

LOUISIANA DEPARTMENT OF INSURANCE  
TIMOTHY J. TEMPLE, 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 JANUARY 11, 2021

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: 791727**

Date Submitted: 08/21/2020  
Church Mutual Insurance Company, S.I.  
17 - Other Liability  
Initial Rate and Rule  
Commercial General Liability  
# of Policyholders: **0**  
Company Reference: CMPR-8  
Requested Effective Dates - New: 02/01/2021    Renewal: N/A

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

The company is proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers for use with the new program along with new interline rules.

GL-2001- OWTRU	GL-2002- OMR00	GL-2007- OLPG2	GL-2008- RZIP1	GL-2012- ORU12	GL-2012- ORU12(A)	CL-2002- OTRRU	GL-2006- OCTRU
GL-2003- RRU03	CL-2019- OMPR1	GL-2014- RDD14	GL-2018- RRU18	GL-2013- ODBRU	GL-2014- ODNRU	GL-2004- OMORU	GL-2019- IPOP1

The Loss cost designation number is GL-2019-BGL1.

The company is introducing an initial Loss Cost Multiplier of 1.085.

There is no rate impact associated with this filing.

**Item Key: 791730**

Date Submitted: 08/21/2020  
Church Mutual Insurance Company, S.I.  
17 - Other Liability  
Initial Rate and Rule

# of Policyholders: **0**

Company Reference: CMPR-24  
Requested Effective Dates - New: 02/01/2021    Renewal: N/A

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

The company is adopting Insurance Services Office, Inc., (ISO) filing designation number MP-2008-RLC08 for use with the program.

The company will utilize the following initial Loss Cost Multipliers for use with the program.

All Classes	1.552
Class 81300	0.375
Classes 61110-61170	0.680
Classes 62100-62400	0.573

There are no Louisiana policyholders with this initial filing.

The corresponding form(s), LDI Form Filing Number 791617, Company Form Filing Number CMPR-23 was approved effective 02/01/2021.

**Item Key: 792406**

Date Submitted: 09/02/2020

Church Mutual Insurance Company, S.I.

17 - Other Liability

Initial Rate and Rule

Other Liability

Educators Professional Liability

Safety Dividend Program

Requested Effective Dates - New: 02/01/2021    Renewal: N/A

With this filing, the company is introducing its initial rates and rules for its new Safety Dividend Program which will apply specifically to applicable Affinity Group policies.

This new program is designed to recognize the collective performances of the Affinity Groups with respect to loss ratios and includes risk management assistance such as proactive education and promotion of risk management tips.

There is no rate impact associated with this filing.

**Item Key: 792898**

Date Submitted: 09/10/2020

SENTRY SELECT INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

# of Policyholders: 0

Company Reference: LA - CW GL RULE FILING V3 SSDO

Requested Effective Dates - New: 11/01/2020    Renewal: 11/01/2020

With this filing, the company is adopting only the Cannabis Exclusion Rules found in ISO Filing Designation No. GL-2018-RRU18. These Cannabis Exclusion Rules are found in the revisions to rule 36, rule 46, rule 47, and rule 49. We are also adopting the Louisiana state supplement that revises Rule 46 to replace two of the countrywide cannabis exclusions with Louisiana state specific endorsements. We will be filing to adopt the remainder of GL-2018-RRU18 at a later date. The company is proposing to delay implementation until 11/01/2020. This adoption will be used in conjunction with the company's Dealer Operations Program.

In addition to adopting the ISO's Cannabis Exclusion rules, we are:

- Adding new CG-CE-LD and CG-CE-SIR pages to address usage of our large deductible and self-insured retention forms.
- Updating form availability under Rule 36. and adding form usage instructions and pricing under the Additional Rules section of our rule pages.
- Updating our rating rule, allowing adjustment for risk characteristics not contemplated in the a-rate formula.
- Introducing exceptions to ISO's Composite Rating Rule clarifying availability for the Products/Completed Operations coverage part and lowering the premium eligibility threshold.

There is no rate impact associated with this filing.

**Item Key: 792900**

Date Submitted: 09/10/2020

Sentry Insurance Company

MIDDLESEX INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

# of Policyholders: 0

Company Reference: LA - CW GL RULE FILING V3 MFG.REG

Requested Effective Dates - New: 11/01/2020    Renewal: N/A

With this filing, the companies are adopting only the Cannabis Exclusion Rules found in ISO Filing Designation No. GL-2018-RRU18. These Cannabis Exclusion Rules are found in the revisions to rule 36, rule 46, rule 47, and rule 49. The companies also adopting the Louisiana state supplement that revises Rule 46 to replace two of the countrywide cannabis exclusions with Louisiana state specific endorsements. The companies will be filing to adopt the remainder of GL-2018-RRU18 at a later date.

Specifically, this means adopting rules pertaining to the following endorsements.

GL-2018-RRU18 Adopted Rules pertain to the following endorsements:

- CG 30 71 Cannabis Exclusion Endorsement
- CG 30 72 Cannabis Exclusion With Hemp Exception Endorsement
- CG 34 48 Cannabis Exclusion Endorsement
- CG 34 49 Cannabis Exclusion With Hemp Exception Endorsement
- CG 34 50 Cannabis Exclusion Endorsement
- CG 34 51 Cannabis Exclusion With Hemp Exception Endorsement
- CG 34 52 Cannabis Exclusion Endorsement
- CG 34 53 Cannabis Exclusion With Hemp Exception Endorsement
- CG 34 54 Cannabis Exclusion Endorsement
- CG 34 55 Cannabis Exclusion With Hemp Exception Endorsement
- CG 34 64 Louisiana – Cannabis Exclusion Endorsement
- CG 34 65 Louisiana – Cannabis Exclusion With Hemp Exception Endorsement
- CG 40 14 Cannabis Exclusion Endorsement
- CG 40 15 Cannabis Exclusion With Hemp Exception Endorsement
- CG 40 16 Cannabis Exclusion With Hemp And Lessors Risk Exception

In addition to adopting the ISO's Cannabis Exclusion rules, the companies are:

- Adding new CG-CE-LD and CG-CE-SIR pages to address usage of our large deductible and self-insured retention forms.
- Updating form availability under Rule 36. and adding form usage instructions and pricing under the Additional Rules section of our rule pages.
- Updating the rating rule, allowing adjustment for risk characteristics not contemplated in the a-rate formula.
- Introducing exceptions to ISO's Composite Rating Rule clarifying availability for the Products/Completed Operations coverage part and lowering the premium eligibility threshold.

There is no rate impact associated with this filing.

**Item Key: 793347**

Date Submitted: 09/16/2020  
 SENTINEL INSURANCE COMPANY, LTD.  
 19 - Commercial Automobile  
 Loss Cost Adoption  
 Commercial Automobile  
 The Hartford's 2013 Class Plan Program  
 Revised Rate and Rule  
 Overall % Impact: **6.200**  
 Overall \$ Impact: **\$36,168**  
 # of Policyholders: **41**  
 Company Reference: FN.02.503.2020.01  
 Requested Effective Dates - New: 12/01/2020    Renewal: 12/01/2020

The last rate revision to this program was +9.3% or \$48,222 which was approved under LDI Item Key Number 761767 effective 11/13/2019 for both new and renewal business.

With this filing, the company proposes the following revisions:

- Revise the permissible loss ratio;
- Revise the Buss Not Otherwise Classified Factors for local and intermediate radii of operation;
- Adopt Insurance Services Office, Inc. (ISO) designation CA-2020-IALL1 which was approved for ISO under LDI Item Key Number 778321 effective 11/1/2020; and
- Revise the Loss Cost Multipliers (LCM) as follows:

Vehicle Type	Coverage	Current LCM	Proposed LCM
Trucks, Tractors, and Trailers	Liability and Medical Payments	2.970	3.055
	Other Than Collision	1.861	1.971
	Collision	2.469	2.599
Private Passenger Types	Liability and Medical Payments	2.267	2.315
	Other Than Collision	1.893	2.061
	Collision	2.137	2.168
Public Autos	Uninsured Motorists	1.378	1.479
	Liability and Medical Payments	2.411	2.411
	Other Than Collision	1.954	1.954
Hired Autos	Collision	2.508	2.508
	Liability	2.970	3.055
Other Than PPTs	Uninsured Motorists	1.379	1.479
Garages & Statewide Miscellaneous Rates		1.678	1.678

The rate impact associated with this filing is +6.2% or \$36,168 affecting 41 policyholders.

**Item Key: 793348**

Date Submitted: 09/16/2020  
 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 FIRE INSURANCE COMPANY  
 19 - Commercial Automobile  
 Loss Cost Adoption  
 Commercial Automobile  
 The Hartford's 2013 Class Plan Program  
 Loss Cost Adoption  
 Overall % Impact: **10.200**  
 Overall \$ Impact: **\$239,427**  
 # of Policyholders: **110**  
 Company Reference: FN.02.550.2020.01  
 Requested Effective Dates - New: 12/01/2020    Renewal: 12/01/2020

The last rate revision to this program was +16.5% or \$364,666 which was approved under LDI Item Key Number 760504 effective 11/13/2019 for both new and renewal business.

With this filing, the companies propose the following revisions:

- Adopt Insurance Services Office, Inc. (ISO) designation CA-2020-BRLA1 which was approved for ISO under LDI Item Key Number 778265 effective 11/1/2020;
- Revise the permissible loss ratio;
- Revise the Bus not Otherwise Classified factors for local and intermediate radii of operation;
- Adopt ISO designation CA-2020-IALL1 which was approved for ISO under LDI Item Key Number 778321 effective 11/1/2020;
- Update the deviation factors for Hartford Casualty Insurance Company, Property and Casualty Insurance Company, and Twin City Insurance Company as follows:

Company	Current Deviation Factor	Proposed Deviation Factor
Hartford Casualty Insurance Company	0.70	0.85
Property & Casualty Insurance Company	1.00	0.70
Twin City Fire Insurance Company	1.25	1.15

- Revise the Loss Cost Multipliers (LCM) as follows:

Vehicle Type	Coverage	Current LCM	Proposed LCM
Trucks, Tractors, and Trailers	Liability and Medical Payments	2.371	2.218
	Other Than Collision	2.185	1.971
	Collision	2.204	2.330
Hired Auto	Liability	2.371	2.218
Publics	Liability and Medical Payments	2.727	2.727
	Other Than Collision	1.776	1.776
	Collision	2.016	2.016
Private Passenger Types	Liability and Medical Payments	1.916	1.884
	Other Than Collision	2.517	2.330
	Collision	2.131	2.097
	Uninsured Motorists	1.846	2.025
All Other than PPT	Uninsured Motorists	1.846	2.025
Garages & Statewide Miscellaneous Rates		1.678	1.678

The rate impact associated with this filing is +10.2% or \$239,427 affecting 110 policyholders.

**Item Key: 793486**

Date Submitted: 09/18/2020  
 HARTFORD ACCIDENT AND INDEMNITY COMPANY  
 19 - Commercial Automobile  
 Revised Rate and Rule  
 Commercial Automobile  
 The Hartford's 2013 Class Plan Program  
 Revised Rate and Rule  
 Overall % Impact: **15.200**  
 Overall \$ Impact: **\$283,824**  
 # of Policyholders: **119**  
 Company Reference: FN.02.506.2020.01  
 Requested Effective Dates - New: 12/12/2020    Renewal: 12/12/2020

The last rate revision to this program was +11.5% or \$159,128 which was approved under LDI Item Key Number 759591 effective 11/1/2019 for both new and renewal business.

With this filing, the company proposes the following revisions:

- Introduce a new Annual Miles Driven rating factor;
- Revise the TTT Liability Engine Displacement factors;
- Revise the Original Cost New collision factors for Private Passenger Type (PPT) vehicles;
- Revise the Fleet Size Factors for PPT Liability Coverage;
- Revise the TTT Collision Vehicle Category factors for Vans and Minivans;
- Revise the Bus not Otherwise Classified factors for local and intermediate radii of operations;
- Adopt Insurance Services Office, Inc. (ISO) designation CA-2020-IALL1 which was approved for ISO under LDI Item Key Number 778321 effective 11/1/2020; and
- Revise the Loss Cost Multipliers (LCM) as follows:

Vehicle Type	Coverage	Current LCM	Proposed LCM
TTT	Liability & Medical	4.398	4.789

	Payments		
	Other Than Collision	1.401	1.523
	Collision	3.606	3.943
PPT	Liability & Medical Payments	3.809	3.592
	Other Than Collision	3.730	4.480
	Collision	2.540	2.473
	Uninsured Motorists	2.148	2.535
Other Than PPT	Uninsured Motorists	2.148	2.535
Garages & Statewide Miscellaneous Rates		1.678	1.678
Public Autos	Liability & Medical Payments	3.356	3.356
	Other Than Collision	3.552	3.552
	Collision	3.552	3.552

The rate impact associated with this filing is +15.2% or \$283,824 affecting 119 policyholders.

**Item Key: 793489**

Date Submitted: 09/18/2020

Rock Ridge Insurance Company

17 - Other Liability

Initial Rate and Rule

Other Liability

Commercial General Liability

General Liability Program

# of Policyholders: 0

Company Reference: LARRIC-GLRR-20

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

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

Loss Costs Rules Rating Plans

GL-2019-BGL1 CL-2020-OTTRU RP-2018-RGL18 GL-2018-BGL1 CL-2019-OMPR1 RP-2016-RCP16  
 GL-2018-RLC18 GL-2019-IPOP1 RP-2016-RRP16 GL-2017-BGL1 GL-2018-RRU18 RP-2014-RGL14  
 GL-2016-RELP1 GL-2018-IALL1 RP-2006-RCR06 GL-2015-BGL1 CL-2016-ODPRU RP-2006-RRP06  
 GL-2014-BGL1 GL-2014-ODNRU RP-2005-RGL05 GL-2013-BGL1 GL-2014-RDD14 GL-2012-RCTLC  
 GL-2014-IALL1 GL-2012-OELP1 GL-2013-ODBRU GL-2012-BGL1 GL-2012-IALL1 GL-2010-BGL1  
 GL-2012-ORU12 (Amendment) GL-2010-OELP1 GL-2012-ORU12 (Supplement) GL-2008-RZPLC GL-  
 2012-ORU12 GL-2008-BGL1 GL-2010-OCT10 GL-2007-BGL1 GL-2010-IALL1 GL-2006-RCTLC GL-  
 2008-RZIP1 GL-2006-BGL1 GL-2008-ORU08 GL-2004-RELP1 GL-2008-IALL1 GL-2004-RCLC1 CL-  
 2008-RTOAL GL-2004-BGL2 GL-2007-OLPG2 CL-2007-RTRL1 GL-2006-OCTRU GL-2006-IALL1 CL-  
 2006-OTR01 GL-2005-RRPL1 GL-2004-OSIER (Amendment) GL-2004-OSIER GL-2004-OMORU GL-  
 2004-ORGLA GL-2003-RRU03 & Supplement GL-2002-OMR00 (Amendment 2) GL-2002-OMR00  
 (Amendment) GL-2002-OMR00 CL-2002-OCT1 GL-2002-OWLE2 GL-2002-OPHD2 GL-2001-OTA01  
 GL-2001-OPAC2 GL-2001-OPOL2 GL-2001-OCT1 CL-99-O99CT

The company will utilize the an initial loss cost multiplier of 1.700.

There is no rate impact associated with this initial filing.

The corresponding form(s), LDI Form Filing Number 793466, Company Form Filing Number LARRIC-GLFORM-20 was approved effective 10/07/2020.

**Item Key: 793494**

Date Submitted: 09/18/2020

TRUMBULL INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

The Hartford's 2013 Class Plan Program

Revised Rate and Rule

Overall % Impact: 15.000

Overall \$ Impact: \$252,087

# of Policyholders: 51

Company Reference: FN.02.505.2020.01

Requested Effective Dates - New: 12/12/2020 Renewal: 12/12/2020

The last rate revision to this program was +11.0% or \$156,429 which was approved under LDI Item Key Number 759607 effective 11/1/2019 for both new and renewal business.

With this filing, the company proposes the following revisions:

- Adopt Insurance Services Office, Inc. (ISO) designation CA-2020-IALL1 which was approved for ISO under LDI Item Key Number 778321 effective 11/1/2020;
- Introduce the Annual Miles Driven rule and rating factors;
- Revise the TTT Liability Engine Displacement factors;
- Revise the Original Cost New Collision factors for Private Passenger Type (PPT) vehicles;
- Revise the Fleet Size Factors for PPT Liability coverage;
- Revise the TTT Collision Vehicle Category factors for Vans and Minivans;
- Revise the Bus not Otherwise Classified Factors for local and intermediate radii of operations; and
- Revise the loss cost multipliers (LCM) as follows:

Vehicle Type	Coverage	Current LCM	Proposed LCM
TTT	Liability and Medical Payments	3.062	3.248
	Other Than Collision	1.824	2.007
	Collision	2.176	2.437
PPT	Liability and Medical Payments	2.743	2.676
	Other Than Collision	2.520	2.993
	Collision	1.927	1.900
	Uninsured Motorists	2.312	2.641
All except PPT	Uninsured Motorists	2.312	2.641
Garages & Statewide Miscellaneous Coverages		1.678	1.678
Public Autos	Liability and Medical Payments	3.426	3.426
	Other Than Collision	3.604	3.604
	Collision	3.604	3.604

The rate impact associated with this filing is +15.0% or \$252,087 affecting 51 policyholders.

**Item Key: 794437**

Date Submitted: 10/02/2020

BERKLEY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Other Liability

Directors & Officers (Management Liability)

Executive Liability Insurance Program

# of Policyholders: 0

Company Reference: BEL-080120-R

Requested Effective Dates - New: 11/01/2020 Renewal: 11/01/2020

With this filing, the company is amending its our program as follows:

Rules: Page 15 of the manual has been updated to include the factor for new endorsement ML 301902, Claim Includes Regulatory Proceeding.

ML 301902, Claim Includes Regulatory Proceeding, is a new, optional endorsement that amends the definition of Claim to include Regulatory Proceedings. There is a 1% charge for this endorsement.

The corresponding form(s), LDI Form Filing Number 794387. Company Form Filing Number BEL-080120-F was approved effective 11/01/2020.

**Item Key: 794493**

Date Submitted: 10/05/2020

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Company Reference: 20-CIM-2018442

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

The companies will use a lcm of 1.600.

Companion forms (Item Key Number 794264 or Company Reference Number 20-CIM-2018442) were still pending as of 10/13/2020.

There is no rate impact associated with this filing.

**Item Key: 794665**

Date Submitted: 10/06/2020  
 Church Mutual Insurance Company, S.I.  
 17 - Other Liability  
 Initial Rate and Rule  
 Employment Practices Liability  
 # of Policyholders: 0  
 Company Reference: CMPR-17  
 Requested Effective Dates - New: 02/01/2021    Renewal: N/A

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

The company is adopting Insurance Services Office, Inc., (ISO) filing designation number EP-2016-RLA1.

The company is implementing an initial loss cost multiplier of 0.941.

There is no rate impact on this initial filing.

The corresponding filing, LDI Form Filing Number 791610, Company Form Filing Number

**Item Key: 794702**

Date Submitted: 10/06/2020  
 Federal Insurance Company  
 17 - Other Liability  
 Revised Rate and Rule  
 Directors and Officers Liability

# of Policyholders: 0

Company Reference: 20-PR-2018621(R)  
 Requested Effective Dates - New: 01/01/2021    Renewal: 03/01/2021

**Item Key: 794813**

Date Submitted: 10/07/2020  
 EMPLOYERS INSURANCE COMPANY OF WAUSAU  
 LIBERTY MUTUAL FIRE INSURANCE COMPANY  
 LM INSURANCE CORPORATION  
 FIRST LIBERTY INSURANCE CORPORATION, THE  
 LIBERTY INSURANCE CORPORATION  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 Overall % Impact: 4.5  
 Overall \$ Impact: \$20,626  
 # of Policyholders: 7  
 Company Reference: 2020-MU-198-GL-CL-R  
 Requested Effective Dates - New: 01/01/2021    Renewal: 01/01/2021

With this filing, the companies are proposing the adoption of Travelers Insurance's rates for the K12 risks. The mid-point of Travelers Insurance's lower bound will be used for their without overnight accommodations class and their higher bound for those with overnight accommodations class.

A \$500 per policy premium currently applies to the K-12 class. The companies are expanding the minimum premium so that it also applies to the College/University class.

These changes will result in a (+0.3 rate increase or +20,626.00) **Corrected from 4.5% rate increase or +\$20,626.00.**

There are 7 Louisiana policyholders affected by this rate increase.

**Item Key: 794950**

Date Submitted: 10/08/2020  
 Ascot Insurance Company  
 17 - Other Liability  
 Initial Rate and Rule  
 Cyber Liability  
 Cyber CYNERGY PRO  
 # of Policyholders: 0  
 Company Reference: CCP-20-001-R

**Item Key: 795629**

Date Submitted: 10/14/2020  
 NATIONAL CASUALTY COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Professional Liability

# of Policyholders: 0

Company Reference: MR LA10122NCR01

With this filing, the company is submitting the initial rates and rules for its new professional liability program. The program is intended to provide professional liability coverage for part-time professionals. The eligible professions are: Accountants, Architects and Engineers, Consultants, Attorneys, Technology Professionals and Miscellaneous Professionals. The program contains guidance and rules for those risks with multiple eligible professions.

There is no rate impact associated with this new program.

The corresponding form(s), LDI Form Filing Number 795603, Company Form Filing Number MR LA10122NCF01 was approved effective 12/21/2020.

**Item Key: 795630**

Date Submitted: 10/14/2020

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

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: 2020-MU-137-GL-E-R

Requested Effective Dates - New: 02/01/2021 Renewal: 02/01/2021

**Item Key: 795696**

Date Submitted: 10/15/2020

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

Delayed Adoption

Commercial General Liability

# of Policyholders: 0

Company Reference: 2020-09-0048-R

Requested Effective Dates - New: 05/01/2021 Renewal: 05/01/2021

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-RRU18. The companies intend to delay implementation until 05/01/2021.

The companies are also introducing proprietary exception pages to replace ISO's refer to company wording. The rating for these endorsements was determined by selecting approved factors for similar Travelers endorsements.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 795794, Company Form Filing Number 2020-09-0048-F was approved effective 05/01/2021.

**Item Key: 795750**

Date Submitted: 10/15/2020

United Property & Casualty Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners Program (HO3, HO4, HO5 and HO6) UPC 1.0

Overall % Impact: 9.5

Overall \$ Impact: \$5,499,797

# of Policyholders: 28565

Company Reference: UPC LA HO DC MOVE 2020 RATE-RULE

Requested Effective Dates - New: 02/01/2021 Renewal: 08/01/2021

The last adjustment to this program was approved in September 2019 (Item Key #761292) and resulted in an overall 0.000% to be effective January 1, 2020 for both new and renewal business.

With this filing, the company proposes the following changes:

Overall rate increase of 9.5%. Increase in base rates vary by territory.

Updates to the rating factors for Age of Home.

Inclusion of Coverage A equal to 10% of Coverage C in the base policy (Renters Insurance only).

Addition of rating for split Protection Class.

Expansion of who may be added as an insurable interest.

Addition of Recreational and Service Vehicle Exclusion.

Addition of Smart Home Discount.

Update label from Windstorm and Hail Exclusion to Hurricane Exclusion to align with rating plan and forms.

Updates to Limited Loss Settlement Roof Endorsement.



Addition of Enhanced Roof Replacement Endorsement.  
 Addition of Replacement Cost Loss Settlement for Certain Non-Building Structures Endorsement.  
 Updates to Premier, Premier Plus and Premier Condominium Endorsements.  
 Duplex-Unit Rental to Others.  
 Updates to trailing document requirements for some coverages.  
 Editorial updates to the Manual for simplification and/or clarification purposes.

These changes will result in an overall rate increase of +9.5% or +\$5,499,797 (28,565 policyholders).

**Item Key: 795754**

Date Submitted: 10/15/2020  
 Family Security Insurance Company, Inc.  
 4 - Homeowners  
 Revised Rate and Rule  
 Owner-Occupied Homeowner (HO3) Program  
 Overall % Impact: **9.8**  
 Overall \$ Impact: **\$1,853,376**  
 # of Policyholders: **10751**  
 Company Reference: FSIC HO DC MOVE RATERULE 2020  
 Requested Effective Dates - New: 02/01/2021 Renewal: 08/01/2021

The last adjustment to this program was approved in September 2019 (Item Key #761290) and resulted in an overall -0.001% to be effective January 1, 2020 for both new and renewal business.

With this filing, the company proposes the following changes:

Overall rate increase of 9.8%. Increase in base rates vary by territory.  
 Updates to the rating factors for Age of Home.  
 Updates to the rating factors for Coverage A.  
 Addition of rating for split Protection Class.  
 Expansion of who may be added as an insurable interest.  
 Addition of Recreational and Service Vehicle Exclusion.  
 Addition of Smart Home Discount.  
 Update label from Windstorm and Hail Exclusion to Hurricane Exclusion to align with rating plan and forms.  
 Updates to Limited Loss Settlement Roof Endorsement.  
 Addition of Enhanced Roof Replacement Endorsement.  
 Addition of Replacement Cost Loss Settlement for Certain Non-Building Structures Endorsement.  
 Updates to Premier and Premier Plus Endorsements.  
 Updates to trailing document requirements for some coverages.  
 Editorial updates to the Manual for simplification and/or clarification purposes.

These changes will result in an overall rate increase of +9.8% or +\$1,853,376 (10,751 policyholders).

**Item Key: 795931**

Date Submitted: 10/19/2020  
 Nationwide Agribusiness Insurance Company  
 CRESTBROOK INSURANCE COMPANY  
 17 - Other Liability  
 Delayed Adoption  
 Commercial General Liability  
 Delayed Adoption of Insurance  
 Overall % Impact: **6.0**  
 Overall \$ Impact: **\$67,132**  
 # of Policyholders: **59**  
 Company Reference: GL-LA-20210401-BSV-A  
 Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

With this filing, the companies are proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers GL-2020-BGL1 and GL-2020-IALL1. The companies intend to delay implementation until 04/01/2021.

**Item Key: 795956**

Date Submitted: 10/19/2020  
 EMC PROPERTY & CASUALTY COMPANY  
 EMCASCO INSURANCE COMPANY  
 EMPLOYERS MUTUAL CASUALTY COMPANY  
 UNION INSURANCE COMPANY OF PROVIDENCE  
 17 - Other Liability  
 Delayed Adoption  
 Commercial General Liability  
 Adoption of Insurance Services Office, Inc., (ISO) filing designation number GL-2018-RRU18  
 # of Policyholders: **0**  
 Company Reference: LA-GL-2020-09  
 Requested Effective Dates - New: 03/15/2021 Renewal: 03/15/2021

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-RRU18. The companies intend to delay implementation until 03/15/2021.

The companies are also making the following revisions.

Rule 16. Additional Interests CG2001 is a revised ISO endorsement that is part of filing GL-2018-OFR18. Pricing for this endorsement is currently in our EMC Supplement Manual and we are moving it to our Agents Manual. We are amending the pricing to be more in line with our competitors. We are also adding clarification that this endorsement and pricing also applies to Products/Completed Operations coverage form CG0037. CG2039 is a new ISO endorsement introduced in filing GL-2018-OFR18. This form is a blanket version of ISO form CG2037. We used the pricing we currently have on file for CG2037 in the development of this endorsement's pricing. CG2040 is a new ISO endorsement introduced in filing GL-2018-OFR18. This form is a blanket version of ISO form CG2037 except it has upstream language. We used the pricing we currently have on file for CG2037 in the development of this endorsement's pricing. CG2041 is a new ISO endorsement introduced in filing GL-2018-OFR18. This form is a blanket version of ISO form CG2010 only it includes completed operations which are subject to the general aggregate. We used the pricing we currently have on file for CG2010 in the development of this endorsement's pricing. CG2042 is a new ISO endorsement introduced in filing GL-2018-OFR18. We are introducing pricing that is consistent with our competitors. CG2043 is a new ISO endorsement introduced in filing GL-2018-OFR18. We are introducing pricing that is consistent with our competitors. CG2044 is a new ISO endorsement introduced in filing GL-2018-OFR18. We currently have an EMC version of the form on file (CG7582). We used its pricing in development of this endorsement's pricing. CG3405 is a new ISO endorsement introduced in filing GL-2018-OFR18. We are adding a rule stating this form is not available for Pollution coverage forms CG0039 and CG0040. Per ISO this is a non-premium bearing endorsement so there is no pricing. CG3408 is a new ISO endorsement introduced in filing GL-2018-OFR18. We are adding a rule stating this form is not available. CG3409 is a new ISO endorsement introduced in filing GL-2018OFR18. We are adding a rule stating this form is not available.

Rule 33. Special Rules applicable to the Claims-Made Coverage Form (Subline Codes 334/336) We are adding a new rule to clarify that CG0002 is not available for use.

Rule 36. Description of Additional Optional Endorsements CG0471 is a new ISO endorsement introduced in filing GL-2018-OFR18. We are adding this new rule to clarify that this form is not available for use. CG0472 is a new ISO endorsement introduced in filing GL2018-OFR18. We are adding this new rule to clarify that this form is not available for use. We are adding new rules for CG2107 and CG2108 to clarify that these forms are not available for use. CG2131 and CG2154 are revised endorsements that are part of filing GL-2018-OFR18. CG2272, CG2297, CG2302, and CG2303 are new endorsements introduced in filing GL-2018-OFR18. We are introducing pricing that is consistent with our competitors. CG2404 is a revised ISO endorsement that is part of filing GL-2018OFR18. We are introducing pricing that is consistent with our competitors. Our original pricing was published in our EMC Supplement manual. CG2453 and CG2454 are new endorsements introduced in filing GL-2018-OFR18. We are introducing pricing that is consistent with our competitors. We are adding new rules for CG2545, CG2546, and CG3436 to clarify that these forms are not available for use. CG3437 is a new ISO endorsement introduced in filing GL-2018-OFR18. We are adding this new rule to clarify that this form is not available for use. CG3438 is a new endorsement introduced in filing GL-2018OFR18. We are introducing pricing that is consistent with our competitors. CG4007 and CG4008 are new endorsements introduced in filing GL-2018-OFR18. Our pricing structure removes the payroll covered by the wrap-up from the named insured's policy. The insured is not charged for operations covered by a wrap-up.

Rule 42. Electronic Data Coverage We are adding this new rule to clarify that CG0065 is not available for use.

Rule 45. Liquor Liability Coverage We are adding this new rule to clarify that CG0033 and CG0034 are not available for use.

Rule 46. Owners and Contractors Protective Liability Insurance and Principals Protective Liability Insurance CG2988 is a revised endorsement that is part of filing GL-2018-OFR18. We are introducing pricing that is consistent with our competitors. We are adding a new rule to state that CG3359 is not available. CG3419 and CG3420 are new endorsements introduced in filing GL-2018-OFR18. We are introducing pricing that is consistent with our competitors. We have added a new rule stating that CG9910 is not available.

Rule 47. Pollution Liability Coverage We are adding a new rule to clarify that CG0039 and CG0040 are not available for use.

Rule 48. Products/Completed Operations Liability Coverage We have added a new rule to state that CG2547, CG2548, and CG3359 are not available. CG3412, CG3413, and CG3414 are new endorsements introduced in filing GL-2018-OFR18. We are introducing pricing that is consistent with our competitors. CG3424, CG3425, CG3426, and CG3427 are new endorsements introduced in filing GL-2018-OFR18. Our pricing structure removes the payroll covered by the wrap-up from the named insured's policy. The insured is not charged for operations covered by a wrap-up.

Rule 49. Railroad Protective Liability CG3422 is a new endorsement introduced in filing GL-2018-OFR18. We are introducing pricing that is consistent with our competitors.

Rule 51. Elevator or Escalator Inspection Charge Added new rule stating this rule does not apply.

Rule 52. Coverage for Insureds for Injury to Leased Workers We are adding a new rule and pricing that is consistent with our competitors.

Rule 53. Underground Storage Tank Coverage We are adding a new rule stating this form is not available.

Rule 54. Year 2000 Computer-Related Endorsements We are adding a new rule stating these forms are not available.

GL004 Employee Benefits Liability Coverage Newly added rule for endorsement CG7626. The premium

charge is based on the liability limit selected and the number of employees. Rating is based on the rates that we use in all other states in which we already write this coverage. These rates have proven to be adequate, competitive and not discriminatory.

GL006 Emergency Medical Services Personnel Newly added rule for endorsement CG7661. The premium charge is based on the liability limit selected and the number of employees. Rating is based on the rates that we use in all other states in which we already write this coverage. These rates have proven to be adequate, competitive and not discriminatory.

GL071 Electromagnetic Field Exclusion Newly added rule for endorsement CG7234.

GL095 Telecommunications and Technology Providers Liability Extension Newly added rule for endorsement CG7405.

GL180 Internet Access Liability Coverage (Municipality and Telecommunication Programs Newly added rule for endorsement CG7596.

GL191 Law Enforcement Exclusion Newly added rule for endorsement CG7605.

GL203 Additional Insured – Owners, Lessees or Contractors – Completed Operations (“Arising out of”) We are revising the rule to refer to CG2010 (10/01).

GL230 Broadcasting Liability Coverage (Municipality & Telecommunication Programs) Newly added rule for endorsement CG7691.

Supplement Manual Rule 16. Additional Interests We are removing this rule and pricing from our EMC Supplement manual and transferring it to our Agents manual.

Rule 36. Description of Additional Optional Endorsements We are removing CG2141 from our company manual because we will start following the pricing guidance in the ISO CLM. We are moving CG2404 and its pricing to our agents manual.

GL180 Internet Access Liability Coverage (Municipality and Telecommunication Programs Newly added rule for endorsement CG7596. We are using the same rating that is currently filed in other states. We feel that these rates are not excessive, inadequate, nor unfairly discriminatory.

GL230 Broadcasting Liability Coverage (Municipality & Telecommunication Programs) Newly added rule for endorsement CG7691. We are using the same rating that is currently filed in other states. We feel that these rates are not excessive, inadequate, nor unfairly discriminatory.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number

**Item Key: 797673**

Date Submitted: 10/28/2020

GREAT AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Directors & Officers Liability

Overall % Impact: **6.0**

Overall \$ Impact: **\$5,836**

# of Policyholders: **92**

Company Reference: NFP RATE FILING 06-20

**Item Key: 797714**

Date Submitted: 10/29/2020

NATIONAL CASUALTY COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

# of Policyholders: **0**

Company Reference: XH LA10203NCR01

Requested Effective Dates - New: 01/15/2021 Renewal: N/A

**Item Key: 797715**

Date Submitted: 10/29/2020

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Company Reference: BHSIC-TRIA-19 LA-CMP-CAS(RRU)

Requested Effective Dates - New: 01/01/2021 Renewal: N/A

**Item Key: 797728**

Date Submitted: 10/29/2020  
 UNITED STATES FIRE INSURANCE COMPANY  
 NORTH RIVER INSURANCE COMPANY, THE  
 CRUM & FORSTER INDEMNITY COMPANY  
 9 - Inland Marine  
 Initial Rate and Rule

Company Reference: 2020 CIM NEW PROG (LA R)  
 The above-captioned companies are introducing a Commercial Inland Marine Program and adopting AAIS Filing Designation Numbers AAIS-2014-46R, AAIS-2014-46LC, AAIS-2015-11MGR, and AAIS-2018-56R-1

Companion forms (Item Key Number 796445 or Company Reference Number 2020 CIM NEW PROG (LA F)) were still pending as of 11/20/2020.

There is no rate impact associated with this filing.

**Item Key: 797768**

Date Submitted: 10/29/2020  
 GEICO Marine Insurance Company  
 9 - Inland Marine  
 Revised Rate and Rule  
 Personal Inland Marine  
 Boatowners/Personal Watercraft  
 Revised Rate and Rule

Company Reference: LA09GM202103152  
 The last rate impact (Item Key Number 760389) resulted in an overall rate increase of +0.600% or premium increase of +\$18,638 and affected 6,179 policyholders.

The above-captioned company is revising rates and rules for its Boatowners/Personal Watercraft program.

The company proposes:

1. Changing Territory code 001 from a rate of 208 to 268.
2. Changing Territory code 002 from a rate of 262 to 337.

This filing will result in an overall rate increase of **+21.50%** or premium increase of **+640,269** affecting 6,475 policyholders.

**Item Key: 797924**

Date Submitted: 11/02/2020  
 TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA  
 17 - Other Liability  
 Revised Rate and Rule  
 Employment Practices Liability  
 Overall % Impact: **15.0**  
 Overall \$ Impact: **\$1,754,122**  
 # of Policyholders: **2136**  
 Company Reference: 2020-08-0089  
 Requested Effective Dates - New: 05/01/2021    Renewal: 05/01/2021

**Item Key: 797930**

Date Submitted: 11/02/2020  
 Church Mutual Insurance Company, S.I.  
 17 - Other Liability  
 Revised Rate and Rule  
 Professional Liability  
 # of Policyholders: **0**  
 Company Reference: CMPR-42  
 Requested Effective Dates - New: 02/01/2021    Renewal: N/A

With this filing, the company is submitting the following amendments that will be utilized in conjunction with previously approved state tracking number 791668.

1. Additional Rule – Model Rating Plan – we have removed sentences as referenced in our phone call. We confirm that any changes to our model over time will be submitted in future rate filings.
2. Additional Rule – Premium Discount Table - we are withdrawing the Premium Discount rule in order to avoid internal programming changes.

The corresponding form(s), LDI Form Filing Number 791618, Company Form Filing Number CMPR-26 was approved effective 02/01/2021.

**Item Key: 798068**

Date Submitted: 11/04/2020  
 ACE AMERICAN INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: 20-GL-2018899 RR  
 Requested Effective Dates - New: 01/01/2021    Renewal: 01/01/2021

With this filing, the com

**Item Key: 798070**

Date Submitted: 11/04/2020  
 HANOVER INSURANCE COMPANY, THE  
 17 - Other Liability  
 Revised Rate and Rule  
 Cyber Liability  
 # of Policyholders: **0**  
 Company Reference: CW-PR-20687R

**Item Key: 798080**

Date Submitted: 11/04/2020  
 ALLSTATE INSURANCE COMPANY  
 19 - Commercial Automobile  
 Revised Rate only

Commercial Automobile  
 Commercial Auto Program  
 Rate Revision

- LCM Revision
- ELR Revision
- Telematics Rating Rule

Overall % Impact: **19.900**  
 Overall \$ Impact: **\$4,120,578**  
 # of Policyholders: **2592**  
 Company Reference: BR9833: LCM ONLY  
 Requested Effective Dates - New: 03/22/2021    Renewal: 06/02/2021

The last rate revision to this program was +19.9% or \$2,512,794 which was approved under LDI Item Key Number 742625 effective 1/1/2020 for new business and 5/31/2020 for renewal business.

With this filing, the company proposes the following revisions:

- Revise the Loss Cost Multipliers (LCM) as follows:

Vehicle Type	Coverage	Current LCM	Proposed LCM
Private Passenger Type	Liability	1.533	1.932
	Medical Payments	0.930	0.930
	Uninsured Motorists	4.130	4.377
	Other Than Collision	2.274	2.274
	Collision	1.061	1.061
Trucks, Truck Tractors, and Trailers	Liability	1.404	1.769
	Medical Payments	1.903	1.903
	Uninsured Motorists	3.514	3.724
	Other Than Collision	2.326	2.326
	Collision	2.250	2.250
All Other	Liability	1.608	1.618
	Physical Damage	1.736	1.751

- Revise the Expected Loss Ratios (ELR) as follows:

Coverage	Current ELR	Proposed ELR
Liability	0.553	0.538
Physical Damage	0.512	0.497

- Revise the Fixed Expense; and
- Revise the Telematics Rating Rule.

The rate impact associated with this filing is +19.9% or \$ 4,120,578 affecting 2,592 policyholders.

**Item Key: 798165**

Date Submitted: 11/05/2020  
 SHELTER MUTUAL INSURANCE COMPANY  
 1 - Property  
 Revised Rate only  
 Personal Property (Fire and Allied)  
 Dwelling Program  
 Overall % Impact: **8.1**  
 Overall \$ Impact: **\$671,425**  
 # of Policyholders: **13190**  
 Company Reference: 17M10220  
 Requested Effective Dates - New: 02/15/2021 Renewal: 02/15/2021

The last adjustment to this program was approved in April 2019 (Item Key #727414) and resulted in an overall rate increase of +15.4% to be effective July 8, 2019 for both new and renewal business.

With this filing, the company proposes the following changes:

**Rate (R) Pages**

**R-1 and R-2** - Rates have been revised. Shelter deviation factors for Zone 1 and Zone 2 Extended Coverage were revised and applied to current Property Insurance Association of Louisiana (PIAL) rates. Zone 1 deviation factor updated from 1.743 to 2.039 and Zone 2 deviation factor updated from 1.626 to 1.902.

These changes will result in an overall rate increase of **+8.1%** or **+\$671,425** (13,190 policyholders).

**Item Key: 798168**

Date Submitted: 11/05/2020  
 SHELTER MUTUAL INSURANCE COMPANY  
 3 - Farmowners  
 Revised Rate and Rule  
 Farmowners  
 Overall % Impact: **3.4**  
 Overall \$ Impact: **\$67,096**  
 # of Policyholders: **522**  
 Company Reference: 17M15320  
 Requested Effective Dates - New: 02/15/2021 Renewal: 02/15/2021

The last adjustment to this program was approved in April 2019 (Item Key #728625) and resulted in an overall rate increase of +10.2% to be effective July 8, 2019 for both new and renewal business.

With this filing, the company proposes the following changes:

**Base Rates (R) Pages**

**R-2 and R-4** - Base rates have been revised for Form FO-3.  
**R-14** - Base rates have been revised for Form FO-9.

**General Rule (GR) Pages**

**GR-19 - Secondary or Seasonal Residence Premises** - Editorial changes were made.  
**GR-34 - Farm Employees** - Editorial changes were made.  
**GR-43 - Business Pursuits** - Editorial changes were made.

These changes will result in an overall rate increase of **+3.4%** or **+\$67,096** (522 policyholders).

**Item Key: 798175**

Date Submitted: 11/05/2020  
 SHELTER MUTUAL INSURANCE COMPANY  
 4 - Homeowners  
 Revised Rate and Rule  
 Mobile Homeowners  
 Overall % Impact: **2.0**  
 Overall \$ Impact: **\$19,159**  
 # of Policyholders: **1266**  
 Company Reference: 17M27320  
 Requested Effective Dates - New: 02/15/2021 Renewal: 02/15/2021

The last adjustment to this program was approved in April 2019 (Item Key #728616) and resulted in an overall rate increase of +2.9% to be effective July 8, 2019 for both new and renewal business.

With this filing, the company proposes the following changes:

**Base Rates (R) Pages**

**R-2** - Base rates have been revised.

**General Rule (GR) Pages**

**GR-14 - Secondary or Seasonal Residence Premises** - Editorial changes were made.  
**GR-20 - Farm Employees** - Editorial changes were made.  
**GR-28 - Business Endorsement** - Editorial changes were made.

These changes will result in an overall rate increase of **+2.0%** or **+\$19,159** (1,266 policyholders).

**Item Key: 798176**

Date Submitted: 11/05/2020  
 SHELTER MUTUAL INSURANCE COMPANY  
 4 - Homeowners  
 Revised Rate and Rule  
 Homeowners Platinum Shield (Form HO-5)  
 Overall % Impact: **3.0**  
 Overall \$ Impact: **\$213,155**  
 # of Policyholders: **3201**  
 Company Reference: 17M20A120  
 Requested Effective Dates - New: 02/15/2021 Renewal: 02/15/2021

The last adjustment to this program was approved in April 2019 (Item Key #728607) and resulted in an overall rate increase of +3.7% to be effective July 8, 2019 for both new and renewal business.

With this filing, the company proposes the following changes:

**Base Rates (R) Pages**

**R-2 and R-4** - Base rates have been revised.

**General Rule (GR) Pages**

**GR-21 - Farm Employees** - Editorial changes were made.

**GR-26 - Business Pursuits** - Editorial changes were made.

**Limited Distribution (LD) Page**

**LD-1 - A. Secondary Residence Premises** - Editorial changes were made.

**LD-1 - B. Suburban Property** - The Protection Class multiplier for Protection Classes 8N, 9, 10 and 11 was revised.

These changes will result in an overall rate increase of +3.0% or +\$213,155 (3,201 policyholders).

**Item Key: 798177**

Date Submitted: 11/05/2020  
 SHELTER MUTUAL INSURANCE COMPANY  
 4 - Homeowners  
 Revised Rate and Rule  
 Homeowners (Forms HO-3, HO-4 and HO-6)  
 Overall % Impact: **8.3**  
 Overall \$ Impact: **\$2,269,414**  
 # of Policyholders: **19410**  
 Company Reference: 17M20420  
 Requested Effective Dates - New: 02/15/2021 Renewal: 02/15/2021

The last adjustment to this program was approved in April 2019 (Item Key #728619) and resulted in an overall rate increase of +9.0% to be effective July 8, 2019 for both new and renewal business.

With this filing, the company proposes the following changes:

**Base Rates (R) Pages**

**R-2 and R-5** - Base rates have been revised for Form HO-3.

**General Rule (GR) Pages**

**GR-20 - Secondary or Seasonal Residence Premises** - Editorial changes were made.

**GR-27 - Farm Employees** - Editorial changes were made.

**GR-37 - Business Endorsement** - Editorial changes were made.

These changes will result in an overall rate increase of +8.3% or +\$2,269,414 (19,410 policyholders).

**Item Key: 798269**

Date Submitted: 11/06/2020  
 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY  
 MANUFACTURERS ALLIANCE INSURANCE COMPANY  
 PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: ORSIU-GL-SERVE-20  
 With this filing, the companies are filing a correction to the A. RATING GUIDELINES Rule 5. Limits of Liability which is the first page of the rules.

The Products-Completed Operations Aggregate Limit should read \$2,000,000 in lieu of the \$5,000,000.

There is no rating impact associated with this correction as the rates previously approved for this program are based on the \$2,000,000 Products Completed Operations Aggregate.

**Item Key: 798271**

Date Submitted: 11/06/2020

Preferred Professional Insurance Company  
 17 - Other Liability  
 Initial Rate and Rule  
 Professional Liability  
 # of Policyholders: **0**

Company Reference: LPL-0059-20

With this filing, the company is introducing the initial rates and rule for its new Lawyers Professional Liability program to provide lawyer's professional errors & omissions liability coverage for First Indemnity PG Inc., a risk purchasing group.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 799957, Company Form Filing Number LPL-0074-20 is pending approval.

**Item Key: 798273**

Date Submitted: 11/06/2020  
 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 Rate only  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: FN.13.082.2019.02

**Item Key: 798331**

Date Submitted: 11/09/2020  
 Maison Insurance Company  
 1 - Property  
 Revised Rate and Rule  
 Louisiana Voluntary Dwelling Fire Program

Overall % Impact: **24.6**  
 Overall \$ Impact: **\$24,150**  
 # of Policyholders: **1048**  
 Company Reference: MIC-VOL-DF-2020-01-RF  
 Requested Effective Dates - New: 03/01/2021    Renewal: 04/01/2021

The last adjustment to this program was approved in November 2017 (Item Key #685719) and resulted in an overall 0.0% (corrected from +1.49%) to be effective November 21, 2017 for both new and renewal business.

With this filing, the company proposes the following changes:

Adjust Named Storm territory structure  
 Adjust Base Rates by territory  
 Increase the Service Line Endorsement premium from \$25 to \$40  
 Introduce an e-Paperless Discount of \$25  
 Manual Changes - Addition of several underwriting eligibility requirements and revisions and clarifications to several underwriting rules

These changes will result in an overall rate increase of **+24.6%** or **+\$24,150** (1,048 policyholders).

Companion forms (Item Key #800536) were still pending as of December 15, 2020.

**Item Key: 798428**

Date Submitted: 11/10/2020  
 ARGONAUT INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Professional Liability  
 # of Policyholders: **0**  
 Requested Effective Dates - New: 02/01/2021    Renewal: 02/01/2021

**Item Key: 798431**

Date Submitted: 11/10/2020  
 Berkley Casualty Company  
 17 - Other Liability  
 Delayed Adoption  
 Commercial General Liability  
 Adoption of Insurance Services Offices, (ISO) Designation Numbers GL-2018-RRU18 (Rules) and GL-2018-RLC18 (Loss Costs)



# of Policyholders: **0**

Company Reference: BSS-GL-2020-5555-RARU-LA-44102

Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation numbers GL-2018-RRU18 (Rules) and GL-2018-RLC18 (Loss Costs). The company is delaying adoption until 07/01/2021.

The company is continuing to utilizing a Loss Cost Multiplier of 1.600.

There is no rate impact associated with this filing.

**Item Key: 798444**

Date Submitted: 11/10/2020

UTICA MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Adoption of ISO Filing Designation Number GL-2020-BGL1

Overall % Impact: **6.7**

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

# of Policyholders: **0**

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

**Item Key: 798458**

Date Submitted: 11/10/2020

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

17 - Other Liability

Delayed Adoption

Delay Adoption of ISO Filing Designation No.: TRIA2019 CL 2020 OTTRU

Company Reference: 20-8179-LA-RULES

Requested Effective Dates - New: 02/01/2021 Renewal: 02/01/2021

**Item Key: 798556**

Date Submitted: 11/12/2020

ALLIED TRUST INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Personal Umbrella and Excess

Personal Umbrella Program

Initial Rate and Rule

# of Policyholders: **0**

Company Reference: LAPUP\_01012021.1

With this filing, the company propose to introduce the rates and rules for the Personal Umbrella Program.

The program will utilize company specific rates.

The program will provide excess liability coverage above the underlying liability limits provided by an insured's homeowners and automobile policies. The umbrella product is intended solely as secondary liability coverage to accompany an ATIC homeowner and does not assume primary liability coverage.

The corresponding form filing has been approved under company tracking number LAPUP\_01012021, LDI Item Key Number 798446, effective 12/21/2020.

**Item Key: 798566**

Date Submitted: 11/12/2020

NATIONAL LIABILITY & FIRE INSURANCE COMPANY

BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Revised Rate and Rule

Overall % Impact: **18.050%**

Overall \$ Impact: **\$7,700**

# of Policyholders: **46**

Company Reference: 2020-12-15-LA-BHDI-NLF - MPL 3

Requested Effective Dates - New: 12/15/2020 Renewal: 12/15/2020

With this filing, the companies are making the following revisions to its Professional Liability Program

The following rate/rules are being updated:

I. Manual Premium - We clarified that a head count equivalent may be dependent on the industry. We chose rate changes and minimums based on our countrywide loss data.

II. Hazard Group Factors – We added more hazard groups for more hazardous industries with higher

expected frequencies and severities. We also added hazard groups for an Allied Healthcare industry based closely on CNA/MedPro, already approved in your state. A slight adjustment was made for Lawyers to balance from other changes made.

III. Increased Limit Factor – We added factors for the healthcare industry based closely on CNA, already approved in your state, for any limit under \$2,000,000. Any limit above \$2,000,000 we used our factors for all other industries, which has been approved in many states.

IV. Retention Factor – We added a factor for a retention of \$0 based on actuarial judgment.

V. Prior Acts Factor – Factors have been added for the healthcare industry based closely on CNA/MedPro. We also changed our factors for lawyers to be more in line with AmGuard and Arch.

VIII. Coverage Upgrade Factors – We have added three additional aggregate limits for Security and Privacy Liability Coverages to offer higher limits. These factors are based off THREE, which has been approved in many states. We increased the charge for Pollution Liability Coverage based on industry pollution liability terms.

XVI. Head Count Basis – A head count option to rate healthcare has been added. The conversion factors were based on judgment and industry data on average healthcare professional salaries.

XVII. Pay Plan Factor – A pay plan factor has been added based on expense justification.

XVIII. Paid Pure W2 Factor – This factor has been added for individual insureds with no employees within the healthcare industry and is based on CNA.

XIX. Recent Graduate Factor – This factor has been added for individual insureds with no employees within the healthcare industry and is based on CNA.

XX. Student Healthcare Factor – This factor has been added for the healthcare industry and is based on CNA.

XXI. Insurance Score Tier Factor – This factor has been added based on Berkshire Hathaway Homestate Insurance Company.

The corresponding forms filing will be made depending on filing laws with your state. Included in this filing is the

**Item Key: 798567**

Date Submitted: 11/12/2020

Next Insurance US Company

1 - Property

Initial Rate and Rule

Introduction of Commercial Property Program

Company Reference: NEXT-CP-LA-2003R

The above-captioned company wishes to introduce a new Commercial Property Program.

The company's intent is to serve small and midsize businesses.

The company will deviate from Property Insurance Association of Louisiana (PIAL) rates and rules in the following ways:

- Utilize property portion of PIAL Business owners
- Expand eligibility for additional classes
- Add additional rating variables
- Add additional endorsements to tailor coverages

The filing also contains equipment breakdown coverage.

There is no rate impact associated with this filing.

Companion Forms (795436) were approved on 10/14/2020.

Companion Forms (782868) were approved on 07/30/2020.

**Item Key: 798569**

Date Submitted: 11/12/2020

SAFETY NATIONAL CASUALTY CORPORATION

17 - Other Liability

Revised Rule only

Revised Rule Only

# of Policyholders: 0

Company Reference: 1-SN-GL-RU-21-LA

Requested Effective Dates - New: 02/01/2021    Renewal: 02/01/2021

**Item Key: 798613**

Date Submitted: 11/12/2020

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Revised Rate and Rule

Overall % Impact: **0.000%**  
 # of Policyholders: **634**  
 Company Reference: GL-LA-23008RARU  
 Requested Effective Dates - New: 10/01/2021    Renewal: 10/01/2021

**Item Key: 798776**

Date Submitted: 11/16/2020  
 FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN  
 1 - Property  
 Revised Rate and Rule  
 Dwelling Insurance Program  
 (Owner Occupied)  
 Overall % Impact: **4.89**  
 Overall \$ Impact: **\$527,377**  
 # of Policyholders: **10696**  
 Company Reference: B-153  
 Requested Effective Dates - New: 04/01/2021    Renewal: 04/01/2021

The last adjustment to this program was approved in August 2019 (Item Key #758235) and resulted in an overall rate decrease of -0.480% to be effective January 1, 2020 for both new and renewal business.

With this filing, the company proposes the following changes:

**RULE PAGE CHANGES**

**Rules**

Rule 10. Restriction of Individual Policies has been updated with the new form title.

**Premium Modification Rules**

Central Alarm is now Central Fire Alarm.  
 Companion Auto Policy has been added.  
 Employee has been added to Affinity.  
 A rule for Multi-Policy has been added.

**RATE PAGE CHANGES**

**Coverage A - Dwelling Base Rates**

Base Premiums have been revised for Dwelling Fire One and Dwelling Fire Three.  
 Rate per Increment has been revised for Dwelling Fire One and Dwelling Fire Three.

**Additional Coverages**

Coverage F - Personal Liability  
 The rates for DF1 and DF3 have been revised.  
 The notes pertaining to this coverage have been removed, as they are explained in the policy.  
 Coverage G - Medical Payments to Others  
 Limits of \$2,000-\$5,000 have been added.  
 Water Backup of Sewers or Drains coverage has been moved from the ENDS pages, and an additional coverage option has been added.  
 Limited Theft and Broad Theft coverages are now shown on the ENDS pages.

**Premium Modification Factors**

Maximum Reduction has been revised from .65 to .45.  
 Central Alarm is now Central Fire Alarm.  
 Pre-1930 has been revised from 1.25 to 1.20.  
 Companion Auto Policy has been added.  
 Inspection Fee has been removed.  
 Employee has been added to Affinity.  
 Deductible options of \$4,000 and \$10,000 have been added.  
 Age of Home has been added.

**Additional Coverages by Endorsement**

Form numbers and form titles have been revised to match the newly filed forms.  
 The following coverages have been added by endorsement:  
 Marring Coverage Other Than Metal Roof Surface Material  
 Service Line Coverage  
 Equipment Breakdown Coverage  
 Limited Theft and Broad Theft Coverages have been moved to the ENDS pages.  
 2% Windstorm Deductible is also available in select areas of Territory H.

Manual pages have been replaced with updated version.

Companion forms (Item Key #798846) were still pending as of December 9, 2020.

These changes will result in an overall rate increase of **+4.89%** or **+\$527,377** (10,696 policyholders).

**Item Key: 798779**

Date Submitted: 11/16/2020  
 NATIONAL SPECIALTY INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule

Initial Rate and Rule  
 Cyber Liability  
 Boost Cyber Risk Program

Company Reference: NSIC-CY-Boo-LA-RR-2010

**Item Key: 798780**

Date Submitted: 11/16/2020  
 FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN  
 1 - Property  
 Revised Rate and Rule  
 Dwelling Insurance Program  
 (Landlord)  
 Overall % Impact: **4.99**  
 Overall \$ Impact: **\$752,024**  
 # of Policyholders: **16624**  
 Company Reference: B-155  
 Requested Effective Dates - New: 04/01/2021    Renewal: 04/01/2021

The last adjustment to this program was approved in August 2019 (Item Key #758238) and resulted in an overall rate decrease of -0.240% to be effective January 1, 2020 for both new and renewal business.

With this filing, the company proposes the following changes:

**RULE PAGE CHANGES****Rules**

Rule 9. Reduction in Coverage When Vacant or Unoccupied has been revised, the company will now attach a separate form when the Platinum Package is selected.

Rule 10. Restriction of Individual Policies has been updated with the new form title.

**Premium Modification Rules**

Central Alarm is now Central Fire Alarm.  
 Companion Auto Policy has been added.  
 Employee has been added to Affinity.  
 A rule for Multi-Policy has been added.

**RATE PAGE CHANGES****Coverage A - Dwelling Base Rates**

Base Premiums have been revised for Dwelling Fire One and Dwelling Fire Three  
 Rate per Increment has been revised for Dwelling Fire One and Dwelling Fire Three

**Additional Coverages**

Coverage F - Premises Liability

The rates for DF1 and DF3 have been reduced by \$10.

The notes pertaining to this coverage have been removed, as they are explained in the policy.

Landlord Personal Injury Liability Coverage

All rates are \$10.

The level of coverage for Landlord Personal Injury Coverage will match the level of coverage for Coverage F - Premises Liability

F - Premises Liability

There is no premium change or rate effect for this change

Coverage G - Medical Payments to Others

Limits of \$2,000-\$5,000 have been added.

Water Backup of Sewers or Drains coverage has been moved from the ENDS pages, and an additional coverage option of \$10,000 has been added.

Limited Theft Coverage is now shown on the ENDS pages.

**Premium Modification Factors**

Maximum Reduction has been revised from .65 to .45.

Central Alarm is now Central Fire Alarm.

Pre-130 has been revised from 1.25 to 1.20.

Companion Auto Policy has been added.

Inspection Fee has been removed.

Employee has been added to Affinity.

Deductible options of \$4,000 and \$10,000 have been added.

Age of Home has been added.

**Additional Coverages by Endorsement**

Form numbers and form titles have been revised to match the newly filed forms.

The following coverages have been added by endorsement:

Marring Coverage Other Than Metal Roof Surface Material

Service Line Coverage  
 Equipment Breakdown Coverage  
 Replacement Cost Personal Property  
 Platinum Endorsement  
 Other Structures - Additional Amount of Insurance  
 Limited Theft Coverage has been moved to the ENDS pages.  
 2% Windstorm Deductible is available in select areas of Territory H.

Manual pages have been replaced with updated version.

Companion forms (Item Key #798840) were still pending as of December 9, 2020.

These changes will result in an overall rate increase of **+4.99%** or **+\$752,024** (16,624 policyholders).

**Item Key: 798784**

Date Submitted: 11/16/2020  
 FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN  
 1 - Property  
 Revised Rate and Rule  
 Dwelling Insurance Program  
 (Vacant or Unoccupied)  
 Overall % Impact: **0.00**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **2697**  
 Company Reference: B-157  
 Requested Effective Dates - New: 04/01/2021    Renewal: 04/01/2021

The last adjustment to this program was approved in August 2019 (Item Key #758239) and resulted in an overall rate increase of +0.410% to be effective January 1, 2020 for both new and renewal business.

With this filing, the company proposes the following changes:

**RULE PAGE CHANGES**

**Rules**

Rule 5. Minimum Earned Premium has been revised from \$250 to \$100.  
 Rule 9. Restriction of Individual Policies has been revised with the new form name.

**Premium Determination**

Step 7. has been revised.

**RATE PAGE CHANGES**

**Additional Coverages**

Coverage F - Premises Liability  
 The rates have been reduced by \$10.  
 The notes pertaining to this coverage have been removed, as they are explained in the policy.  
 Landlord Personal Injury Liability Coverage  
 All rates are \$10.  
 The level of coverage for Landlord Personal Injury Coverage will match the level of coverage for Coverage F - Premises Liability  
 There is no premium change or rate effect for this change  
 Coverage G - Medical Payments to Others  
 Limits of \$2,000-\$5,000 have been added.  
 Water Backup of Sewers or Drains coverage has been moved from the ENDS pages, and an additional coverage option has been added.

**Premium Modification Factors**

Deductible options of \$4,000 and \$10,000 have been added.

**Endorsements**

Form numbers and form titles have been revised to match the newly filed forms.  
 The following coverages have been added by endorsement:  
 Dwelling and Other Structures Comprehensive Coverage  
 Replacement Cost on Dwelling Including Ordinance or Law - Excluding Roof Covering Fifteen Years Old or Older  
 Limited Theft Coverage  
 Marring Coverage Other Than Metal Roof Surface Material  
 Service Line Coverage  
 Equipment Breakdown Coverage  
 Extended Replacement Cost Including Ordinance or Law - Excluding Roof Covering Fifteen Years Old or Older  
 2% Windstorm Deductible is also available in select areas of Territory H.

Manual pages have been replaced with updated version.

Companion forms (Item Key #798844) were still pending as of December 9, 2020.

These changes will result in an overall **0.0%** or **\$0** (2,697 policyholders).

**Item Key: 798800**

Date Submitted: 11/16/2020

AMERICAN FIRE AND CASUALTY COMPANY  
 OHIO CASUALTY INSURANCE COMPANY, THE  
 OHIO SECURITY INSURANCE COMPANY  
 WEST AMERICAN INSURANCE COMPANY  
 1 - Property  
 Adoption  
 Commercial Property (Fire and Allied Lines)  
 Adoption of PIAL Filing Designation No. LA20-01 (CF-2019-RLA2)  
 Overall % Impact: **5.5**  
 Overall \$ Impact: **\$592,950**  
 # of Policyholders: **2078**  
 Company Reference: 2020-LA-1-CF-E-R  
 Requested Effective Dates - New: 07/01/2021    Renewal: 07/01/2021

The last adjustment to this program occurred in January 2020 (Item Key #768031) and resulted in an overall rate increase of +2.1% to be effective July 1, 2020 for both new and renewal business.

With this filing, the companies wish to adopt the Property Insurance Association of Louisiana's (PIAL) Filing Designation No. LA20-01 (CF-2019-RLA2).

PIAL Filing Designation No. LA20-01 (CF-2019-RLA2) was approved in January 2020 as Item Key #769013 to be effective August 1, 2020.

Along with the adoption, the companies propose revisions to the Basic Group I, Basic Group II and Special Cause of Loss factors.

These changes will result in an overall rate increase of +5.5% or +\$592,950 (2,078 policyholders).

**Item Key: 798850**

Date Submitted: 11/16/2020  
 SHELTER GENERAL INSURANCE COMPANY  
 1 - Property  
 Revised Rate only  
 Personal Property (Fire and Allied)  
 Dwelling Program  
 Overall % Impact: **8.0**  
 Overall \$ Impact: **\$34,347**  
 # of Policyholders: **594**  
 Company Reference: 17G10220  
 Requested Effective Dates - New: 02/15/2021    Renewal: 02/15/2021

The last adjustment to this program was approved in September 2020 (Item Key #791321) and resulted in an overall 0% (corrected from +0.2%) to be effective December 1, 2020 for both new and renewal business.

Prior to that, a filing was approved in April 2019 (Item Key #727411) and resulted in an overall rate increase of +13.4% to be effective July 8, 2019 for both new and renewal business.

With this filing, the company wishes to revise Extended Coverage rates.

**Rate (R) Pages**

**R-1,2** - Rates revised. Shelter deviation factors for Extended Coverage were revised and applied to current PIAL rates (LA17-10 (DP-2017-RLA1) - approved in October 2017 as Item Key #683308 to be effective March 1, 2018 for both new and renewal business). Zone 1 Extended Coverage factor has been revised from 1.743 to 2.039 and Zone 2 Extended Coverage factor has been revised from 1.626 to 1.902.

This will result in an overall rate increase of +8.0% or +\$34,347 (594 policyholders).

**Item Key: 798960**

Date Submitted: 11/17/2020  
 METROPOLITAN GENERAL INSURANCE COMPANY  
 9 - Inland Marine  
 Initial Rate and Rule  
  
 Personal Inland Marine  
 Initial Rate and Rule  
 Pet Insurance Plans

Overall % Impact: **0.00%**  
 # of Policyholders: **0**  
 Company Reference: NY20-83 (JD)  
 Requested Effective Dates - New: 01/01/2021    Renewal: N/A

The above-captioned company is submitting a Pet Insurance Program.

Companion forms (Item Key Number 799135 or Company Reference Number NY20-83 (JD)) were still pending as of 12/04/2020.

There is no rate impact associated with this filing.

**Item Key: 799012**

Date Submitted: 11/18/2020  
 AMERICAN FIRE AND CASUALTY COMPANY  
 OHIO CASUALTY INSURANCE COMPANY, THE  
 OHIO SECURITY INSURANCE COMPANY  
 WEST AMERICAN INSURANCE COMPANY  
 17 - Other Liability  
 Delayed Adoption

Overall % Impact: **10.000%**  
 Overall \$ Impact: **\$1,636,192**  
 # of Policyholders: **4867**  
 Company Reference: 2020-LA-1-GL-E-R  
 Requested Effective Dates - New: 07/01/2021    Renewal: 07/01/2021

With this filing, the companies are proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers GL-2020-BGL1 and GL-2020-IALL1. The companies intend to delay implementation until 07/01/2021.

The companies will utilize the following Loss Cost Multipliers.  
 American

These changes will result in a 10.0% rate increase or +1,636,192.00

There will be 4687 Louisiana policyholders affected by this rate increase.

The company is also making a revision to its Liquor Liability Rates.

**Item Key: 799044**

Date Submitted: 11/18/2020  
 STAR INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule

Commercial General Liability  
 Cyber Liability

Company Reference: STAR-LA-GL-CYBER LIABILITY-1120 R  
 With this filing, the company is introducing a new Cyber Liability Coverage that will be used in conjunction with the

**Item Key: 799185**

Date Submitted: 11/19/2020  
 Great Divide Insurance Company  
 17 - Other Liability  
 Delayed Adoption  
 Commercial General Liability  
 Delayed Adoption of Insurance Services Office Designation Numbers  
 # of Policyholders: **0**  
 Company Reference: BSS-GL-2020-5555-RARU-LA-44103  
 Requested Effective Dates - New: 07/01/2021    Renewal: 07/01/2021

With this filing, the company is proposing to adopt the following Insurance Services Office Inc., (ISO) filing designation numbers for use with its Commercial General Liability Entertainment Program. The company intends to delay implementation until 07/01/2021.

GL-2018-RRU18 (Rules) and GL-2018-RLC18 (Loss Costs)

The company will continue to utilize a loss cost multiplier of 1.328.

These changes will result in a

**Item Key: 799220**

Date Submitted: 11/20/2020  
 TNUS Insurance Company  
 TOKIO MARINE AMERICA INSURANCE COMPANY  
 17 - Other Liability  
 Delayed Adoption  
 Delay Adoption of ISO Filing Designation No. CL-2020-OTTRU

In reference to Revised Terrorism Disclosure Forms and Rules in Response to Terrorism Risk Insurance Program Reauthorization Act of 2019  
 Company Reference: DA-20-LA\_CL-34408-TM  
 Requested Effective Dates - New: 05/01/2021 Renewal: 05/01/2021

**Item Key: 799243**

Date Submitted: 11/20/2020  
 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  
 PACIFIC EMPLOYERS INSURANCE COMPANY  
 WESTCHESTER FIRE INSURANCE COMPANY  
 17 - Other Liability  
 Delayed Adoption

Overall % Impact: **-2.700%**  
 # of Policyholders: **57**  
 Company Reference: 20-GL-2019018  
 Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

**Item Key: 799245**

Date Submitted: 11/20/2020  
 Next Insurance US Company  
 17 - Other Liability  
 Initial Rate and Rule

Initial Rate and Rule  
 Professional Liability Program

Overall % Impact: **0%**  
 # of Policyholders: **0**  
 Company Reference: NEXT-PL-LA-2001R  
 With this filing, the company is introducing the initial rates and rules for its Professional Liability Program. This new program will provide tailored coverage for small and mid-sized businesses in non-medical classes through Next's proprietary platform.

A separate filing has been submitted for the installment plan that will be used in conjunction with this new program.

There is no rate impact as this is an initial filing.

The corresponding form(s), LDI Form Filing Number 799241, Company Form Filing Number NEXT-PL-LA-2001F was approved effective 12/23/2020.

**Item Key: 799304**

Date Submitted: 11/23/2020  
 ATLANTIC SPECIALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule

Revised Rate and Rule  
 Management Liability Program

Overall % Impact: **20.100%**  
 # of Policyholders: **39**  
 Company Reference: ASIC-MML-RR-LA-2020-3 (DO)  
 Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021

**Item Key: 799307**

Date Submitted: 11/23/2020  
 ATLANTIC SPECIALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule

Revised Rate and Rule  
 Employment Practices Liability  
 Management Liability Program

Overall % Impact: **20.100%**  
 # of Policyholders: **39**  
 Company Reference: ASIC-MML-RR\_LA-2020-3 (EPLI)  
 Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021



**Item Key: 799319**

Date Submitted: 11/23/2020  
 ATLANTIC SPECIALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule

Revised Rate and Rule  
 Management Liability Program  
 Employed Lawyers Liability

Overall % Impact: **20.100%**  
 # of Policyholders: **39**  
 Company Reference: ASIC-MML-RR-LA2020-3 (ELPL)  
 Requested Effective Dates - New: 01/01/2021    Renewal: 01/01/2021

**Item Key: 799324**

Date Submitted: 11/23/2020  
 ATLANTIC SPECIALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule

Revised Rate and Rule  
 Management Liability Program

Overall % Impact: **20.100%**  
 # of Policyholders: **39**  
 Company Reference: ASIC-MML-RR\_LA-2020-3 (FIDUCIARY)  
 Requested Effective Dates - New: 01/01/2021    Renewal: 01/01/2021

**Item Key: 799414**

Date Submitted: 11/24/2020  
 Berkshire Hathaway Specialty Insurance Company  
 17 - Other Liability  
 Non-Adoptions

# of Policyholders: **0**  
 Company Reference: NONADOPT-20\_LA-CGL(RU)  
 Requested Effective Dates - New: 12/01/2020    Renewal: 12/01/2020

With this filing, the company is proposing to non-adopt Insurance Services Offices, Inc., (ISO) filing designation number CL-2020-OTTRU.

There is no rate impact associated with this filing.

**Item Key: 799474**

Date Submitted: 11/24/2020  
 Berkshire Hathaway Specialty Insurance Company  
 9 - Inland Marine  
 Non-Adoptions  
 Non-adopt of ISO Designation Filing No.: CL-2020-OTTRU  
 Revised Terrorism Disclosure Forms and Rules in Response to Terrorism Risk Insurance Program  
 Reauthorization Act of 2019  
 Company Reference: NONADOPT-20\_LA-CM(RU)  
 Requested Effective Dates - New: 12/01/2020    Renewal: 12/01/2020

The above-captioned company is non-adopting ISO Filing Designation Number CL-2020-TTRU.

There is no rate impact associated with this filing.

**Item Key: 799489**

Date Submitted: 11/24/2020  
 AMERICAN ZURICH INSURANCE COMPANY  
 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY  
 COLONIAL AMERICAN CASUALTY AND SURETY COMPANY  
 FIDELITY AND DEPOSIT COMPANY OF MARYLAND  
 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS  
 ZURICH AMERICAN INSURANCE COMPANY  
 17 - Other Liability  
 Delayed Adoption

Revised Rate and Rule  
Adoption of ISO Filing Designation No.: GL-2020-BGL1

Company Reference: 44100  
Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation numbers GL-2020-BGL1 and GL-2020-IALL1. The companies intend to delay implementation until 07/01/2021.

The companies will continue utilize the following Loss Cost Multipliers.

	Premises/Operations	Products Completed Operations
American Zurich Insurance Company	1.453	1.709
American Guarantee and Liability Insurance Company	1.937	
Colonial American Casualty and Surety Company	1.937	2.278
Fidelity and Deposit Company of Maryland	2.179	2.563
Zurich American Insurance Company of Illinois	2.905	3.418
Zurich American Insurance Company	2.421	2.848

**Item Key: 799528**

Date Submitted: 11/25/2020

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

Commercial Automobile  
Loss Cost Adoption

- ISO Designations CA-2015-ROCP1, CA-2019-BRLA1, CA-2020-BRLA1, CA-2020-BRLB1, and CA-2019-ROCP1

Overall % Impact: **25.9**  
Overall \$ Impact: **\$662,486**  
# of Policyholders: **102**

Company Reference: ISO-LA-20-CA-04  
Requested Effective Dates - New: 06/01/2021 Renewal: 06/01/2021

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 795473 effective 6/1/2021 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-2015-ROCP1	382645	N/A
CA-2019-BRLB1	742792	11/1/2019
CA-2020-BRLA1	778265	11/1/2020
CA-2020-BRLB1	778280	11/1/2020
CA-2019-ROCP1	770763	2/1/2021

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

Coverage	LCM
Liability	1.762
Physical Damage	1.964

The rate impact associated with this filing is +25.9% or \$662,486 affecting 102 policyholders.

**Item Key: 799556**

Date Submitted: 11/25/2020  
 HANOVER INSURANCE COMPANY, THE  
 26 - Burglary And Theft  
 Revised Rate only  
 Commercial Burglary and Theft  
 Advantage Portfolio

Overall % Impact: **0.700**  
 Overall \$ Impact: **\$1,686**  
 # of Policyholders: **21**

Company Reference: CW-ML-19693CR

The above-captioned company wishes to file revisions for use with its Advantage Portfolio product for use with its Commercial Burglary and Theft (Crime).

With this filing, the company proposes the following changes:

1. Update Crime base rates
2. Revise Kidnap & Ransom pricing methodology
3. Revise Insuring Agreement Modifier for Fidelity – Client Property
4. Update methodology for Crime Combined Limit and Retention Factor

These changes will result in an overall rate increase of +0.700% or +\$1,686.00 (21 policy holders).

**Item Key: 799558**

Date Submitted: 11/25/2020  
 HANOVER INSURANCE COMPANY, THE  
 17 - Other Liability  
 Revised Rate and Rule

Overall % Impact: **0.700%**  
 Overall \$ Impact: **\$1,686**  
 # of Policyholders: **21**

Company Reference: CW-ML-19693DO

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

The following revisions are proposed:

1. Update Non-Profit base rates
2. Update pricing for Optional Additional Limit of Liability Dedicated for Executives
3. Revise Special Endorsement pricing
4. Revise Sub-limited Endorsement pricing
5. Updated descriptions for several modifiers
6. Clarification of Defense Cost Coverage Option pricing methodology

These changed will result in a +0.7% rate increase or +1686.00.

There will be 21 Louisiana policyholders affected by this rate increase.

**Item Key: 799663**

Date Submitted: 11/30/2020  
 HANOVER INSURANCE COMPANY, THE  
 17 - Other Liability  
 Revised Rate and Rule  
 Revised Rate and Rule  
 Advantage Portfolio Rates and Rules

Overall % Impact: **0.700%**  
 Overall \$ Impact: **\$1,686**  
 # of Policyholders: **21**

Company Reference: CW-ML-19693EPL

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

1. Update base rates
2. Revise Special Endorsement pricing
3. Revise Sub-limited Endorsement pricing
4. Updated descriptions for several modifiers
5. Clarification of Defense Cost Coverage Option pricing methodology

These changes will result in a +0.7% rate increase or +1686.00.

There will be 21 Louisiana policyholders affected by this rate increase.

**Item Key: 799681**

Date Submitted: 11/30/2020  
 HANOVER INSURANCE COMPANY, THE  
 17 - Other Liability  
 Revised Rate and Rule

Revised Rate Only  
 Advantage Portfolio Rate and Rule

Overall % Impact: **0.700%**

Overall \$ Impact: **\$1,686**

# of Policyholders: **21**

Company Reference: CW-ML-19693FID

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

1. Update base rates
2. Revise Special Endorsement pricing
3. Updated descriptions for several modifiers
4. Clarification of Defense Cost Coverage Option pricing methodology

These changes will result in a +0.7% rate increase or +1686.00.

There will be 21 Louisiana policyholders affected by this rate increase.

**Item Key: 799705**

Date Submitted: 11/30/2020

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property

Adoption of ISO Commercial Fire Rates

Overall % Impact: **-7.700**

Overall \$ Impact: **\$-249,975**

# of Policyholders: **349**

Company Reference: CF-LA-23377RA

Requested Effective Dates - New: 09/01/2021    Renewal: 09/01/2021

The initial rates and rules for the Commercial Property Program were approved in October 2012 (item key 289061) to be effective 01/01/2013.

With this filing, the companies wish to adopt the Property Insurance Association of Louisiana (PIAL) filing designation number LA19-04 (CF-2019-RLA1) for use with its Commercial Property program.

PIAL filing designation number LA19-04 (CF-2019-RLA1) was approved in April 2019 as item key number 735838 to be effective 11/1/2019.

The companies are also proposing to keep their current tiering differentials unchanged for National Trust Insurance Company (NTI) and Monroe Guaranty Insurance Company (MGIC).

The tiering differentials are as follows:

FCCI Insurance Company - 1.00

Monroe Guaranty Insurance Company - 1.25

National Trust Insurance Company - 0.80

These changes will result in an overall rate decrease of **-7.700%** or **-\$249,975.00** (349 policy holders).

**Item Key: 799730**

Date Submitted: 11/30/2020

HDI Global Insurance Company

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Filing Designation Numbers GL-2020-IALL1 & GL-2020-BGL1

Overall % Impact: **5.300%**

Overall \$ Impact: **\$1,418**

# of Policyholders: **1**

Company Reference: HDIG-REF-2020-LA-GL-RULC

Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation numbers GL-2020-IALL1 and GL-2020-BGL1

The company will continue to utilize a Loss Cost Multiplier of 1.401.

These changes will result in a +5.3% rate increase or +1418.00

There will be 1 Louisiana policyholder affected by this rate increase.

**Item Key: 799786**

Date Submitted: 12/01/2020

Mitsui Sumitomo Insurance Company of America  
 9 - Inland Marine  
 Revised Rate only  
 Commercial Inland Marine  
 Revised Rate Only  
 Company Reference: LA-CIM-TER-MSI-2020-R  
 Requested Effective Dates - New: 01/01/2021    Renewal: 01/01/2021

This filing is made with the purpose of updating TRIA coverage to conform with the changes made to the Terrorism Reinsurance Act, as amended in 2019. The company's TRIA rates had been set up as a 3-tiered rate structure with assignment of certain zip codes or areas to the rate tiers.

There is no rate impact associated with this filing.

**Item Key: 799826**

Date Submitted: 12/01/2020  
 AMERICAN RELIABLE INSURANCE COMPANY  
 4 - Homeowners  
 Revised Rate only  
 Special, Special By-Line and All Purpose Mobile Home Programs  
 Overall % Impact: **30.1**  
 Overall \$ Impact: **\$1,751,060**  
 # of Policyholders: **5875**  
 Company Reference: ARIC-2020-LA-MH-RA-1779  
 Requested Effective Dates - New: 01/01/2021    Renewal: 01/01/2021

The last adjustment to this program was approved in November 2019 (Item Key #761833) and resulted in an overall 0.0% to be effective January 1, 2020 for both new and renewal business.

With this filing, the company proposes the following changes:

**Base Rate Changes**

Special Program - Table A.1. Coverage A Base Rates, MH.RP.1-6  
 Special By-Line Program - Table A.1. Coverage A Base Rates, MH.RP.15-20  
 All Purpose Program - Table A.1. Coverage A Base Rates, MH.RP.29

These changes will result in an overall rate increase of +30.1% or +\$1,751,060 (5,875 policyholders).

**Item Key: 799875**

Date Submitted: 12/02/2020  
 GREAT AMERICAN INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Initial Rate and Rule  
 Storage Tank Program (STP)  
 # of Policyholders: **0**  
 Company Reference: 25-2020 - 20134  
 Requested Effective Dates - New: 01/15/2021    Renewal: 01/15/2021

**Item Key: 799876**

Date Submitted: 12/02/2020  
 GENERALI - U.S. BRANCH  
 9 - Inland Marine  
 Revised Rate and Rule

Revised Rate and Rule  
 Comprehensive Travel Protection Insurance Program

Overall % Impact: **0.00%**

# of Policyholders: **0**

Company Reference: LAIM2001R

The above-captioned company is submitting revised rates and rules for its Travel Program.

The company proposes:

1. New Benefit- Security Evacuation (referred by AIG filing with SERFF tracking number AGDE-130707045)
1. New Rule- Limited Family Coverage Option (referred by AIG filing with SERFF tracking number AGDE-130707045)
1. New Rule- Coverage Modification

Companion forms (Item Key Number 799893 or Company Reference Number LAIM2001F) were still pending as of 12/15/2020.

There is no rate impact associated with this filing.

**Item Key: 799904**

Date Submitted: 12/02/2020  
 QBE INSURANCE CORPORATION  
 PRAETORIAN INSURANCE COMPANY  
 NORTH POINTE INSURANCE COMPANY  
 REGENT INSURANCE COMPANY  
 GENERAL CASUALTY COMPANY OF WISCONSIN  
 STONINGTON INSURANCE COMPANY  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule  
 QBE Custom Property Program

Overall % Impact: **-68.0**  
 Overall \$ Impact: **-\$48,789**  
 # of Policyholders: **3**

Company Reference: 20-8100-LA-RATES/RULES  
 Requested Effective Dates - New: 01/16/2021    Renewal: 01/16/2021

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

The above-captioned program will be replacing the current proprietary Asset Coverage Program filed/approved for General Casualty Company of Wisconsin and Regent Insurance Company, (Item Key No. 270471, Company Tracking NO. 11-0467-LAOP-G, State Tracking No. QBCL-127063307). In addition, this new program is being introduced to their sister companies, QBE Insurance Corporation, North Pointe Insurance Company, Praetorian Insurance Company, and Stonington Insurance Company.

This program will be available for use in all property accounts. This new proprietary product is designed to meet the specific needs of the insured. It will offer terms that are easy to use and will offer the insureds broader coverage and more flexibility than the current Asset Coverage Program.

This change will result in a **-68.0%** rate decrease or **-\$48,789**.

There will be **3** Louisiana policyholders affected by this rate decrease.

The companies state to minimize premium swings for the existing policies, they have included a Transition Rule that specifies how the companies will mitigate any rate change impact over the next three years.

Specific Risk Factors and terrorism are included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 799918, Company Form Filing No. 20-8101-LA-FORMS, was approved effective January 16, 2021.

**Item Key: 799998**

Date Submitted: 12/04/2020  
 HANOVER INSURANCE COMPANY, THE  
 9 - Inland Marine  
 Revised Rate and Rule  
 Revised Rate and Rule  
 Contingent Cargo Coverage  
 Company Reference: CW-CIM-20171R WITH PRODUCT

The above-captioned companies are proposing changes to our Contingent Cargo rates and rating rules. The currently approved rates utilize loss costs promulgated by the American Association of Insurance Services(AAIS). With the implementation of this filing, the companies will no longer be referencing AAIS loss costs and rules for Contingent Cargo.

Contingent Upon Form Approval of Company Form Filing No. CW-CIM-20171F, LDI No. 799955

There is no rate impact associated with this filing.

**Item Key: 800010**

Date Submitted: 12/04/2020  
 ACE AMERICAN INSURANCE COMPANY  
 ACE FIRE UNDERWRITERS INSURANCE COMPANY  
 ACE PROPERTY AND CASUALTY INSURANCE COMPANY  
 INDEMNITY INSURANCE COMPANY OF NORTH AMERICA  
 PACIFIC EMPLOYERS INSURANCE COMPANY  
 9 - Inland Marine  
 Revised Rate and Rule  
 Revised Rate and Rule  
 ISO Commercial Inland Marine Program  
 Company Reference: 20-GIM-2018442 (CFA)  
 Requested Effective Dates - New: 12/01/2020    Renewal: 12/01/2020

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

The companies will retain their lcm of 1.60.

There is no rate impact associated with this filing.

**Item Key: 800012**

Date Submitted: 12/04/2020  
 ACE AMERICAN INSURANCE COMPANY  
 ACE FIRE UNDERWRITERS INSURANCE COMPANY  
 ACE PROPERTY AND CASUALTY INSURANCE COMPANY  
 INDEMNITY INSURANCE COMPANY OF NORTH AMERICA  
 PACIFIC EMPLOYERS INSURANCE COMPANY  
 9 - Inland Marine  
 Revised Rate and Rule

Revised Rate and Rule  
 ISO Commercial Inland Marine Program  
 Motor Truck Cargo Coverage

Company Reference: 20-CIM-2018442 (MTC)  
 Requested Effective Dates - New: 12/01/2020    Renewal: 12/01/2020

The above-captioned companies are revising rates and rules for their Motor Truck Program.

The companies are retaining their lcm of 1.60.

There is no rate impact associated with this filing.

**Item Key: 800042**

Date Submitted: 12/04/2020  
 America First Insurance Company  
 PEERLESS INDEMNITY INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Initial Rate and Rule

Private Passenger Automobile  
 Personal Auto Program  
 Initial Rate and Rule

Company Reference: 21-LA-P-AO-RR-OM2-INTRO  
 Requested Effective Dates - New: 03/15/2021    Renewal: N/A

**Item Key: 800045**

Date Submitted: 12/04/2020  
 Peerless Indemnity Insurance Company  
 AMERICA FIRST INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Confidential Model Information

Private Passenger Automobile  
 Personal Automobile Program  
 Confidential Model Information

Company Reference: 21-LA-P-AO-RR-OM2-PIBS-CONF  
 Requested Effective Dates - New: 03/15/2021    Renewal: N/A

With this filing, the company proposes to introduce the Safeco Insurance Scoring Model 1.0A which was developed based on the results of multiple multivariate statistical analyses performed on Countrywide data for Private Passenger Auto. The corresponding rate/rule filing has been submitted under company tracking number 21-LA-P-AO-RR-OM2-Intro, LDI Item Key Number 800042.

There is no rate impact with this filing.

**Item Key: 800083**

Date Submitted: 12/07/2020  
 Housing Enterprise Insurance Company, Inc.  
 17 - Other Liability  
 Revised Rule only  
 Revised Rule Only

Requested Effective Dates - New: 02/01/2021    Renewal: 02/01/2021

**Item Key: 800148**

Date Submitted: 12/08/2020  
 Accident Fund General Insurance Company  
 ACCIDENT FUND INSURANCE COMPANY OF AMERICA  
 ACCIDENT FUND NATIONAL INSURANCE COMPANY  
 UNITED WISCONSIN INSURANCE COMPANY

16 - Workers Compensation  
Revised Rule only

Revised Rule Only  
Billing Rule

Company Reference: WC-LAR-2021-000BILLINGPLANRULE  
Requested Effective Dates - New: 07/13/2021 Renewal: 07/13/2021

The above-captioned companies are revising their payment plan.

There is no rate impact associated with this filing.

**Item Key: 800155**

Date Submitted: 12/08/2020  
Housing Enterprise Insurance Company, Inc.  
17 - Other Liability  
Revised Rule only  
Revised Rule  
Requested Effective Dates - New: 02/01/2021 Renewal: 02/01/2021

**Item Key: 800245**

Date Submitted: 12/09/2020  
Berkshire Hathaway Specialty Insurance Company  
23 - Fidelity  
Initial Rate and Rule  
Fidelity program  
Executive First Management Liability Portfolio and Crime Protection Policy  
Company Reference: EP-CPR-20\_LA(RU)  
The above-captioned company wishes to introduce endorsements for its Crime Protection Policy program.

With this filing, the company proposes the following endorsements.

Form Name	Premium Impact
Executive Impersonation	Yes
Tie-In Of Limits	No
Deductible Amount	No
Employee Definition Amended (Students And Interns)	No
Executive Impersonation	Yes
Executive Impersonation Fraud	Yes
Money Orders And Counterfeit Currency Agreement Amended	No
Name Of Insured Endorsement	No
Prior Theft Or Dishonesty Endorsement	No
Proof Of Loss Amended	No
Voluntary Parting Exclusion	No
Voluntary Parting Exclusion	No
Voluntary Parting Exclusion	No

Three of the endorsements are premium bearing.

The company proposes charging up to 15% of the total premium.

The proposed rates are based on and similar to competitor's rates.

There is no rate impact associated with this filing.

Companion Form (800279) was approved on 12/30/2020.

**Item Key: 800253**

Date Submitted: 12/09/2020  
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN  
9 - Inland Marine  
Revised Rate and Rule  
Boatowner/Personal Watercraft  
Revised Rate and Rule  
Marine Choice Program  
Overall % Impact: **12.300%**  
Overall \$ Impact: **\$193,822**  
# of Policyholders: **3049**  
Company Reference: K-14  
Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

The last rate impact (Item Key Number 723896) resulted in an overall rate increase of **+22.10%** or premium increase of **+\$267,686** and affected 2,557 policyholders. It was effective 03/15/2019 for new business and 04/15/2019 for renewal business.



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

The following changes are proposed:

#### 1. Rules

All of the rules from the previous manual are in the new manual. There are no changes to any rules except clarifying language added to rule 7.

- a. Previous manual – Page 1 and Page 2
- b. New manual – Page GEN-1

#### Definitions

Page DEF-1 has been added to show the following definitions used throughout the manual:

- a. Coverage Code Definitions
- b. Package Code Definitions

#### Premium Determination

The premium determination is changing from a list of steps to a chart.

- a. Previous manual – Page R-1
- b. New manual – PREM-1

The company has removed the Package Definitions that were in the previous manual on page R-2.

#### Base Premiums

All of the base premiums are displayed in a chart form. The rate for Bodily Injury Property Damage (BIPD) has been revised. All other rates remain the same.

- a. Previous manual – Page R-3 and R-4
- b. New manual – BASE 1-3

#### Limit of Liability and Towing

The factors for Personal Liability have been revised. All other factors remain the same.

- a. Previous manual – Page R-5 and R-6
- b. New manual – Page BASE-4

#### Deductibles

There are not changes to the deductible factors.

- a. Previous manual – Page R-7 and R-8
- b. New manual – Page BASE-5

This filing will result in an overall rate increase of **12.30%** or premium increase of **+193,822** affecting 3,049 policyholders.

#### Item Key: 800273

Date Submitted: 12/09/2020

Church Mutual Insurance Company, S.I.

11 - Medical Malpractice

Initial Rate and Rule

Medical Malpractice

ISO Based Product Program

Adoption of ISO Filing Designation Nos.: PR-2019-BMPL1, PR-2016-IHPS1, CL-98-ORU1 - Louisiana, and PR-2007-ORU07

Overall % Impact: **4.6**

Overall \$ Impact: **\$365**

# of Policyholders: **1305**

Company Reference: CMPR-47

Requested Effective Dates - New: 02/01/2021    Renewal: 02/01/2021

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

Church Mutual Insurance Company, S.I. has over 120 years of experience writing religious institutions. Due to the changing needs of this market, and other markets Church Mutual has entered into, the company is transitioning to a new product that will continue to provide appropriate coverage to existing customers while also allowing the flexibility to respond more quickly to future market trends.

The company states that the policy attributes for their customers currently purchasing their Independent Commercial Package Institutional Program and Independent Church Package program products were identified and compared to the new product that Church Mutual is introducing at this time. The initial base rates for the new product were developed to minimize premium variance and to produce similar state level average written premiums as compared to the Independent Commercial Package Institutional Program and Independent Church Package Program products that it is designed to replace. Next, adjustments were made to account for coverage differences. Church Mutual will be transitioning and handling subsequent renewals of our legacy book of business by using a rate capping rule for the Property, General Liability and Medical Professional lines of business. Church Mutual will calculate capping factors using information available at the time of transition. Church Mutual believe the final rate and factor selections adequately reflect the anticipated exposure and the proper steps have been taken to manage dislocation among our customer base.

The company will be adopting ISO Filing Designation Nos.: PR-2019-BMPL1, PR-2016-IHPS1, CL-98-ORU1 - Louisiana, and PR-2007-ORU07.

The company will be utilizing a loss cost multiplier of 1.552.

Since the company is transitioning and will be handling subsequent renewals of legacy book of business to this new program, there will result in a **+4.6%** rate increase or **+\$365**.

There will be **1,305** Louisiana policyholders affected by this rate increase.

The corresponding form(s) filing, LDI Form Filing No. 791613, Company Form Filing No. CMPR-10, was approved effective February 1, 2021.

**Item Key: 800274**

Date Submitted: 12/09/2020  
 UNIVERSAL UNDERWRITERS INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate only  
 Contractual Liability  
 GAP  
 Revised Rate and Rule  
 Overall % Impact: **35.600%**  
 # of Policyholders: **0**  
 Company Reference: GAP Program  
 Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021

The above-captioned company is revising rates for its GAP Program.

This filing will result in an overall rate increase of **+35.60%** or premium increase of **+\$17,220** affecting 0 policyholders.

**Item Key: 800333**

Date Submitted: 12/10/2020  
 Church Mutual Insurance Company, S.I.  
 1 - Property  
 Adoption  
 Commercial Property  
 Introduction of ISO Based Product Program  
 Adoption of various PIAL filing designation numbers

Overall % Impact: **4.600%**  
 Overall \$ Impact: **\$610,214**  
 # of Policyholders: **1305**  
 Company Reference: CMPR-49  
 Requested Effective Dates - New: 02/01/2021 Renewal: 02/01/2021

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

Church Mutual Insurance Company, S.I. has over 120 years of experience writing religious institutions. Due to the changing needs of this market, and other markets Church Mutual has entered into, the company is transitioning to a new product that will continue to provide appropriate coverage to existing customers while also allowing the flexibility to respond more quickly to future market trends.

The company will be adopting the following Property Insurance Association of Louisiana's (PIAL) Filing Designation Numbers:

PIAL Filing Designation Number	Item #
LA15-01 (CF-2014-RRU09)	
LA00-04 (CF-2000-OBGS1)	#
LA09-05 (CF-2009-RRU07)	
LA06-05 (CF-2005-RRU1)	
LA15-18 (CF-2015-RRU11)	
LA19-09 (CL-2019-OMJRU)	
LA09-09 (CF-2009-RGB09)	
LA00-05 (CF-2000-OBGS1)	#
LA19-20 (CL-2019-OMPR1) (CF)	
LA18-02 (CF-2016-RRU16)	
LA18-04 (CF-2018-RRU1)	
LA19-05 (CF-2019-OCON1)	
LA01-06 (CF-2001-ORU1)	#
LA20-01 (CF-2019-RLA2)	
LA20-05 TRIA2019(CL-2020-OTTRU)	

Since the company is transitioning and will be handling subsequent renewals of legacy book of business to this new program, this will result in a **+4.6%** rate increase or **+\$610,214**.

There will be **1,305** Louisiana policyholders affected by this rate increase.

Companion forms (Item Key #791713) were approved on October 8, 2020.

**Item Key: 800348**

Date Submitted: 12/10/2020

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

17 - Other Liability

Revised Rate only

Revised Rate

Lawyers Professional Liability Coverage

Overall % Impact: **-3.8**Overall \$ Impact: **\$-10,953**# of Policyholders: **2**

Company Reference: 2020-05-0012

Requested Effective Dates - New: 05/01/2021 Renewal: 05/01/2021

With this filing, the company is proposing the following revisions to its Lawyers Professional Liability Program.

- Base Rate – The base premium uses number of attorneys as an exposure base. The base rate is expressed as a rate per attorney and can be found on rate page 1. The base rate is decreasing with this filing, which is being offset by overall increases in Increased Limit and Deductible Factors, Area of Practice factors, and Specialization factors.
- Firm Size Credits – Firm size modification factors are decreasing for all firm sizes with the most significant decreases occurring for firms with greater than 20 attorneys. The factors can be found on rate page 5.
- Increased Limit and Deductible Factors - Increased limit and deductible factors, shown on rate page 3, are also being modified to better align with historical loss experience. We are also updating the structure of our Increased Limit and Deductible Factor tables to use a two-way approach that more clearly shows the factor applied based on limit and deductible selected. We believe this new structure more accurately reflects differences in exposure to loss based upon limit and deductible than the old structure.
- Area of Practice – Area of Practice factors, shown on rate pages 6-7, are also being adjusted to better align with historical loss experience. The Areas of Practice with the most significant increases include Domestic Relations, Labor Law – Union, and Collection / Repossession, and Areas of Practice with the most significant decreases include Corporate Formation, Construction / Building Contracts, and Real Estate – Title Work.
- Litigation History – Our litigation history factors, shown on rate page 8, have been adjusted for firm sizes over 5 with nonzero loss ratios as well as for firm sizes of five and under that have at least \$10,000 of incurred losses. The most significant increases are for firms with loss ratios between 1% and 50%, and the most significant decreases are for firms with loss ratios over 150%.
- Schedule Rating – The maximum credit/debit for each characteristic within our Schedule Rating Plan, found on rate page 10, has been modified. The new maximum credit/debit is +/- 25%.
- Specialization Factors – We introduced credits for firms specializing in a low number of practice areas with our most recent filing (internal filing #2014-04-0051). With this filing we are further refining our specialization factors based upon additional years of historical loss experience. We are splitting specialization into two components. The first component is a credit, found on rate page 18, for firms whose entire practice is in a single specialization. The second component, found on rate page 19, is a factor that will be used to recognize differences in exposure to loss based upon the concentration of work in each area of specialization. We believe this new structure more accurately reflects differences in exposure to loss based upon level of specialization than the old structure.
- Minimum Premium – With this filing we are introducing a more complex minimum premium structure, where minimum premiums will vary by Limit Type, Occurrence Limit amount, and Aggregate Limit Amount. Previously we had only one minimum premium of \$750. We believe the new minimum premium structure will be more intuitive to agents and insureds, and more accurately reflects differences in exposure to loss based on limit type and amount.

These changes will result in a -3.8% rate decrease or -\$10,953.00.

There will be 2 Louisiana policyholders affected by this rate decrease.

**Item Key: 800358**

Date Submitted: 12/10/2020

NATIONAL SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Initial Rate and Rule

Non-Emergency Medical Transportation Program (NEMT)

Overall % Impact: **0.00%**# of Policyholders: **0**

Company Reference: NEMT-LA-GL-02

**Item Key: 800364**

Date Submitted: 12/10/2020

Church Mutual Insurance Company, S.I.

9 - Inland Marine

Initial Rate and Rule  
 Commercial Inland Marine  
 Initial Rate and Rule  
 Adoption of ISO loss cost Filing Designation No: CM-2016-RLA1  
 Overall % Impact: **4.6%**  
 # of Policyholders: **1305**  
 Company Reference: CMPR-48  
 Requested Effective Dates - New: 02/01/2021    Renewal: 02/01/2021

Church Mutual is refiling due to disapproval on State Tracking number 791627/SERFF #CHMU-132379066 per the state's request. The Filing was disapproved because the company substantially modified the filing on November 20, 2020 which did not leave the LDI with sufficient time to review all the new information.

The above-captioned company is introducing a product and adopting ISO Filing Designation Number CM-2016-RLA1.

Companion forms (Item Key Number 791719 or Company Reference Number CMPR-13) were approved effective 02/01/2021.

There is no rate impact associated with this filing.

**Item Key: 800367**

Date Submitted: 12/10/2020  
 NOVA CASUALTY COMPANY  
 16 - Workers Compensation  
 Revised Rule only

Revised Rule Only  
 Large Risk

Company Reference: CW-WC-20740RU  
 Requested Effective Dates - New: 01/01/2021    Renewal: 01/01/2021

The above-captioned company wishes to file a rule allowing for an additional rating option for large risks. Since this is a new optional rule filing, the rate impact is 0% and the proposed effective date is January 1, 2021.

Companion forms (Item Key Number 800428 or Company Reference Number CW-WC-20740F) were still pending as of 12/21/2020.

There is no rate impact associated with this filing.

**Item Key: 800369**

Date Submitted: 12/10/2020  
 AMERICAN ZURICH INSURANCE COMPANY  
 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY  
 FIDELITY AND DEPOSIT COMPANY OF MARYLAND  
 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS  
 ZURICH AMERICAN INSURANCE COMPANY  
 19 - Commercial Automobile  
 Loss Cost Adoption  
 Commercial Automobile  
 Loss Cost Adoption  
 Overall % Impact: **8.8**  
 Overall \$ Impact: **\$744,656**  
 # of Policyholders: **356**  
 Company Reference: 43761/43774  
 Requested Effective Dates - New: 08/01/2021    Renewal: 08/01/2021

**Item Key: 800370**

Date Submitted: 12/10/2020  
 Harco National Insurance Company  
 17 - Other Liability  
 Initial Rate and Rule  
 Initial Rate and Rule  
 Management Liability Program  
 Overall % Impact: **0.00%**  
 # of Policyholders: **0**  
 Company Reference: HNIC-ML-LA-2001R-DO  
 Requested Effective Dates - New: 01/01/2021    Renewal: 01/01/2021

**Item Key: 800389**

Date Submitted: 12/10/2020  
 Vantapro Specialty Insurance Company  
 19 - Commercial Automobile  
 Loss Cost Adoption  
 Commercial Automobile  
 Specialty Rental, Contractors, and Trade Auto Program  
 Loss Cost Adoption

Overall % Impact: **54.000**  
 Overall \$ Impact: **\$1,567,761**  
 # of Policyholders: **57**  
 Company Reference: VSIC-20-SA-LCRR-01A  
 Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

The last rate revision to this program was the initial filing which was approved under company tracking number 703779 effective 4/19/2018.

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

<b>ISO Designation</b>	<b>LDI Item Key Number</b>	<b>Effective Date Approved for ISO</b>
CA-2020-BRLA1	778265	11/1/2020
CA-2020-BRLB1	778280	11/1/2020
CA-2019-ROCP1	770763	2/1/2021
CA-2019-RRU19	770756	2/1/2021
CA-2018-BRLA1	706582	11/1/2018
CA-2018-BRLB1	706583	11/1/2018
CA-2019-BRLA1	742792	11/1/2019
CA-2019-BRLB1	742773	11/1/2019

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

<b>Coverage</b>	<b>LCM</b>
Liability	1.860
Physical Damage	1.940
Auto Dealers	1.695
Garage Keepers	1.695

The rate impact associated with this filing is +54.0% or \$1,567,761 affecting 57 policyholders.

\*\*This filing is a resubmission of company tracking number VSIC-20-SA-LCRR-01, LDI Item Key Number 798576, which was withdrawn by the company.

**Item Key: 800395**

Date Submitted: 12/10/2020  
 Harco National Insurance Company  
 26 - Burglary And Theft  
 Initial Rate and Rule  
 Commercial Burglary and Theft  
 Introduction of Management Liability Program  
 Company Reference: HNIC-ML-LA-2001R-CRIME  
 Requested Effective Dates - New: 01/01/2021    Renewal: N/A

The above-captioned company wishes to introduce its Management Liability Program to be used with the Burglary and Theft Crime line of business.

The company's manual rates and rules are based on and are similar to competitors' filings.

There is no rate impact associated with this filing.

Companion Form (800441) was disapproved on 12/23/2020.

New Companion Form (802370) is pending as of 1/15/2021.

**Item Key: 800421**

Date Submitted: 12/11/2020  
 NATIONAL CASUALTY COMPANY  
 9 - Inland Marine  
 Initial Rate and Rule  
 Initial Rate and Rule  
 Pet Health Insurance Program  
 Overall % Impact: **0.00%**  
 # of Policyholders: **0**  
 Company Reference: VPI LA10212NCR01  
 Requested Effective Dates - New: 03/18/2021    Renewal: N/A

The above-captioned company is introducing a Pet Insurance Program.

Companion forms (Item Key Number 800524 or Company Reference Number VPI LA10212NCF01) were still pending as of 12/21/2020.

There is no rate impact associated with this filing.

**Item Key: 800425**

Date Submitted: 12/11/2020  
 Church Mutual Insurance Company, S.I.  
 26 - Burglary And Theft

Adoption  
 Commercial Burglary and Theft  
 Introduction of ISO Based Product Program  
 Adoption of various ISO rule filing designation numbers

Overall % Impact: **4.6%**  
 Overall \$ Impact: **\$1,928**  
 # of Policyholders: **1305**  
 Company Reference: CMPR-50  
 Requested Effective Dates - New: 02/01/2021    Renewal: 02/01/2021

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

Church Mutual Insurance Company, S.I. has over 120 years of experience writing religious institutions. Due to the changing needs of this market, and other markets Church Mutual has entered into, the company is transitioning to a new product that will continue to provide appropriate coverages to existing customers while also allowing the flexibility to respond more quickly to future market trends.

The company will be adopting the following Insurance Services Office, Inc.'s (ISO) Filing Designation Numbers:

ISO Filing Designation Number	Item #
CR-99-O99RU	#4066, #26 - 11
CR-2012-RRU12	
CL-2002-ORUTR	
CR-2009-RRU09	
CR-2006-ORU06	
CR-2001-R01RU	#
CL-2019-OMPR1 (CR)	
CR-2008-ORU08	
CR-2017-ORRSA	
CR-2015-RRU15	
CR-2017-RLA1	#687

The company will be utilizing a loss cost multiplier of 1.544.

Since the company is transitioning and will be handling subsequent renewals of legacy book of business to this new program, this will result in a **+4.6%** rate increase or **+\$1,928**.

There will be **1,305** Louisiana policyholders affected by this rate increase.

Companion forms (Item Key #791621) were approved on September 17, 2020.

**Item Key: 800432**

Date Submitted: 12/11/2020  
 Harco National Insurance Company  
 17 - Other Liability  
 Initial Rate and Rule  
**Initial Rate and Rule**  
**Management Liability Program**  
 Overall % Impact: **0.00%**  
 # of Policyholders: **0**  
 Company Reference: HNIC-ML-LA-2001R-FID  
 Requested Effective Dates - New: 01/01/2021    Renewal: N/A

**Item Key: 800437**

Date Submitted: 12/11/2020  
 Harco National Insurance Company  
 17 - Other Liability  
 Initial Rate and Rule  
 Initial Rate and Rule  
 Management Liability Program  
 Overall % Impact: **0.00%**  
 # of Policyholders: **0**  
 Company Reference: HNIC-ML-LA-2001R-CYBER

**Item Key: 800495**

Date Submitted: 12/14/2020  
 Arch Insurance Company  
 ARCH INDEMNITY INSURANCE COMPANY

17 - Other Liability  
Delayed Adoption

Commercial General Liability  
ISO Adoption of Filing Designation No.: GL-2020-CGL1

Overall % Impact: **4.800%**  
# of Policyholders: **310**  
Company Reference: ARCH-20-254  
Requested Effective Dates - New: 05/01/2021    Renewal: 05/01/2021

**Item Key: 800503**

Date Submitted: 12/14/2020  
Great Divide Insurance Company  
17 - Other Liability  
Loss Cost Adoption  
ISO Adoption of Filing Designation No.: GL-2020-BGL1 and GL-2020-IALL1  
Overall % Impact: **9.261**  
# of Policyholders: **0**  
Company Reference: BSUM-GL-2020-5495-RARU-LA-44990  
Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

With this filing, the company is proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers, GL-2020-BGL1 and GL-2020-IALL1 to be used in conjunction with its General Risk Program.

The company will continue to utilize a Loss Cost Multiplier of 1/328.

These changes will result in a +9.261 rate increase or \$0.

There are 0 Louisiana policyholders impacted.

**Item Key: 800535**

Date Submitted: 12/14/2020  
NATIONAL SPECIALTY INSURANCE COMPANY  
9 - Inland Marine  
Initial Rate and Rule  
Pet Health Insurance  
Initial Rate and Rule  
Boost Health Program  
Company Reference: NSIC-IM-BDI-LA-2001R  
The above-captioned company is submitting a program that is designed to reimburse the costs for medically necessary treatment following a covered accident or illness. Coverage may be extended by optional endorsement to provide coverage for costs associated with Wellness and Preventive Care, Cancer, Alternative and Behavioral Therapies, Dental, and other coverages.

Companion forms (Item Key Number 800677 or Company Reference Number NSIC-IM-BDI-LA-2001F) were still pending as of 12/28/2020.

There is no rate impact associated with this filing.

**Item Key: 800553**

Date Submitted: 12/15/2020  
Berkley National Insurance Company  
RIVERPORT INSURANCE COMPANY  
BERKLEY REGIONAL INSURANCE COMPANY  
STARNET INSURANCE COMPANY  
17 - Other Liability  
Loss Cost Adoption  
Adoption of ISO filing designation number GL-2020-BGL1 and GL-2020-IALL1.  
Overall % Impact: **1.801%**  
# of Policyholders: **14**  
Company Reference: BSS\_GL-2020-5542-RARU-LA-44988  
Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

**Item Key: 800572**

Date Submitted: 12/15/2020  
HANOVER INSURANCE COMPANY, THE  
17 - Other Liability  
Revised Rate and Rule  
Professional Liability  
# of Policyholders: **0**  
Company Reference: CW-PR-20687RR  
With this filing, the company is introducing the following new Endorsement:

912-5114 ~ Amendment of War and Military Action Exclusion – Technology Professional and Cyber Advantage This optional endorsement modifies the Technology Professional and Cyber Advantage policy to

amend the definition of war to give back coverage for cyber terrorism.

The company is also revising the following endorsement.

912-5057 ~ Amendment to Retroactive Dates for Specified Entities for Prior Acts – Technology Professional and Cyber Advantage This optional endorsement modifies the Technology Professional and Cyber Advantage policy to amend the retroactive dates for prior acts by providing a Schedule showing the amendments for the described entity/entities.

There is no rate impact associated with this endorsement.

The corresponding form(s), LDI Form Filing Number 798152, Company Form Filing Number CW-PR-20687F was approved effective 11/05/2020.

**Item Key: 800586**

Date Submitted: 12/15/2020

Property Insurance Association of Louisiana

1 - Property

Revised Rule only

Dwelling Property Program

Revised rules in response to Terrorism Risk Insurance Program

Reauthorization Act of 2019 (TRIA)

Company Reference: LA20-14TRIA2019 (PL-2020-OTEMU)

Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

The last revision to the Property Insurance Association of Louisiana's (PIAL) Terrorism Risk Insurance Program Reauthorization Act (TRIA) was in March 2015 (Item Key #319746) to be effective March 17, 2015.

With this filing, PIAL proposes the following changes:

- Revise various terrorism option rules to reflect the extension of the federal Terrorism Risk Insurance Program.
- Replace references to the previous scheduled termination date (December 31, 2020) of the federal Terrorism Risk Insurance Program with the new scheduled termination date of December 31, 2027.
- Delete tables referencing obsolete years and outdated federal share percentages. Further, PIAL is revising various rules to indicate that Insurance Services Office, Inc. (ISO) disclosure endorsements reflect the current 80% federal share percentage.

The rule now reads as follows:

**Rule A# - Terrorism Options - Federal Backstop**

A. The "Terrorism Risk Insurance Act" and accompanying regulations establish a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism committed by an individual(s), provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The insurer's retention is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year; this provision serves to limit insurers' liability for losses.

The federal share percentage for the duration of the federal program pursuant to the Further Consolidated Appropriations Act, 2020 (cited as the Terrorism Risk Insurance Program Reauthorization Act of 2019) is 80% for each of the calendar years 2020 through 2027. If the federal program is reauthorized past 12/31/2027 and there are no changes to the federal share, then the 80% federal share will continue to apply for each year beyond the end of 2027. The disclosure endorsement reflects the 80% federal share percentage.

There is no rate impact associated with this filing.

Companion forms (Item Key # ), SERFF Tracking Number PIAL-132647962 were still pending as of December 16, 2020.

**Item Key: 800635**

Date Submitted: 12/16/2020

Berkley Casualty Company

17 - Other Liability

Loss Cost Adoption

ISO Adoption of Filing Designation No.: GL-2020-BGL1 and GL-2020-IALL1

Overall % Impact: **9.261**

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

# of Policyholders: **0**

Company Reference: BPT-GL-2020-5498-RARU-LA-44991

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021



With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation numbers GL-2020-BGL1 and GL-2020-IALL1.

The company will continue to utilize a loss cost multiplier of 1.600.

These changes will result in a +9.261 rate increase or \$0.

There are 0 Louisiana policyholders impacted.

**Item Key: 800636**

Date Submitted: 12/16/2020

American Home Assurance Company

GRANITE STATE INSURANCE COMPANY

ILLINOIS NATIONAL INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Cyber Liability

CyberEdge Coverage

Company Reference: AIG-19-CYBER-01

**Item Key: 800638**

Date Submitted: 12/16/2020

ACCREDITED SURETY AND CASUALTY COMPANY, INC.

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Novum LumberPro Program

Company Reference: NLP-LA-GL-20-2

Requested Effective Dates - New: 01/01/2021    Renewal: N/A

**Item Key: 800643**

Date Submitted: 12/16/2020

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD FIRE INSURANCE COMPANY

4 - Homeowners

Revised Rate only

The Hartford Home Advantage Homeowners Program

Overall % Impact: **7.4**

Overall \$ Impact: **\$211,663**

# of Policyholders: **1825**

Company Reference: FN.14.799.2020.03

Requested Effective Dates - New: 04/29/2021    Renewal: 06/14/2021

The last adjustment to this program was approved in July 2019 (Item Key #744830) and resulted in an overall rate increase of +5.1% to be effective October 19, 2019 for new business and January 4, 2020 for renewal business.

With this filing, rate capping will be used in order to limit the impact of the rating factor changes to existing customers.

The companies propose the following:

- Revise base rates
- Revise rating factors for territory
- Revise rating factors for rate capping

The Hartford is also moving to a new software for producing rate manual pages. The new pages will look visually different. A glossary is provided to aid in understanding of the codes/abbreviations and values within the tables.

These changes will result in an overall rate increase of +7.4% or +\$211,663 (1,825 policyholders).

**Item Key: 800649**

Date Submitted: 12/16/2020

NAU Country Insurance Company

2 - Crop

Revised Rate and Rule

CROP-HAIL

2021 Crop Hail Underwriting Rules

Company Reference: 2021 LA H RR

The above-captioned company is filing the following revisions for the above-captioned program for the 2021 season:

- The company adopted changes from their advisory organization including adding a few more crops:
  - Popcorn Seed to class B, Aronia to class D, Quinoa to class O, and Carinata to class O.
- The company introduced Hemp Coverage for the first time with an XS10 rate.
- The optional Extra Harvest endorsement will be ordered on field and seed corn, this will be the first year the endorsement is offered.
- The Optional Endorsement 531 was prior sold as a combined policy form. For a simpler user experience, NAU will be offering the endorsement at the same rate but in the method of a supplemental coverage elected in addition to and after the underlying policy form is elected.
- The company is also applying the loss cost changes from their advisory organization for 2021. The NCIS reference filing designation number for the 2021 Louisiana Final Average Loss Cost is 2021NCISCH-LA1, which its effective date was October 1, 2020.

**Item Key: 800747**

Date Submitted: 12/17/2020

Intrepid Insurance Company

17 - Other Liability

Loss Cost Adoption

Adoption of ISO filing Designation No.: GL-2020-BGL1 and GL-2020-IALL1

Overall % Impact: **11.307%**

# of Policyholders: **6**

Company Reference: IDI-GL-2020-5496-RARU-LA-44989

Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

**Item Key: 800749**

Date Submitted: 12/17/2020

Ascot Insurance Company

17 - Other Liability

Initial Rate and Rule

Cyber Liability

CYNERGY Digital Primary Product

Overall % Impact: **0.00%**

# of Policyholders: **0**

Company Reference: CCD-20-001=R

**Item Key: 800761**

Date Submitted: 12/17/2020

PRAETORIAN INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Tenants Program

Overall % Impact: **-0.02**

Overall \$ Impact: **\$-519**

# of Policyholders: **351**

Company Reference: 20-8383-LA-RATE/RULE

Requested Effective Dates - New: 05/01/2021    Renewal: 05/01/2021

The initial rates and rules for the above-captioned company's Tenant Program were approved in July 2011 as Item Key #274588 to be effective September 1, 2011.

With this filing, the company wishes to improve the overall competitive features of its program and refine its pricing to more closely relate to the exposures being covered. As a result, the company proposes the following changes:

The manual has been reconfigured to separate rates and rules into separate sections.

Form numbers have been removed from the rules section of the manual for clarity.

The following elements have been updated:

- Tier Definitions
- Tier Factors
- Base Rates
- Territory Factors
- Pay in Full Discount

- Occupancy Factor (replaces number of insureds)
- Affinity Factor (replaces affinity premium discount)
- Protective Device Factors (new)
- Policy Fee
- Minimum Premium
- Rates for new coverage endorsements listed below are introduced:

Introducing public protection classifications into rating and differing rates between each classification.

Moving to Insurance Services Office, Inc.'s (ISO) latest version of the Homeowners 4 - Contents Broad Form, HO 00 04 05 11, and its supporting endorsements.

#### Revised Coverage Endorsements

HO 00 04 05 11 - Homeowners 4 - Contents Broad Form replacing HO 00 04 10 00  
 HO 04 61 05 11 - Scheduled Personal Property Endorsement replacing HO 04 61 10 00  
 HO 04 65 05 11 - Coverage C Increased Special Limits of Liability replacing HO 04 65 10 00  
 HO 04 90 05 11 - Personal Property Replacement Cost Loss Settlement replacing HO 04 90 10 00  
 HO 04 95 05 11 - Limited Water Back-Up and Sump Discharge or Overflow Coverage replacing HO 04 95 10 00

Updating Form LA-HO4 1 1212 to HO4 1 1220

- Exclusion C.2.F is added to Section II - Additional Coverages. This excludes property rented to the insured by a landlord or lessor from the Damage to Property of Others coverage. Coverage for this type of loss is now provided by "Tenant Damage Protection Coverage".
- Under Section II - Additional Coverages, "E. Tenant Damage Protection Coverage" is added.
- Paragraph 2.c. is added under Section I - Property Coverages. A. Coverage C - Personal Property. This covers a potential coverage gap that may occur when an insured buys a policy on a new apartment and cancels an existing policy while property is still located in previous locations.
- Other changes were made to align with HO 2011 versions of forms.

#### New Coverage Endorsements

Form MU 21 03 04 19 - Loss of Rent Coverage - This extra protection is being added that provides coverage for the landlord's loss of rents that the tenant may be responsible for causing due to a loss defined in the form. This coverage is being included at no extra cost on all policies.

Form MU 21 01 04 19 - Corporate of Business Leased Residence Coverage Endorsement - This optional endorsement allows coverage in situations where a business entity leases a rental unit for residential occupancy. The authorized occupants residing in the unit will be covered as an insured.

Form MU 21 02 04 19 - Unlisted Additional Insured Coverage Endorsement - This optional endorsement extends the definition of an insured to include residents of a household that are authorized occupants on the lease or rental or agreement.

Form MU HO47 04 19 - Limited Bed Bug Remediation Coverage Endorsement - This optional endorsement provides limited remediation expense coverage due to bed bug infestations.

Form MU HO48 11 16 - Electronics Protection Coverage Endorsement - This optional endorsement provides protection for systems, appliances and electronics.

The company is also updating the special provisions: HO 01 17 10 20 - Special Provisions - Louisiana replacing HO 01 17 01 18

The company is also removing the following forms which are no longer needed as they were withdrawn by ISO with the 2011 forms update under filing HO-2010-OFR10:

- HO 04 96 10 00 - No Section II - Liability Coverages for Home Day Care Business, Limited Section I - Property Coverages for Home Day Care Business
- HO 16 09 01 09 - Water Exclusion Endorsement

The Plus Package is also being removed at this time only. Zero policies have the coverage.

Rating steps have been revised to incorporate the changes listed and are detailed in the accompanying manual pages.

These changes will result in an overall rate decrease of **-0.02%** or **-\$519** (351 policyholders).

#### Item Key: 800772

Date Submitted: 12/17/2020

AMERISURE MUTUAL INSURANCE COMPANY

AMERISURE INSURANCE COMPANY

AMERISURE PARTNERS INSURANCE COMPANY

16 - Workers Compensation

Non-Adoptions

Company Reference: LA-NCCI-LA-2020-02 LC

The above-captioned companies are filing to non-adopt the NCCI Workers Compensation Advisory Loss Costs and Rating Values to Be Effective May 1, 2021 - Filing Number LA-LC-2020-01.

There is no rate impact associated with this filing.

**Item Key: 800776**

Date Submitted: 12/17/2020  
 AMERICAN ALTERNATIVE INSURANCE CORPORATION  
 AMERICAN MODERN HOME INSURANCE COMPANY  
 AMERICAN FAMILY HOME INSURANCE COMPANY  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers Compensation  
 Adoption of NCCI Loss Cost Filing Number LA-LC-2020-01

Overall % Impact: **-4.1**

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

# of Policyholders: **0**

Company Reference: MUN-WC-LA-2001R

The last rate impact (Item Key Number 766236) resulted in an overall rate decrease of **-8.40%** or premium decrease of \$0 and affected 0 policyholders.

The above-captioned company is adopting NCCI Loss Cost Filing Number LA-LC-2020-01.

This filing will result in an overall rate decrease of **-4.10%** or premium decrease of **-\$0** affecting 0 policyholders.

**Item Key: 800778**

Date Submitted: 12/17/2020  
 West Bend Mutual Insurance Company  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers Compensation  
 Loss Cost Adoption  
 NCCI Loss Cost Filing Designation Number LA-LC-2020-01  
 Company Reference: F20200785

The last rate impact (Item Key Number 767344) resulted in an overall rate decrease of **-8.40%** or premium decrease of \$0 and affected 0 policyholders.

The above-captioned company is adopting NCCI Loss Cost Filing Number LA-LC-2020-01.

This filing will result in an overall rate decrease of **-4.10%** or premium decrease of **-\$0** affecting 0 policyholders.

**Item Key: 800779**

Date Submitted: 12/17/2020  
 MARKEL AMERICAN INSURANCE COMPANY  
 9 - Inland Marine  
 Revised Rate and Rule  
 Boatowners/Personal Watercraft  
 Revised Rate and Rule  
 Company Reference: LASBRR-201  
 With this filing, Markel American Insurance Company is adding In Water Port Risk and Show Endorsement, Port Risk Ashore Endorsement, and Classic Boat Endorsement. These changes are based upon Essentia's Hagerty program approved forms and rates (State Tracking Number ESSN-131062230). There will be no rate impact as the endorsements are not applicable to any inforce policies.

Companion forms (Item Key Number 800691 or Company Reference Number LASBF-201) were still pending as of 01/15/2021.

There is no rate impact associated with this filing.

**Item Key: 800810**

Date Submitted: 12/18/2020  
 Farmers Mutual Hail Insurance Company of Iowa  
 FMH AG RISK INSURANCE COMPANY  
 2 - Crop  
 Revised Rate and Rule  
 CROP-HAIL  
 2021 Crop Hail Insurance  
 NCIS Lost Cost Adoption of Filing Designation No. 2021NCISCH-LA1

Overall % Impact: **0.00%**

# of Policyholders: **0**

Company Reference: CH-21-17-R

The last rate filing approved the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 691015, effective 01/09/2019.

With this filing, the above-captioned companies submit the changes for the 2021 Crop Hail Insurance, effective on approval.

The revisions made are as follows:

- Adoption of NCIS loss costs approved in filing 2021NCISCH-LA1.

- Changes to the rates are due to the wind loss cost updates as the base loss costs did not change. This filing has no impact to any Louisiana insured as no policies or premium were written in the 2020 crop year.
- We are filing a revision to our UW Guide for Farmers Mutual Hail Insurance Company of Iowa and FMH Ag Risk Insurance Company. The changes to the UW Guide are to add a minimum premium statement.

**Item Key: 800812**

Date Submitted: 12/18/2020

LM General Insurance Company

LM INSURANCE CORPORATION

LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Motorcycle Program

Rule Revision

- Rule MC-G6. Cancellation
- Rule MC-G8. Reserved For Future Use

Company Reference: 21-LA-P-MC-RU-GRS-OTH

Requested Effective Dates - New: 03/20/2021    Renewal: 05/11/2021

With this filing, the companies propose to revise Rule MC-G6., Cancellation, to revise the cancellation provision.

As a result of the revisions to Rule MC-G6, the companies are also proposing the following revisions:

- Remove Rule MC-G8., Instructions for Pro Rata;
- Remove Rule MC-G8A, Motorcycle Pro Rata Table;
- Revise Page MC-A; and
- Revise the Table of Contents.

There is no rate impact with this filing.

**Item Key: 800827**

Date Submitted: 12/18/2020

Ocean Harbor Casualty Insurance Company

4 - Homeowners

Revised Rule only

Voluntary Manufactured (Mobile Home) Homeowners Program

Removal of Rule 115 Inspection Fees

Company Reference: OHC20-0013R

Requested Effective Dates - New: 02/01/2021    Renewal: 02/01/2021

The initial rates and rules for the above-captioned program were approved in October 2018 as Item Key #719833 to be effective January 1, 2019.

With this filing, the company proposes to remove Rule 115, Inspection Fees.

The company states "We are removing Rule 115 from Ocean Harbor's Voluntary Mobile Homeowners Program last approved under LDI #720135 as Ocean Harbor does not perform property risk inspections on risks submitted for coverage. Acadian Managers LLC, Ocean Harbor's sole appointed agent is responsible for performing inspections and charges applicants for the reimbursement of this expense pursuant to Louisiana Revised Statutes Sec. 22:855.B.(2)".

Manual page 4 of 17 has been revised to reflect the removal of Rule 115.

There is no rate impact associated with this filing.

**Item Key: 800828**

Date Submitted: 12/18/2020

Ocean Harbor Casualty Insurance Company

4 - Homeowners

Installment Program

Introduction of Installment Payment Plan for

Louisiana Homeowners Voluntary Program

Company Reference: AMOHC20-001

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

The above-captioned company wishes to introduce an Installment Payment Plan for use with its Louisiana Homeowners Voluntary Program.

The Louisiana Homeowners Voluntary Program initial rates and rules were filed as Item Key #800832 and were still pending as of January 4, 2021.

This installment payment plan is identical to the installment payment plan for the company's Assumed Homeowners' program, recently approved under LDI #692943.

The installment payment plan is as follows:

**Rule 630. Direct Bill Program Payment Plans**

A. Minimum written premium to qualify for installment billing: \$250.

B. Annual Pay: Policy is required to be paid in full; no installment fee.

C. Two optional payment plans are available in this program:

1. Semi-Annual (2 pay).

55% Down

45% / Billing date 180 days from the policy effective date.

2. Quarterly (4 pay).

25% Down

25%, 25%, 25% / Billing dates 60, 150, 240 days from the policy effective date.

D. Installment fees are \$6. An installment fee does not apply to the down payment.

E. There is a \$29 fee on Non Sufficient Funds checks.

There is no rate impact associated with this filing.

Companion forms (Item Key #800824) were withdrawn on December 18, 2020.

Companion forms (Item Key #800979) were withdrawn on December 22, 2020.

Companion forms (Item Key #801028) were still pending as of January 4, 2021.

**Item Key: 800832**

Date Submitted: 12/18/2020

Ocean Harbor Casualty Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of Louisiana Homeowners Voluntary Program

Company Reference: AMOHC20-001

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

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

The company states "Ocean Harbor's Voluntary manual is nearly identical to the rate and rules manual from its Assumed Homeowners' program, recently approved under LDI #692938. The only revisions to the rate and rules manual are to eliminate any references to Louisiana Citizens Assumption. There are no rate revisions. The rates for the Assumed program were deviated 10% downward from Louisiana Citizens' rates. We believe a need exists in the marketplace to provide our Homeowners' program to more policyholders and, as such, we are proposing to use the approved Assumed Program as a basis to accept voluntary homeowners business in the state of Louisiana".

There is no rate impact associated with this filing.

Companion forms (Item Key #800824) were withdrawn on December 18, 2020.

Companion forms (Item Key #800979) were withdrawn on December 22, 2020.

Companion forms (Item Key #801028) were approved on January 5, 2021.

**Item Key: 800837**

Date Submitted: 12/18/2020  
 Spinnaker Insurance Company  
 9 - Inland Marine  
 Installment Program

Company Reference: SPINN-IM-LA-2001RU

**Item Key: 800838**

Date Submitted: 12/18/2020  
 Spinnaker Insurance Company  
 9 - Inland Marine  
 Initial Rate and Rule  
 Commercial Inland Marine  
 Harborway Insurance Program  
 Initial Rate and Rule

Company Reference: SPINN-IM-LA-2001R

The above-captioned company is submitting a Commercial Inland Marine Program (Harborway Insurance Program).

The company is adopting ISO Filing Designation Number CM-2016-01.

A LCM of 1.667.

Companion forms (Item Key Number 800735 or Company Reference Number SPINN-IM-LA-2001F) were still pending as of 01/11/2020.

There is no rate impact associated with this filing.

**Item Key: 800843**

Date Submitted: 12/18/2020  
 Frank Winston Crum Insurance Company  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers Compensation  
 Adoption of NCCI Loss Cost Filing Designation Number LA-LC-2020-01

Overall % Impact: **-3.50**  
 Overall \$ Impact: **-\$6,049**

# of Policyholders: **34**

Company Reference: FWCI - LA 5/1/21

The last rate impact (Item Key Number 766018) resulted in an overall rate decrease of -10.00% or premium decrease of -\$9,980 affecting 7 policyholders..

The above-captioned company is adopting NCCI Loss Cost Filing Designation Number LA-LC-2020-01.

The company will retain its LCM of 1.447.

This filing will result in an overall rate decrease of **-3.50%** or premium decrease of **-\$6,049** affecting 34 policyholders.

**Item Key: 800844**

Date Submitted: 12/18/2020  
 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  
 19 - Commercial Automobile  
 Loss Cost Adoption

Commercial Automobile  
 Loss Cost Adoption

- ISO Designations CA-2017-BRLA1, CA-2017-IALL1, CA-2018-BRLA1, CA-2018-IALL1, CA-2019-BRLA1, CA-2019-RLC19, CA-2019-RRU19, CA-2020-BRLA1, CA-2020-IALL1
- Revise LCMs
- Revise Deviation Factors
- Rule 89. Non-Ownership Liability

Overall % Impact: **27.6**  
 Overall \$ Impact: **\$5,632,966**  
 # of Policyholders: **680**

Company Reference: 20-02324-RL

Requested Effective Dates - New: 08/01/2021    Renewal: 08/01/2021

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 385562 effective 7/1/2017 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
CA-2018-BRLA1	706582	11/1/2018
CA-2018-IALL1	706580	11/1/2018
CA-2019-BRLA1	742792	11/1/2019
CA-2019-RLC19	770760	2/1/2021
CA-2019-RRU19	770756	2/1/2021
CA-2020-BRLA1	778265	11/1/2020
CA-2020-IALL1	778321	11/1/2020

The companies are proposing to revise the company deviations:

Company	Current	Proposed
American Casualty Company of Reading, Pennsylvania	+50.0%	+45.0%
Transportation Insurance Company	+30.0%	+25.0%
Continental Casualty Company	+15.0%	+10.0%
Continental Insurance Company	0%	0%
Valley Forge Insurance Company	-10.0%	-10.0%
National Fire Insurance Company of Hartford	-20.0%	-17.0%

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

Company	Coverage	Current LCM	Proposed LCM
Continental Insurance Company	Liability	1.700	1.215
	Physical Damage	1.700	1.300
	UM/UIM	1.700	1.300
American Casualty Company of Reading, Pennsylvania	Liability	2.325	1.762
	Physical Damage	2.550	1.885
	UM/UIM	1.700	1.300
National Fire Insurance Company of Hartford	Liability	1.240	1.008
	Physical Damage	1.360	1.079
	UM/UIM	1.700	1.300
Transportation Insurance Company	Liability	2.015	1.519
	Physical Damage	2.210	1.625
	UM/UIM	1.700	1.300
Valley Forge Insurance Company	Liability	1.395	1.094
	Physical Damage	1.530	1.170
	UM/UIM	1.700	1.300
Continental Casualty Company	Liability	1.783	1.337
	Physical Damage	1.955	1.430
	UM/UIM	1.700	1.300

The company is also proposing to withdraw rule page CNA-EX-CA-NOAL-LA-1 as the company will utilize the ISO loss costs.

The rate impact associated with this filing is +27.6% or \$5,632,966 affecting 680 policyholders.

**Item Key: 800846**

Date Submitted: 12/18/2020

AMERICAN FIRE AND CASUALTY COMPANY  
OHIO CASUALTY INSURANCE COMPANY, THE  
OHIO SECURITY INSURANCE COMPANY  
WEST AMERICAN INSURANCE COMPANY  
9 - Inland Marine  
Revised Rate only

Company Reference: 2020-LA-1-IM-E-R

The above-captioned companies are revising rates and rules for their Contractors Equipment Program.

The companies are:

Updating the Contractors Equipment size of schedule factors. This revision is a result of the observation that the pricing was not well-aligned with recent experience, especially for the larger accounts. In addition, the



Base Rates for Tools are being updated.

This filing will result in an overall rate increase of **+14.30%** or premium increase of **+\$999** affecting 2279684 policyholders.

**Item Key: 800848**

Date Submitted: 12/18/2020  
 Normandy Insurance Company  
 16 - Workers Compensation  
 Loss Cost Adoption

Company Reference: LA-WC-LC-2021R

The last rate impact (Item Key Number 766181) resulted in an overall -4.80% rate decrease or -\$1,013 premium decrease.

The above-captioned company is adopting NCCI Loss Cost Filing Designation Number 2020-LA-LC-01.

This filing will result in an overall rate decrease of **-3.90%** or premium decrease of **-\$850** affecting 7 policyholders.

Tier	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
1	1.50	1.50
2	2.00	2.00
3	2.50	2.50

**Item Key: 800879**

Date Submitted: 12/21/2020  
 EMPLOYERS INSURANCE COMPANY OF WAUSAU  
 LIBERTY MUTUAL INSURANCE COMPANY  
 LIBERTY MUTUAL FIRE INSURANCE COMPANY  
 LM INSURANCE CORPORATION  
 FIRST LIBERTY INSURANCE CORPORATION, THE  
 LIBERTY INSURANCE CORPORATION  
 17 - Other Liability  
 Loss Cost Adoption

Overall % Impact: **7.5%**  
 # of Policyholders: **206**  
 Company Reference: 2020-LA-1-GL-CL-R  
 Requested Effective Dates - New: 07/01/2021    Renewal: 07/01/2021

**Item Key: 800920**

Date Submitted: 12/21/2020  
 PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE  
 17 - Other Liability  
 Initial Rate only  
 Excess Stop Loss - Employer Plan  
 # of Policyholders: **0**

Company Reference: PRGA-GSLC-RM2020-LA-AMC-LA  
 The above-captioned company is filing initial rates for the above-captioned program.

The product is a retiree medical stop loss insurance product that would assist employers and the plans that they sponsor in meeting their obligations to provide benefits under retiree medical plans to eligible participants, including former employees and their dependents, most of whom are Medicare eligible. Reimbursement will work as it would in a traditional stop loss product and is written for a single premium on a closed group of retirees. The contract remains in force until all covered lives have died.

The product has an individual attachment point of \$100, unless negotiated by the contract holder, and will pay up to a per-participant per-year maximum (Upper Corridor Limit) that will vary based on the specific benefit design of the underlying retiree medical plan. In addition to a reimbursement for plan benefits, the contract also includes an experience refund that is based on utilization experience. The experience refund is the sum of refunds determined with respect to each participant. For each participant, the refund is a percentage of the difference between the upper limit, net of the attachment point, and the actual reimbursements paid by Prudential with respect to the retiree. This percentage, also subject to contract holder negotiations, will not exceed 95%, in order for Prudential to retain morbidity risk.

Prudential will market this product as a vehicle for large employers (i.e. those sponsoring retiree medical plans with more than 100 plan participants).

The corresponding form(s) filing, LDI Form Filing No. 800900, Company Form Filing No. PRGA-GSLC-RM2020-LA-AMC-LA, was certified approved effective December 29, 2020.

A SERFF "Objection Letter" was sent to the company for additional information on December 29, 2020.

A SERFF "Objection Letter" was sent to Ms. Joanne Caputo on January 8, 2021 for additional information.

A SERFF "Objection Letter" was sent to Ms. Joanne Caputo on January 12, 2021 for additional information.

**Item Key: 800939**

Date Submitted: 12/21/2020  
 TWIN CITY FIRE INSURANCE COMPANY  
 5 - Commercial Multiple Peril  
 Revised Rate only  
 Commercial Package  
 Spectrum Businessowners Program  
 Overall % Impact: **5.0**  
 Overall \$ Impact: **\$272,832**  
 # of Policyholders: **1802**  
 Company Reference: FN.07.890.2020.01  
 Requested Effective Dates - New: 02/13/2021 Renewal: 02/13/2021

Listed below is the company's history for the above-captioned program.

Item Key No. 777666	0.0%
Item Key No. 773979	0.0%
Item Key No. 763471	+3.5%

The company is revising base rates, expense fee, and class factors. The company is identifying 3 new zip codes that are currently unmapped.

These changes will result in a +5.0% rate increase or +\$272,832.

There will be 1,802 Louisiana policyholders affected by this rate increase.

**Item Key: 800947**

Date Submitted: 12/21/2020  
 Church Mutual Insurance Company, S.I.  
 19 - Commercial Automobile  
 Loss Cost Adoption  
  
 Commercial Automobile  
 Loss Cost Adoption

- ISO Designations CA-2020-BRLA1, CA-2019-BRLA1, and CA-2020-IALL1
- Revise LCMs
- Revise ELRs
- Rule 92. Medical Payments

Overall % Impact: **13.800**  
 Overall \$ Impact: **\$318,844**  
 # of Policyholders: **613**  
 Company Reference: AUTO-76  
 Requested Effective Dates - New: 06/01/2021 Renewal: 06/01/2021

The last rate revision to this program was +10.0% or \$299,635 which was approved under LDI Item Key Number 746124 effective 12/15/2019 for both new and renewal business.

With this filing, the company proposes the following:

- Adopt the following Insurance Services Office, Inc. (ISO) designations:

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2019-BRLA1	742792	11/1/2019
CA-2020-BRLA1	778265	11/1/2020
CA-2020-IALL1	778321	11/1/2020

- Revise the Expected Loss Ratios (ELR) as follows:

Coverage	Current ELR	Proposed ELR
Liability	54.66%	59.76%
Physical Damage	54.63%	57.70%

- Revise the Loss Cost Multipliers (LCM) as follows:

Risk Type	Vehicle Type	Coverage	Current LCM	Proposed LCM
Non-Fleet	All	Liability	0.750	0.636
		Medical Payments	0.805	0.636
		Uninsured Motorists	0.842	0.636

		Comprehensive	1.391	1.251
		Collision	1.318	1.251
		Liability	0.675	0.572
		Medical Payments	0.724	0.572
Fleet	All	Uninsured Motorists	0.757	0.572
		Comprehensive	1.391	1.251
		Collision	1.318	1.251

- Introduce an exception to Rule 92., Medical Payments, to include additional limits.

The rate impact associated with this filing is 13.8% or \$318,844 affecting 613 policyholders.

**Item Key: 800951**

Date Submitted: 12/21/2020  
Great West Casualty Company  
17 - Other Liability  
Initial Rate and Rule

Overall % Impact: **0.00%**  
# of Policyholders: **0**  
Company Reference: G0721M  
Requested Effective Dates - New: 02/01/2021    Renewal: 02/01/2021

**Item Key: 800972**

Date Submitted: 12/22/2020  
MARKEL AMERICAN INSURANCE COMPANY  
MARKEL INSURANCE COMPANY  
17 - Other Liability  
Revised Rate and Rule

Revised Rate and Rule  
Commercial General Liability

Company Reference: 2010RR033-GL  
Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

**Item Key: 800999**

Date Submitted: 12/22/2020  
United Property & Casualty Insurance Company  
1 - Property  
Revised Rate and Rule  
Dwelling Fire Program  
Company Reference: LOUISIANA DP UPDATE - 2020  
Requested Effective Dates - New: 03/01/2021    Renewal: 09/01/2021

The above-captioned company wishes to file rule revisions for use with its Dwelling Fire Program.

The changes are as follows:

- Update to who can purchase the Dwelling Fire product
- Addition of rating for split Protection Class
- Addition of Recreational or Service Vehicle Exclusion
- Addition of Agricultural Activity Exclusion
- Addition of Smart Home Discount
- Addition of Tenant Screening Discount (5%)
- Addition of Enhanced Roof Replacement Endorsement
- Expansion of Rental/Home Sharing
- Removal of Actual Cash Value Loss Settlement
- Addition of Replacement Cost Loss Settlement for Certain Non-Building Structures Endorsement
- Updates to Premier and Premier Plus Endorsements
- Removal of Premises Liability
- Addition of Unit Owners Special Coverage
- Editorial updates to the Manual for simplification and/or clarification purposes

There is no rate impact associated with this filing.

**Item Key: 801016**

Date Submitted: 12/22/2020  
MARKEL INSURANCE COMPANY  
5 - Commercial Multiple Peril

Revised Rate and Rule  
Commercial Farm and Ranch Program  
Masonic Temples 2020  
Company Reference: 2010RR033-IL FARM  
Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

The above-captioned company wishes to submit a revised manual page to be used with its Commercial Farm and Ranch Masonic Temples 2020 Program.

With this filing, the company proposes to revise manual page MC-CL-CWR-RR5-LA.

**Revised Manual Page**

**MC-CL-CWR-RR5-LA (1/1/2021)**

This page is being revised to reflect editorial changes to add Reserve for future use and to update the edition date.

The company states "The intent of the filing is simply to keep the edition of our Farm manual page, MC-CL-CWR-RR5-LA current with the other lines of business that have recently filed a revision to this page. The manual page has been filed in other lines to add the rule for MIL 1221, Distinctive Additional Coverages. This form will not be issued under Commercial Farm. We have revised the Commercial Farm manual page to "Reserve for future use" and have updated the edition date to be consistent with the recent filings in other lines of business".

There is no rate impact associated with this filing.

Companion forms (Item Key #800992) were approved on January 6, 2021.

**Item Key: 801017**

Date Submitted: 12/22/2020  
MARKEL INSURANCE COMPANY  
1 - Property  
Revised Rate and Rule  
Commercial Property  
Masonic Temples 2020 Program  
Revised manual page for Monument Endorsement and Distinctive Additional Coverages MIL 1221  
Company Reference: 2010RR033-IL PROP  
Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

The above-captioned company wishes to submit a revised manual page to be used with its Commercial Property Masonic Temples 2020 program.

The company is introducing a revised manual page to be utilized with its Monument Endorsement and Distinctive Additional Coverages Manual Page.

**Revised Manual Page**

**MC-CL-CWR-RR5 (1/1/2021)**

Revised manual page introduces a rule to accompany new endorsement, MIL 1221, Distinctive Additional Coverages. Because the coverages are similar to the company's currently approved Monument Endorsement, it proposes the same rate.

These new coverages are optional.

When coverage is provided using either endorsement, a flat charge of \$75 applies.

There is no rate impact associated with this filing.

Companion Form (800992) is pending as of 1/4/2021.

**Item Key: 801018**

Date Submitted: 12/22/2020  
HOMESITE INSURANCE COMPANY  
4 - Homeowners  
Revised Rate and Rule  
Manufactured Home and Tenant Program  
Company Reference: HS200034-LA  
The initial rates and rules for the above-captioned program were approved in January 2020 as Item Key #767978 to be effective April 1, 2020.

With this filing, the company proposes the following:

**Changes to Rate**

**Windstorm, Tornado, Hurricane and Hail Exclusion** - added this coverage. The exclusion is as follows:

**Windstorm, Tornado, Hurricane and Hail Exclusion**

Occupancy	Factor
Owner	0.65

Seasonal	0.65
Rental	0.65
Tenant	0.65

**5% or \$5,000 Named Storm Deductible** - added this coverage.

**5% or \$5,000 Calendar Year Named Storm Deductible** - added this coverage.

### Changes

**Named Storm Deductible** - Changed the Calendar Year Named Storm Deductible to a Named Storm Deductible for Seasonal, Rental and Tenant.

**Named Storm Deductible and Calendar Year Named Storm Deductible** - added percentage deductibles.

### **Named Storm Deductible**

<b>Occupancy</b>	<b>Deductible</b>	<b>Surcharge/surcharge</b>
Seasonal/Rental/Tenant	1% or \$1,000, whichever is greater	\$30
Seasonal/Rental/Tenant	2% or \$2,500, whichever is greater	Included
Seasonal/Rental/Tenant	5% or \$5,000, whichever is greater	(\$20)

### Manual Page Revisions

**Table of Contents** - Updated page numbering and added page for Wind, Tornado, Hurricane & Hail Exclusion.

**Manual Page 10** - Updated information for new deductibles.

**Manual Page 11** - Updated for new deductibles.

**Manual Page 46** - Updated deductible information.

**Manual Page 48** - Added rule for Windstorm, Tornado, Hurricane and Hail Exclusion.

**Manual Page 59** - Added two new endorsements.

### Form Revisions

Filing new endorsement HMH-111LA Windstorm, Tornado, Hurricane and Hail Exclusion

Filing new endorsement HMH-105LA Named Storm Deductible

Filing new endorsement HMH-104LA Calendar Year Named Storm Deductible

Filing new notice LA Notice (2) Manufactured Home Insurance Policy Coverage Disclosure Summary

There is no rate impact associated with this filing.

Companion forms (Item Key #800841) were still pending as of January 11, 2021.

### **Item Key: 801113**

Date Submitted: 12/23/2020

HANOVER INSURANCE COMPANY, THE

17 - Other Liability

Revised Rate and Rule

Professional Liability

# of Policyholders: **0**

Company Reference: CW-PR-20512R

Requested Effective Dates - New: 06/01/2021    Renewal: 06/01/2021

### **Item Key: 801114**

Date Submitted: 12/23/2020

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption of Insurance Services Office, Inc., (ISO) Designation Number GL-2020-BGL1

Overall % Impact: **2.260**

Overall \$ Impact: **\$1,835**

# of Policyholders: **31**

Company Reference: 2020-GL-LA-LC-2138

Requested Effective Dates - New: 05/01/2021    Renewal: 05/01/2021

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2020-BGL1. The company intends to delay implementation until 05/01/2020.

The company will continue to utilize a loss cost multiplier of 1.341 for OLT and Products and 1.366 for M&C.

These changes will result in a

### **Item Key: 801119**

Date Submitted: 12/23/2020

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: **0**

Company Reference: 2010RR033-IL GL  
 Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

**Item Key: 801133**

Date Submitted: 12/23/2020  
 Encompass Insurance Company of America  
 19 - Private Passenger Automobile  
 Revised Rule only

Private Passenger Automobile  
 Universal Security Policy USP Portfolio Program  
 Revised Rule

- Rule 4.C(8)

Company Reference: ER51104: PSRM Regulation 81  
 Requested Effective Dates - New: N/A    Renewal: 05/27/2021

With this filing the company proposes to revise Rule 4.C(8) to comply with Regulation 81.

\*\* The filing company is closed to new business effective 1/1/2003.

**Item Key: 801188**

Date Submitted: 12/28/2020  
 ENCOMPASS INDEMNITY COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate and Rule

Private Passenger Automobile  
 Universal Security Policy Strategic Risk Management (SRM) Program  
 Revised Rate/Rule

- Rule 9.P.2
- Rule 4.J
- Premium Calculation Steps

Company Reference: ER51103: SRM ACT 52 SB65 & Regulation 81  
 Requested Effective Dates - New: 05/27/2021    Renewal: N/A

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

- Rule 9.P.2 to comply with Act 52 SB65,
- Rule 4.J and Auto Premium Calculation Steps to comply with Regulation 81.

\*\* The filing company was opened to new business effective 1/1/2003 and closed to new business effective 5/26/2008.

**Item Key: 801192**

Date Submitted: 12/28/2020  
 Encompass Property and Casualty Company  
 19 - Private Passenger Automobile  
 Revised Rule only

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

- Rule 3.E(1)
- Rule 9.P.3
- Rule 4.J
- Premium Calculation Steps

\*\* The filing company was opened to new business effective 5/26/2008 and is currently open to new business.

Company Reference: ER51102: Edge Act 52 SB65 & Regulation 81  
 Requested Effective Dates - New: 05/27/2021    Renewal: 05/27/2021

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

- Rule 3.E(1);
- Rule 9.P.3 to comply with Act 52 SB65,
- Rule 4.J and Auto Premium Calculation Steps to comply with Regulation 81.

**Item Key: 801202**

Date Submitted: 12/28/2020  
 Stonewood Insurance Company  
 16 - Workers Compensation  
 Installment Program  
 Workers Compensation  
 Installment Plan  
 Company Reference: LA-WC-20-1057-RR-SIC  
 The above-captioned company is revising its installment plan.

There is no rate impact associated with this filing.

**Item Key: 801204**

Date Submitted: 12/28/2020  
 UNIQUE INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate only  
 Private Passenger Automobile  
 Rate Revision  
 Company Reference: UICLA - 132562915  
 Requested Effective Dates - New: 02/15/2021    Renewal: 02/15/2021

**Item Key: 801205**

Date Submitted: 12/28/2020  
 BRIDGEFIELD CASUALTY INSURANCE COMPANY  
 BRIDGEFIELD EMPLOYERS INSURANCE COMPANY  
 16 - Workers Compensation  
 Loss Cost Adoption

Company Reference: 20-WC-LA-1559  
 The above-captioned company is adopting NCCI Loss Cost Designation Number LA-LC-2020-01.

The company proposes:

1. The National Council on Compensation Insurance loss costs effective May 1, 2021 with overall loss cost multipliers of 1.778 for BCIC and 1.334 for BEIC
2. The National Council on Compensation Insurance miscellaneous values effective May 1, 2021, with the exception of the USL&H factor

This filing will result in an overall rate change of?

**Item Key: 801206**

Date Submitted: 12/28/2020  
 Retailers Casualty Insurance Company  
 16 - Workers Compensation  
 Revised Rate only

Overall % Impact: **-3.4**  
 Overall \$ Impact: **-\$526,649**  
 # of Policyholders: **1649**

Company Reference: 20-WC-LA-1560  
 The last rate impact (Item Key Number 777318) resulted in an overall rate decrease of -8.90% or premium decrease of -\$1,481,472 and affected 1,715 policyholders.

The above-captioned company is adopting NCCI Loss Cost Filing Designation Number LA-LC-2020-01.

The company is retaining its LCM of 1.490.

This filing will result in an overall rate decrease of **-3.40%** or premium decrease of **-\$526,649** affecting 1,649 policyholders.

**Item Key: 801245**

Date Submitted: 12/29/2020  
 INTEGON NATIONAL INSURANCE COMPANY  
 1 - Property  
 Revised Rate and Rule  
 Commercial Property  
 Lender Placed Flood Program  
 Company Reference: LPP-F-202047  
 Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

The above-captioned company wishes to introduce a revision for use with their Commercial Property Lender Placed Flood Program.

With this filing, the company proposes this filing to be in compliance with the Regulatory Agreement entered into with multiple states in 2017.

The Lender Placed Flood Program provides coverage for an insured lending institution when a borrower, after multiple reminders, fails to provide evidence of flood insurance to protect the lender's interest in the property as required by the loan agreement.

The company states "Flood coverages are subject to catastrophic loss events and the limited experience in the state is not enough for an actuarially sound rate review. Instead the rates are evaluated based on a comparison to National Flood Insurance Program's Mortgage Portfolio Protection Program (MPPP) rates. Overall the Flood rates are lower than MPPP rates and we propose not to change the Flood rates. We propose to keep the current rates at this time. We will review the rates again when enough data has been collected for a credible rate review".

The company proposes to keep the current Flood Rates.

There is no rate impact associated with this filing.

**Item Key: 801251**

Date Submitted: 12/29/2020

NATIONAL INTERSTATE INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Overall % Impact: **-2.1**

Overall \$ Impact: **\$27,866**

# of Policyholders: **10**

Company Reference: NTNL-132576079

The last rate impact (Item Key Number 725448) resulted in an overall rate decrease of -10.50% or premium decrease of -\$1,012,574 and affected 8 policyholders.

The above-captioned company is adopting NCCI Loss Cost Filing Designation Number LA-LC-2020-01.

The company is retaining its LCM of 1.360.

This filing will result in an overall rate decrease of **-2.10%** or premium decrease of **-\$27,866** affecting 10 policyholders.

**Item Key: 801252**

Date Submitted: 12/29/2020

VANLINER INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Overall % Impact: **-3.5**

Overall \$ Impact: **-\$29,166**

# of Policyholders: **21**

Company Reference: NTNL-132576057

The last rate impact (Item Key Number 766120) resulted in an overall rate decrease of **11.30% rate decrease** or **-\$57,681** and affected policyholders.

The above-captioned company is adopting NCCI Loss Cost Filing Designation Number LA-LC-2020-01.

The company is retaining its LCM of 1.693.

This filing will result in an overall rate decrease of **-3.50%** or premium decrease of **-\$29,166** affecting 21 policyholders.

**Item Key: 801253**

Date Submitted: 12/29/2020

Triumphe Casualty Company

16 - Workers Compensation

Loss Cost Adoption

Company Reference: NTNL-132576055

The last rate impact (Item Key Number 766119) resulted in an overall rate decrease of **-11.70% rate decrease** or **-\$19,387 premium decrease**.

The above-captioned company is adopting NCCI Loss Cost Filing Designation Number LA-LC-2020-01.

The company is retaining its LCM of 2.35.

This filing will result in an overall rate decrease of **-6.70%** or premium decrease of **-\$6,275** affecting 3 policyholders.

**Item Key: 801346**

Date Submitted: 12/30/2020

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 (eCLPS) Program  
 Loss Cost Adoption

- ISO Designation CA-2020-BRLA1
- LCM Revision
- Rule 23. Trucks, Tractors and Trailers Classifications
- Rule 33. Farmers Auto

Overall % Impact: **11.3**  
 Overall \$ Impact: **\$2,763,904**  
 # of Policyholders: **1172**  
 Company Reference: 2020-LA-1-CA-E-R  
 Requested Effective Dates - New: 09/01/2021    Renewal: 09/01/2021

The last rate revision to this program was +25.4% or \$5,810,871 which was approved under LDI Item Key Number 768220 effective 9/1/2020 for both new and renewal business.

With this filing, the companies propose the following revisions:

- Adopt ISO Designation CA-2020-BRLA1 which was approved for ISO under LDI Item Key Number 778265 effective 11/1/2020;
- Revise the Loss Cost Multipliers\* (LCM);
- Revise the Farm Auto Secondary Class Factors (Rule 23.C.8.); and
- Revise the Farm PPT Liability Factor (Rule 33.B.).

The rate impact associated with this filing is +11.3% or \$2,763,904 affecting 1,172 policyholders.

\*Due to the number of LCMs utilized with this program, the LCM revisions can be found on the Exhibit C - Louisiana Loss Cost Multiplier Worksheets within the filing.

#### **Item Key: 801355**

Date Submitted: 12/30/2020  
 SENTRY SELECT INSURANCE COMPANY  
 17 - Other Liability  
 Non-Adoptions  
 Commercial General Liability  
 Non-Adoption of Insurance Services Office, Inc., (ISO) Designation Number GL-2020-IALL1  
 # of Policyholders: **0**  
 Company Reference: LA - GL RULE NON ADOPT - 88 - GL-2020-IALL1  
 Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

#### **Item Key: 801356**

Date Submitted: 12/30/2020  
 Sentry Insurance Company  
 MIDDLESEX INSURANCE COMPANY  
 17 - Other Liability  
 Non-Adoptions  
 Commercial General Liability  
 Non-Adoption OF ISO Designation Number GL-2020-IALL1  
 # of Policyholders: **0**  
 Company Reference: LA - GL RULE NON ADOPT - 01 71 - GL-2020-IALL1  
 Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

#### **Item Key: 801358**

Date Submitted: 12/30/2020  
 BITCO NATIONAL INSURANCE COMPANY  
 BITCO GENERAL INSURANCE CORPORATION  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: BITCO 2020-05-0014-REVISED RULE  
 Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

#### **Item Key: 801361**

Date Submitted: 12/30/2020  
 Farmers Mutual Hail Insurance Company of Iowa  
 FMH AG RISK INSURANCE COMPANY  
 2 - Crop  
 Revised Rate and Rule  
 Revenue Accelerator Max Protection (RAMP)  
 Overall % Impact: **14.300%**  
 # of Policyholders: **0**  
 Company Reference: PCI-21-17-RAMP-R2  
 Requested Effective Dates - New: 01/08/2021    Renewal: 01/08/2021

The last rate revision, SERFF Tracking No. FMHL, 132149035, LDI No., resulted in rate impact of 20.0% with prior approval provisions effective 12/03/2019.

The above-captioned company submit revisions for their 2021 Revenue Accelerator Max Protection Policy as follows:

- This filing revises rates for spring crops based on company loss experience for the program.
- Revisions are being made to the UW Guide.

The overall rate impact is **+14.3%** and there are **0** number of Louisiana policy holders affected.

**Item Key: 801362**

Date Submitted: 12/30/2020  
 Insurance Services Office, Inc.  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: GL-2020-RMJRU

**Item Key: 801363**

Date Submitted: 12/30/2020  
 Insurance Services Office, Inc.  
 17 - Other Liability  
 Revised Rate and Rule  
 # of Policyholders: **0**  
 Company Reference: GL-2020-RELCC

**Item Key: 801370**

Date Submitted: 12/30/2020  
 Insurance Services Office, Inc.  
 17 - Other Liability  
 Revised Rate and Rule  
 # of Policyholders: **0**  
 Company Reference: GL-2020-RMJLC

**Item Key: 801399**

Date Submitted: 12/31/2020  
 Maison Insurance Company  
 1 - Property  
 Installment Program  
 Dwelling Fire Program  
 Revision of Installment Payment Plan  
 Company Reference: DP3-PP 2021REVISION  
 Requested Effective Dates - New: 03/01/2021    Renewal: 04/01/2021

**Item Key: 801402**

Date Submitted: 12/31/2020  
 Maison Insurance Company  
 1 - Property  
 Installment Program  
 Dwelling Fire Program  
 Revision of Installment Payment Plan  
 Company Reference: DP1C AND DP3C --P-2021 REV  
 Requested Effective Dates - New: 03/01/2021    Renewal: 04/01/2021

**Item Key: 801470**

Date Submitted: 01/04/2021  
 BROTHERHOOD MUTUAL INSURANCE COMPANY  
 1 - Property  
 Revised Rate and Rule  
 Commercial Property  
 MinistryFirst Program  
 Property Error Correction  
 Company Reference: LA P RR 2020 02  
 Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

The above-captioned company wishes to submit revised manual pages to be used with its Commercial Property MinistryFirst program.

The previous filing (780577) was approved in April 2020 with an effective date of 09/01/2020.

With this filing, the company wishes to submit revised manual pages that were not submitted in the previous filing.

The company proposes to make the following changes to their manual pages:

**Cover Page**

- Effective Date changed from "September 1, 2020" to "April 1, 2021"
- Revision Number changed from "REV 09 20" to "REV 04 21"

**Revision Page**

- Added new Filing Reference "Revision 04 21 – Effective Date: 04/01/2021. Error Correction."
- Revision Number changed from "REV 09 20" to "REV 04 21" in impacted Manual Contents sections
- Revision Number changed from "REV 09 20" to "REV 04 21" in the footer

**Table of Contents**

- Revision Number changed from "REV 09 20" to "REV 04 21" for Revision Page, Table of Contents, Rating Information
- Revision Number changed from "REV 04 19" to "REV 04 21" for Rate No. 20
- Revision Number changed from "REV 09 20" to "REV 04 21" in the footer

**Rate No. 20**

- Rate of Company multiplier changed from "0.60" to "0.52"
- Revision Number changed from "REV 04 19" to "REV 04 21" in the footer

In addition, the company wishes to submit a revised company multiplier manual page that was not submitted in the previous filing.

There is no rate impact associated with this filing.

**Item Key: 801545**

Date Submitted: 01/04/2021  
 Insurance Services Office, Inc.  
 17 - Other Liability  
 Revised Rate and Rule

# of Policyholders: 0  
 Company Reference: RP-2020-RCY20

**Item Key: 801546**

Date Submitted: 01/04/2021  
 Insurance Services Office, Inc.  
 17 - Other Liability  
 Revised Rate and Rule

# of Policyholders: 0  
 Company Reference: CY-2020-RLC20

**Item Key: 801547**

Date Submitted: 01/04/2021  
 Insurance Services Office, Inc.  
 17 - Other Liability  
 Revised Rate and Rule

# of Policyholders: 0  
 Company Reference: CY-2020-RRU20

**Item Key: 801548**

Date Submitted: 01/04/2021  
 QBE INSURANCE CORPORATION  
 PRAETORIAN INSURANCE COMPANY  
 17 - Other Liability  
 Loss Cost Adoption

Company Reference: 2021-01-0002

**Item Key: 801562**

Date Submitted: 01/05/2021

Berkley National Insurance Company  
RIVERPORT INSURANCE COMPANY  
BERKLEY REGIONAL INSURANCE COMPANY  
STARNET INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

General Risk Program

Loss Cost Adoption

Overall % Impact: **2.189**

Overall \$ Impact: **\$123,716**

# of Policyholders: **137**

Company Reference: BSS-CA-2020-5554-RARU-LA-41717

Requested Effective Dates - New: 09/01/2021 Renewal: 09/01/2021

**Item Key: 801612**

Date Submitted: 01/05/2021

SENTRUITY CASUALTY COMPANY

17 - Other Liability

Initial Rate and Rule

Company Reference: SENTRUITY-LA-CLIP-VPP/ANC-R-12/20

**Item Key: 801613**

Date Submitted: 01/05/2021

BROTHERHOOD MUTUAL INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Overall % Impact: **2.60**

Overall \$ Impact: **\$4,800**

# of Policyholders: **22**

Company Reference: LA WC RR 2020 02

The last rate impact (Item Key Number 766489) resulted in an overall rate decrease of **-2.90% rate decrease** or **-\$1,500 premium decrease**.

The above-captioned company is adopting NCCI Loss Cost Filing Designation Number LA-LC-2020-01.

The company is retaining its LCM of 2.35.

This filing will result in an overall rate decrease of **+2.60%** or premium decrease of **+\$4,800** affecting 22 policyholders.

**Item Key: 801617**

Date Submitted: 01/05/2021

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

9 - Inland Marine

Adoption

Company Reference: CM-LA-23252RU-(ISO)

**Item Key: 801618**

Date Submitted: 01/05/2021

MARKEL AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

# of Policyholders: **0**

Company Reference: MAIC-RPG-LA-2021-02

**Item Key: 801620**

Date Submitted: 01/05/2021

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

# of Policyholders: 0

Company Reference: GL-LA-23252R

Requested Effective Dates - New: 05/01/2021 Renewal: 05/01/2021

**Item Key: 801656**

Date Submitted: 01/06/2021

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.

16 - Workers Compensation

Loss Cost Adoption

Company Reference: 20-1762

**Item Key: 801660**

Date Submitted: 01/06/2021

Federated Mutual Insurance Company

FEDERATED SERVICE INSURANCE COMPANY

FEDERATED RESERVE INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Company Reference: WC-LA-21-1

**Item Key: 801661**

Date Submitted: 01/06/2021

Normandy Insurance Company

16 - Workers Compensation

Initial Rate and Rule

Company Reference: NIC-WC-LA-2101RU

**Item Key: 801768**

Date Submitted: 01/07/2021

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

4 - Homeowners

Revised Rate only

American Association of Retired Persons (AARP) Homeowners Policy Program

Base rate revision and Compliance with Directive 215 (Advisory Letter 2020-01)

Overall % Impact: 3.0

Overall \$ Impact: \$134,413

# of Policyholders: 2011

Company Reference: FN.14.799/RWG.2021.02

Requested Effective Dates - New: 04/22/2021 Renewal: 06/07/2021

The last adjustment to this program was approved in February 2020 (Item Key #767706) and resulted in an overall rate increase of +6.6% to be effective March 12, 2020 for new business and April 27, 2020 for renewal business.

With this filing, the company proposes the following changes:

- Revise Base rates
- Revise Protection Class rates to have a unique factor for each class - the company will now be in compliance with Directive 215 (Advisory Letter 2020-01)

These changes will result in an overall rate increase of +3.0% or +\$134,413 (2,011 policyholders).

**Item Key: 801799**

Date Submitted: 01/07/2021

ESURANCE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Rate/Rule Revision

Military Discount

Overall % Impact: -0%

# of Policyholders: 3

Company Reference: 21-LA-EIC-PARA-01

Requested Effective Dates - New: 03/02/2021 Renewal: 04/21/2021

The last rate revision to this program was 9.2% or \$2,036,901 which was approved under LDI Item Key

Number 766731 effective 2/19/2020 for new business and 4/19/20 for renewal business.

With this filing, the company proposes to move the Military Discount to be applied after the Expense Constant in the rating algorithm to be compliant with Louisiana Regulation 81 – Automobile Liability Insurance Premium Discount and Insurer Premium Tax Credit (LAC 37:XIII.Chapter 95).

The rate impact associated with this filing is 0% or -\$312 affecting 3 policyholders.

**Item Key: 801819**

Date Submitted: 01/07/2021

LYNDON SOUTHERN INSURANCE COMPANY

4 - Homeowners

Initial Rate and Rule

Introduction of Louisiana Manufactured Home Program

Company Reference: LA MOBILE HOMEOWNERS NEW PROGRAM (R/R) 2021

The above-captioned company wishes to introduce rates and rules for use with its new Louisiana Manufactured Home Program.

The base deductibles will be \$500 All Other Perils and \$1,000 Wind/Hail/Water.

There is no rate impact associated with this filing.

Companion forms (Item Key #801959) were still pending as of January 11, 2021.

**Item Key: 801861**

Date Submitted: 01/08/2021

Florists' Mutual Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Company Reference: 21-2

**Item Key: 801863**

Date Submitted: 01/08/2021

STAR INSURANCE COMPANY

PROCENTURY INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Company Reference: ATG-LA-IM-CYBER LIABILITY-0121 R

**Item Key: 801875**

Date Submitted: 01/08/2021

HARTFORD INSURANCE COMPANY OF THE MIDWEST

4 - Homeowners

Revised Rate only

American Association of Retired Persons (AARP) Homeowners Policy Program

Base rate revision and Compliance with Directive 215 (Advisory Letter 2020-01)

Overall % Impact: **3.0**

Overall \$ Impact: **\$157,950**

# of Policyholders: **2079**

Company Reference: FN.14.799/RWG.2021.01

Requested Effective Dates - New: 04/22/2021 Renewal: 06/07/2021

The last adjustment to this program was approved in February 2020 (Item Key #767622) and resulted in an overall rate increase of +5.5% to be effective March 12, 2020 for new business and April 27, 2020 for renewal business.

With this filing, the company proposes the following changes:

- Revise Base rates
- Revise Protection Class rates to have a unique factor for each class - the company will now be in compliance with Directive 215 (Advisory Letter 2020-01)

These changes will result in an overall rate increase of +3.0% or +\$157,950 (2,079 policyholders).

**Item Key: 801880**

Date Submitted: 01/08/2021

STATE FARM FIRE AND CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile  
Personal Vehicles  
Revised Rate and Rule

Drive Safe and Save Index (DSSI)

The last rate revision to this program was 0% or \$0 which was approved under LDI Item Key Number 792931 Effective 11/30/2020 for new and renewal business.

With this filing, the company proposes

**Item Key: 801893**

Date Submitted: 01/08/2021  
STATE FARM FIRE AND CASUALTY COMPANY  
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY  
19 - Commercial Automobile  
Revised Rate only

Commercial Automobile  
Commercial Auto Program  
Revised Rate and Rule

- Rule 106. Suspension of Coverage
- Rule 401. Motor Homes, Truck or Van Campers
- Rule 406. Antique and Classic Automobiles and Replicas - Limited Use
- Private Passenger Rates
- Commercial Rates
- Bus Rates
- Motorcycles and Motorscooters

Overall % Impact: **0.000**

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

# of Policyholders: **0**

Company Reference: CV-43593

Requested Effective Dates - New: 05/17/2021 Renewal: 05/17/2021

The last rate revision to this program was -9.5% or -\$1,897,749 which was approved under LDI Item Key Number 792970 effective 12/28/2020 for both new and renewal business.

With this filing, the companies propose to remove the Withdrawal from Use (WFU) option and the corresponding premium credit from the Commercial Auto Program.

Because the premium increase responds to a reinstatement of coverage, the removal of WFU produces no overall rate impact. Due to the usage of WFU typically being short-term and temporary in nature, the number of policies electing WFU can vary greatly from month to month. The maximum number of commercial WFU policies the companies have had in a month for the last 12 months is 160 policies.

There is no rate impact associated with this filing.