

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

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF JULY 09, 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: 706035

Date Submitted: 04/11/2018

AIG Property Casualty Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Client Group Personal Automobile Program

Revised Rate and Rule

Overall % Impact: **+14.900%**

Overall \$ Impact: **\$695,562**

of Policyholders: **816**

Company Reference: PCG-LA-18-AU-01

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

The last rate revision to this program was +15.5% (+\$649,266) which was approved under LDI Item Key #316128 with effective dates of 3/30/2015 for new business and 6/28/2015 for renewal business.

With this filing, the company proposes the following revisions:

- Introduction of Core Coverage;
- Introduction of Gender/Marital Factors;
- Introduction of Household Infracton Factor;
- Revision of Liability and Med Pay Symbol Factors;
- Revision of Physical Damage Table;
- Clarification of Rule 16 and Rule 17 related to the use of various vehicle characteristics;
- Introduction of Quarterly Rate Factors;
- Introduction of Rate Stabilization Factors;
- Introduction of Discounts/Surcharge;

- Revision of Base Rates;
- Introduction of Miscellaneous Vehicle and Collector Vehicle Rating; and
- Clarification of Credit Score use in Tier Factor.

The rate impact associated with this filing is +14.9% (+\$695,562), affecting 816 policyholders.

The corresponding form filing is pending under company tracking number PCG-LA-18-AU-01, LDI Form Filing ID Number 705814, with an effective date of 10/15/2018 for new and renewal business.

Item Key: 707763

Date Submitted: 04/25/2018

BITCO GENERAL INSURANCE CORPORATION

BITCO NATIONAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

ISO Designation Numbers CA-2017-BRLB1 and CA-2015-ROCP1

Overall % Impact: **8.300%**

Overall \$ Impact: **\$287,460**

of Policyholders: **69**

Company Reference: LA10162CG00122

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

The last rate revision to this program was +5.7% or \$134,714 which was approved under LDI Item Key Number 698640 effective 4/4/2018 for both new and renewal business.

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

- CA-2015-ROCP1 which was approved for ISO under LDI Item Key Number 382645; and
- CA-2017-BRLB1 which was approved for ISO under LDI Item Key Number 393197 effective 11/1/2017.

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

Coverage	LCM
Liability	1.410
Physical Damage	2.200

The rate impact associated with this filing is +8.3% or \$287,460 affecting 69 policyholders.

Item Key: 708014

Date Submitted: 04/30/2018
 SENTRY INSURANCE A MUTUAL COMPANY
 MIDDLESEX INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Overall % Impact: **-47.3**
 Overall \$ Impact: **-\$6,170**
 # of Policyholders: **5**
 Company Reference: 005.9970-18057 LA SBP GL RATE RULE
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

With this filing, the companies are proposing to become current with Insurance Services Office, Inc., (ISO) by adopting the following ISO filing designation numbers.

Item Key: 708119

Date Submitted: 05/01/2018
 SENTRY SELECT INSURANCE COMPANY
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of various ISO Lost Cost Designation Filing Numbers
 Overall % Impact: **-27.200**
 Overall \$ Impact: **-\$67,035**
 # of Policyholders: **20**
 Company Reference: 9957-17906 SSDO GL CATCHUP & SCORECARD
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 275119 effective 01/01/2012.

With this filing, the company is proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers.

GL-2017-BLG1	GL-2015-BGL1	GL-2014-BGL1	GL-2013-BGL1	GL-2012-BGL1
GL-2016-RELP1	GL-2012-OELP1	GL-2014-IALL1	GL-2012-IALL1	GL-2012-ORU12
GL-2012-ORU12 (A)	GL-2014-RDD14	RP-2016-RCP16	RP-2016-RRR16	ML-2015-RLA1

Item Key: 708206

Date Submitted: 05/02/2018
 SENTRY INSURANCE A MUTUAL COMPANY
 MIDDLESEX INSURANCE COMPANY
 17 - Other Liability
 Loss Cost Adoption
 Employment Practices Liability
 Adoption of various ISO Loss Cost Designation Filing Numbers
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**

Company Reference: 005.9944-18708 - LA - EPLI CATCH-UP
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last rate adjustment for the above-captioned filing was filed and approved under the "Prior Approval" provision, Item Key Number 25189 effective 04/01/2007.

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

EP-2016-RLA1 EP-2014-RLA1 EP-2010-RAL1 EP-2008-RAL1 EP-2014-REPRU
 The companies will utilize the following Loss Cost Multiplier.

Current LCM	Proposed LCM
1.517	1.670

Item Key: 708578

Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Internet Liability
 # of Policyholders: 0
 Company Reference: LA-PL-1806-05-2416A
 Requested Effective Dates - New: 06/23/2018 Renewal: 06/23/2018

With this filing, the company is introducing the initial rates and rules for its new Professional Advantage Program. This filing is for the professional liability portion of the program.

The corresponding form(s), LDI Form Filing Number 708640, Company Form Filing Number LA-PL-1806-01-2416A was approved effective 06/23/2018.

Item Key: 708824

Date Submitted: 05/14/2018
 STRATFORD INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Fiduciary
 AlphaPack Commercial Insurance Program
 # of Policyholders: 0
 Company Reference: LA-FID-2018-R1

With this filing, the company is introducing its initial rates and rules for the Employee Benefits/Fiduciary Liability coverage portion of its new AlphaPack Commercial Insurance Program which will be used exclusively for for-profit, privately-owned entities.

There is no rate impact associated with this filing,

The corresponding form(s), LDI Form Filing Number 705402, Company Form Filing Number LA-DOP-2018-F1 was approved effective 04/26/2018.

Item Key: 708827

Date Submitted: 05/14/2018

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

AlphaPack Commercial Insurance Program

of Policyholders: 0

Company Reference: LA-EPL-2018-R1

With this filing, the company is introducing its initial rates and rules for the Employment Practices Liability coverage portion of its new AlphaPack Commercial Insurance Program which will be used exclusively for for-profit, privately-owned entities.

There is no rate impact associated with this filing,

The corresponding form(s), LDI Form Filing Number 705402, Company Form Filing Number LA-DOP-2018-F1 was approved effective 04/26/2018.

Item Key: 708828

Date Submitted: 05/14/2018

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

AlphaPack Commercial Insurance Program

of Policyholders: 0

Company Reference: LA-DOP-2018-R1

With this filing, the company is introducing its initial rates and rules for the Directors & Officers Liability coverage portion of its new AlphaPack Commercial Insurance Program which will be used exclusively for for-profit, privately-owned entities.

There is no rate impact associated with this filing,

The corresponding form(s), LDI Form Filing Number 705402, Company Form Filing Number LA-DOP-2018-F1 was approved effective 04/26/2018.

Item Key: 709122

Date Submitted: 05/21/2018

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: 1803RR009 - GL

Requested Effective Dates - New: 07/01/2018 Renewal: N/A

Item Key: 709275

Date Submitted: 05/22/2018

NOVA CASUALTY COMPANY

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of ISO Designation Filing Number LI-CM-2017-002

Overall % Impact: **0.0**

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

of Policyholders: **1**

Company Reference: CW-CIM-18116R

Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

The above-captioned company is introducing a Builders Risk and Installation Program for its Commercial Inland Marine line.

Companion forms (Item Key Number 708107 or Company Reference Number CW-CIM-18116F) received certified approval on 05/07/2018.

There is no rate impact associated with this filing.

Item Key: 709280

Date Submitted: 05/22/2018

STATE NATIONAL INSURANCE COMPANY, INC.

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Next Broad market General Liability Insurance Program

of Policyholders: **0**

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

Item Key: 709300

Date Submitted: 05/23/2018

FREEDOM SPECIALTY INSURANCE COMPANY

28 - Credit

Initial Rate and Rule

Credit- Credit Default

World Trade Credit Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: TC LA06333FCR01

The above-captioned company is introducing a Trade Credit Insurance Program under its Credit-Credit Default line.

Companion forms (Item Key Number 709296 or Company Reference Number TC LA06333FCF01) were still pending as of 06/01/2018.

There is no rate impact associated with this filing.

Item Key: 709302

Date Submitted: 05/23/2018

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Connections Auto Program

Revised Rate and Rule

Overall % Impact: **11.7**
 Overall \$ Impact: **\$2,593,002**
 # of Policyholders: **6912**
 Company Reference: LA-PA-18247R
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

The last rate revision to this program was +9.0% (+\$1,701,998) which was approved under LDI Item Key #393483 with an effective date of 9/1/2017 for new and renewal business.

With this filing, the company proposes the following revisions:

- Base Rate Revisions;
- Territory Relativities - Revise factors for 13 of the company's 95 territories;
- Rated Points - Increase the charge for rated points by 10%; and
- Update the Full Glass Coverage rule to fix a clerical error.

The rate impact associated with this filing is +11.7% (+\$2,593,002), affecting 6,912 policyholders.

Item Key: 709485

Date Submitted: 05/25/2018
 MARKEL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Medical Sales and Service Program
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 1804RR014 - GL
 Requested Effective Dates - New: 07/15/2018 Renewal: 07/15/2018

Item Key: 709755

Date Submitted: 05/31/2018
 RLI Insurance Company
 19 - Commercial Automobile
 Revised Rate and Rule
 Commercial Automobile
 Public Auto Program
 Revised Rate and Rule
 Overall % Impact: **19.3**
 Overall \$ Impact: **\$130,180**
 # of Policyholders: **1**
 Company Reference: PUBAUTO-RR-2018
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 313973 effective 1/1/2015 for both new and renewal business.

With this filing, the company proposes to revise the rates and rules for the Public Auto Program. The company is proposing to revise the base loss costs, territory relativities, severity tables, and Experience Rating rules.

The rate impact associated with this filing is +19.3% or \$130,180 affecting 1 policyholder.

Item Key: 709811

Date Submitted: 05/31/2018

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **0.0**

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

of Policyholders: **840**

Company Reference: LA-GL-1808-05-2247

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

Item Key: 709836

Date Submitted: 06/01/2018

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

TRI-STATE INSURANCE COMPANY OF MINNESOTA

RIVERPORT INSURANCE COMPANY

16 - Workers Compensation

Revised Rate and Rule

Workers Compensation

Miscellaneous Values Revision

Overall % Impact: **14.571**

Overall \$ Impact: **\$500,213**

of Policyholders: **203**

Company Reference: BSS-WC-2018-5322-RARU-LA-28438

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 704167, which resulted in an overall -0.243% rate decrease, effective 05/01/2018.

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
Berkley National Insurance Company	1.310	1.510
Berkley Regional Insurance Company	2.260	2.600
Tri-State Insurance Company of Minnesota	1.740	2.000
Riverport Insurance Company	1.740	2.000

There is an overall +14.571% rate increase or +\$500,213 as a result of this filing.

There will be 203 Louisiana policyholders affected by this filing.

Item Key: 709878

Date Submitted: 06/01/2018

U.S. SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/ E & O

of Policyholders: **0**

Company Reference: USSIC-OL-NB-LA-1802R

With this filing, the company is introducing the initial rates and rules for its Notary Public Errors and Omissions insurance program. The program offers Errors & Omissions coverage to Notary Publics. Various limits of liability are available.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 709919, Company Form Filing Number USSIC-OL-NB-LA-1802F was approved effective 06/12/2018.

Item Key: 709880

Date Submitted: 06/01/2018

Starr Indemnity & Liability Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

- Adoption of ISO Designation Numbers CA-2018-BRLA1 and CA-2018-IALL1
- Revise LCMs

Overall % Impact: **22.2**

Overall \$ Impact: **\$1,594,103**

of Policyholders: **96**

Company Reference: 18-005-01-CA-01-LA

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

The last rate revision to this program was +5.25 or \$326,647 which was approved under LDI Item Key Number 687103 effective 4/1/2018 for both new and renewal business.

With this filing, the company proposes to adopt the following designations:

- CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018; and
- CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

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

Coverage	Current LCM	Proposed LCM
Liability	1.507	1.590
Physical Damage	1.600	1.750

The rate impact associated with this filing is +22.2% or \$1,594,103 affecting 96 policyholders.

Item Key: 709948

Date Submitted: 06/04/2018

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

Overall % Impact: **7.4**

Overall \$ Impact: **\$4,031**

of Policyholders: **5**

Company Reference: 035-13911 LA AUTO CATCH UP 01 71 RATE/RULE

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 254971 effective 1/19/2010 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-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017
CA-2015-RHLLC	319135	8/1/2015
CA-2014-BRLA1	308959	11/1/2014
CA-2014-RPAC1	308956	11/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2013-BRLA1	296157	11/1/2013
CA-2012-RZRLC	292515	1/1/2014
CA-2012-RZR1	292543	1/1/2014
CA-2012-RADLC	283374	10/1/2013
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2011-BRLA1	274473	1/1/2012
CA-2011-IALL1	274466	1/1/2012
CA-2011-RCP1	274483	1/1/2012

CA-2010-RTLC1	265783	12/1/2011
CA-2010-RTER1	265775	12/1/2011
CA-2010-BRLA1	259210	12/1/2010
CA-2009-BRLA1	245661	12/1/2009
CA-2009-RLC09	248267	8/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2008-ORU1	239465	6/1/2009
CA-2008-BRLA1	232095	2/1/2009
CA-2008-IALL1	233580	2/1/2009
CA-2007-BRLA1	221984	N/A
CA-2006-RZRLC	25031	4/1/2007
CA-2006-RZR1-Louisiana	24594	4/1/2007
CA-2005-RLC01	21234	4/1/2006
CA-2005-ORU01 Amendment 1	21235	4/1/2006
CA-2005-ORU01 Amendment 1	25444	8/1/2007
CA-2005-ORU01 Amendment 3	25660	8/1/2007
CA-2004-RMERU	18244	12/1/2004

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

Company	Coverage	Current LCM	Proposed LCM
Sentry Insurance a Mutual Company	Uninsured Motorists	1.307	1.590
	Liability	1.307	1.590
	Comprehensive	1.490	1.640
	Collision	1.490	1.640
Middlesex Insurance Company	Uninsured Motorists	1.307	2.000
	Liability	1.307	2.000
	Comprehensive	1.490	2.000
	Collision	1.490	2.000

The rate impact associated with this filing is +7.4% or \$4,031 affecting 5 policyholders.

Item Key: 709953

Date Submitted: 06/04/2018

SENTRY SELECT INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Dealer Operations Program

Loss Cost Adoption

Overall % Impact: **105.7**

Overall \$ Impact: **\$995,835**

of Policyholders: **52**

Company Reference: 035-13910 LA AUTO CATCH UP DO - RATE/RULE

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

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

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

ISO Designations	LDI Item Key Number	Effective Date Approved for ISO
CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017
CA-2015-RHLLC	319135	8/1/2015
CA-2014-BRLA1	308959	11/1/2014
CA-2014-RPAC1	308956	11/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2013-BRLA1	296157	11/1/2013
CA-2012-RZRLC	292515	1/1/2014
CA-2012-RZR1	292543	1/1/2014
CA-2012-RADLC	283374	10/1/2013
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2011-BRLA1	274473	1/1/2012
CA-2011-IALL1	274466	1/1/2012
CA-2011-RCP1	274483	1/1/2012
CA-2010-RTLC1	265783	12/1/2011
CA-2010-RTER1	265775	12/1/2011
CA-2010-BRLA1	259210	12/1/2010
CA-2009-BRLA1	245661	12/1/2009
CA-2009-RLC09	248267	8/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2008-ORU1	239465	6/1/2009
CA-2008-BRLA1	232095	2/1/2009
CA-2008-IALL1	233580	2/1/2009
CA-2007-BRLA1	221984	N/A
CA-2006-RZRLC	25031	4/1/2007
CA-2006-RZR1-Louisiana	24594	4/1/2007
CA-2005-RLC01	21234	4/1/2006
CA-2005-ORU01 Amendment #1	21235	4/1/2006
CA-2005-ORU01 Amendment #2	25444	8/1/2007
CA-2005-ORU01 Amendment #3	25660	8/1/2007

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

Coverage	Current LCM	Proposed LCM
BA Liability	0.633	0.950
BA Physical Damage	1.097	0.890
Garage Liability	1.215	1.240
Garage Physical Damage	0.595	1.030

UM/UIM

1.315

1.240

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

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

Introduce the rule to provide a credit when the base policy deductible is increased.

- Rule 50.A.3. Broad Form Options
 - Replace the ISO rule to refer to the company's Broad Form Products endorsement; and
 - Revise the rule for Broad Form Work You Performed and Garagekeepers Faulty Work endorsement.
- Rule 50.B. Additional Coverages
 - Relocate several rules from Rule 50.C., and
 - Introduce the countrywide rules for endorsements which are new in Louisiana:
 - Operations Defense Costs – Additional Insurance,
 - Vicarious Liability for Identity Theft, and
 - Specified Statutes Suit Defense – Additional Insurance.
- Rule 50.C.

Add rule to reference the newly filed endorsements which exclude General Liability Coverage for Access or Disclosure of Confidential or Personal Information.
- Rule 50.C.2.c.(2) Damage to Rented Premises Exclusion

Modify the ISO rule to accommodate the existing rating practice.
- **Rule 51. Auto Dealers – General Liability Coverages Additional Interests**

Relocate the Additional Insured endorsements which were previously referenced under Rule 12.
- **Rule 55.C.**

Remove the company exception sentence to use state/territory based rating.
- **Rules 75.B., Premium Computation – Contingent Leasing, and 75.G., Leasing Concerns Broadened Liability**

Include additional rules to address endorsements and premium development.
- **Rule 75.F. Commercial Auto Rental – Premium Computation**

Revise the rule to note the revised form numbers.
- **Rule 77. Motorcycles**

Update the rule to allow motorcycles to be insured using Valued Vehicle basis or ACV basis.
- **Rule 97. Uninsured Motorists Coverage**
 - Update the minimum premium under this rule to match other states, and
 - Add an exception to the rule that if a risk is issued registration plates that are specifically for trailers, no UM/UIM charge will be made for those plates.
- **Rule 98.B.4. Auto Dealers Physical Damage – Other than Collision Deductibles**
 - Revise the section to separate the deductible options into separate perils to allow different combinations, and
 - Add references to the deductible endorsements.
- **Additional Rules Section**
 - Fellow Employee Bodily Injury Endorsement

Update the Fellow Employee Rule to reference the updated endorsement.
 - Sold Autos – Temporary Physical Damage for Contingent Sales

Revise the endorsement per the forms filing.
 - Garage Liability Extension for Additional Operations or Hazards

Introduce the rule for new endorsement CA 87 15 which will add non-garage exposures to the definition of Auto Dealer Operations.
 - Additional Rules Section – General Liability Extensions for Boat Sales

Introduce rules and endorsements to ensure proper coverage for motorcycle dealers that also sell boats.

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

The companies are proposing to withdraw the following manual pages:

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

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

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

The rate impact associated with this filing is +105.7% or \$995,835 affecting 52 policyholders.

Item Key: 710013

Date Submitted: 06/04/2018

United Services Automobile Association

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate only

Renters Protection Policy Program (Tenants)

Overall % Impact: **10.0**

Overall \$ Impact: **\$514,725**

of Policyholders: **21371**

Company Reference: LA1801550

Requested Effective Dates - New: 10/25/2018 Renewal: 10/25/2018

The last adjustment to this program was approved in April 2017 (Item Key #391686) and resulted in an overall rate increase of +15.0% to be effective October 25, 2017 for both new and renewal business.

With this filing, the company proposes the following:

- Base rate changes to the Contents and Liability premiums.

There are no changes proposed for other property premiums.

These changes will result in an overall rate increase of **+10.0%** or **+\$514,725** (21,371 policyholders).

Item Key: 710328

Date Submitted: 06/06/2018

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Cyber Disruption Property Damage and Business Interruption Insurance endorsement

of Policyholders: **0**

Company Reference: 17 PROP - CYBER 09-18

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

The above-captioned company wishes to submit initial rate and rules for its Cyber Disruption Property Damage and Business Interruption Insurance endorsement ("Cyber PD") for Commercial Property.

This optional endorsement is to be attached to the company's All Risk Blanket Policy ("ARB") which provides coverage for property, general and auto liability and crime coverage.

The Cyber Disruption Property Damage and Business Interruption is only available to Federated Rural Insurance Exchange All-Risk Blanket Policyholders who have purchased the Cyber Liability Endorsement.

This coverage can not be added mid-term, only at renewal.

Cyber Disruption Property Damage and Business Interruption Insurance Limits and Premium

Insured Value	\$500K Limit	\$1M Limit
Up to \$10,000,000	\$1,800	\$3,000
\$10,000,000 - \$20,000,000	\$3,000	\$4,500
\$20,000,000 - \$30,000,000	\$4,200	\$6,300
\$30,000,000+	\$5,400	\$8,100

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

Item Key: 710338

Date Submitted: 06/06/2018

Liberty Mutual Fire Insurance Company

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of AAIS Designation Filing Numbers AAIS-2014-46LC: State 313368 / AAIS-2014-46R and state file number 313369

of Policyholders: **0**

Company Reference: 2018-LA-3-IM-G-R
 Requested Effective Dates - New: 07/20/2018 Renewal: 07/20/2018

The above-captioned company is introducing a Motor Truck Cargo Program under its Commercial Inland Marine line.

The company is adopting AAIS Filing Designation Numbers AAIS-2014-46R (state 313369) and AAIS-2014-46LC (state 313368).

The company will use a Loss Cost Multiplier of 1.845.

There is no rate impact associated with this filing.

Item Key: 710399

Date Submitted: 06/07/2018

U.S. SPECIALTY INSURANCE COMPANY

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Notary Public Surety Bond Program

of Policyholders: **0**

Company Reference: USSIC-SUR-NB-LA-1801R

The above-captioned company wishes to submit initial rates and rules for its Notary Public Surety Bond program.

The base premium for the Notary Bond program is **\$110**.

The rate impact is **0%** or **\$0** (0 policyholders).

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

The corresponding form's filing, LDI Form Filing No. 710392, Company Form Filing No. USSIC-SUR-NB-LA-1801F were pending as of June 28, 2018.

Item Key: 710403

Date Submitted: 06/07/2018

Progressive Property Insurance Company

1 - Property

Initial Rate and Rule

Personal Property (Fire and Allied Lines)

Louisiana Dwelling Fire Program

Company Reference: LA DP 2018-06 PPIC

Requested Effective Dates - New: 07/29/2018 Renewal: 07/29/2018

Item Key: 710407

Date Submitted: 06/07/2018

Progressive Property Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners HO3 Program

Overall % Impact: **-2.6**
 Overall \$ Impact: **-\$20,440**
 # of Policyholders: **410**
 Company Reference: LA HO 2018-06 PPIC
 Requested Effective Dates - New: 07/29/2018 Renewal: 09/29/2018

The initial rates and rules for the above-captioned program were approved in April 2014 (Item Key #307334) to be effective July 15, 2014.

With this filing, the company proposes the following changes:

Also with this filing, an Advance Quote Discount is being introduced. A discount applies to the Other Perils premium on policies quoted in advance of the effective date on new business. The discount is automatically applied based on the date the quote is initiated in the ASI rating system.

Rate impacts on the positive side are being capped at +20%.

These changes will result in an overall rate decrease of **-2.6%** or **-\$20,440** (410 policyholders).

Item Key: 710414

Date Submitted: 06/07/2018
 Progressive Property Insurance Company
 1 - Property
 Installment Program
 Personal Property (Fire and Allied Lines)
 Dwelling Fire Program
 Installment Program
 Company Reference: LA DP 2018-06 PPIC INSTALLMENT PLAN
 Requested Effective Dates - New: 07/29/2018 Renewal: 07/29/2018

Item Key: 710417

Date Submitted: 06/07/2018
 Progressive Property Insurance Company
 4 - Homeowners
 Installment Program
 Homeowners
 Installment Program
 Company Reference: LA HO 2018-06 PPIC INSTALLMENT PLAN
 Requested Effective Dates - New: 07/29/2018 Renewal: 07/29/2018

HOH, HOS and HOR**Payment Plans**

We do not accept Premium Finance Agreements.

The selected payment plan must be indicated on the application.
Two optional payment plans are available in this program.

Semi-Annual (2 Pay)	Quarterly (4 Pay)
55% Down	31% Down
45% Due on 180th day	23% due on the 90th day
	23% due on the 180th day
	23% due on the 270th day

Installment Fee Schedule for 2 Pay & 4 Pay Plans:

Premium Range Installment Fee

\$0-499	\$4
\$500-649	\$5
\$650-799	\$6
\$800-949	\$6
\$950-and above	\$6

There is a \$15 service charge on NSF checks.

Monthly Electronic Funds Transfer (EFT) First term enrolled in the monthly EFT

- 16.67% down payment due when initially enrolling.
- Ten equal installments of 8.333% due every 30 days.
- \$2 installment fee for each payment.

Monthly Electronic Funds Transfer (EFT) All subsequent renewals after initial term is enrolled in the monthly EFT.

- 8.333% due on the renewal effective date.
- Eleven equal installments of 8.333% due every 30 days.
- \$2 installment fee for each payment.

There is no rate impact associated with this filing.

Companion forms (Item Key #

Item Key: 710441

Date Submitted: 06/07/2018

Safe Auto Insurance Company

19 - Private Passenger Automobile

Revised Rate only
 Private Passenger Automobile
 GLM 2.0 Program
 Revised Rate
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **2570**
 Company Reference: LA (GLM 2.0) RL 03
 Requested Effective Dates - New: 07/20/2018 Renewal: 08/27/2018

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 690629 with an effective date of 3/20/2018 for renewal business.

With this filing, the company proposes to update the model used for this program by using historical Safe Auto Private Passenger new and renewal policies spanning January 2012 through December 2016. This new analysis resulted in updated rating factors.

The rate impact associated with this filing is 0% (\$0), affecting 2,570 policyholders.

Item Key: 710474

Date Submitted: 06/07/2018
 Amica Mutual Insurance Company
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Private Passenger Automobile Program
 Revised Rate and Rule
 Overall % Impact: **3.7**
 Overall \$ Impact: **\$160,214**
 # of Policyholders: **1302**
 Company Reference: LA-A-18-1-RR
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

The last rate revision to this program was +9.0% (+\$370,806) which was approved under LDI Item Key #394099 with effective dates of 12/1/2017 for new business and renewal business.

With this filing, the company proposes to revise the base model year from 2017 to 2018. The company further proposes to revise the following base rates:

<u>Coverage</u>	<u>Rate Level Change</u>
Bodily Injury	+ 5.2%
Medical Payments	+ 3.9%
Underinsured Motorists	+ 5.1%
Property Damage	+ 6.5%
Comprehensive	0.0%
Collision	- 0.1%

The following rule changes have also been submitted:

- Rule 4 Classifications - clarify who is eligible for the Loyalty Discount in section D.3;
- Rule 5 Safe Driver Insurance Plan - list out 0,1, and 2 under Years Insured rather than keeping them combined as 0-2 years; and
- Rule 14 Miscellaneous Coverages - revise the auto deductible relativities for Comprehensive and

Collision.

The rate impact associated with this filing is +3.7% (+\$160,214), affecting 1,302 policyholders.

Item Key: 710588

Date Submitted: 06/11/2018

AMERICAN FIRE AND CASUALTY COMPANY
OHIO CASUALTY INSURANCE COMPANY, THE
OHIO SECURITY INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

of Policyholders: 0

Company Reference: 2015-MU-48-IM-E-R

Requested Effective Dates - New: 07/23/2018 Renewal: 07/23/2018

The above-captioned company is introducing a Commercial Inland Marine Program.

There is no rate impact associated with this filing.

Item Key: 710590

Date Submitted: 06/11/2018

AMERICAN ECONOMY INSURANCE COMPANY
AMERICAN STATES INSURANCE COMPANY
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
SAFECO INSURANCE COMPANY OF AMERICA

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

of Policyholders: 0

Company Reference: 2017-MU-10-IM-C-R

Requested Effective Dates - New: 07/23/2018 Renewal: 07/23/2018

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

The company is adopting AAIS filing designation number AAIS-2014-46R (Item Key Number 313369).

There is no rate impact associated with this filing.

Item Key: 710606

Date Submitted: 06/11/2018

QBE INSURANCE CORPORATION

17 - Other Liability

Revised Rate and Rule

Professional Liability E & O

of Policyholders: 0

Company Reference: 18-5591-LA-RATE/RULE

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

The last rate adjustment for the above-captioned filing was filed under the "Prior Approval" provision, Item Key Number 386436 effective 09/01/2017.

With this filing, the company is making the following revisions to its Insurance Agents and Brokers Errors and Omissions Liability Program.

- Added Rate Table 13. CyberLight Coverage - Data Breach to the rating manual in order to calculate the rate for CyberLight Coverage -Data Breach Endorsement – QBPC-2043;
- Deleted Rate Table XII.2. Step Deductible Factors as the table applies to an endorsement that we do not offer and was unintentionally included when we initially filed the rating manual;
- Revised the title of Rate Table 12. Cyber Liability to Breach/Mitigation;
- Revised the table designators for all of the rate tables in the rating and rule manuals; and
- Revised the titles of QBPC-2006 Split Retro-Date Endorsement and QBPC-2030 Cyber Liability Endorsement in the rule manual.

There is no rate impact associated with this filing.

Item Key: 710680

Date Submitted: 06/11/2018

STATE NATIONAL INSURANCE COMPANY, INC.

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

RSA Multinational Insurance Program

Adoption of various ISO Loss Cost Adoption Designation Numbers

of Policyholders: 0

Company Reference: LA-GL-SNIC-18001-R

Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

Item Key: 710702

Date Submitted: 06/11/2018

Colony Specialty Insurance Company

9 - Inland Marine

Adoption

Commercial Inland Marine

Introduction of Commercial Inland Marine - Physical Damage Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: IM-IM-MW18R-024

Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

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

The company is adopting AAIS-2014-46R (Item Key Number 313369), AAIS-2014-46LC (Item Key Number 313368), and AAIS-2015-1IMGR (Item Key Number 322909).

Companion forms (Item Key Number 704041 or Company Reference Number IM-IM-MW18F-013) were

approved on 04/03/2018.

There is no rate impact associated with this filing.

Item Key: 710740

Date Submitted: 06/12/2018

HARTFORD INSURANCE COMPANY OF THE MIDWEST

4 - Homeowners

Revised Rate and Rule

American Association of Retired Persons (AARP) Homeowners Policy Program

Overall % Impact: **1.6**

Overall \$ Impact: **\$96,502**

of Policyholders: **2809**

Company Reference: FN.14.799/RWG.2018.01

Requested Effective Dates - New: 10/04/2018 Renewal: 11/18/2018

The last adjustment to this program was approved in June 2017 (Item Key #394455) and resulted in an overall rate increase of +9.9% to be effective September 23, 2017 for new business and November 11, 2017 for renewal business.

With this filing, the company proposes the following:

- Base rate revision
- Update to the premium in Rule 806 Additional Limits in the Event of a Total Loss to the Dwelling. The annual premium is changing from \$5 to \$60.

These changes will result in an overall rate increase of +1.6% or +\$96,502 (2,809 policyholders).

Item Key: 710752

Date Submitted: 06/12/2018

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Restaurant, Bar and Tavern Program

of Policyholders: **0**

Company Reference: 41608

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

Item Key: 710766

Date Submitted: 06/12/2018

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: GMIC-GL-2018-LA-01R

With this filing, the company is making the following revisions to the manual associated with the above-captioned program.

All pages

Revised the edition date on the footer from 08-2016 to 05-2018

GMIC CG EP-1

Formatted "SECTION I – GENERAL RULES" and "LOSS COST MULTIPLIERS" lines so they would all fit in the same line. Previously these were on separate lines reading "SECTION I- GENERAL", "RULES LOSS COST", "MULTIPLIERS".

GMIC CG EP-2

Bolded the section letters under Rule 14 for consistency with the rest of the CGL SEP.
Revised the title of Rule 14.E. to align with ISO's rule 14.E. section title.

GMIC CG EP-3

Bolded the numbers under section 16. ADDITIONAL INTERESTS along with the endorsement names, for consistency.
Deleted the term "charge" under B.3. as that is implied and for consistency.

GMIC CG EP- 4

Bolded the numbers under section 16. ADDITIONAL INTERESTS along with the endorsement names, for consistency.
Deleted the term "charge" under B.9. as that is implied and for consistency.
Bolded the title of the CG 20 01, for consistency.
Bolded reference to Rule 56 under Rule 23, for consistency.
Capitalized references to "Damage To Premises Rented To You" under Rule 23 to align with ISO's manual.

GMIC CG EP- 6

Bolded references to Paragraphs A., C. or D. under Rule 34.

GMIC CG EP- 7

Bolded reference to Increased Limit Table C under Rule 45.D.

GMIC CG EP- 9

Bolded reference to Rule 14, for consistency.

Bolded title of the Limited Pollution Liability Extension Endorsement for consistency.
Bolded reference to Increased Limit Table 3, to align with ISO's manual.

GMIC CG EP- 10

Bolded references to the CG 28 35 Supporting Extended Reporting Period Endorsement For Specific Accidents, Products, Work Or Locations, for consistency.
 Bolded reference to Rule 14, for consistency.

GMIC CG EP- 11

Bolded reference to Rule 14, for consistency.

Bolded reference to Increased Limit Table C, to align with ISO's manual.
 Bolded the title of Hired Auto And Non-Owned Auto Liability Insurance Endorsement for consistency.

GMIC CG EP-13-24

Added page breaks and formatted proprietary endorsement rules so that they could align evenly.
 Corrected a typo in the rule for the On-Hook endorsement – it should read "Description" of coverage not "deception" of coverage.
 Re-phrased the Description of Coverage for the CG HIIG 20 27 so that the intent could be clearer.

GMIC CG EP- 24

Added rule for the HIIG CG 21 36 Cross Claims Or Suits Exclusion Endorsement.

HIIG CG 21 36 – Cross Claims Or Suits Exclusion - This mandatory endorsement clarifies the policy's intent and excludes coverage for suits on named insured against another. There is no premium associated with this endorsement.

The corresponding form(s), LDI Form Filing Number 710806, Company Form Filing Number GMIC-GL-2018-LA-01F is pending approval.

Item Key: 710792

Date Submitted: 06/13/2018

INTERNATIONAL FIDELITY INSURANCE COMPANY

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Non-Standard Contract Surety

of Policyholders: **0**

Company Reference: IFIC-SU-NSC-LA-1801R

The above-captioned company wishes to submit initial rate and rule for a new program, Non-Standard Contract Surety, for its Surety line of business.

The minimum premium for all Contract Surety bonds is \$250. Adjustments resulting in additional premiums or return premiums will be waived if the amount is \$99.99 or less.

For Non-Standard Rates, the company is submitting a flat rate of \$25.00.

The qualifications for non-standard rates are those accounts that fail to meet the qualification for the Company's Standard Rates and/or that have two or more of the following issues present:

- Principal's analyzed working capital too low in relation to the work on hand.
- The quality of financial statement presentation is poor or below that required for the size of bond requested.
- Principal's analyzed net worth too low in relation to the amount of work on hand.
- Principal(s)' personal credit is less than a Fair Isaac Score of 660.
- Contracting company has a below average credit report.
- Principal and/or principal's company is/are in litigation.
- Accounts receivables may be pledged or in dispute.
- Real estate is pledged to secure a bank line of credit.
- Principal has a loan guaranteed by the Small Business Administration ("SBA").
- Principal has no formal ownership succession plan.
- The bond in question is for a project/contract much larger than any previously processed.
- The bond in question is for a project outside the scope of work previously completed.
- The bond in question is for a project that is outside the principal's normal operating territory.
- The contractor is working for a disreputable general contractor and/or owner.
- The contractor performs work involving hazardous material.
- Other problems unique to the type of contractor or project/contract being evaluated.

The Individual Risk Premium Modification (IRPM) Rating Plan/Schedule Rating has a -/+25%.

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

Item Key: 710793

Date Submitted: 06/13/2018

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **-1.8**

Overall \$ Impact: **\$-28,520,541**

of Policyholders: **1057189**

Company Reference: PV-41180

Requested Effective Dates - New: 09/10/2018 Renewal: 09/10/2018

The last rate revision to this program was -0.1% (-\$1,315,181) which was approved under LDI Item Key #693349 with effective dates of 4/30/2018 for new and renewal business.

With this filing, the companies propose the following revisions:

State Farm Mutual

Coverage	Proposed % Change
BIPD	-2.3%
Medical Payments	-2.3%

Comprehensive	-1.7%	
Collision	-2.3%	
All Coverages		-1.9%

State Farm Fire and Casualty		
Coverage		Proposed % Change
BIPD	0.0%	
Medical Payments	0.0%	
Comprehensive	0.0%	
Collision	0.0%	
All Coverages		0.0%

The rate impact associated with this filing is -1.80% (-\$28,520,541), affecting 1,057,189 policyholders.

Item Key: 710803

Date Submitted: 06/13/2018

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

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Legacy (Non-Connections) Auto Program

Revised Rate

Overall % Impact: **5.0**

Overall \$ Impact: **\$109,890**

of Policyholders: **809**

Company Reference: LA-PA-18332

Requested Effective Dates - New: N/A Renewal: 09/30/2018

The last rate revision to this program was +5.0% (+\$117,476) which was approved under LDI Item Key 395539 with effective dates of 9/30/2017 for renewal business.

With this filing, the company proposes to revise the base rates and add the 2019 model year symbol factors.

Coverage	Total Impact
Bodily Injury	8.0%
Property Damage	8.0%
CSL	8.0%
Comprehensive	0.0%
Collision	0.0%
Med Pay	8.0%
All UM Coverages	5.7%
TOTAL	5.0%

The rate impact associated with this filing is +5.0% (+\$109,890), affecting 809 policyholders.

Item Key: 710808

Date Submitted: 06/13/2018

Lion Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **0.190**

Overall \$ Impact: **\$818**

of Policyholders: **26**

Company Reference: LION-18-001

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 389461, which resulted in an overall -4.900% rate decrease, effective 07/05/2017.

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 1.450 loss cost multiplier.

There is an overall +0.190% rate increase or +\$818 as a result of this filing.

There will be 26 Louisiana policyholders affected by this filing.

Item Key: 710844

Date Submitted: 06/13/2018

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Personal Auto Program

Revised Rule

of Policyholders: **0**

Company Reference: PP-2017-RRU17 (A1)

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

With this filing, the company proposes to revise the Rating Territories and Uninsured Motorists Coverage rules.

There is no rate impact associated with this filing.

Item Key: 710852

Date Submitted: 06/13/2018

Berkley National Insurance Company

RIVERPORT INSURANCE COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

General Risk Program

Overall % Impact: **-18.5**Overall \$ Impact: **\$-36,992**# of Policyholders: **49**

Company Reference: BSS-CF-2018-5316-RARU-LA-28476

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

The last adjustment to this program occurred in January 2018 under the Prior Approval provision (Item Key #689632) to be effective January 1, 2018

The above-captioned companies wish to submit new and revised rates and rules for its General Risk Program to their Commercial Property program.

With this filing, the companies are adopting the following Property Insurance Association of Louisiana (PIAL) rules and loss costs referenced below for their Fire and Allied Lines:

Filing Designation Number	Item Key Number	Effective Date
LA15-18 (CF-2015-RRU11)	327556	May 1, 2016
LA15-19 9 CF-2015-RLC11)	327546	May 1, 2016
LA18-01 (CF-2016-RLC16)	691554	August 1, 2018
LA18-02 (CF-2016-RRU16)	691556	August 1, 2018

The following new rules are being submitted for this filing:

- **Rule 82. - Windstorm or Hail Percentage Deductibles**
 - This new exception to ISO Rule 82 is introducing deductible percentages of 35 and 4%. To arrive at the selected factors, the companies fit the 1%, 2% and 5% factors into a logarithmic curve to select the 3% and 4% factors.
- **CP 83 66 - Named Storm - Specified Deductible**
 - This optional endorsement applies a specified deductible to loss or damage caused by a Named Storm. The Named Storm deductible may either be a Percentage deductible or a Dollar deductible. The Basic Group II rate will recognize both the named storm deductible and the deductible applicable to perils other than a named storm as outlined in paragraph B. Rate Modification. An example of how the Group II factor is determined is provided.
- **CP 83 67 - Property in a Mobile Banking Unit**
 - This optional endorsement provides coverage for property in a mobile banking unit while such property is being loaded, unloaded, in transit or parked for specified perils. The Limit of Insurance is shown in the Schedule of the Endorsement. A Deductible of \$1,000 applies to each occurrence. To determine the premium, charge a rate of \$0.10 per \$100 of insurance. A \$50 minimum premium applies.
- **CP 83 68 - Surface Water Flood Deductible**
 - This optional endorsement allows for a separate deductible for the Surface Water Flood cause of loss. To determine the premium, charge a flat charge per location based on the deductible chosen from the Table.

The following revised rules are being submitted for this filing:

- **Rule 51. - Business Income Coverage Options**
 - The companies have revised this ISO exception with the addition of Paragraph A. The companies are revising paragraph 2. Ineligibility under the Agreed Value Optional Coverage to only apply to CP 15 20 - Premium Adjustment Endorsement. As such, Agreed Value may be used with the Business Income From Dependent Properties endorsements.
- **CP 83 14 - Actual Loss Sustained Endorsement**
 - This rule has been revised to add factors for the corresponding Period of Restoration Waiting Period selected. These factors are identical to those found in ISO Rule 54.B. and 54.D.
- **CP 83 37 - Actual Loss Sustained - With Exception for Windstorm or Hail at Designated Location(s)**
 - This rule has been revised to add factors for the corresponding Period of Restoration Waiting Period selected. These factors are identical to those found in ISO Rule 54.B. and 54.D.
- **CP 83 57 - Business Income Changes - Beginning of the Period of Restoration - 48 Hours**
 - This rule has been revised to accommodate the changes made to ISO Rule 54.D. ISO revised their factors to match those in Rule 54.B. The companies are utilizing the 48 Hour factor found in Rule 54.B.
- **CP 83 62 - Financial Services Property Enhancement Endorsement**
 - The rule title has been changed from Financial Institutions Property Enhancement Endorsement to Financial Services Property Enhancement Endorsement to better describe the industry served.
- **CP 83 64 - Surface Water Flood Coverage Endorsement**
 - This rule has been revised to add a premium charge for the endorsement. As the companies have not historically charged for this coverage, they do not have data from which to derive an indicated rate. Based upon underwriting judgment the companies have selected rates that are 20% of their currently approved Flood rates (Rule 76 Exception). As the companies develop their book of business their intent is to monitor their rates and adjust accordingly. Deductible factors are also included with \$5,000 representing the base deductible.

These changes results in a rate decrease of **-18.5%** or **-\$36,992** (49 policyholders).

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

The corresponding form(s) filing, LDI Form Filing No. 710846, Company Form Filing No. BSS-CF-2018-5316-FM-LA-28475 were approved with an effective date of November 1, 2018.

Item Key: 710853

Date Submitted: 06/13/2018

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.

17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Moving & Storage Program.
 # of Policyholders: 0
 Company Reference: 18-921
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 336329 effective 10/01/2016.

With this filing, the company is introducing a new endorsement to be used in conjunction with its Commercial General Liability – Moving & Storage Program.

Item Key: 710870

Date Submitted: 06/14/2018
 New Hampshire Insurance Company
 9 - Inland Marine
 Revised Rate and Rule
 Pet Insurance
 # of Policyholders: 0
 Company Reference: NHIC18PET01-RATE
 The above-captioned company is revising rates and rules for its Pet Insurance Program under its Personal Inland Marine line.

The company proposes the following changes:

1. Replacing the "Claim Free Discount" with a "Strategic Partner Discount".
2. Adding the language "This rule does not apply when an additional pet(s) endorsement is placed on an expiring 30 or 60 day policy at the time the policy is renewed or upgraded to a 12-month plan.", to VI. Changes in Limits or Coverage.
3. Replacing A. Change Fee section with A. Enrollment Fee section.
4. Adding a J. Strategic Partner Discount.
5. Revising E. Animal Care Discount to not include volunteers at animal care facilities.
6. Removing Claim Free Discount.
7. Adding a Vanishing Deductible discount which reduces premium by \$25 for every claim free year.
8. Replacing Table IV. A. Change Fee with Table IV. A. Enrollment Fee. The fee changes from \$5 to \$12 dollars respectively.
9. Adding an exclusion for discounts if Emergency policy forms are used.

Companion forms (Item Key Number 710905 or Company Reference Number NHIC18PET01-FORM) were approved on 06/20/2018.

There is no rate impact associated with this filing.

Item Key: 710873

Date Submitted: 06/14/2018
 WESTPORT INSURANCE CORPORATION
 17 - Other Liability
 Revised Rate and Rule

Professional Liability / E&O

Professionals Premier for Lawyers Program

Overall % Impact: **-21.1**

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

of Policyholders: **0**

Company Reference: LA-18-19034-R(3)

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 294660 effective 09/01/2013.

With this filing, the company is making revisions to its Professionals Premier for Lawyers program in Louisiana. This program is for Large Lawyer firms:

- Section I. Base Rates per Lawyer – Reduced base rates by -21.1%. We currently have no business in this program in Louisiana, so there will be no impact to any insureds.
- Section II. Increased Limit factors -- Updated to factors developed on a countrywide bases and added new limit option of 1M|3M. We will now offer different ACE limits, including 1M|1M, 2M|2M, 3M|3M, and Full ACE Limit options. The Full ACE Limit option will offer identical expense and indemnity limits.
- Section III. Deductible Credits – Updated to factors developed on a countrywide basis. These factors are tailored to new Increased Limit Factors, and to firms who purchase higher limits, such as those on our Large Lawyers Program. Added deductible options of \$7,500, \$20,000 and \$35,000.
- Section IV. Step Rating Factors -- Updated to factors developed on a countrywide basis. They are comparable to C N A's factors, a competitor who writes over \$18M in Premium in Louisiana as of their most recent filing.
- Section V. Area of Practice modifiers -- Updated to factors developed on a countrywide basis. These were developed in a study of competitor filings and enhanced with our own experience.
- Section VI. Individual Risk Modification – Revised categories to classify Individual Risk Modifications. There has been no change to requirements to apply these charges, nor in the minimum and maximum total values allowed.
- Section VII. Experience Rating Schedule – Updated to a new countrywide frequency- driven formula. This was a product of a study on the role of frequency and severity in determining future profitability of a firm. Our main competitors have already moved to frequency-based formulas and we believe this will allow both to better compete in the market, and to continue to adequately price accounts. We updated the maximum credit and debit to 30% as well in order to be more in line with the market.
- Section VIII. Size of Firm Credit -- Updated to factors developed countrywide. These factors reflect our adverse experience for larger law firms. They will allow us to price more accurately for these more complex risks.
- Section X. Docket Control Credit – Added modification based upon the firms Docket Control system. This was previously handled in the Individual Risk Modification section, but we would like to define our debiting and crediting structure for this Risk Control measure.
- Section XI. Extended Reporting Period – Added a 60 month extension period at 230% of last annual premium and reduced the percentage of Unlimited period to 250% of last annual premium. The introduction of the five-year extension period was in order to offer our insureds more options. We found while performing a study on the reporting pattern of claims that our current pricing was too high for our longer extension periods, and have adjusted our prices accordingly.
- Changed rating algorithm from additive to multiplicative. This is also a countrywide initiative.

These changes will result in a -21.1% or \$0.

There are no Louisiana policyholders affected by this rate decrease.

Item Key: 710874

Date Submitted: 06/14/2018

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

4 - Homeowners

Revised Rate and Rule

American Association of Retired Persons (AARP) Homeowners Policy Program

Overall % Impact: **3.0**Overall \$ Impact: **\$161,955**# of Policyholders: **2812**

Company Reference: FN.14.799/RWG.2018.02

Requested Effective Dates - New: 10/04/2018 Renewal: 11/18/2018

The last adjustment to this program was approved in June 2017 (Item Key #394453) and resulted in an overall rate increase of +15.0% to be effective September 23, 2017 for new business and November 11, 2017 for renewal business.

With this filing, the company proposes the following:

- Base rate revision
- Update to the premium in Rule 806 Additional Limits in the Event of a Total Loss to the Dwelling. The annual premium is changing from \$5 to \$60.

These changes will result in an overall rate increase of +3.0% or +\$161,955 (2,812 policyholders).

Item Key: 710886

Date Submitted: 06/14/2018

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ECONOMY PREMIER ASSURANCE COMPANY

4 - Homeowners

Confidential Model Information

Homeowners

Confidential Model Information

Company Reference: LA0199HGP091511RU

Item Key: 710888

Date Submitted: 06/14/2018

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

BANKERS STANDARD INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

WESTCHESTER FIRE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

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

Overall % Impact: **26.4**

Overall \$ Impact: **\$1,229,833**
 # of Policyholders: **261**
 Company Reference: 18-CA-2015286
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

Item Key: 710896

Date Submitted: 06/14/2018
 LYNDON SOUTHERN INSURANCE COMPANY
 4 - Homeowners
 Initial Rate and Rule
 Introduction of Renters Insurance Program
 Company Reference: LL-HO4-RENTERS INSURANCE-2018-RATES-RULES
 The above-captioned company wishes to introduce rates and rules for its new Renters Insurance Program.

This program will have independent rates that were based on the company's competitors.

There is no rate impact associated with this filing.

Companion forms (Item Key #710906) were approved on July 6, 2018.

Item Key: 710907

Date Submitted: 06/14/2018
 ESURANCE INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Private Passenger Auto Program
 Revised Rate and Rule
 Overall % Impact: **2.6**
 Overall \$ Impact: **\$599,324**
 # of Policyholders: **7296**
 Company Reference: 18-LA-EIC-PARA-01
 Requested Effective Dates - New: 09/19/2018 Renewal: 11/08/2018

The last rate revision to this program was had no rate impact and was approved under LDI Item Key #397573 with effective dates of 1/31/2018 for new business and 3/22/2018 for renewal business.

With this filing, the company proposes to revise base rates, modify the renewal discount factors of DriveSense Mobile Discount, and remove the Switch & Save Discount.

The rate impact associated with this filing is +2.6% (+\$599,324), affecting 7,296 policyholders.

Item Key: 710925

Date Submitted: 06/15/2018
 Insurance Services Office, Inc.
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Overall % Impact: **-2.1**

Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: GL-2018-BGL1
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last overall rate adjustment to this program was approved under the "Prior Approval" provision, Item Key Number 394708 which resulted in a -0.8% rate decrease effective 2/01/2017.

With this filing, the rating organization is making the following revisions:

- Revising its current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a -0.8% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs and
- Providing the analyses used to derive these advisory loss costs.

The statewide advisory loss cost level changes are as follows:

SUBLINE	INDICATED	SELECTED
M&C	-4.0	0.0
OL&T	- 1.8	-1.8
Premises/Operations	-2.8	-1.0
Products	-6.7	-6.7
Local Products/Completed Operations	-8.0	-8.0
Products/Completed Operations	-7.7	-7.7
GL Overall	-3.6	-2.1

The selected loss cost level changes reflect the effect of capping and buildback, except for Products where the change is calculated by determining the effect, on state loss cost levels, of implementing multistate loss costs.

Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines except for Manufacturers and Contractors, where a change of 0.0% has been selected to temper the effect of the experience for the latest year and to limit swings in loss costs.

In order to lessen the impact of swings in classification loss costs, this filing contains upper and lower caps that take into account the size of the overall indications.

Item Key: 710953

Date Submitted: 06/15/2018
 AmGUARD Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability / E & O
 # of Policyholders: **0**

Company Reference: 2018-08-01- LA- AEP INITIAL RATE/RULE FILING
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

Item Key: 710985

Date Submitted: 06/15/2018

NATIONAL CASUALTY COMPANY

9 - Inland Marine

Revised Rate and Rule

Pet Health Insurance

Overall % Impact: **58.1**Overall \$ Impact: **\$180,244**# of Policyholders: **446**

Company Reference: VPI LA06396NCR01

Requested Effective Dates - New: 09/20/2018 Renewal: 11/29/2018

The last rate filing (Item Key Number 390948) was approved effective 12/06/2017 for new business and 02/14/2018 for renewal business. It resulted in an overall rate increase of +23.00% or premium increase of +\$28,683 and affected 176 policyholders.

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

The company proposes the following:

1. Raising the base rate for Percent of Invoice - Plan A, from \$804.47, to \$949.27.
2. Increasing the Breed Group Rating Factors for Group B, Group C, Group D, Group X1, Group X2, and Group B2.
3. Raising the Deductible Rating Factors for \$250, from 0.70, to 0.85.
4. Removing the Percent of Invoice - Plan B section.

This filing will result in an overall rate increase of **+58.100%** or premium increase of **+\$180,244** affecting 446 policyholders.

Item Key: 710988

Date Submitted: 06/15/2018

PERMANENT GENERAL ASSURANCE CORPORATION

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Louisiana Private Passenger Nonstandard Auto 3.2 Program

Revised Rate

Overall % Impact: **5.7**Overall \$ Impact: **\$459,703**# of Policyholders: **3552**

Company Reference: PGAC-3.2-2018-07

Requested Effective Dates - New: 07/31/2018 Renewal: 09/04/2018

The last rate revision to this program was +6.7% (+\$217,627) which was approved under LDI Item Key #393235 with effective dates of 6/29/2017 for new business and 8/3/2017 for renewal business.

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

The rate impact associated with this filing is +5.7% (+\$459,703), affecting 3,552 policyholders.

Item Key: 710990

Date Submitted: 06/15/2018

PERMANENT GENERAL ASSURANCE CORPORATION

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Louisiana Private Passenger Nonstandard Auto"2.0" Program

Revised Rate

Overall % Impact: **5.8**

Overall \$ Impact: **\$76,290**

of Policyholders: **394**

Company Reference: PGAC-2.0-2018-07

Requested Effective Dates - New: 07/31/2018 Renewal: 09/04/2018

The last rate revision to this program was +15.4% (+\$341,547) which was approved under LDI Item Key #393234 with effective dates of 6/29/2017 for new business and 8/3/2017 for renewal business.

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

The rate impact associated with this filing is +5.8% (+\$76,290), affecting 394 policyholders.

Item Key: 711014

Date Submitted: 06/18/2018

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Directors & Officers Liability

of Policyholders: **0**

Company Reference: LA-OR-17D0000-003-R

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

Item Key: 711073

Date Submitted: 06/18/2018

American Home Assurance Company

COMMERCE AND INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

AIG PROPERTY CASUALTY COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

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

Overall % Impact: **16.2**

Overall \$ Impact: **\$1,334,890**
 # of Policyholders: **349**
 Company Reference: ISO-LA-18-CA-01
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

Item Key: 711118

Date Submitted: 06/19/2018
 AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 OHIO SECURITY INSURANCE COMPANY
 WEST AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: 2018-MU-13-ML-E-R
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

Item Key: 711143

Date Submitted: 06/19/2018
 ARGONAUT INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Employment Practices Liability
 Asset Management PROtect Program
 # of Policyholders: **0**
 Company Reference: OLCOMB-APAM-MW18R-114
 Requested Effective Dates - New: 08/03/2018 Renewal: 08/03/2018

Item Key: 711149

Date Submitted: 06/19/2018
 United Services Automobile Association
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY
 4 - Homeowners
 Revised Rate and Rule
 Homeowners Program
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **46381**
 Company Reference: LA1801560
 Requested Effective Dates - New: 12/31/2018 Renewal: 12/31/2018

The last adjustment to this program was approved in June 2016 (Item Key #337997) and resulted in an overall 0% to be effective December 31, 2016 for both new and renewal business.

With this filing, the companies propose modifications to perils, rating structures, rating structure relativities, minimum premium, expense provision, tier placement and base rates.

To improve pricing accuracy, rating structures for three additional non-catastrophe perils - Water, Theft and Liability - are being introduced.

The companies propose two new rating variables: Named-Insured Age and Marital Status. The companies propose a new Construction Type: Masonry Veneer. For Unit-Owners, the companies are separating Amount of Insurance from Deductible and proposing that they be two separate rating structures - Amount of Insurance and Deductible Percent. For dollar deductibles, the Deductible Percent is defined as the ratio of the dollar deductible amount to the Coverage C limit. (Note that the Amount of Insurance x Deductible rating structure does not change for Owners.) For Earthquake, the companies propose implementing territory boundaries and replacing zone factors with territory relativities.

The companies also propose adjustments to multiple structural relativities. Relativities for the following rating structures have been modified:

- Amount of Insurance x Deductible - Owners - Amount of Insurance is the Coverage A (Dwelling) limit. The companies propose five additional Amount of Insurance levels: \$250K, \$350K, \$450K, \$600k and \$3M.
- Underwriting Tier - Owners and Unit-Owners
- Square Footage - Owners
- Home Age - Owners
- Protection Class x Construction - Owners and Unit-Owners
- Increased Dwelling Ratio - Unit-Owners
- Roof Type and Age - Owners
- Increased Liability Limits - Owners and Unit-Owners
- Policy Form - Owners
- Home Protector Coverage - Owners
- Other Structures Coverage Amount (Coverage B %) - Owners
- Personal Property Coverage Amount (Coverage C %) - Owners
- Claims Surcharge - Owners and Unit-Owners
- Territory - Owners and Unit-Owners
- Automated Sprinkler Discount - Owners and Unit-Owners
- Burglar Alarm - Owners and Unit-Owners

The companies propose to incorporate an Expense Fee into their rating algorithm. This provision is designed to replace the Minimum Premium amount which is being removed from rating for both Owners and Unit-Owners. The proposed Expense Fee is \$190.

The companies propose changing the way Financial Responsibility, Relationship and Military impact Tier Placement. Updated Tier Guidelines are submitted as part of this filing.

For Unit-Owners, the Increased Dwelling Coverage rates are being removed for Other Perils, Fire and Other Wind and Hail. Instead, rating for Increased Dwelling Coverage will rely on the Amount of Insurance and Increased Dwelling Coverage ratio factors.

The companies propose decreasing the lower Owners premium cap from +/-25% to +/-15% and the upper Owners premium cap from +/-50% to +/-30% for Garrison.

Base rates have been revised to achieve the proposed overall rate effects by company for both Owners and Unit-Owners. The companies propose uniform base rates across companies for Unit-Owners.

These changes will result in an overall **0.0%** or **\$0** (46,381 policyholders).

Item Key: 711178

Date Submitted: 06/20/2018

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

FEDERATED RESERVE INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Overall % Impact: **-11.4**

Overall \$ Impact: **\$-28,392**

of Policyholders: **169**

Company Reference: IM-2018-2

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

The above-captioned company is

Companion forms (Item Key Number 711180 or Company Reference Number IM-2018-2) were still pending as of 06/27/2018.

There is no rate impact associated with this filing.

Item Key: 711210

Date Submitted: 06/20/2018

Plateau Casualty Insurance Company

17 - Other Liability

Initial Rate and Rule

Contractual Liability

Initial Rate and Rule

of Policyholders: **0**

Company Reference: XOL-RATE/RULE

The above-captioned company is introducing a Contractual Liability Insurance Program under its Contractual Liability line.

Companion forms (Item Key Number 711205 or Company Reference Number XOL-FORM) were still pending as of 07/02/2018.

There is no rate impact associated with this filing.

Item Key: 711212

Date Submitted: 06/20/2018

FOREMOST INSURANCE COMPANY

4 - Homeowners

Revised Rate only

Manufactured Home Insurance Program

Overall % Impact: **4.65**

Overall \$ Impact: **\$1,026,733**

of Policyholders: **17609**

Company Reference: B-128

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

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 +4.65% or +\$1,026,733 (17,609 policyholders).

Item Key: 711218

Date Submitted: 06/20/2018

FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Manufactured Home Insurance Program

Overall % Impact: **4.59**

Overall \$ Impact: **\$152,868**

of Policyholders: **2510**

Company Reference: B-129

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

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:

Annual Rates and Premiums

- Base Rates - The company proposes to move 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 proposes to move 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 proposes to change the name of this modifier to "Age of Home" and added new ranges and factors.
- Insurance Score - The company proposes to revise the factors.
- Endorsements - The company proposes to add 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 also proposes several formatting changes to the manual pages including the rule section in order to eliminate extra pages and consolidate information.

These changes will result in an overall rate increase of +4.59% or +\$152,868 (2,510 policyholders).

Item Key: 711291

Date Submitted: 06/21/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/E & O

of Policyholders: **0**

Company Reference: LA-PL-20041074IAP

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

Item Key: 711292

Date Submitted: 06/21/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/E & O

of Policyholders: **0**

Company Reference: LA-PL-20041074IAM

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

Item Key: 711293

Date Submitted: 06/21/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/E & O

of Policyholders: **0**

Company Reference: LA-PL-20041074IFM

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

Item Key: 711305

Date Submitted: 06/21/2018

CAPITOL INDEMNITY CORPORATION

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: 18-LIAB-RA-CW-056

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

Item Key: 711317

Date Submitted: 06/21/2018

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

General Liability Program

of Policyholders: **0**

Company Reference: 5551

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

Item Key: 711357

Date Submitted: 06/22/2018

EMPLOYERS INSURANCE COMPANY OF WAUSAU

LIBERTY MUTUAL FIRE INSURANCE COMPANY

LM INSURANCE CORPORATION

FIRST LIBERTY INSURANCE CORPORATION, THE

LIBERTY INSURANCE CORPORATION

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: 2018-MU-9-ML-CL-R

Item Key: 711431

Date Submitted: 06/25/2018

STATE FARM FIRE AND CASUALTY COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers' Compensation

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

Overall % Impact: **-5.00**Overall \$ Impact: **\$-422,366**# of Policyholders: **3059**

Company Reference: WC-41014

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision

Item Key Number 395068, which resulted in an overall -4.10% rate decrease, effective 08/01/2017.

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 utilize the following loss cost multipliers:

Tier	Class Codes	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
1	913, 917, 2003, 4361, 4511, 5478, 8008, 8017, 8018, 8031, 8800, 8832, 9082, 9083, 9101	2.1454	2.0637
2	All Other Class Codes	2.5240	2.4279
3	2585, 2589, 5022, 5183, 5191, 8001, 8803, 8820, 9012, 9014, 9015, 9586	2.9026	2.7921

There is an overall -5.00% rate decrease or -\$422,366 as a result of this filing.

There will be 3,059 Louisiana policyholders affected by this filing.

Item Key: 711469

Date Submitted: 06/25/2018

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

FEDERATED RESERVE INSURANCE COMPANY

24 - Surety

Loss Cost Adoption

Surety

Loss Cost Adoption - LA-SLC-11 (Item Key #707915) Surety and Fidelity Association of America Loss Costs filing LA-SLC-11

Company Reference: CR-2018-2

Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

The last adjustment to this program occurred in December 2017 under the Prior Approval provision (Item Key #689684) with an effective date of January 1, 2018 for Federated Mutual Insurance Company and Federal Service Insurance Company, and for the Federated Reserve Insurance Company the last adjustment to this program occurred in November 2017 under the Prior Approval provision (Item Key #688790) with an effective date of January 1, 2018.

The above-captioned companies wish to adopt the following Loss Cost filing of Surety and Fidelity Association of America (SFAA) filing designation number: LA-SLC-11, Item Key #707915 with an effective date of July 1, 2018.

The Loss Cost for the SFAA filing has a rate decrease of **-13.9%**.

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

Item Key: 711498

Date Submitted: 06/26/2018
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Professional Liability
 # of Policyholders: **0**
 Company Reference: LA-PL-1809-05-9981
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

Item Key: 711500

Date Submitted: 06/26/2018
 AmGUARD Insurance Company
 17 - Other Liability
 Installment Program
 Professional Liability
 Architects and Engineers Professional Liability Program
 Installment Plan
 # of Policyholders: **0**
 Company Reference: 2018-08-01- LA- AEP-PLAN-INITIAL
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

Item Key: 711502

Date Submitted: 06/26/2018
 Continental Western Insurance Company
 UNION INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: 18-GL RU-150A
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

Item Key: 711510

Date Submitted: 06/26/2018
 Privilege Underwriters Reciprocal Exchange
 4 - Homeowners
 Revised Rate and Rule
 PURE High Value Homeowners Program and High Value
 Condominium/Cooperative/Tenants Policy Program
 Overall % Impact: **9.9**
 Overall \$ Impact: **\$1,835,567**
 # of Policyholders: **2418**
 Company Reference: 18-LA-HO-001

Requested Effective Dates - New: 12/08/2018 Renewal: 02/06/2019

The last adjustment to this program was approved in September 2017 (Item Key #397184) and resulted in an overall rate increase of +7.5% to be effective December 2, 2017 for new business and February 1, 2018 for renewal business.

The company states "The purpose of this filing is to address positive rate indications, maintain desired renewal retention, and enable continued profitable growth. The rate revision will be highly targeted to minimize rate disruption to our existing book of business and to focus rate increases on the segments which are driving our rate indications".

With this filing, the company proposes the following changes:

- Revision to Tier Points from Losses
- Revision to the Age of Home Factors
- Revision of All Other Peril Deductible Factors (Rate 119)
- Introduction of Mortgage Free Discount (Rule 151) - The company proposes a 7% credit for locations without a mortgage.
- Revision of Base Rates

The company also proposes to implement a 15% renewal cap.

These changes will result in an overall rate increase of +9.9% or +\$1,835,567 (2,418 policyholders).

Item Key: 712971

Date Submitted: 06/26/2018

Capitol Preferred Insurance Company, Inc.

1 - Property

Revised Rate and Rule

Louisiana Dwelling Fire Takeout Program

Filing in response to House Bill 392

Overall % Impact: **1.5**

Overall \$ Impact: **\$30,624**

of Policyholders: **1470**

Company Reference: CPL 18-0007

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

The initial rates and rules for the above-captioned program were approved in October 2011 (Item Key #276428) to be effective October 31, 2011.

With this filing, the company proposes to revise fire base rates, wind mitigation credits and update the cancellation provisions to comply with Louisiana Revised Statute L.R.S.22:885.

Underwriting Guidelines

The company proposes to update the cancellation provisions to comply with Louisiana Revised Statute L.R.S.22:885. This is found on manual page UG1-6.

Premium Discounts

Protective Device Discounts

Rule 115 on manual page RD100-6 contains discounts for burglar alarm, fire alarm and automatic sprinklers. The company believes the 5% burglar alarm credit was previously added to this program in error as the policy forms for this program do not provide any coverage for theft. This filing removes the burglar alarm premium credit from this program. There are currently 24 policyholders receiving the burglar alarm credit.

Wind Mitigation Discounts

For consistency with the recently approved Voluntary Program wind mitigation credits, the company proposes to revise Rule 126. to increase the Building Code and Hip Roof discounts to 15% (manual page RD100-11). The Building Code and Hip Roof discounts are being adopted from the company's voluntary program manual page RD100-11, which was approved under LDI Item Key #282344. During the policy re-rating process the company identified no policies that are currently receiving the building code discount resulting in no impact on a statewide basis. The company also identified 1 policy that is currently receiving the hip roof discount. The discounts are increasing from 5% to 15%.

Fire Rate Changes

Statewide Fire Base Rates

The current manual contains a separate fire base rate table for each rating territory. The fire base rate tables for each territory are separated by occupancy type, protection classification, construction type, number of families, building rates and content rates. Given the complexity of the tables and volume of territories, it is difficult and time consuming to maintain the current fire base rate structure. In this filing, the company is proposing to remove the territory differentiation and use a single fire base rate table on a statewide basis. The statewide fire base rate table will continue to reflect separate fire rates by the risk characteristics reflected above. The majority of premium in this program is contained in territory 64 Orleans therefore the proposed statewide fire rate table is based on the current territory 64 fire base rate table. The current territory 64 fire base rate table contains similar rates for protection classes 2 through 7. The company proposes minimal changes to the fire base rates in protection classes 3 through 7 to meet the requirements of Act 61 (i.e., House Bill 392) which prevents the combining of protection classifications for rating purposes. The revised fire base rates for protection classes 3 through 7 were calculated on the Insurance Services Office, Inc. (ISO) Louisiana Dwelling Fire base rate relativities. The adjusted fire rates were further reduced by 5% to mitigate the statewide impact. The overall statewide change due to the ISO relativity adjustment and 5% rate reduction results in a statewide rate impact of +1.5%.

In addition to the above changes, the company proposes various formatting changes to the manual. Those changes do not affect coverage, rates or rules.

The company proposes to remove the dwelling fire rates by territory and reflects one set of dwelling fire rates for the entire state. The territory deletion and base rate offset will affect 1,470 of the 1,510 policies in force.

These changes will result in an overall rate increase of +1.5% or +\$30,624 (1,470 policyholders).

Companion forms (Item Key #713051) were still pending as of July 9, 2018.

Item Key: 713019

Date Submitted: 06/27/2018

Imperium Insurance Company

GREAT MIDWEST INSURANCE COMPANY
 17 - Other Liability
 Revised Rate only
 Professional Liability
 # of Policyholders: **0**
 Company Reference: HIIG-OL-IAB-LA-2018-01

Item Key: 713021

Date Submitted: 06/27/2018
 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
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Loss Cost Adoption

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

Overall % Impact: **+17.400%**
 Overall \$ Impact: **\$2,022,950**
 # of Policyholders: **265**
 Company Reference: 2018-LA-1-CA-CO-R
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last rate revision to this program was +10.25 or \$1,279,881 which was approved under LDI Item Key Number 396406 effective 2/1/2018 for both new and renewal business. LDI Item Key Number 396406 included Wausau Underwriters Insurance Company which is not included in this filing.

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

- CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018; and
- CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

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

Company	Coverage	Loss Cost Multiplier
Employers Insurance Company of Wausau	Liability	2.675
	Physical Damage	2.683
Liberty Mutual Insurance Company	Liability	2.580

	Physical Damage	2.648
Liberty Mutual Fire Insurance Company	Liability	1.720
	Physical Damage	1.765
LM Insurance Corporation	Liability	1.032
	Physical Damage	1.059
First Liberty Insurance Corporation	Liability	2.322
	Physical Damage	2.384
Liberty Insurance Corporation	Liability	1.376
	Physical Damage	1.412

The rate impact associated with this filing is +17.4% or \$2,022,950 affecting 265 policyholders.

Item Key: 713024

Date Submitted: 06/27/2018

CHARTER OAK FIRE INSURANCE COMPANY, THE
PHOENIX INSURANCE COMPANY, THE
TRAVELERS INDEMNITY COMPANY, THE
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

17 - Other Liability

Revised Rule only

Commercial General Liability

Guide (A) Rating Rule for Form CG D6 29 Amendment - Pollution Exclusion - Limited Coverage for
Pollution At or From Your Premises

of Policyholders: 0

Company Reference: 2018-05-0090

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

Item Key: 713041

Date Submitted: 06/27/2018

Insurance Services Office, Inc.

17 - Other Liability

Revised Rule only

Management Protection Program

of Policyholders: 0

Company Reference: MP-2018-RRU18

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

Item Key: 713058

Date Submitted: 06/27/2018

CHURCH MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate only

Independent Commercial Package Institutional Program

Introduction of Sexual Misconduct or Sexual Molestation Liability Coverage

of Policyholders: **0**

Company Reference: ICP-148

Requested Effective Dates - New: 11/01/2018 Renewal: 01/01/2019

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 705949, which resulted in an 0.0% rate impact effective August 15, 2018 for new business and October 15, 2018 for renewal business.

The company is making the following revisions:

- Rate Page
 - R-9y (06-26-18) I. Sexual Misconduct or Sexual Molestation Liability Coverage (Cont.) - This new page is being filed to allow for market expansion.

Item Key: 713061

Date Submitted: 06/27/2018

SENTINEL INSURANCE COMPANY, LTD.

5 - Commercial Multiple Peril

Revised Rate only

Commercial Package

Spectrum Policy Program

Overall % Impact: **3.6**Overall \$ Impact: **\$114,413**# of Policyholders: **1744**

Company Reference: FN.07.888.2018.01

Requested Effective Dates - New: 09/19/2018 Renewal: 09/19/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 705089, which resulted in an overall 0% rate impact effective September 8, 2018.

The company is making the following revisions:

- Base rates
- Territory relativities
- Zip code factors
- Policy minimum premiums

These changes will result in a **+3.6%** rate increase or **+\$114,413**.

There will be **1,744** Louisiana policyholders affected by this rate increase.

Item Key: 713071

Date Submitted: 06/27/2018

Centauri National Insurance Company

1 - Property

Revised Rate and Rule

Louisiana Preferred Dwelling Fire Program

(Louisiana Preferred - A / DP3 Dwelling Program)

(Louisiana Preferred - C / DP3 Dwelling Program)

Overall % Impact: **0**Overall \$ Impact: **\$-650**# of Policyholders: **2319**

Company Reference: CNIC-LA-DP3-RATE RULE-11-1-18

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

The initial rates and rules for the above-captioned program were approved in July 2017 (Item Key #396539) to be effective September 1, 2017 for new business and September 15, 2017 for renewal business. The filing was actually a transition of policies from Centauri Special Insurance Company (CSIC) to Centauri National Insurance Company. That is the reason for the renewal business date.

The company explains that the Preferred-A program is for Arrowhead General Insurance Agency and the Preferred-C program is for Centauri Specialty Managers.

With this filing, the company proposes the following changes:

- Base rate change
- Changes to Coverage A Key Factor Relativities
- Changes to the Hurricane Age of Home Factors

Specific changes to the Rate and Rule Manual are as follows:

Louisiana Preferred-A/DP3 Dwelling Program

1. Updating version date and effective dates on cover page and throughout.
2. Page i -
 - a. Updates to the Table of Contents to adjust page numbers due to repagination.
 - b. Adding CNDP LTT Limited Theft Coverage for Tenant Occupied Properties and CNDP Service Line Coverage.
3. Page ii - Updating page numbers due to repagination.
4. Page 1 - "Binding Authority" has been changed to "Coverage" under Coverage Overview. The minimum Coverage A limit has been changed from \$75,000 to \$125,000.
5. Page 3 - Language regarding "extraordinary life event" has been removed. This was also done in the company's Homeowners program effective 1/1/2018.
6. Page 4 - Modified factor for Coverage A amounts above \$300,000.
7. Page 5 - Changes to the hurricane premium factors for the Age of Dwelling premium modification.
8. Page 7 -
 - a. Cleaning up language regarding when the Certified Property Managers Discount applies. Also removing requirement for the agent to maintain a copy of the designation.
 - b. Adding a 5% Companion Policy Discount for Umbrella.
9. Pages 9 and 10 - Adding Fortified for Safer Homes (FFSH) Discounts for both new construction and for retrofitted homes. Also specifying that the Building Code Discount is not applicable if any of the FFSH discounts apply.
10. Page 14 - Adding new form CNDP LTT Limited Theft Coverage for Tenant Occupied Properties.
11. Page 15 - Adding a new form CNDP SL Service Line Coverage.
12. Page 17 - Rating working updates due to the dwelling base rates for all perils are being adjusted, as is the Hurricane base rate on Contents coverage.
13. Page 18 - Fire and Other Perils base rates have been updated under Dwelling coverage.

14. Page 22 - Hurricane base rates for Dwelling and Contents coverage have been updated.

Louisiana Preferred-C/DP3 Dwelling Program

1. Updating version date and effective dates on cover page and throughout.
2. Page i -
 - a. Updates to the Table of Contents to adjust page numbers due to repagination.
 - b. Adding CNDP LTT Limited Theft Coverage for Tenant Occupied Properties and CNDP Service Line Coverage.
3. Page ii - Updating page numbers due to repagination.
4. Page 1 - "Binding Authority" has been changed to "Coverage" under Coverage Overview. The minimum Coverage A limit has been changed from \$75,000 to \$125,000.
5. Page 3 - Language regarding "extraordinary life event" has been removed. This was also done in the company's Homeowners program effective 1/1/2018.
6. Page 4 - Modified factor for Coverage A amounts above \$300,000.
7. Page 5 - Changes to the hurricane premium factors for the Age of Dwelling premium modification.
8. Page 7 -
 - a. Cleaning up language regarding when the Certified Property Managers Discounts applies. Also removing requirement for the agent to maintain a copy of the designation.
 - b. Adding a 5% Companion Policy Discount for Umbrella.
9. Pages 9 and 10 - Adding Fortified for Safer Homes (FFSH) Discounts for both new construction and for retrofitted homes. Also specifying that the Building Code Discount is not applicable if any of the FFSH discounts apply.
10. Page 14 - Adding new form CNDP LTT Limited Theft Coverage for Tenant Occupied Properties.
11. Page 15 - Adding a new form CNDP SL Service Line Coverage.
12. Page 17 - Rating working updates due to the dwelling base rates for all perils are being adjusted, as is the Hurricane base rate on Contents coverage.
13. Page 18 - Fire and Other Perils base rates have been updated under Dwelling coverage.
14. Page 22 - Hurricane base rates for Dwelling and Contents coverage have been updated.

These changes will result in an overall **0%** or **-\$650** (2,319 policyholders).

Companion forms (Item Key #710836) were approved on July 6, 2018.

Item Key: 713092

Date Submitted: 06/28/2018

Insurance Services Office, Inc.

17 - Other Liability

Loss Cost Filing

Professional Liability

Lost Cost Filing of Filing Designation Number: MP-2018-RLC18

of Policyholders: **0**

Company Reference: MP-2018-RLC18

Item Key: 713096

Date Submitted: 06/28/2018

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Excess Fiduciary Liability Program

of Policyholders: **0**

Company Reference: LA-OR-17D0000-004-R

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

Item Key: 713097

Date Submitted: 06/28/2018

Privilege Underwriters Reciprocal Exchange

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Louisiana Private Fleet Auto Program

Revised Rate and Rule

Overall % Impact: **7.5**Overall \$ Impact: **\$421,721**# of Policyholders: **1021**

Company Reference: 18-LA-PA-001

Requested Effective Dates - New: 12/08/2018 Renewal: 02/06/2019

The last rate revision to this program was +9.9% (+\$456,385) which was approved under LDI Item Key #395890 with effective dates of 12/2/2017 for new business and 2/1/2018 for renewal business.

With this filing, the company proposes the following revisions:

- Tiering - changes to the current tiering variables and algorithm - four variables will be incorporated into a point-system algorithm;
- Driving Incidents / Household Averaging - incorporate all such incidents via secondary use class tables;
- Driver Assignment - incidents incorporated on a driver/policy basis, and the primary use class factors averaged therein, we will no longer incorporate an operator assignment mechanism;
- Companion Credits - increase the discounts for home and excess companion policy discounts;
- Revised Discounts / Surcharges - revise the application of the Good Student discount, Driver Training discount, Away at School discount, years Clean, Vacation Use, and Inexperienced Operator Surcharge;
- Comprehensive / Collision Deductibles - revise comprehensive and collision deductible factors to match countrywide factors;
- Adoption of ISO Symbols - adoption the new ISO Comprehensive and Collision symbol factors based on the Personal Auto ISO Circular LI-PA-2015-091;
- Driver Class Factors - revise the driver class factors;
- Base Rates - revise the base rates;
- Rate Adjustment Factor - introduce a rate adjustment rule to address increases in loss severities in future years;
- Net of Commission - introduce a Net of Commission Option; and
- Manual Formatting - update the format to the rate and rule manuals for ease of usage and readability.

The rate impact associated with this filing is +7.5% (+\$421,721), affecting 1,021 policyholders.

Item Key: 713118

Date Submitted: 06/28/2018

STAR INSURANCE COMPANY

5 - Commercial Multiple Peril

Installment Program

Commercial Multi-Peril

Installment Payment of Premium Plans

of Policyholders: 0

Company Reference: STAR-MU-IPP-0618 R

The above-captioned company is filing its installment payment of premium plans for the above-captioned program.

For each instalment invoice after the initial deposit premium, there will be a \$5.00 service charge added to the total installment amount due.

A SERFF "Objection Letter" was sent to Ms. Tracy Hammond on June 28, 2018 for additional information.

Item Key: 713957

Date Submitted: 06/28/2018

Insurance Services Office, Inc.

17 - Other Liability

Revised Rule only

of Policyholders: 0

Company Reference: RP-2018-RMP18

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

Item Key: 713971

Date Submitted: 06/29/2018

Berkley National Insurance Company

RIVERPORT INSURANCE COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

General Risk Program - Interline

Rule Filing to be Used in Conjunction with Optional Form IL 83 48 - Endorsement - Multiyear Policy

of Policyholders: 0

Company Reference: BSS-GL-2018-5325-RU-LA-29087

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

Item Key: 713988

Date Submitted: 06/29/2018

CHARTER OAK FIRE INSURANCE COMPANY, THE

PHOENIX INSURANCE COMPANY, THE
 TRAVELERS INDEMNITY COMPANY, THE
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

1 - Property

Revised Rule only

Commercial Property

Revised/New Optional Rule/Form

Deluxe Property Coverage

of Policyholders: 0

Company Reference: 2018-05-0049-R

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

The last adjustment to this program occurred in July 2017 under the Prior Approval provision (Item Key #396038) with an effective date of February 1, 2018, with a rate decrease of **-3.0%** or **-\$142,860** (768 policyholders).

The above-captioned companies wish to add a new and an amended rule to its Deluxe Property Coverage Part Rules Manual.

The companies have also submitted an optional and an amended endorsement to this filing.

New Rule and Endorsement - Causes of Loss - Earthquake and Causes of Loss - Broad Form Flood Extensions to Coverage

- Rule 61. (DX-II-E-61)
 - Deluxe Property Coverage Form and Endorsement Rules
- Optional Endorsement (DX T5 16 03 18)

Amended Rule and Endorsement - Boil Water Order Coverage Extension

- Rule 60 (DX-II-E-60) - Replaces Item Key #685224
 - Provide an Annual Aggregate Limit of Insurance shown in the Schedule of the following endorsement.
- Amended Endorsement - DX T5 14 03 18

The companies are requesting an effective date of April 1, 2019.

The corresponding form(s) filing, LDI Form Filing No. 713949, Company Form Filing No. 2018-05-0049-F were pending as of July 5, 2018.

Item Key: 713994

Date Submitted: 06/29/2018

ALLSTATE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Trailer Program

Rate Revision

Overall % Impact: **+19.900%**Overall \$ Impact: **\$199,049**# of Policyholders: **2661**

Company Reference: R32569

Requested Effective Dates - New: 10/17/2019 Renewal: 10/17/2019

Item Key: 713995

Date Submitted: 06/29/2018

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Trailer Program

Rate Revision

Overall % Impact: **+30.000%**Overall \$ Impact: **\$697,301**# of Policyholders: **5080**

Company Reference: R32568

Requested Effective Dates - New: 10/22/2018 Renewal: 10/22/2018

Item Key: 713999

Date Submitted: 06/29/2018

Vantapro Specialty Insurance Company

9 - Inland Marine

Initial Rate and Rule

Company Reference: VPSIC-17-IM-LA-R(3)

This filing is a re-submission of Item Key Number 690577, which was disapproved on 02/12/2018 because the company did not respond to Mr. William Wolfe's SERFF "Objection Letter" dated January 24, 2018 within the allotted timeframe.

The above-captioned company is introducing a Commercial Inland Marine Program.

The company proposes a loss cost multiplier of 1.695.

Companion forms (Item Key Number 687961 or Company Reference Number VPSIC-17-IM-LA-F) received Certified Approval on 11/29/2017.

There is no rate impact associated with this filing.

Item Key: 714000

Date Submitted: 06/29/2018

Berkley National Insurance Company

RIVERPORT INSURANCE COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

19 - Commercial Automobile
 Revised Rule only
 Commercial Automobile
 General Risk Program
 Rule Revision
 Company Reference: BSS-CA-2018-5325-RU-LA-29045
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

With this filing, the company proposes to introduce rule IL 83 48 - Endorsement - Multiyear Policy. This endorsement will be attached to add additional provisions to the Common Policy Conditions when a policy is written for a term that exceeds 12 months. This optional endorsement will be added at the company's request for no additional premium.

The corresponding form filing has been submitted under company tracking number BSS-IL-2018-5325-FM-LA-29044, LDI Item Key Number 713970.

The company has submitted the following corresponding rule filings:

Line of Business	LDI Item Key Number	Company Tracking Number
Commercial General Liability	713971	BSS-GL-2018-5325-RU-LA-29087
Inland Marine	714005	BSS-CM-2018-5325-RU-LA-29089
Commercial Property	713990	BSS-CF-2018-5325-RU-LA-29086
Commercial Umbrella	714006	BSS-CU-2018-5325-RU-LA-29088

There is no rate impact associated with this filing.

Item Key: 714001

Date Submitted: 06/29/2018
 Berkley National Insurance Company
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 RIVERPORT INSURANCE COMPANY
 1 - Property
 Delayed Adoption
 Commercial Property (Fire and Allied Lines)
 Delay Adoption of PIAL Filing Designation No. LA 17-14 (CF-2017-RLA1)
 General Risk Program
 Overall % Impact: **-7.6**
 Overall \$ Impact: **\$-15,197**
 # of Policyholders: **0**
 Company Reference: BSS-CF-2018-2023-RA-LA-28442
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

The last adjustment to this program occurred in January 2018 under the Prior Approval provision (Item Key #690221) to be effective January 23, 2018.

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

The overall rate impact of this filing is a decrease of -7.6% or -\$15,197 (49 policyholders).

The companies are requesting to delay adoption until November 1, 2018 for all new and renewal policies.

Item Key: 714002

Date Submitted: 06/29/2018

QBE INSURANCE CORPORATION

9 - Inland Marine

Informational Filing

Commercial Informational Filing

The above-captioned company is filing a Commercial Informational Filing.

There is no rate impact associated with this filing.

Item Key: 714003

Date Submitted: 06/29/2018

Intrepid Insurance Company

1 - Property

Delayed Adoption

Commercial Property Coverages

Delay Adoption of PIAL Filing Designation No. LA 17-14 (CF-2017-RLA1)

General Risk Program

Overall % Impact: **-7.6**

Overall \$ Impact: **-\$254**

of Policyholders: **1**

Company Reference: IDI-CF-2018-5195-RA-LA-28443

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

The last adjustment to this program occurred in January 2018 under the Prior Approval provision (Item Key #690352) with an effective date of February 1, 2018.

With this filing, the company wishes to delay adoption of the following Property Insurance Association of Louisiana (PIAL) filing designation number: LA17-14 (CF-2017-RLA1), Item Key #690221 with an effective date of July 1, 2018.

The overall rate change for this filing will results in a rate decrease of -7.6% or -\$254 (1 policyholders).

The company would like to delay the adoption until November 1, 2018 for new and renewal policies.

Item Key: 714005

Date Submitted: 06/29/2018

Berkley National Insurance Company

RIVERPORT INSURANCE COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Revised Rule Only

Company Reference: BSS-CM-2018-5325-RU-LA-29089

The above-captioned companies are revising a rule for their General Risk Program under their Commercial Inland Marine line.

Companion forms (Item Key Number 713970 or Company Reference Number BSS-IL-2018-5325-FM-LA-29044) were still pending as of 07/02/2018.

There is no rate impact associated with this filing.

Item Key: 714006

Date Submitted: 06/29/2018

Berkley National Insurance Company

RIVERPORT INSURANCE COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

General Risk Program

Rule Revision

Company Reference: BSS-CU-2018-5325-RU-LA-29088

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

With this filing, the company proposes to introduce rule IL 83 48 - Endorsement - Multiyear Policy. This endorsement will be attached to add additional provisions to the Common Policy Conditions when a policy is written for a term that exceeds 12 months. This optional endorsement will be added at the company's request for no additional premium.

The corresponding form filing has been submitted under company tracking number BSS-IL-2018-5325-FM-LA-29044, LDI Item Key Number 713970.

The company has submitted the following corresponding rule filings:

Line of Business	LDI Item Key Number	Company Tracking Number
Commercial General Liability	713971	BSS-GL-2018-5325-RU-LA-29087
Inland Marine	714005	BSS-CM-2018-5325-RU-LA-29089
Commercial Property	713990	BSS-CF-2018-5325-RU-LA-29086
Commercial Automobile	714000	BSS-CA-2018-5325-RU-LA-29045

There is no rate impact associated with this filing.

Item Key: 714007

Date Submitted: 06/29/2018

Lighthouse Property Insurance Corporation

5 - Commercial Multiple Peril
 Initial Rate and Rule
 Businessowners Program
 # of Policyholders: 0
 Company Reference: LPIC-LA-BOP-RR-2018-01
 Requested Effective Dates - New: 10/01/2018 Renewal: N/A

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

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 714041, Company Form Filing No. LPIC-LA-BOP-FR-2018-01.

A SERFF "Objection Letter" was sent to Ms. Karen Landrum on July 2, 2018 for additional information.

Item Key: 714012

Date Submitted: 06/29/2018
 Lighthouse Property Insurance Corporation
 5 - Commercial Multiple Peril
 Installment Program
 Businessowners Program
 Premium Payment Options
 # of Policyholders: 0
 Company Reference: LPIC-LA-BOP-IP-2018-01
 Requested Effective Dates - New: 10/01/2018 Renewal: N/A

The above-captioned company is filing its premium payment options for the above-captioned program.

The requested rules require approval of companion form(s) filing, LDI Form Filing No. 714041, Company Form Filing No. LPIC-LA-BOP-FR-2018-01.

Item Key: 714015

Date Submitted: 06/29/2018
 STATE NATIONAL INSURANCE COMPANY, INC.
 17 - Other Liability
 Initial Rate and Rule
 RSA Multinational Insurance Program
 # of Policyholders: 0
 Company Reference: LA-DO-SNIC-18001-R

Item Key: 714016

Date Submitted: 06/29/2018
 GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 GREAT AMERICAN SPIRIT INSURANCE COMPANY
 16 - Workers Compensation
 Installment Program
 Workers Compensation
 Installment Payment Plans
 # of Policyholders: 0

Company Reference: 02-010A LA18110CG00024

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

With this filing, the above-captioned program submits its revised Installment Plans, effective 10/01/2018.

Item Key: 714017

Date Submitted: 06/29/2018

Lighthouse Property Insurance Corporation

1 - Property

Installment Program

Commercial Property

Premium Payment Options

LPIC LA CP 2018 Installment Plans Filing

of Policyholders: **0**

Company Reference: LPIC-LA-CP-IP-2018-01

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

The above-captioned company wishes to submit its Installment Payment Plans to be used in conjunction with its Initial Filing, Item Key #714018, Company Tracking No. LPIC-LA-CP-RR-2018-01.

The premium payment plans are as follows:

- **Full Payment**
 - 100% of the total policy premium is due by the effective date.
- **Semi-Annual Payment**
 - 60% of the total policy premium due by the effective date of the policy; 40% of the total policy premium due 180 days after the policy effective date. \$1,000 minimum premium required for semi-annual payment. A **\$10** installment charge shall apply to the 2nd installment.
- **Quarterly Payment**
 - 40% of the total policy premium due by the effective date of the policy; 20% of the total policy premium due at 90, 180 and 270 days after the policy effective date. A **\$10** installment shall apply to the 2nd, 3rd and 4th installments. \$2,500 minimum premium required for quarterly payment.
- **Seven Payment Plan**
 - 25% of the total policy premium due by the effective date of the policy; the remaining six installments are due every 45 days from the effective date of the policy. A **\$10** installment charge shall apply for the 2nd through 7th installments. \$2,500 minimum policy premium is required for the seven-payment plan along with ATF from a bank account.

All policy fees are front loaded and will be included in the initial installment.

Credit card payments may be made for the initial installment only. The maximum amount allowed by credit card is \$3,500.

Payments that are returned due to NSF will be subject to a **\$25** charge.

Leinholders and Mortgagees (e.g. Escrow) are not eligible for the Quarterly or Semi-Annual payment plans.

A \$65 Fixed Expense Fee and any additional surcharges and/or assessments are to be included in the initial payment, regardless of plan. All mandatory additional charges are not-commissionable. No commissions are paid on the installment charges. The installment charge does not apply to the "initial" or down payment.

All payments must be submitted on a gross premium basis; commission may not be deducted from payments remitted to Lighthouse Property Insurance Company.

Premium Financing

- If premium financing is selected 100% of the annual premium must be submitted along with a fully legible copy of the premium finance agreement.
- No more than one cancellation for non-payment and reinstatement is allowed per policy term.

There is no rate/rule impact with this filing.

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

Item Key: 714018

Date Submitted: 06/29/2018

Lighthouse Property Insurance Corporation

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

LPIC LA CP 2018 Rate & Rule Filing

of Policyholders: 0

Company Reference: LPIC-LA-CP-RR-2018-01

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

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

With this filing, the company is adopting the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
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Item Key: 714020

Date Submitted: 06/29/2018

STATE NATIONAL INSURANCE COMPANY, INC.

17 - Other Liability

Initial Rate and Rule
 Miscellaneous Professional Liability
 RSA Multinational Insurance Program
 # of Policyholders: **0**
 Company Reference: LA-EO-SNIC-18001-R

Item Key: 714023

Date Submitted: 06/29/2018
 Mitsui Sumitomo Insurance Company of America
 MITSUI SUMITOMO INSURANCE USA INC.
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Adoption of ISO Loss Cost Filing Designation No. CA-2018-BRLA1
 Overall % Impact: **11.0**
 Overall \$ Impact: **\$58,327**
 # of Policyholders: **33**
 Company Reference: AU-LA-56-18083 RA
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2108

Item Key: 714025

Date Submitted: 06/29/2018
 National Mortgage Insurance Corporation
 6 - Mortgage Guaranty
 Revised Rate and Rule
 Mortgage Guaranty
 Revised Rate and Rule
 BPMI Monthly Premium Rates
 Overall % Impact: **-6.1**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 003.18 NMI
 Requested Effective Dates - New: 07/13/2018 Renewal: N/A

The above-captioned company wishes to revise its rates and rules for the BPMI Monthly premiums for the Mortgage Guaranty program.

With this filing, the company is proposing the following changes:

- The BPMI Monthly rates are being lowered for almost all FICO scores.
- New adjustments and debt-to-income ratios greater than 45% are being introduced.
- Selected rules and definitions are being revised/updated to be in line with the company's competitors.
 - Mortgage Term Definition - updated to reflect current meaning.
 - Fixed Rate Mortgage Definition - updated to include temporary buydowns (previously filed and approved).
 - Relocation Loans Definition - updated to improve clarity.
 - Manufactured Housing Definition - updated to improve clarity.
 - Special Loan Instrument and Loan Program Rule - deleted due to duplicate information.
 - Rate Modification Characteristics Rule - updated to add more risk categories and examples.

Lenders would need to update their rate system in unison with any of the company rate changes. The introduction of the new adjustments require a structure change be coded by these lenders. The lenders who do not have the ability to update their rate system for this new structure before the effective date may request a waiver of the new rates until implementation by the lender can be accomplished. The company will honor the rates in effect prior to the rate change, on all of the lender business, until the lender has had sufficient time to implement the new rate structure. Each waiver will be documented.

The proposed revision will result in an overall nationwide rate change of **-6.1%** if changes were to apply to existing loans.

The following exhibits support the rationale for the company's rate changes:

- Exhibit 1 - Pro Forma Premiums, Losses and Expenses
 - Shows forecast calendar year expenses based on a steady state condition. Because the company is a startup company without historical experience, expenses from two competitors are shown for reference.
- Exhibit 2 - Permissible Loss Ratio
 - Shows the development of the company's permissible loss and LAE ratio.
- Exhibit 3 - Estimated Return on Unearned Premium and Loss Reserves
 - Develops expected investment income earnings on unearned premium and loss reserves which is used as a component of the calculation of the underwriting profit provision.
- Exhibit 4 - Development of the Underwriting Profit Provision
 - Develops the required underwriting profit using the target return on capital as a starting point. The target return is consistent with industry results dating back over 30 years. Included in the calculations are adjustments for investment income on capital and reserves as well as federal income taxes.
- Exhibit 5 - Pre-Tax Investment Income
 - Startup with no investment income history, the company's expected pre-tax investment income is based on projected returns on assets and expected asset allocation per the company's investment policies.
- Exhibit 6 - Target Total Return on Capital
 - Shows the return on equity produced by the industry since 1977, and provides support from the company's target return on capital, which is used to develop the profit provision.
- Exhibit 7 - Proposed Rate Changes
 - Shows the weighted average impact of the various rate changes.

The company is requesting an effective date of July 13, 2018.

Item Key: 714064

Date Submitted: 07/02/2018

OMNI INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **9.8**

Overall \$ Impact: **\$223,886**

of Policyholders: **788**

Company Reference: LA05V20.00

Requested Effective Dates - New: 08/16/2018 Renewal: 09/24/2018

Item Key: 714084

Date Submitted: 07/02/2018

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

PACIFIC EMPLOYERS INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

Enhancements

of Policyholders: 0

Company Reference: 18-BOP-2015028(R)

These companies' initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 393461, effective May 17, 2017. The companies are making the following revisions:

- LA Auto Quick Lube CGL Loss Cost
 - Introducing a new class code for Automobile Quick Lubrication Services.
- LA CGL Class Codes and Rates
 - Introducing loss costs for "Medical Office - Physical Therapist". The "Wholesaler - no food or drink - NOC" class is being revising to (a) rates for the PCO loss cost.
 - Revising the General Liability Class table and Loss Costs pages as follows:
 - Replacing the prior class code (41670) and Rating Exposure (Each Member) for Charitable Foundation with 61224 and Area, respectively. This resulted in a change in rates to match the new rating exposure. There's no impact to existing policies since the companies state that they do not currently have any business for this class of business.
 - Amending Recording Studio Loss Costs to more appropriately reflect the exposure for this class. The new loss costs are based on ISO Estimated Loss Potential for the same class. The previous rates were inadvertently based on the Motion Pictures 98090 which was rated based on Payroll. However, since the Rating Exposure for the Recording Studio class 47103 is based on Area, the Motion Picture rates were not appropriate for this class. There's no impact to existing policies since the companies do not currently have any business for this class of business.
 - Adding the following new classes and corresponding Loss Costs:
 - Credit Research Agency - Rates are the same as Background Screening Firms.
 - Rug Stores - Rates are the same as Floor Coverings.
 - Revising description of Bakery - No Baking to "**Bakery Store - No Cooking or Deep Frying**". This is to clarify the companies original intent for the class.
- LA Garage Keepers Rates
 - Introducing a new optional GarageKeepers coverage, within the Businessowners Liability Enhancement Endorsement, for insured to purchase.
- LA GL Class Codes & Rates - Manufacturing, Contractors & Freight
 - Introducing new GL Class Codes and Loss Costs for Manufacturing & Contracting and Freight.
- LA GL Class Codes and Rates Life Science
 - New GL Class Code Tables, Usage Rules and additional Rating Rules for the expansion to the Life Science Industries.
- LA Tech Addendum CGL Class Codes and Rates
 - Introducing new Technology General Liability Class Code and Loss Costs.
- New Rating and Usage Rules
 - Manufacturing & Contracting and Freight Additional Rating Rules

- Manufacturing & Contracting and Freight Usage Rules
- Book Transfer Rule
- New rates for use with new Pet Care Professional Liability endorsement.
- Form Rating/Usage Rules for premium and non-premium bearing endorsements.
- Revised Rating and Usage Rules
 - Company Exception Manual Pages
 - Form Rating/Usage Rules for premium and non-premium bearing endorsements.
 - Replacement of ISO Businessowners Liability Class Group Relativity Factors with new company factors for non-Technology Classes.
 - Enhancements to the companies businessowners program which includes an expansion to the Life Science Industry.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 714043, Company Form Filing No. 18-BOP-2015028(F).

A SERFF "Objection Letter" was sent to Ms. Leslie Chiappa on July 2, 2018 for additional information.

Item Key: 714139

Date Submitted: 07/02/2018
 Key Risk Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Cyber Risk Insurance Program
 # of Policyholders: 0
 Company Reference: BCRS201803-R1

Item Key: 714147

Date Submitted: 07/02/2018
 Crestbrook Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial Umbrella and Excess
 ISO Commercial Umbrella Program
 Initial Rate and Rule
 Company Reference: A-2018MRLN-AZ2Q7F
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 714221

Date Submitted: 07/03/2018
 AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
 19 - Private Passenger Automobile
 PPA Symbol Updates
 Private Passenger Automobile
 PPA Symbols Update
 Overall % Impact: **-0.051**
 Overall \$ Impact: **\$-14,368**
 # of Policyholders: **13311**

Company Reference: LA180629XXSX103
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

Item Key: 714230

Date Submitted: 07/03/2018

OHIO INDEMNITY COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Equipment Physical Damage Program

Revised Rate and Rule

Overall % Impact: **19.70**

Overall \$ Impact: **\$100,379**

of Policyholders: **2370**

Company Reference: EPD-LA-2018-02R

Requested Effective Dates - New: 08/20/2018 Renewal: 08/20/2018

This is a re-submission of Item Key Number 709261, which was disapproved on 06/26/2018, because the company didn't respond to Wei Chuang's objection letter within the allotted timeframe.

The last rate revision (Item Key Number 392477), resulted in an overall rate impact of +94.700% or premium increase of +\$393,068 (corrected from +\$415,068) and affected 2,319 policyholders. It was approved effective 07/01/2017 for both new and renewal business.

The above-captioned company is revising rates and rules for its Equipment Physical Damage program under its Commercial Inland Marine line.

The following changes are proposed:

1. Addition of a Recovery Expense Endorsement, which covers retrieving, removing or extracting equipment that has suffered a loss, so that it can be transported to the nearest authorized repair facility.
2. Addition of a Administrative Expense for Risk and Expense Modification Factors.
3. Changing the calculation for Loss History Adjustment.
4. Designating the proposed EPD-210 policy form as the basic physical damage coverage form.

Companion forms (Item Key Number 709272 or Company Reference Number EPD-LA-2018-01F) received certified approval on 05/24/2018.

This filing will result in an overall rate increase of +19.70% or premium increase of +\$100,379 affecting 2,370 policyholders.

Item Key: 714231

Date Submitted: 07/03/2018

AMERISURE MUTUAL INSURANCE COMPANY

AMERISURE INSURANCE COMPANY

AMERISURE PARTNERS INSURANCE COMPANY

26 - Burglary And Theft

Adoption

Commercial Burglary and Theft

Adoption of ISO Designation Filing Numbers CR-2017-RLA1 and CR-2017-REL1

Crime & Fidelity Multistate Loss Costs & Rules

of Policyholders: **0**

Company Reference: LA-ISO-LI-CR-2018-001 RU_LC

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

The last adjustment to this program occurred in July 2017 under the Prior Approval provision (Item Key #395255) to be effective October 1, 2017.

With this filing, the above-captioned companies wish to adopt the following Insurance Services Office, Inc. (ISO) filing designation numbers for Crime & Fidelity Multistate Loss Costs and Rules:

Filing Designation Number	Item Key Number	Effective Date
CR-2017-RLA1 (Loss Costs)	687911	June 1, 2018
CR-2017-REL1 (Rules)	687909	June 1, 2018

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

Item Key: 714251

Date Submitted: 07/03/2018

RLI Insurance Company

CONTRACTORS BONDING AND INSURANCE COMPANY

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

Adoption of ISO Loss Cost Designation Number CR-2017-RLA1 and CR-2017-REL1

Crime and Fidelity Loss Costs

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: LA-CR-RA-2018

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

The last adjustment to this program occurred in November 2016 under the Prior Approval provision (Item Key #386071) to be effective December 1, 2016. The above-captioned companies wish to adopt the following loss cost and rule revision for Insurance Services Office, Inc. (ISO) filing designation numbers for Commercial Crime and Fidelity:

Filing Designation Number	Item Key Number	Effective Date
CR-2017-RLA1 (Loss Costs)	687911	June 1, 2018
CR-2017-REL1 (Rules)	687909	June 1, 2018

The companies do not have any inforce policyholders at this time, therefore, the resulting rate change is 00%.

The companies are not changing their loss cost multiplier at this time. The loss cost multipliers are:

- RLI Insurance Company - **1.400**.
- Contractors Bonding and Insurance Company - **1.750**.

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

Item Key: 714253

Date Submitted: 07/03/2018

Vantapro Specialty Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

Non-Profit and Social Service Program

of Policyholders: **0**

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

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

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

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

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 714257, Company Form Filing No. VSIC-2018-NPSS-CMP-F.

A SERFF "Objection Letter" was sent to Ms. Yanni Kim on July 3, 2018 for additional information.

Item Key: 714255

Date Submitted: 07/03/2018

BANKERS INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners

Business Pride Program

Overall % Impact: **3.81**Overall \$ Impact: **\$296,955**# of Policyholders: **2316**

Company Reference: 18-0057

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 690173, which resulted in a +0.27% rate increase effective March 1, 2018 for new business and May 1, 2018 for renewal business.

The company is introducing flat premium charges for Uninsured Motorist coverage to be in compliant with LDI Bulletin No. 08-02, as well as revisions to current flat premium charges for Hired Auto and Non-Owned Auto coverage.

These changes will result in a +3.81% rate increase or +\$296,955.

There will be 2,316 Louisiana policyholders affected by this rate increase.

A SERFF "Objection Letter" was sent to Ms. Charles Hansberry on July 3, 2018 for additional information.

Item Key: 714256

Date Submitted: 07/03/2018

Vantapro Specialty Insurance Company

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

of Policyholders: 0

Company Reference: VSIC-2018-NPSS-CA-R

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

Item Key: 714270

Date Submitted: 07/03/2018

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

of Policyholders: 0

Company Reference: 2018-252

Requested Effective Dates - New: 08/01/2018 Renewal: 09/15/2018

Item Key: 714277

Date Submitted: 07/03/2018

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

COLONIAL AMERICAN CASUALTY AND SURETY COMPANY

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

EMPIRE FIRE AND MARINE INSURANCE COMPANY

1 - Property

Non-Adoptions

Commercial Property (Fire and Allied Lines)

Non-Adoption of ISO Designation Filing Numbers CF-2016-RRU16 and CF-2016-RLC16

Multistate Commercial Property Non-Adoption of ISO's Forms, Rules, Loss Costs Revision

of Policyholders: 0

Company Reference: 41310-41312-41313

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

The above-captioned companies wish to non-adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
LA18-02 (CF-2016-RRU16) (Rules)	691556	August 1, 2018
LA18-01 (CF-20169-RLC16) (Loss Costs)	690362	August 1, 2018

There is no rate impact to existing insureds.

The companies will adopt at a later date when they can implement the revisions in their policy issuance system.

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

Item Key: 714321

Date Submitted: 07/05/2018

LYNDON SOUTHERN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Casualty Umbrella and Excess Liability Insurance Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: LSIC-CUE-LA-1801R

With this filing, the company proposes to introduce the rates and rules for Commercial Umbrella and Excess. This program will utilize Insurance Services Office, Inc. (ISO) rates and rules along with company exceptions.

The company is proposing to adopt the following ISO designations:

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CL-2016-ODPRU	384305	4/1/2017
CL-2016-RRU1	335905	11/1/2016
CU-2014-ODNRU	317340	7/1/2015
CU-2014-ORU1	313479	2/1/2015
CU-2013-ODBRU	300125	5/1/2014
CU-2013-OTERU	294568	10/1/2013
CU-2012-ORU12	285684	4/1/2013
CU-2010-ORS10	265427	9/1/2011
CU-2008-RTRCX	230038	5/1/2009
CU-2008-ORU08	237446	5/1/2009
CU-2007-REPRU	227297	11/1/2008
CL-2008-RTOAL	227969	6/1/2008
CL-2007-RTRL1	226466	1/1/2008
CU-2007-OCTRU-Louisiana	25587	5/1/2008
CU-2006-OTRRU	23914	6/16/2006
CL-2006-OTR01-Louisiana	23098	3/28/2006
CU-2005-ORU05-Louisiana	21567	9/1/2006
CU-2004-OSIER-Louisiana	18990	5/1/2005
CU-2004-RRU03	18416	12/1/2004 NB, 4/1/2005 RB
CL-2004-RTERP-Louisiana	18339	8/18/2004
CL-2004-RTIPC	17979	7/16/2004
CU-2004-RPCRU	17453	9/1/2004
CU-2003-RRU00 & Supplements (Amendments 1, 2, and 3)	16625	9/1/2004
CU-2007-REPRU (Amendment)	232009	11/1/2008

CU-2012-ORU12 (Amendment)

287720

4/1/2013

The corresponding form filing has been approved under company tracking number CU EX (F) 04 18, LDI Item Key Number 706442, effective 5/22/2018 for both new and renewal business.

This filing is a resubmission of previously disapproved filing, LDI Item Key Number 706471, which was disapproved due to an inadequate response to the LDI's objection letter.

Item Key: 714376

Date Submitted: 07/05/2018

HANOVER AMERICAN INSURANCE COMPANY, THE

MASSACHUSETTS BAY INSURANCE COMPANY

HANOVER INSURANCE COMPANY, THE

17 - Other Liability

Revised Rule only

Professional Liability / E & O

of Policyholders: 0

Company Reference: CW-PR-18375R

Requested Effective Dates - New: 09/15/2018 Renewal: 09/15/2018

Item Key: 714382

Date Submitted: 07/05/2018

UNITED FIRE AND CASUALTY COMPANY

UNITED FIRE & INDEMNITY COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

of Policyholders: 0

Company Reference: CA-LA-UFC-UFI-01012019-XX-RU-CA7342/CA7343

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

With this filing, the company proposes to introduce the rule for forms CA7342, Public or Livery Passenger Conveyance Exclusion, and CA7343, Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion.

The company forms will replace the Insurance Services Office, Inc. (ISO) forms with no changes in rating.

The corresponding form filing has been submitted under company tracking number CA-LA-UFC-UFI-01012019-XX-XX-F-CA7342/CA7343, LDI Item Key Number 714259.

There is no rate impact associated with this filing.

Item Key: 714384

Date Submitted: 07/05/2018

Catlin Insurance Company, Inc.

9 - Inland Marine

Initial Rate and Rule

Inland Marine

of Policyholders: **0**

Company Reference: 16CX-XH-CM01-MU-LA-R

Item Key: 714392

Date Submitted: 07/06/2018

TWIN CITY FIRE INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate only

Spectrum Program

Class Factors for Auto Services Market Group

Overall % Impact: **0**

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

of Policyholders: **0**

Company Reference: FN.07.890.2018.04

Requested Effective Dates - New: 09/08/2018 Renewal: 09/08/2018

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 693965, which resulted in an overall 0% rate impact effective May 16, 2018.

The company is reducing the class factors for the Auto Services Market group.

These changes will result in an overall **0%** rate impact or **\$0**.

There will be **1** Louisiana policyholders affected by this rate change.

Item Key: 714406

Date Submitted: 07/06/2018

Key Risk Insurance Company

19 - Commercial Automobile

Initial Rate and Rule

Commercial Business Automobile

Environmental Commercial Auto Program

of Policyholders: **0**

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

Item Key: 714421

Date Submitted: 07/06/2018

Independence American Insurance Company

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

of Policyholders: **0**

Company Reference: IAIC PETPARTNERS ACCIDENT AND ILLNESS RATE FILING LA

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

Item Key: 714429

Date Submitted: 07/06/2018

AMERISURE MUTUAL INSURANCE COMPANY

AMERISURE INSURANCE COMPANY

AMERISURE PARTNERS INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Adoption of ISO Loss Cost Designation Filing Numbers CA-2018-BRLA1 and CA-2018-IALL1

Overall % Impact: **16.1**Overall \$ Impact: **\$415,792**# of Policyholders: **70**

Company Reference: LA-ISO-LI-CA-2018-127-130

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

Item Key: 714457

Date Submitted: 07/06/2018

Great West Casualty Company

35 - Interline Filing

Revised Rule only

Large Risk Rating Plan

Expected Loss Ratio (ELR)

Liability and Physical Damage Detrend Factors

of Policyholders: **0**

Company Reference: G2818M

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

The above-captioned company wishes to revise its Large Risk Rating Plan manual.

In an effort to stay current and consistent with its commercial auto filing, the company believes it is necessary to make revisions to the liability and physical damage experience rating plans in the Large Risk Rating Manual.

The company's plan states that for commercial auto liability, the expected loss ratio (ELR) represents the manual provision for losses including allocated loss adjustment expenses, but excluding all other expenses. The company is updating the liability ELR from 72.3% to 74.1%, which is consistent with the company's latest commercial auto rate filing. For commercial auto physical damage, the ELR represents the manual provision for losses excluding expenses. The company is updating the physical damage ELR from 61.6% to 64.2%, which again is consistent with the company's latest commercial auto filing.

The company is also updating the liability K factors and trend. The liability K value has been updated to reflect the companywide trend factors used since the company's last filing, resulting in a value of 343,600. For physical damage, the company also updated the K value to reflect trend. The revised physical damage K value for this filing is 220,500. The company will continue to adjust the K factors annually as dictated by the underlying trend factors.

The company's commercial auto trend factors will be updated using the latest company selected trend factors, as stated in sections covering detrend factors, Rule 10.M. for liability and Rule 15.N. for physical damage. Below are the revised trend factors consistent with the company's latest commercial auto filing, under separate cover:

Liability
Louisiana 2.6%
Physical Damage
Louisiana 4.6%
Zone-Rated 5.4%

There is no rate impact associated with this filing.

Item Key: 714459

Date Submitted: 07/06/2018

Great West Casualty Company

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

of Policyholders: **0**

Company Reference: G2418M

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