

LOUISIANA DEPARTMENT OF INSURANCE
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OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF FEBRUARY 12, 2018

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

Item Key: 389274

Date Submitted: 01/18/2017

AMERISURE MUTUAL INSURANCE COMPANY

17 - Other Liability

Consent to Rate

Commercial General Liability

Insured: Interior Exterior Building Supply, LP

Policy Number: GL 2068351011

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

of Policyholders: **1**

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

Item Key: 687886

Date Submitted: 10/26/2017

United Services Automobile Association

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **19.1**

Overall \$ Impact: **\$41,079,066**

of Policyholders: **93382**

Company Reference: LA1700201

Requested Effective Dates - New: 03/19/2018 Renewal: 06/12/2018

The last rate revision to this program was +14.6% (+\$28,473,970) which was approved under LDI Item Key #338830 with effective dates of 2/18/2017 for new and renewal business.

With this filing, the company proposes revisions to the following structures:

- Base Rates in all companies;
- Enhanced Rental Rates in all companies;
- Expense Fees in all companies;
- Max Rate Caps in USAA and USAA-CIC;
- Bodily Injury Increased Limit Factors in all companies;
- Property Damage Increased Limit Factors in all companies;
- Medical Payments Increased Limits Factors in all companies;
- Tier Factors in all companies;
- Tier Placement in all companies;
- Territory Boundaries in all companies;
- Territory Factors in all companies;
- Car Replacement Assistance Factors in all companies;
- Annual Mileage in all companies;
- Introduced Model Year 2020 Factors in all companies; and
- Introduction of the Louisiana Territory Tool.

The rate impact associated with this filing is +15.8% or \$34,018,294, amended from +19.1% or \$41,079,066, affecting 93,382 policyholders.

Item Key: 687948

Date Submitted: 10/27/2017

Root Insurance Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: LA_2017.12.10_RATES

Requested Effective Dates - New: 12/10/2017 Renewal: N/A

With this filing, the company proposes to introduce their Private Passenger Auto Program. This company is a new auto insurance company with no historical loss experience upon which to rely for actuarial rate indications. Therefore, the company chose to rely mostly on competitive analysis to revise the proposed rating plan.

The competitive analysis was acquired from a competitive market basket provided by LexisNexis Risk solutions.

The corresponding form filing is pending under Company Tracking #LA_2017.12.05_FORMS, Form Filing ID #686759.

Item Key: 688888

Date Submitted: 11/15/2017

This is a Test Company

4 - Homeowners

Confidential Model Information

LexisNexis Risk Solutions

of Policyholders: 0

Company Reference: LA-201709-TERR-01

Item Key: 690103

Date Submitted: 12/11/2017

Security First Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of Tenant (Renters) Homeowners Program

Company Reference: SFIC-HO4-LA-2017-RR-01

Requested Effective Dates - New: 03/01/2018 Renewal: N/A

The above-captioned company wishes to introduce rates and rules for its new Tenant (Renters) Homeowners Program.

This program is intended to provide a framework for writing HO-4 policies through marketing channels provided by Quilt. Quilt provides the products and services of its licensed admitted insurance carrier partners. Quilt is a web based interface system that, with its website and application, simplifies users' interactions with their insurance company such as getting a quote to making a claim. Security First is partnering with Quilt to provide this new renters product.

The company wishes to adopt the following American Association of Insurance Services, Inc.'s (AAIS) Filing Designation Numbers:

AAIS Rule	AAIS-2010-90R	approved as Item Key #273625
AAIS Rule	AAIS-2011-17R	approved as Item Key #273645
AAIS Rule	AAIS-2013-35HOBPR	approved as Item Key #297544
AAIS Rule	AAIS-2013-5HOBPR	approved as Item Key #294587
AAIS Rule	AAIS-2014-15HOBPR	approved as Item Key #308110
AAIS Rule	AAIS-2017-36HOBPR	approved as Item Key #397311
AAIS Loss Costs	AAIS-2010-90LC	approved as Item Key #273641
AAIS Loss Costs	AAIS-2015-24LC	approved as Item Key #323915

The company will use a loss cost multiplier of 1.731.

The company will also have some multi-state and Louisiana modifications from AAIS.

The company proposes withdrawing the fire protection definitions. The company wishes to replace the protection class factors with a geographic scalar factor.

Currently, the AAIS manual rates individual policyholders using a zip-code based territory structure. The company is proposing to refine the zip code territories by implementing a territory plan based on Census Block Groups (CGB). The CGB's across the state were mapped into the zip code territories based on zip code tabulation area (ZCTA) information gathered from the Census Bureau. The ZCTA is the Census Bureau's mapping of the CBG system into the zip code system. The company uses this mapping by the Census Bureau as a pass through mechanism to move from the AAIS zip code definitions to the SFIC CBG definitions. The goal of this mapping was to as closely as possible match the AAIS Zip Code territories using the CBG system instead.

There is no rate impact associated with this filing.

Companion forms (Item Key #690406) were approved on February 1, 2018.

Item Key: 690110

Date Submitted: 12/11/2017

Security First Insurance Company

4 - Homeowners

Installment Program

Tenant (Renters) Homeowners Program

Introduction of Installment Payment Plan

Company Reference: SFIC-HO4-LA-2017-PP-01

Requested Effective Dates - New: 03/01/2018 Renewal: N/A

The above-captioned company wishes to introduce an installment payment plan for use with its Tenant (Renters) Homeowners Program.

The initial rates and rules for this program are still pending approval as Item Key #690103.

The installment payment plan reads as follows:

Payment Plans:

A. Full pay

B. Monthly Payment Plan

1. Initial Enrollment in Auto-Payment Option at New Business or Renewal

a. Initial Payment: 8.33% of the total policy premium plus mandatory fees is due

1) With the application for new business, or

2) By the policy premium due date for renewal business

b. Remaining Installments: 11 additional payments, calculated by total remaining amount due divided by number of remaining installments. One payment plus \$1 installment fee is due every month for 11 months beginning one month from the policy effective date.

2. Continuation of Auto-Payment Option at Renewal

a. First installment: 8.33% of the total policy premium prior to the renewal effective date. The reminder notice will go out with the renewal offer 50 days prior to the effective date to advise that payment and amounts will continue to be deducted (auto renew).

b. 11 additional payments, calculated by total remaining amount due divided by number of remaining installments. One payment plus \$1 installment fee is processed every month in accordance with the date selected by the policyholder that is within 10 days of the effective date.

C. Quarterly Payment Plan

1. 40% of the total policy premium due by the effective date of the policy or the date of issuance, whichever is earlier.

2. 20% of the total policy premium (plus \$3 installment fee and a \$10 one time service fee) due 90 days after the policy effective date.

3. 20% of the total policy premium (plus \$3 installment fee) due 180 days after the policy effective date.

4. 20% of the total policy premium (plus \$3 installment fee) due 270 days after the policy effective date.

D. Semi Annual Payment Plan

1. 60% of the total policy premium due by the effective date of the policy or the date of issuance, whichever is earlier.

2. 40% of the total policy premium (plus \$3 installment fee and a \$10 one time service fee) due 180 days after the policy effective date.

Additional Fees

MGA Fee

A fully earned MGA fee of \$25 is to be charged on each policy.

State Mandated Fees and Surcharges

Upon approval by the Louisiana Department of Insurance various fees may be charged in accordance with Louisiana State mandated requirements.

NSF Checks

The service charge for NSF checks will be \$15.

There is no rate impact associated with this filing.

Companion forms (Item Key #690406) were approved on February 1, 2018.

Item Key: 690217

Date Submitted: 12/13/2017

LM General Insurance Company

LM INSURANCE CORPORATION

LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

LibertyGuard Auto Policy Program

Rule Revision

- TechSafety Discount
- Additional Features Levels

of Policyholders: 0

Company Reference: 18-LA-P-AO-RR-GRS-TSAFE

Requested Effective Dates - New: 03/19/2018 Renewal: 04/23/2018

With this filing, the companies propose to introduce the TechSafety Discount and the Additional Features levels.

The TechSafety Discount will be applicable to vehicles which have advanced driver assistance technology, such as autonomous braking.

The Custom Coverage level is equivalent to the companies' current product offering and there is no rate change contemplated. The new Basics Only level does not include Accident Forgiveness or New Car Replacement and will be offered at a discount to the Additional Features Level.

There is no rate impact associated with this filing.

Item Key: 690224

Date Submitted: 12/13/2017
 Lighthouse Property Insurance Corporation
 4 - Homeowners
 Revised Rate and Rule
 Voluntary Homeowners Program ("Beacon Program")
 (HO-3, HO-4, HO-6 and HO-8)
 Rate Revision and Introduction of Capping

Overall % Impact: **-1.2**
 Overall \$ Impact: **-\$159,606**
 # of Policyholders: **7838**
 Company Reference: 2018-01 LA BEACON
 Requested Effective Dates - New: 03/01/2018 Renewal: 04/01/2018

The last adjustment to this program was approved in October 2016 (Item Key #384837) and resulted in an overall rate decrease of -2.0% to be effective January 2, 2017 for new business and January 15, 2017 for renewal business.

With this filing, the company proposes the following changes:

Rate Changes by Territory
 Territorial Base Rate revision
 Non-Hurricane Age of Home Factor revision
 Hurricane Year-Built Factor revision
 Hurricane Distance-to-Coast (DTC) Factor revision

Capping is also being introduced with this filing. Non-hurricane and hurricane base premium increases will be capped at +10% for the next three renewals. The new rule will read as follows:

Rule 400. Renewal Premium Maximum Increase - HO 00 03 & HO 00 08

Renewal premium associated with increased rate changes effective March 1, 2018 shall not exceed 10% total as related to the Non-Hurricane Base Premium Computation and the Hurricane Base Premium Computation annually for the first three renewals.

These changes will result in an overall rate decrease of **-1.2%** or **-\$159,606** (7,838 policyholders).

Item Key: 690466

Date Submitted: 12/18/2017
 FOREMOST INSURANCE COMPANY
 4 - Homeowners
 Revised Rate and Rule
 Manufactured Home Insurance Program
 Overall % Impact: **5.25**
 Overall \$ Impact: **\$1,168,675**
 # of Policyholders: **17609**
 Company Reference: B-118
 Requested Effective Dates - New: 02/15/2018 Renewal: 02/15/2018

The last adjustment to this program was approved in March 2016 (Item Key #335618) and resulted in an overall rate decrease of -0.002% (corrected from 0%) to be effective August 15, 2016 for both new and renewal business.

With this filing, the company proposes the following changes:

Rating - Minimum Requirements

The company has removed Territory C from the 3% Windstorm Deductible for Primary and Secondary residence for new business. The coverage will remain the same for renewal business only.

Base Rates

The company has revised the base rates for Coverage A-Dwelling, Coverage B-Other Structures and Coverage C-Personal Property.

Premium Modifiers - Age of Home

The company has broken out this modifier into smaller groups and added corresponding factors.

Premium Modifiers - Insurance Score

The company has revised the factors for the modifier.

Deductible

The company has eliminated the zero deductible option and moved from a dollar amount to a factor.

Manual pages have been revised to reflect these changes.

These changes will result in an overall rate increase of **+5.25%** or **+\$1,168,675** (17,609 policyholders).

Item Key: 690477

Date Submitted: 12/18/2017
 NOVA CASUALTY COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: NCC-GL-CO-17

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

Item Key: 690479

Date Submitted: 12/18/2017
 CAROLINA CASUALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Directors & Officers/Management Liability

of Policyholders: 0

Company Reference: NP-040117-R

With this filing, the company is introducing the initial rates and rules for its Nonprofit Management Liability Insurance Program. This program provides Directors, Officers and Organization Liability Coverage to Nonprofit Organizations and their trustees, directors, officers and employees arising from claims made against them for any actual or alleged breach of duty, neglect, error, misstatement, misleading statement or omission by them while acting in their capacity as a trustee, director, officer or employee of the organization.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 690462, Company Form Filing Number NP-040117-F was approved effective 01/10/2018.

Item Key: 690500

Date Submitted: 12/19/2017
 Midvale Indemnity Company
 19 - Private Passenger Automobile
 Initial Rate and Rule
 Private Passenger Automobile
 Family Car Program

of Policyholders: 0

Company Reference: LA-AM-17R-2189

Requested Effective Dates - New: 05/22/2018 Renewal: N/A

Item Key: 690524

Date Submitted: 12/19/2017
 FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY
 4 - Homeowners
 Revised Rate and Rule
 Manufactured Home Insurance Program

Overall % Impact: 5.58

Overall \$ Impact: \$190,689

of Policyholders: 2510

Company Reference: B-119

Requested Effective Dates - New: 02/15/2018 Renewal: 02/15/2018

The last adjustment to this program was approved in March 2016 (Item Key #335619) and resulted in an overall rate decrease of -0.2% (corrected from 0%) to be effective August 15, 2016 for both new and renewal business.

With this filing, the company proposes the following changes:

Base Rates

The company is moving to a chart format to show the base rates for Coverage A-Dwelling, Coverage B-Other Structures and Coverage C-Personal Property. The company has revised all of the base rates in this chart.

Premium Modifiers

The company is moving to a chart format for several premium modifiers.

Deductible

The company has eliminated the zero deductible option and moved from a dollar amount to a factor.

10 Years Old or Newer Manufactured Home

The company has changed the name of this modifier to "Age of Home" and added new ranges and factors.

Insurance Score

The factors have been revised.

Endorsements

The company has added all of the endorsements and rates to a chart format showing the form number and applicable coverages. There are no changes to the endorsements listed. The company has also made several formatting changes to the manual in order to eliminate extra pages and consolidate information, however, none of the information has been changed.

Manual pages have been revised to reflect these changes.

These changes will result in an overall rate increase of +5.58% or +\$190,689 (2,510 policyholders).

Item Key: 690582

Date Submitted: 12/20/2017

American Modern Property And Casualty Insurance Company
 19 - Private Passenger Automobile
 Installment Program

Private Passenger Automobile
 Motorsports Program
 Installment Program

Introduction

of Policyholders: 0
 Company Reference: 20171218-06
 Requested Effective Dates - New: 05/15/2018 Renewal: N/A

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

The proposed payment plans are as follows:

- 2 Pay
50% down with 50% due by 151
- 4 Pay
25% down with 3 installments of 25% due by day 62, 151, and 243
- 6 Pay
20% down with 5 installments of 16% due by day 61, 122, 183, 245, and 306
- EFT; Recurring Credit Card

The proposed fees are as follows:

- \$6 per installment
- \$1 per EFT transaction
- Reinstatement/Lapse Fee: \$5
- Late Payment: \$5
- Non-Sufficient Funds Fee: \$20

Item Key: 690610

Date Submitted: 12/20/2017
 CONTINENTAL CASUALTY COMPANY
 17 - Other Liability
 Revised Rule only
 Professional Liability/E&O
 # of Policyholders: 0
 Company Reference: 17-01578-L
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

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

Amended Retroactive Date For Specified Licensee Endorsement - This optional endorsement provides for a specified retroactive date for a specified licensee listed in the schedule. There is no cost for this endorsement if the request is approved.

The corresponding form(s), LDI Form Filing Number 690620, Company Form Filing Number 17-01578-F was approved effective 01/10/2018.

Item Key: 690642

Date Submitted: 12/21/2017
 UTICA MUTUAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate only
 Professional Liability/E&O
 # of Policyholders: 0
 Company Reference: LA165420100018
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 690601 effective 06/01/2018.

With this filing, the company is introducing increased limit factors for limits above \$5,000,000/\$6,000,000. The proposed factors above \$5,000,000/\$6,000,000 were developed by our reinsurer.

Limit of Liability	Factor
Per Claim/Aggregate	
\$6,000,000/\$7,000,000	2.69
\$7,000,000/\$8,000,000	2.82
\$8,000,000/\$9,000,000	2.96
\$9,000,000/\$10,000,000	3.09
\$10,000,000/\$11,000,000	3.23
\$11,000,000/\$12,000,000	3.33
\$12,000,000/\$13,000,000	3.43

\$13,000,000/\$14,000,000	3.53
\$14,000,000/\$15,000,000	3.62
\$15,000,000/\$16,000,000	3.70

For limits above \$15,000,000/\$16,000,000, the portion excess of \$15,000,000/\$16,000,000 shall be obtained by means of facultative reinsurance. The premium for the excess portion should be the facultative cost for such coverage, increased by a charge up to, but not exceeding 50%. The charge shall not be inadequate, excessive or unfairly discriminatory.

There is no rate effect with this filing.

Item Key: 690644

Date Submitted: 12/21/2017

Family Security Insurance Company, Inc.

4 - Homeowners

Initial Rate and Rule

Introduction of new Owner-Occupied Homeowner (HO3) Program

(Transition/Conversion of existing customers in the current HO3 Program)

Overall % Impact: **-1.8**

Overall \$ Impact: **\$-392,308**

of Policyholders: **11579**

Company Reference: FSIC HO 1.0 RATERULE 2017

Requested Effective Dates - New: 05/28/2018 Renewal: 07/27/2018

The above-captioned company wishes to introduce a new Owner-Occupied Homeowner (HO3) Program.

This program will replace the existing program that has been writing HO3 business in Louisiana since 2013. There are currently 11,588 HO3 policies in force. These policies will be converted to the new product starting with renewals effective 7/27/2018.

The company states "Family Security Insurance Company is owned by United Insurance Holding Corporation, which also owns United Property & Casualty Insurance Company. This program was developed to create a product offering that will complement the existing United Property & Casualty Insurance Company product. We intend to provide agents and customers with additional options in the marketplace by creating coastal and non-coastal capacity. We propose to do this by creating a structure similar to what is used in the United Property & Casualty product with modifications to accommodate for expected differences in risk characteristics and geographic spread of risk. The changes in this filing are intended to better align FSIC rates with United Property & Casualty (UPC) and to create a two-underwriting company system that creates more capacity in the marketplace".

Family Security Insurance Company Inc.'s initial rates and rules were approved in December 2012 (Item Key #291297) to be effective December 21, 2012. The last adjustment to that program was approved in October 2103 (Item Key #301764) and resulted in an overall rate decrease of -0.1% to be effective November 1, 2013 for both new and renewal business.

With this filing, existing customers in the current Family Security Insurance Company HO3 program will be converted into the new program at renewal.

The minimum All Other Perils deductible and Hurricane deductible is \$1,000. Other options are available.

This will result in an overall rate decrease of **-1.8%** or **-\$392,308** (11,579 policyholders).

Companion forms (Item Key #690743) were still pending as of February 6, 2018.

Item Key: 690651

Date Submitted: 12/21/2017

Family Security Insurance Company, Inc.

4 - Homeowners

Installment Program

Owner-Occupied Homeowner (HO3) Program

Introduction of Installment Payment Plan

(Transition/Conversion of existing customers in the current HO3 Program)

Company Reference: FSIC HO 1.0 PAYPLAN 2017

Requested Effective Dates - New: 05/28/2018 Renewal: 07/27/2018

The above-captioned company wishes to introduce an installment payment plan for use with its new Owner-Occupied Homeowner (HO3) Program.

The new Owner-Occupied Homeowner (HO3) Program is being filed as Item Key #690644 and is currently pending. This program is intended to replace the existing program that has been writing HO3 business in Louisiana since 2013. There are currently 11,588 HO3 policies in force. These policies will be converted to the new product starting with renewals effective 7/27/2018.

With this filing, the company proposes the following installment payment plan that reads as follows:

Payment Plans & Payment Type Discounts

Rule 300. Payment Plans

Applies to new and renewal business.

Payment Type	# of Payments	Down Payment %	Installment %	Installment Due
EFT	11	25%	7.5%	Every 30 days
Any	2	55%	45%	On 180th day

Any	4	31%	23%	On 90th, 180th and 270th day
Any	1	100%	N/A	N/A

RULE 175. ADDITIONAL FEES AND CREDITS**NSF Fee**

There is a \$25 service charge on NSF checks. Applies to all forms.

Installment Fee

A \$6 installment fee will be added to non-EFT installment payments (not including down payments or initial payments). A \$2 installment fee will be added to EFT installment payments (not including down payments or initial payments). Applies to all forms.

The company also proposes the following:

RULE 310. PAYMENT TYPE DISCOUNT

Applies to New and Renewal business.

Payment Type	All Perils
EFT Installment	0.967
EFT Paid in Full	0.861
Check Installment	0.967
Check Paid in Full	0.861
Credit Card Installment	1.000
Credit Card Paid in Full	0.890
Mortgagee Billed	0.909

A \$10 credit is applied to the total policy premium when the EFT payment option is selected. This credit is only applicable if all payments are made via EFT.

There is no rate impact associated with this filing.

Companion forms (Item Key #690743) were still pending as of February 6, 2018.

Item Key: 690658

Date Submitted: 12/21/2017

Philadelphia Indemnity Insurance Company

17 - Other Liability

Initial Rate and Rule

Directors & Officers/ Management Liability

of Policyholders: 0

Company Reference: LA010790200030

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

With this filing, the company is introducing the initial rates and rules for its Directors and Officers Liability coverage for its Community Associations Program. The Community Association Directors and Officer/Employment Community Policy will protect Insureds for Loss arising from Wrongful Acts. This coverage will be available for most community associations. This Policy will be written on a one year term.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing 690754. Company Form Filing Number LA010790200031 is pending approval.

Item Key: 690660

Date Submitted: 12/21/2017

Vantapro Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Sports & Wellness Program

of Policyholders: 0

Company Reference: VSIC-OL-SWP-LA-1701RU

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

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

Loss Costs	Rules	Rules
GL-2000-BGL1	GL-2001-OPAC2	CL-2006-OTR01
GL-2001-BGL1	GL-2001-OCT1	GL-2006-IALL1
GL-2002-BGL1	GL-2001-OTA01	RP-2006-RRP06
GL-2003-BGL1	GL-2001-OPOL2	RP-2006-RCR06
GL-2004-BGL2	GL-2002-IALL1	GL-2006-OCTRU
GL-2004-RCLC1	GL-2002-OWLE2	CL-2007-RTRL1
GL-2005-BGL1	CL-2002-OCT1	GL-2007-OLPG2
GL-2006-BGL1	GL-2002-OMR00	CL-2008-RTOAL
GL-2007-BGL1	RP-2003-RGL03	GL-2008-IALL1
GL-2006-RCTLC	RP-2004-RRP03	GL-2008-ORU08
GL-2008-BGL1	RP-2004-RCR03	GL-2008-RZIP1
GL-2010-BGL1	GL-2004-OMORU	GL-2010-OCT10

GL-2012-BGL1	CL-2004-RTIPC	GL-2010-IALL1
GL-2012-RCTLC	CL-2004-RTERP	GL-2012-ORU12
GL-2012-OELP1	GL-2004-IALL1	GL-2012-ORU12(A)
GL-2013-BGL1	GL-2004-ORGLA	GL-2012-IALL1
GL-2014-BGL1	GL-2003-RRU03	GL-2013-ODBRU
GL-2015-BGL1	GL-2004-RDD04	RP-2014-RGL14
GL-2016-RELP1	RP-2004-RGL1	GL-2014-RDD14
GL-2017-BGL1	GL-2004-OSIER	GL-2014-IALL1
GL-2004-RPTRU	CL-2014-ODNRU	
GL-2005-RRPL1	CL-2016-ODPRU	
RP-2005-RGL05	RP-2016-RRP16	
	RP-2016-RCP16	

The company will utilize and initial loss cost multiplier of 1.695.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number

Item Key: 690689

Date Submitted: 12/22/2017

UNION NATIONAL FIRE INSURANCE COMPANY

1 - Property

Revised Rate only

Debit Fire (Industrial)

Residential Property

Form UNF 700 - Owner Occupied Dwelling

Overall % Impact: **15.0**

Overall \$ Impact: **\$278,025**

of Policyholders: **3912**

Company Reference: FIRE 2018

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

The last adjustment to this program was approved in October 2012 (Item Key #289337) and resulted in an overall rate increase of +15.0% to be effective January 1, 2013 for both new and renewal business.

With this filing, the company proposes a rate increase for the Owner-Occupied Dwelling coverage provided under policy form 700. The increase will affect every policy equally.

The company states "Based on in force as of November 2017, the rate increase will impact 3,912 policyholders and result in an average annual premium increase of approximately \$63 per policy. UNF plans to apply the revised premiums to existing in force effective April 2018, and the block of business is closed".

This will result in an overall rate increase of +15.0% or +\$278,025 (3,912 policyholders).

Item Key: 690711

Date Submitted: 12/22/2017

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Loss Cost Filing

Private Passenger Automobile

Private Passenger Auto Program

Loss Cost Revision

Overall % Impact: **0.000%**

of Policyholders: **0**

Company Reference: PP-2017-RLC17

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

The last rate revision to this program was +2.4% which was approved under LDI Item Key Number 397677 effective 4/1/2018 for both new and renewal business.

With this filing, Insurance Services Office, Inc. (ISO) is proposing to revise the loss costs related to the forms and rule revisions. The proposed revisions are as follows:

- Remove the loss costs for Antique Autos;
- Remove the limit of \$30/\$900 for Transportation Expenses as this limit will be the new basic limit for the coverage;
- Introduce a new increased limit of \$75/\$2,250 for Transportation Expenses;
- Revise the loss costs for optional limits of \$40/\$1,200 and \$50/\$1,500 optional limits for Transportation Expenses;
- Introduce the loss cost for Key Replacement and Related Services coverage;
- Introduce the loss costs for Child Restraint System coverage;
- Introduce the loss costs for Pet Injury coverage;
- Introduce the loss costs for \$5,000 and \$10,000 limits for Personal Property Coverage endorsement;
- Introduce snowmobile-specific loss costs;
- Introduce all-terrain vehicle-specific loss costs;
- Introduce Comprehensive and Collision loss costs for Dune Buggies; and
- Introduce Comprehensive and Collision loss costs for Golf Carts.

The corresponding form filing has been submitted under company tracking number PP-2017-OFR17, LDI Item Key Number 690772.

The corresponding rule filing has been submitted under company tracking number PP-2017-

RRU17, LDI Item Key Number 690716.

There is no rate impact associated with this filing.

**ISO does not establish an effective date for loss cost revisions in Louisiana. Each insurer that elects to utilize this revision is responsible for determining its own effective date and complying with any applicable regulatory requirements.

Item Key: 690716

Date Submitted: 12/22/2017

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Personal Auto Program

Rule Revision

of Policyholders: 0

Company Reference: PP-2017-RRU17

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

The last rate revision to this program was +2.4% which was approved under LDI Item Key Number 397677 effective 4/1/2018 for both new and renewal business.

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise the Personal Vehicle Manual as follows:

- Revise the following countrywide rules:
 - Rule 2. Definitions;
 - Rule 3. Eligibility;
 - Rule 9. Premium Determination ;
 - Rule 10. Rating Territories;
 - Rule 11. Increased Limits;
 - Rule 12. Primary Classifications;
 - Rule 13. Secondary Classification – Safe Driver Insurance Plan;
 - Rule 17. Certified Risks – Financial Responsibility Laws;
 - Rule 23. Optional Limits Transportation;
 - Rule 24. Towing and Labor Costs Coverage;
 - Rule 26. Tapes, Records, Discs and Other Media Coverage;
 - Rule 28. Limited Mexico Coverage;
 - Rule 31. Named Non-Owner Coverage;
 - Rule 32. Extended Non-Owned Coverage;
 - Rule 33. Transportation Network Driver Coverage;
 - Rule 40. Coverage for Damage to Your Auto (Maximum Limit of Liability);
 - Rule 60. Motor Homes;
 - Rule 61. Trailers and Camper Bodies;
 - Rule 62. Motorcycles, Mopeds, Motorscooters, Motorbikes, Go-Carts and Other Similar Motor Vehicles Not Used for Business Purposes;
 - Rule 63. Snowmobiles;
 - Rule 64. All-Terrain Vehicles;
 - Rule 65. Dune Buggies;
 - Rule 66. Golf Carts;
 - Rule 67. Limited Use Autos;
 - Rule 80. Minimum Premium;
 - Rule 81. Policy Period;
 - Rule 82. Changes;
 - Rule 84. Cancellations; and
 - Rule 85. Suspension.
- Introduce the following countrywide rules:
 - Rule 1. Introduction;
 - Rule 4. Description of Coverages;
 - Rule 34. Replacement Cost Coverage;
 - Rule 35. Full Safety Glass Coverage;
 - Rule 36. Key Replacement and Related Services Coverage;

- Rule 37. Child Restraint System Coverage;
- Rule 38. Pet Injury Coverage;
- Rule 39. Additional Resident of Your Household;
- Rule 41. Loss Payable Clause;
- Rule 42. Personal Property Coverage;
- Rule 83. Waiver of Premium;
- Rule 87. Manual Premium Revision; and
- Rule 88. Refer to Company.
- Revise the following Louisiana exceptions:
 - Rule 4. Description of Coverages;
 - Rule 10. Rating Territories;
 - Rule 11. Increased Limits;
 - Rule 12. Primary Classifications;
 - Rule 13. Secondary Classification – Safe Driver Insurance Plan (SDIP);
 - Rule 15. Deductible Insurance;
 - Rule 16. Discounts;
 - Rule 21. Uninsured Motorists Coverage;
 - Rule 22. Underinsured Motorists Coverage;
 - Rule 33. Transportation Network Coverage;
 - Rule 42. Personal Property Coverage; and
 - Rule 84. Cancellations.
- Introduce Louisiana exception Rule A1., Named Driver Exclusion.
- Withdraw the following rules from the Louisiana exceptions:
 - Former Rule 3. Premium Determination; and
 - Former Rule 15. Certified Risks – Financial Responsibility Laws.
- Delete all remaining references to statistical codes.
- Editorial Changes
 - The corresponding form number for any endorsement referenced within a rule is now provided;
 - The term "Paragraph" is added before designators, where appropriate;
 - The revised rule numbers are indicated, where applicable, within the paragraphs of the rule;
 - Any headings not in boldfaced type have been boldfaced;
 - References to "rate", "base rate" or "rate pages" have been replaced by references to "company rates", "company base rate" or "company rate pages";
 - References to "Rates" as a heading has been replaced by reference to "Rating";
 - Reference to "Premium Determination" as a heading has been replaced by reference to "Rating";
 - The sentence which states, "The provision of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage" has been replaced by "The company rates are not subject to classification rating or modification by any rating plan";
 - Reference to "Other Than Collision" has been replaced by "Comprehensive";
 - Reference to "physical damage" has been replaced by "Comprehensive and Collision Coverages"; and
 - References to "No-fault" has been replaced by "PIP".
- Formatting Changes
 - The manual is reformatted into the following sections:
 - Section I - Coverage and Definition Type Rules
 - Section II - Premium Computation Rules
 - Section III - Miscellaneous Coverage Rules
 - Section IV - Miscellaneous Type Rules
 - Section V- Servicing Type Rules
 - The following formatting changes are found throughout the manual and are non-substantive in nature:
 - All rules now being with the word "RULE" to facilitate electronic search capability;
 - The current rules have been renumbered accordingly, starting with 1;

- The rules, generally, now include Coverage or Description, Rating and Endorsement headings within;
- All references, such as rule numbers, form number, tables and paragraphs, are in boldface type;
- The rules pertaining to premium determination have been rearranged to reflect the order of the steps to be taken in calculating the premium; and
- Existing and new tables within a rule have been named and numbered.

The new rule numbers are as follows:

New Rule Number	Former Rule Number	Title of Rule
1	New	Introduction
2*	1	Definitions
3*	2	Eligibility
4	New	Description of Coverages
5-8	N/A	Reserved for Future Use
9*	3	Premium Determination
10*	20	Rating Territories
11	18	Increased Limits
12*	4	Primary Classifications
13*	5	Secondary Classification - Safe Driver Insurance Plan (SDIP)
14*	12	Rules for Determining Physical Damage Base Rates for Symbols Not Displayed on Rate Pages
15*	14.C	Deductible Insurance
16*	6	Discounts
17	15	Certified Risks - Financial Responsibility Laws
18-20	N/A	Reserved for Future Use
21*	14.A	Uninsured Motorists Coverage
22*	14.B	Underinsured Motorists Coverage
23*	14.D	Optional Limits Transportation Expenses Coverage
24*	14.E	Towing and Labor Costs Coverage
25*	14.F	Excess Electronic Equipment Coverage
26*	14.G	Tapes, Records Discs and Other Media Coverage
27*	14.H	Excess Custom Equipment Coverage
28*	14.I	Limited Mexico Coverage
29*	14.K	Trip Interruption Coverage
30*	14.J	Auto Loan/Lease Coverage
31*	16	Named Non-Owner Coverage
32*	17	Extended Non-Owned Coverage
33*	21	Transportation Network Driver Coverage
34	New	Replacement Cost Coverage
35	New	Full Safety Glass Coverage
36	New	Key Replacement and Related Services Coverage
37	New	Child Restraint System Coverage
38	New	Pet Injury Coverage
39	New	Additional Covered Resident of Your Household
40*	19.H	Coverage for Damage to Your Auto (Maximum Limit of Liability)
41	New	Loss Payable Clause
42	New	Personal Property Coverage
43-59	N/A	Reserved for Future Use
60*	19.A	Motor Homes
61*	19.B	Trailers and Camper Bodies
62*	19.C	Motorcycles, Mopeds, Motorscooters, Motorbikes, Go-Carts, and Any Other Similar Motor Vehicles Not Used for Business Purposes

63*	19.D	Snowmobiles
64*	19.D	All-Terrain Vehicles
65*	19.E	Dune Buggies
66*	19.F	Golf Carts
67*	19.G	Limited Use Autos
68*	19.I	Low Speed Vehicles
69-79	N/A	Reserved for Future Use
80*	7	Minimum Premium
81	8	Policy Period
82	9	Changes
83	9.C	Waiver of Premium
84	10	Cancellations
85*	13	Suspension
86*	11	Whole Dollar Premium
87	New	Manual Premium Revision
88	New	Refer to Company

*The rules reflect the editorial changes outlined above.

The corresponding form filing has been submitted under company tracking number PP-2017-OFR17, LDI Item Key Number 690772.

The corresponding loss cost filing has been submitted under company tracking number PP-2017-RLC17, LDI Item Key Number 690711.

There is no rate impact associated with this filing.

Item Key: 690825

Date Submitted: 12/28/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/E&O

of Policyholders: 0

Company Reference: LA036690100026

Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 690852

Date Submitted: 12/28/2017

CENTRAL STATES INDEMNITY COMPANY OF OMAHA

33 - Other Lines

Initial Rate only

Credit Disability and Credit Unemployment Rate Schedules

Company Reference: LA122817

The above-captioned company wishes to submit the monthly outstanding credit disability and unemployment rate schedules. These rate schedules are new and do not replace any previously approved rate schedules.

Rate Schedules CR-956 LA and CR-957 LA indicate the credit disability and unemployment monthly outstanding balance rates and read as follows:

Credit Disability Rate Schedule for Certificate Form 11985

Rates per \$100.00 of monthly outstanding balance:

Monthly Benefit Premium Rate

3%	\$.1819
4%	\$.1974
5%	\$.2127
6%	\$.2277
7%	\$.2424
8%	\$.2568
8.33%	\$.2614
9%	\$.2807
10%	\$.3091
11%	\$.3369
12%	\$.3643
13%	\$.3912
14%	\$.4175
15%	\$.4435
16%	\$.4690

Should the premium be calculated on an average daily basis, the daily rate shall be 1/30th of the monthly rate shown above.

Credit Unemployment Rate Schedule for Certificate Form 11985

Rates per \$100.00 of monthly outstanding balance:

Loss of Employment \$.315

Should the premium be calculated on an average daily basis, the daily rate shall be 1/30th of the monthly rates shown above.

This form will provide coverage on a monthly outstanding basis to insure the outstanding indebtedness in the event of disability. The disability benefit is a 30-day retroactive benefit. The applicable rate structure will depend on the benefit term at the date disability commences.

The corresponding Certificate of Insurance Form 11985 provides credit life, disability and unemployment protection for revolving charge account customers. Certificate Form 11549 is replaced by Form 11985. Certificate Form 11985 is identical to Certificate Form 11549, except the underwriter of the life business has been changed to CSI Life Insurance Company.

Group Monthly Outstanding Balance Credit Life, Disability, and Unemployment Policy Form 11986 will be issued to the creditor. Application Form 11987 LA will be used to apply for the master policy.

When questioned by our Actuary regarding the plan benefits, the company offered the following:

Disability:

- Benefits are payable after the insured is totally disabled for more than 30 days.
- Payments will stop when the insured is no longer totally disabled, or when we have paid a total amount equal to the outstanding balance of the account on the 1st day of total disability (or the Maximum Amount of Insurance listed on the Schedule, if less).

Involuntary Unemployment:

- Benefits are payable for loss of full time employment after more than 30 days of unemployment and are actively seeking employment. Must register for employment with their state unemployment office or a recognized employment agency starting no later than 30 days after loss of employment.
 - Payments will stop when the insured is no longer involuntarily unemployed, or when we have paid 9 monthly insurance benefit payments, whichever comes first.
- There is no rate impact associated with this filing.

Companion forms (Item Key #690954) were approved on January 24, 2018.

Item Key: 690853

Date Submitted: 12/28/2017

Southern Fidelity Insurance Company

4 - Homeowners

Revised Rate and Rule

Voluntary Homeowners Standard Program

Introduction of 1% Named Storm Deductible option

Company Reference: SFL17-0005

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

The above-captioned company wishes to file a rate and rule revision for use with its Voluntary Homeowners Standard Program.

With this filing, the company proposes to introduce a 1% Named Storm Deductible option for non-coastal regions of the state. At this time, the company is not proposing to offer the 1% Named Storm Deductible option in Zone A, which represents coastal areas.

The Homeowners Program currently provides 2% and 5% Named Storm Deductible options.

There is no rate impact associated with this filing.

Item Key: 690984

Date Submitted: 01/03/2018

ATLANTIC SPECIALTY INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

ACP - Introduction of Additional Coverage Program

Overall % Impact: **8.1**

Overall \$ Impact: **\$28,967**

of Policyholders: **79**

Company Reference: 2018-CP-LA-RR-2053

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

The last adjustment to this program occurred in April 2012 under the Prior Approval provision (Item Key #281436) to be effective April 30, 2012.

The above-captioned company is submitting initial rates and rules for its new Commercial Property Additional Coverage Program (ACP).

This Additional Coverage Program is based on proprietary forms, rules and rating filed by ASIC as exceptions, additions and supplements to the Fire and Allied Lines program. As a specialty insurer, OneBeacon Insurance Group provides specialty insurance solutions for a wide variety of insureds. The ACP program provides a greater flexibility to meet those needs. This filing also allows the company to harness the efficiencies provided by ISO resources.

The company is proposing this new product for use in writing monoline Commercial Property policies and commercial multi-peril policies which provide commercial property coverage.

The company is moving from use of its rates, rating factors, product manual and forms to the new ISO-based Additional Coverage Program product.

The following three types of proprietary rules are:

1. **Rule and Rate Exceptions to ISO** rules apply across programs.
2. **Supplemental Rules** add Additional Coverage Program rules that do not directly modify ISO rules.
3. **Additional Rules** add Additional Coverage Program rules that do not directly modify ISO rules.

The Additional Rating Rules has Four Limit Level Options which are:

1. Standard
 - o Is intended for Commercial Property accounts with smaller exposures and limit needs, or accounts of any size that want to carry a low level of Included Limits and/or do not want to purchase one of the higher sets of Included Limits at the Plus Level or higher.
2. Plus
 - o Is intended for Commercial Property accounts with small to medium exposures and limit needs, or accounts of any size that want to carry medium-sized Included Limits and/or do not want to purchase one of the higher sets of Included Limits at the Premier Level or higher.
3. Premier
 - o Is intended for Commercial Property accounts with medium to large exposures and limit needs, or accounts of any size that want to purchase the highest set of Included Limits at the Elite Level.
4. Elite
 - o Is intended for Commercial Property accounts with the largest exposures and limit needs, and/or accounts of any size that want to purchase the highest set of Included Limits.

The changes to the rates and rules for the company's @vantage for Property Program to the new Property Additional Coverage Program are as follows:

- **Additional Coverages**
 - o Under the existing @vantage for Property Program, numerous additional coverages and extensions (above and beyond the standard building, personal property and time element coverages) are included in the base property form. Examples include coverage for precious metals, property at other locations, and property in transit. There are four levels of coverage available: Standard, Plus, Premier and Flex. Total property rates implicitly include a provision for these coverages at basic limits, and rating factors are applied to the total property premium to adjust for increased or decreased coverage levels. Thus, a specific premium could not be attributed to the various additional coverages in the existing program.
 - o Under the Property Additional Coverage Program, the company will use a more modular approach. There will again be four levels of coverage available: Standard, Plus, Premier and Elite (coverage levels are outlined in the rate/rule manual). However there will now be a specific charge for these additional coverages. The additional coverage rating is split into a basic fixed charge and a variable charge to account for size of risk. The proposed rating was developed using ground-up charges (or excess charges, for limited coverages already considered in ISO loss costs) based on ISO rating, competitor rates, or judgment for each itemized coverage grant. Refer to exhibits AC-1 through AC--7 for details.
- **Crime**
 - o Under the existing @vantage for Property Program, Crime coverage is included in the additional coverage grants within the base form. Crime coverage will not be included within the Property Additional Coverage Program; instead, a separate stand-alone Crime program has been created. Similar to the additional coverages described above, a specific premium could not be attributed to the Crime coverages in the existing program unless increased limits were purchased. As such, the new ISO-based rating from the separate Crime program was used to estimate the impact of the decrease to exposure from the removal of Crime coverage.
- **Earthquake**
 - o Under the new program, rating for Earthquake coverage is more closely aligned with ISO rating. The company offers a fixed dollar deductible, as well as standard ISO percentage deductible. Also, similar to ISO, the company offer a sublimit options for Earthquake. However, the existing program relied on proprietary rates factor tables to adjust premiums for a fixed dollar deductible and a sublimit. The new Additional Coverage Program will rely on ISO rule 75 sublimit factor tables and an expanded version of the ISO rule 73 percentage deductible factor table for sublimit and fixed dollar deductible rating respectively.
- **Flood**
 - o At the time the rating for the Additional Coverage Program was developed, ISO had no filed rating for Flood coverage. Upon reviewing the company's existing Flood rating, the company felt it lacked rate differentiation by Flood zone. The company reviewed competitors rate plans and are proposing new base rates that vary by FEMA Flood Zone, but result in a premium neutral impact, due to a lack of credible flood loss data. In addition, the company is revising the rule to rely on related ISO rules for deductible and sublimit factors, rather than using proprietary rate tables.
- **Water Damage**
 - o Under the existing program, Water Damage coverage was provided with no specific premium charge. The company has developed rating, based on the aforementioned Flood rating, to now provide a premium charge for Water Damage coverage. The Water Damage base rates were judgmentally selected to be a fraction of the Flood base rates to reflect the lower hazard nature of this coverage.

- **Building Ordinance**
 - Under the existing program, Building Ordinance coverage is included automatically. For coverage A, the rating factor is 1.01; for coverage B and C, a specific premium charge is only made if the customer purchases limits in excess of the basic limit included by default. Under the new Additional Coverage Program, Building Ordinance coverage will continue to be included automatically. The company is revising the coverage A rating factor to 1.05, to bring its rates closer to ISO. Also, the company is proposing to change from first dollar for coverages B and C, as opposed to only excess limits. To temper the impact to the overall property premiums, the company is applying a rating adjustment factor of 10% to the ISO coverage B/B rating. In addition, the company feel that ISO's rating accounts for the potential risk of adverse selection, where for example, coverage is purchased on older properties but not for newer properties; and because the company's coverage is included automatically, the risk of adverse selection is significantly reduced.
- **Multi-Location Premium and Dispersion Credit Plan**
 - The company will be adopting the ISO Multi-Location Premium and Dispersion Credit Plan, excluding the Loss Frequency and Loss Ratio Modification Factors.
- **Rate Change Calculation**
 - The company first calculate the individual premium changes as described and summarized those premium impacts for Louisiana. The company then combined them with the premium impact from removing Crime. The overall premium change is 8%. the company then calculated the exposure change. The company assumed no exposure change for the component parts other than a 13% exposure change for Equipment Breakdown (HSB) as described in their Actuarial Memorandum and a 100% reduction in Crime exposure due to the removal of this coverage from the Property form. The overall exposure change (weighted by current premium) is 0.3%. The resulting overall rate change in Louisiana is 8%, supportable by the company's rate indications for this segment.

The following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filings designation numbers have been considered and the company is also adopting:

Filing Designation Number	Item Key Number	Effective Date
LA13-07 (CF-2013-RBILC)	300506	February 1, 2014
LA15-02 (CF-2014-RLC09)	318462	July 1, 2015
LA15-01 (CF-2014-RRU09)	318441	July 1, 2015
LA15-19 (CF-2015-RLC11)	327546	May 1, 2016
LA15-18 (CF-2015-RRU11)	327556	May 1, 2016
LA16-01 (CF-2015-RLA1)	332810	July 1, 2016
LA16-03 (CF-2015-RLC11(A))	333706	May 1, 2016
LA16-05 (CF-2016-ODNPR)	338722	December 1, 2016
LA17-07 (CF-2017-RLC1)	396015	August 1, 2017

These changes results in a rate increase of **8.100%** or **\$28,967.00** (79 policyholders).

There is a Loss Cost Multiplier of 1.00.

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

The corresponding form(s) filing, LDI Form Filing No. 690961, Company Filing No. 2018-CP-LA-FO-2053 was approved with an effective date of September 1, 2018.

*****Disapproved. Not actuarially justified.*****

Item Key: 691014

Date Submitted: 01/03/2018

Starr Indemnity & Liability Company

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: 17-036-00-GL-19-LA(R)

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

Item Key: 691025

Date Submitted: 01/03/2018

Liberty Mutual Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Animal Mortality

Equine/Livestock Mortality Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: EQU-01-FRR-1701-RARU-1

This filing is a resubmission of Item Key Number 685694, which was disapproved due to no company response to Mr. Wei Chuang's SERFF "Objection Letter" dated November 6, 2017.

The above-captioned company is introducing a Equine Mortality Program for its Commercial Inland Marine line.

Companion forms (Item Key Number 684768 or Company Reference Number EQU-01-FRR-17-FO) were approved on 12/14/2017.

There is no rate impact associated with this filing.

Item Key: 691033

Date Submitted: 01/03/2018

Riverport Insurance Company

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

General Risk Program

of Policyholders: 0

Company Reference: BSS-CF-2017-5294-RU-LA-26277

The last adjustment to this program occurred in July 2017 under the Prior Approval provision (Item Key #396780) to be effective January 1, 2018.

With this filing, the company is adding Riverport Insurance Company (RIC) to its General Risk Program - Interline filings. RIC is adopting the same rule procedures as those already adopted for its sister companies, Berkley National Insurance Company (BNIC), Berkley Regional Insurance Company (BRIC) and StarNet Insurance Company.

The remaining company manual pages have been updated to include RIC in the header and the edition has been updated to 01 18.

The corresponding form(s) filing, LDI Form Filing No. 690770, Company Form Filing No. BSS-IL-2017-5249-FM-LA-26342 were approved effective January 1, 2018.

Item Key: 691057

Date Submitted: 01/04/2018

Riverport Insurance Company

26 - Burglary And Theft

Revised Rate and Rule

Burglary and Theft

Revised Rate and Rule

General Risk Program - Interline Filings

of Policyholders: 0

Company Reference: BSS-CRBT-2017-5294-RU-LA-26212

The last adjustment to this program occurred in July 2017 under the Prior Approval provision (Item Key #396782) to be effective January 1, 2018.

With this filing, the company is adding Riverport Insurance Company (RIC) to its General Risk Program - Interline filings. RIC is adopting the same rule procedures as those already adopted for its sister companies, Berkley National Insurance Company (BNIC), Berkley Regional Insurance Company (BRIC) and StarNet Insurance Company.

The remaining company manual pages have been updated to include RIC in the header and the edition has been updated to 01 18.

The corresponding form(s) filing, LDI Form Filing No. 690770, Company Form Filing No. BSS-IL-2017-5249-FM-LA-26342 was approved effective January 1, 2018.

Item Key: 691136

Date Submitted: 01/04/2018

Capitol Preferred Insurance Company, Inc.

4 - Homeowners

Revised Rate and Rule

Voluntary Homeowners Standard Program

Introduction of 1% Named Storm Deductible option

Company Reference: CPL17-0003

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

The above-captioned company wishes to file a rate and rule revision for use with its Voluntary Homeowners Standard Program.

With this filing, the company proposes to introduce a 1% Named Storm Deductible option for non-coastal regions of the state. At this time, the company is not proposing to offer the 1% Named Storm Deductible option in Zone A, which represents coastal areas.

The Homeowners Program currently provides 2% and 5% Named Storm Deductible options.

There is no rate impact associated with this filing.

Item Key: 691342

Date Submitted: 01/09/2018

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

HARTFORD UNDERWRITERS INSURANCE COMPANY

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

TWIN CITY FIRE INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY COMPANY
 HARTFORD FIRE INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: FN.13.408.2018.02
 Requested Effective Dates - New: 03/10/2018 Renewal: 03/10/2018

Item Key: 691455

Date Submitted: 01/11/2018
 MARKEL AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial Umbrella and Excess
 Excess and Umbrella Program
 Revised Rate and Rule
 Overall % Impact: 1.4
 Overall \$ Impact: \$34,481
 # of Policyholders: 47
 Company Reference: 1709RR025
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 325039 effective 9/1/2015 for both new and renewal business.

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

- Rule 3)a)
 - Revise the policywriting minimum premium from \$2,500 to \$5,000;
 - Introduce language for no policywriting minimum premium for policies underwritten by Markel Agents;
- Rule 3)b) - Introduce additional minimum premiums by layer by hazard group;
- Rule 5)a) - Revise the rounding rule;
- Rule 8)c) - Introduce rules for minimum earned premium endorsements; and
- Hazard Classification Guide - Clarify the guideline's intent to address the most commonly written coverage and classes of business.

The corresponding form filing has been submitted under company tracking number 1709FF025, LDI Item Key Number 691501.

The rate impact associated with this filing is +1.4% or \$34,481 affecting 47 policyholders.

Item Key: 691456

Date Submitted: 01/11/2018
 Liberty Mutual Fire Insurance Company
 9 - Inland Marine
 Initial Rate and Rule
 Personal Inland Marine
 Introduction of Pet Health Program
 Initial Rate and Rule
 # of Policyholders: 0
 Company Reference: [PET] LA RATE
 The above-captioned company is introducing a Pet Health Program for its Personal Inland Marine line.

This program will offer coverage for Preventative care, Dental care, Wellness services, Accident, Illness, Alternative Medicine, Accidental Death, and Behavioral Therapy.

The company proposes a loss cost multiplier of 1.786.

Companion forms (Item Key Number 691499 or Company Reference Number LMGM-131309189) were still pending as of 01/26/2018.

There is no rate impact associated with this filing.

Item Key: 691471

Date Submitted: 01/11/2018
 NOVA CASUALTY COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: CW-GL-17825R

Item Key: 691472

Date Submitted: 01/11/2018
 IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile
Classic Program
Rate Revision

- Base Rates
- Foreign & International License Surcharge
- Model Year Factors
- Driver Class Factors
- Territory Definitions

Overall % Impact: **19.6**
Overall \$ Impact: **\$4,760,650**
of Policyholders: **10353**
Company Reference: IFACLAC2018-1
Requested Effective Dates - New: 03/11/2018 Renewal: 04/16/2018

The last rate revision to this program was +28.6% or \$4,760,650 which was approved under LDI Item Key Number 388287 effective 3/10/2017 for new business and 4/15/2017 for renewal business.

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

- Revise the base rates for Bodily Injury, Property Damage, Uninsured Motorist Bodily Injury, Uninsured Motorists Property Damage, Rental and Towing;
- Revise the Foreign & International License Surcharge;
- Revise the Driver Class Factors;
- Revise the Territory Definitions; and
- Revise the Model Year Factors.

The rate impact associated with this filing +19.6% or \$4,760,650 affecting 10,353 policyholders.

Item Key: 691512

Date Submitted: 01/12/2018
BITCO GENERAL INSURANCE CORPORATION
BITCO NATIONAL INSURANCE COMPANY
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Loss Cost Adoption

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

Overall % Impact: **5.1**
Overall \$ Impact: **\$120,634**
of Policyholders: **63**
Company Reference: CA-2017-BRLA1/IALL1
Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 320753 effective 9/1/2015 for both new and renewal business.

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

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

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

Coverage	Current LCM	Proposed LCM
Liability	1.481	1.410
Physical Damage	2.200	2.200

The rate impact associated with this filing is +5.1% or \$120,634 affecting 63 policyholders.

Item Key: 691537

Date Submitted: 01/12/2018
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN FAMILY HOME INSURANCE COMPANY
AMERICAN SOUTHERN HOME INSURANCE COMPANY

19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Loss Cost Adoption

- Adopt ISO Designations:
 - CA-2014-BRLA1
 - CA-2015-RHLLC
 - CA-2015-ROCP1
 - CA-2016-BRLB1
 - RP-2016-RCP16
 - RP-2016-RRP16
 - CA-2017-BRLA1
 - CA-2017-IALL1
 - CA-2017-BRLB1
 - CL-2016-RRU1
- Revise LCMs

Overall % Impact: **21.6**

Overall \$ Impact: **\$368,803**

of Policyholders: **82**

Company Reference: RV-CA-RARU-GEN-LA-2018-1

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

The last rate revision to this program was +3.2% or \$18,973 which was approved under LDI Item Key Number 306478 effective 7/1/2014 for both new and renewal business.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2014-BRLA1	308959	11/1/2014
CA-2015-RHLLC	319135	8/1/2015
CA-2015-ROCP1	382645	N/A
CA-2016-BRLB1	382646	N/A
RP-2016-RCP16	388190	8/1/2017
RP-2016-RRP16	388183	8/1/2017
CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017
CA-2017-BRLB1	393197	11/1/2017
CL-2016-RRU1	335944	11/1/2016

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

Company	Coverage	Current LCM	Proposed LCM
American Alternative Insurance Corporation	Liability	1.845	2.295
	Physical Damage	1.980	2.475
American Family Home Insurance Company	Liability	1.845	2.295
	Physical Damage	1.980	2.475
American Southern Home Insurance Company	Liability	1.845	2.295
	Physical Damage	1.980	2.475

The companies are also proposing to revise the following rules:

- Renumber company Rule 200., Additional Optional Endorsements, to Rule 2000. in order to differentiate from ISO's Optional Class Plan rules;
- Introduce an exception to Rule 200.E.2. of ISO's Optional Class Plan Physical Damage rating formula; and
- withdraw the proprietary Waste Haulers rate modification factors and associated rating rule.

The rate impact associated with this filing is +13.8% or \$236,000, amended from +21.6% or \$368,803, affecting 82 policyholders.

**This filing is a resubmission of a previously disapproved filing, LDI Item Key Number 688295, company tracking number LA04509CG00001.

Item Key: 691564

Date Submitted: 01/12/2018

SAFEWAY INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Private Passenger Auto Program
 Revised Rate and Rule
 Overall % Impact: **5.8**
 Overall \$ Impact: **\$3,310,425**
 # of Policyholders: **39055**
 Company Reference: SWICLA-PPA-LA-1801R
 Requested Effective Dates - New: 04/01/2018 Renewal: 06/01/2018

The last rate revision to this program was +9.6% (+\$5,252,524) which was approved under LDI Item Key #387299 with effective dates of 2/1/2017 for new business and 6/1/2017 for renewal business.

With this filing, the company proposes to revise the base rates, the driver class factors, update the office address, revise Rule 5, Revise Exclusion 9, revise the Severe Weather Threat section, revise the Optional coverage Rates and Increased Limit Factors, removed sentence "rates with \$500 deductible...", and updated the territory definitions.

The rate impact associated with this filing is +5.8% (+\$3,310,425), affecting 39,055 policyholders.

Item Key: 692621

Date Submitted: 01/16/2018
 THE CINCINNATI INSURANCE COMPANY
 19 - Private Passenger Automobile
 Loss Cost Adoption

Private Passenger Automobile
 Personal Auto Program
 Loss Cost Adoption

- Adopt ISO Designation PP-2017-BRLA1
- Revise LCMs

Overall % Impact: **0.740**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: C-A-17-3872-LA
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

The last rate revision to this program was +5.6% or \$0 which was approved under LDI Item Key Number 332275 effective 4/1/2016 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation PP-2017-BRLA1 which was approved for ISO under LDI Item Key Number 397677 effective 4/1/2018.

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

Coverage	Current LCM	Proposed LCM
Liability	1.435	1.420
Physical Damage	1.486	1.471

The rate impact associate with this filing is +0.74% or \$0 affecting 0 policyholders.

Item Key: 692770

Date Submitted: 01/19/2018
 MEDICAL PROTECTIVE COMPANY, THE
 MEDPRO PROVIDER SOLUTIONS, INC.
 11 - Medical Malpractice
 Revised Rate and Rule
 Medical Malpractice
 Multi-Specialty Healthcare Professionals Program
 Overall % Impact: **7.0**
 Overall \$ Impact: **\$11,679**
 # of Policyholders: **31**
 Company Reference: 18-MSTR-NPAOCHIRO-02
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 315020, which resulted in an overall 0% rate impact, effective November 1, 2014.

The company is making the following revisions:

- Proposing a rate change to nurse practitioner classifications (Section I).
- Proposing a base rate change, class plan relativity change, and the introduction of a part time practice credit for Nurse Practitioners.
- As a result of introducing the Part Time Practice Rule, the following rules are also being revised to add

Part Time Practice to their list of exclusions: Aggregate Credit, Convertible Coverage Rating Plan, Full Time Equivalency, New to Practice, and Slot Rating rule. There is no rate impact due to these changes.

- The Employed Anesthesia Assistant Rating Rule and all subsequent references to Anesthesia Assistants are being revised to Anesthesiologist Assistants to more accurately describe the class. There is no rate impact due to these changes.
- Expanding its class plan.
- Introducing the Student, Externship and Licensing Board Coverage Rule.
- Removing the minimum premiums of \$25 and \$75 and will impose no minimum premiums in Section VII - All Others. There is no material rate decrease associated with the removal of the minimum premiums.
- The Organization Structure Rating Rule is eliminating three levels of surcharges: Background Check, Nursing Home/Assisted Living, and High Tech/Critical Care Surcharges. They are being removed from Section VII - All Others. There is no premium impact to current insureds as a result of eliminating these surcharges.

The changes will result in a **+7.0%** rate increase or **+\$11,679**.

There will be **31** Louisiana policyholders affected by this rate increase.

The corresponding form(s) filing, LDI Filing No. 692762, Company Form Filing No. 18-MSTR-NPAOCHIRO-01, were approved effective May 1, 2018.

Item Key: 692772

Date Submitted: 01/19/2018

Louisiana Citizens Property Insurance Corporation

1 - Property

Revised Rate only

Personal Property (including Homeowners)

Fair and Coastal Plans

Annual base rate change and

Introduction of Claim History Surcharges for Residential policies

Overall % Impact: **2.7**

Overall \$ Impact: **\$1,700,000**

of Policyholders: **39000**

Company Reference: 06012018

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

The last adjustment to this program was approved in March 2017 (Item Key #389323) and resulted in an overall rate increase of +3.0% (amended from +3.2%) to be effective June 1, 2017 for both new and renewal business.

Louisiana Citizens Property Insurance Corporation (LCPIC) states "We were directed at LCPIC's January 11, 2018 board meeting to file a proposed rate change of +2.7% for all personal lines. This amount was arrived at by following the Louisiana statutes which relate to our ratemaking process. Included within this submission are proposed claim history factors which apply surcharges based on a policyholder's five-year history of claims. Our last rate change was effective 6/1/2017 and resulted in a +3.0% overall change. The current requested rate change of +2.7% will result in an increase of approximately \$1.7 million in revenue and affect approximately 39,000 policyholders. This estimate is based on our December 31, 2017 in-force book of business excluding all policies expected to be depopulated".

The introduction of claim history surcharges for residential policies is as follows:

Claim History Surcharges

The following surcharges are applied based on a policyholder's previous five year history of qualified claims. Qualified claims are different for new and renewing business. For new policies, all paid claims for a prospective insured qualify while, for renewing policies, only non-"Acts of God" paid claims qualify. Louisiana statutes define "Act of God" as an incident due directly to natural causes and exclusively without human intervention.

Qualified Paid Claims:	0	1	2	3	4+
Surcharge:	0%	10%	30%	55%	85%

This will result in an overall rate increase of **+2.7%** or **+\$1,700,000** (39,000 policyholders).

Item Key: 692826

Date Submitted: 01/19/2018

SHELTER MUTUAL INSURANCE COMPANY

SHELTER GENERAL INSURANCE COMPANY

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Automobile

Private Passenger Auto Program

Symbol Update

of Policyholders: **0**

Company Reference: 17MG00118

With this filing, the companies propose to revise the cost symbol pages.

There is no rate impact associated with this filing.

Item Key: 692847

Date Submitted: 01/19/2018

Ocean Harbor Casualty Insurance Company

1 - Property

Revised Rate and Rule

Louisiana Dwelling Fire (Assumed) Takeout Program

Rate revision and Introduction of Capping

Overall % Impact: **-5.85**Overall \$ Impact: **\$-366,480**# of Policyholders: **3657**

Company Reference: OHC17-0006

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

The initial rates and rules for the above-captioned program were approved in October 2015 (Item Key #327751) to be effective December 1, 2015 for new business.

There have been no rate revisions since that filing.

With this filing, the company proposes the following changes:

Base rate revision - The company's proposed rates are based upon Louisiana Citizens Property Insurance Corporation's approved dwelling rates and deductible factors/zones, incorporating a 10% downward deviation from the base fire, extended coverage and wind/hail only rates.

Introduction of rate capping - The company proposes a 5% cap on the increase and no cap on the decrease at renewal (cap based on the revised deductible/calculation).

Under Rule 40. Premium Development, Part II., Adjusted Base Premium Computation, C. Deductible Options, all of the deductible options section was revised to incorporate Citizens deductibles, zones and factors.

Under XI. Cancellations, I., the following has been added per requirements of Act 299 of the Louisiana Legislature, House Bill 287 which amended and reenacted R.S.22:885(B) relative to the cancellation or surrender of a policy by the policyholder; to provide for the return of unearned premium to the mortgagee:

The Company will return the percentage of unearned premium attributable to a mortgagee who funded the policy with its own funds if the mortgagee provides written notice to the Company of the percentage of premium being funded with the mortgagee's own funds. Any percentage of the unearned premium attributable to the insured will be returned to the insured.

Formatting, spelling and other minor scrivener's errors are being corrected throughout the manual.

These changes will result in an overall rate decrease of **-5.85%** or **-\$366,480** (3,657 policyholders).

Item Key: 692850

Date Submitted: 01/19/2018

Ocean Harbor Casualty Insurance Company

1 - Property

Revised Rate and Rule

Louisiana Dwelling Fire Voluntary Program

Rate revision and Introduction of Capping

Overall % Impact: **2.1**Overall \$ Impact: **\$6,483**# of Policyholders: **166**

Company Reference: OHC17-0011

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

The initial rates and rules for the above-captioned program were approved in April 2016 (Item Key #335807) to be effective May 3, 2016 for new business.

There have been no rate revisions since that filing.

With this filing, the company proposes the following changes:

Base rate revision - The company's proposed rates are based upon Louisiana Citizens Property Insurance Corporation's approved dwelling rates and deductible factors/zones, incorporating a 10% downward deviation from the base fire, extended coverage and wind/hail only rates.

Introduction of rate capping - The company proposes a 5% cap on the increase and no cap on the decrease at renewal (cap based on the revised deductible/calculation).

Formatting, spelling and other minor scrivener's errors are being corrected throughout the manual.

These changes will result in an overall rate increase of **+2.1%** or **+\$6,483** (166 policyholders).

Under XI. Cancellations, I., the following has been added per requirements of Act 299 of the Louisiana Legislature??????????:

The Company will return the percentage of unearned premium attributable to a mortgagee who funded the policy with its own funds if the mortgagee provides written notice to the Company of the percentage of premium being funded with the mortgagee's own funds. Any percentage of the unearned premium attributable to the insured will be returned to the insured.

Item Key: 692861

Date Submitted: 01/19/2018
 IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile
 Installment Program
 Private Passenger Automobile
 IFAC 5.0 Program
 Installment Plan
 # of Policyholders: 0
 Company Reference: LAIFAC5.0_201801_INSTALL
 With this filing, the company proposes to revise the installment plan by adding an additional pay plan.

There is no rate impact associated with this filing.

Item Key: 692863

Date Submitted: 01/19/2018
 UNITED FIRE AND CASUALTY COMPANY
 UNITED FIRE & INDEMNITY COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: CG-LA-UFC-UFI-05012018-XX-RU-XX-COMPOSITERATING
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

Item Key: 692871

Date Submitted: 01/19/2018
 AMERICAN AGRI-BUSINESS INSURANCE COMPANY
 2 - Crop
 Initial Rate and Rule
 Crop-Hail Insurance

RPowerD Underwriting Guidelines

of Policyholders: 0
 Company Reference: LA-RPOWERD 2018 RATE/RULE
 Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

With this filing, the above-captioned company wishes to submit its new insurance product for the 2018 crop year titled RPowerD, effective on approval.

RPowerD allows the producer to complement the protection of the Revenue Protection and that offered by the Agricultural Act of 2014 by purchasing additional alternative price discovery methods.

It is the company's intention to make RPowerD available in many counties where coverage under the Common Crop Insurance Provisions (CCIP) and/or Area Risk Protection Insurance (ARPI) is offered. It is expected that coverage will be initially offered for cotton, corn, soybeans, and wheat, but additional crops may be added as information regarding availability of FSA program data becomes more widely available.

The same program has been filed and approved for NAU Insurance Company under the "Prior Approval" provision Item Key Number 68861; SERFF Tracking Number # NAUI-131261817, effective 11/29/2017.

Item Key: 692878

Date Submitted: 01/19/2018
 NOVA CASUALTY COMPANY
 16 - Workers Compensation
 Installment Program
 Workers Compensation
 CW- Nova WC Direct Bill Pay Plan and Fee Schedule
 Installment Plan
 # of Policyholders: 0
 Company Reference: CW-WC-18025
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

With this initial installment plan filing, the company wishes to submit for approval its Direct Bill Pay Plan and Fee Schedule Installment Plan, effective 04/01/2018.

The installment plans are as follows:

Plan	Down Payment	Number of Stipulated Payments	Payment Schedule
Full Pay	100%	0	N/A
Two-Pay	50%	1	Down payment due on the policy effective date. Remaining installment is due six months from the policy effective date
Four-Pay	25%	3	Down payment due on the policy effective date. Remaining three installments are due at three, six, and nine months from the policy effective date
Ten-Pay	10%	9	Down payment due on the policy effective date. Remaining nine installments are due at one month intervals from the policy effective date
Ten-Pay	15%	9	Down payment due on the policy effective date. Remaining nine installments are due at one month intervals from the policy effective date
Ten-Pay	20%	9	Down payment due on the policy effective date. Remaining nine installments are due at one month intervals from the policy effective date
Ten-Pay	25%	9	Down payment due on the policy effective date. Remaining nine installments are due at one month intervals from the policy effective date
Ten Pay	30%	9	Down payment due on the policy effective date. Remaining nine installments are due at one month intervals from the policy effective date

A fee of \$10.00 will apply per invoice.

There is no rate impact associated with this filing.

Item Key: 692882

Date Submitted: 01/19/2018

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **0.0**

Overall \$ Impact: **\$-252**

of Policyholders: 7

Company Reference: 1801RR001-HF

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

Item Key: 692884

Date Submitted: 01/19/2018

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **4.4**
 Overall \$ Impact: **\$69,616**
 # of Policyholders: **276**
 Company Reference: 1801RR001
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

Item Key: 692922

Date Submitted: 01/22/2018
 NOVA CASUALTY COMPANY
 19 - Commercial Automobile
 Installment Program
 Commercial Automobile
 Installment Plan
 # of Policyholders: **0**
 Company Reference: CW-CA-18025
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

With this filing, the company proposes to introduce the billing plans and fees.

The proposed fees are as follows:

- Invoice Fee: \$10
- Late Fee: \$25
- Non-Sufficient Funds: \$30
- Reinstatement Fee: \$20

There is no rate impact associated with this filing.

Item Key: 692929

Date Submitted: 01/22/2018
 Ocean Harbor Casualty Insurance Company
 1 - Property
 Revised Rate and Rule
 Louisiana Mobile Home Dwelling (Assumed) Takeout Program
 Rate revision and Introduction of Capping
 Overall % Impact: **-0.38**
 Overall \$ Impact: **-\$4,428**
 # of Policyholders: **632**
 Company Reference: OHC17-0007
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

The initial rates and rules for the above-captioned program were approved in October 2015 (Item Key #328379) to be effective December 1, 2015 for new business.

There was one rate revision since that initial filing. It was approved in August 2016 (Item Key #382492) and resulted in an overall 0% to be effective November 1, 2016 for both new and renewal business.

With this filing, the company proposes the following changes:

Base rate revision - The company's proposed rates are based upon Louisiana Citizens Property Insurance Corporation's approved dwelling rates and deductible factors/zones, incorporating a 10% downward deviation from the base fire, extended coverage and wind/hail only rates.

Introduction of rate capping - The company proposes a 5% cap on the increase and no cap on the decrease (cap based on the revised deductible/calculation).

Under Rule 40. Premium Development, Part II., Adjusted Base Premium Computation, B. Deductible Options, all of the deductible options section was revised to incorporate Citizens deductibles, zones and factors.

Under XI. Cancellations, G., the following has been added per requirements of Act 299 of the Louisiana Legislature, House Bill 287 which amended and reenacted R.S.22:885(B) relative to the cancellation or surrender of a policy by the policyholder; to provide for the return of unearned premium to the mortgagee:

If a mortgagee provided written notice to the Company of the percentage of the premium being funded with the mortgagee's own funds, the Company will return that percentage of unearned premium attributable to the mortgagee. Any remaining percentage of unearned premium attributable to the insured will be returned to the insured.

Formatting, spelling and other minor scrivener's errors are being corrected throughout the manual.

These changes will result in an overall rate decrease of **-0.38%** or **-\$4,428** (632 policyholders).

Item Key: 692931

Date Submitted: 01/22/2018
 Ocean Harbor Casualty Insurance Company
 1 - Property
 Revised Rate and Rule
 Louisiana Mobile Home Dwelling Voluntary Program
 Rate revision and Introduction of Capping

Overall % Impact: **1.480**
 Overall \$ Impact: **\$252**
 # of Policyholders: **11**
 Company Reference: OHC17-0010
 Requested Effective Dates - New: 04/01/2018 Renewal: 01/01/2018

The initial rates and rules for the above-captioned program were approved in July 2016 (Item Key #338315) to be effective October 1, 2016 for new business.

There have been no rate revisions since that filing.

With this filing, the company proposes the following changes:

Base rate revision - The company's proposed rates are based upon Louisiana Citizens Property Insurance Corporation's approved dwelling rates and deductible factors/zones, incorporating a 10% downward deviation from the base fire, extended coverage and wind/hail only rates.

Introduction of rate capping - The company proposes a 5% cap on the increase and no cap on the decrease (cap based on the revised deductible/calculation).

Under Rule 40. Premium Development, Part II., Adjusted Base Premium Computation, C. Deductible Options, all of the deductible options section was revised to incorporate Citizens deductibles, zones and factors.????????????????????????????????

Under XI. Cancellations, G., the following has been added per requirements of Act 299 of the Louisiana Legislature, House Bill 287 which amended and reenacted R.S.22:885(B) relative to the cancellation or surrender of a policy by the policyholder; to provide for the return of unearned premium to the mortgagee:

If a mortgagee provided written notice to the Company of the percentage of the premium being funded with the mortgagee's own funds, the Company will return that percentage of unearned premium attributable to the mortgagee. Any remaining percentage of unearned premium attributable to the insured will be returned to the insured.

Formatting, spelling and other minor scrivener's errors are being corrected throughout the manual.

These changes will result in an overall rate increase of **+1.48%** or **+\$252** (11 policyholders).

Item Key: 692938

Date Submitted: 01/22/2018
 Ocean Harbor Casualty Insurance Company
 4 - Homeowners
 Revised Rate and Rule
 Louisiana Homeowners (Assumed) Takeout Program
 Overall % Impact: **-11.740**
 Overall \$ Impact: **\$-160,865**
 # of Policyholders: **337**
 Company Reference: OHC17-0008
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 692943

Date Submitted: 01/22/2018
 Ocean Harbor Casualty Insurance Company
 4 - Homeowners
 Installment Program
 Homeowners
 Assumed Homeowners' Program
 # of Policyholders: **0**
 Company Reference: OHC17-0012

Item Key: 692944

Date Submitted: 01/22/2018
 NOVA CASUALTY COMPANY
 1 - Property
 Installment Program
 Commercial Property (Fire and Allied Lines)
 Installment Plan
 Direct Bill Pay Plan and Fee Schedule
 # of Policyholders: **0**
 Company Reference: CW-CP-18025

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #690056) to be effective December 20, 2017.

With this filing, the above-caption company wishes to submit its new Direct Bill system to be effective April 1, 2018.

This new system is an invoice based system in which multiple policies may be billed on the same invoice or on separate invoices depending on the policyholder's preference.

The new billing system will have a payment plan and fee schedule for Direct Bill.

The new fee schedule contains a proposed invoice fee, late fee, non-sufficient funds fee, and a reinstatement fee.

The following payment plan options are being submitted:

Plan	Down Payment Due at Inception	Number of Installments Remaining after Down Payment	Amount of each Additional Installment*	Payment Schedule
Full Pay	100%	0	N/A	N/A Down payment is due on the policy effective date.
Two Pay	50%	1	50%	Remaining installment is due six months from the policy effective date. Down Payment is due on the policy effective date.
Four Pay	25%	3	25%	Remaining three installments are due at three, six and nine months from the policy effective date. Down payment is due on the policy effective date.
Ten Pay	10%	9	10%	Remaining nine installments are due at one month intervals from the policy effective date. Down payment is due on the policy effective date.
Ten Pay	15.04%	9	9.44%	Remaining nine installments are due at one month intervals from the policy effective date. Down payment is due on the policy effective date.
Ten Pay	19.99%	9	8.89%	Remaining nine installments are due at one month intervals from the policy effective date. Down payment is due on the policy effective date.
Ten Pay	25.03%	9	8.33%	Remaining nine installments are due at one month intervals from the policy effective date. Down payment is due on the policy effective date.
Ten Pay	30.07%	9	7.77%	Remaining nine installments are due at one month intervals from the policy effective date. Down payment is due on the policy effective date.

month intervals
from the policy
effective date.

Fee Schedule and Justification

- Invoice Fee/Installment Fee
 - Direct Bill: Multiple policies may be billed on the same invoice or on separate invoices. A fee up to \$10 will apply per invoice. Invoice fees are waived when all policies on the same invoice are Full-pay. This fee will not be applied on the initial down payment for any installment option.
- Late Fee
 - A fee up to \$25 will be assessed on all Commercial Lines Direct Bill invoices if payment has not been received when due or during any grace period required by law.
 - Payments received prior to cancellation of the policy for nonpayment of premium will be applied first to the late fee and then to the outstanding premium. For any policy where the payment is not received, it will be canceled and the late fee will become part of the outstanding amount due to the company.
- Non-Sufficient Funds
 - A fee of \$30 will be charged on all Commercial Lines Direct Bill and EFT payments returned by the bank to the company for non-sufficient funds and closed accounts situations. This fee is not part of the premium and is only applied when a non-sufficient payment is remitted.
- Reinstatement Fee
 - A fee of \$20 will be required for all Commercial Lines Direct Bill policies that request to be reinstated after cancellation for any reason.

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

Item Key: 692953

Date Submitted: 01/22/2018

NOVA CASUALTY COMPANY

26 - Burglary And Theft

Installment Program

Commercial Burglary and Theft

Installment Plan

Direct Bill Pay Plan and Fee Schedule

of Policyholders: 0

Company Reference: CW-CR-18025

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

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #394601) to be effective June 1, 2017.

With this filing, the above-caption company wishes to submit its new Direct Bill system to be effective April 1, 2018.

This new system is an invoice based system in which multiple policies may be billed on the same invoice or on separate invoices depending on the policyholder's preference.

The new billing system will have a payment plan and fee schedule for Direct Bill.

The new fee schedule contains a proposed invoice fee, late fee, non-sufficient funds fee, and a reinstatement fee.

The following payment plan options are being submitted:

Plan	Down Payment Due at Inception	Number of payment (s)	Additional of each Additional Installment*	Payment Schedule
Full Pay	100%	0	N/A	N/A Down payment is due on the policy effective date.
Two Pay	50%	1	50%	Remaining installment is due six months from the policy effective date. Down Payment is due on the policy effective date.
Four Pay	25%	3	25%	Remaining three installments are due at three, six and nine months from the policy effective date.

Ten Pay	10%	9	10%	Down payment is due no the policy effective date. Remaining nine installments are due at one month intervals from the policy effective date.
Ten Pay	15.04%	9	9.44%	Down payment is due on the policy effective date. Remaining nine installments are due at one month intervals from the policy effective date.
Ten Pay	19.99%	9	8.89%	Down payment is due on the policy effective date. Remaining nine installments are due at one month intervals from the policy effective date.
Ten Pay	25.03%	9	8.33%	Down payment is due on the policy effective date. Remaining nine installments are due at one month intervals from the policy effective date.
Ten Pay	30.07%	9	7.77%	Down payment is due on het policy effective date. Remaining nine installments are due at one month intervals from the policy effective date.

Fee Schedule and Justification

- Invoice Fee/Installment Fee
 - Direct Bill: Multiple policies may be billed on the same invoice or on separate invoices. A fee up to \$10 will apply per invoice. Invoice fees are waived when all policies on the same invoice are Full-pay. this fee will not be applied on the initial down payment for any installment option.
- Late Fee
 - A fee up to \$25 will be assessed on all Commercial Lines Direct Bill invoices if payment has not been received when due or during any grace period required by law.
 - Payments received prior to cancellation of the policy for nonpayment of premium will be applied first to the late fee and then to the outstanding premium. For any policy where the payment is not received, it will be canceled and the late fee will become part of the outstanding amount due to the company
- Non-Sufficient Funds
 - A fee up to \$30 will be charged on all Commercial Lines Direct Bill and EFT payments returned by the bank to the company for non-sufficient funds and accounts closed situations. This fee is not part of the premium and is only applied when a non-sufficient payment is remitted.
 - Internal Underwriting, Administrative and Processing cost \$30.
- Reinstatement Fee
 - A fee up to \$20 will be required for all Commercial Lines Direct Bill policies that request to be reinstated after cancellation for any reason.

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

Item Key: 692970

Date Submitted: 01/22/2018

GEICO GENERAL INSURANCE COMPANY
 GOVERNMENT EMPLOYEES INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Voluntary Private Passenger Auto Program
 Revised Rate and Rule
 Overall % Impact: **4.8**
 Overall \$ Impact: **\$4,983,861**
 # of Policyholders: **38982**
 Company Reference: 2018-017
 Requested Effective Dates - New: 02/22/2018 Renewal: 05/22/2018

The last rate revision to this program was +7.0% (+\$8,065,209) which was approved under LDI Item Key #388140 with effective dates of 4/6/2017 for new business and 5/22/2017 for renewal business. With this filing, the companies propose to revise rates, revise Rules 9 and 11 to reflect Model Year factor revisions, and revise Rule 29 to reflect New Vehicle Discount updates.

Coverage	Total Impact
Bodily Injury	9.0%
Property Damage	6.5%
Medical Payments	11.3%
Uninsured Motorists	14.0%
Uninsured Motorists BI	14.0%
Collision	-3.0%
Comprehensive	*0.0%
Emergency Road Service	10.0%
Rental Reimbursement	-20.0%
Motor Home Collision	5.8%
Motor Home Emergency Road Service	7.3%
TOTAL	4.8%

*Offsets have been applied resulting in 0.0% overall premium effect.

The rate impact associated with this filing is +4.8% (+\$4,983,861), affecting 38,982 policyholders.

Item Key: 693006

Date Submitted: 01/22/2018
 NOVA CASUALTY COMPANY
 9 - Inland Marine
 Installment Program
 Commercial Inland Marine
 Installment Plan
 # of Policyholders: **0**
 Company Reference: CW-CIM-18025
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

The above-captioned company is Filing an Installment Payment plan for its Commercial Inland Marine Program.

The proposed plan will offer the following payment schedules:

1. Two Pay
2. Four Pay
3. Ten Pay - 10% down payment with payments at 10%
4. Ten Pay - 15% down payment with payments at 9.44%
5. Ten Pay - 20% down payment with payments at 8.89%
6. Ten Pay - 25% down payment with payments at 8.33%
7. Ten Pay - 30% down payment with payments at 7.77%

The company will charge a \$10 fee on payments (not including the initial payment).

There is no rate impact associated with this filing.

Item Key: 693021

Date Submitted: 01/22/2018
 SAFECO INSURANCE COMPANY OF OREGON
 17 - Other Liability
 Revised Rate only
 Personal Umbrella and Excess
 Personal Umbrella Program

Rate Revision

Overall % Impact: **30.1**Overall \$ Impact: **\$854,196**# of Policyholders: **6373**

Company Reference: 18-LA-S-UMB-R-GEN-LV1

Requested Effective Dates - New: 04/27/2018 Renewal: 06/06/2018

The last rate revision to this program was +20.2% or \$570,369 which was approved under LDI Item Key Number 390226 effective 4/27/2017 for new business and 6/6/2017 for renewal business.

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

- Automobile:
 - Initial;
 - Each additional owned (not antique),
 - Each antique or company provided car,
 - Each underage driver,
 - Uninsured Motorists, and
 - Each Motorcycle;
- Residences: Each additional (owner occupied);
- Watercraft:
 - Powerboats 50 hp or more and less than 32 ft or sailboats 26 ft to less than 32 ft in length,
 - Powerboats 50 hp or more and 32 to 39 ft in length or sailboats 32 to 39 ft in length,
 - Personal Watercraft,
 - Boats over 39 to 45 ft,
 - Boats over 45 to 50 ft,
 - Boats over 50 ft to 55 ft, and
 - Boats over 55 ft;
- Recreational Vehicles: Each;
- Property Owned and Rented to Others:
 - Each Unit, 1 - 4 family buildings only: 1 - 5 units, and
 - Each Unit, 1 -4 family buildings only: over 5 units;
- Incidental Farm; and
- In-Home Business.

The rate impact associated with this filing is +30.1% or \$854,196 affecting 6,373 policyholders.

Item Key: 693058

Date Submitted: 01/23/2018

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

SERVe Program

of Policyholders: **0**

Company Reference: ORG-OL-SERVE-LA-1701R

Item Key: 693067

Date Submitted: 01/23/2018

CHURCH MUTUAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

- Adopt ISO Designations CA-2017-BRLA1 and CA-2017-IALL1
- Revise LCMs
- Rule Revisions

Overall % Impact: **7.3**Overall \$ Impact: **\$190,377**# of Policyholders: **531**

Company Reference: AUTO-64

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

The last rate revision to this program was -0.1% or -\$2,189 which was approved under LDI Item Key Number 391342 effective 7/1/2017 for both new and renewal business.

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

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

The company is proposing the following revisions to the current exception pages:

- Discontinuing the company definition of Church Bus as the company will use ISO's definition found in Rule 40.;
- Discontinuing company Rule 40.D.3. regarding rating radius as the company will utilize ISO's rating radius found in Rule 40.;
- Discontinuing company Rule 23.B.5. providing liability factor for service and utility trailers as the company will utilize ISO liability factors; and
- Remove the company Fleet Discount as the company will utilize separate LCM for fleet and non-fleet.

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

Risk Type	Vehicle Type	Coverage	Current LCM	Proposed LCM	
Non-Fleet	Church Bus, School Bus, Private Passenger, and All Other Vehicles	Liability	0.813	0.809	
		Medical Payments	0.895	0.809	
		Uninsured Motorists	1.074	0.857	
	Light Trucks	Comprehensive	Collision	1.673	1.559
			Liability	1.256	1.169
			Liability	0.813	0.809
		Medical Payments	Uninsured Motorists	0.813	0.809
			Uninsured Motorists	1.074	0.857
			Comprehensive	1.673	1.559
	Fleet	Church Bus, School Bus, Private Passenger, and All Other Vehicles	Collision	1.256	1.169
			Liability	0.813	0.728
			Medical Payments	0.895	0.728
Light Trucks		Uninsured Motorists	Collision	1.074	0.772
			Comprehensive	1.673	1.403
			Collision	1.256	1.052
		Medical Payments	Liability	0.813	0.728
			Medical Payments	0.813	0.728
			Comprehensive	1.074	0.772
		Comprehensive	Comprehensive	1.673	1.403
			Collision	1.256	1.052
			Collision	1.256	1.052

The rate impact associated with this filing is +7.3% or \$190,377 affecting 531 policyholders.

Item Key: 693071

Date Submitted: 01/23/2018

HANOVER INSURANCE COMPANY, THE

17 - Other Liability

Revised Rate and Rule

Professional Liability/ E&O

of Policyholders: 0

Company Reference: CW-PR-17807

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 391797 effective 04/20/2017.

With this filing, the company is proposing the following rate revisions to the options and features available to customers conducting operations in the Technology industry. The company is hereby introducing new limits and waiting period options for its existing Technology Data Breach Product.

Below are detailed descriptions each proposed change:

1. Base Premium Charges for New Limits

The current Technology Data Breach coverage provides base premium charges for limits up to \$5,000,000. With this filing, we are proposing to add base premiums for higher limits of \$6,000,000, \$7,000,000, \$8,000,000, \$9,000,000 and \$10,000,000. The new base premiums above \$5,000,000 are derived based on linear extrapolation and validated using the consistency test.

2. Waiting Period

Currently, Technology Data Breach allows for waiting periods of 24, 48 and 72 hours. We propose to provide additional waiting period options of 0, 4, 8 and 12 hours. The 0 and 8 hour waiting periods are the

same as those currently in use by The Hartford Insurance Company. To remain competitive, the company has also added the 4 and 12 hour waiting periods which were calculated by interpolation.

3. Additional Expense Limit Factor

The current Technology Data Breach coverage provides additional expense limit options up to \$5,000,000. With this filing, we are proposing to add additional expense limits for higher limits of \$6,000,000, \$7,000,000, \$8,000,000, \$9,000,000 and \$10,000,000.

The new additional expense limit factors above \$5,000,000 are derived based on extrapolation and validated using the consistency test. The same method was used for the additional expense limit factor as was used above for the base premium charges for coverage limits.

4. Interpolation/Extrapolation Rule

The proposed limits of liability should cover the vast majority of policyholder requested limits. However, should a potential policyholder request another limit, this rule will allow the flexibility to create a rate based on their need.

There is no rate effect with this filing, so current policyholders are not impacted.

Item Key: 693244

Date Submitted: 01/24/2018
 American Home Assurance Company
 AIU INSURANCE COMPANY
 COMMERCE AND INDUSTRY INSURANCE COMPANY
 GRANITE STATE INSURANCE COMPANY
 ILLINOIS NATIONAL INSURANCE COMPANY
 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
 NEW HAMPSHIRE INSURANCE COMPANY
 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE
 AIG ASSURANCE COMPANY
 AIG PROPERTY CASUALTY COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Rule Revision

Introduce Deductible Coverage Endorsement - Form A Rule

of Policyholders: 0
 Company Reference: AIG-16-IL-04E
 With this filing, the companies propose to introduce the Deductible Coverage Endorsement - Form A rule to be used with the corresponding form.

The corresponding form filing has been approved under company tracking number AIG-1-IL-04A, LDI Item Key Number 689619, effective 12/12/2017.

There is no rate impact associated with this filing.

Item Key: 693269

Date Submitted: 01/24/2018
 IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate and Rule
 Commercial Automobile
 Taxicab & Public Livery Program
 Revised Rate and Rule
 # of Policyholders: 0
 Company Reference: IFACLA2018TAXIRR

Item Key: 693299

Date Submitted: 01/25/2018
 QBE INSURANCE CORPORATION
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 Tangram Janitorial Program
 # of Policyholders: 0
 Company Reference: 18-5005-LA-RULE
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 683913 effective 10/16/2017.

With this filing, the company is making the following revisions to its Tangram Janitorial Program.

The company is revising the Per Tool Box Limit and Per Tool Limit under the Commercial Tools and Small Equipment to match the limits shown in the schedule of the related endorsement, IL 70 60 07 17 – Premises Maintenance Coverage Extension endorsement.

The limits are being revised as follows: Per Tool Box Limit was \$2,500 it will now be \$7500
Per Tool Limit was \$1500 will now be 2500.00

There is no rate impact associated with this filing.

Item Key: 693341

Date Submitted: 01/25/2018

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

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-4.70**

Overall \$ Impact: **\$-937,163**

of Policyholders: **878**

Company Reference: 2017-LA-1-WC-L-R

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 388317, which resulted in an overall -10.50% rate decrease, effective 05/01/2017.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 05/01/2018.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Employers Insurance Company of Wausau	3.162	3.000
Liberty Mutual Insurance Company	3.162	3.000
Liberty Mutual Fire Insurance Company	2.108	2.00
LM Insurance Corporation	1.370	1.300
The First Liberty Insurance Corporation	2.530	2.400
Liberty Insurance Corporation	1.686	1.600

There is an overall -4.70% rate decrease or -\$937,163 as a result of this filing.

There will be 878 Louisiana policyholders affected by this filing.

Item Key: 693349

Date Submitted: 01/25/2018

STATE FARM FIRE AND CASUALTY COMPANY
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Revised Rate and Rule

- Drive Safe & Save
- CRI Factors
- Rule 212. Age, Gender and Marital Status
- Private Passenger Rates

Overall % Impact: **-0.1**

Overall \$ Impact: **\$-1,315,181**

of Policyholders: **1083462**

Company Reference: PV-40644

Requested Effective Dates - New: 04/30/2018 Renewal: 04/30/2018

The last rate revision to this program was +9.9% or \$159,264,871 which was approved under LDI Item Key Number 397786 effective 2/5/2018 for both new and renewal business.

With this filing, the companies propose to implement a new business CRI adjustment for some private passenger new business policies by revising the minimum CRI factor from 0.670 to 0.620.

The companies are also proposing to revise the Drive Safe and Save program. The participants will no longer be removed from the program for not submitting an odometer reading. Instead, the Annual Mileage Adjustment will vary depending on the number of days since the last odometer reading. Rule 212., Age, Gender and Marital Status, and Private Passenger Rates will be updated to include revise the calculation order due to the revisions to the Drive Safe and Save Program

The rate impact associated with this filing is -0.078% or -\$1,315,181 affecting 1,083,462 policyholders.

Item Key: 693364

Date Submitted: 01/25/2018
 BENCHMARK INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Internet Liability
 # of Policyholders: 0
 Company Reference: 6978
 Requested Effective Dates - New: 02/23/2018 Renewal: 02/23/2018

Item Key: 693394

Date Submitted: 01/26/2018
 TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
 17 - Other Liability
 Revised Rate only
 Professional Liability - E&O
 Overall % Impact: -3.9
 Overall \$ Impact: \$-11,129
 # of Policyholders: 15
 Company Reference: 2017-08-0114-R
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Item Key: 693418

Date Submitted: 01/26/2018
 QBE INSURANCE CORPORATION
 1 - Property
 Initial Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Initial Rate and Rule
 Distinguished Hospitality Program
 # of Policyholders: 0
 Company Reference: 18-5020-LA
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

The above-captioned company wishes to submit initial rate and rule for its Distinguished Hospitality Program for use with the Commercial Property program.

With this filing, the rules are intended to provide additional coverage and/or higher policy limits to address exposures that are common to Hotel risks.

The eligible classes for this filing include midsize, upscale, resort, boutique and limited service hotels. Exposures that may also be considered include office buildings, retail buildings, strip shopping centers, light industrial, warehousing, maintenance buildings, 1 to 4 family rental dwellings and vacant land.

QBCP-2019 - QBE Hospitality Endorsement - is a mandatory coverage endorsement which will be applied to all policies.

- This broadens coverage, increases limits and offers additional enhancements beyond what is provided in ISO standard forms. It includes such items as: debris removal, business income - ingress and egress, crime and fidelity, leasehold interest - undamaged improvements and betterments, outdoor property, pollution cleanup and removal, spoilage, trade shows, and utility services direct damage, EDP, fine arts, fire department service charge, fire extinguishing, systems expense, personal property of others, account receivable and valuable papers.
 - The premium is determined by multiplying the total modified property premium by 3% subject to a minimum of \$100 and a maximum of \$1,250. Do not include premium for terrorism, earthquake, earthquake sprinkler leakage, flood, equipment breakdown, inland marine, crime, taxes and surcharges.

QBCP-2020 - Green Coverage Endorsement is an optional endorsement which can be applied to all policies.

- Provides coverage to upgrade to "green" property or for replacement of existing "green" property. The forms offers additional coverage for certain fees and costs related to certification, recertification, installation, and testing of "green" property, and replacement of certain "green" equipment and surfaces.
 - Apply a flat premium charge of \$600.

QBCP-2021 - Golf Course Enhancement - is an optional coverage extension which can be applied to all policies.

- Broadens coverage for damage to Outdoor Golf Course Property and Golf Course grounds, vehicle damage to errant golf balls and damage to carts and damage to sprinkler systems.
 - Apply a flat premium charge of \$500.

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

The corresponding form(s) filing, LDI Form Filing No. 693422, Company Form Filing No. 18-5021-LA-FORMS were approved effective April 1, 2018.

Item Key: 693501

Date Submitted: 01/26/2018
 Ironshore Indemnity Inc.
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability/ E & O
 Consultants Professional Liability Program

of Policyholders: 0

Company Reference: CPL-18-001-RA/RU
 With this filing, the company is introducing the initial rates and rules for its Consultants Miscellaneous Professional Liability program that is offered direct to the consumer through the internet.

This program is targeted to select classes of small consultant businesses that have annual gross revenues of \$1,000,000 or less. The application is intended to be used in all states so fraud warnings for multiple states are included.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 693532, Company Form Filing Number

Item Key: 693574

Date Submitted: 01/29/2018
 SAFECO INSURANCE COMPANY OF OREGON
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 # of Policyholders: 0
 Company Reference: 18-LA-S-AO-RR-STP-TAG
 Requested Effective Dates - New: 04/26/2018 Renewal: 04/26/2018

The last rate revision to this program was +12.1% or \$13,337,272 which was approved under LDI Item Key Number 693574 effective 4/23/2018 for new business and 5/28/2018 for renewal business.

With this filing, the company proposes the following revisions:

- Update the Multi-Car Discount for clarity; and
- Update the telematics programs so that there will no longer be a connection between the Right Track Discount and the Low Mileage Discount.

There is no rate impact associated with this filing.

Item Key: 693589

Date Submitted: 01/29/2018
 Intrepid Insurance Company
 17 - Other Liability
 Non-Adoptions
 Commercial General Liability
 Non-Adoption of ISO Loss Costs Designation Filing Number GL-2017-BGL1
 # of Policyholders: 0
 Company Reference: IDI-GL-2018-5195-RA-LA-27032
 Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

Item Key: 693598

Date Submitted: 01/29/2018
 Continental Western Insurance Company
 UNION INSURANCE COMPANY

26 - Burglary And Theft
 Adoption
 Commercial Burglary and Theft
 Adoption of various ISO Filing Designation Numbers
 05-18 Crime Co. Rules (Mid-Market)
 Overall % Impact: **-30.0**
 Overall \$ Impact: **-\$230**
 # of Policyholders: **2**
 Company Reference: 18-CR-RU-10
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last adjustment to this program occurred in September 2003 under the Prior Approval provision (Item Key #14641) to be effective October 1, 2003 for both new and renewal business.

With this filing, the companies are proposing to adopt the following revised company rules from Insurance Services Office, Inc. (ISO):

Filing Designation Number	Item Key Number	Effective Date
CR-2008-ORU08	237705	November 1, 2009
CR-2009-RRU09	255029	November 1, 2010
CR-2012-RRU12	290360	August 1, 2013
CR-2015-RRU15	322494	December 1, 2015
CR-2017-ORRSA	391856	September 1, 2017
CR-2015-REL1	327652	June 1, 2016
CR-2015-RLA1	327646	June 1, 2016
CR-2009-RLC09	255042	November 1, 2010

Both of the companies has a Loss Cost Multiplier of **1.65**.

The policy writing minimum premium is **\$150**.

Premium changes for additional premium of \$15 or less will be waived and a return premium of \$15 or less will be waived unless the return is requested by the insured and then it would be returned to the insured.

The following exceptions will have a premium amount of:

- Employee Theft - Name or Position Schedule Insuring Agreement
 - Annual Minimum Premium Per Employee - \$50
- Guest Property Insuring Agreement
 - B.1.a.(1)(c.)(LC) - Annual Minimum Premium Per Premises - \$50
 - B.2.a.(1)(c.)(LC) - Annual Minimum Premium Per Premises - \$50
- Safe Depository Insuring Agreement
 - B.1.a.(1)(c.)(LC) - Loss of Customers' Property - In Safe Deposit Boxes

Limit of Insurance	Minimum Premium
25,000	\$10
50,000	\$10
75,000	\$10
100,000	\$10
200,000	\$10
300,000	\$10
400,000	\$10
500,000	\$15
600,000	\$15
700,000	\$15
800,000	\$15
900,000	\$15
1,000,000	\$25
E/A 100,000	\$1

- B.2.a.(1)(c.)(LC) - Annual Minimum Premium - \$50
- Employee Theft - Name or Position Scheduling Insuring Agreement -
 - Annual Minimum Premium per Employee - \$50

These changes will have a rate decrease of **-30.00%** or **-\$230** (2 policyholders).

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

The corresponding form(s) filing, LDI Form Filing No. 693591, Company Form Filing No. 18-CR-FM-3 was pending as of January 31, 2018.

Item Key: 693602

Date Submitted: 01/29/2018

AMERICAN AGRI-BUSINESS INSURANCE COMPANY

2 - Crop

Revised Rule only

of Policyholders: **0**
 Company Reference: LA-CH 2018 RULE
 Requested Effective Dates - New: 03/19/2018 Renewal: 03/19/2018

The last rate adoption for the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 392800, which resulted in an overall rate increase of -1.70% to be effective 04/01/2017.

With this filing, the above-captioned company wishes to adopt 2017 NCISCH-LA1, the National Crop Insurance Services, Inc. (NCIS) Crop Hail final average loss costs and rules, approved under State Tracking Number 339498, effective on approval.

The company will retain use of its 1.538 loss cost multiplier.

There states there is no rate impact associated with this filing.

Item Key: 693661

Date Submitted: 01/29/2018
 ARAG Insurance Company
 33 - Other Lines
 Initial Rate and Rule
 Other Lines of Business (Other Personal Lines)
 Introduction of Individual Legal Expense Policy (PUINDPLAN)

Other Personal Lines - Legal Expense Insurers
 Company Reference: LA-PUINDPLAN 12/17 RATE
 Requested Effective Dates - New: 03/01/2018 Renewal: N/A

The above-captioned company wishes to submit initial rates and rules for use with its Individual Legal Expense Plan (with a deductible).

The company states "This is the same product that is currently being offered in your state by GuideOne Specialty Mutual Insurance Company, which ARAG has been administering. The rates are identical. The only difference being ARAG Insurance Company is the underwriter".

Policyholders are provided prepaid legal services for well defined and distinct legal matters.

These plans are sold by ARAG company employees and/or external licensed agents and brokers.

There is no rate impact associated with this filing.

Companion forms (Item Key #

Item Key: 693699

Date Submitted: 01/29/2018
 EMPLOYERS INSURANCE COMPANY OF WAUSAU
 LIBERTY MUTUAL INSURANCE COMPANY
 LIBERTY MUTUAL FIRE INSURANCE COMPANY
 LM INSURANCE CORPORATION
 FIRST LIBERTY INSURANCE CORPORATION, THE
 LIBERTY INSURANCE CORPORATION
 17 - Other Liability
 Adoption
 Commercial General Liability
 Overall % Impact: **-0.480**
 Overall \$ Impact: **\$-95,420**
 # of Policyholders: **322**
 Company Reference: 2017-MU-10-GL-CL-R
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

Item Key: 693729

Date Submitted: 01/30/2018
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Contractual Liability
 Introduction of Q Wireless Limited Warranty Program
 Initial Rate and Rule
 # of Policyholders: **0**
 Company Reference: WIC-CORI-QWLW-RR-LA-0118
 Requested Effective Dates - New: 02/28/2018 Renewal: 02/28/2018

The above-captioned company is introducing a Q Wireless Limited Warranty Program for its Contractual Liability line.

Companion forms (Item Key Number 263770 or Company Reference Number WIC-COR-LA-F-042910) were approved on 08/25/2010.

There is no rate impact associated with this filing.

Item Key: 693735

Date Submitted: 01/30/2018
 ARAG Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Other Personal Lines - Legal Expense Insurers
 # of Policyholders: 0
 Company Reference: LA-PUINDPLAN2 12/17 RATES

Item Key: 693744

Date Submitted: 01/30/2018
 MARKEL AMERICAN INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate only

Private Passenger Automobile
 Motorcycle Program
 Rate Revision

- Base Rates
- Physical Damage Symbol Factors
- Physical Damage Operator Age Factors
- Homeowner Factor

Overall % Impact: 0.0
 Overall \$ Impact: \$29
 # of Policyholders: 997
 Company Reference: LAMCRA-181
 Requested Effective Dates - New: 04/11/2018 Renewal: 05/16/2018

The last rate revision to this program was -0.35 or -\$1,070 which was approved under LDI Item Key Number 383098 effective 11/15/2016 for new business and 12/20/2016 for renewal business.

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

- Base rates;
- Physical Damage Symbol factors;
- Physical Damage Operator Age factors; and
- Homeowner factors.

The rate impact associated with this filing is 0.0% or \$29 affecting 997 policyholders.

**This filing is a resubmission of company tracking number LAMCRA-171, LDI Item key Number 688679, which was disapproved for actuarial reasons.

Item Key: 693773

Date Submitted: 01/30/2018
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial Umbrella and Excess
 # of Policyholders: 0
 Company Reference: LA-CU-1186-02

Item Key: 693779

Date Submitted: 01/30/2018
 PROTECTIVE INSURANCE COMPANY
 SAGAMORE INSURANCE COMPANY
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 Overall % Impact: 6.760
 Overall \$ Impact: \$107,356
 # of Policyholders: 41
 Company Reference: LAWC18-01R
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment for Protective Insurance Company was filed and approved under "Prior Approval" provision Item Key Number 389742, which resulted in an overall -12.10% rate decrease, effective 05/01/2017. The last rate adjustment for Sagamore Insurance Company was filed and approved under "Prior Approval" provision Item Key Number 389745, which resulted in an overall -16.20% rate decrease, effective 05/01/2017. With this filing, the companies wish to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 05/01/2018.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Protective Insurance Company	1.530	1.651
Sagamore Insurance Company	1.591	1.591

There is an overall +6.760 rate increase or +\$107,356 as a result of this filing.

There will be 41 Louisiana policyholders affected by this filing.

Item Key: 693794

Date Submitted: 01/30/2018

SECURITY NATIONAL INSURANCE COMPANY
AMTRUST INSURANCE COMPANY OF KANSAS, INC.
TECHNOLOGY INSURANCE COMPANY, INC.
WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: LA-MP-1802-02-9969GL

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

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

MP-3106-CW 1017 NON-PROFIT SUPPLEMENTAL COVERAGE PART

ELIGIBILITY: The Non-Profit Supplemental Coverage Part is to be attached to all non-profit policies containing premises liability coverage.

DESCRIPTION: A summary of the coverages provided are as follows:

SUPPLEMENTAL COVERAGE	LIMIT OF COVERAGE
A. Accident Benefit for Business Travel	\$50,000 aggregate annually
B. Cancellation of Business Conference	\$25,000 aggregate annually
C. Donation Coverage	\$50,000 aggregate annually
D. Consulting Fee for Real Estate	\$50,000 aggregate annually
E. Benefit Event Electrical Failure	\$25,000 aggregate annually
F. Identity Theft Expense	\$50,000 aggregate annually
G. Image Repair and Counseling	\$50,000 aggregate annually
H. Executive Replacement Expenses	\$50,000 aggregate annually
I. Kidnap Expense	\$50,000 aggregate annually
J. Political Turmoil	\$ 5,000 per employee / \$25,000 aggregate
K. Conference Space Reimbursement	\$25,000 aggregate annually
L. Travel Reimbursement Due To Terrorism	\$50,000 aggregate annually
M. Delayed Travel Reimbursement	\$ 1,500 aggregate annually
N. Workplace Incident Counseling	\$50,000 aggregate annually
O. Crisis Management Expense	\$25,000 aggregate annually

PREMIUM: This is a non-premium bearing coverage.

The corresponding form(s), LDI Form Filing Number 693811, Company Form Filing Number LA-MP-1802-01-9969GL is pending approval.

Item Key: 693819

Date Submitted: 01/31/2018

CHUBB INDEMNITY INSURANCE COMPANY
CHUBB NATIONAL INSURANCE COMPANY
GREAT NORTHERN INSURANCE COMPANY
PACIFIC INDEMNITY COMPANY
VIGILANT INSURANCE COMPANY
EXECUTIVE RISK INDEMNITY INC.
FEDERAL INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: 3.60

Overall \$ Impact: \$172,597

of Policyholders: 841

Company Reference: 18-WC-2015460

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

The initial loss cost adoption for Executive Risk Indemnity Inc. was filed and approved under "Prior Approval" provision Item Key Number 688188, effective 02/01/2018.

The last rate adjustment for the remaining companies, Chubb Indemnity Insurance Company, Chubb National Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Vigilant Insurance

Company, and Federal Insurance Company was filed and approved under "Prior Approval" provision Item Key Number 390106, which resulted in an overall +5.60% rate increase, effective 06/01/2017.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 05/01/2018.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Chubb Indemnity Insurance Company	1.573	1.656
Chubb National Insurance Company	1.049	1.104
Great Northern Insurance Company	1.992	2.097
Pacific Indemnity Company	1.782	1.877
Vigilant Insurance Company	2.097	2.208
Executive Risk Indemnity Inc.	1.816	1.921
Federal Insurance Company	2.097	2.208

There is an overall 3.60% rate increase or +\$172,597 as a result of this filing.

There will be 841 Louisiana policyholders affected by this filing.

The program wishes to withdraw this filing, per Ms. Jade McDermott, 02/14/2018.

Item Key: 693829

Date Submitted: 01/31/2018

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
MILFORD CASUALTY INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: LA-CL-1804-02-1663GL

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

With this filing, the company is revising the following exclusion to allow our Transportation department to exclude transportation brokering or freight forwarding operations. This will allow us to write business we otherwise would not be able to contemplate profitably.

IL-1019-CW 0318 TRANSPORTATION BROKER OR FREIGHT FORWARDER OPERATIONS LIABILITY EXCLUSION - This form is mandatory for use with the Motor Carrier Coverage Form. This form is optional for use with Commercial Auto Coverage Part, Commercial General Liability Coverage Part, Commercial Inland Marine Coverage Part, and Motor Truck Cargo Legal Liability Coverage Form, on those risks which would be otherwise unacceptable.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 693859, Company Form Filing Number LA-CL-1804-01-1663GL is pending approval.

Item Key: 693868

Date Submitted: 01/31/2018

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
MILFORD CASUALTY INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: TX-GL-1801-02-1185

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

With this filing, the companies are revising their version of company rule GL-16-LA – Additional Interests. The only change to this rule is the addition of new forms: GL990265, GL990266, GL990267, GL990268, GL990269 and GL990270. These forms are almost identical to the previous editions of the ISO forms they are listed with, so we will be using the same rating as previously approved for the corresponding ISO form.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 693930, Company Form Filing Number LA-GL-1801-01-1185 is pending approval.

Item Key: 693869

Date Submitted: 01/31/2018
CONTINENTAL INSURANCE COMPANY, THE
17 - Other Liability
Initial Rate and Rule
Medical Malpractice
Allied Healthcare Facilities Professional Liability Program

of Policyholders: **0**
Company Reference: 17-01456-RL
Requested Effective Dates - New: 03/01/2018 Renewal: N/A

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

This program is designed to provide professional liability coverage to a diverse group of allied healthcare facilities including laboratories, imaging centers, home health care operations, hospice facilities, dialysis centers and rehabilitation centers.

A schedule rating plan and terrorism is included in this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 693926, Company Form Filing No. 17-01456-F.

A SERFF "Objection Letter" was sent to Mr. Ali Stephen on February 14, 2018 for additional information.

Item Key: 693873

Date Submitted: 01/31/2018
Encompass Property and Casualty Company
17 - Other Liability
Revised Rate and Rule
Personal Umbrella and Excess
Overall % Impact: **-0.1**
Overall \$ Impact: **\$-423**
of Policyholders: **608**
Company Reference: ER3547
Requested Effective Dates - New: 06/09/2018 Renewal: 06/09/2018

Item Key: 693894

Date Submitted: 01/31/2018
Arch Insurance Company
17 - Other Liability
Initial Rate and Rule
Professional Liability / E&O
of Policyholders: **0**
Company Reference: ARCH-17-060-R (LA)
With this filing, the company is introducing the initial rates and rules for its Netsafe – Technology Professional Liability Program.

The rates and rules will be "a" rated.

The corresponding form(s), LDI Form Filing Number 690768, Company Form Filing Number was approved.

Item Key: 693898

Date Submitted: 01/31/2018
UNITED FIRE & INDEMNITY COMPANY
4 - Homeowners
Revised Rate only
Homeowners Program
Overall % Impact: **4.6**
Overall \$ Impact: **\$351,627**
of Policyholders: **2619**
Company Reference: HO-LA-05012018-R
Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last adjustment to this program was approved in October 2015 (Item Key #327732) and resulted in an overall 0% to be effective March 1, 2016 for both new and renewal business.

With this filing, the company proposes a base rate increase for HO0002 and HO0003.

The company states "Also, we want to mention that in our last rate filing, it was mentioned that the base rate relativity between Territories 34 and 35 was higher than average. After comparing that relationship to others, we used a lower selection for Territory 35 in this filing to decrease that relativity".

This will result in an overall rate increase of +4.6% or +\$351,627 (2,619 policyholders).

Item Key: 693901

Date Submitted: 01/31/2018

HARTFORD INSURANCE COMPANY OF THE MIDWEST
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Overall % Impact: **12.0**
 Overall \$ Impact: **\$544,896**
 # of Policyholders: **2664**
 Company Reference: FN.15.599/RWG.2018.01
 Requested Effective Dates - New: 06/16/2018 Renewal: 08/04/2018

Item Key: 693904

Date Submitted: 01/31/2018
 EMC PROPERTY & CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 EMPLOYERS MUTUAL CASUALTY COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: 1358
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

With this filing, the company

Item Key: 693935

Date Submitted: 02/01/2018
 SIRIUS AMERICA INSURANCE COMPANY
 16 - Workers Compensation
 Initial Rate and Rule
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 # of Policyholders: **0**
 Company Reference: 6970.1
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

With this initial filing, the above-captioned company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, effective 05/01/2018.

The company will utilize a loss cost multiplier of 1.562.

Item Key: 693938

Date Submitted: 02/01/2018
 American Pet Insurance Company
 9 - Inland Marine
 Revised Rate and Rule
 Personal Inland Marine
 TRUPANION Pet Health Insurance Program
 Revised Rate and Rule
 Overall % Impact: **11.3**
 Overall \$ Impact: **\$93,509**
 # of Policyholders: **1607**
 Company Reference: APIC-TRU-LA20180131-RU
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

The last rate revision was Item Key 390538 which resulted in an overall rate increase of +16.50% or premium increase of +\$98,819 and affected 1,243 policyholders.

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

The company is making minor editorial changes as well as adding the following conditions to Eligible Pets:

1. Cloned dogs and cats are not eligible for coverage under this policy.
2. Hybrid dogs and cats (domestic animals that are bred with wild animals) are not eligible for coverage under this policy.

This filing will result in an overall rate increase of +11.300% or premium increase of +\$93,509 affecting 1,607 policyholders.

Item Key: 693939

Date Submitted: 02/01/2018
 AMERISURE MUTUAL INSURANCE COMPANY
 AMERISURE INSURANCE COMPANY
 AMERISURE PARTNERS INSURANCE COMPANY
 1 - Property
 Non-Adoptions
 Commercial Property (Fire and Allied Lines)
 Non-Adoption
 PIAL Designation Filing Number: CF-2017-RLA1 (Item Key #690221)

of Policyholders: 0
 Company Reference: LA-PIAL-LA17-14
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

The last adjustment to this program occurred in 2015 under the Prior Approval provision (Item Key #324807) to be effective July 1, 2015.

With this filing, the above-captioned companies wish to non-adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA17-14 (CF-2017-RLA1), Item Key #690221, with an effective date of July 1, 2018.

The companies would like for the non-adoption to take place on July 1, 2017.

Item Key: 693968

Date Submitted: 02/01/2018
 ZURICH AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Professional Liability / E&O
 Travel Agents and Tour Operator Program
 Overall % Impact: 0.0
 Overall \$ Impact: \$0
 # of Policyholders: 18
 Company Reference: 41188

Item Key: 693986

Date Submitted: 02/01/2018
 Everest Denali Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: LA-GL-20053652EDIC
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 693989

Date Submitted: 02/01/2018
 Everest Premier Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: LA-GL-2005365EPIC
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 693993

Date Submitted: 02/01/2018
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 Construction Programs
 # of Policyholders: 0
 Company Reference: PS-18-GL-R-16
 Requested Effective Dates - New: 03/15/2018 Renewal: 03/15/2018

Item Key: 693996

Date Submitted: 02/01/2018
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Auto Dealers and Equipment Program
 # of Policyholders: 0
 Company Reference: PS-18-GL-R-15
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

Item Key: 694045

Date Submitted: 02/02/2018
 EMC PROPERTY & CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 EMPLOYERS MUTUAL CASUALTY COMPANY
 19 - Commercial Automobile
 Revised Rate and Rule
 Commercial Automobile

Revised Rate and Rule

of Policyholders: 0

Company Reference: 1120

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

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

- Exceptions
 - Rule 12. Forms Portfolio Reference
Remove the reference to form CA2048.
 - Rule 24. Truckers/Motor Carriers
 - Revise paragraph B.2. to introduce a minimum premium charge of \$200 for this coverage.
 - Update paragraph C.2. to increase the minimum premium for Truckers/Motor Carrier policies.
 - Rule 49. Auto Dealers - Premium Development
Introduce paragraph K. to add the company exception for form CA7355, Dealers Drive-Away Collision Coverage, when the account is not on a monthly or quarterly reporting form basis.
 - Rule 55. Garagekeepers' Insurance - Premium Development
Introduce paragraph D. to reference endorsement CA7597 which allows for Garagekeepers coverage on a blanket basis.
 - Rule 78. Registration Plates Not Issued for a Specific Auto
Introduce a flat premium charge of \$350 per plate.
 - Rule 90. Hired Autos
 - Amend paragraph g. to increase the minimum premium for Excess and Primary.
 - Revise paragraph C.3. to amend the minimum premium for Hired Car Physical Damage.
 - CA046 Commercial Auto Extension
Amend the number of autos within a category to cap at 100 and add a premium charge for 100 and over autos.
 - CA115 Multiple Policy Discount
Update the rule to clarify that the multipolicy discount does not apply to an Auto Dealer or Motor Carrier policy.
 - CA142 Auto Dealers Amendment
Amend the number of autos within a category to cap at 100 and add a premium charge for 100 and over autos.
 - CA148 Auto Dealers Open Lot Inventory and Garagekeepers Peril Exclusions and Deductible Options
Introduce the rules for the Earthquake Exclusion, Flood Exclusion, and Windstorm and Hail Deductible.
 - CA149 Blanket Primary and Noncontributory Additional Insured
Introduce the rules for form CA7479, Blanket Additional Insured Primary and Noncontributory.
- Louisiana Supplemental Manual
 - Remove the premium charge for form CA2048.
 - Introduce the factors for Rule CA148.
 - Introduce the premium charge for Rule CA149.

The corresponding form filing has been submitted under company tracking number 1121, LDI Item Key Number 694033.

There is no rate impact associated with this filing.

Item Key: 694052

Date Submitted: 02/02/2018

Imperium Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: IIC-GL-PR-LA-2018RARU

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

Item Key: 694062

Date Submitted: 02/02/2018

SECURITY NATIONAL INSURANCE COMPANY

9 - Inland Marine

Installment Program

Commercial Inland Marine

of Policyholders: 0

Company Reference: LA-IM-1806-05-2026A

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

The above-captioned company is filing an Installment Plan for its Commercial Inland Marine Program.

There is no rate impact associated with this filing.

Item Key: 694091

Date Submitted: 02/02/2018
 FIDELITY SECURITY LIFE INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Group Stop Loss Program
 Rate Filing for M-8009LA et.al.
 # of Policyholders: 0
 Company Reference: M-8009 - RATE

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

This policy is designed to provide Specific and Aggregate Stop Loss coverage. The policy is designed to reimburse the group policyholder, as oppose dot the individual group member, for medical claims paid to the individual group members under self-insured plans. Employer specific deductibles and aggregate attachment points will not be less than the minimums allowed by applicable regulation.

The corresponding form(s) filing, LDI Form Filing No. 694221, Company Form Filing No. M-8009 - FORM, were certified approved effective February 7, 2018.

A SERFF "Objection Letter" was sent to Ms. Danielle Menzel on February 15, 2018 for additional information.

Item Key: 694097

Date Submitted: 02/02/2018
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: LA-GL-1186-02
 Requested Effective Dates - New: 02/15/2018 Renewal: 02/15/2018

Item Key: 694149

Date Submitted: 02/02/2018
 ALLSTATE INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Commercial Auto Program
 Loss Cost Adoption

- Adoption of ISO Designations CA-2017-BRLA1 and CA-2017-IALL1
- Revise ELRs
- Revise LCMs
- Revise Policy Tier Rating
- Revise Years in Business Rating

Overall % Impact: 5.2
 Overall \$ Impact: \$708,354
 # of Policyholders: 2326
 Company Reference: BR8853; 2018 RATE REVIEW
 Requested Effective Dates - New: 06/18/2018 Renewal: 08/29/2018

The last rate revision to this program was +19.3% or \$2,296,544 which was approved under LDI Item Key Number 389684 effective 6/12/2017 for new business and 8/23/2017 for renewal business.

With this filing, the company proposes the following revisions:

- Adopt the following Insurance Services Office, Inc. (ISO) designations:
 - CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017, and
 - CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393237 effective 11/1/2017;
- Revise the Expected Loss Ratios (ELR);
- Revise the Loss Cost Multipliers* (LCM);
- Revise the Policy Tier Rating; and
- Revise the Years in Business Rating.

*Due to the number of LCMs utilized by the company, the proposed revisions can be found in the Manual Pages and Exhibit C - Louisiana Loss Cost Multiplier Worksheets provided by the company.

The rate impact associated with this filing is +5.2% or \$705,354 affecting 2,326 policyholders.

Item Key: 694154

Date Submitted: 02/02/2018
 Unitrin Safeguard Insurance Company

19 - Private Passenger Automobile
Initial Rate and Rule
Private Passenger Automobile

of Policyholders: 0
Company Reference: LA AU PRIME USIC
Requested Effective Dates - New: 08/17/2018 Renewal: N/A

Item Key: 694158

Date Submitted: 02/02/2018
HARTFORD CASUALTY INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
19 - Private Passenger Automobile
Revised Rate only
Private Passenger Automobile
Overall % Impact: 17.8
Overall \$ Impact: \$4,327,687
of Policyholders: 11530
Company Reference: FN.15.599.2018.01
Requested Effective Dates - New: 06/16/2018 Renewal: 08/04/2018

Item Key: 694160

Date Submitted: 02/02/2018
HARTFORD CASUALTY INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
19 - Private Passenger Automobile
Revised Rule only
Private Passenger Automobile
of Policyholders: 0
Company Reference: FN.15.599.2018.01 SY
Requested Effective Dates - New: 06/16/2018 Renewal: 08/04/2018

Item Key: 694206

Date Submitted: 02/05/2018
STATE NATIONAL INSURANCE COMPANY, INC.
9 - Inland Marine
Initial Rate and Rule
Commercial Inland Marine
Introduction of Artisan Contractor Liability Program
of Policyholders: 0
Company Reference: SNIC-IM-NEXT-LA-1801R
Requested Effective Dates - New: 03/18/2018 Renewal: 03/18/2018

The above-captioned company is introducing a Artisan Contractor Liability Program for its Commercial Inland Marine line.

This program will offer Artisan Equipment coverage for small and midsize contractors.

ISO filing designation number CM-2016-RLA1 (Item Key Number 336872) is being adopted with this filing.

The company proposes a loss cost multiplier of 2.00.

Companion forms (Item Key Number 694214 or Company Reference Number SNIC-IM-NEXT-LA-1801F) were still pending as of 02/07/2018.

There is no rate impact associated with this filing.

Item Key: 694220

Date Submitted: 02/05/2018
STATE NATIONAL INSURANCE COMPANY, INC.
17 - Other Liability
Initial Rate and Rule
Commercial General Liability
Artisan Contractor Liability Program
of Policyholders: 0
Company Reference: SNIC-OL-NEXT-LA-1801R
Requested Effective Dates - New: 03/18/2018 Renewal: 03/18/2018

Item Key: 694229

Date Submitted: 02/05/2018
LM General Insurance Company
LM INSURANCE CORPORATION
LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Overall % Impact: **17.1**
 Overall \$ Impact: **\$20,382,233**
 # of Policyholders: **31843**
 Company Reference: 18-LA-P-AO-R-GRS-ASR
 Requested Effective Dates - New: 04/21/2018 Renewal: 05/26/2018

Item Key: 694237

Date Submitted: 02/05/2018
 LIBERTY INSURANCE CORPORATION
 LIBERTY MUTUAL FIRE INSURANCE COMPANY
 FIRST LIBERTY INSURANCE CORPORATION, THE
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Overall % Impact: **17.0**
 Overall \$ Impact: **\$4,380,713**
 # of Policyholders: **7208**
 Company Reference: 18-LA-P-AO-R-LEG-ASR
 Requested Effective Dates - New: N/A Renewal: 05/26/2018

Item Key: 694238

Date Submitted: 02/05/2018
 FOREMOST INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Motor Home Program

 Overall % Impact: **8.7**
 Overall \$ Impact: **\$37,633**
 # of Policyholders: **317**
 Company Reference: B-121
 Requested Effective Dates - New: 06/01/2018 Renewal: 07/01/2018

Item Key: 694245

Date Submitted: 02/05/2018
 AmGUARD Insurance Company
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Businessowners Program
 Introduction of Cyber Suite Coverage
 # of Policyholders: **0**
 Company Reference: 2018-05-01-LABP-RR-CYBER
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 688703, which resulted in an overall 0% rate impact effective April 1, 2018.

The company is introducing the rates/rules for cyber suite coverage to be used in conjunction with the above-captioned program.

The corresponding form(s) filing, LDI Form Filing No. 694351, Company Form Filing No. 2018-05-01-LABP-F-CYBER, were approved effective May 1, 2018.

Item Key: 694252

Date Submitted: 02/05/2018
 AMERISURE MUTUAL INSURANCE COMPANY
 AMERISURE INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Commercial Umbrella and Excess
 Rule Revision

Rule 41. Terrorism Premium

of Policyholders: **0**
 Company Reference: LA-CU-COMPANY TERRORISM-R-2018
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

With this filing, the companies propose to introduce the company exception to Rule 41., Terrorism

Premium. The exception explains the factors used in determining the premium for certified acts of terrorism.

There is no rate impact associated with this filing.

Item Key: 694357

Date Submitted: 02/06/2018
 HANOVER INSURANCE COMPANY, THE
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: CW-GL-17878R
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 694372

Date Submitted: 02/06/2018
 BCS INSURANCE COMPANY
 9 - Inland Marine
 Revised Rate and Rule
 Commercial Inland Marine Travel
 Overall % Impact: 1.480
 Overall \$ Impact: \$3,678
 # of Policyholders: 1440
 Company Reference: BCS RT 52.201.600-605.2017 - R
 Requested Effective Dates - New: 08/27/2018 Renewal: 08/27/2018

The Initial Filing was Item Key Number 389512. It was approved effective for 10/12/2017.

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

The following changes are proposed:

1. Addition of a Cancelled Services (FAA Mandate) loss cost factor of 0.001 per \$100 of limit.
2. Addition of Rate table 3.2 (Lost, Damaged or Stolen Baggage High Value Sublimit Factors): With limits of \$500 (factor 1.00), \$750 (factor 1.080), and \$1000 (factor 1.250).
3. Addition of Rate table 5.5 (Travel Delay - With Receipts Daily Limit Factors), With limits of \$150 (factor 0.976), \$200 (factor 1.00), \$250 (factor 1.024), and \$300 (1.049).

Companion forms (Item Key Number 694359 or Company Reference Number BCS RT 52.201.600-605.2017 - F) received certified approval on 02/14/2018.

This filing will result in an overall rate increase of +1.480% or premium increase of \$3,678 affecting 1,440 policyholders.

Item Key: 694375

Date Submitted: 02/06/2018
 QBE INSURANCE CORPORATION
 1 - Property
 Initial Rule only
 Commercial Property (Fire and Allied Lines)
 Initial Rule
 McGowan Condo Pro and Apartment Pro Program
 # of Policyholders: 0
 Company Reference: 18-5067-LA-RULES
 Requested Effective Dates - New: 03/26/2018 Renewal: 03/26/2018

The above-captioned company wishes to submit new rules for its Commercial Property program to be used with its McGowan-Habitational Program.

With this filing, the company is submitting forms that enhance and/or modify The AAIS Commercial Output Program (COP) product. They are as follows:

- **Condominium Pro Coverage Enhancement** - which amends and enhances the Commercial Output Program Coverage Part and adds additional coverages specific to Condominium Associations.
- **Apartment Pro Coverage Enhancement** - which amends and enhances the Commercial Output Program Coverage Part and adds additional coverages specific to Apartment Owners.
- **Condominium Pro Windstorm or Hail Endorsement** - which amends the standard deductible form by adding a Per Building Deductible option.
- **Apartment Pro Windstorm or Hail Endorsement** - which amends the standard deductible form by adding a Per Building Deductible option.
- **Condominium Pro Multiple Deductible** - which adds Per Building and Per Unit Deductibles to the Multiple Deductible Schedule Perils and Locations Endorsement.
- **Apartment Pro Multiple Deductible** - which adds Per Building and Per Unit to the Multiple Scheduled Perils and Locations Endorsement.

This Condo Pro product is designed for community associations and the Apartment Pro product is intended for apartment owners as opposed to individual policies for unit owners or tenants.

The company is requesting an effective date of March 26, 2018.

The corresponding form(s) filing, LDI Form Filing No. 694517, Company Form Filing No. 18-5068-LA-FORMS was pending as of February 7, 2018.

Item Key: 694388

Date Submitted: 02/06/2018
 GREAT NORTHERN INSURANCE COMPANY
 PACIFIC INDEMNITY COMPANY
 VIGILANT INSURANCE COMPANY
 FEDERAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Internet Liability
 Masterpiece Program
 # of Policyholders: 0
 Company Reference: 17-12796-RR
 Requested Effective Dates - New: 04/23/2018 Renewal: 06/07/2018

Item Key: 694412

Date Submitted: 02/06/2018
 Occidental Fire & Casualty Company of North Carolina
 19 - Commercial Automobile
 Revised Rate only
 Commercial Automobile
 Commercial Auto – Non-Trucking Program
 Overall % Impact: **4.890**
 Overall \$ Impact: **\$341**
 # of Policyholders: 2
 Company Reference: 18-192
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 694423

Date Submitted: 02/06/2018
 AmGUARD Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability / E&O
 # of Policyholders: 0
 Company Reference: 2018-MPL-LA-RATE/RULE
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 694531

Date Submitted: 02/07/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: 2018-GL-LA-RU-2032-1

Item Key: 694533

Date Submitted: 02/07/2018
 GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
 17 - Other Liability
 Revised Rate only

Stop Loss Program

Overall % Impact: **-0.2**
 Overall \$ Impact: **-\$151,129**
 # of Policyholders: **4**

Company Reference: GP-1-SL-13-LA-RR-V4

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No.389790, which resulted in a -0.2% rate decrease effective February 21, 2017.

The company is updating its base rates, industry, area, and dependent factors beyond automated trend adjustments.

These changes will result in a **-0.2%** rate decrease or **-\$151,129**.

There will be **4** Louisiana policyholders affected by this rate decrease.

A SERFF "Objection Letter" was sent to Ms. Amanda DePoortere on February 7, 2018 for additional information.

Item Key: 694573

Date Submitted: 02/07/2018
 GREAT NORTHERN INSURANCE COMPANY
 PACIFIC INDEMNITY COMPANY
 VIGILANT INSURANCE COMPANY
 FEDERAL INSURANCE COMPANY
 27 - Boiler And Machinery
 Revised Rate and Rule
 Boiler & Machinery/Equipment Breakdown
 Exception Rules Apex - EBD
 # of Policyholders: 0
 Company Reference: 17-BM-2014976-R-A
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

With this filing, the above-captioned program submits new EBD Chubb Exception Rules, effective 05/01/2018.

These new rules will apply when the insured selects new optional endorsements being offered for the Equipment Breakdown Defender (EBD) product.

Item Key: 694586

Date Submitted: 02/07/2018
 American Home Assurance Company
 AIU INSURANCE COMPANY
 COMMERCE AND INDUSTRY INSURANCE COMPANY
 GRANITE STATE INSURANCE COMPANY
 ILLINOIS NATIONAL INSURANCE COMPANY
 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
 NEW HAMPSHIRE INSURANCE COMPANY
 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE
 AIG ASSURANCE COMPANY
 AIG PROPERTY CASUALTY COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: AIG-16-IL-04F

Item Key: 694602

Date Submitted: 02/07/2018
 TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-2017-01
 Overall % Impact: **-1.410**
 Overall \$ Impact: **-\$1,192**
 # of Policyholders: 23
 Company Reference: 18-263
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 390517, which resulted in an overall -11.60% rate decrease, effective 05/01/2017.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 05/01/2018.

The company will retain use of its 1.847 loss cost multiplier.

There is an overall -1.40% rate decrease or -\$1,192 as a result of this filing.

There will be 23 Louisiana policyholders affected by this filing.

Item Key: 694604

Date Submitted: 02/07/2018
 DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA
 19 - Private Passenger Automobile
 Withdrawal of Rates or Rules
 Private Passenger Automobile
 Withdrawal of Rates and Rules
 # of Policyholders: 0
 Company Reference: DGIC PPA WITHDRAWAL

Item Key: 694614

Date Submitted: 02/07/2018
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 # of Policyholders: 0
 Company Reference: PS-18-CP-R-18

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

The last adjustment to this program occurred in April 2013 under the Prior Approval provision (Item Key #295783) to be effective April 26, 2013.

The above-captioned company wishes to file new rules for its Commercial Property endorsements. The new rules for the endorsements are:

- **Reconstruction Cost Coverage**
 - There is no charge for this endorsement. The Reconstruction Cost endorsement may not be attached unless the insured agrees to maintain 100% coinsurance on all covered buildings or equivalent agreed amount based on the valuation established by the company or other valuation methodology the company agrees to use, including indicated annual adjustments.
- **Business Income - Vehicle Exclusion**
 - There is no charge for this endorsement. business Income limit and coinsurance must not reflect income and expenses arising from vehicle sales, including aircraft and watercraft.

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

The corresponding form(s) filing, LDI Form Filing No. 694694, Company Form Filing No. PS-18-CP-F-18 was pending as of February 8, 2018.

Item Key: 694641

Date Submitted: 02/07/2018

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

19 - Commercial Automobile

Revised Rule only

Commercial Business Automobile

of Policyholders: 0

Company Reference: NTL PHASE 2 R

Requested Effective Dates - New: 03/09/2018 Renewal: 03/09/2018

With this filing, the companies propose to introduce the rules for endorsements for use for independent trucking contractors written on an individual policy basis.

The corresponding form filing has been submitted under company tracking number NTL PHASE 2 F, LDI Item Key Number 694695.

There is no rate impact associated with this filing.

Item Key: 694649

Date Submitted: 02/07/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-FI-20053658GL

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

Item Key: 694690

Date Submitted: 02/08/2018

ASI Lloyds

4 - Homeowners

Revised Rate and Rule

Homeowners HOH and HOS Programs

Overall % Impact: 7.5

Overall \$ Impact: \$4,957,803

of Policyholders: 33840

Company Reference: LA HO 2018-02 HOH

Requested Effective Dates - New: 03/24/2018 Renewal: 05/24/2018

The last adjustment to this program was approved in October 2017 (Item Key #684896) and resulted in an overall rate decrease of -6.6% to be effective January 12, 2018 for new business and March 12, 2018 for renewal business. That filing only changed the company's HOS rates/factors.

The filing before that was approved in April 2016 (Item Key #334653) and resulted in an overall rate decrease of -2.0% (amended from -2.4%) to be effective September 21, 2016 for new business and November 21, 2016 for renewal business.

With this filing, the company proposes a change to current HOH rates and factors. Base rate changes are uniform across territories.

Also, in the manual, on page 44, the company updated the Citizens Fair Plan Assessment.

This will result in an overall rate increase of +7.5% or +\$4,957,803 (33,840 policyholders).

Item Key: 694703

Date Submitted: 02/08/2018
 WESCO INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate and Rule
 Commercial Automobile
 # of Policyholders: 0
 Company Reference: LA-CA-1186-02

Item Key: 694723

Date Submitted: 02/08/2018
 EVEREST NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Commercial Umbrella and Excess
 Commercial Umbrella Program
 Rule Revision

Rule CEP-LA-CU-16, Financial Institution Program

of Policyholders: 0
 Company Reference: LA-FI-20053799CU
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

With this filing, the company proposes to introduce the rule for forms to be used with Financial Institution risks, Rule CEP-LA-CU-16.

The company is also proposing additional editorial revisions.

The corresponding form filing has been approved under company tracking number LA-FI-20037421F, LDI Item Key Number 684835, effective 10/1/2017.

There is no rate impact associated with this filing.
 **This filing is a resubmission of company tracking number LA-FI-20037421CU, LDI Item Key Number 686260, which was disapproved as the company did not respond to the LDI's objection letter within the allotted timeframe.

Item Key: 694744

Date Submitted: 02/08/2018
 Falls Lake National Insurance Company
 26 - Burglary And Theft
 Loss Cost Adoption
 Commercial Burglary and Theft
 Adoption of ISO Loss Cost Designation Filing Number CR-2017-RLA1
 FLNIC - Commercial Crime
 # of Policyholders: 0
 Company Reference: LA-CR-18-118-RA-FLNIC
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

The last adjustment to this program occurred in February 2015 under the Prior Approval provision (Item Key #319177) to be effective February 6, 2015.

With this filing, the above-captioned wishes to adopt the following Insurance Services Office, Inc. (ISO) filing designation number: CR-2017-RLA1, Item Key #687911, with an effective date of June 1, 2018 for its Commercial Crime program.

The company's Loss Cost Multiplier is **1.60**.

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

Item Key: 694793

Date Submitted: 02/08/2018
 HDI Global Insurance Company
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 Oil and Gas Program
 # of Policyholders: 0
 Company Reference: HDI-2017-GUM17
 Requested Effective Dates - New: 03/15/2018 Renewal: 03/15/2018

Item Key: 694811

Date Submitted: 02/08/2018
 SENTRY INSURANCE A MUTUAL COMPANY
 SENTRY SELECT INSURANCE COMPANY
 MIDDLESEX INSURANCE COMPANY
 1 - Property
 Non-Adoptions

Commercial Property (Fire and Allied Lines)
 Non-Adoption of ISO LA17-07 CF-2017-RLC1
 Dealer Operations Program

of Policyholders: 0

Company Reference: 005.9969-18511 RULE 85 RATE

The above-captioned companies wishes to Non-Adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA17-07 (CF-2017-RLC1), state tracking #396015.

When the companies are ready to adopt, they will send an appropriate submission.

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

Item Key: 694816

Date Submitted: 02/08/2018

SENTRY INSURANCE A MUTUAL COMPANY

SENTRY SELECT INSURANCE COMPANY

MIDDLESEX INSURANCE COMPANY

1 - Property

Non-Adoptions

Commercial Property (Fire and Allied Lines)

Non-Adoption of Filing Designation Number: LA17-14 (CF-2017-RLA1)

Dealer Operations Program

of Policyholders: 0

Company Reference: 005.9956-18510 RATE

The above-captioned companies wishes to non-adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA17-14 (CF-2017-RLA1), state tracking #690221.

When the companies are ready to adopt, they will make the appropriate submission.

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

Item Key: 694866

Date Submitted: 02/09/2018

Louisiana Title Statistical Services Organization, Incorporated

34 - Title

Revised Rate and Rule

Title

of Policyholders: 0

Company Reference: LATISSO-2018-02-02-RATE/RULE FILING

Item Key: 694868

Date Submitted: 02/09/2018

Arch Insurance Company

17 - Other Liability

Initial Rate and Rule

Internet Liability

NetSafe for P&C Programs

of Policyholders: 0

Company Reference: ARCH-18-015

Item Key: 694870

Date Submitted: 02/09/2018

ASPEN AMERICAN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability - E & O

Insurance Agents and Brokers Professional Liability Program

of Policyholders: 0

Company Reference: AAIC-IAB-18

Item Key: 694873

Date Submitted: 02/09/2018

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Employment Practices Liability

of Policyholders: 0

Company Reference: 005.9957-18529 EPLI RULE 30

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

Item Key: 694899

Date Submitted: 02/09/2018

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

1 - Property

Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **236**
 Company Reference: 1801RR004
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

Item Key: 694911

Date Submitted: 02/09/2018
 UNITED FIRE AND CASUALTY COMPANY
 17 - Other Liability
 Withdrawal of Rates or Rules
 Commercial General Liability
 Withdrawal of Rate or Rule
 # of Policyholders: **0**
 Company Reference: CG-LA-UFC-UFI-01012013-XX-RU-X CG7202-WITHDRAWAL
 Requested Effective Dates - New: 01/01/2013 Renewal: 01/01/2013

Item Key: 694943

Date Submitted: 02/09/2018
 NOVA CASUALTY COMPANY
 17 - Other Liability
 Installment Program
 Professional Liability - E&O
 Installment Plan
 # of Policyholders: **0**
 Company Reference: CW-PR-18025
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 694948

Date Submitted: 02/09/2018
 NOVA CASUALTY COMPANY
 17 - Other Liability
 Installment Program
 Commercial General Liability
 Installment Plan
 # of Policyholders: **0**
 Company Reference: CW-GL-18025
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 694960

Date Submitted: 02/09/2018
 NOVA CASUALTY COMPANY
 17 - Other Liability
 Installment Program
 Commercial Umbrella and Excess
 Installment Plan
 # of Policyholders: **0**
 Company Reference: CW-XS-18025
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

With this filing, the company proposes to introduce the installment plans and fees for use with the program.

The proposed fees are as follows:

- Invoice Fee: \$10
- Late Fee: \$25
- Non-Sufficient Funds: \$30
- Reinstatement Fee: \$20