

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 17, 2017

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

**Item Key: 389274**

Date Submitted: 01/18/2017

AMERISURE MUTUAL INSURANCE COMPANY

17 - Other Liability

Consent to Rate

Commercial General Liability

Insured: Interior Exterior Building Supply, LP

Policy Number: GL 2068351011

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

# of Policyholders: **1**

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

**Item Key: 393409**

Date Submitted: 04/24/2017

EMPLOYERS INSURANCE COMPANY OF WAUSAU

LIBERTY MUTUAL FIRE INSURANCE COMPANY

LM INSURANCE CORPORATION

FIRST LIBERTY INSURANCE CORPORATION, THE

LIBERTY INSURANCE CORPORATION

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: **0**

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

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

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

Additional Insured – Participating Schools Endorsement - This optional endorsement states when the named insured is a joint services or cooperative agreement entity, a school that participates in that joint services or cooperative agreement may be added as an additional insured. Use Additional Insured – Participating Schools endorsement LC 20 49. There is no charge for this endorsement.

**Item Key: 393410**

Date Submitted: 04/24/2017

EMPLOYERS INSURANCE COMPANY OF WAUSAU

LIBERTY MUTUAL FIRE INSURANCE COMPANY

LM INSURANCE CORPORATION  
 FIRST LIBERTY INSURANCE CORPORATION, THE  
 LIBERTY INSURANCE CORPORATION  
 17 - Other Liability  
 Initial Rule only  
 Professional Errors & Omissions Liability  
 # of Policyholders: **0**  
 Company Reference: 2017-MU-3-ML-CL-R  
 Requested Effective Dates - New: 07/01/2017    Renewal: 07/01/2017

**Item Key: 393544**

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

**Item Key: 393549**

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 05/11/2010.

With this filing, the company is proposing the following revisions to its OneBeacon Government Risk Solutions (GRS) Group Coverage used in conjunction with the above-captioned program.

- All Manuals: Are being restructured to a more conventional countrywide + state exception model, to facilitate future maintenance. This change by itself is not intended to impact any rate or rule, aside from various editorial changes necessitated by the new structure. Rule references below refer to the new, proposed designations. Shifts of rules/rates to state exception pages can be identified throughout the countrywide manuals and comparison documents by the phrase "see state exceptions", and are therefore not explicitly enumerated below.
- All Manuals: Base rates developed/proposed in Exhibit 9 have been included throughout the manuals. Due

to the number of instances of such changes, we do not explicitly enumerate them below.

- General Liability Rule E(2)(a)(i): Removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- General Liability Rule E(2)(b)(i): Removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- General Liability Rule E(2)(c)(i): Removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- General Liability State Exception Rule E(2)(c)(ii): Proposing a new class for gas and electric utilities. Exposure for such risks is currently combined with water, sewer, and irrigation utility exposures. We propose breaking gas/electric utilities into a separate class, with proposed rates equal to the continuing water/sewer/irrigation rates. There is no impact to the rates from this change aside from the overall rate level change proposed.
- General Liability Rule E(2)(d): Proposing a new rule to explicitly permit incidental standard commercial operations to be rated under this program, using the standard ISO Commercial General Liability class codes. This is in recognition of various special circumstances encountered since the inception of the program. We propose this distinction to facilitate tracking and analysis. We calculate no explicit rate impact for this change, as such exposures are generally quite small as compared to the whole risk, and such exposures are currently being address through schedule mods.
- General Liability State Exception Rule L: Proposing a reduced minimum premium when customers elect only Coverages A&B, reflecting an evolving underwriting appetite. We are aware of no current policyholders who would be impacted by this change.
- General Liability Rules O & P: The forms lists have been updated to reflect the new and revised forms accompanying this filing. In addition, we have removed forms which are neither mandatory nor have a rate impact from the list, instead referencing our general forms list. This change is made to facilitate future maintenance, and has no rate impact.
- Public Officials Liability Rule E(1)(b)(i): Removing the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- Public Officials Liability Rule E(1)(b)(iv): Explicitly listing \$1,000 and \$2,500 deductible options and factor therefor. These deductible values have been permitted under our previously-approved rates/rules, and the factors proposed are the ones developed with our existing interpolation rule. This change is made due to increased demand for these deductible levels. This is a cosmetic change, with no rate impact.
- Public Officials Liability Rule E(2)(b)(iv): Explicitly listing \$1,000 and \$2,500 deductible options and factor therefor. These deductible values have been permitted under our previously-approved rates/rules, and the factors proposed are the ones developed with our existing interpolation rule. This change is made due to increased demand for these deductible levels. This is a cosmetic change, with no rate impact.
- Public Officials Liability State Exception Rule E(7): We propose a reduced minimum premium when an insured elects only one or two of the three coverages provided under this form, reflecting an evolving

underwriting appetite. We are aware of no current policyholders who would be impacted by this change.

- **Public Officials Liability Rules G & H:** The forms lists have been updated to reflect the new and revised forms accompanying this filing. In addition, we have removed forms which are neither mandatory nor have a rate impact from the list, instead referencing our general forms list. This change is made to facilitate future maintenance, and has no rate impact.
- **Law Enforcement Liability State Exception Rule E(2):** We propose a new class code for Corrections Officers, for better tracking and analysis. The rates proposed are equal to the Part Time Armed Officer class, where such exposures currently belong. There is no impact to the rates from this change aside from the overall rate level change proposed.
- **Law Enforcement Liability State Exception Rule E(2):** We propose a new class code for Dispatchers, for better tracking and analysis. The rates proposed are equal to the Administrative Officer class, where such exposures currently belong. There is no impact to the rates from this change aside from the overall rate level change proposed.
- **Law Enforcement Liability Rule E(5):** We explicitly list \$1,000 and \$2,500 deductible options and factor therefor. These deductible values have been permitted under our previously-approved rates/rules, and the factors proposed are the ones developed with our existing interpolation rule. This change is made due to increased demand for these deductible levels. This is effectively a cosmetic change, with no rate impact.
- **Law Enforcement Liability Rules G & H:** The forms lists have been updated to reflect the new and revised forms accompanying this filing. In addition, we have removed forms which are neither mandatory nor have a rate impact from the list, instead referencing our general forms list. This change is made to facilitate future maintenance, and has no rate impact.

**Item Key: 394019**

Date Submitted: 05/08/2017

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: 0

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

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 393732 effective 01/01/2018.

With this filing, the companies are introducing the following rules to be used in conjunction with the above-captioned program.

GL-1046-CW 1017 CEMETARY PROFESSIONAL LIABILITY - This endorsement provides professional liability coverage for cemeteries. The rate is #150.00 per location.

GL-1047-CW 1017 MORTICIANS PROFESSIONAL LIABILITY - This endorsement provides professional liability coverage for morticians. The rate is \$1.00 per body.

GL-1048-CW 1017 PASTORAL COUNSELING PROFESSIONAL LIABILITY - This endorsement provides pastoral counseling professional liability. The rate is \$250.00 per clergy.

GL-1049-CW 1017 VETERINARIANS PROFESSIONAL LIABILITY - This endorsement provides veterinarians professional liability. The rate is \$500 per location.

GL-1050-CW 1017 SELF-STORAGE FACILITIES - This coverage provides legal liability for customers goods while stored in the insureds facility. Coverage maybe extended to provide legal liability coverage for lockout, sale or removal of customers' property. Rates apply per location.

**Item Key: 394121**

Date Submitted: 05/11/2017

LM General Insurance Company

LM INSURANCE CORPORATION

LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

DISAPPROVED

Private Passenger Automobile

GEARS/Private Passenger Auto Program

Revised Rule

Overall % Impact: **0**

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

# of Policyholders: **0**

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

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

DISAPPROVED

With this filing, the company proposes the following revisions:

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

There is no rate revision associated with this filing.

**Item Key: 394233**

Date Submitted: 05/15/2017

Imperium Insurance Company

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Professional Errors and Omissions Liability

Insurance Agents & Brokers Professional Liability Errors & Omissions Program

# of Policyholders: **0**

Company Reference: HIIG-OL-IAB-LA-1701RU

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 384468 effective 10/31/2016.

With this filing, the companies are introducing the rates and rules for its Cyber Liability and Data Breach Response Coverage to be used in conjunction with its Insurance Agents & Brokers Professional Liability

Errors & Omissions Program.

**Item Key: 394299**

Date Submitted: 05/16/2017

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: PS-17-GL-R-37-A

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 292511 effective 02/01/2013.

With this filing, the company is revising the rates and rules for its Liquor Liability coverage used in conjunction with the above-captioned program. The company is proposing amendments to ISO Rule 45., Liquor Liability coverage which include our own proprietary rates since ISO's Rule 45 designates Liquor Liability Rating as "Refer To Company". We are also proposing proprietary schedule rating for Liquor Liability.

There is no rate impact associated with this filing.

**Item Key: 394517**

Date Submitted: 05/19/2017

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Errors & Omissions Liability

# of Policyholders: 0

Company Reference: BHSIC-MPL-17

With this filing, the company is introducing the initial rates and rules for its for its new Professional Liability product for non-healthcare professionals. This product offers Errors and Omissions coverage for individuals and entities that provide Professional services. BHSIC plans to target professionals in industry segments such as Real Estate, Insurance, Technology, Human Resources, Management Consulting and various other Knowledge Economy segments. This product's professional liability coverage would be on claims-made basis similar to existing offerings by our peers and leading carriers in this market. BHSIC will also offer incidental general liability coverage on an occurrence basis for those individuals or firm that have the exposure and wish to purchase it.

The corresponding forms, LDI Form Filing Number 394553, Company Form Filing Number BHSIC-MPL-17 was disapproved.

**Item Key: 394585**

Date Submitted: 05/22/2017

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

26 - Burglary And Theft

Non-Adoptions

Commercial Burglary and Theft

Non-Adoption of ISO Filing Designation Number: CR-2017-ORRSA  
MULTISTATE RULES REVISION

# of Policyholders: 0

Company Reference: CR-2017-4

The last adjustment to this program occurred in January 2012 under the Prior Approval provision (Item Key #280826) to be effective June 1, 2012.

With this filing, the above-captioned companies wish to non-adopt the following Insurance Services Office, Inc. (ISO) filing designation number: CR-2017-ORRSA, Item Key #391856, with an effective date of September 1, 2017.

**Item Key: 394604**

Date Submitted: 05/23/2017

SECURITY NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: LA-GL-1801-02-1164

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

**Item Key: 394698**

Date Submitted: 05/24/2017

Arch Insurance Company

17 - Other Liability

Revised Rate and Rule

Car Wash Insurance Program

Rule 5. Deductibles

Garagekeepers Coverage

# of Policyholders: 0

Company Reference: ARCH-17-046

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 334945 effective 06/01/2016.

With this filing, the company is moving its Garagekeepers coverage from under Auto Coverage to General Liability Coverage Program for use with Car wash Insurance Businesses.

**Garagekeepers-Legal Liability - Form GL 2501** - This optional endorsement provides garagekeepers coverage on a legal liability basis. This endorsement will be attached at the request of the insured. There is a \$180 flat charge for this endorsement.

**Garagekeepers – Primary - Form GL 2502** - This optional endorsement provides garagekeepers coverage on a primary basis. This endorsement will be attached at the request of the insured. There is a \$250 flat charge for this endorsement.

**Garagekeepers – Changes - Form GL 2510** - This optional endorsement may be used to increase the limit

of insurance applying to garagekeepers in the coverage extensions provided in form GL 2501 or GL 2502. This endorsement may not be used to decrease the limits of insurance. Calculate the premium charge for this endorsement as described below.

- a. If form GL 2501 is attached to the policy, apply a rate of \$2.40 (per \$1,000) to the additional amount of insurance.
- b. If form GL 2502 is attached to the policy, apply a rate of \$3.35 (per \$1,000) to the additional amount of insurance.

**Hired and Non-Owned Auto Liability - Form GL 2310** - This optional endorsement provides hired and non-owned auto liability coverage, as defined. The endorsement is optional at the request of the insured and is available only to an insured that does not have the auto policy. The premium charge for this endorsement is \$175 flat.

### Rule 15.

Under Rule 15, the company is deleting Table 15.E.2 shown within the DIVISION SIX – GENERAL LIABILITY Commercial Lines Manual for Table 1 classifications and replacing the table with one from the company's manual pages.

The corresponding forms, LDI Form filing Number 394679, Company Form Filing Number ARCH-17-046 was approved effective 06/23/2017.

### Item Key: 395068

Date Submitted: 06/05/2017

STATE FARM FIRE AND CASUALTY COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **0.0**

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

# of Policyholders: **3170**

Company Reference: WC-40156

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 331849, which resulted in an overall +13.30% rate increase, effective 08/01/2016.

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

The company will use 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	2.1006	2.2483
2	All Other Class codes	2.4713	2.6450
3	2585, 2589, 5022, 5183, 5191, 8001, 8803, 8820, 9012, 9014, 9015, 9586	2.8420	3.0418

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



There will be 3,170 Louisiana policyholders affected by this filing.

**Item Key: 395124**

Date Submitted: 06/06/2017

GREAT AMERICAN INSURANCE COMPANY

33 - Other Lines

Revised Rate only

Supplemental Unemployment Insurance Program

Overall % Impact: **15.0**

Overall \$ Impact: **\$5,036**

# of Policyholders: **47**

Company Reference: LA160300100074

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

The above-captioned company wishes to revise its Supplemental Unemployment Insurance Program. The last revision to this program was approved in January 2012 (Item Key #281023) to be effective January 31, 2012 for both new and renewal business.

The program is supplemental to the state's unemployment compensation program and helps address the gap between state unemployment compensation and the living expenses of moderate to higher income insureds during a period of unforeseen involuntary unemployment. It is not sold in connection with loans or other credit transactions and therefore will not be indemnity for the same.

These changes will result in an overall rate increase of +15.0% or +\$5,036 (47 policyholders).

Companion forms (Item Key #385467) were approved on October 18, 2016.

**Item Key: 395183**

Date Submitted: 06/07/2017

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 Rate only

Commercial General Liability

Overall % Impact: **3.801**

Overall \$ Impact: **\$956,741**

# of Policyholders: **2367**

Company Reference: 2017-02-0085

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

The last rate adjustment for the above-captioned program was filed and approved under the 'Prior Approval' provision, Item Key Number 331996 effective 10/01/2016.

With this filing, the company is proposing to revise the loss cost multiplier used in conjunction with the above captioned program for the All Other Class Code Line to reflect the current expense level and recent experience.

**Current Loss Cost Multiplier (LCM) For All Other Class Codes<sup>0</sup> Proposed Loss Cost Multiplier**

2.039

2.157

These changes will have a rate increase of +3.801% or +\$956,741.00.

There will be 2367 Louisiana policyholders affected by this rate increase.

**Item Key: 395234**

Date Submitted: 06/08/2017

AMERICAN MODERN HOME INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Inland Marine

Pet Insurance Program

Overall % Impact: **7.2**Overall \$ Impact: **\$26,698**# of Policyholders: **390**

Company Reference: 20170203-05

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

The initial filing (Item Key Number 277850) was approved effective 01/01/2012.

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

Multiple changes are being proposed which include formatting revisions, new and revised rules, and the addition and removal of various discounts.

The following discounts are being added:

- o Veterinary Employee Group -20%
- o Affinity Group -15%
- o Employee Group (No Employer Contribution) -10%
- o Employee Group (Employer Contribution) -12%
- o Marketing Partner -5%
- o Reduced Prescription Drug Cost -5%

The following discounts are being removed:

- o ACH/EFT Payment Discount
- o Annual Premium Payment Discount
- o Microchip/Tattoo Discount o Predictive Test Discount o Spay/Neuter Discount
- o Strategic Partner Discount

Additionally, all pets younger than six weeks are now classified as being ineligible for coverage.

Companion forms (Item Key Number 395236 or Company Reference Number 20170203-05F) were still pending as of 06/13/2017.

This filing will result in an overall rate impact of +7.20% or premium increase of +\$26,698 affecting 390 policyholders.

**Item Key: 395242**

Date Submitted: 06/08/2017  
 ESURANCE INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate only  
 Private Passenger Automobile  
 Private Passenger Auto Program  
 Revised Rate  
 Overall % Impact: **7.5**  
 Overall \$ Impact: **\$1,773,068**  
 # of Policyholders: **7828**  
 Company Reference: 17-LA-EIC-PARA-01  
 Requested Effective Dates - New: 08/23/2017    Renewal: 10/12/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 387531 with an effective date of 5/17/2017 for new business and 7/6/2017 for renewal business.

With this filing, the company proposes to revise the base rates.  
 The rate impact associated with this filing is +7.5% (+\$1,773,068) affecting 7,828 policyholders.

**Item Key: 395275**

Date Submitted: 06/09/2017  
 Liberty Mutual Insurance Company  
 FIRST LIBERTY INSURANCE CORPORATION, THE  
 17 - Other Liability  
 Revised Rate and Rule  
 Personal Umbrella & Excess  
 Overall % Impact: **20.8**  
 Overall \$ Impact: **\$405,525**  
 # of Policyholders: **4091**  
 Company Reference: 17-LA-P-UMB-RR-GEN-ENH  
 Requested Effective Dates - New: 08/21/2017    Renewal: 10/12/2017

**Item Key: 395281**

Date Submitted: 06/09/2017  
 Berkshire Hathaway Specialty Insurance Company  
 17 - Other Liability  
 Revised Rule only

Commercial Umbrella and Excess  
 Rule Revision

- Policy Term
- Restricted Coverage

# of Policyholders: 0  
 Company Reference: BHSIC-EP-XS-17

With this filing, the company proposes to introduce two new rules:

- Policy Term  
 A pro-rata rule to address non-annual term policies.
- Restricted Coverage  
 A rule to address situations where the excess coverage does not follow the underlying coverage.

The corresponding form filing has been approved under company tracking number BHSIC-EP-XS-17, LDI Item Key Number 395276, effective 6/20/2017.

There is no rate impact associated with this filing.

**Item Key: 395365**

Date Submitted: 06/13/2017

Imperium Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

Lawyers Professional Liability Program

# of Policyholders: 0

Company Reference: IMP-LPL-LA-01RU

With this filing, the company is introducing the following endorsements for use with its Lawyer Professional Liability Program.

**HIIG LPL 22 02 04 17 IMPROPER TRANSFER OF FUNDS** - This optional endorsement covers all damages and related claims expense due to improper transfer of funds. This endorsement is added is at both the insured's option and upon request of the underwriters.

**HIIG LPL 22 07 05 17 IMPROPER TRANSFER OF FUNDS INSURING AGREEMENT SUPPLEMENTAL QUESTIONNAIRE** -The questionnaire is used to determine if the insured requires the Improper Transfer of Funds endorsement. This questionnaire is optional at both the insured's option and upon request of the underwriters.

**Improper Funds Transfer Coverage Rule**

- Added new factors for Limit Amounts of \$100,000/\$300,000, \$250,000/\$500,000, and \$500,000/\$500,000
- Added new factors for Deductible Amounts of \$2,500, \$5,000, and \$10,000

The corresponding forms, LDI Form Filing Number 395364, Company Form Filing Number IMP-LPL-LA-01F was approved effective 06/22/2017.

**Item Key: 395372**

Date Submitted: 06/13/2017

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Internet Liability  
 # of Policyholders: 0  
 Company Reference: LA-GL-CYBERSUITE-2017-R  
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

**Item Key: 395462**

Date Submitted: 06/14/2017  
 Arch Insurance Company  
 9 - Inland Marine  
 Installment Program  
 Personal Inland Marine  
 Installment Program  
 # of Policyholders: 0  
 Company Reference: ARCH-17-061  
 The above-captioned company is introducing an installment plan for its Pet Health Insurance Program under its Personal Inland Marine line.

There is no rate impact associated with this filing.

**Item Key: 395491**

Date Submitted: 06/15/2017  
 AMERICAS INSURANCE COMPANY  
 4 - Homeowners  
 Initial Rule only  
 Homeowners Program  
 Company Reference: AIC RULE 062117  
 Requested Effective Dates - New: N/A Renewal: 08/14/2017

The above-captioned company proposes revisions to its Homeowners Program.

With this filing, the company proposes to introduce Named Storm Deductibles in Zones 1 and 2.

Currently, all new business is written with a Wind/Hail Deductible.

The company is proposing that:

1. Policyholders in Zones 1 and 2 will now have the option to purchase a Named Storm Deductible or a Wind/Hail Deductible, and
2. Policyholders in Zone 3 will retain the current option of a Wind/Hail Deductible.

The hurricane deductible option is not available for new business or to elect to change to at renewal. There are approximately 28 policies in-force with an existing hurricane deductible that have remained as written and will not be changed unless requested by the insured.

An insured with a current hurricane deductible may elect to change their deductible option at renewal to any qualifying deductible available in that geographical area.

There is no rate impact to the existing book of business from this change.

**Item Key: 395521**

Date Submitted: 06/15/2017

Old Republic General Insurance Corporation

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: LA036290700025

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

With this filing, the company is revising Rule 4. Policy Term. The length of the policy term is being revised from three years to five years on a continuous basis.

There is no rate impact associated with this filing.

**Item Key: 395524**

Date Submitted: 06/15/2017

AMERICAN FIRE AND CASUALTY COMPANY

OHIO CASUALTY INSURANCE COMPANY, THE

OHIO SECURITY INSURANCE COMPANY

WEST AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial IQ (eCLIQ) Program

Loss Cost Adoption

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

Overall % Impact: 8.5

Overall \$ Impact: \$1,158,352

# of Policyholders: 1258

Company Reference: 2017-LA-1-CA-E-R

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

The last rate revision to this program was +7.9% or \$742,929 which was approved under LDI Item Key Number 387316 effective 9/1/2017 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

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

<b>Company</b>	<b>Vehicle Type</b>	<b>Coverage</b>	<b>Current LCM</b>	<b>Proposed LCM</b>			
American Fire and Casualty Company	Trucks, Tractors, Trailers - Light	<i>Liability</i>	<i>1.615</i>	<i>1.615</i>			
	Trucks, Tractors, Trailers - Medium						
	Trucks, Tractors, Trailers - Heavy						
	Trucks, Tractors, Trailers - Extra Heavy						
	Trucks, Tractors, Trailers - Other						
	Private Passenger Types						
	Garage Dealers						
	Public - School/Church Buses						
	Public - All Other						
					<i>Medical Payments</i>	<i>1.112</i>	<i>1.112</i>
					<i>Other Than Collision</i>	<i>1.138</i>	<i>1.138</i>
					<i>Collision</i>	<i>1.328</i>	<i>1.328</i>
					<i>UM/UIM</i>	<i>1.855</i>	<i>1.855</i>
					Garage Keepers	<i>Other Than Collision</i>	<i>1.138</i>
		<i>Collision</i>	<i>1.328</i>	<i>1.328</i>			
	Miscellaneous - All Other	<i>Liability</i>	<i>1.698</i>	<i>1.698</i>			
		<i>Medical Payments</i>	<i>1.154</i>	<i>1.154</i>			
		<i>Other Than Collision</i>	<i>1.212</i>	<i>1.212</i>			
		<i>Collision</i>	<i>1.434</i>	<i>1.434</i>			
		<i>UM/UIM</i>	<i>1.949</i>	<i>1.949</i>			
The Ohio Casualty Insurance Company	Trucks, Tractors, Trailers - Light	<i>Liability</i>	<i>2.585</i>	<i>2.585</i>			
	Trucks, Tractors, Trailers - Medium						
	Trucks, Tractors, Trailers - Heavy						
	Trucks, Tractors, Trailers - Extra Heavy						
	Trucks, Tractors, Trailers - Other						
	Private Passenger Types						
	Garage Dealers						
	Public - School/Church Buses						

	Public - All Other			
		<i>Medical Payments</i>	<i>1.813</i>	<i>1.813</i>
		<i>Other Than Collision</i>	<i>1.790</i>	<i>1.790</i>
		<i>Collision</i>	<i>2.051</i>	<i>2.051</i>
		<i>UM/UIM</i>	<i>1.690</i>	<i>1.690</i>
	Garage Keepers	<i>Other Than Collision</i>	<i>1.790</i>	<i>1.790</i>
		<i>Collision</i>	<i>2.051</i>	<i>2.051</i>
	Miscellaneous - All Other	<i>Liability</i>	<i>2.643</i>	<i>2.643</i>
		<i>Medical Payments</i>	<i>1.842</i>	<i>1.842</i>
		<i>Other Than Collision</i>	<i>1.841</i>	<i>1.841</i>
		<i>Collision</i>	<i>2.124</i>	<i>2.124</i>
		<i>UM/UIM</i>	<i>1.727</i>	<i>1.727</i>
	Trucks, Tractors, Trailers - Light			
	Trucks, Tractors, Trailers - Medium			
	Trucks, Tractors, Trailers - Heavy			
Ohio Security Insurance Company	Trucks, Tractors, Trailers - Extra Heavy	Liability	1.952	1.991
	Trucks, Tractors, Trailers - Other			
	Private Passenger Types			
	Garage Dealers			
	Public - School/Church Buses			
	Public - All Other			
		Medical Payments	1.355	1.382
		Other Than Collision	1.364	1.391
		Collision	1.580	1.612
		UM/UIM	2.165	2.208
	Garage Keepers	Other Than Collision	1.364	1.391
		Collision	1.580	1.612
	Miscellaneous - All Other	Liability	2.028	2.069
		Medical Payments	1.383	1.421
		Other Than Collision	1.432	1.461
		Collision	1.677	1.711



		UM/UIM	2.246	2.294
	Trucks, Tractors, Trailers - Light			
	Trucks, Tractors, Trailers - Medium			
	Trucks, Tractors, Trailers - Heavy			
West American Insurance Company	Trucks, Tractors, Trailers - Extra Heavy	<i>Liability</i>	<i>2.052</i>	<i>2.052</i>
	Trucks, Tractors, Trailers - Other			
	Private Passenger Types			
	Garage Dealers			
	Public - School/Church Buses			
	Public - All Other			
		<i>Medical Payments</i>	<i>1.435</i>	<i>1.435</i>
		<i>Other Than Collision</i>	<i>1.424</i>	<i>1.424</i>
		<i>Collision</i>	<i>1.637</i>	<i>1.637</i>
		<i>UM/UIM</i>	<i>1.735</i>	<i>1.735</i>
	Garage Keepers	<i>Other Than Collision</i>	<i>1.424</i>	<i>1.424</i>
		<i>Collision</i>	<i>1.637</i>	<i>1.637</i>
	Miscellaneous - All Other	<i>Liability</i>	<i>2.106</i>	<i>2.106</i>
		<i>Medical Payments</i>	<i>1.462</i>	<i>1.462</i>
		<i>Other Than Collision</i>	<i>1.472</i>	<i>1.472</i>
		<i>Collision</i>	<i>1.705</i>	<i>1.705</i>
		<i>UM/UIM</i>	<i>1.780</i>	<i>1.780</i>

The companies are also proposing to revise the current Expected Loss Ratios (ELR) as follows:

<b>Coverage</b>	<b>Current ELR</b>	<b>Proposed ELR</b>
Liability	47.5%	47.4%
Physical Damage	51.4%	49.4%

The rate impact associated with this filing is +8.5% or \$1,158,352 affecting 1,258 policyholders.

**Item Key: 395527**

Date Submitted: 06/15/2017

General Security National Insurance Company

9 - Inland Marine

Revised Rate and Rule  
 Commercial Inland Marine  
 Equine Mortality Insurance Program  
 Revised Rate and Rule

Overall % Impact: **1.270**  
 Overall \$ Impact: **\$3,432**  
 # of Policyholders: **45**

Company Reference: GSNIC-IM-EQM-LA-1701R  
 Requested Effective Dates - New: 07/15/2017 Renewal: 07/15/2017

The initial filing (Item Key Number 296414) was approved effective 05/22/2013.

The last revision (Item Key Number 315871) was approved effective 11/19/2014 and had no rate impact.

The above-captioned company is revising rates and rules for its Equine Mortality Insurance Program under its Commercial Inland Marine line.

The following changes are being proposed:

1. Removal of Gold and Silver endorsements.
2. Gold and Silver endorsements consolidated under Platinum Major Medical endorsement.
3. Major Medical Premiums increased.
4. Add Halter Bred type under D. Quarter Horses.
5. Add new Mare Availability rates which are identical to Stallion Availability rates.

Companion forms (Item Key Number 395587 or Company Reference Number GSNIC-IM-EQM-LA-1701F) were approved on 06/26/2017.

This filing will result in an overall rate increase of **+1.270%** or premium increase of **+\$3,432** affecting 45 policyholders.

**Item Key: 395539**

Date Submitted: 06/16/2017  
 HANOVER INSURANCE COMPANY, THE  
 MASSACHUSETTS BAY INSURANCE COMPANY  
 HANOVER AMERICAN INSURANCE COMPANY, THE

19 - Private Passenger Automobile  
 Revised Rate and Rule  
 Private Passenger Automobile  
 Legacy (Non-Connections) Auto Program  
 Revised Rate & Rule

Overall % Impact: **5.0**  
 Overall \$ Impact: **\$407,476**  
 # of Policyholders: **948**

Company Reference: LA17308CG00001  
 Requested Effective Dates - New: 09/30/2017 Renewal: N/A

The last rate revision to this program was +4.0% (+\$115,827) which was approved under LDI Item Key #338594 with effective dates of 9/30/2016 for renewal business.

With this filing, the companies propose to revise their base rates as follows:

Coverage	Proposed Percent Change
Bodily Injury	7.5%
Property Damage	8.0%
CSL	7.6%
Comprehensive	0.0%
Collision	0.0%
Med Pay	0.0%
All UM Coverages	9.0%

The rate impact associated with this filing is +5.0% (+\$407,476) affecting 948 policyholders.

**Item Key: 395569**

Date Submitted: 06/16/2017

SENTINEL INSURANCE COMPANY, LTD.

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate

Overall % Impact: **5.9**

Overall \$ Impact: **\$45,287**

# of Policyholders: **241**

Company Reference: FN.15.599.2017.04

Requested Effective Dates - New: 10/26/2017    Renewal: 12/16/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 255956 with an effective date of 2/18/2010 for new business and renewal business.

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

Coverage	Total Impact
Bodily Injury	25.1%
Property Damage	18.8%
Medical Payments	0.0%
Uninsured Motorists	0.0%
Comprehensive	0.0%
Collision	0.0%

TOTAL 5.9%

The rate impact associated with this filing is +5.9% (+\$45,287) affecting 241 policyholders.

**Item Key: 395570**

Date Submitted: 06/16/2017

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

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Farm and Ranch

Agribusiness Program

Overall % Impact: **5.2**

Overall \$ Impact: **\$162,895**

# of Policyholders: **277**

Company Reference: 2016-11-0091

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

The last adjustment to this program was approved in August 2010 (Item Key #264183) and resulted in an overall rate increase of +5.0% to be effective February 1, 2011 for both new and renewal business.

With this filing, the companies propose the following:

- Revise Territory Modification factors
- Revise Farm Liability 715 base premiums
- Revise Age of Dwelling factors
- Revise Dwelling Amount of Insurance factors

The companies also propose to introduce the Home Enhancement Credit factor.

In addition, the companies are replacing the ISO territory definitions with Travelers proprietary territory definitions.

Manual pages have been updated to reflect these revisions.

These changes will result in an overall rate increase of +5.2% or +\$162,895 (277 policyholders).

**Item Key: 395675**

Date Submitted: 06/20/2017

UNITED FIRE AND CASUALTY COMPANY

UNITED FIRE & INDEMNITY COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: **0**

Company Reference: CG-LA-ADD-UFI-08012017-XX-RU-X GBJ FORMS

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

**Item Key: 395679**

Date Submitted: 06/20/2017

NATIONAL INTERSTATE INSURANCE COMPANY

9 - Inland Marine

Initial Rate only

Commercial Inland Marine

Motor Carrier Cargo program

# of Policyholders: **0**

Company Reference: NTNL-131085222

This is a resubmission of LDI Rate Tracking Number 336682 which was disapproved due to the company not responding to Mr. Wei Chuang's SERFF "Objection Letter" dated May 3, 2016

The above-captioned company is filing initial rates and rules for a Motor Truck Cargo Coverage Program under its Commercial Inland Marine line.

Companion forms (Item Key number 334752 or Company Reference Number NTNL-130423192) was approved effective June 1, 2016.

There is no rate impact associated with this filing.

**Item Key: 395687**

Date Submitted: 06/20/2017

Starr Indemnity & Liability Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

- ISO Designation CA-2017-BRLA1
- Revise LCM
- Revise ELR

Overall % Impact: **7.1**

Overall \$ Impact: **\$473,896**

# of Policyholders: **86**

Company Reference: 17-004-01-CA-04-LA-RATE

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 322884 effective 8/1/2015 for both new and renewal business.

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

11/1/2017.

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

<b>Coverage</b>	<b>Current LCM</b>	<b>Proposed LCM</b>
Liability	1.507	1.548
Physical Damage	1.581	1.592

The company is also proposing to revise the current Expected Loss Ratios (ELR) as follows:

<b>Coverage</b>	<b>Current ELR</b>	<b>Proposed ELR</b>
Liability	0.606	0.653
Physical Damage	0.551	0.548

The rate impact associated with this filing is +7.1% or \$473,896 affecting 86 policyholders.

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

- LDI Item Key Number 393903 which was disapproved due to an inadequate response to the LDI's objection letter; and
- LDI Item Key Number 394739 which was withdrawn by the company.

**Item Key: 395716**

Date Submitted: 06/20/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

# of Policyholders: 0

Company Reference: LA032430100035

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

**Item Key: 395791**

Date Submitted: 06/21/2017

Property Insurance Association of Louisiana

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners

Filing in response to HB 392 (Public Protection Class Relativities)

Company Reference: LA17-04 (BP-2017-RRU2)

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

The Property Insurance Association of Louisiana (PIAL) wishes to file a rate/rule revision for use with its Businessowners Program.

This filing is being made in response to HB 392 regarding public protection class relativities.

The filing revises the public fire protection rating relativity factors in the Louisiana Commercial Lines Division Ten Manual.

PIAL states "2017 La. Sess. Laws \_\_\_ (former H.B. 392), which becomes effective August 1, 2017, in part, provides that: "No insurance company shall combine a higher classified public fire protection area with a lower classified public fire protection area for the purpose of determining the fire insurance rate for the combined public fire protection areas"."

PIAL proposes to revise Rating Relativities and Factors Table 23.C.4.a.(RF) (Premium Development - Mandatory Coverages, Premium Determination, Community Mitigation Classifications, Public Protection (Fire) Classification) Relativities to introduce new relativities that vary by public protection classification in order to reflect the requirements in 2017 La. Sess. Laws \_\_\_ (former H.B. 392).

There is no rate impact associated with this filing.

**Item Key: 395793**

Date Submitted: 06/21/2017

Property Insurance Association of Louisiana

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners

Permanent Yards - Maintenance or Storage

Filing in response to HB 392 (Public Protection Class Relativities)

Company Reference: LA17-05 (BP-2017-RLC1)

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

The Property Insurance Association of Louisiana (PIAL) wishes to file a rate/rule revision for use with its Businessowners Program.

This filing is being made in response to HB 392 regarding public protection class relativities.

The filing revises Louisiana Businessowners rules and loss costs. PIAL is filing new PPC relativities for Buildings and Business Personal Property that vary by PPC class. PIAL is also updating the rates for Permanent Yards - Maintenance or Storage in Louisiana Table 23.C.6.c.(3)(LC) to reflect the requirements in 2017 La. Sess. Laws \_\_\_ (former H.B. 392).

PIAL states "2017 La. Sess. Laws \_\_\_ (former H.B. 392), which becomes effective August 1, 2017, in part, provides that: "No insurance company shall combine a higher classified public fire protection area with a lower classified public fire protection area for the purpose of determining the fire insurance rate for the combined public fire protection areas"."

There is no rate impact associated with this filing.

**Item Key: 395816**

Date Submitted: 06/22/2017

Clear Blue Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Norman-Spencer Program

## Tier Guidelines

# of Policyholders: **0**

Company Reference: LA-GL-NS-17001-R-1

**Item Key: 395834**

Date Submitted: 06/22/2017

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability Program

# of Policyholders: **0**

Company Reference: GMIC-OL-HPCL-LA-1701R

**Item Key: 395839**

Date Submitted: 06/22/2017

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

AXIS Cyber Rating Plan Program

# of Policyholders: **0**

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

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

**Item Key: 395890**

Date Submitted: 06/23/2017

Privilege Underwriters Reciprocal Exchange

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Louisiana Private Fleet Auto Program

Revised Rate

Overall % Impact: **9.9**Overall \$ Impact: **\$456,385**# of Policyholders: **926**

Company Reference: 17-LA-AU-001

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

The last rate revision to this program was +5.0% (+\$196,736) which was approved under LDI Item Key #383294 with effective dates of 12/3/2016 for new business and 2/1/2017 for renewal business.

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

Coverage	Total Impact
Bodily Injury	20.0%



Property Damage	19.9%
Medical Payments	0.0%
Comprehensive	0.0%
Collision	5.9%
Uninsured Motorist	25.0%
All Other Coverages	0.0%
OVERALL	9.9%

The rate impact associated with this filing is +9.9% (+\$456,385) affecting 926 policyholders.

**Item Key: 395891**

Date Submitted: 06/23/2017

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Motor Home Program

Revised Rate

Overall % Impact: **15.0**

Overall \$ Impact: **\$143,694**

# of Policyholders: **1391**

Company Reference: R31329

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

The last rate revision to this program was 0.0% (+\$728) which was approved under LDI Item Key #249853 with effective dates of 1/1/2010 for new and renewal business.

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

The rate impact associated with this filing is +15.0% (+\$143,694) affecting 1,391 policyholders.

**Item Key: 395894**

Date Submitted: 06/23/2017

Milwaukee Casualty Insurance Co.

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

## Loss Cost Adoption

Adoption of ISO Designation Filing Numbers CA-2017-BRLA1 and CA-2017-IALL1

Overall % Impact: **9.0**  
 Overall \$ Impact: **\$2,549,055**  
 # of Policyholders: **2856**  
 Company Reference: LA-CA-1711-05-1397  
 Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

**Item Key: 395903**

Date Submitted: 06/23/2017  
 LYNDON SOUTHERN INSURANCE COMPANY  
 28 - Credit  
 Initial Rate and Rule  
 Credit - Personal Property  
 Introduction of Limited Physical Damage Program  
 Initial Rate and Rule

# of Policyholders: **0**  
 Company Reference: LPD-2017 6.17 - RATES/RULES  
 The above-captioned company is introducing a Limited Physical Damage Program Credit - Personal Property line.

This program offers coverage to protect lenders from losses caused by specified perils on property subject to a collateralized loan.

Companion forms (Item Key Number 395897 or Company Reference Number LPD-LL-2017 6.17 - FORMS) were still pending as of 06/27/2017.

There is no rate impact associated with this filing.

**Item Key: 395937**

Date Submitted: 06/23/2017  
 AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA  
 NATIONAL FIRE INSURANCE COMPANY OF HARTFORD  
 TRANSPORTATION INSURANCE COMPANY  
 VALLEY FORGE INSURANCE COMPANY  
 CONTINENTAL CASUALTY COMPANY

5 - Commercial Multiple Peril  
 Revised Rate and Rule  
 Businessowners  
 CNA Connect Program  
 Introduction of by-peril rating plan

Overall % Impact: **9.9**  
 Overall \$ Impact: **\$890,223**  
 # of Policyholders: **2597**  
 Company Reference: 17-01429-RL  
 Requested Effective Dates - New: 02/01/2018    Renewal: 02/01/2018

The last adjustment to this program was approved in November 2013 (Item Key #301724) and resulted in an overall rate increase of +23.1% to be effective August 1, 2014 for both new and renewal business.

With this filing, the companies propose to replace its currently filed plan with a by-peril rating plan. This will allow the companies to better match rates with exposures that drive loss, which may not be consistent across perils. The new rating plan will create a more intuitive process for analyzing and processing risks in relation to risk analysis.

The companies current manual rating plan structure consists of 5 main coverages: Building, Business Personal Property (BPP), Business Income and Extra Expense, Equipment Breakdown and General Liability. Under the new rating plan the companies will still have these same coverages but these coverages will now be rated based on individual perils.

The companies also wish to introduce a Transition Plan. The companies state "Given the scope of these changes, we want to limit the resulting disruption to our insureds. We are requesting to transition into these changes by capping any increase in rates at +15%. In accordance with Louisiana Department of Insurance regulations, we will not cap any decreases in rates. The rate capping procedure will impact three annual policy cycles starting with policies effective February 1, 2018 through policies effective January 31, 2021, after which point policies will no longer be capped and will fully transition to their new rate level in accordance with the rates in this filing".

The companies also wish to update the rating algorithm for the following optional coverages: Broadened Wind, Manufacturers and Wholesales Selling Price, Scheduled Property, Seasonal Increase and Building Owners Choice. The rating for these coverages is being updated due to the structural changes of the rating plan.

The companies also wish to change their policy minimum premium from \$500 to \$250.

The companies also wish to adjust their rating algorithm for Terrorism. The current rating algorithm uses a percentage of the total policy premium to determine the charge. The companies are changing the algorithm so that its applies a rate to the Building and Business Personal Property limits of insurance.

These changes will result in an overall rate increase of +9.9% or +\$890,223 (2,597 policyholders).

**Item Key: 395970**

Date Submitted: 06/26/2017

UNITED FIRE AND CASUALTY COMPANY

UNITED FIRE & INDEMNITY COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Number GL-2015-BGL1

Overall % Impact: **2.730**

Overall \$ Impact: **\$182,992**

# of Policyholders: **1631**

Company Reference: CG-LA-UFC-UF1-10012017-RA-RU-XX-LOSS COSTS

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

The last rate adjustment for the above-captioned program was filed and approved under the Louisiana State Tracking Number 322322 effective 08/01/2015.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2015-BGL1 approved for ISO under state tracking number 323890 effective 02/01/2016.

The company will utilize the following the Loss Cost Multipliers.

<b>Company Name</b>	<b>Current LCM Premises/Operations</b>	<b>Proposed LCN Premises/Operations</b>	<b>Current LCM/Products Completed Operations</b>	<b>Proposed LCM/Products Completed Operations</b>
United Fire & Casualty Company	1.430	1.550	1.570	1.670
United Fire & Indemnity Company	1.870	2.020	2.050	2.170

These changes will result in a 2.730% rate increase or \$182,992.00.

There will be 1631 Louisiana policyholders affected by this rate increase.

The companies are also proposing the following revisions to the above-captioned program.

Amending the following rules:

**Rule 23. Optional Medical Payments-** Added \$5000 med pay at 0% debit.

**IL7046 Printers Errors and Omissions Liability**

**CG 22 64 Pesticide or Herbicide Applicator Coverage**

Added \$1,000,000/3,000,000 and \$2,000,000/4,000,000 limits

**CG 70 31 Increased Damage to Premises Rented to You Limit**

**CG 72 34 Arborist and Landscapers Property Damage Coverage**

**CG 72 35 Arborist and Landscapers Property Damage Coverage Including Professional Liability**

**CG 71 83 Oil Lease Work Site Limited Pollution Coverage**

Added \$2,000,000 limits.

Amended Rule UFG.36.H.13- CG 70 68- Professional Liability - Veterinarian

Now reflect description and premium charge for coverage.

**Item Key: 395978**

Date Submitted: 06/26/2017

Nationwide Agribusiness Insurance Company

9 - Inland Marine

Initial Rule only

Commercial Inland Marine

Initial Rule Only

# of Policyholders: 0

Company Reference: A-2017TMLN-AK9S8V

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

The above-captioned company is introducing a Allowance for Expenses rule for its Commercial Inland Marine Program.

There is no rate impact associated with this filing.

**Item Key: 396005**

Date Submitted: 06/27/2017

NCCI

16 - Workers Compensation

Revised Rule only

Workers Compensation

R-1414 (R) Revisions to Retrospective Rating Plan Manual Appendix B and All Related Rules and Endorsements

# of Policyholders: 0

Company Reference: R-1414 (R)

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

With this filing, the above-captioned Rating Organization submits R-1414 (R), Revisions to Retrospective Rating Plan Manual Appendix B and All Related Rules and Endorsements, effective 01/01/2019.

**Item Key: 396017**

Date Submitted: 06/27/2017

Property Insurance Association of Louisiana

1 - Property

Revised Rate and Rule

Dwelling Property Policy Program

Filing in response to HB 392 (Public Protection Class Relativities)

Company Reference: LA17-06 (DP-2017-RRU1)

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

The Property Insurance Association of Louisiana (PIAL) wishes to file a rate/rule revision for use with its Dwelling Property Policy Program.

This filing is being made in response to HB 392 regarding public protection class relativities.

The filing revises rating Rules 500. (Miscellaneous Rates) and 508. (Trees, Shrubs and Other Plants) in the Dwelling Property Program manual.

PIAL states "2017 La. Sess. Laws \_\_\_ (former H.B. 392), which becomes effective August 1, 2017, in part, provides that: "No insurance company shall combine a higher classified public fire protection area with a lower classified public fire protection area for the purpose of determining the fire insurance rate for the combined public fire protection areas"."

Currently in the Dwelling manual, the rates in Rules 500. and 508. are banded together (1-8 and 9-10). In response to 2017 La. Sess. Laws \_\_\_ (former H.B. 392), the proposed rates under Rules 500. and 508. have been calculated uniquely for each protection class using the underlying fire protection relativities from Rule 301. Fire base rates.

There is no rate impact associated with this filing.

**Item Key: 396037**

Date Submitted: 06/27/2017

American Modern Property And Casualty Insurance Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Collector Vehicle Program

Initial Rate &amp; Rule

# of Policyholders: 0

Company Reference: 20160620-02

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

With this filing, the company proposes to introduce their Collector Vehicle Program. The company will transfer the business from American Southern home insurance Company into this new program. Existing customers will retain their limits and coverages with minor exceptions.

This program will include collectible automobiles, collectible trucks, race cars, trailers, and specialty vehicles such as tractors or one off collectible vehicles.

**Item Key: 396042**

Date Submitted: 06/27/2017

American Modern Property And Casualty Insurance Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Motorsport Program

Initial Rate and Rule

# of Policyholders: 0

Company Reference: 20160620-04

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

With this filing, the company proposes to introduce their Collector Vehicle Program. The company will transfer the business from American Southern Home Insurance Company into this new program. Existing customers will retain their limits and coverages with minor exceptions.

This program will include but are not limited to: manufactured and custom motorcycles, off-road vehicles, classic motorcycles, segways, dirt bikes, low speed electric vehicles, snowmobiles, and trailers.

**Item Key: 396047**

Date Submitted: 06/27/2017

PACIFIC INDEMNITY COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Businessowners

Introduction of Digital Micro Package Program

Company Reference: 17-BOP-2013417R

The above-captioned company wishes to introduce rates and rules for use with a Businessowners Digital Micro Package Program.

The company proposes to adopt the following Property Insurance Association of Louisiana's (PIAL) Filing Designation numbers for use with this program:

This filing also contains company additional rules and company exceptions to be used in conjunction with the ISO/PIAL multi-state and state-specific rates and rules.

The company also proposes a loss cost multiplier of 1.35 which will be applied to the General Liability loss costs (based on ISO CGL loss costs).

There is no rate impact associated with this filing.

Companion forms (Item Key #396039) were still pending as of July 12, 2017.

**Item Key: 396050**

Date Submitted: 06/27/2017

American Modern Property And Casualty Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of Manufactured Home Program

Company Reference: 20160823-01

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

The above-captioned company wishes to file initial rates and rules for use with its Manufactured Home Program.

The introduction of this new program is part of a nationwide plan to write personal lines business in a single underwriting company, American Modern Property and Casualty Insurance Company (AMPC), and to consolidate personal lines business currently written in one or more of the other companies into AMPC.

The following companies' business will be consolidated into the new AMPC program:

American Western Home Insurance Company (AWH)

American Southern Home Insurance Company (ASH)

Also with this filing, the company proposes the introduction of a redesigned rating plan. The new rating plan includes several new rating variables aimed at further improving price segmentation as well as a move to a more multiplicative rating structure (by-line).

There are several additions and discounts being introduced in this new company for this program.

Each territory requires a minimum All Other Peril, Windstorm or Hail and Named Storm Deductible with some buy back options available.

There is no rate impact associated with this filing.

Companion forms (Item Key #396043) were still pending as of July 18, 2017.

**Item Key: 396090**

Date Submitted: 06/28/2017

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY

LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY

SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

1 - Property

Revised Rate only  
 Revision of Standard Property Policy Program (Fire rates)  
 Company Reference: SPF-2017-01  
 Requested Effective Dates - New: 08/01/2017    Renewal: N/A

The last adjustment to this program was approved in September 2014 (Item Key #313860) and resulted in an overall rate decrease of -4.86% (amended from -1.86%) to be effective April 1, 2015 for both new and renewal business.

This filing is being made in response to HB 392 regarding public protection class relativities.

The companies state "House Bill 392 amended and re-enacted R.S.22:1460(I)(1)(c) to prohibit insurers from combining a higher classified public fire protection area with a lower classified public fire protection area for the purpose of determining insurance rates for both districts. Currently for Builder's Risk for Dwellings, Fire Protection Classes are grouped for the purpose of rating. Therefore, in accordance with the law, we are proposing different rate factors for each fire protection area. The new factors have been selected by judgment".

There is no rate impact associated with this filing.

**Item Key: 396096**

Date Submitted: 06/28/2017  
 MID-CONTINENT CASUALTY COMPANY  
 17 - Other Liability  
 Revised Rate only  
 Commercial General Liability  
 Overall % Impact:    **0.0**  
 Overall \$ Impact:    **\$0**  
 # of Policyholders:    **428**  
 Company Reference: LA-BOTTLE FILLERS  
 Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

**Item Key: 396110**

Date Submitted: 06/28/2017  
 Anchor Specialty Insurance Company  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule  
 Businessowners  
 Premier Business Program  
 Individual Risk Premium Modification Plan  
 Correction to Item Key #383833  
 Company Reference: ASIC 004A  
 Requested Effective Dates - New: 07/15/2017    Renewal: 08/15/2017

The last adjustment to the above-captioned program was approved in September 2016 (Item Key #383833) and resulted in an overall rate decrease of -8.96% to be effective September 12, 2016 for both new and renewal business.

The company states "During the programming process, we identified 3 pages within our manual that contained errors. We are resubmitting Territory 5 Office, Territory 9 Office and Territory 39 Mercantile. These were omitted from the original filing from when we copied our documents from Word to PDF, the



errors occurred. There are no changes to the original filings analysis. We would like the correct pages to be on file with the department".

With this filing, the company wishes to place these corrected pages on file.

There is no rate impact associated with this filing.

**Item Key: 396130**

Date Submitted: 06/29/2017

American Modern Property And Casualty Insurance Company

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Boatowners/Personal Watercraft

Initial Rate and Rule

Overall % Impact: **18.7**

Overall \$ Impact: **\$32,988**

# of Policyholders: **381**

Company Reference: 20160620-01

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

The above-captioned company is consolidating its constituent Boat Programs into one Program.

This submission proposes that the First Choice and Jetsport programs of American Southern Home Insurance Company, be combined under American Modern Property and Casualty Insurance Company.

The company identifies that the following general differences will occur as a result of this consolidation:

- Bow to Stern coverage allows for coverage from a failed mechanical part when the failed part is the cause of a total loss.
- Chartered Fishing Guide, Excess Sale of Fish, and/or Occasional Charter Endorsements allow the commercial use exclusion to be removed from the base policy when the insured uses the boat to operate fishing excursions or to sell their excess catch.
- Genuine Parts Security provides replacement cost for OEM parts in the event of a partial loss.
- Port Risk is an agreement with the insured that their boat will remain at the mooring location and will not be used until it is repaired to a seaworthy condition.
- Tournament Fee coverage is now available for any insured that would like coverage for lost tournament fees due to a covered loss.
- Travel Loss provides coverage for transportation expenses as well as lodging and meals as a result of disablement to the insured watercraft.
- The introduction of several new discounts in the AMPC Boat program. These are: Prior Insurance, Loyalty, Multi-Policy, Anti-Theft, Homeowner, Paid-in-Full, Paperless, Preferred Customer, Safety Course, Violation Free, and Advanced Quote.
- The introduction of a new Underwriting Rating Tier.
- Several new rating variables have been added to the rating algorithm. Support for these variables can be found within Exhibits D-1 through D-5.
- The utilization of Price Protection, sometimes referred to as capping, for the policies consolidating to AMPC in conjunction with the introduction of a new pricing model. Rate changes that result from Company initiated changes to the rate plan, rather than customer-related changes to the risk itself, will be protected. Changes to the risk such as the number of claims the risk has had in the past three years, will not be protected and will flow through in full to the premium. Specific rules with regard to the application of price protection are included in

## Rating Rules.

Companion forms (Item Key Number 396129 or Company Reference Number 20160620-01F) were still pending as of 07/07/2017.

This filing will result in an overall rate increase of **+18.70%** or premium increase of **+\$32,988** affecting 381 policyholders.

### **Item Key: 396175**

Date Submitted: 06/29/2017

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

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package Policy Program

Revision of Inland Marine Handbook

Company Reference: 17-CML-2014384 (R)

The last adjustment to this program was approved in April 2015 (Item Key #322010) to be effective June 1, 2015 for both new and renewal business.

With this filing, the companies wish to introduce rating rules for the following Insurance Services Office (ISO) Inland Marine Handbook Coverage forms and endorsements that will be utilized in conjunction with the companies' ISO Commercial Package Program:

IH 00 61 01 16 Unmanned Aircraft Property and Cargo Coverage form

IH 99 29 01 16 Limited Coverage for Unmanned Aircraft Property

IH 00 60 09 16 Contingent Cargo Coverage form

IH 60 01 09 16 Temperature Change and Loss Due to FDA Regulation Coverage

IH 00 77 06 14 Radio & TV Towers & Equipment Coverage form

IH 00 81 12 13 Warehouse Operators Legal Liability Coverage form

Descriptions below are as follows:

Unmanned Aircraft Property and Cargo provides coverage for unmanned aircraft and related equipment; data generated in the course of unmanned aircraft operations, and related electronic media; owned cargo transported by the unmanned aircraft; carrier-for-hire carrying cargo of others on unmanned aircraft.

Contingent Motor Truck Cargo provides coverage for a broker that addresses legal liability of common or contract motor carriers for shipments of property of others.

Radio and Television Towers and Equipment provides coverage for radio and television towers, transmitting and receiving equipment and related business personal property, and mobile units.

Warehouse Operators Legal Liability provides coverage for the named insured's legal liability for damage to property that customers store in various types of warehouses.

The companies state "In addition, we are removing our existing exceptions to the use of the ISO Inland Marine Handbook from our company Commercial Package exception rule page. Please note ACE Indemnity Insurance Company has been removed from the footer of this rule page since that company became Westchester Fire Insurance Company effective 1/1/2011 and Westchester Fire Insurance Company is not part of our ISO Commercial Package Program".

The companies also state "We do not currently provide these coverages on our ISO Commercial Package policies so there is no impact to existing customers".

Companion forms (Item Key #396194) were approved on July 13, 2017.

**Item Key: 396176**

Date Submitted: 06/29/2017

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Overall % Impact: **14.0**

Overall \$ Impact: **\$15,454,161**

# of Policyholders: **35829**

Company Reference: 17-LA-S-AO-R-STP-ASR-

Requested Effective Dates - New: 10/08/2017    Renewal: 12/09/2017

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

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

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

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

**Item Key: 396220**

Date Submitted: 06/30/2017

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile  
Private Passenger Auto Program  
Revised Rule

# of Policyholders: 0

Company Reference: 2017-241A

Requested Effective Dates - New: 08/10/2017 Renewal: 01/10/2018

The last rate revision to this program was +16.0% (+\$31,501,792) which was approved under LDI Item Key #388547 with effective dates of 4/20/2017 for new business and 7/10/2017 for renewal business.

With this filing, the company proposes to revise the rate capping by removal of the renewal tier movement from the rate capping formula.

There is no rate impact associated with this filing.

**Item Key: 396225**

Date Submitted: 06/30/2017

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Recreational Vehicle Program

Revised Rule

# of Policyholders: 0

Company Reference: 2017-241B

Requested Effective Dates - New: 08/10/2017 Renewal: 01/10/2018

With this filing, the company proposes to revise rate capping by removal of the renewal tier movement from the rate capping formula.

There is no rate impact associated with this filing.

**Item Key: 396227**

Date Submitted: 06/30/2017

LYNDON SOUTHERN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Contractual Liability Insurance Program

Introduction of Shortfall Cover Membership Program

Initial Rate and Rule

# of Policyholders: 0

Company Reference: LSIC-UCLIP-SF-RP 4.17

This is a re-submission of Item Key Number 394704, which was disapproved because the company did not respond to a objection letter sent by Wei Chuang dated 05/30/2017.

The company states that the issues from the previous submission have been addressed in this filing.

The above-captioned company is submitting an initial rate and rule filing for its Contractual Liability line.

A new program entitled Lyndon Southern Insurance Company Shortfall Cover Membership Program is being introduced. When an insurer declares a vehicle a total loss through accident, fire, flood, vandalism or theft, the Shortfall Membership program will pay a benefit equal to the depreciation the vehicle has experienced.

There is no rate impact associated with this filing.

**Item Key: 396228**

Date Submitted: 06/30/2017

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Auto

Private Passenger Auto Program

Symbol Update

# of Policyholders: **0**

Company Reference: LA170701XXXSX099

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

The last rate revision to this program was +19.881% (+\$4,508,926) which was approved under LDI Item Key #391339 with an effective date of 8/1/2017 for both new and renewal business.

With this filing, the company proposes to revise the symbol pages for 2012-2016 model year vehicles and added symbol pages for the 2016 model year vehicles.

The rate revision associated with this filing is -0.024% (-\$5,690) affecting 12,903 policyholders.

**Item Key: 396231**

Date Submitted: 06/30/2017

PROTECTIVE INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **-0.8**

Overall \$ Impact: **\$-1,966**

# of Policyholders: **5**

Company Reference: LAGL17-02R

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 393945 effective 05/23/2017.

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

The company will utilize a Loss Cost Multiplier of 1.429.

These changes will result in a -0.8% rate impact or -\$1966.00.

There will be 5 Louisiana policyholders affected by this rate decrease.

**Item Key: 396281**

Date Submitted: 07/03/2017

TNUS Insurance Company

TOKIO MARINE AMERICA INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

ISODesignation Numbers CA-2015-RHLLC, CL-2016-RRU1, CA-2017-BRLA1 and CA-2017-IALL1

Overall % Impact: **6.2**

Overall \$ Impact: **\$13,719**

# of Policyholders: **35**

Company Reference: 17-LA-4-CA-58-16

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

The last rate revision to this program was +3.0% or \$6,854 which was approved under LDI Item Key Number 310345 effective 11/1/2014.

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

**ISO Designation LDI Item Key Effective Date Approved for ISO**

CA-2015-RHLLC	319135	8/1/2015
CL-2016-RRU1	335944	11/1/2016
CA-2017-BRLA1	393131	11/1/2017
CA-2017-IALL1	393237	11/1/2017

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

<b>Company</b>	<b>Coverage</b>	<b>Loss Cost Multiplier</b>
TNUS Insurance Company	Liability	0.656
	Physical Damage	1.277
Tokio Marine America Insurance Company	Liability	1.094
	Physical Damage	2.129

The corresponding form filing has been submitted under company tracking number 17-LA-3-CA-57-16, LDI Item Key Number 396237.

The rate impact associated with this filing is +6.2% or \$13,719 affecting 35 policyholders.

**Item Key: 396290**

Date Submitted: 07/03/2017  
 EVEREST NATIONAL INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Professional Errors and Omissions Liability  
 # of Policyholders: 0  
 Company Reference: LA-PL-20039836R  
 Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

**Item Key: 396291**

Date Submitted: 07/03/2017  
 CALIFORNIA CASUALTY INDEMNITY EXCHANGE  
 19 - Private Passenger Automobile  
 Revised Rule only  
 Private Passenger Automobile  
 Private passenger Auto Program  
 Revised Rule  
 # of Policyholders: 0  
 Company Reference: LA-17-A-RU-121  
 Requested Effective Dates - New: 10/01/2017    Renewal: 10/01/2017

With this filing, the company proposes to revise the Safe Driving Discount to change the term "pleasure-use motor home" to "commute-use motor home."

There is no rate impact associated with this filing.

**Item Key: 396292**

Date Submitted: 07/03/2017  
 Insurance Services Office, Inc.  
 5 - Commercial Multiple Peril  
 Revised Rule only  
 ISO Cyber Program  
 (Formerly E-Commerce Program)  
 2017 Cyber Individual Risk Premium Modification Plan Revision

# of Policyholders: 0  
 Company Reference: RP-2017-RCY17  
 Requested Effective Dates - New: 01/01/2018    Renewal: 01/01/2018

This rating organization is introducing new Individual Risk Premium Modification Plans for the following ISO Cyber Programs:

- Information Security Protection (IUSP) Policy;
- Financial Institutions Information (FI) Security Protection Policy; and
- Media and Information and Information Security Protection (Media) Policy.

The rating organization is also renaming and rebranding the current ISO E-Commerce Program to the ISO Cyber Program.

The requested rules require approval of companion form(s), LDI Form Filing No. 396279, Company Form Filing No. CY-2017-OCYFR.

A SERFF "Objection Letter" was sent to Mr. Kenneth J. Hill on July 18, 2017 for additional information.

**Item Key: 396293**

Date Submitted: 07/03/2017  
Insurance Services Office, Inc.  
5 - Commercial Multiple Peril  
Loss Cost Filing

ISO Cyber Program  
(Formerly E-Commerce Program)  
2017 Cyber Loss Costs Revision

Overall % Impact: **-78.3**  
Overall \$ Impact: **\$0**  
# of Policyholders: **0**  
Company Reference: CY-2017-RCYLC  
Requested Effective Dates - New: 01/01/2018    Renewal: 01/01/2018

This rating organization's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 301820, which resulted in a -2.2% rate decrease effective May 1, 2014.

This rating organization is:

- Introducing and revising loss costs for the ISO Cyber Program.
- Explaining the methodology used to determine the rating factors in the companion rule filing CY-2017-RCYRU, Item Key No. 396294.
- Renaming and rebranding the current ISO E-Commerce Program to the ISO Cyber Program.

These changes will result in a **-78.3%** rate decrease or **\$0**.

The requested rates require approval of corresponding form(s), LDI Form Filing No. 396279, Company Form Filing No. CY-2017-OCYFR.

A SERFF "Objection Letter" was sent to Mr. Kenneth J. Hill on July 19, 2017 for additional information.

**Item Key: 396294**

Date Submitted: 07/03/2017  
Insurance Services Office, Inc.  
5 - Commercial Multiple Peril  
Revised Rule only  
ISO Cyber Program  
(Formerly E-Commerce Program)  
2017 Cyber Multistate Rules Revision  
# of Policyholders: **0**



Company Reference: CY-2017-RCYRU  
 Requested Effective Dates - New: 01/01/2018    Renewal: 01/01/2018

This rating organization is updating Division Seventeen of the ISO Commercial Lines Manual to reflect:

- Introduction of a new Cyber coverage form;
- Changes to various rules; and
- Renaming and rebranding the current ISO E-Commerce Program to the ISO Cyber Program.

The requested rules require approval of companion form(s), LDI Form Filing No. 396279, Company Form Filing No. CY-2017-OCYFR.

**Item Key: 396326**

Date Submitted: 07/05/2017  
 American Modern Property And Casualty Insurance Company  
 1 - Property  
 Initial Rate and Rule  
 Personal Property  
 Dwelling Program  
 # of Policyholders:    **0**  
 Company Reference: 20160823-02  
 Requested Effective Dates - New: 05/01/2018    Renewal: N/A

**Item Key: 396341**

Date Submitted: 07/05/2017  
 Milwaukee Casualty Insurance Co.  
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.  
 TECHNOLOGY INSURANCE COMPANY, INC.  
 WESCO INSURANCE COMPANY  
 17 - Other Liability  
 Adoption  
 Commercial General Liability  
 Adoption of ISO Loss Cost Designation Filing Number GL-2016-RELP1  
 Overall % Impact:    **-6.0**  
 Overall \$ Impact:    **\$-205,778**  
 # of Policyholders:    **1126**  
 Company Reference: LA-GL-1711-03-1516A  
 Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 328497 effective 03/01/2016.

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

The companies intend to utilize the following Loss Cost Multipliers. (LCMs).

<b>Company Name</b>	<b>Current LCM</b>	<b>Proposed LCM</b>
Milwaukee Casualty Insurance Company	1.500	1.500
AmTrust Insurance Company of Kansas, Inc.	1.500	1.500
Technology Insurance Company, Inc.	1.410	1.410
Wesco Insurance Company	1.650	1.650

These changes will result in a -6.0% rate decrease or -\$205,778.00

There will be 1126 Louisiana policyholders affected by this rate decrease.

**Item Key: 396351**

Date Submitted: 07/05/2017

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

17 - Other Liability

Revised Rule only

Commercial General Liability

Social Services and Youth Servicing Organizations Program

# of Policyholders: **0**

Company Reference: 2017 UNMANNED AIRCRAFT

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

**Item Key: 396352**

Date Submitted: 07/05/2017

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

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Mobile Home and Recreational Vehicle Park Specialty Program

# of Policyholders: **0**

Company Reference: 2017-MU-7-GL-E-R

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

**Item Key: 396364**

Date Submitted: 07/06/2017

SENTINEL INSURANCE COMPANY, LTD.

5 - Commercial Multiple Peril

Revised Rate only

Commercial Package

Spectrum Policy Program

Overall % Impact: **7.7**

Overall \$ Impact: **\$266,372**

# of Policyholders: **2021**

Company Reference: FN.07.888.2017.01  
 Requested Effective Dates - New: 09/09/2017 Renewal: 09/09/2017

The last adjustment to this program was approved in July 2016 (Item Key #339030) and resulted in an overall rate increase of +6.0% to be effective September 10, 2016 for both new and renewal business.

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

These changes will result in an overall rate increase of +7.7% or +\$266,372 (2,021 policyholders).

**Item Key: 396406**

Date Submitted: 07/06/2017

EMPLOYERS INSURANCE COMPANY OF WAUSAU  
 WAUSAU UNDERWRITERS INSURANCE COMPANY  
 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-2017-BRLA1 and CA-2017-IALL1
- Revise LCMs

Overall % Impact: **10.2**

Overall \$ Impact: **\$1,279,881**

# of Policyholders: **274**

Company Reference: 2017-LA-1-CA-CO-R

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

The last rate revision to this program was +8.2% or \$1,184,199 which was approved under LDI Item Key Number 334633 effective 9/1/2016 for both new and renewal business.

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

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

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

<b>Company</b>	<b>Coverage</b>	<b>Current LCM</b>	<b>Proposed LCM</b>
Liberty Mutual Insurance Company	Liability	2.580	2.580
	Physical Damage	2.522	2.648

Liberty Mutual Fire Insurance Company	Liability	1.720	1.720
	Physical Damage	1.681	1.765
LM Insurance Corporation	Liability	1.032	1.032
	Physical Damage	1.009	1.059
First Liberty Insurance Corporation	Liability	2.322	2.322
	Physical Damage	2.270	2.384
Liberty Insurance Corporation	Liability	1.376	1.376
	Physical Damage	1.345	1.412
Employers Insurance Company of Wausau	Liability	2.675	2.675
	Physical Damage	2.555	2.683
Wausau Underwriters Insurance Company	Liability	1.720	1.720
	Physical Damage	1.681	1.765

The rate impact associated with this filing is +10.2% or \$1,279,881 affecting 274 policyholders.

**Item Key: 396425**

Date Submitted: 07/07/2017

Hallmark Insurance Company

19 - Private Passenger Automobile

Withdrawal of Rates or Rules

Private Passenger Automobile

Withdrawal of Rates and Rules

# of Policyholders: 0

Requested Effective Dates - New: 07/09/2012    Renewal: 09/07/2012

**Item Key: 396437**

Date Submitted: 07/07/2017

CRUM & FORSTER INDEMNITY COMPANY

NORTH RIVER INSURANCE COMPANY, THE

UNITED STATES FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: PRIVATE INVESTIGATORS 24 009

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

**Item Key: 396473**

Date Submitted: 07/10/2017

ELECTRIC INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile  
 Private Passenger Automobile Program  
 Revised Rule

# of Policyholders: **0**

Company Reference: LA-AMGB-17

Requested Effective Dates - New: 09/27/2017    Renewal: 09/27/2017

With this filing, the company proposes to revise the mass marketing discount by updating the groups that are eligible to receive the discount.

There is no rate impact associated with this filing.

**Item Key: 396511**

Date Submitted: 07/10/2017

ATLANTIC SPECIALTY INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile  
 Commercial Auto Program  
 Loss Cost Adoption

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

Overall % Impact: **7.570**

Overall \$ Impact: **\$239,689**

# of Policyholders: **121**

Company Reference: 2017-CA-LA-LC-2028

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

The last rate revision to this program was +0.85% or \$23,616 which was approved under LDI Item Key Number 315987 effective 5/1/2015 for both new and renewal business.

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

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

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

Vehicle Type	Coverage	Tier	LCM
All	Liability and Physical Damage	Super Debit	2.426
		Debit	2.079
		Standard	1.733
		Preferred	1.386

	Super Preferred	1.126
	Uninsured Motorists	1.733
Miscellaneous Classes and Coverages	All	1.733

The rate impact associated with this filing is +7.57% or \$239,689 affecting 121 policyholders.

**Item Key: 396519**

Date Submitted: 07/10/2017

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

ISO Designation CA-2017-BRLA1

# of Policyholders: 0

Company Reference: 17-1505

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 303365 effective 2/1/2014 for both new and renewal business.

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

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

Coverage	Loss Cost Multiplier
Liability	1.571
Physical Damage	1.646

There is no rate impact associated with this filing.

**Item Key: 396521**

Date Submitted: 07/10/2017

Amica Mutual Insurance Company

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rule

# of Policyholders: 0

Company Reference: LA-A-17-2-TNC

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

With this filing, the company proposes to introduce an additional rule and factor for Limited Transportation Network Driver

Coverage.

There is no rate impact associated with this filing.

**Item Key: 396522**

Date Submitted: 07/10/2017

Centauri National Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners

# of Policyholders: 0

Company Reference: CNIC-LA-HO-PREF-RR-09.01.17

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

**Item Key: 396539**

Date Submitted: 07/11/2017

Centauri National Insurance Company

1 - Property

Revised Rate and Rule

Homeowners

LA Preferred Dwelling Fire Program

# of Policyholders: 0

Company Reference: CNIC-LA-DP3-PREF-RR-09.01.17

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

**Item Key: 396545**

Date Submitted: 07/11/2017

Centauri National Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners

LA Preferred Homeowner Program

# of Policyholders: 0

Company Reference: CNIC-LA-HO-PREF-DIRECTBILL-09.01.17

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

**Item Key: 396552**

Date Submitted: 07/11/2017

Centauri National Insurance Company

1 - Property

Revised Rate and Rule

Personal Property

LA Preferred Dwelling Fire program

# of Policyholders: 0

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

**Item Key: 396555**

Date Submitted: 07/11/2017

HARTFORD CASUALTY INSURANCE COMPANY

SENTINEL INSURANCE COMPANY, LTD.

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD FIRE INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners

Overall % Impact: **19.9**Overall \$ Impact: **\$518,495**# of Policyholders: **2137**

Company Reference: FN.14.799.2017.01

Requested Effective Dates - New: 12/16/2017    Renewal: 02/03/2018

**Item Key: 396560**

Date Submitted: 07/11/2017

FIRST FINANCIAL INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Revised Rule Only

# of Policyholders: **0**

Company Reference: FFIC-LA-9.0005-2017-06-RU-STC

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

The above-captioned company is adding a mandatory endorsement to its Specialty Trade Contractors Program under its Commercial Inland Marine line.

The proposed mandatory endorsement excludes loss or damage caused by computer hacking or computer virus.

Companion forms (Item Key Number 396500 or Company Reference Number FFIC-LA-9.0005-2017-06-F) were approved on 07/14/2017.

There is no rate impact associated with this filing.

**Item Key: 396563**

Date Submitted: 07/11/2017

Centauri National Insurance Company

4 - Homeowners

Initial Rate and Rule

Homeowners

Louisiana Elite Homeowner Program

# of Policyholders: **0**



Company Reference: CNIC-LA-HO-ELITE-RR-INITIAL

**Item Key: 396566**

Date Submitted: 07/11/2017

Centauri National Insurance Company

4 - Homeowners

Initial Rate and Rule

Homeowners

Elite Homeowner Program

# of Policyholders: 0

Company Reference: CNIC-LA-HO-ELITE-DB-RR-INITIAL

**Item Key: 396578**

Date Submitted: 07/11/2017

ALLSTATE INSURANCE COMPANY

4 - Homeowners

Revised Rate only

Homeowners

Overall % Impact: 2.1

Overall \$ Impact: \$2,097,500

# of Policyholders: 50535

Company Reference: R31424

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

**Item Key: 396590**

Date Submitted: 07/12/2017

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

HARTFORD UNDERWRITERS INSURANCE COMPANY

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

TWIN CITY FIRE INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial General Liability

Adoption of ISO Designation Filing Number CL-2016-ODPRU

# of Policyholders: 0

Company Reference: BF.13.089.2017.02

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

**Item Key: 396596**

Date Submitted: 07/12/2017

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

17 - Other Liability  
 Loss Cost Adoption  
 Commercial General Liability  
 Adoption of ISO Loss Cost Designation Filing Number GL-2017-BGL1  
 # of Policyholders: **0**  
 Company Reference: GL-LA-17-1  
 Requested Effective Dates - New: 02/01/2018    Renewal: 02/01/2018

**Item Key: 396604**

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

**Item Key: 396636**

Date Submitted: 07/13/2017  
 U.S. SPECIALTY INSURANCE COMPANY  
 1 - Property  
 Revised Rule only  
 Commercial Property  
 Revised Rule  
 Restaurant Recovery Program  
 # of Policyholders: **0**  
 Company Reference: USS-CP-RR-LA-1701RU

The last adjustment to this program occurred in October 2016 under the Prior Approval provision (Item Key #385630) to be effective November 2, 2016.

With this filing, the company is submitting revisions to their Restaurant Recover Program manual rules to maintain consistency between the manual rules and the forms for the program.

The following revisions are:

- The company is removing form: **RRI 1002 Shared Aggregate Limit of Liability Endorsement**

The following form is optional and generate a premium charge or credit:

- **RRI 1014 Pandemic Endorsement**

The following forms are optional and generate no additional premium charge or credit:

- **RRI 1000 Declarations Page**

- **RRI 1000A Common Policy Declarations**

There is no rate impact associated with this filing.

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

The corresponding form(s) filing, LDI Form Filing No. 396620, Company Form Filing No. USS-CP-RR-LA-1701F were pending as of July 13, 2017.

**Item Key: 396644**

Date Submitted: 07/13/2017

AMERICAN AGRI-BUSINESS INSURANCE COMPANY

2 - Crop

Initial Rule only

Crop-Hail

Production Cost Insurance (PCI)

# of Policyholders: 0

Company Reference: LA-2017 PCI RATE/RULE

With this filing, the above-captioned company submits its new Production Cost Insurance (PCI) effective on approval.

This margin based multi-peril product provides farmers with increased predictability in annual revenue streams above defined input costs. The PCI product is individually rated based on each producers individual historical financials. As such, there are no rates attached to this filing.

332269

**Item Key: 396645**

Date Submitted: 07/13/2017

AMERICAN SECURITY INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Personal Property

Louisiana First Select Dwelling Program

Overall % Impact: 0.0

Overall \$ Impact: \$0

# of Policyholders: 0

Company Reference: LA08888AS00001

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

**Item Key: 396646**

Date Submitted: 07/13/2017

CONTINENTAL INSURANCE COMPANY, THE

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD  
 TRANSPORTATION INSURANCE COMPANY  
 VALLEY FORGE INSURANCE COMPANY  
 CONTINENTAL CASUALTY COMPANY  
 26 - Burglary And Theft  
 Non-Adoptions  
 Commercial Burglary and Theft  
 Non-Adoption  
 Crime and Fidelity  
 Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: 17-01471-RL  
 Requested Effective Dates - New: 08/01/2017    Renewal: 08/01/2017

The above-captioned companies are filing to non-adopt the following Insurance Services Office, Inc. (ISO) filing designation number: RP-2016-RRP16, Item Key #388188 to be effective August 1, 2017. This filing was for the burglary and theft program, Retrospective Rating Plan Revision.

The date for non-adoption is August 1, 2017.

**Item Key: 396667**

Date Submitted: 07/13/2017  
 Fair American Insurance and Reinsurance Company  
 17 - Other Liability  
 Revised Rate and Rule  
 Excess Stop Loss  
 # of Policyholders: **0**

**Item Key: 396669**

Date Submitted: 07/13/2017  
 HARTFORD CASUALTY INSURANCE COMPANY  
 HARTFORD INSURANCE COMPANY OF THE MIDWEST  
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST  
 HARTFORD UNDERWRITERS INSURANCE COMPANY  
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD  
 TWIN CITY FIRE INSURANCE COMPANY  
 HARTFORD ACCIDENT AND INDEMNITY COMPANY  
 HARTFORD FIRE INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: BF.13.089.2017.02  
 Requested Effective Dates - New: 12/09/2017    Renewal: 12/09/2017

**Item Key: 396671**

Date Submitted: 07/13/2017  
 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  
 17 - Other Liability  
 Loss Cost Adoption  
 Commercial General Liability  
 Adoption of ISO Loss Cost Designation Filing Number GL-2015-BGL1  
 Overall % Impact: **-8.1**  
 Overall \$ Impact: **\$61,575**  
 # of Policyholders: **167**  
 Company Reference: 17-GL-2014687  
 Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

**Item Key: 396677**

Date Submitted: 07/13/2017  
 AMERICAN AUTOMOBILE INSURANCE COMPANY  
 19 - Commercial Automobile  
 Revised Rate and Rule  
 Commercial Automobile  
 Commercial Auto Program  
 Revised Rate and Rule  
 Overall % Impact: **0.000**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: NLACA0217RULE-RSB  
 Requested Effective Dates - New: 08/01/2017    Renewal: 10/01/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 322104 effective 8/1/2015 for both new and renewal business.

With this filing, the company proposes to replace the Simplified National Approach to Pricing (SNAP) rule. The company proposes to introduce a Rating Group Factor which would be applied to the base loss costs. The factor would be determined using the Standard Industrial Classification (SIC) Code, Years in Business, and Financial Score Percentile.

The company is also proposing to introduce the Farm and Ranch Secondary Factors for use with this company. There is no rate impact as there are currently no farm or ranch policyholders.

There is no rate impact associated with this filing.

\*\*This filing is a resubmission of LDI Item Key Number 393651 which was disapproved due to an inadequate response to the LDI's objection letter.

**Item Key: 396678**

Date Submitted: 07/13/2017  
 RLI Insurance Company  
 19 - Commercial Automobile  
 Loss Cost Adoption

Commercial Automobile  
 Marine Commercial Auto Program  
 Loss Cost Adoption

- ISO Designation CA-2017-BRLA1
- Revise LCM

Overall % Impact: **0.000**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: ISO-CA-LC-0617-LA-MCA  
 Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 382445 effective 10/1/2016 for both new and renewal business.

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

The company is proposing to revise the current Loss Cost Multiplier from 1.670 to 1.650.

There is no rate impact associated with this filing.

**Item Key: 396690**

Date Submitted: 07/14/2017  
 GREAT MIDWEST INSURANCE COMPANY  
 19 - Commercial Automobile  
 Loss Cost Adoption

Commercial Automobile  
 Loss Cost Adoption

ISO Designation CA-2017-BRLA1

Overall % Impact: **4.5**  
 Overall \$ Impact: **\$8,014**  
 # of Policyholders: **10**  
 Company Reference: HIIG-CA-ISO-LA-1702RA  
 Requested Effective Dates - New: 11/01/2017    Renewal: 11/01/2017

The last rate revision to this program was +2.9% or \$20,272 which was approved under LDI Item Key Number 324471 effective 8/1/2015 for both new and renewal business.

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

The company is not proposing to revise the current Loss Cost Multiplier of 1.450.

The rate impact associated with this filing is +4.5% or \$8,014 affecting 10 policyholders.

**Item Key: 396698**

Date Submitted: 07/14/2017

RLI Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

RLIPack Commercial Auto Program

Loss Cost Adoption

- ISO Designation CA-2017-BRLA1

Overall % Impact: **4.5**

Overall \$ Impact: **\$55**

# of Policyholders: **1**

Company Reference: ISO-CA-LC-0617-LA-RLIPACK

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 320721 effective 8/1/2015 for both new and renewal business.

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

The company is not proposing to revise the current Loss Cost Multiplier of 1.600.

The rate impact associated with this filing is +4.5% or \$55 affecting 1 policyholder.

**Item Key: 396713**

Date Submitted: 07/14/2017

SECURITY NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: **0**

Company Reference: LA-GL-1801-02-1164SF

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

**Item Key: 396726**

Date Submitted: 07/14/2017

**GUARANTEE INSURANCE COMPANY**

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-6.30**

Overall \$ Impact: **\$-190,892**

# of Policyholders: **140**

Company Reference: 2017-11-GIC-LA-WC-R

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 337785, which resulted in an overall -2.90% rate decrease, effective 08/01/2016.

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

The company will revise its loss cost multiplier from 1.84 to 1.88.

There is an overall -6.30% rate decrease or -\$190,892 as a result of this filing.

There will be 140 Louisiana policyholders affected by this filing.

**Item Key: 396730**

Date Submitted: 07/14/2017

CONTINENTAL INSURANCE COMPANY, THE  
 AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA  
 NATIONAL FIRE INSURANCE COMPANY OF HARTFORD  
 TRANSPORTATION INSURANCE COMPANY  
 VALLEY FORGE INSURANCE COMPANY  
 CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Non-Adoptions

Commercial General Liability

Non-Adoption of ISO Designation Filing Number RP-2016-RRP16

# of Policyholders: **0**

Company Reference: 17-01474-RL

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

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