

LOUISIANA DEPARTMENT OF INSURANCE  
JAMES J. DONELON, COMMISSIONER  
P.O. BOX 94214  
BATON ROUGE, LOUISIANA 70804-9214

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF MAY 22, 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: 390732**

Date Submitted: 02/21/2017

Allied World Insurance Company

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

Side "A" Directors and Officers Excess Liability Insurance Program

# of Policyholders: 0

Company Reference: AWIC-17-DIC-01

With this filing, the company is introducing initial rates and rules for its new Side "A" Directors and Officers Excess Liability Insurance Program.

The corresponding form(s), LDI Form Filing Number 390739, Company Form Filing Number AWIC-17-DIC-01 was disapproved.

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**Item Key: 391166**

Date Submitted: 03/01/2017

ARGONAUT INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

## Professional Errors and Omissions Liability

# of Policyholders: **0**

Company Reference: EO-AP-MW17R-035

Requested Effective Dates - New: 04/13/2017    Renewal: 04/13/2017

**Item Key: 391850**

Date Submitted: 03/14/2017

CUMIS Insurance Society, Inc.

17 - Other Liability

Revised Rate and Rule

Professional Liability/Errors and Omissions

Overall % Impact: **-7.0**Overall \$ Impact: **-\$68,480**# of Policyholders: **187**

Company Reference: 2017 MPL REWRITE

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

The last rate adjustment for the above-captioned filing was filed and approved under the "Prior Approval" provision, Item Key Number 321012 effective 10/01/2015.

With this filing, the companies are proposing the following revisions for its Management and Professional Liability Policy.

- The definition of borrower is being removed from our Lender Liability coverage forms. With this change to our base form, we are removing our Broadened Borrower Endorsement to prevent overlapping of coverage. Additionally, the discrimination exclusion is being removed from the Lender Liability coverage forms.
- The current asset size factors create premium dislocations due to the use of asset size bins. To prevent the inherent premium discontinuities we are taking this opportunity to instead interpolate over the asset size factors provided in this filing.
- The rates currently reflect expenses as 100% variable with the size of premium. However, this approach results in a higher than reasonable expense burden for customers with large premium values. To address this issue, we have netted our average expense ratio from our currently filed based rates and introduced expense multipliers that vary by account size. This approach results in more reasonable expense allocation across all accounts.
- The new base rates are being reduced further for Management Liability and Professional Liability.
- Changes to the rate manual that are strictly editorial in nature and reflect no changes to the rating plan; primarily renumbering of pages.

These changes will result in a -7.0% rate decrease or -\$68,480.00.

There will be 187 Louisiana policyholders affected by this rate decrease.

**Item Key: 392164**

Date Submitted: 03/22/2017  
 ALLSTATE INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 Overall % Impact: **6.8**  
 Overall \$ Impact: **\$1,861**  
 # of Policyholders: **30**  
 Company Reference: BR8286: RATE REVIEW  
 Requested Effective Dates - New: 07/10/2017 Renewal: 09/20/2017

The last rate adjustment for the above-captioned program was filed and approved under the 'Prior Approval' provision, Item Key Number 335528 effective 08/15/2016 for new business and 10/26/2016 for renewal business.

With this filing, the company is proposing to revise the loss cost multiplier used in conjunction with the above captioned program.

**Current Loss Cost Multiplier (LCM) Proposed Loss Cost Multiplier**

|       |       |
|-------|-------|
| 1.916 | 2.150 |
|-------|-------|

These changes will have a rate increase of 6.8% or \$1861.00.

There will be 30 Louisiana policyholders affected by this rate increase.

**Item Key: 392223**

Date Submitted: 03/23/2017  
 Imperium Insurance Company  
 GREAT MIDWEST INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: HIIG-OL-PCCL-LA-1701R

With this filing, the company is introducing a new Pest Control-Cyber Liability coverage to be used in conjunction with the above-captioned program. The new cyber liability endorsement covers

any risk written under the Company's CGL Pest Control program is eligible for this coverage with Sales at or below \$20,000,000. If purchased, this coverage includes mandatory Cyber Liability and Data Breach Response Coverage for all policies. The coverage is written on a claims-made basis and has a minimum limit of liability of \$50,000/\$50,000.

The corresponding form(s), LDI Form Filing Number 392227, Company Form Filing Number HIIG-OL-PCCL-LA-1701F was approved effective 04/21/2017.

**Item Key: 392375**

Date Submitted: 03/28/2017  
 AmGUARD Insurance Company  
 17 - Other Liability  
 Initial Rate and Rule

Commercial General Liability  
 Commercial General Liability Program  
 Adoption of ISO Loss Cost Designation Filing Number GL-2015-BGL1  
 # of Policyholders: 0

Company Reference: GUARD-TOW-GL-17

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

The company is proposing to adopt the following Insurance Services Office, Inc., filing designation numbers for use with the program.

GL-2015-BGL1 approved for ISO under state tracking number 323890 effective 02/01/2016 and GL-2016-RELP1 approved for ISO under state tracking number 385574 effective 04/01/2016.

The company will utilize and initial loss cost multiplier of 1.621.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing 392395, Company Form Filing Number GUARD-TOW-GL-17 was approved effective 04/21/2017.

**Item Key: 392424**

Date Submitted: 03/29/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate only

Directors & Officers (Management Liability)  
 Management Liability Program

# of Policyholders: 0

Company Reference: LA035250100025

Requested Effective Dates - New: 06/01/2017    Renewal: 06/01/2017

**Item Key: 392479**

Date Submitted: 03/30/2017

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: 22

Company Reference: BCS-GL-2017-5228-RARU-LA-21842

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

**Item Key: 392481**

Date Submitted: 03/30/2017  
 Imperium Insurance Company  
 17 - Other Liability  
 Revised Rule only  
 Professional Errors and Omissions Liability  
 # of Policyholders: 0  
 Company Reference: IMP-OL-LPL-LA-1701RU

**Item Key: 392496**

Date Submitted: 03/30/2017  
 NORTH RIVER INSURANCE COMPANY, THE  
 17 - Other Liability  
 Initial Rate and Rule  
 Directors & Officers (Management Liability)  
 Nonprofit Organizations Directors and Officers Program  
 # of Policyholders: 0  
 Company Reference: D&O - EP  
 Requested Effective Dates - New: 04/29/2017    Renewal: 04/29/2017

With this filing, the company is introducing the initial rates and rules for its Nonprofit Organizations Employment Practices Liability Program. This program will provide commercial directors and officers liability coverage for nonprofit organizations' directors and officers.

In addition, the company is filing a new Cap On Losses From Certified Acts Of Terrorism endorsement, MD 19 001, which provides coverage for both certified acts of terrorism and other acts of terrorism; we are also including the associated Disclosure Pursuant To Terrorism Risk Insurance Act MD 19 002. There is no charge for this endorsement.

The corresponding form(s), LDI Form Filing Number 384455, Company Form Filing Number D&O-MD 00 001 was disapproved.

**Item Key: 392588**

Date Submitted: 03/31/2017  
 Peerless Indemnity Insurance Company  
 PEERLESS INSURANCE COMPANY  
 NETHERLANDS INSURANCE COMPANY THE  
 AMERICA FIRST INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rule only  
 Commercial General Liability  
 # of Policyholders: 0  
 Company Reference: 2017-MU-3-ML-A-R  
 Requested Effective Dates - New: 07/01/2017    Renewal: 07/01/2017

**Item Key: 392635**

Date Submitted: 04/03/2017  
 Milwaukee Casualty Insurance Co.  
 SECURITY NATIONAL INSURANCE COMPANY  
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.  
 TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY  
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY  
 SOUTHERN UNDERWRITERS INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 # of Policyholders: 0  
 Company Reference: LA-GL-1705-02-9959A  
 Requested Effective Dates - New: 05/01/2017 Renewal: 05/01/2017

With this filing, the company is introducing a new rule to be used in conjunction with the above-captioned program.

**IL-1000-LA-0816 Identity Recovery Coverage** - This endorsement provides coverage for Identity Recovery caused by an "Identity Theft" of an identity recovery insured first discovered during the policy period. All commercial businesses other than farm policies are eligible for this coverage. The annual aggregate limit is \$15,000 per Identity Recovery insured. A \$100.00 deductible applies and the annual premium per policy is a flat rate of \$10.

The following sub-limits apply:

|                                       |         |
|---------------------------------------|---------|
| Lost Wages/Child & Eldercare Expenses | \$5,000 |
| Miscellaneous Unnamed Expenses        | \$1,000 |
| Mental Health Counseling Expenses     | \$1,000 |

The corresponding form(s), LDI Form Filing Number

**Item Key: 392642**

Date Submitted: 04/03/2017  
 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-GL-1707-02-1439  
 Requested Effective Dates - New: 07/01/2017 Renewal: 07/01/2017

With this filing, the company is introducing the following rule to be used in conjunction with the above-captioned program.

**GL-701-CW 0717 SEXUAL ABUSE COVERAGE – NON-PROFIT SEGMENT**

**Item Key: 392663**

Date Submitted: 04/03/2017  
 New Hampshire Insurance Company

9 - Inland Marine  
 Initial Rate and Rule  
 Commercial Inland Marine  
 Wireless Communications Equipment Program  
 Initial Rate and Rule  
 # of Policyholders: **0**

Company Reference: AIG-17-IM-03

The above-captioned company is introducing a Wireless Communications Equipment Program for its Commercial Inland Marine line.

Companion forms (Item Key Number 392646 or Company Reference Number AIG-17-IM-03) were still pending as of 04/04/2017.

There is no rate impact associated with this filing.

**Item Key: 392760**

Date Submitted: 04/05/2017

HANOVER INSURANCE COMPANY, THE  
 MASSACHUSETTS BAY INSURANCE COMPANY  
 HANOVER AMERICAN INSURANCE COMPANY, THE

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

# of Policyholders: **526**

Company Reference: LA17140CG00030

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

With this filing, the company is introducing the initial rates and rules for its Product Recall Coverage, used in conjunction with the above-captioned program. The Product Recall Product includes two coverages:

Product Recall Expense Coverage and Product Recall Liability Coverage. In addition, three optional coverage endorsements will be available:

- Customer's Lost Profit Coverage
- Good Faith Advertising Coverage
- Repair, Replacement or Repurchasing Coverage

Product Recall Expense Coverage is required when the Product Recall product is purchased; Product Recall Liability Coverage will be available on an optional basis.

This corresponding form(s), LDI Form Filing 392787, Company Form Filing Number LA17140CG00031 is pending approval.

**Item Key: 392868**

Date Submitted: 04/07/2017

AMERICAN RELIABLE INSURANCE COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Farm and Ranch

Introduction of Farm and Equine Program

Company Reference: ARIC-2017-LA-FE-RR-479

Requested Effective Dates - New: 12/01/2017 Renewal: 02/01/2018

The above-captioned company wishes to introduce rates and rules for use with its new Farm and Equine Program.

The proposed rates/rules are based on competitor filings.

The company wishes to adopt the following Insurance Services Office (ISO) Filing Designation Numbers:

**Filing Designation Number Item Key Number**

|                         |  |
|-------------------------|--|
| FR-2009-ORU05           | #253380 (approved in December 2009 - ISO)  |
| FR-2009-ORU05           | #267961 (approved in January 2011 - ISO)   |
| LA09-11 (FR-2009-ORU05) | #253660 (approved in December 2009 - PIAL) |
| CL-2002-ORUTR           | #199057 (approved in January 2003 - ISO)   |
| FR-2008-RWCF1           | #231764 (approved in May 2008 - ISO)       |
| FR-2014-ODBRU           | #307880 (approved in April 2014 - ISO)     |
| FR-2011-ORU1            | #276089 (approved in August 2011 - ISO)    |
| FR-2010-RCU05           | #263807 (approved in August 2010 - ISO)    |
| LA13-09 (FR-2013-RLA1)  | #300850 (approved in October 2013 - PIAL)  |

The base deductible (all other peril) for this program is \$1,000. Other options are available. Windstorm or Hail deductibles of 1%, 2% and 5% are also available.

There is no rate impact associated with this filing.

Companion forms (Item Key #392924) were approved on May 23, 2017.

**Item Key: 392897**

Date Submitted: 04/10/2017

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: LA-GL-2017-05

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

With this filing, the company is introducing the following rule to be used in conjunction with the above-captioned program.

**GL234 EXCLUSION – SNOW AND ICE PLOWING, REMOVAL OR TREATMENT** - This exclusion may be used when the named insured is involved in snow and ice plowing, removal or treatment and the underwriter has decided to exclude coverage for the operation. Rating: Leave class code 99310 Snow and Ice Removal Contractor out of the rating formula.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 392657, Company Form Filing Number LA-CIL-2017-03 was approved effective 08/01/2017.



**Item Key: 393003**

Date Submitted: 04/12/2017

FREEDOM SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors &amp; Officers Liability

# of Policyholders: 0

Company Reference: AM LA06170FCR02

**Item Key: 393022**

Date Submitted: 04/12/2017

Clear Blue Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Norman-Spencer Program

Adoption of various ISO Designation Filings

Overall % Impact: 0.0

Overall \$ Impact: \$0

# of Policyholders: 0

Company Reference: LA-GL-NS-17001-R

With this filing, the company is introducing the initial rates and rules for the General Liability Portion of its new Norman Spencer Program. This company is adopting the following Insurance Services Office, Inc., filing designation numbers with the program.

|               |               |                  |               |
|---------------|---------------|------------------|---------------|
| GL-2016-RELP1 | GL-2015-BGL1  | GL-2014-RDD14    | GL-2014-ODNRU |
| GL-2013-ODBRU | GL-2012-ORU12 | GL-2012-ORU12(A) | GL-2010-OCT10 |
| GL-2008-RZPLC | GL-2008-RZIP1 | GL-2007-OLPG2    | GL-2006-OCTRU |
| GL-2004-OSIER | GL-2004-OMORU | GL-2003-RRU03    | GL-2002-OMR00 |
| GL-2002-IALL1 | GL-2001-OPOL2 | GL-97-R97CM      | GL-97-O97PU   |
| GL-96-O96RU   | GL-96-O96MR   | GL-95-OBL1       | GL-95-O95RU   |
| GL-95-ILDD1   | GL-94-O94ST   | GL-94-R94LQ      | CL-2016-ODPRU |
| CL-2014-ODNRU | CL-2002-OTRRU | RP-2014-RGL14    | RP-2006-RRP06 |
| RP-2006-RCR06 |               |                  |               |

The company will utilize an initial loss cost loss

**Item Key: 393064**

Date Submitted: 04/13/2017

NOVA CASUALTY COMPANY

17 - Other Liability

Initial Rate and Rule

Internet Liability

# of Policyholders: 0

Company Reference: NCC-CYBER-17

Requested Effective Dates - New: 05/01/2017      Renewal: 05/01/2017

**Item Key: 393118**

Date Submitted: 04/17/2017

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Blue 2.0 Non-Standard Program

Revised Rule

Late Payment Fee

# of Policyholders: 0

Company Reference: R30804: LATE PAYMENT FEE

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

With this filing, the company proposes to introduce a \$10 late payment fee.

There is no rate impact associated with this filing.

**Item Key: 393119**

Date Submitted: 04/17/2017

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rule

Late Payment Fee

# of Policyholders: 0

Company Reference: R30803: LATE PAYMENT FEE

Requested Effective Dates - New: 09/18/2017 Renewal: 09/18/2017

With this filing, the company proposes to introduce a \$10 late payment fee.

There is no rate impact associated with this filing.

**Item Key: 393123**

Date Submitted: 04/17/2017

ALLSTATE INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Voluntary Private Passenger Auto Program

Revised Rule

Late Payment Fee

# of Policyholders: 0

Company Reference: R30801: LATE PAYMENT FEE &amp; EXHIBITION AUTO

Requested Effective Dates - New: 09/18/2017 Renewal: 09/18/2017

With this filing, the company proposes to introduce a \$10 late payment fee.

There is no rate impact associated with this filing.

**Item Key: 393126**

Date Submitted: 04/17/2017

ALLSTATE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile  
Voluntary Private Passenger Auto Program

Revised Rule

Late Payment Fee

# of Policyholders: 0

Company Reference: R30802: LATE PAYMENT FEE & EXHIBITION AUTO

Requested Effective Dates - New: 09/18/2017 Renewal: 09/18/2017

With this filing, the company proposes to introduce a \$10 late payment fee.

There is no rate impact associated with this filing.

**Item Key: 393130**

Date Submitted: 04/17/2017

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Personal Private Automobile

Recreational Vehicle Program

Revised Rule

Late Payment Fee

# of Policyholders: 0

Company Reference: R30766: LATE PAYMENT FEE

Requested Effective Dates - New: 09/13/2017 Renewal: 09/13/2017

With this filing, the company proposes to introduce a \$10 late payment fee.

There is no rate impact associated with this filing.

**Item Key: 393133**

Date Submitted: 04/17/2017

ALLSTATE INDEMNITY COMPANY

17 - Other Liability

Revised Rule only

Personal Umbrella and Excess  
Rule Revision

- Introduce Rule 8. Late Payment Fee

# of Policyholders: 0

Company Reference: R30778: LATE PAYMENT FEE

Requested Effective Dates - New: 09/28/2017 Renewal: 09/28/2017

With this filing, the company proposes to introduce the Late Payment Fee. The \$10 fee will be assessable if the minimum amount of premium owed on the policy is not received by the company on or before the due date stated on the policy bill. The first Late Payment Fee will be waived on a customer's policy. All subsequent late payments will be subject to the fee.

There is no rate impact associated with this filing.

**Item Key: 393148**

Date Submitted: 04/17/2017

ALLSTATE INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Motorcycle Program

Revised rule

Late Payment Fee

# of Policyholders: 0

Company Reference: R30761: LATE PAYMENT FEE

Requested Effective Dates - New: 09/13/2017 Renewal: 09/13/2017

With this filing, the company proposes to introduce a \$10 late payment fee.

There is no rate impact associated with this filing.

**Item Key: 393149**

Date Submitted: 04/17/2017

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Motorcycle/Off-Road Vehicle Program

Revised Rule

# of Policyholders: 0

Company Reference: R30763: LATE PAYMENT FEE

Requested Effective Dates - New: 09/13/2017 Renewal: 09/13/2017

With this filing, the company proposes to introduce a \$10 late payment fee.

There is no rate impact associated with this filing.

**Item Key: 393154**

Date Submitted: 04/17/2017

ALLSTATE INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Recreational Vehicle Program

Revised Rule

# of Policyholders: 0

Company Reference: R30764: LATE PAYMENT FEE

Requested Effective Dates - New: 09/13/2017 Renewal: 09/13/2017

With this filing, the company proposes to introduce a \$10 late payment fee.

There is no rate impact associated with this filing.

**Item Key: 393173**

Date Submitted: 04/17/2017

BERKLEY INSURANCE COMPANY

**17 - Other Liability**

Revised Rate and Rule

Professional Errors and Omissions Liability

Overall % Impact: **-5.4**Overall \$ Impact: **-\$36,725**# of Policyholders: **25**

Company Reference: BIC-AE-2017R

Requested Effective Dates - New: 06/01/2017    Renewal: 06/01/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Numbers 3358436 for small firms and 300414 for regular professional liability effective 10/01/2016 and 10/01/2013.

With this filing, the company is proposing the following revisions to its Architects and Engineers Professional Liability Programs.

**Prime (Regular Program)**

- Revised base rates and territory factor
- New 2,000,000/3,000,000 per occurrence/aggregate policy limit option
- Elimination of minimum debits for work types
- Additional 5% risk management credit for participation in our programs
- New optional increased limits for Cyber Security Breach Response Reimbursement
- New optional Project Primary Limit
- Clarification of optional Specific Job or Client Excess Limit rating

**Express (Small Firm Program)**

- Revised base rates and territory factor
- Additional 5% risk management credit for participation in our programs
- New optional increased limits for Cyber Security Breach Response Reimbursement
- Additional policy aggregate limits available
- New Express 24 option
- Clarification of optional Specific Job or Client Excess Limit rating

These changes will result in a -5.4% rate decrease or -\$36,725.00.

There will be 25 Louisiana policyholders affected by this rate decrease.

The corresponding form(s), LDI Form Filing Number 393107, Company Form Filing Number BIC-AE-2017F was approved effective 06/01/2017.

**Item Key: 393206**

Date Submitted: 04/18/2017

American Home Assurance Company

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

24 - Surety

Initial Rule only

Surety

Initial Rule

Co-Surety Rule

# of Policyholders: **0**  
 Company Reference: AIG-17-SU-01

The above-captioned companies wish to submit a new rule for use with their Co-Surety program.

With this filing, the Co-Surety rules allows for the use of one co-surety's filed rates when there are multiple insurance companies on a bond. This rule will apply to bond forms which are, generally, created/mandated by municipalities or, in the case of appeal bonds, approved by courts of competent jurisdiction. This rule serve to charge one consistent price to the customer enabling a harmonization of premium across multiple surety carriers.

The easier premium calculation allows the customer to see a consistent cost and does not disadvantage one carrier or another. This request for rate consistency is typically requested by the customer through their servicing insurance producer.

This rule covers the following classes of business:

- Miscellaneous Bonds
- Contract Bonds
- Judicial Bonds
- Fiduciary Bonds
- License & Permit Bonds
- Public Official Bonds
- U.S. Government Bonds

The companies are requesting an effective date of "upon approval".

**Item Key: 393234**

Date Submitted: 04/19/2017  
 PERMANENT GENERAL ASSURANCE CORPORATION  
 19 - Private Passenger Automobile  
 Revised Rate only  
 Private Passenger Automobile  
 Louisiana Private Passenger Nonstandard Auto"2.0" Program  
 Revised Rate

Overall % Impact: **20.7**  
 Overall \$ Impact: **\$459,092**  
 # of Policyholders: **853**  
 Company Reference: PGAC-2.0-2017-04  
 Requested Effective Dates - New: 06/06/2017    Renewal: 07/11/2017

The last rate revision to this program was +8.9% (+\$379,964) which was approved under LDI Item Key #325778 with effective dates of 10/29/2015 for new business and 12/3/2015 for renewal business.

With this filing, the company proposes to revise the Source of Sale Factors and the Base

Rates.

The rate impact associated with this filing is +20.7% (+\$459,092) affecting 853 policyholders.

**Item Key: 393235**

Date Submitted: 04/19/2017  
 PERMANENT GENERAL ASSURANCE CORPORATION  
 19 - Private Passenger Automobile  
 Revised Rate only  
 Private Passenger Auto  
 Louisiana Private Passenger Nonstandard Auto 3.2 Program  
 Revised Rate

Overall % Impact: **14.5**  
 Overall \$ Impact: **\$470,983**  
 # of Policyholders: **1030**  
 Company Reference: PGAC-3.2-2017-04  
 Requested Effective Dates - New: 06/06/2017    Renewal: 07/11/2017

The last rate revision to this program was the initial rate and rule submission, which was approved under LDI Item Key Number 335072 with an effective date of 5/2/2016.

With this filing, the company proposes to revise the base rates and to expand the Acquisition Expense Table to include the Agency channel.

The rate impact associated with this filing is +14.5% (+\$470,983) affecting 1,030 policyholders.

**Item Key: 393262**

Date Submitted: 04/19/2017  
 GREAT NORTHERN INSURANCE COMPANY  
 PACIFIC INDEMNITY COMPANY  
 VIGILANT INSURANCE COMPANY  
 FEDERAL INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate and Rule  
 Private Passenger Automobile  
 Masterpiece Program  
 Revised Rate and Rule  
 # of Policyholders: **0**  
 Company Reference: 17-12057PA-RR  
 Requested Effective Dates - New: 10/09/2017    Renewal: 11/23/2017

The last rate revision to this program was -0.010% (-\$181) which was approved under LDI Item Key #333528 with effective dates of 4/25/2016 for new business and 6/9/2016 for renewal business.

With this filing, the companies propose to introduce the Physical Damage Coverage Extension in Foreign Countries and Transit. These coverages would be used by customers who ship their collector cars to Europe for touring purposes.

The company further proposes to revise the Road Service Coverage to include coverage for costs for fuel and fluids, battery recharge, flat tire repair, and winch retrieval service.

There is no rate impact associated with this filing.

**Item Key: 393364**

Date Submitted: 04/21/2017

Clear Blue Insurance Company

9 - Inland Marine

Adoption

Commercial Inland Marine

Introduction of Norman-Spencer Program

Initial Rate and Rule

# of Policyholders: 0

Company Reference: LA-IM-NS-17001-RR

The above-captioned company is introducing its "Norman-Spencer Program" for its Commercial Inland Marine line.

This program will cover motor truck cargo and the various commodities associated with it in transit.

Companion forms (Item Key Number 393270 or Company Reference Number LA-IM-NS-17001-FO) were approved on 04/28/2017.

There is no rate impact associated with this filing.

**Item Key: 393372**

Date Submitted: 04/21/2017

AmTrust Insurance Company of Kansas, Inc.

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: LA-GL-1801-02-1165

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

The last rate adjustment for the above captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 328497 effective 05/01/2017.

With this filing, the company is revising the rule numbers and edition dates for several previously approved rules for Republic Companies that have now been acquired by Amtrust Financial Services.

The company is also making changes to the following rules.

|          |   |
|----------|---|
| CGLES-9  | 5 New Risk Characteristics added. Risk Characteristic max/min revised (+/- 40%) |
| GL-23-CW | Rating for Damage to Premises Rented to You revised                             |



GL-36-D-CW Added RUIC Wrap Up Rule  
 GL-43-CW Minimum Underlying limit for Umbrella revised from \$500,000 to \$1,000,000  
 GL-1002-CW Added \$50k limit option  
 GL-1003-LA Will follow rating for Republic Plus+Liability General Liability Enhancement End

**Item Key: 393409**

Date Submitted: 04/24/2017

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

17 - Other Liability

Initial Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: 2017-MU-3-ML-CL-R

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

**Item Key: 393410**

Date Submitted: 04/24/2017

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

17 - Other Liability

Initial Rule only

Professional Errors &amp; Omissions Liability

# of Policyholders: 0

Company Reference: 2017-MU-3-ML-CL-R

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

**Item Key: 393413**

Date Submitted: 04/24/2017

Nationwide Agribusiness Insurance Company

17 - Other Liability

Initial Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: A-2017BSVK-AK7JL5

Requested Effective Dates - New: 08/01/2017      Renewal: 08/01/2017

**Item Key: 393434**

Date Submitted: 04/24/2017

AMERICAN ALTERNATIVE INSURANCE CORPORATION

9 - Inland Marine  
 Initial Rate and Rule  
 Commercial Inland Marine  
 Introduction of Contractors Equipment & Riggers Liability Program  
 Initial Rate and Rule

Overall % Impact: **0.0**

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

# of Policyholders: **0**

Company Reference: LA043940100002

Requested Effective Dates - New: 06/01/2017    Renewal: 06/01/2017

The above-captioned company is introducing a Contractors Equipment & Riggers Liability Program for its Commercial Inland Marine line.

There is no rate impact associated with this filing.

**Item Key: 393437**

Date Submitted: 04/24/2017

AMERICAN ALTERNATIVE INSURANCE CORPORATION

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of AAIS Designation Numbers AAIS-2015-1IMGR; AAIS-2014-70S; AAIS-2014-70R; AAIS-2014-46R

# of Policyholders: **0**

Company Reference: LA043960100004

Requested Effective Dates - New: 06/01/2017    Renewal: 06/01/2017

The above-captioned company is adopting AAIS Designation Numbers AAIS-2015-1IMGR, AAIS-2014-70S, AAIS-2014-70R, and AAIS-2014-46R for its Commercial Inland Marine line.

AAIS-2014-70S was approved as Item Key Number 315831 on 11/10/2014 and became effective for both new and renewal business on 11/10/2014.

AAIS-2014-70R was approved as Item Key Number 315829 on 11/03/2014 and became effective on 11/03/2014 for both new and renewal business.

AAIS-2014-46R was approved as Item Key Number 313369 on 08/27/2014 and became effective for both new and renewal business on the same day.

There is no rate impact associated with this filing.

**Item Key: 393446**

Date Submitted: 04/25/2017

TWIN CITY FIRE INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Spectrum Businessowners Policy Program

Wind/Hail Deductible Option

# of Policyholders: **0**

Company Reference: FN.07.890.2017.05

Requested Effective Dates - New: 07/15/2017    Renewal: 07/15/2017

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 390523, which resulted in an overall 0% rate impact effective June 10, 2017.

The company is making the following revision:

- Introducing a new rule to Louisiana Exceptions, Section 18, State Exception 18-16, Windstorm or Hail Fixed Dollar Deductible
  - The Windstorm or Hail Fixed Dollar Deductible, form SS 82 22, endorsement applies a \$5k, \$10k, \$15k, \$20k, \$25k, or \$50k deductible applicable to windstorm or hail. The selected deductible will be shown separately in the Declarations for each covered location.

As this is the company's initial offering of these coverage options, the company states there is no impact to current insureds.

The corresponding form(s) filing, LDI Form Filing No. 393444, Company Form Filing No. FN..07.890.2017.05, were approved effective July 15, 2017.

A SERFF "Objection Letter" was sent to Mr. Louis Treviso on May 24, 2017 for additional information.

#### **Item Key: 393455**

Date Submitted: 04/25/2017

Occidental Fire & Casualty Company of North Carolina

4 - Homeowners

Revised Rate and Rule

Preferred Homeowners Program

Overall % Impact: **-5.0**

Overall \$ Impact: **\$-606,365**

# of Policyholders: **5630**

Company Reference: 17-690

Requested Effective Dates - New: 06/15/2017    Renewal: 07/30/2017

The last adjustment to this program was approved in January 2016 (Item Key #331637) and resulted in an overall rate increase of +3.5% to be effective February 1, 2016 for new business and March 15, 2016 for renewal business.

With this filing, the company proposes the following changes:

- Proposing a Non-Cat Base Rate revision.
- Rule 413 - Proposing a Non-Cat Age of Roof Factor revision.
- Rule 404 - In order to simplify the rating process, the company is proposing to remove the protective device field from the tiered rating plan and are creating a separate protective device credit.
- Rule 515 - Proposing to change the computation of additional premium when the Coverage C limit is changed. Currently, the company charges \$1 per additional \$1,000 of insurance for increased limits only. The company is proposing to apply factors to the Adjusted Base Non-Cat and Cat premiums to

- determine the additional premium to both increase or decrease Coverage C limits.
- Rule 512 - Proposing to allow for reduced and increased limits for Coverage D. Currently, the company charges a rate per \$1,000 of Coverage D increase. The company is proposing to allow for Coverage D to be increased and decreased at 5% Coverage A intervals with reductions and surcharges.
  - Proposing a Cat Base Rate revision.
  - Rules 420 and 431 - Proposing a Proximity Factor revision.
  - Rule 422 - In order to simplify the rating process, the company is proposing to eliminate the surcharges associated with certain home features for those homes located in coastal and near-coastal areas.
  - Rules 508, 517, 524, 526, 601, 605, 608, 610, 612 and 613 - Proposing to offer \$1 million limits for the liability coverage offerings.
  - Introduction of Rule 533 - Swimming pool and/or patio enclosure exclusion and limited coverage.

These changes will result in an overall rate decrease of -5.0% or -\$606,365 (5,630 policyholders).

Companion forms (Item Key #393459) were still pending as of May 9, 2017.

**Item Key: 393483**

Date Submitted: 04/25/2017

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Connections Auto Program

Revised Rate and Rule

Overall % Impact: **11.9**

Overall \$ Impact: **\$2,250,420**

# of Policyholders: **6397**

Company Reference: LA172096100001

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 387537 with an effective date of 5/1/2017 for new and renewal business.

With this filing, the company proposes to revise the base rates, territory relativities, rate capping, youthful household class factors, model year factors, and group discounts.

The rate impact associated with this filing is +11.9% (+\$2,250,420) affecting 6,397 policyholders.

**Item Key: 393490**

Date Submitted: 04/25/2017

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: **5.5**  
 Overall \$ Impact: **\$284,202**  
 # of Policyholders: **2515**  
 Company Reference: LA02ASYMM3053117RR  
 Requested Effective Dates - New: 05/31/2017    Renewal: 07/05/2017

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 12/26/2016 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 +5.5% (+\$284,202) affecting 2,515 policyholders.

**Item Key: 393519**

Date Submitted: 04/26/2017  
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 Liquor Liability  
 # of Policyholders: **0**  
 Company Reference: PS-17-GL-R-37

**Item Key: 393544**

Date Submitted: 04/26/2017  
 ATLANTIC SPECIALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Professional Errors & Omissions Liability  
 Overall % Impact: **0.30**  
 Overall \$ Impact: **\$19,849**  
 # of Policyholders: **51**  
 Company Reference: 2017-PL-LA-RR-2032  
 Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

**Item Key: 393549**

Date Submitted: 04/26/2017

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **0.30**Overall \$ Impact: **\$19,849**# of Policyholders: **51**

Company Reference: 2017-GL-LA-RR-2032

Requested Effective Dates - New: 08/01/2017      Renewal: 08/01/2017

**Item Key: 393555**

Date Submitted: 04/26/2017

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Employment Practices Liability

FI Advantage Program

# of Policyholders: **0**

Company Reference: LA-PL-1710-02-9691A (EPL)

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

With this filing, the company is proposing the following revisions to the Employment Practices portion of the its FI Advantage Program.

- Revising the name of the Securities Coverage Endorsement to Company Liability with Securities Coverage Endorsement.
- Updating the word days to days' within two rules on the manual page PL990181 and PL990186.
- Introducing several new endorsements for use with the program.
- Updating the edition dates on the manual pages.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 393531, Company Form Filing Number LA-PL-1710-01-9691A (EPL) was approved effective 10/01/2017.

**Item Key: 393556**

Date Submitted: 04/26/2017

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Professional Errors and Omissions Liability

FI Advantage Program

# of Policyholders: **0**

Company Reference: LA-PL-1710-02-9691B (PL)

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

With this filing, the company is proposing the following revisions to the Professional Errors and Omissions Liability portion of the its FI Advantage Program.

- Revising the name of the Securities Coverage Endorsement to Company Liability with Securities Coverage Endorsement.
- Updating the word days to days' within two rules on the manual page PL990181 and PL990186.
- Introducing several new endorsements for use with the program.
- Updating the edition dates on the manual pages.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 393534, Company Form Filing Number LA-PL-1710-01-9691B (PL) was approved effective 10/01/2017.

**Item Key: 393559**

Date Submitted: 04/26/2017

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Internet Liability

FI Advantage Program

# of Policyholders: 0

Company Reference: LA-PL-1710-02-9691C (CYBER)

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

With this filing, the company is proposing the following revisions to the Cyber/Internet Liability portion of the its FI Advantage Program.

- Revising the name of the Securities Coverage Endorsement to Company Liability with Securities Coverage Endorsement.
- Updating the word days to days' within two rules on the manual page PL990181 and PL990186.
- Introducing several new endorsements for use with the program.
- Updating the edition dates on the manual pages.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 393533, Company Form Filing Number LA-PL-1710-01-9691C (CYBER) was approved effective 10/01/2017.

**Item Key: 393560**

Date Submitted: 04/26/2017

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Directors & Officers Liability

FI Advantage Program

# of Policyholders: 0

Company Reference: LA-PL-1710-02-9691D (D&O)

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

With this filing, the company is proposing the following revisions to the Directors and Officers Liability portion of the its FI Advantage Program.

- Revising the name of the Securities Coverage Endorsement to Company Liability with Securities Coverage Endorsement.
- Updating the word days to days' within two rules on the manual page PL990181 and PL990186.
- Introducing several new endorsements for use with the program.
- Updating the edition dates on the manual pages.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 393539, Company Form Filing Number LA-PL-1710-01-9691D (D&O) was approved effective 10/01/2017.

**Item Key: 393582**

Date Submitted: 04/27/2017

Falls Lake National Insurance Company

9 - Inland Marine

Loss Cost Adoption

Commercial Inland Marine

Adoption of ISO Designation Filing Number CM-2016-RLA1

# of Policyholders: **0**

Company Reference: LA-CIM-17-428-RA-FLNIC

Requested Effective Dates - New: 06/01/2017 Renewal: 06/01/2017

The above-captioned company is adopting ISO filing designation number CM-2016-RLA1 for its Commercial Inland Marine line.

There is no rate impact associated with this filing.

**Item Key: 393586**

Date Submitted: 04/27/2017

Southern Fidelity Insurance Company

4 - Homeowners

Revised Rate only

Voluntary Homeowners Standard Program

Overall % Impact: **-6.3**

Overall \$ Impact: **-\$979,284**

# of Policyholders: **5733**

Company Reference: SFL17-0002

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

The last adjustment to this program was approved in April 2016 (Item Key #335377) and resulted in an overall rate decrease of -9.3% to be effective July 15, 2016 for both new and renewal business.

With this filing, the company proposes revising the base rates by territory for the HO3 policy form.

This will result in an overall rate decrease of **-6.3%** or **-\$979,284** (5,733 policyholders).

**Item Key: 393650**

Date Submitted: 04/28/2017

Allianz Global Risks US Insurance Company



## 17 - Other Liability

Initial Rate and Rule

Directors &amp; Officers Liability

# of Policyholders: **0**

Company Reference: AGCS-15-002-R (LA)

With this filing, the company is introducing its initial rates and rules for its Directors and Officers Liability Insurance Product.

The program will be written on an "a" rated basis.

The corresponding form(s), LDI Form Filing Number 393642, Company Form Filing Number AGCS-15-002-F (LA) was approved effective 05/11/2017.

**Item Key: 393651**

Date Submitted: 04/28/2017

AMERICAN AUTOMOBILE INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

# of Policyholders: **0**

Company Reference: NLACA0217RULE

Requested Effective Dates - New: 07/01/2017    Renewal: 10/01/2017

**Item Key: 393678**

Date Submitted: 04/28/2017

BITCO GENERAL INSURANCE CORPORATION

BITCO NATIONAL INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **38**

Company Reference: LA10167CG00169

Requested Effective Dates - New: 05/01/2017    Renewal: 05/01/2017

This filing is a resubmission of LDI Rate Filing Number 391954 which was disapproved due to an inadequate response by the company to Mr. Wei Chuang's SERFF "Objection Letter" dated April 19, 2017.

The above-captioned companies are revising rates and rules for their Commercial Inland Marine line.

The companies are revising deductibles, rates, and premiums. Additionally, they are adding some types of coverage such as directional drilling machines and cellular phones, as well as some endorsements, such as, an Additional Coverages Endorsement for \$500.

Companion forms (Item Key Number 391939 or Company Reference Number LA10167CG00097) were approved effective May 1, 2017.

This filing will result in an overall rate of impact of **0.00%** or premium change of **\$0** affecting 38 policyholders.

**Item Key: 393722**

Date Submitted: 05/01/2017

CHUBB INDEMNITY INSURANCE COMPANY

CHUBB NATIONAL INSURANCE COMPANY

GREAT NORTHERN INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY

FEDERAL INSURANCE COMPANY

16 - Workers Compensation

Initial Rule only

Workers Compensation

Guaranteed Cost (LRARO) Large Risk Alternative Rating Option

# of Policyholders: 0

Company Reference: 16-WC-2013953 RULE

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

With this filing, the above-captioned program submits its Guaranteed Cost - Large Risk Alternative Rating Option, effective 07/01/2017.

Eligibility for the Guaranteed Cost Large Risk Alternative Rating Option (LRARO) will follow those premium eligibilities established under Retrospective Rating Plan Rules.

A guaranteed cost risk will be rated as mutually agreed upon by the carrier and insured if the countrywide estimated annual standard premium is in excess of \$500,000 written for Workers' Compensation only, or is in excess of \$500,000 in any combination with any other commercial casualty lines of insurance.

The Manual Page, which includes the description and Rating has been provided with the filing.

The corresponding form(s) filing, LDI Form Filing No. 391872, Company Form Filing No. 16-WC-2013953, were approved effective July 1, 2017.

**Item Key: 393725**

Date Submitted: 05/01/2017

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

General Risk Program

# of Policyholders: 22

Company Reference: BCS-GL-2017-5228-RARU-LA-22672

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

The last rate adjustment for the above-captioned program was filed and approved under the 'Prior Approval' provision, Item Key Number 387418 effective 02/01/2017.

With this filing, the company are introducing the following coverages to be used in conjunction with its previously approved General Risk Program.

**CS 83 00 - Cyber Suite Coverage** - This coverage addresses damage to data and systems from a computer attack and the liability that may arise from insufficient systems security. This suite of coverages and services

also enables an insured entity to respond effectively when there has been a breach of personal information. The Cyber Suite is comprised of seven coverage components – Data Compromise Response Expenses, Data Compromise Liability, Computer Attack, Network Security Liability, Cyber Extortion, Electronic Media Liability and Identity Recovery.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 392490, Company Form Filing Number BCS-GL-2017-5228-FM-LA-21841 is pending approval.

**Item Key: 393732**

Date Submitted: 05/01/2017

Milwaukee Casualty Insurance Co.

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-GL-1801-02-1168

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

**Item Key: 393743**

Date Submitted: 05/01/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate only

Directors & Officers Liability

Management Liability Program

# of Policyholders: 0

Company Reference: LA035250100096

Requested Effective Dates - New: 06/01/2017      Renewal: 06/01/2017

**Item Key: 393744**

Date Submitted: 05/01/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate only

Employment Practices Liability

Management Liability Program

# of Policyholders: 0

Company Reference: LA035250100094

Requested Effective Dates - New: 06/01/2017      Renewal: 06/01/2017

**Item Key: 393745**

Date Submitted: 05/01/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rule only

Employee Benefit Liability

Management Liability Program

# of Policyholders: 0

Company Reference: LA035250100095

Requested Effective Dates - New: 06/01/2017    Renewal: 06/01/2017

**Item Key: 393761**

Date Submitted: 05/02/2017

ACE AMERICAN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Internet Liability

Cyber and Digitech Liability Program

# of Policyholders: 0

Company Reference: 16-CYB-2013492 (R/R) (REFILE 3)

With this filing, the company is introducing the initial rates and rules for its new Chub Digitech Enterprise Risk Management Policy. This is a comprehensive policy intended to protect policyholders from losses arising out of their cyber activities. There will be two products being offered under this coverage, they are similar and share the rating plan with the main difference being the Digitech Product is focused in technology companies and the Cyber ERM product does not include Technology E&O and is focused on non-technology companies. Based on the design of the policy the insured can select any number the following coverages included in the policy.

Cyber, Privacy and Network Security Liability

Cyber Incident Response Fund

Digital Data Recovery

Business Interruption and Extra Expenses

Contingent Business Interruption and Extra Expenses

Network Extortion Threat

Technology E&amp;O (Cyber Digitech only)

Electronic, Social and Printed Media

Electronic Funds Transfer Fraud

Social Engineering Fraud

Computer Fraud

The corresponding form(s), LDI Form Filing Number 385999, Company Form Filing Number 16-CYB-2013492 (F) was disapproved.

**Item Key: 393774**

Date Submitted: 05/02/2017

Milwaukee Casualty Insurance Co.

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

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rule

Policy Writing Minimum Premium

# of Policyholders: 0

Company Reference: LA-CP-1801-02-1168

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

The above-captioned companies are being integrated to create a cohesive program for the Commercial Crime business going forward.

With this filing, the companies are revising their rule for the Policy Writing Minimum Premium (PWMP) for eligible Commercial Package Policies. The Monoline Policies premium is not changing, the premium is \$500 and will stay at that premium.

**CP-8-CW Policy Writing Minimum Premium**

|   | <b>Annual Policy Writing Minimum Premium</b> | <b>Premium</b> |
|---|--|----------------|
| A. Prepaid monoline policies of one or more years   |  | \$500          |
| B. Annual monoline policies or each annual period of continuous monoline policies   |  | \$500          |
| C. This Division Coverage Part when contained within a Commercial Package Policy eligible for package modification            |  | \$250          |
| D. This Division Coverage Part when contained within a Commercial Package Policy <b>NOT</b> eligible for package modification |  | \$500          |

The overall combined effect of the conversion of the current Republic Group business is minimal (approximately -0.7%), and the impact to the AmTrust companies is also negligible (approximately -0.9%).

The companies are requesting an effective date of January 1, 2018.

**Item Key: 393853**

Date Submitted: 05/03/2017

Liberty Mutual Insurance Company

24 - Surety

Revised Rule only

Surety

Revised Rule

Rating Plan E

# of Policyholders: 0

Company Reference: 2017-MU-3-SU-R

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

The above-captioned company's underwriting is being added to the existing approved Rating Plan E rule for the following companies:

- Ohio Casualty Insurance Company
- West American Insurance Company
- American Fire & Casualty Insurance Company

This plan is designed to reflect characteristics that are not already reflected in the rating manual. These are qualitative characteristics. The companies do not have direct numerical support for the discounts and credits.

Discounts are offered for characteristics that are apt to reduce either losses or expenses. Qualitative justifications for individual discounts are as follows:

- Collateral
- Financial Responsibility
- Credit Ratings
- Loan Arrangements
- Insurance
- Management
- Risk Analysis
- Commercial Credit Appraisal
- Ratio Analysis
- Certified Financial Statements
- Bank as Fiduciary
- Fiduciary is Heir/Beneficiary
- Joint Control/Blocked Account
- Attorney Rating
- Co-Fiduciary
- Simplified Underwriting

There are no other changes to the Rating Plan Rule E.

The company is requesting an effective date of July 1, 2017.

**Item Key: 393854**

Date Submitted: 05/03/2017

Berkshire Hathaway Specialty Insurance Company

23 - Fidelity

Withdrawal of Rates or Rules

Fidelity

Withdrawal

Crime Protection Policy

# of Policyholders: 0

Company Reference: BHSIC-CPR-15-R

With this filing, the above-captioned company wishes to withdraw its previously approved Item Key #392168 for its Crime Protection Policy due to the form filing, Item Key #381920, being disapproved and the company will not be resubmitting new forms.

**Item Key: 393862**

Date Submitted: 05/03/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: LA-GL-20039660R

Requested Effective Dates - New: 06/01/2017 Renewal: 06/01/2017

With this filing, the company is introducing several new endorsements to be used in conjunction with the above-captioned program.

The company is introducing the following proprietary endorsements.

CG 00 01 04 13 - Commercial General Liability Coverage Form - Occurrence

CG 00 33 04 13 - Liquor Liability Coverage Form - Occurrence

CG 00 37 04 13 - Products/Completed Operations Liability Coverage Form - Occurrence

The company is also introducing the following rules.

**ECG 04 821 03 17 – Railroad Liability Coverage** - This optional endorsement amends the “insured contract” definition by removing the provision excluding “bodily injury” or “property damage” arising out of construction or demolition operations within 50 feet of railroad property, so that contractual liability coverage is provided for such operations. There is no premium charge for the use of this optional endorsement.

**ECG 04 822 03 17 – Livestock Coverage** - This optional endorsement provides coverage for injury to non-owned livestock as a result of the insured’s electric power lines or poles breaking or falling due to violence of nature. Coverage is subject to a per animal sublimit, per location sublimit, and aggregate limit to be shown in the Schedule. The scheduled aggregate limit reduces the General Aggregate Limit shown in the Declarations. There is no premium charge for the use of this optional endorsement.

**ECG 04 823 03 17 – Amended Pollution Exclusion To Include Sudden And Accidental Pollution Coverage** - This optional endorsement amends the Pollution exclusion to provide coverage for the sudden and accidental discharge of “pollutants” resulting directly from the insured’s operations. The discharge must commence and end within an identified 30-day period at an identified place and must be reported within 90 days of commencement. There is no premium charge for the use of this optional endorsement.

**ECG 21 810 03 17 – Amendment To Employer’s Liability Exclusion** - This optional endorsement excludes coverage for an insured’s “employees”, contractors, subcontractors and employees of contractors and subcontractors by: (i) removing the exception for liability assumed by the insured under an “insured contract” from the Employer’s Liability exclusion; and (ii) amending the “insured contract” definition to add a provision excluding that part of any contract that indemnifies a person or organization for “bodily injury” to “employees” of an insured, a contractor or a subcontractor of an insured, “employees” of contractors or subcontractors, and the spouse or family members of such “employee”. There is no premium charge for the use of this optional endorsement.

**ECG 21 811 03 17 – Amendment Of Liquor Liability Exclusion – Exception For Scheduled Premises And Charitable Events** - This optional endorsement provides coverage for bringing alcohol on scheduled premises and for selling or furnishing alcohol in connection with scheduled charitable or fundraising events hosted or sponsored by the insured. There is no premium charge for the use of this optional endorsement.

**ECG 22 547 03 17 – Incidental Medical Services Coverage** - This optional endorsement provides coverage for employees rendering or failing to render “incidental medical services” during their work hours. The definition of “occurrence” is amended to include an act or

omission in providing or failing to provide “incidental medical services” – defined to include surgical, dental, dispensing of drugs or supplies, first aid or “Good Samaritan services” – to a person. The Who Is An Insured provision is amended to remove the exclusion of such employees as insureds for “bodily injury”. This endorsement applies only if the insured is not in the business of providing professional healthcare services. There is no premium charge for the use of this optional endorsement.

**ECG 22 548 03 17 – Exception To Athletic Activities Medical Payments Exclusion** - This optional endorsement amends exclusion C.2.e. to provide coverage for persons while practicing, instructing or participating in company-sponsored non-professional activities. There is no premium charge for the use of this optional endorsement.

**ECG 22 549 03 17 – Deletion Of Care, Custody And Control Exclusion** - This optional endorsement deletes paragraph A.2.j.(4) of the Damage to Property exclusion to provide coverage for “property damage” to personal property in the care, custody or control of the insured. There is no premium charge for the use of this optional endorsement.

**ECG 22 550 03 17 – Radioactive Matter Exclusion** - This optional endorsement amends the definition of “pollutants” to include radiation and/or radioactive matter. Coverage is excluded for “bodily injury”, “property damage” or “personal and advertising injury” arising out of exposure to or presence of “radiation” or “radioactive matter”, as defined in the endorsement, whether or not it has any function in the insured’s business and regardless of whether exposure occurs inside or outside a building. There is no premium charge for the use of this optional endorsement.

**ECG 22 551 03 17 – MBTE Exclusion** - This optional endorsement amends the definition of “pollutants” include methyl tertiary butyl ether and any other fuel oxygenate. Coverage is excluded for “bodily injury”, “property damage” or “personal and advertising injury” arising out of exposure to or presence of gasoline or any additive of gasoline, whether or not they have any function in the insured’s business and regardless of whether the exposure occurs inside or outside a building. There is no premium charge for the use of this optional endorsement.

**ECG 22 552 03 17 – Polychlorinated Biphenyls (PCBS) Exclusion** - This optional endorsement amends the definition of “pollutants” include polychlorinated biphenyls. Coverage is excluded for “bodily injury”, “property damage” or “personal and advertising injury” arising out of exposure to or presence of polychlorinated biphenyls, whether or not they have any function in the insured’s business and regardless of whether exposure occurs inside or outside a building. There is no premium charge for the use of this optional endorsement.

**ECG 24 620 03 17 – Amended Definition Of Occurrence (Batch Clause)** - This optional endorsement provides that all “bodily injury” or “property damage” arising out of a product produced in a single manufacturing batch and attributable to the same defect or condition shall be considered a single “occurrence” Such “occurrence is deemed to take place on the earliest date on which the first “bodily injury” or “property damage” occurs. There is no premium charge for the use of this optional endorsement.

**ECG 24 621 03 17 – Fellow Employee Coverage** - This optional endorsement amends the Who Is An Insured provision to remove the exclusion of “employees “ as insureds for “bodily injury” and “personal and advertising injury” to co-employees while in the course of employment or while performing duties related to the insured’s business. There is no



premium charge for the use of this optional endorsement.

**ECG 24 622 03 17 – Amended Definition Of Bodily Injury** - This optional endorsement amends the definition of “bodily injury” to include mental injury, mental anguish, shock or fright. There is no premium charge for the use of this optional endorsement.

**ECG 24 623 03 17 – Who Is An Insured (Minority Interest)** - This optional endorsement amends the Who Is An Insured provision to provide coverage for Named Insureds for liability arising out of a partnership, joint venture or LLC in which they have ownership interest of 50% or less. There is no premium charge for the use of this optional endorsement.

**ECG 24 624 03 17 – Newly Acquired Organizations Extension Of Coverage** - This optional endorsement amends paragraph 3. of the Who Is An Insured provision to extend coverage to 180 days after acquisition and to remove the exclusionary language pertaining to partnerships, joint ventures and LLC’s. There is no premium charge for the use of this optional endorsement.

**ECG 24 625 03 17 – Unintentional Errors And Omissions** - This optional endorsement amends the Representations condition to allow that unintentional errors or omissions in the description of operations, premises or products will not affect coverage but must be reported to us as soon as reasonably possible after discovery. There is no premium charge for the use of this optional endorsement.

**ECG 24 626 03 17 – Subsidiaries As Named Insureds** - This optional endorsement amends the policy to include as Named Insureds the persons or organizations shown in the schedule and includes subsidiaries of such persons or organizations meeting the criteria shown in the endorsement. There is no premium charge for the use of this optional endorsement.

**ECG 24 627 03 17 – Knowledge And Notice Of Injury (Director Of Risk Management)** - This optional endorsement amends the Duties In The Event Of Occurrence, Offense, Claim Or Suit condition to provide that only notice to the Director of Risk Management or other individual responsible for procurement of insurance shall constitute the insured’s knowledge of injury to an employee, agent or servant. There is no premium charge for the use of this optional endorsement.

**ECG 24 628 03 17 – Limited Coverage – Professional Services** - This optional endorsement provides coverage for “bodily injury” and “property damage” arising out of rendering or failing to render professional services. There is no premium charge for the use of this optional endorsement.

**ECG 24 629 03 17 – Non-Owned Watercraft** - This optional endorsement amends paragraph A.2.g.(2) of the Aircraft, Auto Or Watercraft exclusion to extend the length specification in the non-owned watercraft exception and provide coverage for watercraft less than 100 feet long. There is no premium charge for the use of this optional endorsement.

**ECG 24 630 03 17 – Personal And Advertising Injury – Occurrence Redefined** - This optional endorsement amends the definition of “occurrence” with respect to “personal and advertising injury” to mean an offense or series of related offenses. Paragraph 4. of the Limits Of Insurance provision is amended to provide that the Personal And Advertising Injury Limit is the most we will pay for all such damages arising out of one “occurrence”. There is no premium charge for the use of this optional endorsement.

**ECG 24 631 03 17 – Personal And Advertising Injury (Definition Of Publication)** - This optional

endorsement amends the description of offenses within the “personal and advertising injury” definition pertaining to oral and written publication. The endorsement defines “publication” as an insured’s act of disseminating or broadcasting material or information, excluding disseminating to the person who is the subject of the material or wrongful appropriation of the material by a third party. “Publication” offenses are limited to violation of right of privacy and misappropriation of name and likeness. There is no premium charge for the use of this optional endorsement.

**ECG 24 632 03 17 – Fire Damage Legal Liability Coverage Extension** - This optional endorsement amends the last paragraph of A.2. Exclusions to extend coverage to include premises loaned or leased to the insured and to allow coverage for damage by sprinkler leakage, water or smoke as well as fire. There is no premium charge for the use of this optional endorsement.

**ECG 24 633 03 17 – Fire Suppression Coverage** - This optional endorsement amends the definition of “property damage” to include statutorily imposed costs for suppressing a forest fire. Coverage does not apply to costs incurred in using the insured’s own employees to suppress the fire. An aggregate limit of insurance, to be scheduled on the endorsement, applies for all costs or expenses incurred in the suppression of one or more fires. There is no premium charge for the use of this optional endorsement.

**ECG 24 634 03 17 – Professional Health Care Services By Employees Or Volunteer Workers** - This optional endorsement amends the exclusionary language in 2.a.(1)(d) of the Who Is An Insured provision to allow coverage for “employees” and “volunteer workers” who are “designated health care providers” for providing or failing to provide professional health care services occurring within the scope and course of employment. “Designated health care provider”, as defined in the endorsement, includes doctors, nurses, EMTs and designated first aid personnel. The Limits Of Insurance provision is amended to provide that coverage is subject to a per occurrence sublimit, to be scheduled on the endorsement. The Other Insurance provision is amended to stipulate that coverage provided by this endorsement is excess. There is no premium charge for the use of this optional endorsement.

There is no rate impact associate with this filing.

The corresponding form(s), LDI Form Filing Number 393860, Company Form Filing Number LA-GL-20039660F is pending approval.

**Item Key: 393868**

Date Submitted: 05/03/2017

Florists' Mutual Insurance Company

17 - Other Liability

Non-Adoptions

Commercial General Liability

Non-Adoption of ISO Designation Filing Numbers RP-2016-RCP16; RP-2016-RRP16

# of Policyholders: 0

Company Reference: 17-6

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

With this filing, the companies are proposing to non-adopt Insurance Services Office, Inc., (ISO) filing designation number RP-2016-RCP16 approved for ISO under state tracking number 388185 and RP-2016-RRP16 approved for ISO under state tracking number 388171 both effective 08/01/2017.

**Item Key: 393883**

Date Submitted: 05/03/2017

KnightBrook Insurance Company

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Introduction of Trov Program

Initial Rate and Rule

# of Policyholders: **0**

Company Reference: IM-LA-17-01 RR

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

This program will cover loss, theft, accidental handling, and mechanical breakdown.

Companion forms (Item Key Number 393891 or Company Reference Number IM-LA-17-01 F) were still pending as of 05/04/2017.

There is no rate impact associated with this filing.

**Item Key: 393945**

Date Submitted: 05/05/2017

PROTECTIVE INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Number GL-2016-RELP1

Overall % Impact: **-6.0**

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

# of Policyholders: **0**

Company Reference: LAGL17-01R

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 325351 effective 02/01/2016.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2016-RELP1 approved for ISO under state tracking number 385574 effective 04/01/2017.

The company will continue to utilize an LCM of 1.429.

These changes will result in a -6.0% rate decrease or \$0.

There are no Louisiana policyholders affected by this rate decrease.

**Item Key: 393947**

Date Submitted: 05/05/2017

## MID-CONTINENT CASUALTY COMPANY

9 - Inland Marine

Initial Rate only

Commercial Inland Marine

Introduction of Lawn Care Mobile Property Program

Initial Rate and Rule

# of Policyholders: 0

Company Reference: LA-MM 9025/9026 0517

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

The above-captioned company is introducing a Lawn Care Mobile Property Program for its Commercial Inland Marine line.

Companion forms (Item Key Number 393921 or Company Reference Number LA-MM 9025/9026 0517) were approved on 05/10/2017.

There is no rate impact associated with this filing.

**Item Key: 393955**

Date Submitted: 05/05/2017

AmGUARD Insurance Company

1 - Property

Initial Rate and Rule

Commercial Property

Initial Rate and Rule

Adoption of PIAL Filing Designation Number: LA16-01 (CF-2015-RLA1)

# of Policyholders: 0

Company Reference: GUARD-TOW-CP-17

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

With this filing, the company wishes to adopt the following Property Insurance Association of Louisiana (PIAL) filing designation number: LA16-01 (CF-2015-RLA1), Item key #332810, to be effective July 1, 2016.

This company has a lost cost multiplier of **1.665**.

The rates will be a combination of the PIAL rates and the company deviation multiplier of **1.175**.

There is no rate impact associated with this filing.

The following fees for this filing are:

- Installment Fees
  - A fee of \$7 per installment on all direct bill policies placed on installments, regardless of number of installments. This fee will be waived for insureds agreeing to participate in the Direct Draft Program. The Direct Draft Program allows insureds to remit funds electronically through the company's banks pre-authorized debit program.
- Non-Sufficient Funds Fee
  - A fee of \$20 per check returned for Non-Sufficient Funds. This fee is applicable to direct bill accounts only/
- Late Fee

- A fee of \$10 will be applied whenever an installment payment is received 5 or more days after the due date. This fee will be applied only to direct bill policies placed on installments regardless of the number of installments. this fee will be waived for insureds agreeing to participate in the Direct Draft Program. The Direct Draft Program allows insureds to remit funds electronically through the bank's pre-authorized debit program.
- GUARD's Fee
  - A fee of \$7 will be added tot he total charge amount when direct payment is accepted via GUARD's internet site for the purpose of securing or maintaining property insurance coverage through GUARD.

#### Rating Modification

| Risk Characteristics   | Description   | Range of<br>Modification<br>Credits /<br>Debits |
|------------------------|---|---|
| Management             | Cooperation in matters of safeguarding and proper handling of the property covered. | 8% to 8%  |
| Location               | Accessibility, congestion and exposures.  | 7% to 7%  |
| Building Features      | Age, condition and unusual structural features.                                     | 5% to 5%  |
| Premises and Equipment | Care, condition and type  | 5% to 5%  |
| Employees              | Selection, training, supervision and experience.                                    | 3% to 3%  |
| Protection             | Not otherwise recognized.   | 2% to 2%  |

The policy writing minimum premium is \$350 for both prepaid policies and for annual premium payment plan policies or continuous policies.

There is a waiver of additional premium of \$15 or less and also a waiver of return premium of \$15 or less unless the insured request the return premium and it will be granted.

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

The corresponding form(s) filing, LDI Form Filing No. 393956, Company Form Filing No. GUARD-TOW-CP-17 was approved effective May 15, 2017.

#### **Item Key: 393974**

Date Submitted: 05/08/2017

CALIFORNIA CASUALTY INDEMNITY EXCHANGE

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **7.0**

Overall \$ Impact: **\$67,416**

# of Policyholders: **341**

Company Reference: LA-17-A-FR-62

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

The last rate revision to this program was +3.0% (+\$30,779) which was approved under LDI Item Key #336629 with effective dates of 10/1/2016 for new and renewal business.

With this filing, the company proposes to revise the base rates, model year factors, zone factors and how to clarify how the company determines the experience period for a minor violation when the conviction date is not available. The company also proposes to introduce the Safe Driving Discount which is applied when a policy has been in force for a complete consecutive year without a chargeable accident or a major violation for all drivers on the policy

The rate impact associated with this filing is +7.0% (+\$67,416) affecting 314 policyholders.

**Item Key: 393999**

Date Submitted: 05/08/2017

SENECA INSURANCE COMPANY, INC.

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders:   **0**

Company Reference: SENECA-GL-ABAB-17

**Item Key: 394002**

Date Submitted: 05/08/2017

ATLANTIC SPECIALTY INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Boatowners/Personal Watercraft

Chesapeake Yacht Program

Revised Rate and Rule

# of Policyholders:   **0**

Company Reference: 2017-IMU-LA-RR-2020

Requested Effective Dates - New: 08/01/2017    Renewal: 10/15/2017

The above-captioned company is Revising Rates and Rules for its Chesapeake Yacht Program under its Personal Inland Marine line.

Companion forms (Item Key Number 393994 or Company Reference Number 2017-IMU-LA-FO-2020) were still pending as of 05/08/2017.

There is no rate impact associated with this filing.

**Item Key: 394004**

Date Submitted: 05/08/2017  
 AmTrust Insurance Company of Kansas, Inc.  
 TECHNOLOGY INSURANCE COMPANY, INC.  
 WESCO INSURANCE COMPANY  
 19 - Commercial Automobile  
 Revised Rate only

Commercial Automobile  
 Commercial Auto Program  
 Rate Revision

Revise Loss Cost Multipliers (LCM) for Physical Damage

Overall % Impact: **3.5**  
 Overall \$ Impact: **\$676,598**  
 # of Policyholders: **1673**  
 Company Reference: LA-CA-1710-03-1383  
 Requested Effective Dates - New: 10/01/2017    Renewal: 10/01/2017

The last rate revision to this program was +10.8% or \$2,399,225 which was approved under LDI Item Key Number 325535 effective 2/1/2016 for both new and renewal business. The last rate revision included Milwaukee Casualty Company which is not included in this filing.

With this filing, the companies propose to revise the physical damage Loss Cost Multipliers (LCM).

The proposed LCM are as follows:

| <b>Company</b>                            | <b>Coverage</b>                  | <b>Current LCM</b> | <b>Proposed LCM</b> |
|---|----------------------------------|--------------------|---------------------|
| AmTrust Insurance Company of Kansas, Inc. | Liability                        | <i>0.978</i>       | <i>0.978</i>        |
|   | Physical Damage                  | 1.063              | 1.382               |
|   | Uninsured/Underinsured Motorists | <i>1.150</i>       | <i>1.150</i>        |
| Technology Insurance Company              | Liability                        | <i>1.400</i>       | <i>1.400</i>        |
|   | Physical Damage                  | 1.510              | 1.963               |
|   | Uninsured/Underinsured Motorists | <i>1.400</i>       | <i>1.400</i>        |
| Wesco Insurance Company                   | Liability                        | <i>1.760</i>       | <i>1.760</i>        |
|   | Physical Damage                  | 1.810              | 2.353               |
|   | Uninsured/Underinsured Motorists | <i>1.760</i>       | <i>1.760</i>        |

The rate impact associated with this filing is +3.5% or \$676,598 affecting 1,673 policyholders.

**Item Key: 394005**

Date Submitted: 05/08/2017

National Mortgage Insurance Corporation

6 - Mortgage Guaranty

Revised Rate only

Mortgage Guaranty

Revised Rate

Credit Union Monthly Premium

Overall % Impact: **-0.10**Overall \$ Impact: **\$0**# of Policyholders: **0**

Company Reference: 002.17 NMI

Requested Effective Dates - New: 06/23/2017    Renewal: N/A

The above-captioned company is submitting revised rates for its Mortgage Guaranty Insurance Corporation.

With this filing, the company propose to submit a revised rate for its Credit Union Monthly rates to be in line with the Mortgage Guaranty Insurance Industry.

The company is making changes to have rates the same as its competitors and will be for new insurance written after the effective date of this filing.

The rules that are being revised were approved under Item Key #336779 with an effective date of May 26, 2016. They are as follows:

- NMI-2101.001 (06/17)
- NMI-2102.001 (06/17)

The company is requesting an effective date of June 23, 2017, or as soon thereafter as approved.

**Item Key: 394008**

Date Submitted: 05/08/2017

Philadelphia Indemnity Insurance Company

24 - Surety

Initial Rate only

Surety

Initial Rate

Probate Bond

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **0**

Company Reference: LA008630200058

Requested Effective Dates - New: 06/25/2017    Renewal: 06/25/2017

The last adjustment to this program occurred in August 2011 under the Prior Approval provision (Item Key



#275524) to be effective September 10, 2011.

The above-captioned company is filing to introduce Probate Bond rates to be applied in addition to Commercial Surety Rates.

These rates are based on an Ohio filing by Travelers Casualty and Surety Company under SERFF Tracking No. TRVE-128964545 to be effective June 8, 2013.

The company is requesting an effective date of June 25, 2017.

**Item Key: 394019**

Date Submitted: 05/08/2017

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: LA-GL-1801-02-1165A

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

**Item Key: 394027**

Date Submitted: 05/09/2017

OBI National Insurance Company

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Boatowners/Personal Watercraft

McGriff Yacht Program

Revised Rate and Rule

# of Policyholders: 0

Company Reference: 2017-IMU-LA-R-2020-MCG

Requested Effective Dates - New: 08/01/2017      Renewal: 10/15/2017

The above-captioned company is revising rates and rules for its McGriff Yacht Program under its Personal Inland Marine line.

Companion forms (Item Key Number 394025 or Company Reference Number 2017-IMU-LA-FO-2020-MCG) were still pending as of 05/09/2017.

**Item Key: 394043**

Date Submitted: 05/09/2017

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

COLONIAL AMERICAN CASUALTY AND SURETY COMPANY

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY  
 EMPIRE FIRE AND MARINE INSURANCE COMPANY  
 17 - Other Liability  
 Delayed Adoption  
 Commercial General Liability  
 Delay Adoption of ISO Designation Filing Numbers RP-2016-RRP16, RP-2016-RCP16  
 # of Policyholders: 0  
 Company Reference: 40028  
 Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

**Item Key: 394051**

Date Submitted: 05/09/2017  
 RLI Insurance Company  
 CONTRACTORS BONDING AND INSURANCE COMPANY  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule

Commercial Package Policy Program  
 Initial Adoption of Various ISO/PIAL Rates/Rules/Rating Plans Filing Designation Numbers

# of Policyholders: 0  
 Company Reference: LA-ML-RR-16-01A  
 Requested Effective Dates - New: 07/01/2017 Renewal: 07/01/2017

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

The companies are initially adopting the following ISO/PIAL Rates/Rules/Rating Plans Filing Designation Numbers (along with those adopted in the monoline initial rates/rules filings listed below):

|   |   |                            |                             |
|---|---|----------------------------|-----------------------------|
| ML 2004-ORU04 and<br>Supplement - Louisiana | ML 2004-ORU04 and Supplement<br>(Amendment) - Louisiana | LA15-16 (ML-<br>2015-RLA1) | LA15-03 (RP-<br>2014-RML09) |
| LA01-15 (RP-2001-RIR01)                     |   |                            |                             |

The following monoline rates/rules and form(s) filing have been approved:

|   |   |
|---|---|
| Item Key No. 392866 - Company Filing No. LA-CP-RR-16-01A (Commercial Property - Rates/Rules)  | Approved, effective<br>June 1, 2017     |
| Item Key No. 390897 - Company <b>Form</b> Filing No. LA-CP-F-16-01 (Commercial Property)  | Approved, effective<br>April 15, 2017   |
| Item Key No. 386071 - Company Filing No. LA-CR-RR-16-01 (Commercial Burglary and Theft)   | Approved, effective<br>December 1, 2016 |
| Item Key No. 386076 - Company <b>Form</b> Filing No. LA-CR-F-16-01 (Commercial Burglary and Theft)                                  | Approved, effective<br>December 1, 2016 |
| Item Key No. 299167 - RLI Insurance Company - Company Filing No. GL-ISO-LC-0713-LA (Commercial General Liability)                   | Approved, effective<br>March 1, 2014    |
| Item Key No. 326872 - Contractors Bonding Insurance Company -Company Filing No. CB IC-LA-GL-RR-15-01 (Commercial General Liability) | Approved, effective<br>October 21, 2015 |
| Item Key No. 326913 - Contractors Bonding Insurance Company - Company   | Approved, effective                     |

|  |                                      |
|--|--------------------------------------|
| <b>Form</b> Filing No. CBIC-LA-GL-F-15-01 (Commercial General Liability)   | October 7, 2015                      |
| Item Key No. 331366 - Contractors Bond and Insurance Company - Company Filing No. CBIC-LA-GL-RA-15-01 (Commercial General Liability)           | Approved, effective February 1, 2016 |
| Item Key No. 389866 - Contractors Bond and Insurance Company - Company Filing No. CBIC-LA-GL-RA-17-01 (Commercial General Liability)           | Approved, effective April 1, 2017    |
| Item Key No. 390420 - Contractors Bond and Insurance Company - Company Filing No. CBIC-LA-GL-RR-17-01 (Commercial General Liability)           | Approved, effective April 12, 2017   |
| Item Key No. 390425 - Contractors Bonding Insurance Company - Company <b>Form</b> Filing No. CBIC-LA-GL-F-17-01 (Commercial General Liability) | Approved, effective April 1, 2017    |

The companies will utilize the following loss cost multipliers:

| <b>COMPANY</b>                            | <b>LOSS COST MULTIPLIER</b>          |
|---|--------------------------------------|
| RLI Insurance Company                     | 1.400 (Crime and Fidelity)           |
| Contractors Bonding and Insurance Company | 1.750 (Crime and Fidelity)           |
| RLI Insurance Company                     | 1.540 (Commercial General Liability) |
| Contractors Bonding and Insurance Company | 1.600 (Commercial General Liability) |

#### **Item Key: 394055**

Date Submitted: 05/09/2017

HANOVER INSURANCE COMPANY, THE  
 MASSACHUSETTS BAY INSURANCE COMPANY  
 HANOVER AMERICAN INSURANCE COMPANY, THE  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule

Avenue Businessowners Program

Overall % Impact: **0.9**  
 Overall \$ Impact: **\$37,037**  
 # of Policyholders: **1038**  
 Company Reference: LA17207CG00056  
 Requested Effective Dates - New: 09/01/2017    Renewal: 12/01/2017

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

Item Key No. 389507 Revised Rate and Rule 0.0% Approved, effective 05/15/2017  
 Item Key No. 333684 Revised Rate and Rule +5.3% Approved, effective 10/15/2016

The company is making the following revisions:

- Amending the current optional broadening endorsements' rating structure.
- Introducing rate/rule for Tenant Scheduled Building Property, 391-2026
  - This optional endorsement modifies a tenant's policy by adding certain building property and building glass as insured property, on a scheduled basis.
  - Available limits of insurance follows the Business Personal Property Limit.
  - Rating for this endorsement follows existing building rate as shown in Section VII, Section B.

These changes will result in a +0.9% rate increase or +\$37,037.

There will be 1,038 Louisiana policyholders affected by this rate increase.

The corresponding form(s) filing, LDI Form Filing No. 394056, Company Form Filing No. LA17207CG00057, were approved effective September 1, 2017 for new business and December 1, 2017 for renewal business.

**Item Key: 394073**

Date Submitted: 05/10/2017

Liberty Mutual Fire Insurance Company

1 - Property

Initial Rule only

Commercial Property (Fire and Allied)

Initial Rule

New Optional Healthcare Coverage Rule

# of Policyholders: **0**

Company Reference: 2017-MU-6-RM-PW-R

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

The above-captioned company wishes to introduce two new optional endorsement rules for use with its Commercial Property program.

With this filing, the optional rules are for healthcare risks, Patients/Residents Emergency Evacuation and Personal Property of Patients/Residents, in order to expand the current coverage options available to insureds.

This is a new optional coverage, and has no rate or premium impact to any current policyholder.

The company is requesting an effective date of September 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 394047, Company Form Filing No. 2017-MU-6-RM-PW-F was approved effective September 1, 2017.

**Item Key: 394077**

Date Submitted: 05/10/2017

Allied World Specialty Insurance Company

17 - Other Liability

Revised Rate and Rule

Directors & Officers Liability

Resource Delivery Program

Overall % Impact: **0.0**

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

# of Policyholders: **1159**

Company Reference: AWSIC-DO-RD-LA-1701R

**Item Key: 394078**

Date Submitted: 05/10/2017  
 Allied World Specialty Insurance Company  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 Resource Delivery Program

# of Policyholders: **1159**  
 Company Reference: AWSIC-GL-RD-LA-1701R

**Item Key: 394079**

Date Submitted: 05/10/2017  
 AmGUARD Insurance Company  
 19 - Commercial Automobile  
 Initial Rate and Rule

Commercial Automobile  
 Towing Program  
 Initial Rate and Rule

Company Reference: GUARD-TOW-CA-17-T

With this filing, the company proposes to introduce the rates and rules for the Towing Program. This program will utilize Insurance Services Office, Inc. (ISO) loss costs, rules, and rating plans along with independent rates, rules, exceptions and Loss Cost Multipliers (LCM).

This program is for professional towing operators which meet the program's eligibility rule.

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

| <b>ISO Designation</b>    | <b>LDI Item Key Number</b> | <b>Effective Date</b> | <b>Approved for ISO</b> |
|---------------------------|----------------------------|-----------------------|-------------------------|
| CA-2016-BRLB1             | 382646                     |                       | N/A                     |
| CA-2015-RHLLC             | 319135                     | 8/1/2015              |                         |
| CA-2014-BRLA1             | 308959                     | 11/1/2014             |                         |
| CA-2013-RBILC             | 299772                     | 2/1/2014              |                         |
| CA-2012-RZRLC             | 292515                     | 1/1/2014              |                         |
| CA-2012-RADLC             | 283374                     | 10/1/2013             |                         |
| CA-2009-RLC09             | 248267                     | 8/1/2010              |                         |
| CA-2009-RLC1              | 252758                     | 1/1/2010              |                         |
| CA-2015-ROCP1             | 382645                     |                       | N/A                     |
| CL-2016-RRU1              | 335944                     | 11/1/2016             |                         |
| CA-2014-RPAC1             | 308956                     | 11/1/2014             |                         |
| CA-2013-RVTS2             | 306369                     | 10/1/2014             |                         |
| CA-2013-RBIRU             | 299776                     | 2/1/2014              |                         |
| CA-2012-RZR1              | 292543                     | 1/1/2014              |                         |
| CA-2012-RADRU             | 283371                     | 10/1/2013             |                         |
| CA-2012-RADRU (Amendment) | 284282                     | 10/1/2013             |                         |

|                             |        |           |
|-----------------------------|--------|-----------|
| CA-2011-RCP1                | 274483 | 1/1/2012  |
| CA-2011-IALL1               | 274466 | 1/1/2012  |
| CA-2010-RTER1               | 265775 | 12/1/2011 |
| CA-2009-RRU09               | 248259 | 8/1/2010  |
| CA-2009-RRU2                | 252757 | 1/1/2010  |
| CA-2009-RRU2 (Amendment)    | 254123 | 1/1/2010  |
| CA-2009-RRU1                | 244596 | 10/1/2009 |
| CA-2008-ORU1                | 239465 | 6/1/2009  |
| CA-2005-ORU01 (Amendment 1) | 21235  | 4/1/2006  |
| CA-2005-ORU01 (Amendment 2) | 25440  | 8/1/2007  |
| CA-2005-ORU01 (Amendment 3) | 25660  | 8/1/2007  |
| CA-2005-RCP1                | 20729  | 2/1/2006  |
| CA-2004-RTIPR               | 17815  | 8/18/2004 |
| RP-2012-RAL12               | 288385 | 4/1/2013  |
| RP-2012-RPD12               | 288390 | 4/1/2013  |
| RP-2006-RCR06               | 24872  | 4/1/2007  |
| RP-2006-RRP06               | 24871  | 4/1/2007  |

The company will be utilizing the following LCMs:

| <b>Coverage</b> | <b>Loss Cost Multiplier</b> |
|-----------------|-----------------------------|
| Liability       | 1.650                       |
| Physical Damage | 1.836                       |

The corresponding form filing has been approved under company tracking number GUARD-TOW-CA-17, LDI Item Key Number 393290, effective 5/2/2017.

\*\*The company's Commercial Auto Program has been approved under company tracking number GUARD-TOW-CA-17, LDI Item Key Number 393272, effective 5/11/2017.

**Item Key: 394088**

Date Submitted: 05/10/2017

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

General Liability Program

# of Policyholders: 0

Company Reference: LA-GL-2017-06

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

**Item Key: 394092**

Date Submitted: 05/10/2017

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability  
 Initial Rule only  
 Professional Errors & Omissions Liability  
 # of Policyholders: 0  
 Company Reference: 39375

**Item Key: 394095**

Date Submitted: 05/10/2017  
 MERCHANTS BONDING COMPANY (MUTUAL)  
 24 - Surety  
 Revised Rate only  
 Surety  
 Revised Rate  
 Mortgage Broker Bonds  
 # of Policyholders: 0  
 Company Reference: LIC-LA-20532-MBC-R  
 Requested Effective Dates - New: 09/01/2017    Renewal: 09/01/2017

The last adjustment to this program occurred in October 2006 under the Prior Approval provision (Item Key #24928) to be effective April 1, 2007.

With this filing, the company is submitting a revised rate manual page for its License & Permit, Commercial Surety line of business. With this revision the company is revising the type of risk classification for Mortgage Bankers, Brokers and Lenders, First and Second Mortgage Loans Bonds (919), Risk Type D and Second Only Mortgages (920), Risk Type E to a rate of \$7.50 per thousand.

The purpose rate per thousand results in a 50% decrease. The company does not have any bonds in force therefor there is no impact to existing bond holders.

The company is requesting an effective date of September 1, 2017.

**Item Key: 394097**

Date Submitted: 05/10/2017  
 Housing Enterprise Insurance Company, Inc.  
 17 - Other Liability  
 Revised Rule only  
 Commercial General Liability  
 # of Policyholders: 0  
 Company Reference: HEGLCWLA17-1R  
 Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

**Item Key: 394099**

Date Submitted: 05/10/2017  
 Amica Mutual Insurance Company  
 19 - Private Passenger Automobile  
 Revised Rate and Rule  
 Private Passenger Automobile  
 Private Passenger Auto Program  
 Revised Rate and Rule

Overall % Impact: **9.1**  
 Overall \$ Impact: **\$370,806**  
 # of Policyholders: **1286**  
 Company Reference: LA-A-17-1-RR  
 Requested Effective Dates - New: 10/01/2017    Renewal: 10/01/2017

The last rate revision to this program was +5.0% (+\$177,664) which was approved under LDI Item Key #332907 with effective dates of 9/1/2016 for new and renewal business.

With this filing, the company proposes to revise base rates for Bodily Injury, Uninsured Motorists, Property Damage, and revise the base model year for Comprehensive Collision coverages. The company also proposes to revise the following rules:

- Rule 3. Premium Determination - the HAL factors for all overages except Medical Payments, Towing and Rental will be revised;
- Rule 4. Classifications - change the language from "At Least 16 years of age" to "A licensed driver" (Paragraph C.3.a.); increase the multi-line discounts, to introduce a Homeownership Discount and introduce additional multi-line discounts for accounts with a Personal Umbrella Police (Paragraph D.1); introduce new loyalty discounts and eliminate the Tenure discount (Paragraph D.3); and revision of the last paragraph on page 9 for clarification purposes;
- Rule 14. Miscellaneous Coverages - revise the Uninsured Motorists rates and remove the reference to the Tenure discount and increase the rates for Towing and Labor Coverage from \$10 to \$20.

The rate impact associated with this filing is +9.1% (+\$370,806) affecting 1,286 policyholders.

**Item Key: 394101**

Date Submitted: 05/10/2017  
 EMPLOYERS MUTUAL CASUALTY COMPANY  
 17 - Other Liability  
 Withdrawal of Rates or Rules  
 Internet Liability  
 # of Policyholders: **0**  
 Company Reference: LA-CS-2017-01\_RP1  
 Requested Effective Dates - New: 07/15/2017    Renewal: 07/15/2017

**Item Key: 394105**

Date Submitted: 05/10/2017  
 Starr Indemnity & Liability Company  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule  
 Businessowners Program



Overall % Impact: **2.0**  
 Overall \$ Impact: **\$45,243**  
 # of Policyholders: **739**  
 Company Reference: 16-037-00-BP-19-LA (RATE AND RULE)  
 Requested Effective Dates - New: 11/01/2017 Renewal: 02/01/2018

Listed is the history for the above-captioned program:

|                        |                          |            |  |
|------------------------|--------------------------|------------|--|
| Item Key No.<br>390546 | Delayed Adoption         | 0.0%       | Approved, effective 07/01/2017 (New Business) and<br>10/01/2017 (Renewal Business) |
| Item Key No.<br>333149 | Revised Rate and<br>Rule | -<br>0.03% | Approved, effective 03/15/2016 (New Business) and<br>06/15/2016 (Renewal Business) |

The company is making the following revisions:

- An 5% upward deviation to the businessowners liability rates.
- Increasing the minimum premium from \$500 to \$650 for StarrBOP (The BASIC product minimum premium will remain \$500).
- Company exception pages have been reformatted and include the following revisions:
  - Increasing minimum premium from \$500 to \$650. The minimum premium will remain at \$500 for "Basic" BOP Program.
  - Adding exceptions for coverages that are not currently written in the program.
  - Refer to Company rating has been address for miscellaneous coverages.
  - Rule 29.A.5. Earthquake has been clarified to state that the Earthquake Rate/Rule Addendum should be used for rating this coverage.
  - Rule 29.A.19. Sprinkler Leakage - Earthquake Extension has been clarified to state that the Earthquake Rate/Rule Addendum should be used for rating this coverage.
  - Rule 29.A.21. Utility Services - Time Element Endorsement has been amended to address the Refer to Company rating for Other Than Public Utilities.
  - Rule 29.A.23. Water Back-Up and Sump Overflow has been amended to state that \$2,000 is provided for in the Starr Businessowners Enhancement Endorsement BP 002.
  - Rule 29.B.13. Liquor Liability Coverage has been amended to include the company's rates.
  - Rule 29.C. Additional Insured Endorsements (Liability and Medical Expenses Coverage) has been amended to address the Refer to Company rating within the ISO rules.
  - Rule 29.D. Endorsements Applicable to Specific Classes has been amended to address the Refer to Company rating within the ISO rules and note where coverage is not available.

These changes will result in a +2.0% rate increase or +\$45,243.

There will be 739 Louisiana policyholders affected by this rate increase.

The corresponding form(s) filing, LDI Form Filing No. 394102, Company Form Filing No. 16-037-00-BP-19-LA (FORMS), were approved effective November 1, 2017 for new business and February 1, 2018 for renewal business.

**Item Key: 394107**

Date Submitted: 05/10/2017

Hiscox Insurance Company Inc.

26 - Burglary And Theft

Initial Rule only  
 Commercial Burglary and Theft  
 Initial Rule  
 Kidnap & Ransom  
 # of Policyholders: 0  
 Company Reference: HIC-KR-17-01  
 Requested Effective Dates - New: 06/01/2017    Renewal: 06/01/2017

**Item Key: 394109**

Date Submitted: 05/10/2017  
 Philadelphia Indemnity Insurance Company  
 24 - Surety  
 Revised Rate and Rule  
 Surety  
 Overall % Impact: 0.0  
 Overall \$ Impact: \$0  
 # of Policyholders: 0  
 Company Reference: LA010420200103  
 Requested Effective Dates - New: 06/25/2017    Renewal: 06/25/2017

**Item Key: 394113**

Date Submitted: 05/10/2017  
 MSO, Inc.  
 33 - Other Lines  
 Certificate of Authority

Rating Organization Certificate of Authority

**Item Key: 394115**

Date Submitted: 05/10/2017  
 Arity, LLC  
 33 - Other Lines  
 Certificate of Authority  
 Rating Organization Certificate of Authority

**Item Key: 394121**

Date Submitted: 05/11/2017  
 LM General Insurance Company  
 LM INSURANCE CORPORATION  
 LIBERTY PERSONAL INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rule only  
 Private Passenger Automobile  
 GEARS/Private Passenger Auto Program

## Revised Rule

# of Policyholders: 0

Company Reference: 17-LA-P-AO-RU-GRS-VED

Requested Effective Dates - New: 06/19/2017 Renewal: 07/24/2017

With this filing, the company proposes the following revisions:

- revise the effective date and version number Page A;
- revise Premium Determination - Final Vehicle Factor;
- revise Rule F6E - Low Mileage Discount;
- revise Rule F6F - Usage Based Insurance Program; and
- revise the Table of Contents page.

There is no rate revision associated with this filing.

**Item Key: 394122**

Date Submitted: 05/11/2017

American Hallmark Insurance Company of Texas

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Rental Vehicle Program

Initial Rate and Rule

# of Policyholders: 0

Company Reference: AHIC-LA-CA-002

**Item Key: 394135**

Date Submitted: 05/11/2017

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property

# of Policyholders: 0

Company Reference: ORSIU-PP-17-R

Requested Effective Dates - New: 06/01/2017 Renewal: N/A

**Item Key: 394138**

Date Submitted: 05/11/2017

Allianz Global Risks US Insurance Company

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

Employment Practices Protect Program

# of Policyholders: 0

Company Reference: AGCS-15-005-R (LA)

**Item Key: 394151**

Date Submitted: 05/11/2017

INSURANCE COMPANY OF THE WEST

16 - Workers Compensation

Revised Rule only

Workers Compensation

Premium Discount Table Revision

# of Policyholders: **0**

Company Reference: LA17-W159

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

With this filing, the above-captioned company wishes to revise its manual pages, effective 10/01/2017.

The company proposes to replace its previously approved NCCI Premium Discount Table 7 with NCCI Premium Discount Table 9.

**Item Key: 394153**

Date Submitted: 05/11/2017

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

17 - Other Liability

Initial Rate only

Commercial General Liability

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **1345**

Company Reference: 1705RR014

Requested Effective Dates - New: 07/15/2017    Renewal: 07/15/2017

**Item Key: 394179**

Date Submitted: 05/12/2017

AmGUARD Insurance Company

17 - Other Liability

Installment Program

Commercial General Liability

Installment Program

# of Policyholders: **0**

Company Reference: GUARD-TOW-GL-INSTALL-17

**Item Key: 394180**

Date Submitted: 05/12/2017

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Employee Benefit Liability

FI Advantage Program

# of Policyholders: **0**

Company Reference: LA-PL-1710-02-9691E (FID)

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

**Item Key: 394181**

Date Submitted: 05/12/2017  
 AmGUARD Insurance Company  
 19 - Commercial Automobile  
 Installment Program

Commercial Automobile  
 Commercial Auto Program  
 Installment Plan

### Introduce Installment Plans and Fees

# of Policyholders: **0**

Company Reference: GUARD-TOW-CA-INSTALL-17

With this filing, the company proposes to introduce the installment plans and fees for the Commercial Auto Program.

The proposed billing fees are as follows:

- \$7 Installment Fee;
- \$20 Non-Sufficient Funds Fee;
- \$10 Late Fee; and
- \$7 Convenience Fee.

The Installment Fee will be charged on all direct bill policies placed on installments. This fee will be waived for insureds agreeing to participate in the Direct Draft Program. The Direct Draft Program will allow insureds to remit funds electronically through the pre-authorized debit program. Installment fees will not be applied to the initial or down payment.

The Non-Sufficient Funds Fee will be applied per check returned for Non-Sufficient Funds. This fee will be applied to direct bill accounts only.

The Late Fee will be applied whenever an installment payment is received 5 or more days after the due date.

The Convenience Fee will be added to the total charge amount when direct payment is accepted via the company's internet site for the purpose of securing or maintaining coverage through the company.

The company proposes to utilize the following installment fees:

| <b>New Business Only</b> |                         | <b>Renewal Business</b> |                         |
|--------------------------|-------------------------|-------------------------|-------------------------|
| <b>% Down</b>            | <b>Monthly Payments</b> | <b>% Down</b>           | <b>Monthly Payments</b> |
|                          | 1                       |                         | 1                       |
| 25%                      | 2                       | 25%                     | 2                       |

|     |             |     |             |
|-----|-------------|-----|-------------|
| 25% | 4           | 25% | 2           |
| 25% | 6           | 25% | 4           |
| 25% | 8           | 25% | 6           |
| 20% | 9           | 20% | 9           |
| 25% | 3 Quarterly | 25% | 3 Quarterly |
| 10% | 10          | 10% | 10          |

The balance due on the policy after the initial/down payment will be divided equally over the remaining installments. Monthly payment plans will begin one month following the initial or down payment and apply in monthly increments for each consecutive month for the number of months as indicated in the respective plan.

The corresponding form filing has been approved under company tracking number GUARD-TOW-CA-17, LDI Item Key Number 393290, effective 5/2/2017.

The corresponding rate/rule filing has been submitted under company tracking number GUARD-TOW-CA-17, LDI Item Key Number 393272.

**Item Key: 394182**

Date Submitted: 05/12/2017

AmGUARD Insurance Company

1 - Property

Installment Program

Commercial Property

Installment Program

# of Policyholders: 0

Company Reference: GUARD-TOW-CP-INSTALL-17

**Item Key: 394183**

Date Submitted: 05/12/2017

AmGUARD Insurance Company

9 - Inland Marine

Installment Program

Commercial Inland Marine

Installment Program

# of Policyholders: 0

Company Reference: GUARD-TOW-IM-INSTALL-17

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: 394184**

Date Submitted: 05/12/2017

ARCH MORTGAGE INSURANCE COMPANY

ARCH MORTGAGE GUARANTY COMPANY

6 - Mortgage Guaranty

Revised Rate only  
Mortgage Guaranty  
ARCH MI RateStar Program  
# of Policyholders: 0  
Company Reference: 004.17 ARCH MI RATESTAR PROGRAM  
Requested Effective Dates - New: 06/30/2017 Renewal: N/A

**Item Key: 394187**

Date Submitted: 05/12/2017  
NAVIGATORS INSURANCE COMPANY  
5 - Commercial Multiple Peril  
Initial Rate and Rule

Commercial Package Program

# of Policyholders: 0  
Company Reference: CMPPK-R-2205-LA  
The above-captioned company is filing initial rates/rules for the above-captioned program.

The following approved rates/rules for the monoline are as follows:

| <b>LINE OF BUSINESS</b>      | <b>ITEM KEY NUMBER</b> | <b>TYPE OF FILING</b> | <b>EFFECTIVE DATE</b> |
|------------------------------|------------------------|-----------------------|-----------------------|
| Commercial General Liability | 336304                 | Initial Rate and Rule | 07/07/2016            |
| Commercial Property          | 386842                 | Initial Rate and Rule | 12/08/2016            |
| Commercial Inland Marine     | 389902                 | Initial Rate and Rule | 03/06/2017            |
| Commercial Crime             | 336310                 | Initial Rate and Rule | 06/15/2016            |

The following loss cost multipliers will be utilized:

| <b>LINE OF BUSINESS</b>      | <b>LOSS COST MULTIPLIERS</b> |
|------------------------------|------------------------------|
| Commercial General Liability | 1.460                        |
| Commercial Property          | 1.504                        |
| Commercial Inland Marine     | 1.540                        |
| Commercial Crime             | 1.460                        |

The following approved form(s) filing for the monoline are as follows:

| <b>LINE OF BUSINESS</b>      | <b>ITEM KEY NUMBER</b> | <b>EFFECTIVE DATE</b> |
|------------------------------|------------------------|-----------------------|
| Commercial General Liability | 336290                 | 06/10/2016            |
| Commercial Property          | 386802                 | 12/08/2016            |
| Commercial Inland Marine     | 389896                 | 03/06/2017            |

The company states that these coverages will be written on a mono-line or on a package basis.

A SERFF "Objection Letter" was sent to Ms. Valerie Brink on May 16, 2017 for additional information.

**Item Key: 394198**

Date Submitted: 05/12/2017

## MARKEL INSURANCE COMPANY

9 - Inland Marine  
 Revised Rate and Rule  
 Personal Inland Marine  
 Fine Arts Personal Program

Overall % Impact: **-2.8**  
 Overall \$ Impact: **\$-1,970**  
 # of Policyholders: **18**  
 Company Reference: 1704RR013  
 Requested Effective Dates - New: 07/01/2017    Renewal: 07/01/2017

The above-captioned company is revising Fine Arts Personal Program under its Personal Inland Marine line.

The company proposes removing some of the premium modifications under 3 a. protection, premium modifications under 2 a. protection, and the category of C. Special Items.

This filing will result in an overall rate decrease of **-2.80%** or premium decrease of **-\$1,970** affecting 18 policyholders.

**Item Key: 394202**

Date Submitted: 05/12/2017  
 Allianz Global Risks US Insurance Company  
 17 - Other Liability  
 Initial Rate only  
 Professional Errors and Omissions Liability  
 Fiduciary Protect Program  
 Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: AGCS-15-006-R (LA)

**Item Key: 394233**

Date Submitted: 05/15/2017  
 Imperium Insurance Company  
 GREAT MIDWEST INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Professional Errors and Omissions Liability  
 Insurance Agents & Brokers Professional Liability Errors & Omissions Program  
 # of Policyholders: **0**  
 Company Reference: HIIG-OL-IAB-LA-1701RU

**Item Key: 394270**

Date Submitted: 05/15/2017  
 FOREMOST INSURANCE COMPANY



19 - Private Passenger Automobile  
 Revised Rate only  
 Private Passenger Automobile  
 Distinct Choice (Select 2.5) Program  
 Revised Rate

Overall % Impact: **16.076**

Overall \$ Impact: **\$703,722**

# of Policyholders: **3417**

Company Reference: RRLA06152017

Requested Effective Dates - New: 06/15/2017    Renewal: 07/20/2017

The last rate revision to this program was +9.673% (+\$768,152) which was approved under LDI Item Key #335627 with effective dates of 4/5/2016 for new business and 4/28/2016 for renewal business.

With this filing, the company proposes to revise their base rates, bodily injury factor, and property damage limit factors. The company further proposes to revise the bill plan surcharge.

The rate impact associated with this filing is +16.076% (+\$703,722) affecting 3,417 policyholders.

**Item Key: 394286**

Date Submitted: 05/16/2017

Allianz Global Risks US Insurance Company

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Submission of Crime Protect Program

Overall % Impact: **0.0**

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

# of Policyholders: **0**

Company Reference: AGCS-15-007-R (LA)

**Item Key: 394287**

Date Submitted: 05/16/2017

EMPLOYERS COMPENSATION INSURANCE COMPANY

EMPLOYERS PREFERRED INSURANCE COMPANY

EMPLOYERS ASSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2016-03

# of Policyholders: **0**

Company Reference: LA RR EPIC EAC ECIC 07.01.2017 ECIC-131040364

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

The initial filing for the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 387533, effective 12/31/2016.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2016-03, approved under State Tracking Number 385803, effective 07/01/2017.

The company will utilize the following loss cost multiplier:

| <b>Company</b>                           | <b>Current Loss Cost Multiplier</b> | <b>Proposed Loss Cost Multiplier</b> |
|--|-------------------------------------|--------------------------------------|
| Employers Compensation Insurance Company | 1.900                               | 1.900                                |
| Employers Preferred Insurance Company    | 1.400                               | 1.400                                |
| Employers Assurance Company              | 1.650                               | 1.650                                |

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

There will be 0 Louisiana policyholders affected by this filing.

**Item Key: 394288**

Date Submitted: 05/16/2017

TRITON INSURANCE COMPANY

28 - Credit

Initial Rate only

Credit - Personal Property

Initial Rate and Rule

# of Policyholders: **0**

The above-captioned company is introducing a Creditor-placed collateral protection program for its Credit line.

This program provides theft and Physical Damage protection for a Lender on collateral security when the borrower has not provided proof of physical damage insurance for the collateral as required under the Loan Agreement.

Companion forms (Item Key Number 394266) were still pending as of 05/17/2017.

There is no rate impact associated with this filing.

**Item Key: 394299**

Date Submitted: 05/16/2017

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

# of Policyholders: **0**

Company Reference: PRSS-131041065

**Item Key: 394324**

Date Submitted: 05/16/2017

LYNDON SOUTHERN INSURANCE COMPANY

1 - Property  
 Initial Rate and Rule  
 Commercial Property  
 Mortgage Lender Security Program  
 Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: LSIC-CP-MLS-LA-1701R

**Item Key: 394330**

Date Submitted: 05/16/2017  
 LUBA Indemnity Insurance Company  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2016-03  
 Overall % Impact: **-8.60**  
 Overall \$ Impact: **-\$13,690**  
 # of Policyholders: **8**  
 Company Reference: LUBAINDLARATE2017  
 Requested Effective Dates - New: 07/01/2017    Renewal: 07/01/2017

The initial filing for the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 382689, effective 06/01/2016.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2016-03, approved under State Tracking Number 385803, effective 07/01/2017.

The company will retain use of its 1.360 loss cost multiplier.

There is an overall -8.60% rate decrease or -\$13,690 as a result of this filing.

There will be 8 Louisiana policyholders affected by this filing.

**Item Key: 394352**

Date Submitted: 05/17/2017  
 EMPLOYERS COMPENSATION INSURANCE COMPANY  
 EMPLOYERS PREFERRED INSURANCE COMPANY  
 EMPLOYERS ASSURANCE COMPANY  
 16 - Workers Compensation  
 Initial Rule only  
 Workers Compensation  
 Installment Payment Plan  
 # of Policyholders: **0**  
 Company Reference: LA PAY PLANS EPIC EAC ECIC 07.01.2017 ECIC-131040610  
 Requested Effective Dates - New: 07/01/2017    Renewal: 07/01/2017

With this filing, the above-captioned program wishes to implement its payment plans, effective 07/01/2017.

The Payment Plans are as follows:

0% deposit and monthly interim audit.

10% deposit due at effective date with 9 stipulated payments due every 30 days.

10% deposit due at effective date with 11 stipulated payments due every 30 days.

20% deposit and monthly interim audit.

30% deposit due at effective date and 3 quarterly stipulated payments due every 90 days.

100% deposit and no interim audit or stipulated payments.

There will be a \$5 fee applied to each stipulated payment.

There will be a \$25 non-sufficient fee when the check payment is returned from the policyholder's bank.

**Item Key: 394354**

Date Submitted: 05/17/2017

American Hallmark Insurance Company of Texas

1 - Property

Adoption

Commercial Property

Rental Vehicle TRIAD Insurance Program.

Adoption of various ISO Designation Numbers

# of Policyholders: 0

Company Reference: AHIC-LA-CP-002

Per SERFF Note to Reviewer on May 17, 2017, the company wishes to withdraw this filing.

**Item Key: 394361**

Date Submitted: 05/17/2017

American Hallmark Insurance Company of Texas

26 - Burglary And Theft

Adoption

Commercial Burglary and Theft

Rental Vehicle Program

Adoption of various ISO Designation Filing Numbers

# of Policyholders: 0

Company Reference: AHIC-LA-CR-002

Per SERFF note to reviewer on May 17, 2017, the Company wishes to withdraw this filing.

**Item Key: 394362**

Date Submitted: 05/17/2017

American Hallmark Insurance Company of Texas

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Rental Vehicle Program

adoption of various ISO Designation Filing Numbers

# of Policyholders: 0

Company Reference: AHIC-LA-GL-002

**Item Key: 394363**

Date Submitted: 05/17/2017

LYNDON SOUTHERN INSURANCE COMPANY

33 - Other Lines

Initial Rate and Rule

## Introduction of Firearms Legal Defense Program

Company Reference: PPL 2017 LA (R)

The above-captioned company wishes to introduce rates and rules for use with its new Firearms Legal Defense product.

All individuals in lawful possession of a firearm are eligible for coverage.

Legal services and benefits as described in the Plan Member Policy are provided to policyholders. These include:

24/7 access to attorneys in the case of a use of a firearm incident via an attorney-answered emergency hotline;

Legal representation by an attorney in any criminal or civil procedure arising from use of a firearm;

Access to attorneys to answer legal questions concerning firearms law;

Educational material, including monthly newsletters, concerning gun ownership, gun rights and the law, prepared and edited by attorneys.

Coverage can be purchased on an Individual or Couple basis. Additional optional coverages are available for purchase, including:

Fifty-State Protection Coverage

Minor Children Coverage

Hunting Activity Coverage

Accidental Death & Dismemberment Coverage

These policies are sold by external licensed agents.

There is no rate impact associated with this filing.

Companion forms (Item Key #

**Item Key: 394376**

Date Submitted: 05/17/2017

SENTRY SELECT INSURANCE COMPANY

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Motorcycle Platinum Program

Initial Rate and Rule

# of Policyholders: 0

Company Reference: LA PL 2017 II

Requested Effective Dates - New: 06/13/2017    Renewal: N/A

With this filing, the company proposes to introduce the rates and rules for the Motorcycle Platinum Program. This is a new motorcycle program which will utilize credit scoring in the rating process.

The corresponding form filing has been submitted under company tracking number VKNG-130961111, LDI Item Key Number 391832, and is pending approval.

**Item Key: 394378**

Date Submitted: 05/17/2017

Excalibur National Insurance Company

1 - Property

Initial Rate and Rule

Introduction of Louisiana Voluntary Dwelling Fire Program

Company Reference: ENIC LA VOL DP 2017-RR

The above-captioned company is filing its initial rates and rules for use with its Louisiana Voluntary Dwelling Fire Program.

An installment payment plan is also being introduced as Item Key #394381.

The proposed rates are based on competitor filings.

There is no rate impact associated with this filing.

Companion forms (Item Key #393558) were still pending as of May 23, 2017.

**Item Key: 394381**

Date Submitted: 05/17/2017

Excalibur National Insurance Company

1 - Property

Initial Rate and Rule

Personal Property

Louisiana Voluntary Dwelling Fire Program

# of Policyholders: 0

Company Reference: ENIC LA VOL DP 2017-PP

**Item Key: 394437**

Date Submitted: 05/18/2017

Imperium Insurance Company

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: HIIG-OL-HPCL-LA-1702R

**Item Key: 394439**

Date Submitted: 05/18/2017

ECONOMY PREMIER ASSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

## Private Passenger Auto Program

Revised Rate

Overall % Impact: 7.1

Overall \$ Impact: \$147,168

# of Policyholders: 1224

Company Reference: LA99AMTX083117RA

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 253795 with an effective date of 6/24/2010 for renewal business.

With this filing, the company proposes to revise the base rates by territory, increase the additive amounts for Uninsured Motorists Increased Limits, and update the Model Year factors through 2017.

The rate impact associated with this filing is +7.1% (+\$147,168) affecting #1,224 policyholders.

**Item Key: 394440**

Date Submitted: 05/18/2017

Allied World Insurance Company

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

# of Policyholders: 0

Company Reference: ADOPT-17-GL-01

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

**Item Key: 394448**

Date Submitted: 05/18/2017

AMERICAN RELIABLE INSURANCE COMPANY

5 - Commercial Multiple Peril

Withdrawal of Rates or Rules

Agricultural Output Program

**(Withdrawal of Item Key No. 393516)**

# of Policyholders: 0

Company Reference: ARIC-2017-LA-AG-RRW-692

The above-captioned company is filing to withdraw Item Key No. 393516, which was filed and approved, contingent upon form(s) approval.

The company have submitted a new initial rate/rule filing for this program under Item Key No. 394452, Company Filing NO. ARIC-2017-LA-AG-RR1-692.

**Item Key: 394452**

Date Submitted: 05/18/2017

AMERICAN RELIABLE INSURANCE COMPANY

5 - Commercial Multiple Peril

**Initial Rate and Rule**

Agricultural Output Program

Initial Adoption of AAIS Filing Designation Numbers AAIS-2001-21R and AAIS-2015-1AGOPR

# of Policyholders: **0**

Company Reference: ARIC-2017-LA-AG-RR1-692

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

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

The company is initially adopting AAIS Filing Designation No. AAIS-2001-21R and AAIS-2015-1AGOPR.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 393518, Company Form Filing No. ARIC-2017-LA-AG-F-692.

**Item Key: 394453**

Date Submitted: 05/18/2017

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

4 - Homeowners

Revised Rate and Rule

Homeowners

Overall % Impact: **15.0**Overall \$ Impact: **\$742,430**# of Policyholders: **3119**

Company Reference: FN.14.799/RWG.2017.02

Requested Effective Dates - New: 09/23/2017    Renewal: 11/11/2017

**Item Key: 394455**

Date Submitted: 05/18/2017

HARTFORD INSURANCE COMPANY OF THE MIDWEST

4 - Homeowners

Revised Rate and Rule

Homeowners

Overall % Impact: **9.9**Overall \$ Impact: **\$597,453**# of Policyholders: **3339**

Company Reference: FN.14.799/RWG.2017.01

Requested Effective Dates - New: 09/23/2017    Renewal: 11/11/2017

**Item Key: 394458**

Date Submitted: 05/18/2017

AMERICAN RELIABLE INSURANCE COMPANY

33 - Other Lines

Withdrawal of Rates or Rules

Other Commercial Lines

First Protector Program

Withdrawal of Entire Program



# of Policyholders: **0**  
 Company Reference: LA00038AR00022  
 Requested Effective Dates - New: 05/01/2017    Renewal: 05/01/2017

The above-captioned company is filing to withdraw the above-captioned program.

The following rates/rules filing are being withdrawn:

|                                  |                                 |  |
|----------------------------------|---------------------------------|--|
| Item Key No. 9a -<br>3/17/2000   | Initial Rate Only               | Approved, effective April 1, 2000                              |
| Item Key No. 2a -<br>12/17/2003  | Revised Rule Only               | Approved, effective December 17, 2003                          |
| Item Key No. 18a -<br>01/19/2005 | Withdrawal of Rates or<br>Rules | Approved, effective January 19, 2005                           |
| Item Key No. 21454               | Revised Rule Only               | Approved, effective October 1, 2005                            |
| Item Key No. 235275              | Revised Rate and Rule 0.0%      | Approved, effective September 1, 2008                          |
| Item Key No. 259896              | Revised Rate and Rule           | Approved, effective July 1, 2010                               |
| Item Key No. 267782              | Revised Rule Only               | Approved, effective March 1, 2011 (NB) and<br>May 1, 2011 (RB) |
| Item Key No. 297499              | Revised Rule Only               | Approved, effective June 30, 2013                              |

The company states that it has not had any business or collected any premiums since October 6, 2016.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 394457, Company Form Filing No. LA00038AR00023.

**Item Key: 394461**

Date Submitted: 05/18/2017  
 Lion Insurance Company  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2016-03  
 Overall % Impact: **-4.9**  
 Overall \$ Impact: **-\$18,152**  
 # of Policyholders: **25**  
 Company Reference: LION-17-001 (LA-RE)  
 Requested Effective Dates - New: 07/05/2017    Renewal: 07/05/2017

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 293347, which resulted in an overall +7.54% rate increase, effective 05/01/2013.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2016-03, approved under State Tracking Number 385803, effective 05/01/2017.

The company will retain use of its 1.450 loss cost multiplier.

There is an overall -4.90% rate decrease or -\$18,152 as a result of this filing.

There will be 25 Louisiana policyholders affected by this filing.

**Item Key: 394483**

Date Submitted: 05/19/2017

EVEREST NATIONAL INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate only

Commercial Automobile

Overall % Impact: **0.0**Overall \$ Impact: **\$585,522**# of Policyholders: **134**

Company Reference: LA-CA-20039503

Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

**Item Key: 394486**

Date Submitted: 05/19/2017

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **13**

Company Reference: BSS-GL-2017-5249-RU-LA-22802

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

**Item Key: 394489**

Date Submitted: 05/19/2017

LCTA Specialty Insurance Company

LCTA CASUALTY INSURANCE COMPANY

LCTA MUTUAL HOLDING COMPANY

16 - Workers Compensation

Initial Rate and Rule

Workers Compensation

# of Policyholders: **0**

Requested Effective Dates - New: 07/17/2017    Renewal: 07/17/2017

**Item Key: 394491**

Date Submitted: 05/19/2017

WESTPORT INSURANCE CORPORATION

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

NORTH AMERICAN ELITE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

## Loss Cost Adoption

### ISO Designation CA-2017-BRLA1

Overall % Impact: **4.5**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: 17-15185P  
 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 321279 effective 8/1/2015 for 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 393931 effective 11/1/2017.

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

| <b>Company</b>                             | <b>Coverage</b> | <b>LCM</b> |
|--|-----------------|------------|
| Westport Insurance Corporation             | Liability       | 1.845      |
|  | Physical Damage | 1.932      |
| North American Specialty Insurance Company | Liability       | 1.476      |
|  | Physical Damage | 1.546      |
| North American Elite Insurance Company     | Liability       | 2.306      |
|  | Physical Damage | 2.415      |

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

### **Item Key: 394501**

Date Submitted: 05/19/2017  
 Berkley National Insurance Company  
 BERKLEY REGIONAL INSURANCE COMPANY  
 STARNET INSURANCE COMPANY  
 19 - Commercial Automobile  
 Adoption

Commercial Automobile  
 General Risk Program  
 Adoption

- Adoption ISO Designation CL-2016-RRU1
- Rule Revisions
  - CA 83 45 - Hired and Non-Owned Liability Excess Hired Auto Physical Damage
  - CA 83 55 - Hired and Non-Owned Liability Coverage
  - CA 83 56 - Hired and Non-Owned Liability Primary Auto Physical Damage Coverage
  - CA 83 57 - Newly Acquired or Formed Organization
  - Rule 90. Hired Auto
  - Rule 2. Eligibility - Liability Experience and Schedule Rating Plan
  - Rule 2. Eligibility - Physical Damage Experience and Schedule Rating Plan

Overall % Impact: **0.0**

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

# of Policyholders: **104**

Company Reference: BSS-CA-2017-5239-RARU-LA-21497

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

With this filing, the companies propose to adopt Insurance Services Office, Inc. (ISO) designation CL-2016-RRU1 which was approved under LDI Item Key Number 335944 effective 11/1/2016.

The companies are also proposing the following rule revisions:

- Introduce the following new rules:
  - CA 83 54 - Hired and Non-Owned Liability Excess Hired Auto Physical Damage  
This optional endorsement will be added when Hired and/or Non-Owned Auto Liability coverage is to be provided with Excess Hired and/or Non-Owned Auto Physical Damage coverage for risks in the Entertainment and Sports industry.
  - CA 83 55 - Hired and Non-Owned Liability Coverage  
This optional endorsement will be added when Hired and/or Non-Owned Auto Liability coverage is provided for risks in the Entertainment and Sports Industry.
  - CA 83 56 - Hired and Non-Owned Liability Primary Auto Physical Damage Coverage  
This optional endorsement will be added when Hired and/or Non-Owned Auto Liability coverage is provided with Primary Hired and/or Non-Owned Auto Physical Damage coverage.
  - CA 83 57 - Newly Acquired or Formed Organization  
This optional endorsement will be attached to extend coverage as an insured to newly acquired organizations, other than partnerships, joint ventures, or limited liability companies for which the insured maintains majority ownership interest.
- Revise the following rules:
  - Rule 90. Hired Auto  
The company is revising Table 90.C.3.c.(LC) to add additional deductible options for Hired Physical Damage coverage. The company is adding deductibles of \$20,000; \$25,000; \$50,000; \$75,000; and \$100,000 for both Comprehensive and Collision coverage.
  - Rule 2. Eligibility - Liability Experience and Schedule Rating Plan  
The company is revising paragraph D. to state that Entertainment and Sports vehicles will not be eligible for experience rating.
  - Rule 2. Eligibility - Physical Damage Experience and Schedule Rating Plan  
The company is revising paragraph C. to state that Entertainment and Sports vehicles will not be eligible for experience rating.

The corresponding form filing has been submitted under company tracking number BSS-CA-2017-CA-5239-Fm-LA-21496.

There is no rate impact associated with this filing.

**Item Key: 394502**

Date Submitted: 05/19/2017

Mitsui Sumitomo Insurance Company of America  
MITSUI SUMITOMO INSURANCE USA INC.

## 16 - Workers Compensation

Revised Rule only

Workers Compensation

Manual Page Revision

# of Policyholders: 0

Company Reference: WK-LA-56-17048-RU1

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

With this filing, the above-captioned program submits typographical revisions to its manual pages, effective 07/01/2017.

The initial Voluntary Compensation Rule Exception Page was filed and approved under Item Key Number 392606, effective 07/01/2017.

**Item Key: 394504**

Date Submitted: 05/19/2017

Diamond State Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

## Commercial Automobile

Loss Cost Adoption

- Adopt ISO Designations CA-2017-BRLA1 and CA-2015-RHLLC
- Revise LCMs

Overall % Impact: 12.8

Overall \$ Impact: \$24,533

# of Policyholders: 21

Company Reference: DSIC-2017-LA-CA-R-962

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

The last rate revision to this program was +7.5% or \$43,968 which was approved under LDI Item Key Number 312093 effective 11/1/2014 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 393931 effective 11/1/2017; and
- CA-2015-RHLLC which was approved for ISO under LDI Item Key Number 319135 effective 8/1/2015.

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

| <b>Tier</b> | <b>Coverage</b> | <b>Current LCM</b> | <b>Proposed LCM</b> |
|-------------|-----------------|--------------------|---------------------|
| Tier 1      | Liability       | 1.787              | 1.920               |
|             | Physical Damage | 1.863              | 2.000               |
|             | UM/UIM          | 1.787              | 2.396               |

|        |                 |       |       |
|--------|-----------------|-------|-------|
| Tier 2 | Liability       | 1.957 | 2.102 |
|        | Physical Damage | 2.040 | 2.190 |
|        | UM/UIM          | 1.957 | 2.396 |
| Tier 3 | Liability       | 2.230 | 2.396 |
|        | Physical Damage | 2.324 | 2.496 |
|        | UM/UIM          | 2.230 | 2.396 |

The rate impact associated with this filing is +12.8% or \$24,533 affecting 21 policyholders.

**Item Key: 394511**

Date Submitted: 05/19/2017

OMNI INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **21.1**

Overall \$ Impact: **\$474,101**

# of Policyholders: **1652**

Company Reference: LA05V19.00

Requested Effective Dates - New: 07/12/2017    Renewal: 08/16/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 338140 with an effective date of 8/18/2016 for new business and 9/22/2016 for renewal business.

With this filing, the company proposes to revise the base rates and the model year factors.

The rate impact associated with this filing is +12.1% (+\$474,101) affecting 1,652 policyholders.

**Item Key: 394513**

Date Submitted: 05/19/2017

Everest Premier Insurance Company

EVEREST DENALI INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

# of Policyholders: **0**

Company Reference: LA-CA-20039504R

Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

**Item Key: 394514**

Date Submitted: 05/19/2017

Everest Premier Insurance Company

EVEREST DENALI INSURANCE COMPANY

16 - Workers Compensation

Initial Rate and Rule

Workers Compensation

# of Policyholders: **0**

Company Reference: LA-WC-20039407R

Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

**Item Key: 394515**

Date Submitted: 05/19/2017

Everest Premier Insurance Company

EVEREST DENALI INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

# of Policyholders: **0**

Company Reference: LA-GL-20039407R

Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

**Item Key: 394516**

Date Submitted: 05/19/2017

Mitsui Sumitomo Insurance Company of America

MITSUI SUMITOMO INSURANCE USA INC.

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- ISO Designation CA-2017-BRLA1
- Revise LCMs

Overall % Impact: **5.5**Overall \$ Impact: **\$7,319**# of Policyholders: **33**

Company Reference: AU-LA-56-17067 RA

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 321156 effective 10/1/2015 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 393931 effective 11/1/2017.

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

| <b>Company</b>                               | <b>Coverage</b> | <b>Current LCM</b> | <b>Proposed LCM</b> |
|--|-----------------|--------------------|---------------------|
| Mitsui Sumitomo Insurance Company of America | Liability       | 1.690              | 1.644               |
|  | Physical Damage | 1.780              | 1.888               |
| Mitsui Sumitomo Insurance USA Inc.           | Liability       | 1.268              | 1.233               |
|  | Physical Damage | 1.335              | 1.416               |

The rate impact associated with this filing is +5.5% or \$7,319 affecting 33 policyholders.

**Item Key: 394517**

Date Submitted: 05/19/2017

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Errors & Omissions Liability

# of Policyholders: 0

Company Reference: BHSIC-MPL-17