  - This enhancement provides \$25,000 of coverage for loss or damage caused by bio-contamination.
- Change in Temperature, Humidity or Atmosphere
  - This enhancement provides \$10,000 of coverage for loss or damage caused by change in

- temperature, humidity or atmosphere.
- Errors and Omissions
  - This enhancement provides \$25,000 of coverage for loss or damage caused by unintentional errors or omissions in the description of property owned, occupied or leased to the insured.
- Expediting Expenses
  - This enhancement provides \$25,000 of coverage for reasonable and necessary costs incurred to expedite repairs or replace damaged property.
- Government Authority
  - This enhancement provides coverage for undamaged stock declared to be contaminated by authorized governmental authorities.
- Ingress and Egress
  - This enhancement provides \$50,000 of coverage for prohibited ingress and egress to the premises.
- Miscellaneous Unnamed Locations
  - This enhancement provides \$25,000 of coverage for loss or damage to Covered Property at a premises not listed in the Declarations that is owned, leased or occupied by the insured.
- Radioactive Contamination and Radiation Damage
  - This enhancement provides \$25,000 of coverage for research and development property.
- Research and Development Project Property
  - This enhancement provides \$25,000 of coverage for research and development property.

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

**Item Key: 720658**

Date Submitted: 10/08/2018

Sompo America Insurance Company

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: **0**

Company Reference: 18-IR-GL-9013

Requested Effective Dates - New: 06/15/2019      Renewal: 06/15/2019

**Item Key: 720686**

Date Submitted: 10/08/2018

CONTINENTAL CASUALTY COMPANY

23 - Fidelity

Revised Rate and Rule

Fidelity

Solutions Financial Institution Bond Program

Overall % Impact: **-13.9**

Overall \$ Impact: **\$-2,499**

# of Policyholders: **2**

Company Reference: 18-01700-RL

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

**Item Key: 720693**

Date Submitted: 10/08/2018

Podiatry Insurance Company of America

11 - Medical Malpractice

Revised Rule only

Medical Malpractice

Podiatric Professional Liability Program

# of Policyholders: **0**

Company Reference: LA-5444-P

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

The above-captioned company is revising its Risk Management Discount rule for the above-captioned program.

A SERFF "Objection Letter" was sent to Ms. Brenda Landers on October 9, 2018 for additional information.

**Item Key: 720707**

Date Submitted: 10/08/2018

PACO Assurance Company, Inc.

11 - Medical Malpractice

Revised Rule only

Medical Malpractice

Chiropractic Professional Liability Program

# of Policyholders: **0**

Company Reference: LA-5445-C

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

The above-captioned company is revising Subsection D (Risk Management Discount) of Section I. General Rules for the above-captioned program.

A SERFF "Objection Letter" was sent to Ms. Brenda Lathers on October 9, 2018 for additional information.

**Item Key: 720767**

Date Submitted: 10/09/2018

NOVA CASUALTY COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1

Overall % Impact: **-2.1**Overall \$ Impact: **\$-45,934**# of Policyholders: **184**

Company Reference: LA-GL-18444  
 Requested Effective Dates - New: 02/01/2019    Renewal: 02/01/2019

**Item Key: 720816**

Date Submitted: 10/09/2018  
 PRAETORIAN INSURANCE COMPANY  
 REGENT INSURANCE COMPANY  
 16 - Workers Compensation  
 Dividend Plan  
 Workers Compensation  
 Dividend Plan  
 # of Policyholders: **0**  
 Company Reference: PICRIC-LA-DIV-002  
 Requested Effective Dates - New: 01/01/2019    Renewal: 01/01/2019

**Item Key: 720821**

Date Submitted: 10/09/2018  
 EMC PROPERTY & CASUALTY COMPANY  
 EMCASCO INSURANCE COMPANY  
 EMPLOYERS MUTUAL CASUALTY COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: 27160  
 Requested Effective Dates - New: 02/01/2019    Renewal: 02/01/2019

**Item Key: 720865**

Date Submitted: 10/10/2018  
 TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.  
 17 - Other Liability  
 Loss Cost Adoption  
 Commercial General Liability  
 Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1  
 Overall % Impact: **-2.1**  
 Overall \$ Impact: **\$-653**  
 # of Policyholders: **12**  
 Company Reference: 18-1351  
 Requested Effective Dates - New: 12/01/2018    Renewal: 12/01/2018

**Item Key: 720922**

Date Submitted: 10/10/2018  
 GREAT NORTHERN INSURANCE COMPANY  
 PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY  
 FEDERAL INSURANCE COMPANY  
 19 - Commercial Automobile  
 Loss Cost Adoption

Commercial Automobile  
 Loss Cost Adoption

ISO Designations CA-2018-BRLA1 and CA-201-IALL1

Overall % Impact: **13.600%**  
 Overall \$ Impact: **\$536,759**  
 # of Policyholders: **287**  
 Company Reference: 18-CA-2016274  
 Requested Effective Dates - New: 02/01/2019    Renewal: 02/01/2019

The last rate revision to this program was +4.6% or \$99,435 which was approved under LDI Item Key Number 389981 effective 3/15/2017 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 also proposing to delay the adoption of ISO designation CA-2018-IALL1, which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018, until 2/1/2019.

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

<b>Company</b>	<b>Coverage</b>	<b>LCM</b>
Federal Insurance Company Pacific Indemnity Company Vigilant Insurance Company	Liability	1.705
	Physical Damage	1.930
Great Northern Insurance Company	Liability	1.279
	Physical Damage	1.448

The rate impact associated with this filing is +13.6% or \$536,759 affecting 287 policyholders.

**Item Key: 720926**

Date Submitted: 10/10/2018  
 UNIVERSAL UNDERWRITERS INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Contractual Liability  
 Guaranteed Auto Protection (GAP) Reimbursement Coverage Program

Revised Rate and Rule

Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **2906**  
 Company Reference: 41950  
 Requested Effective Dates - New: 11/24/2018    Renewal: 11/24/2018

The last filing (Item Key Number 700786) was approved effective 04/24/2018.

The above-captioned company is adding a Truncated Rate Table for its GAP Program under its Contractual Liability line.

There is no rate impact associated with this filing.

**Item Key: 720931**

Date Submitted: 10/10/2018  
 Falls Lake National Insurance Company  
 17 - Other Liability  
 Installment Program  
 Commercial General Liability  
 Installment Plan  
 # of Policyholders: **0**  
 Company Reference: LA-GL-18-650-RR-FLNIC  
 Requested Effective Dates - New: 12/01/2018    Renewal: 12/01/2018

**Item Key: 720935**

Date Submitted: 10/10/2018  
 Falls Lake National Insurance Company  
 26 - Burglary And Theft  
 Installment Program  
 Commercial Burglary and Theft  
 Installment Plan  
 # of Policyholders: **0**  
 Company Reference: LA-CR-18-649-RR-FLNIC  
 Requested Effective Dates - New: 12/01/2018    Renewal: 12/01/2018

**Item Key: 720936**

Date Submitted: 10/10/2018  
 Falls Lake National Insurance Company  
 9 - Inland Marine  
 Installment Program  
 Commercial Inland Marine  
 Installment Plan  
 # of Policyholders: **0**  
 Company Reference: LA-CIM-18-651-RR-FLNIC  
 Requested Effective Dates - New: 12/01/2018    Renewal: 12/01/2018

The above-captioned company is revising a fee for its Commercial Inland Marine Installment Plan.



The company proposes changing the fee for refiling or reinstating a cancelled governmental agency filing from \$50 to \$30.

There is no rate impact associated with this filing.

**Item Key: 720942**

Date Submitted: 10/10/2018

Vantapro Specialty Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

Non-Profit and Social Service Program

Schedule Rating Plan

# of Policyholders: 0

Company Reference: VSIC-2018-NPSS-CMP-R-2

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

This program provides comprehensive coverages that meet the unique needs of behavioral addiction providers. This program will provide coverage for commercial property, crime, inland marine, general liability, professional liability, and commercial auto.

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

This program can be written on a package or on a monoline basis.

The monoline rates/rules filings for each individual lines of business are as follows:

<b>LINE OF BUSINESS</b>	<b>STATE TRACKING NUMBER</b>	<b>COMPANY TRACKING NUMBER</b>	<b>STATE STATUS</b>
General Liability	689720	VSIC-OL-GUP-LA-1701R	Approved, effective 01/29/2018
Commercial Property	692926	VPSIC-17-CP-01	Approved, effective 02/01/2018
Commercial Inland Marine	713999	VPSIC-17-IM-LA-R(3)	Approved, effective 07/30/2018
Commercial Crime	695134	VPSIC-17-CR-01	Approved, effective 02/27/2018

The corresponding form(s) filings for each individual lines of business filings are as follows:

	<b>STATE TRACKING NUMBER</b>	<b>COMPANY FORM FILING TRACKING NUMBER</b>	<b>STATE STATUS</b>
General Liability	689705	VSIC-OL-GUP-LA-1701F	Approved, effective 01/29/2018
Commercial Property	693194	VPSIC-17-CP-01	Approved, effective 01/29/2018
Commercial Inland Marine	687961	VPSIC-17-IM-LA-F	Approved, effective 11/29/2017
Commercial Crime	695137	VPSIC-17-CR-01	Approved, effective

02/16/2018

A schedule rating plan is included in this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 720949, Company Form Filing No. VSIC-2018-NPSS-CMP-F-2.

**Item Key: 720950**

Date Submitted: 10/11/2018

Starr Indemnity & Liability Company

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1

Overall % Impact: **-2.1**

Overall \$ Impact: **\$274**

# of Policyholders: **29**

Company Reference: 18-066-00-GL-04-LA

Requested Effective Dates - New: 02/01/2019      Renewal: 05/01/2019

**Item Key: 720957**

Date Submitted: 10/11/2018

Starr Indemnity & Liability Company

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed adoption of ISO Designation Filing Number GL-2018-IALL1

Overall % Impact: **1.1**

Overall \$ Impact: **\$144**

# of Policyholders: **29**

Company Reference: 18-069-00-GL-08-LA

Requested Effective Dates - New: 02/01/2019      Renewal: 05/01/2019

**Item Key: 720969**

Date Submitted: 10/11/2018

United Services Automobile Association

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Withdrawal of Rates or Rules

10/15/2018

Homeowners  
Withdrawal of Rates and Rules

# of Policyholders: 0

Requested Effective Dates - New: 12/31/2018 Renewal: 12/31/2018

**Item Key: 720976**

Date Submitted: 10/11/2018

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

# of Policyholders: 0

Company Reference: 18-CIM-2016240 (RR)

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

The above-captioned companies are introducing a Commercial Inland Marine Program.

This program is designed to provide coverage for fixed base operations, general aviation operations and ancillary businesses/services.

Companion forms (Item Key Number 720791 or Company Reference Number 18-CIM-2016240 (FORM)) were still pending as of 10/15/2018.

There is no rate impact associated with this filing.

**Item Key: 720982**

Date Submitted: 10/11/2018

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

1 - Property

Adoption

Commercial Property (Fire and Allied Lines)

Adoption of ISO Designation Filing Numbers LA 18-01, CF-2016-RLC16, LA 18-02, CF-2016-RRU16, CL-2016-ODNPR

# of Policyholders: 0

Company Reference: CF-LA-22706RARU

Requested Effective Dates - New: 05/01/2019    Renewal: 05/01/2019

**Item Key: 721007**

Date Submitted: 10/11/2018

NOVA CASUALTY COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

# of Policyholders:    **1**

Company Reference: CW-CIM-18573R

The above-captioned company is introducing a Professional Photographers Target Market Program for its Commercial Inland Marine line.

Companion forms (Item Key Number 721004 or Company Reference Number CW-CIM-18573F) were still pending as of 10/15/2018.

There is no rate impact associated with this filing.

**Item Key: 721010**

Date Submitted: 10/11/2018

SHELTER MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Apartment Program

Rates/Rules to be used in Conjunction with Optional Endorsement, Drainage System Coverage, Form B-102.2.-B

# of Policyholders:    **221**

Company Reference: 17M31218

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

This company's last rate adjustment for the above-captioned program was filed and approved under the "Commercial Deregulation" provision, Item Key No. 21808, which resulted in a +11.0% rate increase effective February 12, 2006.

The company is introducing the rates/rules for the following optional endorsement:

- Drainage System Coverage, Form B-102.2-B
- This coverage may be added for water damage resulting from failure of a drainage system specifically outlined in the policy. When Drainage System coverage is purchased, it must be purchased on all buildings. This endorsement applies to Coverages A, B, and C. Policy Deductible applies.

**COVERAGE LIMIT**

**RATE PER BUILDING**

\$5,000

\$30

\$10,000

\$44

\$15,000

\$68

\$25,000

\$93

\$50,000

\$176

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 720996, Company Form Filing No. 17M31118.

**Item Key: 721013**

Date Submitted: 10/11/2018

AMERICAN SOUTHERN HOME INSURANCE COMPANY

1 - Property

Revised Rate only

Commercial Property (Fire and Allied Lines)

Commercial Physical Damage Program

Overall % Impact: **8.4**Overall \$ Impact: **\$62,572**# of Policyholders: **59**

Company Reference: 20180313-03

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

**Item Key: 721020**

Date Submitted: 10/11/2018

AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN FAMILY HOME INSURANCE COMPANY

AMERICAN SOUTHERN HOME INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability / E&amp;O

# of Policyholders: **0**

Company Reference: FG-PL-RARU-INSAGT-MU-2018-1

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

**Item Key: 721024**

Date Submitted: 10/11/2018

AMERICAN NATIONAL GENERAL INSURANCE COMPANY

ANPAC LOUISIANA INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Overall % Impact: **0.0**

Overall \$ Impact: **\$-12,329**  
# of Policyholders: **16865**  
Company Reference: 17-MC-PA-180508R  
Requested Effective Dates - New: 02/15/2019    Renewal: 02/15/2019

**Item Key: 721029**

Date Submitted: 10/11/2018  
ARGONAUT INSURANCE COMPANY  
17 - Other Liability  
Initial Rate only  
Professional Liability / E&O  
# of Policyholders: **0**  
Company Reference: OLCOMB-APAM-MW18R-114A-2  
Requested Effective Dates - New: 11/25/2018    Renewal: 11/25/2018

**Item Key: 721031**

Date Submitted: 10/11/2018  
ARGONAUT INSURANCE COMPANY  
17 - Other Liability  
Initial Rate and Rule

Directors & Officers Liability

# of Policyholders: **0**  
Company Reference: OLCOMB-APAM-MW18R-114B-2  
Requested Effective Dates - New: 11/25/2018    Renewal: 11/25/2018

**Item Key: 721035**

Date Submitted: 10/11/2018  
ARGONAUT INSURANCE COMPANY  
17 - Other Liability  
Initial Rate and Rule

Commercial General Liability

# of Policyholders: **0**  
Company Reference: OLCOMB-APAM-MW18R-114C-2  
Requested Effective Dates - New: 11/25/2018    Renewal: 11/25/2018

**Item Key: 721036**

Date Submitted: 10/11/2018  
ARGONAUT INSURANCE COMPANY

17 - Other Liability  
 Initial Rate and Rule  
 Employment Practices Liability  
 # of Policyholders: **0**  
 Company Reference: OLCOMB-APAM-MW18R-114D-2  
 Requested Effective Dates - New: 11/25/2018    Renewal: 11/25/2018

**Item Key: 721037**

Date Submitted: 10/11/2018  
 ARGONAUT INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Fiduciary Liability  
 # of Policyholders: **0**  
 Company Reference: OLCOMB-APAM-MW18R-114E-2  
 Requested Effective Dates - New: 11/25/2018    Renewal: 11/25/2018

**Item Key: 721065**

Date Submitted: 10/12/2018  
 SENTRY SELECT INSURANCE COMPANY  
 19 - Commercial Automobile  
 Loss Cost Adoption

Commercial Automobile  
 Dealer Operations Program  
 Loss Cost Adoption

- Adoption of Various ISO Designations
- Various Rule Revisions
- LCM Revisions

Overall % Impact: **71.4**  
 Overall \$ Impact: **\$673,093**  
 # of Policyholders: **52**  
 Company Reference: 035-13910 2ND REFILE LA AUTO CATCH UP DO - RATE/RULE  
 Requested Effective Dates - New: 06/01/2019    Renewal: 06/01/2019

The last rate revision to this program was +5.2% or \$57,024 which was approved under LDI Item Key Number 320547 effective 7/1/2015 for both new and renewal business.

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

<b>ISO Designations</b>	<b>LDI Item Key Number</b>	<b>Effective Date Approved for ISO</b>
CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017

CA-2015-RHLLC	319135	8/1/2015
CA-2014-BRLA1	308959	11/1/2014
CA-2014-RPAC1	308956	11/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2013-BRLA1	296157	11/1/2013
CA-2012-RZRLC	292515	1/1/2014
CA-2012-RZR1	292543	1/1/2014
CA-2012-RADLC	283374	10/1/2013
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2011-BRLA1	274473	1/1/2012
CA-2011-IALL1	274466	1/1/2012
CA-2011-RCP1	274483	1/1/2012
CA-2010-RTL1C1	265783	12/1/2011
CA-2010-RTER1	265775	12/1/2011
CA-2010-BRLA1	259210	12/1/2010
CA-2009-BRLA1	245661	12/1/2009
CA-2009-RLC09	248267	8/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2008-ORU1	239465	6/1/2009
CA-2008-BRLA1	232095	2/1/2009
CA-2008-IALL1	233580	2/1/2009
CA-2007-BRLA1	221984	N/A
CA-2006-RZRLC	25031	4/1/2007
CA-2006-RZR1-Louisiana	24594	4/1/2007
CA-2005-RLC01	21234	4/1/2006
CA-2005-ORU01 Amendment #1	21235	4/1/2006
CA-2005-ORU01 Amendment #2	25444	8/1/2007
CA-2005-ORU01 Amendment #3	25660	8/1/2007

The company is proposing to revise the current Loss Cost Multipliers (LCM) as follows:

<b>Coverage</b>	<b>Current LCM</b>	<b>Proposed LCM</b>
BA Liability	0.633	0.950
BA Physical Damage	1.097	0.890
Garage Liability	1.215	1.240



Garage Physical Damage	0.595	1.030
UM/UIM	1.315	1.240

The company is also proposing to revise the following independent rates/rules:

- Countrywide
  - All Dealers Program Rules
    - Replace “Garage” references with “Auto Dealer” or Dealer Program references, and
    - Renumber several rules.
  - **Rule 1. Application of this Division**  
Revise the outline of the ADCF coverages in this rule as the company offers broader coverages than ISO.
  - **Rule 12. Forms Portfolio Reference**
    - Update the forms listed as forms CA 88 04 and CA 88 05 will be included in Rule 49. and form CA 88 24 is being withdrawn, and
    - Remove Item 2.
  - **Rule 15. Individual Risk Situations**  
Revise the basic premium threshold for application of the rule to \$50,000.
  - **Rule 31. Eligibility**  
Revise the rule to reflect that commercial risks are classified as fleet or non-fleet exposures related to their operations and not based on individual operator classifications.
  - **Rule 49. Auto Dealer Premium Development**
    - Floorplan Wraparound Coverage  
Revise the rule for this coverage.
    - Rule 49.B.3. Promotional Units  
Add specific rating for these units.
    - Rule 49.C.1.e.  
Include reference to the independent endorsement that is used to extend full covered autos limits to customers, per the corresponding forms filing.
    - Delete ISO Rule 49.C.2. which would apply a separate liability minimum premium based on 2 rating units multiplied by the location with the highest loss costs.
    - Rule 49.H. Garage Physical Damage, Special Repair Percentages  
The proposed rule addresses the company’s existing parts and labor repair percentages for dealerships.
    - Rule 49.H. Dealers Program Physical Damage Options – Earthquake and Flood  
Introduce this rule on a countrywide basis.
    - Rule 49.H.3.
      - Add an Adjustment Factor for Comprehensive/Other than Collision coverage, and
      - Revise the credit factor for Hail Exclusion.
    - Rule 49.H.5.e.  
Modify the ISO rule and Collision Adjustment Factors.
    - Rule 49.I.  
Add additional deductible options to the existing false pretense coverage and revise the rates.
    - Rule 49.K.  
As the new form includes coverage for drive away collision exposures, no separate endorsement is necessary and the rule does not apply.
  - **Rule 50. Auto Dealers – Additional Provisions**

- Rule 50.A.2.  
Introduce the rule to provide a credit when the base policy deductible is increased.
  - Rule 50.A.3. Broad Form Options
    - Replace the ISO rule to refer to the company's Broad Form Products endorsement; and
    - Revise the rule for Broad Form Work You Performed and Garagekeepers Faulty Work endorsement.
  - Rule 50.B. Additional Coverages
    - Relocate several rules from Rule 50.C., and
    - Introduce the countrywide rules for endorsements which are new in Louisiana:
      - Operations Defense Costs – Additional Insurance,
      - Vicarious Liability for Identity Theft, and
      - Specified Statutes Suit Defense – Additional Insurance.
  - Rule 50.C.  
Add rule to reference the newly filed endorsements which exclude General Liability Coverage for Access or Disclosure of Confidential or Personal Information.
  - Rule 50.C.2.c.(2) Damage to Rented Premises Exclusion  
Modify the ISO rule to accommodate the existing rating practice.
- **Rule 51. Auto Dealers – General Liability Coverages Additional Interests**  
Relocate the Additional Insured endorsements which were previously referenced under Rule 12.
- **Rule 55.C.**  
Remove the company exception sentence to use state/territory based rating.
- **Rules 75.B., Premium Computation – Contingent Leasing, and 75.G., Leasing Concerns Broadened Liability**  
Include additional rules to address endorsements and premium development.
- **Rule 75.F. Commercial Auto Rental – Premium Computation**  
Revise the rule to note the revised form numbers.
- **Rule 77. Motorcycles**  
Update the rule to allow motorcycles to be insured using Valued Vehicle basis or ACV basis.
- **Rule 97. Uninsured Motorists Coverage**
  - Update the minimum premium under this rule to match other states, and
  - Add an exception to the rule that if a risk is issued registration plates that are specifically for trailers, no UM/UIM charge will be made for those plates.
- **Rule 98.B.4. Auto Dealers Physical Damage – Other than Collision Deductibles**
  - Revise the section to separate the deductible options into separate perils to allow different combinations, and
  - Add references to the deductible endorsements.
- **Additional Rules Section**
  - Fellow Employee Bodily Injury Endorsement  
Update the Fellow Employee Rule to reference the updated endorsement.
  - Sold Autos – Temporary Physical Damage for Contingent Sales  
Revise the endorsement per the forms filing.
  - Garage Liability Extension for Additional Operations or Hazards  
Introduce the rule for new endorsement CA 87 15 which will add non-garage exposures to the definition of Auto Dealer Operations.
  - Additional Rules Section – General Liability Extensions for Boat Sales  
Introduce rules and endorsements to ensure proper coverage for motorcycle

- dealers that also sell boats.
  - Auto Repair and Service Market – Coverage Rules  
Revise Rule E. to reference Rules 49. and 50.
- Louisiana State Exceptions
  - **Rule 8. Policy Writing Minimum Premiums**  
Revise to add a \$500 policy minimum premium that applies to Auto Dealer Coverage form policies.
  - **Rule 12. Forms Portfolio Reference**  
Include the State Specific Endorsements.
  - **Rule 23. Trucks, Tractors and Trailers Classification**  
Remove the company rates for Sugar Cane Haulers and Carnival Parade Trucks.
  - **Rule 50.B. Other Additional Coverages**
    - Include reference to the state specific Employment Practices Coverage endorsement, and
    - Add deductible options for Employment Practices Coverage.
- Scorecard  
Revise the Scorecard Rating Plan.

The companies are proposing to withdraw the following manual pages:

- CA-CE-LA-33(a),
- CA-CE-DEV,
- CA-RP-1 & 2, and
- CA-RP-LA-1 to CA-RP-LA-5.

Along with the adoption of the updated ISO rules, the company is proposing to convert to a set of “Countrywide” rule pages to replace the older state specific rule pages.

The corresponding form filing has been approved under company tracking number 035-13910 LA AUTO CATCH UP DO FORM, LDI Item Key Number 709951, effective 6/1/2019.

The rate impact associated with this filing is +71.4% or \$673,093 affecting 52 policyholders.

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

- LDI Item Key Number 719603, Company Tracking Number 035-13910 REFILE LA AUTO CATCH UP DO - RATE/RULE, which was disapproved due to an inadequate response to the LDI's objection letters; and
- LDI Item Key Number 709953, Company Tracking Number 035-13910 LA AUTO CATCH UP DO - RATE/RULE, which was disapproved as the filing was not actuarially justified.

**Item Key: 721070**

Date Submitted: 10/12/2018

AMERICAN WESTERN HOME INSURANCE COMPANY

1 - Property

Loss Cost Adoption

Commercial Property (Fire and Allied Lines)

Town & Country Program

Adoption of various PIAL Loss Cost Designation Filing Numbers

Overall % Impact: **-0.100**

Overall \$ Impact: **\$264**  
 # of Policyholders: **22**  
 Company Reference: 20180802-07  
 Requested Effective Dates - New: 12/01/2018    Renewal: 12/01/2018

**Item Key: 721079**

Date Submitted: 10/12/2018  
 SAFECO INSURANCE COMPANY OF OREGON  
 4 - Homeowners  
 Revised Rate and Rule  
 Homeowners  
 # of Policyholders: **0**  
 Company Reference: 18-LA-S-HO-RR-NHC-AFH-INTRO  
 Requested Effective Dates - New: 12/08/2018    Renewal: 01/19/2019

**Item Key: 721105**

Date Submitted: 10/12/2018  
 RLI Insurance Company  
 17 - Other Liability  
 Revised Rate and Rule  
 Personal Umbrella and Excess  
 Personal Umbrella Program  
 Overall % Impact: **6.7**  
 Overall \$ Impact: **\$99,586**  
 # of Policyholders: **1753**  
 Company Reference: PUP-RR-0918  
 Requested Effective Dates - New: 04/01/2019    Renewal: 06/01/2019

The last rate revision to this program was +10.3% or \$146,787 which was approved under LDI Item Key Number 389430 effective 7/1/2017 for new business and 9/15/2017 for renewal business.

With this filing, the company proposes the following revisions:

- Revise the base rates;
- Revise the youthful driver surcharge;
- Revise the surcharge for drivers aged 21 and younger with an incident; and
- Remove the surcharge for drivers licensed less than one year.

The rate impact associated with this filing is +6.7% or \$99,586 affecting 1,753 policyholders.

**Item Key: 721115**

Date Submitted: 10/12/2018  
 EMC PROPERTY & CASUALTY COMPANY  
 EMCASCO INSURANCE COMPANY  
 EMPLOYERS MUTUAL CASUALTY COMPANY  
 19 - Commercial Automobile

## Revised Rate and Rule

Commercial Automobile  
Revised Rate and Rule

- Exception to ISO Rule 75. Leasing or Rental Concerns
- CA150 Transportation Broker Exclusion
- CA151 Auto Dealers - Fluctuating Values Endorsement
- CA152 Auto Dealers - Pollution Exclusion and Limited Pollution Coverage for a Short Term Pollution Event
- CA153 Additional Insured for Work You Performed Including Completed Operations

Overall % Impact: **0.000**Overall \$ Impact: **\$0**# of Policyholders: **0**

Company Reference: 27298

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

The last rate revision to this program was +12.7% or \$1,422,238 which was approved under LDI Item Key Number 684536 effective 1/1/2018 for both new and renewal business.

With this filing, the companies propose the following revisions:

- Rule 75. Leasing or Rental Concerns  
Remove the Insurance Services Office, Inc. (ISO) Rule 75.B.1.a.(2)(a) and (b) as the company is introducing a proprietary Auto Dealers Coverage Form and Rule.
- CA151 Auto Dealers - Fluctuating Values Endorsement  
Introduce the rating and rule for this new optional endorsement.
- CA152 Auto Dealers - Pollution Exclusion and Limited Pollution Coverage for a Short-Term Pollution Event  
Introduce the rating and rule for this new optional endorsement.
- CA153 Additional Insured for Work You Performed Including Completed Operations  
Introduce the rating and rule for this new optional endorsement.
- CA150 Transportation Broker Exclusion  
Introduce the rule for this new optional endorsement.

The corresponding form filing will be submitted under company tracking number 27299.

There is no rate impact associated with this filing.