

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

RATE AND RULE FILINGS PENDING AS OF SEPTEMBER 18, 2017

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: 395839

Date Submitted: 06/22/2017

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

AXIS Cyber Rating Plan Program

of Policyholders: **0**

Company Reference: PVSR-2016-043-LA-AIC-R2

Requested Effective Dates - New: 08/06/2017 Renewal: 08/06/2017

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

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 388047, Company Form Filing Number PVSR-2016-043-LA-AIC-F have been approved.

Item Key: 396176

Date Submitted: 06/29/2017

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Overall % Impact: **14.0**

Overall \$ Impact: **\$15,454,161**
 # of Policyholders: **35829**
 Company Reference: 17-LA-S-AO-R-STP-ASR-
 Requested Effective Dates - New: 10/08/2017 Renewal: 12/09/2017

The last rate revision to this program was +14.3% (+\$15,369,487) which was approved under LDI Item Key #337603 with effective dates of 10/8/2016 for new business and 12/9/2016 for renewal business.

With this filing, the company proposes to revise the following:

- Base rates;
- Expense Constants;
- Model Year factors; and
- Rate Stability factors.

The rate impact associated with this filing is +12.1 (+\$13,337,272), amended from +14.0% (+\$15,454,161), affecting 38,829 policyholders.

Item Key: 396604

Date Submitted: 07/12/2017
 STATE FARM FIRE AND CASUALTY COMPANY
 STATE FARM GENERAL INSURANCE COMPANY
 3 - Farmowners
 Revised Rate and Rule
 Personal Farmowners
 Farm/Ranch Program
 Overall % Impact: **12.0**
 Overall \$ Impact: **\$773,562**
 # of Policyholders: **2210**
 Company Reference: FR-33608
 Requested Effective Dates - New: 09/15/2017 Renewal: 11/01/2017

The last adjustment to this program was approved under the Commercial De-Regulation provision (Item Key #21928) and resulted in an overall rate increase of +21.0% to be effective November 15, 2005 for new business and January 1, 2006 for renewal business.

With this filing, the companies propose the following changes:

The companies state "We propose introducing a new rating approach that will simplify our Farm/Ranch manual. Under this approach, we will preprint base premiums by zone and include separate rating factors for protection class, construction and amount of insurance. To obtain the premium for a particular policy, the system will then multiply the zone base premium by each of its rating factors. This will replace our current approach of preprinting already expanded basic premiums in the rating manual. This is similar to how our Homeowners rating manual is structured today. Individual policies will only be affected by this change when rounding or interpolating differences exist between the current and proposed approach. We also propose implementing an on-line rate manual that will be available to the agents. As a result, we will no

longer be printing and distributing manual pages".

The companies propose to move to sequential rating. Sequential rating results in all percentage discounts and charges being applied multiplicatively rather than the current additive method.

The companies also propose revising the Construction factors and the Amount of Insurance relationships.

Other revisions are as follows:

Basic Premiums - Revising base rates and introducing Base X Factor.

Minimum Premium - Revising the minimum premium from \$100 to \$250.

Eligibility - Revising eligibility rule to replace "families" with "living units" and remove "boarders and roomers".

Coverage D - Scheduled Farm Personal Property - Revising rates and introducing Stored Grain coverage.

Coverage E - Blanket Farm Personal Property - Revising premiums and for new business, a minimum of \$50,000 is required for coverage.

Coverage F - Type Classifications Barns, Outbuildings and Silos - Revising rates.

Coverages D, E and F - Editorially revising rules to replace "named peril" to "specified peril" to match policy language.

Coverage L - Farm Liability - Revising premiums.

Coverage M - Medical Payments - Revising premium adjustments and introducing a limit of \$10,000 for \$15.

Construction Classifications for Primary Dwellings - Adding definition of Log to Construction Definitions.

Deductible - Revising deductible adjustments. Introducing 1% base (currently, the dwelling base premium reflects a \$500 deductible), 1% (\$500 min), 1/2%, 2% and 3% deductible options. Adding combination farmowners, Coverage D, E and F deductibles. Deductibles below \$1,000 are no longer available for new business. Introducing additional combination deductibles (where dwelling deductible is different from the farm coverage deductible). Eliminating current maximum dollar discounts.

Farmowners 369 Discount - Revising the Farmowners 369 Discount to be named the 369 Discount and expanding the discounts.

Utilities Rating Plan - The partial update rule has changed from 10 to 16 years and the table has expanded to show revised adjustments.

Home Alert Protection - Adjusting the Home Alert discounts.

Automatic Sprinkler Discount - Revising the Automatic Sprinkler discounts.

Discounts, Charges and Options - Revising optional coverages premiums. Optional coverages no longer vary by deductible.

Fire Department Service Charge - Introducing Fire Department Service Charge increased limits.

Solid Fuel Appliances - Introducing Solid Fuel Appliances premium.

Extended Chemical Drift Liability - Introducing Extended Chemical Drift Liability premium.

Mid-Term Changes/Cancellation Rule - Simplifying the Mid-Term Changes rule and enhanced the Cancellation rule.

These changes will result in an overall rate increase of +12.0% or +773,562 (2,210 policyholders).

Item Key: 396791

Date Submitted: 07/18/2017

ARMED FORCES INSURANCE EXCHANGE

4 - Homeowners

Revised Rate and Rule

Homeowners Policy Program

Overall % Impact: **8.56**

Overall \$ Impact: **\$299,475**

of Policyholders: **1670**

Company Reference: LA-HO-3I-17-1

Requested Effective Dates - New: 11/13/2017 Renewal: 11/13/2017

The last adjustment to this program was approved in April 2015 (Item Key #317946) and resulted in an overall rate increase of +9.99% to be effective June 22, 2015 for both new and renewal business.

With this filing, the company proposes the following changes:

1. File Revised Rates -

- Revise the Base Class Premiums for all forms.
- Revise the Deductible factors for all forms.
- Revise the Amount of Insurance (AOI) factors (Key Factors) for all forms.
- Revise the Protection Construction factors for all forms.
- Revise the HO-3w/15 form factor.
- Revise the Rating Classification factor for all forms.
- Revise the Coverage C Deletion factor & Percentage for form HO-6.
- Revise Windstorm or Hail Exclusion Credits for all forms.
- Revise the Mitigation Credits for all forms.
- Revise the Miscellaneous rates for Limited Fungi, Wet or Dry Rot or Bacteria Coverage and Identity Fraud Coverage.

2. Submit Revised Manual Pages and Corresponding Page Checklist -

These changes will result in an overall rate increase of +8.56% or +\$299,475 (1,670 policyholders).

Item Key: 396792

Date Submitted: 07/18/2017

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

METROPOLITAN CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **19.1**Overall \$ Impact: **\$3,888,971**# of Policyholders: **9850**

Company Reference: LA0104ASYMM3092017RR

Requested Effective Dates - New: 09/20/2017 Renewal: 10/25/2017

The last rate revision to this program was +9.3% (+\$1,336,953) which was approved under LDI Item Key #385730 with effective dates of 3/20/2017 for new business and 4/24/2017 for renewal business.

With this filing, the companies propose to update the comprehensive and collision symbol assignments for vehicles with model year 2007 and newer; revise the collision symbol factors for symbols 30 and greater; update the rule to determine symbols for vehicles not listed in the symbol manual pages; and revise the model year factors for comprehensive and collision coverages.

The company further proposes to revise the base rates as follows:

Coverage	Total Impact
Bodily Injury	34.9%
Property Damage	29.8%
Medical Payments	19.6%
Uninsured Motorists BI	15.2%
Uninsured Motorists PD	0.0%
Comprehensive	11.8%
Collision	3.0%
Towing	0.0%
TOTAL	19.1%

The rate impact associated with this filing is +19.1% (+\$3,888,971), affecting 9,850 policyholders.

Item Key: 396799

Date Submitted: 07/18/2017

GEICO INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Motorcycle Program

Revised Rate

Overall % Impact: **12.1**Overall \$ Impact: **\$638,803**# of Policyholders: **10488**

Company Reference: 2017-269

Requested Effective Dates - New: 08/24/2017 Renewal: 10/09/2017

The last rate revision to this program was +7.3% (+\$384,778) which was approved under LDI Item Key #336914 with effective dates of 10/1/2016 for new business and renewal business.

With this filing, the company proposes to revise the following rates:

Coverage	Total Impact
Bodily Injury	-6.0%
Uninsured Motorists	15.0%
Uninsured Motorists Bodily Injury (Economic Only)	6.0%
Uninsured Motorists Property Damage	6.0%
Medical Payments	-5.0%
Collision	11.5%
Comprehensive	35.0%
TOTAL	12.1%

The rate impact associated with this filing is +12.1% (+\$638,803) affecting 10,488 policyholders.

Item Key: 396820

Date Submitted: 07/18/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate only

Employment Practices Liability

Management Liability Program

of Policyholders: **0**

Company Reference: LA035250100110

Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

With this filing, the company is introducing the initial rates and rules for the Employment Practices

Liability Portion of its Management Liability Program. This program extends coverage for private companies.

The corresponding form(s), LDI Form Filing Number 393240, Company Form Filing Number LA035250100089 was approved effective 07/01/2017.

Item Key: 396823

Date Submitted: 07/18/2017

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO.

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **11.5**

Overall \$ Impact: **\$594,240**

of Policyholders: **2515**

Company Reference: LA02ASYMM3083117RR

Requested Effective Dates - New: 08/31/2017 Renewal: 10/05/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 385412 with an effective date of 12/15/2016 for new business and 1/19/2017 for renewal business.

With this filing the company proposes the following:

- Base rate revision based on territory and coverage;
- Met Proprietary Symbol Program is updated to version 3;
- Model year factors for collision revision; and
- Manual Rule 7 - Model Year Rating is revised. The annual increase in factor for subsequent model years not shown in the rate pages have been updated for Collision.

The rate impact associated with this filing is +8.1% (+418,477), amended from +11.5% (+\$594,240), affecting 2,515 policyholders.

Item Key: 396915

Date Submitted: 07/20/2017

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Recreational Vehicle Program

Revised Rule

of Policyholders: **0**

Company Reference: 17-LA-S-RV-RU-GEN-UW
 Requested Effective Dates - New: 10/25/2017 Renewal: 10/25/2017

With this filing, the company proposes to revise the eligibility criteria of the Recreational Vehicle Program.

There is no rate impact associated with this filing.

Item Key: 396992

Date Submitted: 07/21/2017
 SIRIUS AMERICA INSURANCE COMPANY
 24 - Surety
 Initial Rate and Rule
 Surety
 Initial Rate and Rule
 Contract and Commercial Surety Program
 # of Policyholders: **0**
 Company Reference: SAIC-SU-CCS-LA-1701R

The above-captioned company wishes to submit initial rates and rules for its Surety program for their Contract and Commercial Surety Rating Plan.

Item Key: 397054

Date Submitted: 07/24/2017
 ECONOMY PREMIER ASSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Private Passenger Auto Program
 Revised Rate
 Overall % Impact: **9.5**
 Overall \$ Impact: **\$193,936**
 # of Policyholders: **1218**
 Company Reference: LA99AUTO100517RA
 Requested Effective Dates - New: N/A Renewal: 10/05/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key #243842 with effective dates of 1/1/2010 for new business and renewal business.

With this filing, the company proposes to revise the base rates. This is a renewal only program.

Coverage	Total Impact
Bodily Injury	15.0%
Property Damage	12.0%
Medical Payments	5.0%
Uninsured Motorists BI	5.0%

Uninsured Motorists PD	0.0%
Comprehensive	0.0%
Collision	-3.0%
Towing	0.0%
TOTAL	4.8%

The rate impact associated with this filing is +4.8% (+\$97,989), amended from +9.5% (+\$193,936), affecting 1,218 policyholders.

Item Key: 397059

Date Submitted: 07/24/2017

SHELTER MUTUAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **9.0**

Overall \$ Impact: **\$5,046,652**

of Policyholders: **48759**

Company Reference: 17M00117

Requested Effective Dates - New: 12/08/2017 Renewal: 12/08/2017

The last rate revision to this program was +9.0% (+\$4,648,459) which was approved under LDI Item Key #383323 with an effective date of 12/8/2016 for new and renewal business.

With this filing, the company proposes to revise the base rates for Liability, Medical Payments, Uninsured Motorists/Underinsured Motorists, Collision, and Comprehensive coverages. The Model Year factors for 2018 have been added. The company is also proposing a new Household Rating Rule that will apply to the Liability, Medical Payments, and Uninsured Motorists/Underinsured Motorists coverages.

The rate impact associated with this filing is +% (+\$), affecting # policyholders.

Item Key: 397140

Date Submitted: 07/26/2017

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Motorcycle Program

Revised Rate

Overall % Impact: **10.6**
 Overall \$ Impact: **\$100,833**
 # of Policyholders: **2467**
 Company Reference: 17-LA-S-MC-R-GEN-LVL1
 Requested Effective Dates - New: 10/26/2017 Renewal: 12/05/2017

The last rate revision to this program was +4.9% (+\$28,061) which was approved under LDI Item Key #320099 with effective dates of 7/23/2015 for new business and 9/1/2015 for renewal business.

With this filing, the company proposes to revise the base rates, prior insurance discount, homeowners discount, claim free discount, paid in full discount, and experience discount.

The rate impact associated with this filing is +10.6% (+\$100,833), affecting 2,467 policyholders.

Item Key: 397222

Date Submitted: 07/28/2017
 LM General Insurance Company
 LM INSURANCE CORPORATION
 LIBERTY PERSONAL INSURANCE COMPANY
 19 - Private Passenger Automobile
 Confidential Model Information
 Private Passenger Automobile
 Private Passenger Auto Program
 Credit Model
 # of Policyholders: **32180**
 Company Reference: 17-LA-P-AO-RR-GRS-OMEG-PIBS
 Requested Effective Dates - New: 12/11/2017 Renewal: 01/05/2018

With this filing, the companies propose to use the Safeco Insurance Scoring Model 1.0A (approved under LDI #295556) with the automobile and motorcycle programs. These companies will no longer use the LM casualty Insight 1.0 credit model.

There is no rate impact associated with this filing.

Item Key: 397236

Date Submitted: 07/28/2017
 GEICO INDEMNITY COMPANY
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 Motorcycle Program
 Revised Rule
 # of Policyholders: **0**
 Company Reference: 2017-288
 Requested Effective Dates - New: 09/11/2017 Renewal: 09/11/2017

With this filing, we are modifying Underwriting Tier placement criteria in GEICO Indemnity Company by introducing a

new underwriting characteristic 'Source of Business'. There are no rating plan changes associated with this filing. Included in this filing are also revised versions of the New Business Placement addendum and placement examples which contain the details of how risks are placed into underwriting tiers.

There is no rate impact associated with this filing.

Item Key: 397317

Date Submitted: 07/31/2017

SHELTER MUTUAL INSURANCE COMPANY

4 - Homeowners

Revised Rule only

Mobile Homeowners

Overall % Impact: **13.9**

Overall \$ Impact: **\$109,090**

of Policyholders: **1188**

Company Reference: 17M27117

Requested Effective Dates - New: 10/30/2017 Renewal: 10/30/2017

The last adjustment to this program was approved in June 2015 (Item Key #318216) and resulted in an overall rate increase of +10.9% (corrected from +11.4%) to be effective January 25, 2016 for both new and renewal business.

With this filing, the company proposes the following:

- Base rates have been revised.
- Editorial changes have been made.

Specific changes are as follows:

General Rule (GR) Pages

GR-8 -

4.d. Companion Policy Discount - Reference to Shelter General was removed. No policyholder is affected by this change, as all Private Passenger Auto and Business Use Vehicle (T2) policies previously written in Shelter General are now written in Shelter Mutual.

Zones and Parish Codes (Z) Pages

Z-1 -

Zip Code 70046 no longer exists and has been removed from Plaquemines Parish.

Base Rates (R) Pages

R-2 -

Base rates have been revised.

These changes will result in an overall rate increase of +13.9% or +\$109,090 (1,188 policyholders).

Item Key: 397320

Date Submitted: 07/31/2017

SHELTER MUTUAL INSURANCE COMPANY

3 - Farmowners

Revised Rule only

Farmowners

Overall % Impact: **4.8**

Overall \$ Impact: **\$82,764**

of Policyholders: **577**

Company Reference: 17M15117

Requested Effective Dates - New: 10/30/2017 Renewal: 10/30/2017

The last adjustment to this program was approved in June 2015 (Item Key #318217) and resulted in an overall rate decrease of -1.3% (corrected from -0.7%) to be effective January 25, 2015 for both new and renewal business.

With this filing, the company proposes the following:

- Base rates have been revised for Forms FO-3 and FO-9.
- Additional dwelling and Schedule farm personal property rates were revised.
- Editorial changes have been made.

Specific changes are as follows:

General Rule (GR) Pages

GR-10 -

5.c. New Home Discount - Wording was changed for clarification only.

5.f. Companion Policy Discount - Reference to Shelter General was removed. No policyholder is affected by this change, as all Private Passenger Auto and Business Use Vehicle (T2) policies previously written in Shelter General are now written in Shelter Mutual.

GR-11 -

5.i. Improved Home Discount - This rule was removed from the manual as it is no longer applicable. This discount was only available to policies in force prior to 7-17-2005 which were already receiving the discount. Presently no policyholders are receiving this discount.

GR-12 -

Editorial only. Rules were renumbered.

GR-26 -

Additional dwelling rates were revised.

GR-30 -

Personal property scheduled coverage rates were revised.

GR-31 -

Scheduled coverage rates were revised.

GR-32 -

Scheduled coverage rates were revised.

Zones and Parish Codes (Z) Pages

Z-1 -

Zip Code 70046 no longer exists and has been removed from Plaquemines Parish.

Premium Determination Charts (PD) Pages

PD-1 -

Changes were made to coincide with changes made to the General Rule Pages. Improved Home Discount was removed and an editorial change was also made.

Base Rates (R) Pages**R-1 -**

Zone 55 protection class 8 rate was discovered to be inaccurate. Since there were no policies in Zone 55 protection class 8 no policyholders are impacted.

R-2, R-4 -

Base rates have been revised for Form FO-3.

R-14 -

Base rates have been revised for Form FO-9.

These changes will result in an overall rate increase of +4.8% or +\$82,764 (577 policyholders).

Item Key: 397322

Date Submitted: 07/31/2017

SHELTER MUTUAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Platinum Shield (Form HO-5)

Overall % Impact: **2.9**

Overall \$ Impact: **\$237,891**

of Policyholders: **4087**

Company Reference: 17M20A117

Requested Effective Dates - New: 10/30/2017 Renewal: 10/30/2017

The last adjustment to this program was approved in June 2015 (Item Key #318226) and resulted in an overall rate increase of +9.7% (corrected from +10.5%) to be effective January 25, 2016 for both new and renewal business.

With this filing, the company proposes the following:

- Base rates have been revised.
- Editorial changes have been made.

Specific changes are as follows:

General Rule (GR) Pages**GR-8 -**

4.c. New Home Discount - Wording was changed for clarification only.

4.e. Companion Policy Discount - Reference to Shelter General was removed. No policyholder is affected by this change, as all Private Passenger Auto and Business Use Vehicle (T2) policies previously written in Shelter General are now written in Shelter Mutual.

GR-9 -

4.g. Improved Home Discount - This rule was removed from the manual as it is no longer applicable. This

discount was only available to policies in force prior to 7-17-2005 which were already receiving the discount. Presently no policyholders are receiving this discount.

4.f. Claim Free Discount - This rule was moved to this page from GR-8.

GR-10 -

Editorial only. Rules were renumbered.

GR-11 -

6. Premium Determination - Step 11 was revised. Improved Home Discount was removed.

Zones and Parish Codes (Z) Pages

Z-1 -

Zip Code 70046 no longer exists and has been removed from Plaquemines Parish.

Base Rates (R) Pages

R-2, R-4 -

Base rates have been revised.

These changes will result in an overall rate increase of +2.9% or +\$237,891 (4,087 policyholders).

Item Key: 397324

Date Submitted: 07/31/2017

SHELTER MUTUAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners (Forms HO-3, HO-4 and HO-6)

Overall % Impact: **6.9**

Overall \$ Impact: **\$1,489,846**

of Policyholders: **18353**

Company Reference: 17M20117

Requested Effective Dates - New: 10/30/2017 Renewal: 10/30/2017

The last adjustment to this program was approved in June 2015 (Item Key #318227) and resulted in an overall rate increase of +9.3% (amended from +10.3%) to be effective January 25, 2016 for both new and renewal business.

With this filing, the company proposes the following:

- Homeowners rates have been revised for Form HO-3.
- The rate for Expanded Limits of Restoration Cost Coverage is now a percentage (5%) of the basic premium.
- Editorial changes have been made.

Specific changes are as follows:

General Rule (GR) Pages

GR-10 -

5.c. New Home Discount - Wording was changed for clarification only.

5.e. Companion Policy Discount - Reference to Shelter General was removed. No policyholder is affected

by this change, as all Private Passenger Auto and Business Use Vehicle (T2) policies previously written in Shelter General are now written in Shelter Mutual.

GR-11 -

5.g. Improved Home Discount - This rule was removed from the manual as it is no longer applicable. This discount was only available to policies in force prior to 7-17-2005 that were already receiving the discount. Presently no policyholders are receiving this discount.

5.f. Claim Free Discount - This rule was moved to this page from GR-10.

GR-12 -

Editorial only. Rules were renumbered.

GR-30 -

10. Expanded Limits for Restoration Cost Coverage - This rate was revised to be a percentage of the basic premium.

Zones and Parish Codes (Z) Pages

Z-1 -

Zip Code 70046 no longer exists and has been removed from Plaquemines Parish.

Premium Determination Charts (PD) Pages

PD-1 -

Changes were made to coincide with changes made to the General Rule Pages. Improved Home Discount was removed.

Base Rates (R) Pages

R-1 -

Zone 55 protection class 8 rate was discovered to be inaccurate. Since there were no policies in Zone 55 protection class 8 no policyholders are impacted.

R-2 -

Form HO-3 - "Non-Hurricane" Masonry base rates were revised.

R-5 -

Form HO-3 - "Non-Hurricane" Frame base rates were revised.

These changes will result in an overall rate increase of +6.9% or +\$1,489,846 (18,353 policyholders).

Item Key: 397370

Date Submitted: 08/01/2017

RSUI Indemnity Company

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

Miscellaneous Professional Liability Program

of Policyholders: **0**

Company Reference: LA005402500030

Requested Effective Dates - New: 09/01/2017 Renewal: N/A

Item Key: 397381

Date Submitted: 08/01/2017

LM General Insurance Company

LM INSURANCE CORPORATION

LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **0.00**Overall \$ Impact: **\$191,531**# of Policyholders: **31843**

Company Reference: 17-LA-P-AO-RR-GRS-OMEG

Requested Effective Dates - New: 12/11/2017 Renewal: 01/15/2018

The last rate revision to this program was +15.0% (+\$15,116,132) which was approved under LDI Item Key #388420 with effective dates of 4/21/2017 for new business and 5/26/2017 for renewal business.

With this filing, the companies propose to add new rating variables and discounts, introduce a new proprietary credit model, update the Motorcycle model year factors through 2021, add a new Online Purchase Discount, and add the additional feature level of Custom Coverage.

The rate impact associated with this filing is +0.00% (+\$191,531), affecting 31,843 policyholders.

Item Key: 397439

Date Submitted: 08/02/2017

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

AXIS PUI Hospitality Program

of Policyholders: **0**

Company Reference: AXIS-PUI-GL-17-R

Item Key: 397450

Date Submitted: 08/02/2017

Riverport Insurance Company

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

General Risk Program – Commercial Automobile Coverages

of Policyholders: **0**

Company Reference: BSS-CA-2017-5230-RARU-LA-23974

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

With this filing, the company proposes to introduce the rates and rules for Riverport Insurance Company.

The proposed rates and rules for this program are the same as those previously approved for Berkley National Insurance Company, Berkley Regional Insurance Company, and Starnet Insurance Company.

The company is adopting the following Insurance Services Office, Inc. (ISO) designations for use with this program:

ISO Designation	LDI Item Key Number / Agenda Item Number	Effective Date Approved for ISO
CA-2000-RAPD1-Louisiana	140	7/1/2001
CA-2003-RRU03-Louisiana	14342	1/1/2004
CA-2005-ORU01 (Amendment 1)	21235	4/1/2006
CA-2005-ORU01 (Amendment 2)	25444	8/1/2007
CA-2005-ORU01 (Amendment 3)	25660	8/1/2007
CA-2005-RCP1	20729	2/1/2006
CA-2008-ORU1	239465	6/1/2009
CA-2009-RLC09	248267	8/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2010-RTER1	265775	12/1/2011
CA-2011-BRLA1	274473	1/1/2012
CA-2011-IALL1	274466	1/1/2012
CA-2011-RCP1	274483	1/1/2012
CA-2012-RADLC	283374	10/1/2013
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2012-RZR1	292543	1/1/2014
CA-2012-RZRLC	292515	1/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2012-RBIRU	299776	2/1/2014
CA-2014-BRLA1	308959	11/1/2014
CA-2014-RPAC1	308956	11/1/2014
CA-2015-RHLLC	319135	8/1/2015
CL-2016-RRU1	335944	11/1/2016
RP-2000-RAL1-Louisiana	1669	4/1/2001
RP-2000-RPD1-Louisiana	1672	4/1/2001

RP-2003-RAL03-Louisiana	14340	1/1/2004
RP-2004-RAL1	19132	5/1/2005
RP-2004-RCR03	16417	10/1/2004
RP-2004-RPD04	17801	12/1/2004
RP-2004-RRP03	16418	10/1/2004
RP-2006-RRP06	24871	4/1/2007
RP-2007-RAL07	223259	4/1/2008
RP-2012-RAL12	288385	4/1/2013
RP-2012-RPD12	288390	4/1/2013
RP-2016-RCP16	388190	8/1/2017
RP-2016-RRP16	388183	8/1/2017

The company will also be introducing exceptions and independent rules for use with the program. The company will utilize the following Loss Cost Multipliers (LCM):

Coverage	Proposed LCM
Liability	2.660
Physical Damage	2.660

The corresponding form filing has been approved under company tracking number BSS-CA-2017-5230-FM-LA-21270, LDI Item Key Number 396430, effective 10/1/2017.

The revision to add Riverport Insurance Company to the rules and exceptions for Starnet Insurance Company, Berkley National Insurance Company, and Berkley Regional Insurance Company has been submitted under company tracking number BSS-CA-2017-5230-RARU-LA-23975, LDI Item Key Number 397471.

Item Key: 397469

Date Submitted: 08/03/2017

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Agribusiness Program

of Policyholders: 0

Company Reference: ORSIU-AGB-GL-17

Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 387639 effective 04/01/2017.

With this filing, the company is introducing new rates and rules for its Commercial Agribusiness Coverage that will be used in conjunction with the above-captioned program.

There is no rate impact associated with this filing.

Item Key: 397471

Date Submitted: 08/03/2017

Berkley National Insurance Company
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 General Risk Program
 Rule Revision

Revise manual pages to include Riverport Insurance Company

of Policyholders: 0

Company Reference: BSS-CA-2017-5230-RARU-LA-23975

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 321806 effective 8/1/2015 for both new and renewal business.

With this filing, the companies propose to revise the manual pages to include Riverport Insurance Company.

Riverport Insurance Company's initial rate and rule filing has been submitted under company tracking number BSS-CA-2017-5230-RARU-LA-23974, LDI Item Key Number 397450.

There is no rate impact associated with this filing.

Item Key: 397513

Date Submitted: 08/03/2017

NORTH AMERICAN SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Employee Benefit Liability

of Policyholders: 0

Company Reference: 17-15935B

Requested Effective Dates - New: 08/15/2017 Renewal: 08/15/2017

With this filing, the company is introducing the initial rates and rules for its Private and Non-Profit Employee Benefits/Fiduciary Liability portion of its Private Management Liability Program.

The policy will provide primary coverage with a dedicated section for each coverage grant. This coverage is excess of retentions. Base rates provide for Defense Expenses within the limit. Coverage sections are available to purchase on a separate or shared limit basis, stand alone or in conjunction with other coverages.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 397630, Company Form Filing Number 17-15935 was approved effective 09/01/2017.

Item Key: 397527

Date Submitted: 08/04/2017

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: **0**

Company Reference: 17-15935A

Requested Effective Dates - New: 08/15/2017 Renewal: 08/15/2017

With this filing, the company is introducing the initial rates and rules for its Private and Non-Profit Directors and Officers Liability portion of its Private Management Liability Program.

The policy will provide primary coverage with a dedicated section for each coverage grant. This coverage is excess of retentions. Base rates provide for Defense Expenses within the limit. Coverage sections are available to purchase on a separate or shared limit basis, stand alone or in conjunction with other coverages.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 397630, Company Form Filing Number 17-15935 was approved effective 09/01/2017.

Item Key: 397528

Date Submitted: 08/04/2017

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

of Policyholders: **0**

Company Reference: 17-15935C

Requested Effective Dates - New: 08/15/2017 Renewal: 08/15/2017

With this filing, the company is introducing the initial rates and rules for its Private and Non-Profit Employment Practices Liability portion of its Private Management Liability Program.

The policy will provide primary coverage with a dedicated section for each coverage grant. This coverage is excess of retentions. Base rates provide for Defense Expenses within the limit. Coverage sections are available to purchase on a separate or shared limit basis, stand alone or in conjunction with other coverages.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 397630, Company Form Filing Number 17-15935 was approved effective 09/01/2017.

Item Key: 397573

Date Submitted: 08/07/2017

ESURANCE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

of Policyholders: 0

Company Reference: 17-LA-EIC-PARA-02

Requested Effective Dates - New: 10/04/2017 Renewal: 11/23/2017

The last rate revision to this program was +7.5% (+\$1,773,068) which was approved under LDI Item Key #395242 with effective dates of 8/23/2017 for new business and 10/12/2017 for renewal business.

With this filing, the company proposes to introduce the DriveSense Mobile Discount. This discount will be applied when a customer agrees to use Esurance approved technology to track driving habits.

There is no rate impact associated with this filing.

Item Key: 397575

Date Submitted: 08/07/2017

EXECUTIVE RISK INDEMNITY INC.

17 - Other Liability

Adoption

Commercial General Liability

Adoption of various ISO Designation Filing Numbers

of Policyholders: 0

Company Reference: 17-GL-2014653-R

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

Item Key: 397644

Date Submitted: 08/08/2017

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- Adopt ISO Designations CA-2017-BRLA1, CA-2017-IALL1, and CL-2016-RRU1
- Rule Revisions
- Revise LCMs

Overall % Impact: **+16.200%**

Overall \$ Impact: **\$280,785**

of Policyholders: **745**

Company Reference: 2017-282

Requested Effective Dates - New: 11/16/2017 Renewal: 01/30/2018

The last rate revision to this program was -9.0% or -\$84,457 which was approved under LDI Item Key Number 332089 effective 3/24/2016 for new business and 6/7/2016 for renewal business.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017
CL-2016-RRU1	335944	11/1/2016

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

Coverage	Current LCM	Proposed LCM
Liability	1.498	1.798
Medical Payments	1.215	1.193
UM/UIM	1.809	1.905
Collision	1.340	1.429
Comprehensive	1.188	1.233

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

- Rule A.
Revised the effective date which applies to the edition of the ISO Commercial Automobile manual rules the company will utilize.
- Rule C.
 - Revise the punctuation in paragraph A.2.
 - Revise the language in paragraph C. from "may" to "will".
- Rule E.
Revised the language in the rule from "surcharge" to "fee".
- ISO Rule 8.
 - Increased the policy minimum premium to \$500.
 - Added rule for minimum coverage premium of \$1 where otherwise not specified.
- ISO Rule 21.F.
Added rule to the manual exceptions and noted that it will not apply.

- ISO Rule 22.C.2.
 - Revised the language in paragraph b. to change "result" to "base premium".
 - Revised the order of paragraphs d. and e.
- ISO Rule 22.C.3.
 - Revised the language in paragraph d. to change "result" to "base premium".
 - Revised the order of paragraphs f. and g.
- ISO Rule 22.C.4.
 - Revised paragraphs a.(2), a.(3), b.(3), and b.(4) to specify that the driver rating factor will apply to Basic No-fault (where applicable), but not Medical Payments.
 - Update the numbering in paragraphs a.(4) and b.(5).
- ISO Rule 25.C.2.
 - Revised the order of paragraphs e. and f.
- ISO Rule 25.C.3.
 - Revised the order of paragraphs h. and i.
- ISO Rule 31.B.
 - Added rule to manual exceptions and removed ISO revisions.
- ISO Rule 32.C.
 - Revised the order of paragraphs 5. and 6.
- ISO Rule 32.F.
 - Revised the order of paragraphs 5. and 6.
- ISO Rule 38.
 - Added rule to manual exceptions and removed ISO revisions.
- ISO Rule 39.C.2.
 - Revised the order of paragraphs e. and f.
- ISO Rule 39.C.3.
 - Revised the order of paragraphs f. and g.
- ISO Rule 41.C.2.
 - Revised the order of paragraphs e. and f.
- ISO Rule 41.C.3.
 - Revised the order of paragraphs e. and f.
- ISO Rule 70.D.
 - Added rule to the manual exceptions and noted that it will not apply.
- ISO Rule 90.C.3.e.
 - Revised the chart to clarify the minimum premium application.
- ISO Rule 94.C.
 - Added "Auto" to the footnote.
- ISO Rule A8.
 - Added rule to the manual exceptions and noted that it will not apply.

The rate impact associated with this filing is +16.2% or \$280,785 affecting 745 policyholders.

Item Key: 397691

Date Submitted: 08/09/2017

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Sierra Madre General Liability Program

of Policyholders: 0

Company Reference: LA-GL-1709-02-9699

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

Item Key: 397786

Date Submitted: 08/11/2017

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **+10.8%**

Overall \$ Impact: **\$173,834,676**

of Policyholders: **1118054**

Company Reference: PV-40223

Requested Effective Dates - New: 02/05/2018 Renewal: 02/05/2018

The last rate revision to this program was +13.5% (+\$177,750,975) which was approved under LDI Item Key #382196 with effective dates of 1/30/2017 for new business and renewal business.

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

- Base Rates;
- Driver Adjustment Factors for BIPD Liability, Medical Payments, Comprehensive, and Collision coverages;
- Limit Factors for BIPD Liability, Medical Payments, and Uninsured/Underinsured Bodily Injury coverages;
- Model Year Factors;
- GRG/DRG and Deductible Rating Factors; and
- Location Rating Factors.

State Farm Mutual

Coverage	Proposed % Change
BIPD Liability	12.2%
Medical Payments	9.4%
Comprehensive	15.6%
Collision	3.1%
Uninsured & Underinsured Bodily Injury & Property Damage	14.2%
Emergency Road Service	19.6%
Car Rental and Travel Expenses	3.3%
All Coverages	10.6%

State Farm Fire and Casualty

Coverage	Proposed % Change
BIPD Liability	8.4%
Medical Payments	8.1%
Comprehensive	27.0%
Collision	13.0%
Uninsured & Underinsured Bodily Injury & Property Damage	32.4%
Emergency Road Service	32.3%
Car Rental and Travel Expenses	40.3%
All Coverages	13.8%

The rate impact associated with this filing is +10.8% (+\$173,834,676), affecting 1,118,054 policyholders.

Item Key: 397793

Date Submitted: 08/11/2017

ACE FIRE UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors & Omissions Liability

Miscellaneous/Technology Professional Liability Program

of Policyholders: **0**

Company Reference: 17-PR-2014525 R

Item Key: 397816

Date Submitted: 08/14/2017

Independence American Insurance Company

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Pet Insurance Plans

Initial Rate and Rule

of Policyholders: **0**

Company Reference: IAIC PETPARTNERS RATE FILING LA

Requested Effective Dates - New: 09/01/2017 Renewal: N/A

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

Companion forms (Item Key Number 397817 or Company Reference Number IAIC PETPARTNERS FORM FILING LA) were still pending as of 08/16/2017.

There is no rate impact associated with this filing.

Item Key: 397891

Date Submitted: 08/15/2017

ECONOMY PREMIER ASSURANCE COMPANY

4 - Homeowners

Revised Rate only

Residential Property Program

Overall % Impact: **7.0**Overall \$ Impact: **\$102,451**# of Policyholders: **780**

Company Reference: LA99H111917RA

Requested Effective Dates - New: N/A Renewal: 11/19/2017

The last adjustment to this program was approved in July 2015 (Item Key #324085) and resulted in an overall 0% to be effective September 15, 2015 for new business and September 30, 2015 for renewal business.

This company is not open to new business.

With this filing, the company proposes revising the base rates such that the overall rate level effect is as follows:

Owners Forms 7.0%

Renters and Condo 0.0%

Base rates are revised for Owners Forms uniformly by territory.

This change will result in an overall rate increase of +3.0% (amended from +7.0%) or +\$49,573 (amended from +\$102,451) (780 policyholders).

Item Key: 397894

Date Submitted: 08/15/2017

NATIONAL GENERAL ASSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program - (Includes PPA and RV)

Revised Rate and Rule

Overall % Impact: **13.4**Overall \$ Impact: **\$918,623**# of Policyholders: **3006**

Company Reference: LAPPANGAC1701

Requested Effective Dates - New: N/A Renewal: 11/06/2017

The last rate revision to this program was +9.8% (+\$822,882) which was approved under LDI Item Key #382813 with effective dates of 11/18/2016 for new business and 12/24/2016 for renewal business.

With this filing, the company proposes to revise the base rates to the whole program, update

miscellaneous vehicle factors, update RV symbol factors, and update RV driver class factors.

The rate impact associated with this filing is +13.4% (+\$918,623), affecting 3,006 policyholders.

Item Key: 397918

Date Submitted: 08/16/2017

AMERICAN RELIABLE INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Special, Special By-Line and All Purpose Mobile Home Programs

Overall % Impact: **10.4**

Overall \$ Impact: **\$736,725**

of Policyholders: **6770**

Company Reference: I-ARIC-2017-LA-MH-RR-781

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The last adjustment to this program was approved in June 2014 (Item Key #310419) and resulted in an overall rate increase of +0.4% to be effective November 1, 2014 for both new and renewal business.

With this filing, the company proposes the following:

Rule Changes:

MH.MP.1: Modified Minimum Premiums and Territory definitions.

MH.MP.2: Modified Territory, Vacant and Unoccupied definitions.

MH.MP.3: Modified Special Property coverages, added Flood Coverage Guideline.

Rate Changes:

MH.RP.1: Modified rates.

MH.RP.11: Modified Insurance Score Factors.

MH.RP.12: Modified Flood Coverage rate, definition and removed Flood minimum written premium; Added Equipment Breakdown, Service Line Coverage and Earthquake Coverage.

MH.RP.13: Removed Earthquake from included coverages.

MH.RP.14: Modified Deductibles, Added Claims Surcharge.

MH.RP.15: Modified rates.

MH.RP.25: Modified Insurance Score Factors.

MH.RP.26: Modified Flood Coverage rate, definition and removed Flood minimum written premium; Added Equipment Breakdown, Service Line Coverage and Earthquake Coverage.

MH.RP.27: Removed Earthquake from included coverages.

MH.RP.28: Modified Deductibles, Added Claims Surcharge.

MH.RP.29: Modified rates.

MH.RP.34: Modified Flood Coverage rate, definition and removed Flood minimum written premium; Added Equipment Breakdown, Service Line Coverage and Earthquake. Removed "Increased Limits" wording from Fair Rental Value.

MH.RP.35: Removed Earthquake from included coverages.

MH.RP.36: Modified Deductibles, Added Claims Surcharge, Deleted "Surcharge" wording from Exclusion of Wind and Hail.

These changes will result in an overall rate increase of +10.4% or +\$736,725 (6,770 policyholders).

Companion forms (Item Key #397910) were still pending as of August 22, 2017.

Item Key: 397947

Date Submitted: 08/16/2017
 Encompass Property and Casualty Company
 19 - Private Passenger Automobile
 Revised Rate and Rule

Private Passenger Automobile
 Universal Security Policy (USP) Portfolio, Motor Vehicle Program
 Revised Rate and Rule

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **927**
 Company Reference: ER3449
 Requested Effective Dates - New: 12/27/2017 Renewal: 12/27/2017

The last rate revision to this program was +19.% (+\$883,241) which was approved under LDI Item Key #388515 with effective dates of 6/9/2017 for new and renewal business.

With this filing, the company propose to revise the base rates, model year factors, multi-car rating factors, stated amount coverage, and the miscellaneous vehicle coverage factors. The company also proposes to update the territory definitions reflect any additional ZIP code, city, and parish combinations that were not previously listed and this update will not have an effect on policyholders.

The rate impact associated with this filing is +0% (+\$0), affecting 927 policyholders.

Item Key: 397961

Date Submitted: 08/16/2017
 CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 17 - Other Liability
 Revised Rate only
 Commercial General Liability
 Grocers' Program
 # of Policyholders: **0**
 Company Reference: GROCERY - GENERAL LIABILITY
 Requested Effective Dates - New: 09/15/2017 Renewal: 09/15/2017

Item Key: 397994

Date Submitted: 08/17/2017
 NATIONAL INTERSTATE INSURANCE COMPANY

17 - Other Liability
 Revised Rate and Rule
 Professional Errors & Omissions Liability
 Ambulance Professional Liability Program
 # of Policyholders: **0**
 Company Reference: NTNL-131158063
 Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

Item Key: 398029

Date Submitted: 08/17/2017
 SHELTER MUTUAL INSURANCE COMPANY
 19 - Private Passenger Automobile
 Installment Program
 Private Passenger Automobile
 Private Passenger Auto Program
 Installment Plan
 # of Policyholders: **0**
 Company Reference: 17M00217
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

With this filing, the company proposes to revise the Monthly Pay Plan rule by removing the \$1 charge.

There is no rate impact associated with this filing.

Item Key: 398066

Date Submitted: 08/18/2017
 Encompass Property and Casualty Company
 4 - Homeowners
 Revised Rate and Rule
 Universal Security Policy Portfolio (USP)
 Other Than Auto
 Overall % Impact: **0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **1244**
 Company Reference: ER3450
 Requested Effective Dates - New: 12/27/2017 Renewal: 12/27/2017

The last adjustment to this program was approved in April 2017 (Item Key #388514) and resulted in an overall rate increase of +2.2% (amended from +13.3%) to be effective June 9, 2017 for both new and renewal business.

With this filing, the company proposes the following rate changes:

- Rate Adjustment Factors (Owner Occupied Homeowners, Dwelling Fire)
- Dwelling Deductible Factors (Owner Occupied Homeowners, Dwelling Fire)

The company also proposes the following editorial changes:

- Territory Definitions (Owners Occupied Homeowners, Condominium Homeowners, Tenant Homeowners, Dwelling Fire)
- Premium Determination (Owner Occupied Homeowners, Condominium Homeowners, Tenant

- Homeowners, Dwelling Fire)
- Scheduled Personal Property (Owner Occupied Homeowners, Condominium Homeowners, Tenant Homeowners, Dwelling Fire)

These changes will result in an overall rate impact of **0%** or **\$0** (1,244 policyholders).

Item Key: 398067

Date Submitted: 08/18/2017

AEGIS SECURITY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Sports and Special Event RPG Program

of Policyholders: **0**

Company Reference: ASIC-RPG-LA-R

Item Key: 398069

Date Submitted: 08/18/2017

Safe Auto Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

DISAPPROVED

Private Passenger Automobile

GLM 1.0 Program

Revised Rate and Rule

Overall % Impact: **22.1**

Overall \$ Impact: **\$113,300**

of Policyholders: **391**

Company Reference: LA (GLM 1.0) RL 03

Requested Effective Dates - New: N/A Renewal: 11/08/2017

DISAPPROVED

The last rate revision to this program was +17.8% (+\$266,900) which was approved under LDI Item Key #336985 with effective dates of 8/8/2016 for new business and 10/10/201 for renewal business. With this filing, the company proposes to begin renewing policies currently in the GLM 1.0 Program into the new GLM 1.2 Program. The company further proposes to revise the base rates and the following rating factors:

- Age Insurance Score Group Violation Points Factors will be eliminated;
- Excluded Driver Factor will be new to GLM 1.0 policyholders;
- Insurance Score Group Prior Insurance will be new to GLM 1.0 policyholders;
- Insurance Score Tier by Group will be new to GLM 1.0 policyholders;
- Multi-car by PD will be new to GLM 1.0 policyholders;
- PAge DrAge InsScr Tier Viol Pts will be new to GLM 1.0 policyholders; and
- Veh Ct By NBT Factor will be new to GLM 1.0 policyholders.

The rate impact associated with this filing is +% (+\$), affecting # policyholders. GLM 1.0 is a renewal only program. GLM 1.2 accepts both new and renewal business.

Item Key: 398071

Date Submitted: 08/18/2017
 Safe Auto Insurance Company
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 GLM 1.2 Program
 Revised Rate and Rule

Overall % Impact: **14.8**
 Overall \$ Impact: **\$144,800**
 # of Policyholders: **1934**
 Company Reference: LA (GLM 1.2) RL 02
 Requested Effective Dates - New: 10/02/2017 Renewal: 11/08/2017

The last rate revision to this program was the initial rate and rule submission, which was approved under LDI Item Key Number 337366 with an effective date of 9/2/2016.

With this filing, the company proposes to revise the base rates.

There is no rate impact associated with this filing.

Item Key: 398083

Date Submitted: 08/18/2017
 Pharmacists Mutual Insurance Company
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Loss Cost Adoption

- ISO Designation Filing Numbers CA-2017-BRLA1 and CA-2017-IALL1
- Revise LCMs
- Revise Rule 90. Hired Autos

Overall % Impact: **+12.000%**
 # of Policyholders: **0**
 Company Reference: LA-CAU-11-17-RR
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 301572 effective 4/1/2014 for both new and renewal business.

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

- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017; and
- CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393237 effective 11/1/2017.

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

Coverage	Current LCM	Proposed LCM
Liability	1.357	1.400
Physical Damage	1.429	1.500

The company is also proposing to revise the countrywide exception to Rule 90. to include higher deductible limits.

The rate impact associated with this filing is +12.0% or \$___ affecting ___ policyholders.

Item Key: 683252

Date Submitted: 08/21/2017

Greenwich Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

Lawyers Professional Liability Program

of Policyholders: **0**

Company Reference: 17GX-XL-PL04-MU-LA-R

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

Item Key: 683301

Date Submitted: 08/21/2017

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Overall % Impact: **7.3**

Overall \$ Impact: **\$189,318**

of Policyholders: **49**

Company Reference: 2017-PL-LA-RR-2032-1

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 246926 effective 09/14/2010.

With this filing, the company is proposing the following revisions.

- All Manuals: We are restructuring our manuals to a more conventional countrywide+ state exception model, to facilitate future maintenance. This change by itself is not intended to impact any rate or rule, aside from various editorial changes necessitated by the new structure. Rule references below refer to the new, proposed designations. Shifts of rules/rates to state exception pages can be identified throughout the countrywide manuals and comparison documents by the phrase “see state exceptions”, and are therefore not explicitly enumerated below.
- All Manuals: Base rates developed/proposed in Exhibit 9 have been included throughout the manuals. Due to the number of instances of such changes, we do not explicitly enumerate them below.
- General Liability Rule E(2)(a)(i): We have removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- General Liability Rule E(2)(b)(i): We have removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- General Liability Rule E(2)(c)(i): We have removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- General Liability State Exception Rule E(2)(c)(ii): We propose a new class for gas and electric utilities. Exposure for such risks is currently combined with water, sewer, and irrigation utility exposures. We propose breaking gas/electric utilities into a separate class, with proposed rates equal to the continuing water/sewer/irrigation rates. There is no impact to the rates from this change aside from the overall rate level change proposed.
- General Liability Rule E(2)(d): We propose a new rule to explicitly permit incidental standard commercial operations to be rated under this program, using the standard ISO Commercial General Liability class codes. This is in recognition of various special circumstances encountered since the inception of the program. We propose this distinction to facilitate tracking and analysis. We calculate no explicit rate impact for this change, as such exposures are generally quite small as compared to the whole risk, and such exposures are currently being address through schedule mods.
- General Liability State Exception Rule L: We propose a reduced minimum premium when customers elect only Coverages A&B, reflecting an evolving underwriting appetite. We are aware of no current policyholders who would be impacted by this change.
- General Liability Rules O & P: The forms lists have been updated to reflect the new and revised forms accompanying this filing. In addition, we have removed forms which are neither mandatory nor have a rate impact from the list, instead referencing our general forms list. This change is made to facilitate future maintenance, and has no rate impact.
- Public Officials Liability Rule E(1)(b)(i): We have removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- Public Officials Liability Rule E(1)(b)(iv): We explicitly list \$1,000 and \$2,500 deductible options and factor therefor. These deductible values have been permitted under our previously-approved rates/rules, and the factors proposed are the ones developed with our existing interpolation rule. This change is made due to increased demand for these deductible levels. This

is a cosmetic change, with no rate impact.

- Public Officials Liability Rule E(2)(b)(iv): We explicitly list \$1,000 and \$2,500 deductible options and factor therefor. These deductible values have been permitted under our previously-approved rates/rules, and the factors proposed are the ones developed with our existing interpolation rule. This change is made due to increased demand for these deductible levels. This is a cosmetic change, with no rate impact.
- Public Officials Liability State Exception Rule E(7): We propose a reduced minimum premium when an insured elects only one or two of the three coverages provided under this form, reflecting an evolving underwriting appetite. We are aware of no current policyholders who would be impacted by this change.
- Public Officials Liability Rules G & H: The forms lists have been updated to reflect the new and revised forms accompanying this filing. In addition, we have removed forms which are neither mandatory nor have a rate impact from the list, instead referencing our general forms list. This change is made to facilitate future maintenance, and has no rate impact.
- Law Enforcement Liability State Exception Rule E(2): We propose a new class code for Corrections Officers, for better tracking and analysis. The rates proposed are equal to the Part Time Armed Officer class, where such exposures currently belong. There is no impact to the rates from this change aside from the overall rate level change proposed.
- Law Enforcement Liability State Exception Rule E(2): We propose a new class code for Dispatchers, for better tracking and analysis. The rates proposed are equal to the Administrative Officer class, where such exposures currently belong. There is no impact to the rates from this change aside from the overall rate level change proposed.
- Law Enforcement Liability Rule E(5): We explicitly list \$1,000 and \$2,500 deductible options and factor therefor. These deductible values have been permitted under our previously-approved rates/rules, and the factors proposed are the ones developed with our existing interpolation rule. This change is made due to increased demand for these deductible levels. This is effectively a cosmetic change, with no rate impact.
- Law Enforcement Liability Rules G & H: The forms lists have been updated to reflect the new and revised forms accompanying this filing. In addition, we have removed forms which are neither mandatory nor have a rate impact from the list, instead referencing our general forms list. This change is made to facilitate future maintenance, and has no rate impact.

These changes result in a 7.3% rate impact or +189,318.00.

There are 49 Louisiana policyholders affected by this rate impact.

Item Key: 683308

Date Submitted: 08/21/2017

Property Insurance Association of Louisiana

1 - Property

Revised Rate only

Dwelling Manual

Fire and Extended Coverage Rate Level Revisions

Overall % Impact: **6.9**

Overall \$ Impact: **\$2,147,588**
 # of Policyholders: **35865**
 Company Reference: LA17-10 (DP-2017-RLA1)
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

The last adjustment to this program was approved in April 2015 (Item Key #321911) and resulted in an overall rate increase of +17.7% to be effective November 1, 2015 for both new and renewal business.

With this filing, The Property Insurance Association of Louisiana (PIAL) proposes the following:

- Revise advisory prospective rates.
- Provide the analyses used to derive these advisory rates.
- Incorporate hurricane modeled loss costs based on AIR Worldwide Corporation's Atlantic Tropical Cyclone Model - Version 15.0.1 as implemented in the Touchstone 3.1 software platform.

The PIAL is filing for an overall rate increase of **+6.9%** to Dwelling Fire and Extended Coverage premiums. The proposed changes to Dwelling rates are as follows:

Dwelling Fire

Buildings	-1.1%
Dwelling Contents	-1.1%
Apartment Contents	-1.1%
All Classes	-1.1%

Extended Coverage

Buildings	9.8%
Contents	-10.0%
All Classes	9.5%
TOTAL	6.9%

Item Key: 683322

Date Submitted: 08/21/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Internet Liability

of Policyholders: **0**

Company Reference: LA-CYBER-20039836R

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

With this filing, the company is introducing the initial rates and rules for its new Internet Liability portion Proprietary Everest Elevation Private Equity Insurance Policy Rating Plan. This program provides liability coverage for private equity firms of all sizes and strategies. The policy form provides insurance for the liabilities associated with raising capital from third party investors and the investment of such capital. This includes the exposures associated with investing in portfolio companies, holding board seats on portfolio companies, providing advices or other services to or on behalf of portfolio companies or managed funds, as well as wrongful employment practices of employees or actual alleged breaches of fiduciary duty in connection with employee benefit plans.

Rating will be based on exposure, with the insured's assets being the primary exposure base.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number

Item Key: 683346

Date Submitted: 08/22/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: 0

Company Reference: LA-DO-20039836R

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

With this filing, the company is introducing the initial rates and rules for its new Directors and Officers Liability portion Proprietary Everest Elevation Private Equity Insurance Policy Rating Plan. This program provides liability coverage for private equity firms of all sizes and strategies. The policy form provides insurance for the liabilities associated with raising capital from third party investors and the investment of such capital. This includes the exposures associated with investing in portfolio companies, holding board seats on portfolio companies, providing advices or other services to or on behalf of portfolio companies or managed funds, as well as wrongful employment practices of employees or actual alleged breaches of fiduciary duty in connection with employee benefit plans.

Rating will be based on exposure, with the insured's assets being the primary exposure base.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number

Item Key: 683350

Date Submitted: 08/22/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

of Policyholders: 0

Company Reference: LA-EPL-20039836R

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

With this filing, the company is introducing the initial rates and rules for its new Employment Practices Liability portion Proprietary Everest Elevation Private Equity Insurance Policy Rating Plan. This program provides liability coverage for private equity firms of all sizes and strategies. The policy form provides insurance for the liabilities associated with raising capital from third party investors and the investment of such capital. This includes the exposures associated with investing in portfolio companies, holding board seats on portfolio companies, providing advices or other services to or on behalf of portfolio companies or managed funds, as well as wrongful employment practices of employees or actual alleged breaches of fiduciary duty in connection with employee benefit plans.

Rating will be based on exposure, with the insured's assets being the primary exposure base.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number

Item Key: 683416

Date Submitted: 08/23/2017

RLI Insurance Company

17 - Other Liability

Revised Rate and Rule

Professional Errors and Omissions Liability

Target Professionals Program

Overall % Impact: **-2.7**

Overall \$ Impact: **\$-2,087**

of Policyholders: **24**

Company Reference: RTP-REV-0517-R

Requested Effective Dates - New: 10/10/2017 Renewal: 10/10/2017

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 294527 effective 05/25/2013.

With this filing, the company is proposing the following revisions to its Target Professionals Liability Program, which addressed the needs of small miscellaneous professional liability risks which have less than \$3 million in gross annual receipts. The company now wishes to extend eligibility for our Target Professionals Liability Program up through \$15 million in gross annual receipts.

- Package Discount (rule 1.9) – it will now be applied prior to establishing the minimum premium;
- Annual Minimum Premium (1.7) – the Title Agents class is clarified to include Escrow Agents and Abstractors, minimum premium for the All Other class has been reduced, and Minimum Premiums are now applied after any applicable package discount;
- Hazard Class Factors (2.3.1) – we have reduced the factors to be applied to gross receipts in excess of \$1 million (factors for the first \$1 million remain unchanged);
- Deductible Factors (3.1) – the factors have been expanded up to \$15 million in gross annual receipts in keeping with the Program's expanded eligibility;
- Experience Rating (5.2) – the range of factors for minimal and material claims history have been slightly expanded;
- Increased Limit Factors (6.1) – the factors for limits of \$2 million/\$2 million and higher have been

nominally increased; and,

- Amend Subrogation Endorsement (11.7) – a rule has been added for the charge associated with our new Amend Subrogation Endorsement, which specifies how any recoveries will be allocated;
- Perhaps most notably, due to changes in the market RLI is also introducing an endorsement and the attendant rates/rules that will enable us to offer coverage for Network Security Liability, Enterprise Privacy Liability and Breach Response Coverage under this Program. In order to better serve our insureds, RLI is now making this coverage optionally available by endorsement under our Target Professionals Program. The pricing for this option is largely based on the currently filed and approved rates for our Non-Technology Professionals Policy (Privacy Protection Package). Adjustments have been made to the minimum premiums to adjust for expense costs savings resulting from this coverage being offered as an endorsement rather than a stand-alone policy.

These changes will result in a -2.7 rate decrease or -\$2087.00.

There will be 24 Louisiana policyholders affected by this rate decrease.

The corresponding form(s), LDI Form Filing Number 683603, Company Form Filing Number RTP-REV-0517-F was disapproved.

Item Key: 683438

Date Submitted: 08/23/2017

Capitol Preferred Insurance Company, Inc.

4 - Homeowners

Revised Rate and Rule

Voluntary Homeowners Standard Program

Overall % Impact: **-14.3**

Overall \$ Impact: **\$-39,339**

of Policyholders: **86**

Company Reference: CPL 17-0002

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The initial rates and rules for the above-captioned company's Voluntary Homeowners Standard Program were approved in March 2012 (Item Key #282320) to be effective May 1, 2012.

Since that time, the company has only made rule revisions, no rate revisions.

With this filing, the company proposes to revise base rates and rating factors to make the program more competitive in order to actively compete in the Louisiana marketplace.

Rate/Rule Factor Revisions

Each of the proposed revisions is listed below:

- Increased Maximum Coverage A Limit for HO-3 to \$2,000,000
- Increased Maximum Coverage A/C Limit for HO-6 to \$500,000/\$250,000
- Updated deductible factors and deductible factor calculation
- Revised Wind Percentages
- Revised New Home Discount Rule
- Revised Agency Companion Discount Rule
- Renovation Credit Rule
- Maximum Cumulative Credit Rule
- Revised Key Factors - the key factors for Coverage A amount of \$305,000 and above have been revised.

There have also been changes made to the manual solely for clerical or organizational purposes.

These changes will result in an overall rate decrease of -14.3% or -\$39,339 (86 policyholders).

Item Key: 683459

Date Submitted: 08/23/2017

SAFEPOINT INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property

Introduction of Louisiana Business Advantage Program

Company Reference: LA BAP_PROPERTY

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

The above-captioned company wishes to introduce the commercial property portion of its new Business Advantage Program.

This program is being created as a vehicle to diversify the company's portfolio. The company intends to write commercial multi-peril policies, including liability coverage.

With this filing, the company proposes to adopt The Property Insurance Association of Louisiana's (PIAL) Filing Designation No.: LA16-01 (CF-2015-RLA1), which was approved as Item Key #332810 to be effective July 1, 2016.

All Other Perils Deductible options are: \$1,000, \$2,500, \$5,000, \$10,000, \$25,000, \$50,000 and \$75,000.

Windstorm or Hail Deductible options are: 1%, 2% and 5%.

For property, there is a deviation factor of 2.00.

Commercial Wind Only is included in this program.

For wind only fair plan, there is a deviation factor of 3.34.

For wind only coastal plan, there is a deviation factor of 2.66.

There is no rate impact associated with this filing.

Companion forms (Item Key #683504) were approved on September 7, 2017.

Item Key: 683474

Date Submitted: 08/23/2017

AMERISURE MUTUAL INSURANCE COMPANY

AMERISURE INSURANCE COMPANY

AMERISURE PARTNERS INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: LA-GL-CAP-R-2017

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 331455 effective 06/01/2016.

With this filing, the company is proposing the following revisions to the above-captioned program.

Louisiana Contractors General Liability Extension Endorsement

Revised to increase the \$500 flat charge to a \$750 flat charge.

Exclusion – Residential Construction

Revised to eliminate “bodily injury” from the description of excluded coverage. Quotes are being inserted around four defined terms.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 683511, Company Form Filing Number LA-GL-CAP-F-2017 is pending approval.

Item Key: 683496

Date Submitted: 08/24/2017

Intrepid Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

General Risk Commercial Auto Program

Loss Cost Adoption

ISO Designations CA-2017-BRLA1 and CA-2017-IALL1

Overall % Impact: **+9.600%**

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

of Policyholders: **0**

Company Reference: IDI-CA-2017-5195-RA-LA-24741

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 391296 effective 3/16/2017 for both new and renewal business.

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

- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017; and
- CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393237 effective 11/1/2017.

The company is not proposing to revise the current Loss Cost Multiplier of 1.300.

The rate impact associated with this filing is +9.6% or \$0 affecting 0 policyholders.

Item Key: 683523

Date Submitted: 08/24/2017

MID-CONTINENT CASUALTY COMPANY

OKLAHOMA SURETY COMPANY

MID-CONTINENT ASSURANCE COMPANY

17 - Other Liability

Installment Program

Commercial General Liability

Installment Plan

of Policyholders: 0

Company Reference: LA-INSTALLMENT PAYMENT PLANS ML

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

With this filing, the companies are introducing and installment program to be used in conjunction with their Commercial General Liability Program. The Program will consist of both and Agency Billed and Direct Billed Payment Plans.

Agency Billed Accounts Installments

Agency Billed Installment Payment Plans are available to policyholders when the premium for an individual policy exceeds \$10,000 annually. No additional installment charge or fee will be applied.

Direct Billed Accounts - Installment Charges and Fees.

No Installment charge is due on the initial payment.

A non-refundable charge of \$3.00 will be added to the premium due on each installment billed.

A non-refundable charge of \$25.00 will be added for payments returned by the bank for unavailable funds.

A single installment charge or fee will be added to the premium if multiple policies are billed on a single insured statement.

Installment Payment Plans

a) Annual Payment – this option requires payment of the premium in full (at policy issuance).

b) 10% down & 8 Installment Pay Plan – this option requires an initial payment of 10% of the annual premium (at policy issuance) with the balance payable in 8 equal consecutive monthly installments beginning in the 2nd and continuing through 9th months of the policy term (which would be every 30 days).

c) 25% down & 8 Installment Pay Plan – this option requires an initial payment of 25% of the annual premium (at policy issuance) with the balance payable in 8 equal consecutive monthly installments beginning in the 2nd and continuing through 9th months of the policy term (which would be every 30 days).

d) 25% down & 3 Installment Pay Plan – this option requires an initial payment of 25% of the annual premium (at policy issuance) with the balance payable in 3 equal installments due in the 3rd, 6th and 9th months of the policy term (which would be every 90 days).

e) 50% down & 1 Installment Pay Plan – this option requires an initial payment of 50% of the annual premium (at policy issuance) with the balance payable in 1 installment due in the 6th month of the policy term (which would be 180 days).

There is no rate impact associated with this filing.

Item Key: 683527

Date Submitted: 08/24/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Withdrawal of Rates or Rules
 Commercial General Liability
 Withdrawal Rates & Rules

of Policyholders: 0

Company Reference: LA036680100035

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

With this filing, the company wishes to withdraw the Commercial General Liability Agribusiness Program and all the rates and rules associated with the program as they are no longer writing policies under this program effective 10/01/2017.

The program was initially filed and approved under Louisiana State Tracking Number 275377 and revised under Louisiana State Tracking Number 287075.

The corresponding form(s), LDI Form Filing Number 683534, Company Form Filing Number LA036680100036 has been acknowledged.

Item Key: 683531

Date Submitted: 08/24/2017

United Services Automobile Association
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Filing in response to House Bill 393

Company Reference: LA1723043

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

The above-captioned companies propose a rate and rule revision for use with their Homeowners Program.

This filing is being made in order to comply with the provisions outlined in Louisiana House Bill 393, which allows homeowner policyholders to exclude contents coverage under the stated circumstances.

The exclusion reads as follows:

4. Personal Property, D. Exclusion of Personal Property Coverage (HO-3R, HO-9R, HO-6R)

Upon a disaster being declared by the governor or the president of the United States or any officer acting under presidential authority, the company shall make available the ability to exclude personal property coverage on a Homeowners policy located in the declared disaster area. The exclusion will be available for Homeowners' insurance policies written on structures rendered uninhabitable as determined by the local governing authority or the company because the structure sustained extensive damage to more than fifty percent of the dwelling area. The policyholder must request this exclusion in writing. The exclusion will be effective for the lesser of the following periods:

1. The structure has been repaired to the point that it is again habitable.
2. The homeowners' policy has been terminated.
3. 24 months has passed from the date of the disaster declaration.

The premium credit for the HO-PPELA endorsement and for the HO-PPELAC endorsement are shown on the state Rate Pages.

Use endorsement HO-PPELA - Personal Property Exclusion Louisiana with forms HO-3R and HO-9R.

Use endorsement HO-PPELAC - Personal Property Exclusion Louisiana with form HO-6R.

The companies' state "Since none of our current Homeowners policies in Louisiana have contents exclusion there are no rate level impacts associated with this filing".

There is no rate impact associated with this filing.

Companion forms (Item Key #683532) were still pending as of September 19, 2017.

Item Key: 683546

Date Submitted: 08/24/2017

MID-CONTINENT CASUALTY COMPANY

9 - Inland Marine

Installment Program

Commercial Inland Marine

Installment Payment Plan

of Policyholders: 0

Company Reference: LA-INSTALLMENT PAYMENT PLANS MM

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

The above-captioned company is introducing an installment payment plan for its Commercial Inland Marine line.

There is no rate impact associated with this filing.

Item Key: 683571

Date Submitted: 08/24/2017

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: 0

Company Reference: BHSIC-AEC-16

Item Key: 683589

Date Submitted: 08/25/2017

GEICO CASUALTY COMPANY

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Vehicle

RV Program

Revised Rule

of Policyholders: 0

Company Reference: 2017-321A

Requested Effective Dates - New: 09/25/2017 Renewal: 09/25/2017

With this filing, the companies are placing on file the list of associations that qualify for our Sponsored Marketing Group discount.

There is no rate impact associated with this filing.

Item Key: 683597

Date Submitted: 08/25/2017

GEICO CASUALTY COMPANY

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rule

of Policyholders: 0

Company Reference: 2017-321

Requested Effective Dates - New: 09/25/2017 Renewal: 09/25/2017

With this filing, the companies are placing on file the list of associations that qualify for our Sponsored Marketing Group discount.

There is no rate impact associated with this filing.

Item Key: 683611

Date Submitted: 08/25/2017

NOVA CASUALTY COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Not-For-Profit Organizations

Company Reference: LA173586600080

The above-captioned company wishes to revise rates and rules for use with its Commercial Property (Fire and Allied Lines) Not-For-Profit Organizations Program.

This filing is a resubmission of a disapproved filing (Item Key #397703). The company has addressed all outstanding issues in this filing.

There is no rate impact associated with this filing.

Companion forms (Item Key #

Item Key: 683646

Date Submitted: 08/25/2017

MARKEL AMERICAN INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine
 Pet Health Program
 Revised Rate and Rule

Overall % Impact: **46.7**

Overall \$ Impact: **\$2,256**

of Policyholders: **14**

Company Reference: LAPHRR-171

Requested Effective Dates - New: 11/01/2017 Renewal: 12/07/2017

The last rate revision for this program (Item Key Number 383693) was approved on 10/25/2015 and became effective for new business 12/01/2016 and for renewal business on 01/07/2017. It resulted in an overall rate increase of +15.79% or premium increase of +\$123.00 and affected 2 policyholders.

The above-captioned company is revising rates and rules for its Pet Health Program.

The company proposes the following changes:

1. Rating Plans Base Rates
2. Co-pay Options – adding more options and adjusting factors
3. Policy Term Deductible Amount Options – adding more options and adjusting factors
4. Territories – me-too of Trupanion’s factors
5. Breed – adjustment of Mixed Breed factors
6. Pet Age – adjustment to include “enrollment age”
7. Exam Fees – adding factor for new coverage option to include or exclude examination fees
8. Premium Determination – adding the new Exam Fee factor to algorithm.

This filing will result in an overall rate increase of +46.70% or premium increase of +\$2,256 affecting 14 policyholders.

Item Key: 683649

Date Submitted: 08/25/2017

Arity, LLC

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Initial Rate and Rule

Drivesight Model Program

of Policyholders: **0**

Company Reference: AR0008

With this filing, the rating organization is introducing their Drivesight Model Program. This program will provide insurers with the expertise and access to the data of end-to-end usage based insurance (UBI) solutions. The company will analyze the data, calculate a score, and provide the score to the subscribing insurance company.

Arity will provide a score on a regular basis for each participant of a subscribing insurer's UBI program. Each insurance company will have to define their own UBI program and determine how the Arity driving score will be utilized with their UBI program.

Item Key: 683654

Date Submitted: 08/25/2017

American Guaranty Title Insurance Company

34 - Title

Revised Rate and Rule

Title Insurance

Company Reference: A101

The above-captioned company wishes to file revisions for use with Title Insurance.

With this filing, the company proposes rates for several new forms as follows:

ALTA 11-06 / AGTIC 4317 - Mortgage Modification Endorsement - \$175

Insures against loss sustained by reason of the invalidity or unenforceability of the insured mortgage as a result of a post-policy modification of the insured mortgage.

ALTA 11.2-06 / AGTIC 4616 - Mortgage Modification with Additional Amount of Insurance - \$175.00 plus \$1.00 per thousand for the increase in the Amount of Insurance as modified by the endorsement.

Similar to the ALTA 11-06, it insures against loss sustained by reason of the invalidity or unenforceability of the insured mortgage as a result of a post-policy modification of the insured mortgage. This endorsement would be used when the recorded modification increases the amount of debt that the insured mortgage secures.

ALTA 25-06, AGTIC 4458 - Same as Survey Endorsement - \$100

Provides coverage in the event that the survey identified in the endorsement is not the same land as described in Schedule A of the policy.

AGTIC 4585 Balloon Loan Modification Endorsement - \$125

This endorsement may be used in connection with balloon loans that are being either modified or extended pursuant to the terms of the balloon rider attached to the original mortgage or deed of trust. It may be used to endorse policies issued by any title insurer. The endorsement insures against loss or damage in the event that the priority of the mortgage or deed of trust has been diminished or lost by reason of the modification. This endorsement does not alter or change any of the terms and conditions of the title insurance policy that is being endorsed.

The following are new forms but have no charges associated with them:

ALTA 13.1-06, AGTIC 4319 - Leasehold-Lender's - No Charge

The ALTA 13.1 modifies and supplements the conditions and stipulations of the Loan Policy when the security covered by the insured mortgage is a leasehold estate. No additional premiums or rates are applicable over and above the applicable premiums for the Loan Policy.

ALTA 14-06, AGTIC 4335 - Future Advance-Priority - No Charge

Assures a lender that the priority of the mortgage as reflected in the policy will not be impaired by such provisions and that future advances secured by the mortgage will enjoy the same priority as advances made as of the date of closing.

ALTA Endorsement 14.1-06, AGTIC 4321 - Future Advance - Knowledge - No Charge

Identical to ALTA 14 except that the 14.1 excepts from coverage liens or other matters occurring subsequent to the date of a subsequent advance, when said matters were actually know to be insured.

ALTA Endorsement 14.3-06, AGTIC 4323 - Future Advance-Reverse Mortgage - No Charge

The ALTA 14.3 is a new endorsement, giving insured lender assurances as to the priority and validity of advances made to a borrower after the date of policy on reverse annuity mortgages.

ALTA 17-06, AGTIC 4327 - Access and Entry Endorsement - No Charge Provides coverage for loss or damage suffered as the result of the insured land not being contiguous to a public right-of-way, not having physical access to a public right-of-way, or the limitation of the right of access via existing curb cuts or entries to a public right-of-way.

ALTA Endorsement 22-06, AGTIC 4334 - Location - No Charge

Intended to indemnify an insured in the event that the property located at a specific address is not the property insured under the policy.

Closing Protection Letter - \$25.00

The premium charge for the ALTA Residential Limited Coverage Mortgage Modification Policy will be as follows:

Policy Amounts From	Rate
\$0 - \$1,000,000	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350
\$2,000,001 - \$2,500,000	\$450

The premium charge for the Secondary Loan Policy (form 4658/4664) shall be:

Policy Amounts From	Rate
\$0 - \$100,000	\$55
\$100,001 - \$250,000	\$75
\$250,001 - \$500,000	\$135
\$500,001 - \$750,000	\$250

There is no rate impact associated with this filing.

Companion forms (Item Key #397869) were certified approved on August 17, 2017.

Item Key: 683679

Date Submitted: 08/28/2017

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **-1.7**

Overall \$ Impact: **-\$663**

of Policyholders: **13**

Company Reference: 2017-GL-LA-LC-2029

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 33205 effective 04/01/2016.

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

The company will utilize the following loss cost multipliers.

Atlantic Specialty Insurance Company	Current OL&T Product	Proposed OL&T Product	Current M&C	Proposed M&C
	1.341	1.341	1.366	1.366

These changes will result in a -1.7% rate decrease or -\$663.00.

There will be 13 Louisiana policyholders affected by this rate decrease.

Item Key: 683738

Date Submitted: 08/28/2017

ALLSTATE INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Voluntary Private Passenger Auto Program

Revised Rule

Widow Enhancement

of Policyholders: **0**

Company Reference: R31389

Requested Effective Dates - New: 12/18/2017 Renewal: 12/18/2017

With this filing, the company proposes to allow widows and widowers to be classified as married rather than single for rating purposes. This is a renewal only program, however, a new business effective date has been provided for special business cases.

There is no rate impact associated with this filing.

Item Key: 683749

Date Submitted: 08/28/2017

ALLSTATE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Voluntary Private Passenger Auto Program

Revised Rule

Widow Enhancement

of Policyholders: **0**

Company Reference: R31387

Requested Effective Dates - New: 12/13/2017 Renewal: 12/13/2017

With this filing, the company proposes to allow widows and widowers be classified as married rather than single for rating purposes. This is a renewal only program, however, a new business effective date was provided for special business cases.

There is no rate impact associated with this filing.

Item Key: 683755

Date Submitted: 08/28/2017

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Widow Enhancement

Overall % Impact: **0.0**

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

of Policyholders: **124901**
 Company Reference: R31385
 Requested Effective Dates - New: 12/18/2017 Renewal: 12/18/2017

The last rate revision to this program was +7.0% (+\$21,090,114) which was approved under LDI Item Key #392204 with effective dates of 6/26/2017 for new and renewal business.

With this filing, the company proposes to allow widows and widowers be classified as married rather than single for rating purposes. The company also proposes to revise the Rate Adjustment Factors in order to make the rate level impact of this rule change 0.0%.

The rate impact associated with this filing is +0% (+\$0), affecting 124,901 policyholders.

Item Key: 683762

Date Submitted: 08/28/2017
 ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Blue 2.0 Non-Standard Program
 Revised Rate and Rule

Overall % Impact: **0.0**

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

of Policyholders: **2302**

Company Reference: R31386
 Requested Effective Dates - New: 12/18/2017 Renewal: 12/18/2017

The last rate revision to this program was +2.3% (+\$166,739) which was approved under LDI Item Key #393828 with effective dates of 7/24/2017 for new and renewal business.

With this filing, the company proposes to allow widows and widowers be classified as married rather than single for rating purposes. The company also proposes to revise the Rate Adjustment Factors in order to make the rate level impact of this rule change 0.0%.

The rate impact associated with this filing is +0% (+\$0), affecting 2,302 policyholders.

Item Key: 683764

Date Submitted: 08/28/2017
 ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
 9 - Inland Marine
 Revised Rule only
 Personal Inland Marine
 Boatowners/Personal Watercraft
 Revised Rule Only

of Policyholders: **0**

Company Reference: R31609

Requested Effective Dates - New: 12/28/2017 Renewal: 12/28/2017

The above-captioned company is revising a rule for its Boatowners/Personal Watercraft Program under its Personal Inland Marine line.

This rule will treat someone who lost their spouse as though they were still married.

There is no rate impact associated with this filing.

Item Key: 683795

Date Submitted: 08/29/2017

HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
 SENTINEL INSURANCE COMPANY, LTD.
 TRUMBULL INSURANCE COMPANY
 TWIN CITY FIRE INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 HARTFORD FIRE INSURANCE COMPANY
 19 - Commercial Automobile
 Non-Adoptions

Commercial Automobile
 The Hartford's 2013 Class Plan Program
 Non-Adoption

ISO Designation CA-2017-IALL1

of Policyholders: 0

Company Reference: BF.02.550.2017.09

With this filing, the companies propose to non-adopt Insurance Services Office, Inc. (ISO) designation CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393237 effective 11/1/2017.

There is no rate impact associated with this filing.

Item Key: 683820

Date Submitted: 08/29/2017

ALLSTATE INDEMNITY COMPANY
 ALLSTATE INDEMNITY COMPANY
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 Motor Home Program
 Revised Home
 Widow Enhancer

of Policyholders: 0

Company Reference: R31612

Requested Effective Dates - New: 12/13/2017 Renewal: 12/13/2017

With this filing, the company proposes to allow widows and widowers be classified as married rather than single for rating purposes.

There is no rate impact associated with this filing.

Item Key: 683823

Date Submitted: 08/29/2017

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Motor Home Program

Revised Rule

Widow Enhancer

of Policyholders: 0

Company Reference: R31613

Requested Effective Dates - New: 12/13/2017 Renewal: 12/13/2017

With this filing, the company proposes to allow widows and widowers be classified as married rather than single for rating purposes.

There is no rate impact associated with this filing.

Item Key: 683825

Date Submitted: 08/29/2017

ALLSTATE INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Motorcycle Program

Revised Rule

Widow Enhancer

of Policyholders: 0

Company Reference: R31610

Requested Effective Dates - New: 12/13/2017 Renewal: 12/13/2017

With this filing, the company proposes to allow widows and widowers be classified as married rather than single for rating purposes.

There is no rate impact associated with this filing.

Item Key: 683830

Date Submitted: 08/29/2017

SAFEPOINT INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule
 Commercial General Liability Louisiana Business Advantage Program
 # of Policyholders: 0
 Company Reference: LA BAP_CGL2017

Item Key: 683841

Date Submitted: 08/29/2017
 SAFEPOINT INSURANCE COMPANY
 17 - Other Liability
 Installment Program
 Commercial General Liability
 Louisiana Business Advantage Program
 Installment Plan
 # of Policyholders: 0
 Company Reference: CGL_PMT

Item Key: 683842

Date Submitted: 08/29/2017
 ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 Motorcycle/Off-Road Vehicle Program
 Revised Rule
 Widow Enhancer

 # of Policyholders: 0
 Company Reference: R31611
 Requested Effective Dates - New: 12/13/2017 Renewal: 12/13/2017

With this filing, the company proposes to allow widows and widowers be classified as married rather than single for rating purposes.

There is no rate impact associated with this filing.

Item Key: 683862

Date Submitted: 08/29/2017
 CONTINENTAL CASUALTY COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Professional Errors & Omissions Liability
 Real Estate Licensees Errors and Omissions Program
 Overall % Impact: -27.4
 Overall \$ Impact: \$-737,188
 # of Policyholders: 1
 Company Reference: 17-01508-F
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

Item Key: 683893

Date Submitted: 08/30/2017

MID-CONTINENT CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **428**

Company Reference: LA-BOTTLE FILLERS

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

Item Key: 683906

Date Submitted: 08/30/2017

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Adoption of ISO Loss Cost Designation Filing Number CA-2017-BRLA1

Overall % Impact: **4.5**Overall \$ Impact: **\$90,791**# of Policyholders: **66**

Company Reference: LA-CA-LC-2017-R

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

Item Key: 683907

Date Submitted: 08/30/2017

QBE INSURANCE CORPORATION

PRAETORIAN INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Essentials Program

Loss Cost Adoption

ISO Designation Number CA-2017-BRLA1

Overall % Impact: **4.250**Overall \$ Impact: **\$13,597**# of Policyholders: **437**

Company Reference: 17-4411-LA-R

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 320744 effective 8/1/2015 for both new and renewal business.

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

The companies are not proposing to revise the current Loss Cost Multiplier of 1.600.

The rate impact associated with this filing is +4.25% or \$13,597 affecting 437 policyholders.

Item Key: 683913

Date Submitted: 08/30/2017

QBE INSURANCE CORPORATION

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Tangram Janitorial Program

of Policyholders: 0

Company Reference: 17-4525-LA-RULE

Requested Effective Dates - New: 10/16/2017 Renewal: 10/16/2017

Item Key: 683917

Date Submitted: 08/30/2017

QBE INSURANCE CORPORATION

1 - Property

Revised Rate and Rule

Commercial Property

Tangram Janitorial Program

Introduction of rates and rules for new optional

Premises Maintenance Coverage Extension Endorsement

Company Reference: 17-4524-LA-RULE

Requested Effective Dates - New: 10/16/2017 Renewal: 10/16/2017

The above-captioned company wishes to revise rates and rules for use with its Commercial Property Tangram Janitorial Program.

With this filing, the company proposes rates and rules for its new optional Premises Maintenance Coverage Extension Endorsement.

This endorsement may be attached to provide an extended coverage for risks in the building maintenance/janitorial industry.

The new rule reads as follows:

1. Premises Maintenance Coverage Extension - IL 70 60

a. Description of Coverage

This interline form may be attached to all policies to provide extended coverages for risks in the building maintenance/janitorial industry. This form adds coverage to the ISO Property, Inland Marine and General Liability coverage parts.

b. Limits and deductibles

The following limits and deductibles are included with this form:

Loss of Customers Keys	Each "Occurrence" Limit	\$25,000
	Per "Occurrence" Deductible	\$500
Broad Form Property Damage	Aggregate Limit	\$150,000
	Per "Occurrence" Deductible	\$500
Commercial Tools and Small Equipment	Small Equipment Limit	\$15,000
	Per Tool Box Limit	\$2,500
	Per Tool Limit	\$1,500
	Per "Occurrence" Deductible	\$250

c. Premium Determination

A flat charge of \$225 will be assessed when this form is attached.

Increased Limits are available for **Broad Form Property Damage**. If selected, use the following premiums for this endorsement in lieu of the \$225:

Broad Form Property Damage Limits	Premium Flat Charge
\$250,000 Aggregate Limit	\$300
\$500,000 Aggregate Limit	\$500
\$1,000,000 Aggregate Limit	\$750

Increased Limits are available for Loss of Customers Keys. If selected the following additional premiums apply for this endorsement.

Loss of Customers Keys Limit	Deductible	Premium Flat Charge
\$50,000	\$1,000	\$40
\$100,000	\$1,000	\$96

Final premium for this coverage and any increased limit if derived from adding the charges together.

Example One: base form with no increased limits = \$225

Example Two:

Increased Broad Form Property Damage to \$250,000 limit = \$300

plus

Increased Loss of Customers Keys Limit to \$50,000 = \$40

Total = \$340

There is no rate impact associated with this filing.

Companion forms (Item Key #683915) were still pending as of September 19, 2017.

Item Key: 683936

Date Submitted: 08/30/2017

BERKLEY INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Professional Errors and Omissions Liability

Accountants Professional Liability Insurance Program

Overall % Impact: **-20.0**

Overall \$ Impact: **\$-1,097**
 # of Policyholders: **3**
 Company Reference: APL-080117-R
 Requested Effective Dates - New: 10/14/2017 Renewal: 10/14/2017

Item Key: 684010

Date Submitted: 08/31/2017
 New Hampshire Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial Umbrella and Excess
 Commercial Liability Excess Liability Program
 # of Policyholders: **0**
 Company Reference: AIG-17-CLEP-01

Item Key: 684025

Date Submitted: 08/31/2017
 American Home Assurance Company
 COMMERCE AND INDUSTRY INSURANCE COMPANY
 GRANITE STATE INSURANCE COMPANY
 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
 NEW HAMPSHIRE INSURANCE COMPANY
 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE
 AIG PROPERTY CASUALTY COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Loss Cost Adoption

ISO Designation Number CA-2017-BRLA1

Overall % Impact: **+19.700%**
 Overall \$ Impact: **\$2,083,860**
 # of Policyholders: **421**
 Company Reference: ISO-LA-17-CA-01.A
 Requested Effective Dates - New: 12/11/2017 Renewal: 12/11/2017

The last rate revision to this program was +8.1% or \$510,235 which was approved under LDI Item Key Number 312188 effective 3/1/2015 for both new and renewal business.

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

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

Coverage	Current LCM	Proposed LCM
Liability	1.682	1.911
Garage Dealers	1.769	1.769
Physical Damage	1.855	2.163

The rate impact associated with this filing is +19.7% or \$2,083,860 affecting 421 policyholders.

Item Key: 684031

Date Submitted: 08/31/2017

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: **0.0**

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

of Policyholders: **1054964**

Company Reference: IV-40265

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

With this filing, the companies propose to update the following and to add information for 2018 and 2018 models: Collision Rating Group (GRG), Comprehensive Rating Group (DRG), Vehicle Safety Discount (VSD), and Liability Rating Group (LRG).

There is no rate impact associated with this filing.

Item Key: 684073

Date Submitted: 09/01/2017

Clear Blue Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

The Qeo Program

of Policyholders: **0**

Company Reference: CBIC-GL-RR-LA (9/17)

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

With this filing, the company is introducing the initial rates and rules for its new QEO Program.

Item Key: 684240

Date Submitted: 09/05/2017

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: **14.5**Overall \$ Impact: **\$2,726,367**# of Policyholders: **14742**

Company Reference: LA A010118

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

The last rate revision to this program was +9.9% (+\$1,620,533) which was approved under LDI Item Key #381855 with effective dates of 1/1/2017 for new and renewal business.

With this filing, the companies propose the following changes:

- Revise the base rates by company, territory, and coverage;
- Revise the Bodily Injury Limits, Class 1, Class 2, Class 3, Comprehensive Deductibles, Defensive Driving, Insurance Score, and Underwriting Level rating factors;
- Eliminate the Wind & Hail deductibles for Comprehensive coverage;
- Introduce the Model Year factors for the 2019 model year;
- Eliminate some of the existing Rental Reimbursement limits;
- Revise the territory definitions;
- Revise the Defensive Driving rule to allow for self-instructed online courses;
- Revise the Violation Points rule;
- Introduce a Non-Sufficient Funds Fee; and
- Allow electric vehicles be written a policy.

The rate impact associated with this filing is +14.5% (+\$2,726,367), affecting 14,742 policyholders.

Item Key: 684254

Date Submitted: 09/05/2017

Milwaukee Casualty Insurance Company
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Internet Liability

Professional Liability Program

of Policyholders: **0**

Company Reference: LA-CL-1709-02-1645CY

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

Item Key: 684260

Date Submitted: 09/05/2017
 Milwaukee Casualty Insurance Company
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 COREPOINTE INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Commercial Umbrella and Excess
 Commercial Umbrella Program
 Rule Revision

Introduce Rule IL-1017-CA 1117 Certificate Holder - Notice of Cancellation

of Policyholders: 0
 Company Reference: LA-CL-1709-02-1645CU
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

With this filing, the companies propose to introduce Rule IL-1017-CW 1117 Certificate Holder - Notice of Cancellation.

When this optional endorsement is attached, the company will provide notice of cancellation to the person or organization listed in the Schedule when notice of cancellation is required by written contract, permit, or agreement with the named insured. There is no rate impact associated with this endorsement.

The corresponding form filing has been approved under company tracking number LA-CL-1709-01-1645CU, LDI Item Key Number 684228, effective 11/1/2017.

There is no rate impact associated with this filing.

Item Key: 684262

Date Submitted: 09/05/2017
 Milwaukee Casualty Insurance Company
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 COREPOINTE INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Commercial Auto Program
 Rule Revision

Introduce Rule IL-1017-CA 1117 Certificate Holder - Notice of Cancellation

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

of Policyholders: 0

Company Reference: LA-CL-1709-02-1645CA

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

With this filing, the companies propose to introduce Rule IL-1017-CW 1117 Certificate Holder - Notice of Cancellation.

When this optional endorsement is attached, the company will provide notice of cancellation to the person or organization listed in the Schedule when notice of cancellation is required by written contract, permit, or agreement with the named insured. There is no rate impact associated with this endorsement.

The corresponding form filing has been submitted under company tracking number LA-CL-1709-01-1645CL, LDI Item Key Number 684230.

There is no rate impact associated with this filing.

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

Item Key: 684263

Date Submitted: 09/05/2017

Milwaukee Casualty Insurance Company
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 COREPOINTE INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Commercial General Liability program

of Policyholders: 0

Company Reference: LA-CL-1709-02-1645GL

Item Key: 684264

Date Submitted: 09/05/2017

Milwaukee Casualty Insurance Company
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.

TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SOUTHERN INSURANCE COMPANY

26 - Burglary And Theft

Initial Rule only

Commercial Burglary and Theft

Commercial Crime - Company Form and Rule

of Policyholders: 0

Company Reference: LA-CL-1709-02-1645CR

With this filing, the above-captioned program submits for approval its IL990053 Certificate Holder - Notice of Cancellation, and corresponding rule which are to be used with Commercial Crime, effective 11/01/2017.

When this optional endorsement is attached, the insurer may provide notice of cancellation to the person or organization listed in the Schedule when notice of cancellation is required by written contract, permit or agreement with the named insured.

Associated LDI Form Filing Number 684225; SERFF Tracking Number UNKP-131180630 is pending.

Item Key: 684266

Date Submitted: 09/05/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

5 - Commercial Multiple Peril

Initial Rate and Rule

Arrowhead Advantage BOP Program

of Policyholders: 0

Company Reference: 17-4165-LA-RATES/RULES

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

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

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

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

LA16-11 (BP-2016-
 RLA1)

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 684269, Company Form Filing No. 17-4166-LA-FORMS.

A SERFF "Objection Letter" was sent to Ms. Stephanie Morrissey on September 12, 2017 for additional information.

Item Key: 684275

Date Submitted: 09/05/2017

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

1 - Property

Installment Program

Commercial Property

Yacht Dealers & Marinas Program

Revision of Installment Payment Plan

Company Reference: LA-17-16732-1-R

Requested Effective Dates - New: 10/15/2017 Renewal: 10/15/2017

The initial installment payment plan for the above-captioned company's Commercial Property Yacht Dealers & Marinas Program was approved in November 2016 (Item Key #386160) to be effective December 1, 2016.

With this filing, the company wishes to add another option to the installment payment plan.

It wishes to add a 4 equal pay option as follows:

4 Equal Pay

25% deposit, three payments of 25% payable at three month intervals

\$8 per installment fee

Manual page YD-CF-Installment Plan-LA (09/17) has been updated to reflect this addition.

There is no rate impact associated with this filing.

Item Key: 684277

Date Submitted: 09/05/2017

QBE INSURANCE CORPORATION

17 - Other Liability

Revised Rule only

Professional Errors and Omissions Liability

Insurance Agents and Brokers Errors and Omissions Insurance Liability Program

of Policyholders: 0

Company Reference: 17-4500-PL-RU

With this filing, the company is introducing a new rule to be used in conjunction with the above-captioned program. This rule allow for interpolation/extrapolation for limits not shown in the rating manual.

Interpolation / Extrapolation Rule - Interpolation and extrapolation may be used to determine factors for amounts not shown in the rating Rate Tables.

The company is also correcting form titles on a few of the usage rules.

There is no rate impact associated with this filing.

Item Key: 684278

Date Submitted: 09/05/2017

American Service Insurance Company, Inc.

17 - Other Liability

Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: ASIC LA 2017 02

Item Key: 684285

Date Submitted: 09/05/2017
 GATEWAY INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Taxi and Car Service Program
 Rule Revision

Revise Additional Insured Rule

of Policyholders: **0**
 Company Reference: GIC LA 2017 01
 Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

With this filing, the company proposes to revise the Additional Insured Rule to include the new form, SET LA CA, Additional Insured Southeastrans, Inc. - Louisiana.

The company is not revising the premium charge associated with this endorsement.

The corresponding form filing has been approved under company tracking number GIC LA 2017 01, LDI Item Key Number 684271, effective 12/1/2017.

There is no rate impact associated with this filing.

Item Key: 684290

Date Submitted: 09/05/2017
 SHELTER GENERAL INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate only

Commercial Automobile
 Rate Revision

- Revise Non-Truckmen Comprehensive Base Rates
- Revise Truckmen Liability and Comprehensive Base Rates
- Revise Single Limit Liability Factors

Overall % Impact: **+20.400%**
 Overall \$ Impact: **\$517,303**
 # of Policyholders: **1150**
 Company Reference: 17G00117

Requested Effective Dates - New: 03/06/2018 Renewal: 03/06/2018

The last rate revision to this program was +20.6% or \$524,364 which was approved under LDI Item Key Number 387928 effective 3/6/2017 for both new and renewal business.

With this filing, the company proposes to revise the following:

- Non-Truckmen base rates for Comprehensive;
- Truckmen base rates for Liability and Comprehensive; and
- Single Limit Liability Factors.

The rate impact associated with this filing is +20.4% or \$517,303 affecting 1,150 policyholders.

Item Key: 684294

Date Submitted: 09/05/2017

DEVELOPERS SURETY AND INDEMNITY COMPANY

24 - Surety

Revised Rate and Rule

Surety

Contract Surety Program

Overall % Impact: **0.9**

Overall \$ Impact: **\$3,851**

of Policyholders: **90**

Company Reference: AMTR-SUR-LA-1701R

The above-captioned company is revising rates and rules for its Contract Surety Program under its Surety line.

The following changes are proposed:

1. Addition of a new Flat rate of \$30 to the Contract Surety program.
2. Modifying the time surcharge for the Preferred and Minimum Rating tiers.

This filing will result in an overall rate increase of +0.900% or premium increase of +\$3,851 affecting 90 policyholders.

Item Key: 684295

Date Submitted: 09/05/2017

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Excess Liability Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: LA-EX-2017-R1

With this filing, the company proposes to introduce the rates and rules for the new Excess Liability

Program. This program will provide excess capacity over another carrier's underlying limits of liability for Management Liability and Professional Liability, as well as supporting lines within this market segment.

The proposed rating plan is based on a compilation of approved rating carriers. This program will utilize independent rates and rules.

The corresponding form filing has been submitted under company tracking number LA-EX-2017-FI, LDI Item Key Number 397356.

Item Key: 684296

Date Submitted: 09/05/2017

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate and Rule

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: R30104A#1

Requested Effective Dates - New: 11/20/2017 Renewal: 11/20/2017

The last rate revision to this program was +7.0% (+\$21,090,114) which was approved under LDI Item Key #392204 with effective dates of 6/26/2017 new and renewal business.

With this filing, the company is introducing the Allstate Ride for hire Endorsement rule and rates. The endorsement will address the coverage gaps between a private passenger auto policy and the transportation network company (TNC) while the vehicle is being operated for a TNC.

There is no rate impact associated with this filing.

Item Key: 684317

Date Submitted: 09/06/2017

ARGONAUT INSURANCE COMPANY

24 - Surety

Revised Rate and Rule

Surety

Revised Rate and Rule

Contract Surety Construction Program

of Policyholders: **0**

Company Reference: SU-S-CG17R-481

Requested Effective Dates - New: 10/20/2017 Renewal: 10/20/2017

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #395032) to be effective June 11, 2017.

With this filing, the company wishes to submit revised rates and rules (which were previously withdrawn) for its Contract Surety Construction Program, which will be utilized for only non-standard business risks. The criteria's for this type of business are:

- A. This program is for non-standard contract bonds. In the company's review of the presented application, the company are seeking to find if there are any "red flags" in the presentation of a contractor principal. The contractor would be eligible for this rating plan should:
 - 1. Three or more "red flags" be present, or if
 - 2. Fewer than three "red flags" exist but the relativity of the "red flags" to the case is severe enough.
- B. A "red flag" may be one or more of the following conditions:
 - 1. Business and/or personal credit report may be poor.
 - 2. Principal may have a loan guaranteed by the SBA.
 - 3 The job applied for may involve hazardous material.
 - 4. Job may be mostly demolition.
 - 5. there may be no formal succession program in place in the event that a single owner/operator might expire or become incapacitated.
 - 6. The job in question is 50% greater than any previously processed job.
 - 7. The type of work to be undertaken may be outside the scope of work previously completed successfully.
 - 8. Work may be far afield, geographically.
 - 9. The contractor is working for a general contractor and/or owner who has a reputation of 'extremely difficult to work with'.
 - 10. The financial statements may be of inferior quality in preparation.
 - 11. The Contractor may have excessive dependency upon bank lines of credit.
 - 12. The Contractor may have a history frequent job fades.
 - 13. The Contractor may have experienced or is currently experiencing rapid growth.
 - 14. The Contractor or its Owners may have been a prior surety loss.
 - 15. The Contractor or its Owners may have had Federal Tax Liens.
 - 16. The Contractor or its Owners may have been party to a prior bankruptcy filing.
 - 17. The Contractor may have a Debt to Equity Ratio greater than 4.0.
 - 18. The Contractor may have an analyzed negative "net worth" or "working capital".
 - 19. The Owner of the Contracting Company may have excessive amounts of financial obligations outside the Company.
 - 20. The Contractor may have been in business less than 3 years.
 - 21. There also may be other problems which may be unique to the type of contractor being evaluated.
 - 22. Several financial losses have been incurred.
 - 23. The Company may demonstrate financial characteristics, such as heavy underbillings and/or slow accounts receivable which bring a greater degree of inherent risk.

There is no rate impact associated with this filing.

The company does not have any policyholders at this time.

The company is requesting an effective date of October 20, 2017.

Item Key: 684320

Date Submitted: 09/06/2017

AMERICAN SOUTHERN HOME INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property

Commercial Physical Damage Program

Overall % Impact: **8.530**Overall \$ Impact: **\$66,307**# of Policyholders: **64**

Company Reference: 20170622-03

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

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key NO. 325354, which resulted in a +8.8% rate increase effective November 1, 2015 for new business and 01/01/2016 for renewal business.

The company is making the following revisions:

- Amending rates.
- Introducing additional deductible options.

These changes will result in a +8.53% rate increase or +\$66,307.

There will be 64 Louisiana policyholders affected by this rate increase.

Item Key: 684322

Date Submitted: 09/06/2017

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

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Output Program

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

of Policyholders: **0**

Company Reference: CQD-COP-17-8004-LA

Requested Effective Dates - New: 10/15/2017 Renewal: 10/15/2017

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

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

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 684366, Company Form Filing No. CQD-COP-17-8005-LA (CCC).

A SERFF "Objection Letter" was sent to Ms. Debbie Kuhlmann on September 13, 2017 for additional information.

Item Key: 684329

Date Submitted: 09/06/2017

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of ISO Designation Filing Numbers CM-2016-RLA1, CM-2010-ORU10, CM-2009-ORU09, CM-2009-RLC09

Overall % Impact: **-26.2**Overall \$ Impact: **-\$134,014**# of Policyholders: **190**

Company Reference: CM-LA-22208RARU

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

The last rate impact for this program (Item Key Number 309849), was approved effective 11/01/2014 for both new and renewal business. It resulted in an overall rate decrease of -12.20% or premium decrease of -\$16844 and affected 84 policyholders.

The above-captioned companies are adopting Insurance Services Office (ISO) filing designation numbers, CM-2016-RLA1, CM-2010-ORU10, CM-2009-ORU09, and CM-2009-RLC09.

The companies are retaining their loss cost multipliers of 1.566, 1.958, and 1.253 respectively.

This filing will result in an overall rate decrease of **-26.200%** or premium decrease of **-\$134,014** affecting 190 policyholders.

Item Key: 684330

Date Submitted: 09/06/2017

Nationwide Mutual Insurance Company

17 - Other Liability

Initial Rate and Rule

Stop Loss Program

of Policyholders: **0**

Company Reference: GBSL LA M20 000 0217 (RATES - TW)

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

The corresponding form(s) filing, LDI Form Filing NO. 684327, Company Form Filing No. GBSL LA M20 000 0217 (FORMS - TW), were certified approved effective September 12, 2017.

A SERFF "Objection Letter" was sent to Ms. Andrea Roberts on September 13, 2017 for additional information.

Item Key: 684334

Date Submitted: 09/06/2017

Riverport Insurance Company

9 - Inland Marine

Initial Rate and Rule
Commercial Inland Marine
General Risk Program

of Policyholders: 0

Company Reference: BSS-CM-2017-5255-RARU-LA-23012

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

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

The company proposes a loss cost multiplier of 1.05.

Companion forms (Item Key Number 684326 or Company Reference Number BSS-CM-2017-5255-FM-LA-23011) were still pending as of 09/12/2017.

There is no rate impact associated with this filing.

Item Key: 684361

Date Submitted: 09/06/2017

AmGUARD Insurance Company

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

of Policyholders: 0

Company Reference: 2017-11-01-LABP-RR-WHOLESALERS

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

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 397726, which resulted in an overall 0% rate impact effective October 1, 2017.

The company is making the following revisions:

- Expanding the Wholesale/Distributor classes
- Introducing Wholesales and Distributors Endorsement BP 99 156
 - This optional endorsement extends or adds Property coverage for Wholesales and Distributors for Reward payment, Brands and Labels, Ordinance or Law - Equipment Coverage, Lock Replacement, Loss or Damage to Credit Card Slips, Consequential Loss, Contract Penalty, Business Income coverage for Website operations, Property in Transit (including F.O.B. Shipments) and Business Income for Dependent Properties. Additionally, if employee dishonesty coverage is provided in the Businessowner Coverage Form, this endorsement expands the employee dishonesty coverage to include coverage for theft of customers' property by an identified employee.

This optional endorsement adds the following liability coverages:

- Broad Form for Vendors
 - Provide coverage for errors and omissions in the delivery of items sold by the retail store; and,
 - Provide coverage for costs associated with merchandise withdrawal, including notifications, overtime, transportation, storage space and/or disposal.
- If the Employee Dishonesty Optional Coverage is provided in the Businessowners Coverage

Form, multiply the premium determined for that coverage in Rule 28.A.b.(5) by the factor displayed in Table 41.B.1.c.(RF) to develop the total premium for Employee Dishonesty Coverage including theft of customers' property.

The company states that there will be no rate impact with this filing.

The corresponding form(s) filing, LDI Form Filing NO. 684370, Company Form Filing No. 2017-11-01-LABP-F-WHOLESALERS, were approved effective November 1, 2017.

A SERFF "Objection Letter" was sent to Ms. Tessa Medeiros on September 6, 2017 for additional information.

Item Key: 684368

Date Submitted: 09/06/2017

HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 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
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

5 - Commercial Multiple Peril

Revised Rate and Rule

Property Choice Program

of Policyholders: **236**

Company Reference: FF.07.006.2017.08-R

Requested Effective Dates - New: 12/09/2017 Renewal: 12/09/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 385128, which resulted in an overall 0% rate impact, effective March 11, 2017.

The companies are making the following revisions:

- Revising the rating for the Electronic Vandalism cause of loss coverage to accommodate a revision to the form.
- Changing the limit of insurance to apply as a policy year aggregate from a per occurrence limit.
- Changing the rating approach to a base rate times increased limit framework to reflect the marginal decreasing rate of exposed limits

As these changes in coverage will require many policyholders to select a limit different than what is on their current policy, the impact to premium is not possible to calculate. However, the companies state that any policyholder that elects to purchase the Electronic Vandalism coverage will be charged a lower premium as a function of the limit of insurance provided.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 684068, Company Form Filing No. FF.07.006.2017.08-F.

A SERFF "Objection Letter" was sent to Mr. Dave Fehrs on September 13, 2017 for additional information.

Item Key: 684376

Date Submitted: 09/06/2017
 GATEWAY INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Commercial Auto (Other Than Taxi and Car Service) Program
 Rule Revision

Revise Additional Insured Rule

of Policyholders: 0
 Company Reference: GIC LA 2017 03
 Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

With this filing, the company proposes to revise the Additional Insured Rule to include the new form, SET LA CA, Additional Insured Southeastrans, Inc. - Louisiana.

The company is not revising the premium charge associated with this endorsement.

The corresponding form filing has been approved under company tracking number GIC LA 2017 01, LDI Item Key Number 684271, effective 12/1/2017.

There is no rate impact associated with this filing.

Item Key: 684389

Date Submitted: 09/07/2017
 Insurance Services Office, Inc.
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Rule Revision

Introduce ISO Risk Analyzer® Commercial Auto Vehicle Symbols Module

of Policyholders: 0
 Company Reference: CA-2017-RAVEH

With this filing, Insurance Services Office, Inc. (ISO) proposes to introduce the ISO Risk Analyzer® Commercial Auto Vehicle Symbols Module. This filing provides the rules, including rating factor and symbols, for application to vehicles back to the 1981 model year.

ISO is introducing this module under an "Optional Rating Plan" approach. Under this approach, ISO is **not** filing this revision on behalf of insurers that have given ISO filing authorization. Rather, ISO is filing the revisions for use by those who elect to adopt it. It will be up to each individual insurer to:

- determine whether to adopt this filing and take the appropriate filing action if it elects to adopt;
- establish an effective date; and
- evaluate the premium level impact of introducing this filing, and to modify its rates - if appropriate.

ISO is **not** establishing an effective date for this filing. ISO participating members who elect to adopt this filing will need to comply with any applicable regulatory requirements and establish an effective date.

ISO will distribute the Risk Analyzer Commercial Auto rules provided in this filing on the earliest possible date following implementation but no earlier than November 2017.

Item Key: 684390

Date Submitted: 09/07/2017

ZURICH AMERICAN INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Builders Risk Program

Revised Rate and Rule

of Policyholders: **0**

Company Reference: 40399

The above-captioned company is revising rates and rules for its Builders Risk Program under its Commercial Inland Marine line.

Companion forms (Item Key Number 684387 or Company Reference Number 40399) were given Certified Approval on 09/12/2017.

There is no rate impact associated with this filing.

Item Key: 684396

Date Submitted: 09/07/2017

SHELTER MUTUAL INSURANCE COMPANY

SHELTER GENERAL INSURANCE COMPANY

1 - Property

Non-Adoptions

Personal Property (Fire and Allied Lines)

Dwelling Program

Non-Adoption of PIAL Filing Designation Nos.:

Company Reference: 17MG10217

Item Key: 684400

Date Submitted: 09/07/2017

Riverport Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

General Risk Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: BSS-XS-2017-5264-RU-LA-24872

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

Item Key: 684404

Date Submitted: 09/07/2017

Liberty Insurance Underwriters Inc.

17 - Other Liability

Initial Rate and Rule

Excess Loss Program

ESL Policy Form - ESL-P001-LA-1216

of Policyholders: 0

Company Reference: ESL-P001-1216 Rate

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

This excess loss coverage is designed to be offered to large employers with 51 or more employees only that are entitled, either under Federal law or the laws of Louisiana, to self-fund health insurance benefits for their employees or members.

Coverage is available to indemnify the policyholder against specific and aggregate losses in excess of amounts selected by the policyholder. This coverage is purchased by the policyholder to protect itself from catastrophic losses. Benefits are payable to the policyholder and not individuals. It does not provide medical coverage for the policyholder's employees and is not considered health insurance coverage. The exact benefits will vary depending on the options chosen by the policyholder. Marketing for this product will be done via licensed agents and brokers.

The company indicates that the minimum deductibles applicable to any excess loss policy issued by the company to a large employer group will be:

- Specific Deductible: \$10,000.
- Aggregate Deductible: at least 110% of expected claims per policy period.

The corresponding form(s) filing, LDI Form Filing No. 397988, Company Form Filing No. ESL=POOL-1216, were certified approved effective August 31, 2017.

A SERFF "Objection Letter" was sent to Mr. John Hansen on September 13, 2017 for additional information.

Item Key: 684411

Date Submitted: 09/07/2017

STARNET INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of Individual Event Ticket Cancellation Policy

Initial Rate and Rule

of Policyholders: 0

Company Reference: SI-20000P RATE

The above-captioned company is introducing a Individual Event Ticket Cancellation Policy for its

Commercial Inland Marine line.

This proposed policy provides for reimbursement or partial reimbursement for the cost of an event ticket purchased for a single-day, series or season/annual pass ticket if the purchaser is unable to attend the event due to one of the covered reasons stated in the policy, subject to any exclusions or limitations.

Companion forms (Item Key Number 684408 or Company Reference Number SI-20000P FORM) were given certified approval on 09/12/2017.

There is no rate impact associated with this filing.

Item Key: 684416

Date Submitted: 09/07/2017

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

1 - Property

Revised Rule only

Commercial Property

of Policyholders: 0

Company Reference: CFLA100117RU01

Requested Effective Dates - New: 10/01/2017 Renewal: 12/01/2017

Item Key: 684427

Date Submitted: 09/07/2017

SENTRY SELECT INSURANCE COMPANY

19 - Commercial Automobile

Delayed Adoption

Commercial Automobile

Motor Carrier Non-Passenger Program

Delayed Adoption

ISO Designation CA-2017-IALL1

of Policyholders: 0

Company Reference: LA17808TR00002

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

With this filing, the company proposes to delay the adoption of Insurance Services Office, Inc. (ISO) designation CA-2017-IALL1, which was approved for ISO under LDI Item Key Number 393237 effective 11/1/2017, until 12/1/2017.

There is no rate impact associated with this filing.

Item Key: 684433

Date Submitted: 09/07/2017

American Service Insurance Company, Inc.

19 - Commercial Automobile

Revised Rule only

Commercial Automobile
Taxi and Car Service Program
Rule Revision

Revise Additional Insured Rule

of Policyholders: 0

Company Reference: ASIC LA 2017 04

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

With this filing, the company proposes to revise the Additional Insured Rule to include the new form, SET LA CA, Additional Insured Southeastrans, Inc. - Louisiana.

The company is not revising the premium charge associated with this endorsement.

The corresponding form filing has been approved under company tracking number ASIC LA 2017 01, LDI Item Key Number 684272, effective 12/1/2017.

There is no rate impact associated with this filing.

Item Key: 684436

Date Submitted: 09/07/2017

Rockwood Casualty Insurance Company

16 - Workers Compensation

Revised Rate and Rule

Workers Compensation

Waiver of Subrogation

Overall % Impact: 8.7

Overall \$ Impact: \$500

of Policyholders: 1

Company Reference: WC WAIVER OF SUBRO RATE FILING 11/01/2017 LOUISIANA

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

With this filing, the above-captioned company wishes to file an exception, effective 11/01/2017.

The company seeks approval for a rate to use in circumstances when the Waiver of Subrogation (Right of Recovery Against Others) is waived, in order to facilitate the insured's compliance with third party contract terms or a similar situation.

Please note, the company is aware of the provisions detailed in LDI Advisory Letter No. 09-01, yet chooses to charge a minimum premium of \$500 for the waiver, instead of \$250.

NCCI Item 03-LA-2009 (SO) Update to the Louisiana Workers Compensation Premium Algorithm and Statistical Plan Manual for Waiver of Subrogation was filed and approved under State Tracking Number 247925, effective 01/01/2010.

Item Key: 684437

Date Submitted: 09/07/2017

American Service Insurance Company, Inc.
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Commercial Auto (Other Than Taxi and Car Service) Program
 Rule Revision

Revise Additional Insured Rule

of Policyholders: **0**
 Company Reference: ASIC LA 2017 05
 Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

With this filing, the company proposes to revise the Additional Insured Rule to include the new form, SET LA CA, Additional Insured Southeastrans, Inc. - Louisiana.

The company is not revising the premium charge associated with this endorsement.

The corresponding form filing has been approved under company tracking number ASIC LA 2017 01, LDI Item Key Number 684272, effective 12/1/2017.

There is no rate impact associated with this filing.

Item Key: 684511

Date Submitted: 09/11/2017
 Safe Auto Insurance Company
 19 - Private Passenger Automobile
 Initial Rate and Rule
 Private Passenger Automobile
 Safe Auto (GLM 2.0) Rating Program
 # of Policyholders: **0**
 Company Reference: LA (GLM 2.0) RL 01
 Requested Effective Dates - New: 10/23/2017 Renewal: N/A

Item Key: 684512

Date Submitted: 09/11/2017
 Safe Auto Insurance Company
 19 - Private Passenger Automobile
 Installment Program
 Private Passenger Automobile
 Safe Auto (GLM 2.0) Rating Program
 Installment Plan

of Policyholders: **0**
 Company Reference: LA (GLM 2.0) RL 01-INSTALLMENT PLAN
 Requested Effective Dates - New: 10/23/2017 Renewal: N/A

Item Key: 684513

Date Submitted: 09/11/2017

STATE NATIONAL INSURANCE COMPANY, INC.

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Qeo PROGRAM

of Policyholders: 0

Company Reference: SNIC-CA-LA-RR-9-17

Requested Effective Dates - New: 09/15/2017 Renewal: 09/15/2017

Item Key: 684514

Date Submitted: 09/11/2017

Allied World Insurance Company

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

Forcefield Investment Management Professional and Management Liability Insurance Policy Program.

of Policyholders: 0

Company Reference: AWIC-17-FI-01

Item Key: 684519

Date Submitted: 09/11/2017

Continental Western Insurance Company

UNION INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: 17-GL-RU-298

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

Item Key: 684524

Date Submitted: 09/11/2017

CRUM & FORSTER INDEMNITY COMPANY

NORTH RIVER INSURANCE COMPANY, THE

UNITED STATES FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: PRIVATE INVESTIGATORS 24 009

Item Key: 684526

Date Submitted: 09/11/2017

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **0.0**Overall \$ Impact: **\$205**# of Policyholders: **17**

Company Reference: 17-0822

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

Item Key: 684532

Date Submitted: 09/11/2017

LCTA Casualty Insurance Company

16 - Workers Compensation

Revised Rate and Rule

Workers Compensation

limit factors Revision

Overall % Impact: **-3.00**Overall \$ Impact: **\$125,486**# of Policyholders: **961**

Company Reference: LAINCLIM2017

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

The last revision to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 385286, effective 10/26/2017.

With this filing, the company wishes to revise its Employers Liability Increased Limits and Factors, effective on approval.

Item Key: 684534

Date Submitted: 09/11/2017

Sompo America Insurance Company

17 - Other Liability

Revised Rate only

Commercial General Liability

of Policyholders: **0**

Company Reference: 17-IR-GL-9005

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

Item Key: 684536

Date Submitted: 09/11/2017

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY
 EMPLOYERS MUTUAL CASUALTY COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Overall % Impact: **+12.700%**
 Overall \$ Impact: **\$1,422,238**
 # of Policyholders: **1484**
 Company Reference: LA-CA-2017-05
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

Item Key: 684563

Date Submitted: 09/11/2017
 Granite State Insurance Company
 ILLINOIS NATIONAL INSURANCE COMPANY
 NEW HAMPSHIRE INSURANCE COMPANY
 17 - Other Liability
 Revised Rate only
 Professional Errors & Omissions Liability
 Human Services Professional Liability Program - Increased Limit Factors Filing
 # of Policyholders: **0**
 Company Reference: AIG-17-EO-04

Item Key: 684565

Date Submitted: 09/11/2017
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 17 - Other Liability
 Initial Rate and Rule
 Commercial Umbrella and Excess
 Arrowhead Advantage Program
 # of Policyholders: **0**
 Company Reference: 17-4494-LA-UMB-RATES/RULES
 Requested Effective Dates - New: 09/01/2018 Renewal: 11/01/2018

Item Key: 684566

Date Submitted: 09/11/2017
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 26 - Burglary And Theft
 Revised Rate and Rule
 Commercial Burglary and Theft
 Initial Rate and Rules
 Arrowhead Advantage Package Program
 # of Policyholders: **0**
 Company Reference: 17-4490-LA-CRIME-RATES/RULES
 Requested Effective Dates - New: 09/01/2018 Renewal: 11/01/2018

The above-captioned companies wish to submit initial rates and rules for used with their Property & Casualty Small Commercial business, which consists of accounts under \$100,000 in premium. QBE and Arrowhead General Insurance agency, Inc. have signed an agreement for Arrowhead to become the program administrator effective July 12017. This small business will be named "Arrowhead Core Commercial".

The purpose of this program is to provide a nationwide program specific branded Insurance Services Office, Inc. (ISO) based product for business opportunities that can be written on a monoline and package basis.

The companies will be utilizing a combination of ISO and independent rules, rating plans and loss costs. The ISO's that this program will be using are as follows:

Reference Number	Item Key Number	Effective Date
CR-2015-RLA1	327646	June 1, 2016
CR-2017-ORRSA	391856	September 1, 2017
RP-2016-RCR16	338206	November 1, 2016
RP-2016-RCP16	388188	August 1, 2017
RP-2016-RRP16	388166	August 1, 2017
RP-2004-RKR1	19056	May 1, 2005

The policy writing minimum premium is \$400, unless the coverage is written as part of a package policy and the policy written minimum premium would be waive.

The company will waive an additional premium of \$15.00 or less, and will also waive a return premium of \$15.00 or less, however, if the insured request a refund it will be granted.

The loss cost multiplier is:

- General Casualty Company of Wisconsin - 2.0
- Regent Insurance Company - 1.60

There is no rate impact associated with this filing.

The companies are requesting an effective date of September 1, 2018 for new business and November 1, 2018 for renewal business.

The corresponding form(s) filing, LDI Form Filing No. 684604, Company Form Filing No. 17-4489-LA-CRIME-FORMS were pending as of September 13, 2017.

Item Key: 684571

Date Submitted: 09/11/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Arrowhead Advantage Package Program

of Policyholders: 0

Company Reference: 17-4488-LA-IM-RATES/RULES

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

The above-captioned companies are filing initial rates and rules for their Arrowhead Advantage Package Program.

The companies are adopting Insurance Services Office (ISO) filing designation numbers RP-2004-RCM1, CM-2010-ORU10, and CM-2016-RLA1.

The companies propose loss cost multipliers of 1.44 and 1.80 respectively.

Companion forms (Item Key Number 684608 or Company Reference Number 17-4487-LA-IM-FORMS) were still pending as of 09/18/2017.

There is no rate impact associated with this filing.

Item Key: 684572

Date Submitted: 09/11/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

1 - Property

Revised Rate and Rule

Commercial Property

Initial Rate and Rules

Arrowhead Advantage Package Program

Overall % Impact: **-19.610**

Overall \$ Impact: **-\$5,627**

of Policyholders: **13**

Company Reference: 17-4492-LA-PROP-RATES/RULES

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

The above-captioned companies wish to submit initial rates and rules for used with their Property & Casualty Small Commercial business, which consists of accounts under \$100,000 in premium. QBE and Arrowhead General Insurance agency, Inc. have signed an agreement for Arrowhead to become the program administrator effective July 12017. This small business will be named "Arrowhead Core Commercial".

The purpose of this program is to provide a nationwide program specific branded Insurance Services Office, Inc. (ISO) based product for business opportunities that can be written on a monoline and package basis.

The companies will be utilizing a combination of ISO, Property Insurance American of Louisiana and independent rules, rating plans and loss costs. The ISO's that this program will be using are as follows:

Filing Designation Number	Item Key Number	Effective Date
LA16-01 (CF-2015-RLA1)	332810	July 1, 2016
CL-2016-ODNPR	336992	December 1, 2016
RP-2004-RIR1	19117	May 1, 2005
LA15-03 (RP-2014-RML09)	318468	July 1, 2015

The policy writing minimum premium is \$400.00.

The companies will waive additional premium of \$15.00 or less and will waive return premium of \$15 or less, however, any return premium due must be granted if requested by the insured.

The companies rate deviation are:

- General Casualty Company of Wisconsin - 1.250
- Regent Insurance Deviation - 1.000

The overall rate impact associated with this filing is **-19.610%** or **-\$5,627.00** (13 policyholders).

This program can be offered on both part of a package policy or on a monoline basis.

The companies are requesting an effective date of September 1, 2018 for new business and November 1, 2018 for renewal business.

The corresponding form(s) filing, LDI Form Filing No. 684606, Company Form Filing 17-4491-LA-PROP-FORMS were pending as of September 13, 2017.

Item Key: 684573

Date Submitted: 09/11/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Arrowhead Advantage Package Program

of Policyholders: **0**

Company Reference: 17-4486-LA-GL-RATES/RULES

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

Item Key: 684577

Date Submitted: 09/11/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Multi-Peril

Arrowhead Advantage Package Program

Initial Adoption of PIAL/ISO Filing Designation No. ML-2015-RLA1, RP 2004-RIR1 - Louisiana, and LA15-03 (RP-2014-RML09)

of Policyholders: **0**

Company Reference: 17-4495-LA-CMP-RULES

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

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

The company is adopting PIAL/ISO Filing Designation No. ML-2015-RLA1, RP 2004-RIR1 - Louisiana, and LA15-03 (RP-2014-RML09).

This program can be offered as both part of a package or on a monoline basis.

The company is asking for a renewal date of November 1, 2018. The risks are currently in the company's current ISO program, but will be rolled into this new program, upon approval, as the qualifying risks come up for renewal. The individual rates/rules filing have been filed under the monoline line of business as follows:

LINE OF BUSINESS	STATE TRACKING NUMBER	COMPANY TRACKING NUMBER	STATE STATUS
General Liability	684573	17-4486-LA-GL-RATES/RULES	Received
Inland Marine	684571	17-4488-LA-IM-RATES/RULES	Review Initiated
Crime	684566	17-4490-LA-CRIME-RATES/RULES	Pending Industry Response
Commercial Property	684572	17-4492-LA-PROP-RATES/RULES	Forwarded to Actuary
Umbrella	684565	17-4494-LA-UMB-RATES/RULES	Pending Industry Response

The corresponding form(s) have all been submitted in the individual line of business filings including an interline filing, as follows:

LINE OF BUSINESS	STATE TRACKING NUMBER	COMPANY TRACKING NUMBER	STATE STATUS
General Liability	684612	17-4485-LA-GL-FORMS	Pending Technician Processing
Inland Marine	684608	17-4487-LA-IM-FORMS	Pending Technician Processing
Crime	684604	17-4489-LA-CRIME-FORMS	Pending Technician Processing
Commercial Property	684606	17-4491-LA-PROP-FORMS	Pending Technician Processing
Umbrella	684611	17-4493-LA-UMB-FORMS	Pending Technician Processing
Interline	684619	17-4496-LA-IL-FORMS	Pending Technician Processing

Item Key: 684613

Date Submitted: 09/12/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

19 - Commercial Automobile

Installment Program

Commercial Automobile

Arrowhead Advantage Program

Installment Plan

Introduction

of Policyholders: 0

Company Reference: 17-4588-LA-CA-PYMT-RULE

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

With this filing, the companies propose to introduce the installment plans for use with the new Arrowhead Advantage Program.

The following installment options will be available:

- Annual - 100% due at inception.
- Quarterly Installments - 25% due at inception with 25% due at 3 months, 6 months, and 9 months from the policy effective date.
- Monthly - 11 pay - 16.67% due at inception with subsequent installments due one calendar month apart starting with the 1st installment due one calendar month from the policy effective date. The installment percentages for installments 1 through 9 will be 8.33%, installment 10 will be 8.36%.
- Monthly - 10 pay - 25% due at inception with subsequent installments due one calendar month apart starting with the 1st installment due one calendar month from the policy effective date. The installment percentages for installments 1 through 8 will be 8.33%, installment 9 will be 8.36%.

The company is introducing the following fees:

- Installment Service Fee: \$7
- Non-Sufficient Fund Fee: \$25
- Late Fee: \$10

The corresponding form filing has been submitted under company tracking number 17-4589-LA-CA-PYMT-F, LDI Item Key Number 684618.

The corresponding rate/rule filing has been submitted under company tracking number 17-4168-LA-RR, LDI Item Key Number 684621.

Item Key: 684621

Date Submitted: 09/12/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Arrowhead Advantage Commercial Automobile Program

of Policyholders: 0

Company Reference: 17-4168-LA-RR

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

Item Key: 684622

Date Submitted: 09/12/2017
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 5 - Commercial Multiple Peril
 Installment Program
 Commercial Multi-Peril
 Arrowhead Advantage Package Program
 Payment Plans and Fee Schedule
 # of Policyholders: 0
 Company Reference: 17-4590-LA-CMP-PAYMENT-RULES
 Requested Effective Dates - New: 09/01/2018 Renewal: 11/01/2018

The above-captioned companies are filing their payment plans and fee schedule for the above-captioned program.

If an installment payment plan is chosen, a \$7.00 installment service fee will apply to each Statement Account installment bill. No service fee is applied to the annual payment plan nor to the down payment on an installment payment plan. If the policy is subsequently paid in full, no further installment service fees are applied.

A non-sufficient fund (NSF) fee of \$25 is assessed per check returned by the financial institution.

A late fee of \$10 will be assessed when payment is received after the due date of the invoice. Late fees are assessed on an account invoice basis.

The requested rules require approval of companion form(s), LDI Form Filing No. 684603, Company Form Filing No. 17-4591-LA-CMP-PAYMENT-FORMS.

A SERFF "Objection Letter" was sent to Mr. Christopher Montemurro on September 14, 2017 for additional information.

Item Key: 684624

Date Submitted: 09/12/2017
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 26 - Burglary And Theft
 Installment Program
 Burglary and Theft
 Payment Plan
 Arrowhead Advantage Package
 # of Policyholders: 0
 Company Reference: 17-4571-LA-CR-PAYMENT-RULE
 Requested Effective Dates - New: 09/01/2018 Renewal: 11/01/2018

The above-captioned companies wish to submit its payment plan and fee schedule for their Arrowhead Advantage program.

With this filing, the following payment options can be used by the insured:

- Annual Pay Plan - 100% due at inception
- Quarterly Installments - 25% due at inception with 25% due at 3 months, 25% due at 6 months and 25% due at 9 months.
- 16.67% Down Payment and 10 equal monthly installments.

- 25% Down Payment and 9 equal monthly installments.

If a installment plan is chosen, a installment fee of \$7.00 will be applied to each statement account install bill. No service fee is charge for annual payment nor to the down payment on an installment payment plan. If the policy is paid in full, no further installment service fees are applied.

There are other fees that can be applied to you account:

- Non-Sufficient Fund Fee - \$25
 - NSF fees are assessed per check returned by the financial institution.
- Late Fee - \$10
 - A late fee will be assessed when payment is received after the due date on the invoice. Late fees are assessed on an account invoice basis.

The companies are requesting an effective date of September 1, 2018 for new business and November 1, 2018 for renewal business.

The corresponding form(s) filing, LDI Form Filing No. 684605, Company Form Filing No. 17-4572-LA-CR-PAYMENT-FORMS were pending as of September 13, 2017.

Item Key: 684625

Date Submitted: 09/12/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

17 - Other Liability

Installment Program

Commercial Umbrella and Excess

Arrowhead Advantage Package Program - Umbrella Payment Plan

Installment Plan

of Policyholders: 0

Company Reference: 17-4575-LA-UMB-PAYMENT-RULE

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

Item Key: 684626

Date Submitted: 09/12/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

9 - Inland Marine

Installment Program

Commercial Inland Marine

Arrowhead Advantage Package Program - IM Payment Plan

Installment Plan

of Policyholders: **0**

Company Reference: 17-4569-LA-IM-PAYMENT-RULE

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

The above-captioned companies are submitting an installment payment plan for their Arrowhead Advantage Program.

The following installment options are available:

1. Annual Pay Plan – 100% due at inception.
2. Quarterly Installments – 25% due at inception with 25% due at 3 months, 25% at 6 months and 25% due at 9 months.
3. 16.67% Down and 10 equal monthly installments.
4. 25% Down Payment and 9 equal monthly installments.

The companies propose using an installment service fee of \$7.

There is no rate impact associated with this filing.

Item Key: 684630

Date Submitted: 09/12/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

1 - Property

Installment Program

Commercial Property (Fire and Allied Lines)

Installment Plan

Arrowhead Advantage Package Program - CP Payment Plan

of Policyholders: **0**

Company Reference: 17-4573-LA-PROP-PAYMENT-RULE

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

The above-captioned companies wish to submit its payment plan and fee schedule for their Arrowhead Advantage program.

With this filing, the following payment options can be used by the insured:

- Annual Pay Plan - 100% due at inception
- Quarterly Installments - 25% due at inception with 25% due at 3 months, 25% due at 6 months and 25% due at 9 months.
- 16.67% Down Payment and 10 equal monthly installments.
- 25% Down Payment and 9 equal monthly installments.

If a installment plan is chosen, a installment fee of \$7.00 will be applied to each statement account install bill. No service fee is charge for annual payment nor to the down payment on an installment payment plan. If the policy is paid in full, no further installment service fees are applied.

There are other fees that can be applied to you account:

- Non-Sufficient Fund Fee - \$25
 - NSF fees are assessed per check returned by the financial institution.
- Late Fee - \$10
 - A late fee will be assessed when payment is received after the due date on the invoice. Late fees are assessed on an account invoice basis.

The companies are requesting an effective date of September 1, 2018 for new business and November 1, 2018 for renewal business.

The corresponding form(s) filing, LDI Form Filing No. 684607, Company Form Filing No. 17-4574-LA-PROP-PAYMENT-FORMS were pending as of September 13, 2017.

Item Key: 684632

Date Submitted: 09/12/2017

REGENT INSURANCE COMPANY

17 - Other Liability

Installment Program

Commercial General Liability

Arrowhead Advantage Package Program - GL Payment Plan

Installment Plan

of Policyholders: **0**

Company Reference: 17-4567-LA-GL-PAYMENT-RULE

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

Item Key: 684636

Date Submitted: 09/12/2017

CINCINNATI INSURANCE COMPANY, THE

17 - Other Liability

Loss Cost Adoption

Personal Liability

Adoption of ISO Loss Cost Designation Filing Number DL-2017-RLA1

Overall % Impact: **-6.580**

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

of Policyholders: **0**

Company Reference: C-DL-17-3871-LA

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

Item Key: 684645

Date Submitted: 09/12/2017

HANOVER INSURANCE COMPANY, THE

MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER AMERICAN INSURANCE COMPANY, THE
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: LA17464CG00030
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

Item Key: 684666

Date Submitted: 09/12/2017
 MARKEL INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 Social Services Program
 # of Policyholders: **0**
 Company Reference: 1708RR023
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 684667

Date Submitted: 09/12/2017
 MARKEL INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Commercial Package
 Museum Program
 Overall % Impact: **-6.5**
 Overall \$ Impact: **\$-3,111**
 # of Policyholders: **16**
 Company Reference: 1708RR021
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

The above-captioned company is introducing the following rates/rules to be utilized with museum risks:

- General Liability
 - Introducing a general liability minimum premium of \$750. Museum risks are currently subject to the minimum premium of \$1,500 on MIC-SS-1.
 - Introducing a program rating factor of 0.80.
- Fire and Allied Lines
 - Introducing a program rating factor of 0.80.
 - Introducing the Museum Commercial Property Enhancement, MCP 1243.

The corresponding form(s) filing, LDI Form Filing No. 684657, Company Form Filing No. 1708FF021, were approved effective March 1, 2018.

A SERFF "Objection Letter" was sent to Ms. Anita Cardwell on September 14, 2017 for additional information.

Item Key: 684669

Date Submitted: 09/12/2017

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

1 - Property

Initial Rule only

Commercial Property (Fire and Allied Lines)

Initial Rule

Building and Personal Property Coverage

of Policyholders: 0

Company Reference: ORSIU-PLATF-CP-17

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #394135) with an effective date of June 5, 2017.

With this filing, the company is submitting an additional optional endorsement for Property Occurrence Limit of Liability, PCP 48 18, may be used to provide an occurrence limit of liability applicable to any one event regardless of the number of locations involved or full building/location value.

There is no rate impact associated with this filing.

The company is requesting an effective date of "upon approval".

The corresponding form(s) filing, LDI Form Filing No. 684748, Company Form Filing No. ORSIU-PLATF-CP-17 were pending as of September 14, 2017.

Item Key: 684687

Date Submitted: 09/13/2017

ARGONAUT INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Agricultural Feedlot Program

Loss Cost Adoption

ISO Designation Filing Number CA-2017-BRLA1

Overall % Impact: 4.5

Overall \$ Impact: \$0

of Policyholders: 0

Company Reference: CA-CPA-MW17R-124

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 324722 effective 9/1/2015.

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

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

follows:

Coverage	Loss Cost Multiplier
Liability	1.611
Physical Damage	1.906

The rate impact associated with this filing is +4.5% or \$0 affecting 0 policyholders.

Item Key: 684688

Date Submitted: 09/13/2017

ARGONAUT INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

ISO Designation Filing Number CA-2017-BRLA1

Overall % Impact: **+4.500%**

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

of Policyholders: **0**

Company Reference: CA-CP-MW17R-123

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key number 327329 effective 11/1/2015 for both new and renewal business.

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

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

Coverage	Loss Cost Multiplier
Liability	1.430
Physical Damage	1.500

The rate impact associated with this filing is +4.5% or \$0 affecting 0 policyholders.

Item Key: 684689

Date Submitted: 09/13/2017

ARGONAUT GREAT CENTRAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile
Argo Insurance Auto Program
Loss Cost Adoption

ISO Designation Filing Number CA-2017-BRLA1

Overall % Impact: **4.500%**
Overall \$ Impact: **\$0**
of Policyholders: **0**
Company Reference: CA-AI-MW17R-122
Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 327330 effective 11/1/2015 for both new and renewal business.

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

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

Coverage	Loss Cost Multiplier
Liability	1.430
Physical Damage	1.500

The rate impact associated with this filing is +4.5% or \$0 affecting 0 policyholders.

Item Key: 684690

Date Submitted: 09/13/2017
Falls Lake National Insurance Company
19 - Commercial Automobile
Revised Rate only
Commercial Automobile
Overall % Impact: **15.0**
Overall \$ Impact: **\$150,822**
of Policyholders: **27**
Company Reference: LA-CA-17-691-RR-FLNIC
Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

Item Key: 684691

Date Submitted: 09/13/2017
FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED SERVICE INSURANCE COMPANY
FEDERATED RESERVE INSURANCE COMPANY
19 - Commercial Automobile
Initial Rate and Rule
Commercial Automobile
Editorial Changes

of Policyholders: **0**
 Company Reference: CA-2017-2
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

Item Key: 684692

Date Submitted: 09/13/2017
 CATERPILLAR INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Contractual Liability

Overall % Impact: **-1.4**
 Overall \$ Impact: **\$-95,369**
 # of Policyholders: **1**

Company Reference: LA CLIP 18-1RR
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

The last rate revision (Item Key Number 384320) was approved on 09/23/2016, and became effective for both new and renewal business on 01/01/2017. It resulted in an overall rate decrease of -2.99% or premium decrease of -\$365,032.00 and affected 1 policyholder.

The above-captioned company is revising rates and rules for its Contractual Liability line.

The company is adding Rule 9 -Dealer Rental Fleet Discount Factor.

Additionally, used machine rates are being proposed and would be based on age of machine (in hours).

This filing will result in an overall rate decrease of -1,400% or premium decrease of -\$95,369 affecting 1 policyholder.

Item Key: 684701

Date Submitted: 09/13/2017
 AMERICAN ZURICH INSURANCE COMPANY
 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
 FIDELITY AND DEPOSIT COMPANY OF MARYLAND
 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
 ZURICH AMERICAN INSURANCE COMPANY

26 - Burglary And Theft
 Revised Rate and Rule
 Commercial Burglary and Theft
 Initial Rule
 Government Employee Theft & Forgery

of Policyholders: **0**
 Company Reference: 40789
 Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

The above-captioned companies wish to file an initial rule for their Crime and Fidelity program.

With this filing, the companies are submitting a minimum premium for Insurance Services Office, Inc. (ISO) Crime Rule 94 in place of the ISO's "Refer to Company". This rule was previously adopted. The minimum premium is consistent with the minimum premium for ISO Crime Rule 42.

The annual minimum premium per employee is \$50.

There is no overall rate impact associated with this filing.

The companies request an effective date of January 1, 2018.

Item Key: 684714

Date Submitted: 09/13/2017

SENECA INSURANCE COMPANY, INC.

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Business Income Coverage Options

of Policyholders: 0

Company Reference: SENECA-CP-ALS-17

Requested Effective Dates - New: 11/15/2017 Renewal: 11/15/2017

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #395686) to be effective June 27, 2017.

With this filing, the above-captioned company wish to submit initial rate and rule for its Commercial Property program to be used with its Actual Loss Sustained plan.

The following is added to Rule 51. Business Income Coverage Options:

- Business Income (And Extra Expense) Coverage Form - Actual Loss Sustained
 - This form provides mores flexibility for Business Income Coverage and is intended for risks with rental income. The amount paid is subject tot losses sustained within a twelve-month period. When this coverage is selected, it applies to all buildings on a given policy.
 - Use form 17-274 - Business Income (And Extra Expense) Coverage Form - Actual Loss Sustained.
 - This is an optional form.
 - Premium Determination for BGI, BGII and Special Broad Form.

There is no rate impact associated with this filing.

The company is requesting an effective date of November 15, 2017.

The corresponding form(s) filing, LDI Form Filing No. 684766, Company Form Filing No. SENECA-CP-ALS-17 were pending as of September 14, 2017.

Item Key: 684726

Date Submitted: 09/13/2017

AMERICAN AUTOMOBILE INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile
 Auto Dealer's Program
 # of Policyholders: **0**
 Company Reference: NLAMC0217-CA-R
 Requested Effective Dates - New: 10/15/2017 Renewal: 10/15/2017

Item Key: 684728

Date Submitted: 09/13/2017
 AMERICAN NATIONAL GENERAL INSURANCE COMPANY
 ANPAC LOUISIANA INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile

Overall % Impact: **18.0**
 Overall \$ Impact: **\$6,321,692**
 # of Policyholders: **15626**
 Company Reference: 17-AA-17-0377
 Requested Effective Dates - New: 12/06/2017 Renewal: 12/06/2017

Item Key: 684753

Date Submitted: 09/14/2017
 NATIONAL AMERICAN INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Loss Cost Adoption

ISO Loss Cost Designation Filing Number CA-2017-BRLA1

Overall % Impact: **4.6**
 Overall \$ Impact: **\$2,268**
 # of Policyholders: **5**
 Company Reference: NAIC-CA-LA-2017-01-LC
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 324164 effective 8/1/2015 for both new and renewal business.

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

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

Coverage	Loss Cost Multiplier
Liability	1.634
Physical Damage	1.656

The rate impact associated with this filing is +4.6% or \$2,268 affecting 5 policyholders.

Item Key: 684762

Date Submitted: 09/14/2017

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

FEDERATED RESERVE INSURANCE COMPANY

26 - Burglary And Theft

Revised Rate and Rule

Commercial Burglary and Theft

Revised Rate and Rule

Federated Reserve Entrance Filing

of Policyholders: **0**

Company Reference: CR-2017-2

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

The last adjustment to this program occurred in October 2009 under the Prior Approval provision (Item Key #251442) to be effected April 1, 2010.

With this filing, the above-captioned companies wish to submit revised rates and rules for their Burglary and Theft program for Commercial Crime.

This filing is the entrance filing for Federated Reserve Insurance Company to become a part of the companies Federated Mutual Insurance Group which includes: Federated Mutual Insurance Company and Federated Service Insurance Company.

The companies intent is to activate rates and rules for Federated Reserve Insurance Company identical to those filed and approved by the Louisiana Department of Insurance for Federated Mutual Insurance Company, with the exception of the Type of Business Factors.

The companies are adopting the following Insurance Services Office, Inc. (ISO) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
----------------------------------	------------------------	-----------------------

The companies has never filed Commercial Crime rates in Louisiana before, and has no premium, there is no premium rate change associated with this filing.

The companies are requesting an effective date of January 1, 2018.

The corresponding form(s) filing, LDI Form Filing No. 684780, Company Form Filing No. CR-2017-2 were pending as of September 15, 2017.

Item Key: 684763

Date Submitted: 09/14/2017

NORTH AMERICAN ELITE INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Commercial General Liability

SR GA and Aerospace Program CGL

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 17-16619A

Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

Item Key: 684777

Date Submitted: 09/14/2017

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

FEDERATED RESERVE INSURANCE COMPANY

16 - Workers Compensation

Initial Rate and Rule

Workers Compensation

Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2016-03

of Policyholders: **0**

Company Reference: WC-2017-4-R

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

With this initial filing, the above-captioned program wish to adopt NCCI Reference Number LA-LC-2016-03, filed and approved under "Prior Approval" provision Item Key Number 385803, effective 01/01/2018.

Federated Reserve Insurance Company will utilize the following loss cost multipliers:

Class Code	Proposed Loss Cost Multiplier
All Classes excluding codes 2883, 5437, 7219, and 8350	2.393
2883 & 5437	1.914
7219	2.034
8350	2.513

The Explanatory Memorandum includes both Federated Mutual Insurance Company and Federated Service Insurance Company because Federated Reserve Insurance Company was included to the program.

This filing contains manual pages for:

Benefits Deductible and Reimbursement (Plans I and II)

Drug and Alcohol Free Workplace Premium Credit Program

Federated Exception Pages
 Agreed Reimbursement Rating Plan (Large Deductible Plan)
 Large Risk Alternative Rating Option (LRARO)
 Retrospective Rating Plan for Accounts Eligible for LRARO
 Schedule Rating Plan
 Federated Reserve Rates, Miscellaneous Values & Retro Rating Plan, State Special Rating Values Manual
 Pages

Associated LDI Form Filing Number 684781; SERFF Tracking Number FEMC-131184170 is pending.

Item Key: 684778

Date Submitted: 09/14/2017
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY
 NORTH AMERICAN ELITE INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Installment Program
 Completed Values Builders Risk Program
 Installment Plans

of Policyholders: 0
 Company Reference: LA-17-16774-1-R
 Requested Effective Dates - New: 10/15/2017 Renewal: 10/15/2017

The above-captioned company are filing their installment plans for the above-captioned program.

The Premium Payment Plan Option is selected by the insured. The installment fee does not apply to the down payment.

Several payment plans are offered, as follows:

- Annual Pay
 - No installment fee.
- 3 Pay
 - 40% deposit, two payments of 30% payable at three month intervals.
 - \$8 per installment fee.
- 4 Pay
 - 40% deposit, three payments of 20% payable at three month intervals.
 - \$8 per installment fee.
- 4 Equal Pay
 - 25% deposit, three payments of 25% payable at three month intervals.
 - \$8 per installment fees.
- 8 Pay
 - 30% deposit, seven payments of 10% payable at one month intervals.
 - \$6 per installment fee.
- 9 Pay
 - 20% deposit, eight payments of 10% payable at one month intervals.
 - \$6 per installment fee.

Item Key: 684783

Date Submitted: 09/14/2017

Penn Millers Insurance Company
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Solutions 2000 For Agribusiness Program

of Policyholders: **0**
 Company Reference: 17-GL-2014967
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

Item Key: 684818

Date Submitted: 09/15/2017
 American Service Insurance Company, Inc.
 GATEWAY INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Adoption of ISO Loss Cost Designation Filing Numbers CA-2017-BRLA1, CA-2017-IALL1
 Overall % Impact: **19.0**
 Overall \$ Impact: **\$560,228**
 # of Policyholders: **357**
 Company Reference: ATLAS LA 2017 01
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

Item Key: 684819

Date Submitted: 09/15/2017
 UTICA MUTUAL INSURANCE COMPANY
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of ISO Loss Cost Designation Number GL-2017-BGL1
 # of Policyholders: **0**
 Company Reference: LA164210100001
 Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

Item Key: 684822

Date Submitted: 09/15/2017
 MARKEL INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Installment Program
 Commercial Farm and Ranch
 Installment Plan
 # of Policyholders: **0**
 Company Reference: 1704RR011-FARM
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

Item Key: 684826

Date Submitted: 09/15/2017

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

17 - Other Liability

Installment Program

Commercial Umbrella and Excess

Installment Plan

Revision

of Policyholders: 0

Company Reference: 1704RR011-UMB

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

With this filing, the companies propose to revise the installment plans. The new installment plans are as follows:

- **Annual Plan**

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

- **2 Pay Plan**

This option requires an initial payment of 50% of the annual premium on the initial billing with the remaining 50% installment due in the sixth month of the policy term.

- **4 Pay Plan**

This option requires an initial payment of 25% of the annual premium on the initial billing with three remaining 25% installments due in the 3rd, 5th and 7th months of the policy term.

- **8 Pay Plan**

This option requires an initial payment of 20% of the annual premium on the initial billing with seven remaining 11.428% installments due over a maximum of 7 months of the policy term. An additional .004% will be added to the final installment.

- **9 Pay Plan**

This option requires an initial payment of 25% of the annual premium on the initial billing with eight remaining 9.375% installments due over a maximum of 8 months of the policy term.

- **10 Pay Plan**

This option requires an initial payment of 20% of the annual premium on the initial billing with nine remaining 8.888% installments due over a maximum of 9 months of the policy term. An additional .008% will be added to the final installment.

- **11 Pay Plan**

This option requires an initial payment of 25% of the annual premium on the initial billing with ten remaining 7.5% installments due over a maximum of 10 months of the policy term.

- **12 Pay Plan**

This option requires an initial payment of 15% of the annual premium on the initial billing with 11 remaining 7.727% installments due every 30 days of the policy term. An additional .003% will be added to the final installment.

- **Monthly Pay Plan**

This option requires eleven installment of 9.09% of the annual premium due every 30 days of

the policy term. An additional .01% will be added to the final installment.

An installment fee of \$5 will be applied to each installment.

**The installment plan has been approved under LDI Item Key 684097 for Commercial Inland Marine, for Commercial Property under LDI Item Key Number 397224, for Commercial General Liability under LDI Item Key Number 398059, and for Commercial Auto under LDI Item Key Number 684098.

Item Key: 684827

Date Submitted: 09/15/2017

CHURCH MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Dividend Plan

Independent Commercial Package Institutional Program

Voluntary Group Safety Dividend Program

of Policyholders: **0**

Company Reference: ICP-137

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

The above-captioned company is filing a new Voluntary Group Safety Dividend program for the above-captioned program.

This participating dividend plan was developed to respond to the needs of the group participants and to recognize their collective performance. It was also developed to help the group with proactive education in risk management and promotion of risk management tips.

This program was formed for groups in which the individual members in that group are separately incorporated and required to purchase their own insurance policies. The decision for the individual members to participate in the program is completely voluntary. Specific eligibility guidelines are provided.

Provided the eligibility requirements are met, the combined experience of the participating members will be used to determine an indicated dividend. Dividend calculations will take place 18 months after policy expiration for the subject policy period. The dividend percentage will be determined using the dividend payout table with a rolling three-year loss ratio, calculated using premium and losses for all participating members for the subject policy period and up to two prior periods, if applicable. The dividend payout for each policyholder will be determined using the dividend percentage applied to the premium in the subject policy period for that policyholder.

Dividend payments are not guaranteed in advance and can only be approved by Church Mutual's Board of Directors.

Item Key: 684828

Date Submitted: 09/15/2017

CHURCH MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Dividend Plan

Commercial Multi-Peril

Independent Commercial Package Institutional Program

Mass Purchasing Group Safety Dividend Program

of Policyholders: **0**

Company Reference: ICP-138

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

The above-captioned company is filing a new Mass Purchasing Group Safety Dividend program for the above-captioned program.

This participating dividend plan was developed to respond to the needs of the group participants and to recognize their collective performance. It was also developed to help the group with proactive education in risk management and promotion of risk management tips.

This program was formed for groups that have at least 90% of their members insured with Church Mutual when they started their group program. Specific eligibility guidelines are provided.

Provided the eligibility requirements are met, the combined experience of the participating members will be used to determine an indicated dividend. Dividend calculations will take place 18 months after policy expiration for the subject policy period. The dividend percentage will be determined using the dividend payout table with a rolling three-year loss ratio, calculated using premium and losses for all participating members for the subject policy period and up to two prior periods, if applicable. The dividend payout for each policyholder will be determined using the dividend percentage applied to the premium in the subject policy period for that policyholder.

Dividend payments are not guaranteed in advance and can only be approved by Church Mutual's Board of Directors.

Item Key: 684829

Date Submitted: 09/15/2017

American Service Insurance Company, Inc.

GATEWAY INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto (Other Than Taxi and Car Service) Program

Loss Cost Adoption

- ISO Loss Cost Designation Filing Numbers CA-2017-BRLA1, CA-2017-IALL1
- Revise LCMs
- Revise Base Rates for Liability

Overall % Impact: **5.0**Overall \$ Impact: **\$260,481**# of Policyholders: **232**

Company Reference: ATLAS LA 2017 02

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

Item Key: 684831

Date Submitted: 09/15/2017

Milwaukee Casualty Insurance Company
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: LA-CL-1709-02-1645GL2

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

Item Key: 684845

Date Submitted: 09/15/2017

JEWELERS MUTUAL INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Jewelry Dealers Program

Revised Rate and Rule

of Policyholders: 0

Company Reference: CIM17UPDTRL

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

The above-captioned company is revising rates and rules for its Jewelry Dealers Program under its Commercial Inland Marine line.

The following changes are proposed:

- JB 00 01 01 18 (Jewelers Block Application) – The Jewelers Block application has been revised to add clarity, be more concise, and add a few questions that will help underwrite the risk.
- IM 04 08 01 18 (Individual Safe-Vault Maximum Capacity) – New optional endorsement allowing underwriters to cap the amount of jewelry that an insured can be put in a specified safe, vault or stockroom.
- IM 04 09 01 18 (Maximum Value Out of Locked Safe-Vault-Stockroom Limitation Schedule) – New endorsement to be used when the out of safe coverage is subject to a specified dollar amount. The form adds an “Additional conditions, requirements or restrictions” section to be used on unique risks.
- IM 04 10 01 18 (In-Safe Percentage) – New endorsement allowing for the amount of inventory put away when closed to business to be reflected as a percent of inventory as opposed to an out of safe limit.
- IM 04 11 01 18 (In-Safe Percentage with Individual Safe-Vault-Stockroom Maximum Capacity) – New endorsement allowing for the amount of inventory put away when closed to business to be reflected as a percent of inventory as opposed to an out of safe limit, while also limiting the amount of inventory that can be placed in a specified safe.
- IM 04 12 01 18 (Deductible Amendment) – New endorsement clarifying how the deductible applies in the

event of a covered loss.

- JS 04 06 01 18 (Stock Limit - Automatic Increase) – New endorsement stating that the company will automatically increase the Jewelers Standard stock limit by a specified percentage at each renewal. Because Jewelers Standard policies do not require a completed renewal application, changes in inventory are not reported and, unlike comparable Jewelers Block policies, stock limits are not routinely changed.

Companion forms (Item Key Number 684527 or Company Reference Number CIM17UPDTFM) were approved on 09/12/2017.

There is no rate impact associated with this filing.

Item Key: 684851

Date Submitted: 09/15/2017

Riverport Insurance Company

26 - Burglary And Theft

Revised Rate and Rule

Commercial Burglary and Theft

Revised Rate and Rule

General Risk Program - Commercial Crime & Fidelity Coverages

of Policyholders: 0

Company Reference: BSS-CR-2017-5253-RARU-LA-22888

Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #391889) to be effective August 1, 2017.

With this filing, the above-captioned company, Riverport Insurance Company, is being added to Berkley National Insurance Company, Berkley Regional Insurance Company and StarNet Insurance Company to amend the Commercial Crime & Fidelity Coverage under their General Risk Program.

This filing will be adopting the same ISO rules and loss costs as those already adopted for the other companies, they are as follows:

Filing Designation Number	Item Key Number	Effective Date
RP-2001-RCC01	6541	November 1, 2002
CR-2007-RLA1	223255	June 1, 2008
CR-2008-RPTOA	231919	November 1, 2008
CR-2009-RRU09	256347	October 1, 2010
CR-2009-RLC09	255042	October 1, 2010
CR-2010-OLOB1	263109	February 1, 2011
CR-2011-ORU1	276085	February 1, 2011
CR-2011-RLA1	277922	June 1, 2012
CR-2011-REL1	277917	June 1, 2012
CR-2012-RRU12	290360	August 1, 2013
CR-2013-RLA1	302537	June 1, 2014
CR-2015-REL1	327652	June 1, 2016
CR-2015-RRU15	322494	December 1, 2015
CR-2015-RLA1	327646	June 1, 2016
CR-2015-REL1	327652	June 1, 2016

The lost cost multiplier for Riverport Insurance Company is 0.85.

The company is requesting an effective date of December 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 684860, Company Form Filing No. BSS-CR-2017-5253-FM-LA-22887 were pending as of September 19, 2017.

Item Key: 684857

Date Submitted: 09/15/2017

Louisiana Citizens Property Insurance Corporation

1 - Property

Revised Rate only

Commercial Property

Overall % Impact: **-5.2**

Overall \$ Impact: **\$-370,000**

of Policyholders: **2015**

Company Reference: 02012018

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