

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

RATE AND RULE FILINGS ACTED UPON FOR THE WEEK OF MARCH 05, 2018

Item Key: 690825

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/E&O

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA036690100026

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

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

The company is also filing a new usage rule LPLP-CW-RULE-C1 (11/2017), which includes several endorsements that will also be used with the program.

LPL1001 Affiliated Law Firm Exclusion
 LPL1002 Aggregate Deductible Endorsement
 LPL1003 Change In Limit Of Liability Endorsement
 LPL1004 Class Action Practice Exclusion
 LPL1005 Counter Claim Exclusion
 LPL1006 Defense Costs Repayment Endorsement
 LPL1007 Designated Entity Exclusion
 LPL1008 Designated Lawyer Exclusion
 LPL1009 Extended Reporting Period Issuance Endorsement
 LPL1010 Extension Of Policy Period Endorsement
 LPL1011 Fair Debt Collection Practices Act Endorsement
 LPL1012 Financial Institutions Regulatory Exclusion
 LPL1013 Limited Career Coverage Endorsement
 LPL1014 Multiple Year Policy Endorsement
 LPL1015 Office Sharing Exclusion
 LPL1016 Reduced Deductible for Mediation Endorsement
 LPL1017 Renewal Premium Endorsement
 LPL1018 Split Deductible Endorsement
 LPL1019 Title Insurance Agent Endorsement
 LPL1020 Worldwide Coverage Endorsement

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 693207, Company Form Filing Number LA036690100095 was approved effective 03/15/2018.

Final Action: Approved**Item Key: 692772**

Louisiana Citizens Property Insurance Corporation

1 - Property

Revised Rate only

Personal Property (including Homeowners)

Fair and Coastal Plans

Annual base rate change and

Introduction of Claim History Surcharges for Residential policies

Overall % Impact: **2.7**Overall \$ Impact: **\$1,700,000**# of Policyholders: **39000**

Company Reference: 06012018

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

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

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

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

Claim History Surcharges

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

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

This will result in an overall rate increase of +2.7% or +\$1,733,621 (corrected from +\$1,700,000) (39,000 policyholders).

Final Action: Approved - Corrected Rate

Corrected from +2.7% or +\$1,700,000 to **+2.7%** or **+\$1,733,621**.

Item Key: 693394

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

17 - Other Liability

Revised Rate only

Professional Liability - E&O

Overall % Impact: **-3.9**Overall \$ Impact: **-\$11,129**# of Policyholders: **15**

Company Reference: 2017-08-0114-R

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

The last rate adjustment for the above-captioned company was filed and approved under the 'Prior Approval' provision, Item Key Number 325639 effective 01/01/2016.

With this filing, the company is making the following revisions to modify rates for the 1st Choice+ Design Professionals Liability Coverage written by the Travelers Casualty and Surety Company of America. The 1st Choice+ Design Professionals Liability Coverage rating plan was introduced in 2008. As with most rating plans, the need to monitor and update the plan after implementation was expected. This current submission reflects the results of analyzing seven years of experience. The rates in the submitted rate plan were established so as to not be inadequate, excessive, or unfairly discriminatory.

- Base Rate Schedule – The base rate is marginal based on billings and can be found on rate page 1. Base rates are decreasing by 2%.
- State and Territory Rates – State and territory relativities, built into the base rates on rate page 1, are being modified based on state & countrywide data. The state factor for LA is built into the base rates, which are decreasing by 2% overall.
- Professional Disciplines – Some discipline factors, found on rate page 5, are being modified.
 - o Construction Manager Medium factor is moving from 0.70 to 0.59
 - o Electrical Engineer Medium factor is moving from 0.45 to 0.40
 - o Land Surveyor Medium factor is moving from 0.70 to 0.63
 - o Landscape Architect Medium factor is moving from 0.40 to 0.44
 - o Mechanical Engineer Medium factor is moving from 0.85 to 0.91
- Low Exposure Services – The low exposure factors can be found on rate page 12. The factor for > 60% is changing from 0.75 to 0.80.
- Schedule Rating – Individual category ranges were modified, which can be found on rate page 9. Individual category rangers were modified from 10% credit/debit to 25% credit/debit.

Rating Plan Component Being Added:

- Pick-A-Premium Plan – The qualifications for the plan can be found on rate page 1a. If an insured qualifies for this plan, we use the minimum premium schedule on page 1, multiplied by the selected term.

These changes will result in a -3.9 rate decrease or -\$11,129.00.

There will be 15 Louisiana policyholders affected by this rate decrease.

Final Action: Approved**Item Key: 693661**

ARAG Insurance Company

33 - Other Lines

Initial Rate and Rule

Other Lines of Business (Other Personal Lines)

Introduction of Individual Legal Expense Policy (PUINDPLAN) with a deductible

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA-PUINDPLAN 12/17 RATE

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

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

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

The purpose of this rate filing is to introduce the rates, rules and guidelines for ARAG Insurance Company's (ARAG) new individual legal expense insurance product, "PUINDPLAN". Policyholders are provided prepaid legal services for well defined and distinct legal matters. These plans are sold by ARAG company employees and/or external licensed agents and brokers.

Rate Development and Pricing Assumptions

ARAG is introducing a new product to the individual market. The existing available loss experience is for employer group distributed business. Material differences between the existing experience and the proposed product are as follows:

Employer Group Business:

- Limited Open Enrollment Period (One time 30-45 day period per year when the product is available for purchase)
- No Deductible - First dollar benefits
- Policy is fulfilled at the employer group level, not the participating plan member
- Premiums are traditionally paid via payroll deduction
- Product is traditionally positioned next to Group Health, Dental and other employer offered benefits

Individual Business:

- Anytime Enrollment
- Deductible
- Policy is fulfilled at the individual level
- Premiums are expected to be paid via credit card or bank draft
- Product is expected to be positioned as a "stand alone" product

Deductible Annual Rate

\$0	\$496.56
\$150	\$243.65
\$250	\$184.36

There is no rate impact associated with this filing.

Companion forms (Item Key #693669) were closed (acknowledged/info) on February 15, 2018.

Final Action: Approved

Item Key: 693735

ARAG Insurance Company

33 - Other Lines

Initial Rate and Rule

Other Lines of Business (Other Personal Lines)

Introduction of Individual Legal Expense Policy (PUINDPLAN2) with no deductible

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA-PUINDPLAN2 12/17 RATES

The above-captioned company wishes to submit initial rates and rules for use with its Individual Legal Expense Plan (with no deductible).

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

The purpose of this rate filing is to introduce the rates, rules and guidelines for ARAG Insurance Company's (ARAG) new individual legal expense insurance product, "PUINDPLAN2". This filing addresses rates in a new distribution channel in which ARAG is developing business relationships. This channel, collectively known as "small group exchanges", are accustomed to fulfilling business at an individual policy, but are able to hold a limited open enrollment period as well as position the product next to Health, Dental and other employer offered benefits. Therefore, the company's expectation is that this product will behave very similarly to ARAG's current employer group business.

Policyholders are provided prepaid legal services for well defined and distinct legal matters. These plans are primarily sold by external licensed agents and brokers.

Rate Development and Pricing Assumptions

ARAG is introducing a new product to be offered in the small group exchange market. The existing available loss experience is for employer group distributed business. The existing group loss experience was utilized due to it's similarity in expectations with this new offer. Both this new offering and the employer group business share these similar traits:

--Limited Open Enrollment Period (One time 30-45 day period per year when the product is available for purchase)

--No Deductible - First dollar benefits

--Product is positioned next to Group Health, Dental and other employer offered benefits

Prepaid legal plans are subject to adverse selection. The presence of a limited open enrollment period is expected to reduce adverse selection. Positioning alongside other employer offered benefits will also increase participation in the program.

In this new distribution channel, premiums are expected to be paid via credit card or bank draft. In some situations, the partners may be able to secure deduction of premium for this benefit through payroll. This will reduce the overall cost of the program. A secondary rate is shown if this situation were to occur.

Lastly, there may be situations where an employer or association would like to purchase this individual legal program for several or all of their employees/members. In this situation, ARAG will utilize existing filed modifiers under the group employer business.

Open Enrollment	Payment	Annual Rate
Yes	Credit Card	\$189.90
Yes	Payroll Deducted	\$178.96

There is no rate impact associated with this filing.

Companion forms (Item Key #693817) were closed (acknowledged/info) on February 26, 2018.

Final Action: Approved

Item Key: 693904

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 1358

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

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 336317 effective 08/15/2016. With this filing, the companies are making the following revisions to rules used in conjunction with the above-captioned program.

The companies are expanding the General Liability limits of insurance available from 1,000,000/\$3,000,000 to \$2,000,000/\$4,000,000. Currently these higher limits are only available for select program business. This filing will lift these restrictions. In connection with this change, the following rules are being revised:

Rule 56. Increased Limits Tables

The companies are moving the Per Occurrence Limit vertical line from \$1,000,000 to \$2,000,000 and the Aggregate horizontal line from \$3,000,000 to \$4,000,000. They are also changing the increased limits factors within this new box to bold type because we want them to be manual factors and not "refer to company" factors. No factors are being revised.

GL005 Contractor's Liability Program

Under paragraph 4, the companies are removing the Increased Limits Table as it is a duplication of a table found in Rule 56. They have added a sentence to direct the manual user to the correct table under Rule 56 and also to clarify that Increased Limit Factors apply to the published basic limits rate, the program minimum premium, and the snowplowing rate under Paragraph 5. Under Paragraph 5, they are changing the basic limits rate to \$150. Increased limit factors will now be used to determine premiums for higher limits. They decided to use \$150 as the basic limits base rate because the premium change at limits of \$1,000,000/\$2,000,000 is very incidental.

Suppl Manual Rule 37. Description of Unmanned Aircraft Endorsement

The companies are revising the pricing that is currently on file for ISO endorsement CG2451 and introducing new pricing for ISO endorsements CG2450 and CG2452. They have adopted ISO's Multistate

Unmanned Aircraft form and rule revisions in 2015. The pricing at that time was based on what their competition was charging. Also, they decided to limit writings to CG2451 and only filed pricing for that coverage. After a review of filings that several competitors have made in the past year, they believe current pricing needs to be adjusted. The competition has expanded coverages offered to include CG2450 and CG2452. Due to this, they have decided to expand coverage offerings to include these two endorsements and have developed companion pricing. All pricing was developed based on competitor rates.

Rule 43. Employee Benefits Liability Coverage

We are adding limits of \$2,000,000/\$4,000,000 to the Base Rate Table. The rates that we are using are the same as what we already have filed in some states. In addition, we are removing any statements that indicate that limits of \$2,000,000/\$4,000,000 have limited availability.

In addition, we are making the following rule clarifications:

Rule GL216 Water Well Drillers Limited Pollution Coverage – Work Site

Added reference to a Pollution Liability Aggregate Limit. It has always been our intent that the Aggregate Limit be the same as the Each Pollution Incident Limit. There is no change to the limits we have offered since the rule's inception and no rate impact. This is simply a clarification.

Also, due to the competitive needs in some of our markets, introduced a claims-made abuse or molestation coverage form (with extended reporting period endorsement) for school and municipal business. Under separate cover (SERFF Tracking Number: EMCC- 131354712) the companies introduced endorsements CG7696 and CG7697. They have amended rule GL150 Abuse or Molestation Liability, in our agency and supplement manual to reflect these endorsement coverages. The rates are consistent with the abuse or molestation rates filed in our other program states. The occurrence rates will be used with the application of the claims made multiplier for the pricing of this coverage. The claims made multiplier table is consistent with EMC claims made Linebacker. It is also consistent with competitors and ISO.

Lastly, we are making a correction to our supplement manual. The class code referenced in the footnote on page GL-RATES-LA-17 has been corrected to 45993 in lieu of 55410.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 693534, Company Form Filing Number 1255 was approved effective 06/01/2018.

Final Action: Approved

Item Key: 693968

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability / E&O

Travel Agents and Tour Operator Program

Overall % Impact: **0.0**

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

of Policyholders: **18**

Company Reference: 41188

Final Action: Disapproved

Failure to provide an adequate response to Ms. Ursula Hall's SERFF "Objection Letter" dated March 6,

2018.

Item Key: 693996

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Auto Dealers and Equipment Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: PS-18-GL-R-15

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

The last rate adjustment for the above-captioned company was filed and approved under the 'Prior Approval' provision, Item Key Number 386457 effective 05/01/2017.

With this filing, the company is introducing two new endorsement to be used in conjunction with its AUTO & EQUIPMENT DEALERS Coverage.

Damage To Your Product Or Work GL 0511 - This optional endorsement may be attached to risks in equipment dealer classifications (see below) to include property damage to an insured's product arising out of a defect in that product that was not the result of the insured's own work. It also amends the Damage To Your Work exclusion by excluding only the particular part of the work out of which damage arises. Coverage is subject to the Coverage A limits of insurance, including the aggregate limits.

Pollution Liability Coverage Form CG 00 39 - This optional endorsement is attached when Pollution Coverage is requested for auto and equipment dealer risks (i.e., Auto Dealers Coverage Form is issued or eligible equipment dealer classifications as defined in Rule 36 above). This is a separate Coverage Part of the policy. The only limits offered are \$1,000,000 Each Pollution Incident/\$1,000,000 Aggregate.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 694027, Company Form Filing Number PS-18-GL-F-15 was approved effective 05/01/2018.

Final Action: Approved

Item Key: 694052

Imperium Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

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

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

With this filing, the company is introducing the initial rates and rules for its Allied Health Care Providers Program.

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

use with the initial program.

CL-2016-ODPRU GL-2017-BGL1 RP-2014-RGL14 RP-2016-RCP16 RP-2016-RRP16
 RP-2014-RGL14 RP-2016-RCP16 RP-2016-RRP16 CF-2011-OCT04
 The company will utilize an initial loss cost multiplier of 1.45

There is no rate impact associated with this filing.

This filing may also be used as package program with the same rates no modifications.

The corresponding form(s), LDI Form Filing Number 694055, Company Form Filing Number IIC-GL-PR-LA-2018F was approved effective 04/01/2018.

Final Action: Approved

Item Key: 694097

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-GL-1186-02

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

With this filing, the company is introducing new rules that extend coverage for energy target markets used in conjunction with the above-captioned program.

- a. GL990262 0118 - FUEL DEALERS AUTOMATIC FILL LIABILITY
- b. GL990263 0118 - LIMITED POLLUTION EXCLUSION
- c. GL990264 0118 - DISCRIMINATION EXCLUSION
- d. IL990056 0118 – MENTAL ANGUISH ENDORSEMENT
- e. IL990057 0118 - AMENDMENT OF CANCELLATION PROVISION

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing 701408, Company Form Filing Number LA-GL-1186-01 is pending approval.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 701408, Company Form Filing No. LA-GL-1186-01.

Item Key: 694220

STATE NATIONAL INSURANCE COMPANY, INC.

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Artisan Contractor Liability Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

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

Requested Effective Dates - New: 03/18/2018 Renewal: 03/18/2018

Final Action: Disapproved

Failure to respond to Ms. Ursula Hall's SERFF "Objection Letter" dated March 6, 2018.

Item Key: 695814

Continental Western Insurance Company

UNION INSURANCE COMPANY

1 - Property

Adoption

Commercial Property (Fire and Allied Lines)

Adoption

Earthquake ISO Earthquake Sub-Limit

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 18-CP-RU-26

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

The last adjustment to this program occurred in July 2016 under the Prior Approval provision (Item Key #338863) to be effective December 1, 2016.

The above-captioned companies wish to adopt the companies' new Earthquake Sub-Limit rules:

- Rule 73. Cause of Loss - Earthquake Form (CP 10 40)
- Rule 75. Earthquake and Volcanic Eruption Endorsement (Sub-Limit Form)

There is no rate impact associated with this filing, if the companies currently have any earthquake policies they will not be revised.

*******Disapproved. An inadequate company response was issued in response to an "Objection Letter" that was sent via SERFF from Wei Chuang dated March 1, 2018.*******

Final Action: Disapproved

Inadequate company response to Mr. Wei Chuang's SERFF "Objection Letter" dated March 1, 2018.

Item Key: 695910

FEDERATED NATIONAL INSURANCE COMPANY

17 - Other Liability

Withdrawal of Rates or Rules

Commercial General Liability

Withdrawal of Rates and Rules

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

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

Final Action: Withdrawn

Withdrawn by company, per Ms. Carissa Lawson-Mason's SERFF "Response Letter" dated March 9, 2018.

Item Key: 697295

FEDERATED MUTUAL INSURANCE COMPANY
 FEDERATED SERVICE INSURANCE COMPANY
 FEDERATED RESERVE INSURANCE COMPANY

26 - Burglary And Theft

Non-Adoptions

Commercial Burglary and Theft

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

CR-2018-1 Delay ISO Crime Changes

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CR-2018-1

The last adjustment to this program occurred in October 2017 under the Prior Approval provision (Item Key #684762) to be effective January 1, 2018.

With this filing, the above-captioned companies wish to non-adopt the following Insurance Services Office, Inc. filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
CR-2017-RLA1	687911	June 1, 2018
CR-2017-REL1	687909	June 1, 2018

Final Action: Approved**Item Key: 697304**

SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY
 MILFORD CASUALTY INSURANCE COMPANY

1 - Property

Adoption

Commercial Property (Fire and Allied Lines)

Adoption

CP PIAL Rates & Rules Adoption

Overall % Impact: -7.6

Overall \$ Impact: **-\$633,398**

of Policyholders: **1593**

Company Reference: LA-CP-1812-05-2240

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

The last adjustment to this program occurred in July 2015 under the Prior Approval provision (Item Key #324251) to be effective October 1, 2015, June 2014 under the Prior Approval provision (Item Key

#310122) to be effective October 2014 and May 2017 under the Prior Approval provision (Item Key #392825) to be effective January 2018.

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

Filing Designation Number	Item Key Number	Effective Date
LA17-14 (CF-2017-RLA1)	690221	July 1, 2018
LA18-01 (CF-2016-RLC16)	691554	August 1, 2018
LA18-02 (CF-2016-RRU16)	691556	August 1, 2018

These changes will result in a rate decrease of -7.6% or -\$633,398 (1593 policyholders).

The corresponding form(s) filing, LDI Form Filing No. 697314, Company Form Filing No. LA-CP-1812-01-2240 was approved effective December 1, 2018.

Final Action: Approved

Item Key: 697734

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Professional Liability/ E & O

Lawyers Professional Liability Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-OR-17D0003-000-R

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

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

Rule C3-Optional Endorsement Usage Rule LPL0035 - This conditional mandatory endorsement is used to makes minor changes to Dec page information when requested by the insured or the insured's producer. There is no charge for this endorsement.

The corresponding form(s), LDI Form Filing Number 697713, Company Form Filing Number LA-OR-17D0003-000-F was approved effective 05/01/2018.

Final Action: Approved

Item Key: 697744

NOVA CASUALTY COMPANY

1 - Property

Delayed Adoption

Commercial Property (Fire and Allied Lines)

Delayed Adoption

ISO and PIAL Designation Filing Numbers CF-2017-RLA1 and LA17-14

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-CP-18107

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

The above-captioned company wishes to delay adoption of the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA17-14 (CF-2017-RLA1), Item Key #690221, to be effective July 1, 2018.

The company wishes to delay the adoption of Item Key #690221 until August 1, 2018.

Final Action: Approved

Item Key: 697757

Stonewood Insurance Company

16 - Workers Compensation

Initial Rate and Rule

Workers Compensation

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

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-WC-18-52-RR-SIC

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

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

The company will utilize the following loss cost multipliers:

Tier	Proposed Loss Cost Multiplier
Tier 1 (All Other Classes)	1.780
Tier 2 (LCM Group A)	2.000
Tier 3 (LCM Group B)	2.370
Tier 4 (LCM Group C)	2.800

Final Action: Approved

Item Key: 697919

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: PS-18-GL-R-19

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 386457 effective 05/01/2017.

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

**Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization
Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization GL 0514 -**
This endorsement replicates the language within ISO's CG 20 10 10 01, and may be used in place of more recent versions of the CG 20 10 for Contractors that are required to endorse their policies to provide Additional Insured coverage which includes the "arising out of" language of the 2001 version of the ISO CG 20 10. This endorsement is an optional attachment for contractors whose contracts require Additional Insured coverage for liability arising out of ongoing operations. Premium Determination: For each Additional Insured scheduled on this endorsement, charge 2% of the final modified Premises Operations premium.

Additional Insured – Owners, Lessees Or Contractors – Completed Operations Additional Insured – Owners, Lessees Or Contractors – Completed Operations GL 0515 - This endorsement replicates the language within ISO's CG 20 37 10 01, and may be used in place of more recent versions of the CG 20 37 for Contractors that are required to endorse their policies to provide Additional Insured coverage which includes the "arising out of" language of the 2001 version of the ISO CG 20 37. This endorsement is an optional attachment for contractors whose contracts require Additional Insured coverage for liability arising out of "your work" included in the "products-completed operations hazard". Premium Determination: For each Additional Insured scheduled on this endorsement, charge 1% of the final modified Products/Completed Operations premium.

There is no rate impact associated with this filing.

The corresponding form(s), LDI form Filing Number 697881, Company Form Filing Number PS-18-GL-F-19 is pending approval.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 697881, Company Form Filing No. PS-18-GL-F-19.

Item Key: 698018

AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN FAMILY HOME INSURANCE COMPANY
AMERICAN SOUTHERN HOME INSURANCE COMPANY
19 - Commercial Automobile
Revised Rule only

**Commercial Automobile
Rule Revision**

- Rule 2000. Additional Optional Endorsements, Paragraph G.

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LB-CA-RU-GEN-MU-2018-1

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

With this filing, the companies propose to introduce Rule 2000. Additional Optional Endorsements, Paragraph G. to add the reference to the new Construction Auto Extension Endorsement, form AU 20 43, and Educator or Care Provider Auto Extension Endorsement, form

AU 20 44.

The corresponding form filing has been approved under company tracking number LB-CA-FO-GEN-MU-2018-1, LDI Item Key Number 697978, effective 4/1/2018.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 698162

Granite State Insurance Company
ILLINOIS NATIONAL INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Revised Rule Only

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: AIG-17-IM-09A

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

A "No Return Premium for Early Completion" Endorsement is being proposed. This endorsement allows the companies at their discretion, to not return unearned premium on covered buildings which have been completed early.

Companion forms (Item Key Number 690204 or Company Reference Number AIG-17-IM-09) received Certified Approval on 12/20/2017.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 698234

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

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 732

Company Reference: CW-GL-18065R

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 391542 effective 08/01/2017.

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

- 1) 421-4486 Additional Insured by Contract or Agreement – With Products-Completed Operations Coverage
- 2) 421-4487 Additional Insured – Owners, Lessees or Contractors – Completed Operations
- 3) 421-4488 Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization
- 4) 421-4489 Additional Insured – Liquor Liability
- 5) 421-4490 Blanket Additional Insured by Contract or Agreement – With Products-Completed Operations Coverage
- 6) 421-4491 Designated Additional Insured by Contract or Agreement – With Products-Completed Operations Coverage
- 7) 421-4494 Limited Pollution Liability Extension Endorsement with a Building Heating, Cooling and Dehumidifying Equipment Exception and a Hostile Fire Exception.
- 8) 421-4497 Limited Coverage for Designated Unmanned Aircraft - Coverage A Only
- 9) 421-4498 Limited Coverage for Designated Unmanned Aircraft - Coverage B Only
- 10) 421-4499 Limited Coverage for Designated Unmanned Aircraft
- 11) 421-4500 Exclusion – Neurodegenerative Injury
- 12) 421-4501 Exclusion – Neurodegenerative Injury – Designated Athletic Activities
- 13) 421-4502 Exclusion – Neurodegenerative Injury - Prior Athletic Activities
- 14) 421-4503 Neurodegenerative Injury Conditions

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 698217, Company Form Filing Number CW-GL-18065F is pending approval.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 698217, Company Form Filing No. CW-GL-18065F.

Item Key: 698240

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/ E&O

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: ASIC-GPL-RR-LA-2017-1

Final Action: Withdrawn

Withdrawn by company, per Ms. Jessica Parrucci's SERFF "Response Letter" dated March 2, 2018.

Item Key: 698595

Arch Insurance Company

28 - Credit

Revised Rate and Rule

Credit - Personal Property

Collateral Protection Program

Revised Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: ARCH-18-021

The above-captioned company is revising rates and rules for its Collateral Protection Program under its

Credit -Personal Property line.

The company proposes adding a Group Factor category rated at 1.00 for Automobiles, pickups, SUVs, Vans, and other collateral.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 698653

Falls Lake National Insurance Company
19 - Commercial Automobile
Revised Rate and Rule

Commercial Automobile
Commercial Auto Program
Revised Rate and Rule

*****WITHDRAWN BY COMPANY*****

Overall % Impact: **3.030**
Overall \$ Impact: **\$37,457**
of Policyholders: **24**
Company Reference: LA-CA-18-179-RR-FLNIC
Requested Effective Dates - New: 04/15/2018 Renewal: 04/15/2018

*****WITHDRAWN BY COMPANY*****

Final Action: Withdrawn

Withdrawn by company, per Mr. Jordan Smith's SERFF "Response Letter" dated March 5, 2018.

Item Key: 698661

AMERICAN RELIABLE INSURANCE COMPANY
9 - Inland Marine
Revised Rate only
Commercial Inland Marine
Equine Mortality Program
Revised Rate and Rule

Overall % Impact: **3.3**
Overall \$ Impact: **\$283**
of Policyholders: **3**
Company Reference: I-ARIC-2018-LA-AM-RA-907
Requested Effective Dates - New: 05/01/2018 Renewal: 07/01/2018

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

The company proposes raising the following: base rates by 12.5%, \$10,000 Medical limit factor from 1.20 to

1.25, Major Medical and Surgical Deductibles by \$50 for \$7,500 and \$10,00, \$150 for the Major Medical and Surgical Deductibles \$15,000 limit, per horse minimum by \$50 for all non-mortality coverages, except Major Medical and Surgical for the \$7,500 limit increased by \$75.

A decrease for the \$15,000 Medical limit factor from 1.65 to 1.50 is also proposed.

This filing will result in an overall rate increase of **+3.30%** or premium increase of **+\$404** (corrected from +\$283) affecting 3 policyholders.

Final Action: Approved - Corrected Rate

Corrected from +3.3% or +\$283 to +3.3% or **+\$404**.

Item Key: 699180

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

4 - Homeowners

Revised Rate and Rule

Renters Insurance Program

Filing in response to House Bill 393

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: 17-RE-AN-18028R

Requested Effective Dates - New: 04/15/2018 Renewal: N/A

The initial rates and rules for this program were approved in February 2015 (Item Key #318471) to be effective March 4, 2015.

There have been no revisions to this program since the initial rates/rules.

This filing is being made in order to comply with the provisions outlined in Louisiana House Bill 393, which allows homeowner policyholders to exclude contents coverage under the stated circumstances.

The exclusion reads as follows:

Rule 290. Coverage C - Personal Property Exclusion - SE-42929: This endorsement deletes Coverage C - Personal Property coverage in its entirety from the policy and any applicable endorsements. This endorsement is only available if there is more than 50% damage to the home from a disaster being declared by the governor or U.S. president.

Refer to the Rate Section for premiums.

Not applicable with:

SE-42626 Forcible Entry Theft Endorsement

SE-42628 Renters Enhanced Coverage Endorsement

SE-42629 Increased Jewelry Watches and Furs Endorsement - \$2500 Limit

SE-42630 Increased Jewelry Watches and Furs Endorsement - \$5000 Limit

SE-42631 Water Backup

SE-42643 Scheduled Personal Property

Personal Property Exclusion

Form Factor

4 0.60

Manual pages RE-GR-4 and Renters - 11 have been updated to reflect these changes.

There is no rate impact associated with this filing.

Companion forms (Item Key #699169) were still pending as of February 28, 2018.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 699169, Company Form Filing No. 17-RE-AN-18028F.

Item Key: 700080

BENCHMARK INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **0.30**

Overall \$ Impact: **\$861**

of Policyholders: **3**

Company Reference: LA-WC-180005-BIC-RR

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 389903, which resulted in an overall -9.80% rate decrease, effective 05/01/2017.

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

The company will retain use of its 1.817 loss cost multiplier.

There is an overall +0.30% rate increase or +\$861 as a result of this filing.

There will be 3 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 700210

BENCHMARK INSURANCE COMPANY

16 - Workers Compensation

Adoption

Workers Compensation

Mid-Range Deductible Program

Overall % Impact: **N/A**

Overall \$ Impact: **N/A**

of Policyholders: **0**

Company Reference: BIC-LA-MID SIZE DED

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

With this filing, the company is introducing a mid-range deductible program for its existing workers' compensation business to be effective September 20, 2014 or on approval, whichever date is earlier.

The company does not have deductible credits on file. The company has calculated premium credits for deductible amounts of \$25,000, \$50,000 and \$75,000.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 700229

MANUFACTURERS ALLIANCE INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **0.40**

Overall \$ Impact: **\$15,353**

of Policyholders: **229**

Company Reference: 18-0118

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 390384, which resulted in an overall -9.70% rate decrease, effective 05/01/2017.

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

The company will the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss cost Multiplier
Manufacturers Alliance Insurance Company	1.797	1.849
Pennsylvania Manufacturers' Association Insurance Company	1.562	1.608
Pennsylvania Manufacturers Indemnity Company	1.406	1.447

There is an overall +3.30% rate increase or +\$141,828 as a result of this filing.

There will be 229 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 700241

SOUTHERN UNDERWRITERS INSURANCE COMPANY
SOUTHERN INSURANCE COMPANY

19 - Commercial Automobile

Withdrawal of Rates or Rules

Commercial Automobile

Standard Commercial Automobile (ISO) Program

Non-Renewal

Overall % Impact: **-0.800%**

Overall \$ Impact: **\$-8,086**

of Policyholders: **64**

Company Reference: LA-CA-1807-05-2028

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

With this filing, the companies propose to non-renew the policyholders and transfer the business into sister companies. The company placement will be determined to minimize any potential rate effect.

The companies are also withdrawing any rates and rules approved for use.

The corresponding form filing has been submitted under company tracking number LA-CA_1807-01-2028, LDI Item Key Number 700594.

The rate impact associated with the conversion of the policyholders is -0.8% or -\$8,086 affecting 64 policyholders.

Final Action: Approved

Item Key: 700595

ALL SAVERS INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Stop Loss Program

Overall % Impact: **-7.6**

Overall \$ Impact: **-\$242,171**

of Policyholders: **42**

Company Reference: ALLSAV09018

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

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

Item Key No. 397128 Revised Rate Only 0.0% Approved, effective 02/01/2018

Item Key No. 392128 Revised Rate Only +18.3% Approved, effective 10/01/2017

Item Key No. 336044 Revised Rate Only -27.2% Approved, effective 09/01/2016

Item Key No. 325696 Revised Rate Only -11.5% Approved, effective 12/01/2015

The company is revising the rates for excess loss insurance for 5-150 employees groups in regards to the following:

- SSL base rate
- Area factors
- Trend factors (no change to factors, only start date is updated)
- Age factors
- ASL%

These changes will result in a -7.6% rate decrease or -\$242,171.

There will be 42 Louisiana policyholders affected by this rate decrease.

Final Action: Approved

Item Key: 700699

Rockwood Casualty Insurance Company

16 - Workers Compensation

Initial Rate and Rule

Workers Compensation

Large Deductible Rates and Rules

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LOUISIANA WC LG DED RULES AND RATES 04 15 2018

Requested Effective Dates - New: 04/15/2018 Renewal: 04/15/2018

With this filing, the above-captioned company wishes to introduce its Large Deductible Rates and Rules, effective 04/15/2018.

The deductible plan options are as follows:

WC 99 06 09 Option 1 - The Deductible Limit will cover losses only, and any and all ALAE will be added to losses in excess of the deductible.

WC 99 06 10 Option 2 - The Deductible Limit will include combined losses and ALAE per each occurrence.

WC 99 06 04 Option 3- The Deductible Limit will cover Losses Only.

The corresponding form(s) filing, LDI Form Filing No. 700713, Company Form Filing No. LOUISIANA LG DED WC ENDROSEMENTS 04 15 2018, was certified approved effective April 15, 2018.

Final Action: Approved**Item Key: 700977**

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Filing in response to House Bill 392

Overall % Impact: **-0.274**Overall \$ Impact: **-\$56,165**# of Policyholders: **4629**

Company Reference: LA-HO-1807-05-18004

Requested Effective Dates - New: 07/01/2018 Renewal: 08/01/2018

The last adjustment to this program was approved in February 2016 (Item Key #333078) and resulted in an overall rate increase of +2.9% to be effective March 31, 2016 for new business and April 30, 2016 for renewal business.

With this filing, the company proposes the following:

In response to House Bill 392 (Act 61), the company has revised the Protection Class Factors. The company states "Currently in our Homeowners manual, the protection-construction relativities for Public Protection Classes (PPC) 2-4 and 7-8 are not unique for HO 00 03, and the protection-construction relativities for Public Protection Classes (PPC) 2-8 are not unique for HO 00 04 and 6. In response to 2017 La. Sess. Laws _ (former H.B. 392), the proposed protection-construction relativities in this filing have been judgmentally selected to be unique by PPC".

As a result of this change, the following updates were made to the manual:

Page 12 - Updated Table 301.A.2., HO 00 03 Protection - Construction Factors.

Page 15 - Updated Table 301.B.2., HO 00 04 & HO 00 06 Protection - Construction Factors, including an editorial correction to the factor for Protection Class 1, Frame Construction. The decimal was in the wrong position. The manual previously stated 0.098 and should have been 0.980.

Page 18 - Updated Table 402., Townhouse and Row House Factors.

Page 46 - Rule 533.E. Editorial correction to the form number for Equipment Breakdown Enhancement Endorsement.

The company also states "Factors were selected to offset and make the change as close to nil as possible".

These changes will result in an overall rate decrease of -0.274% or -\$56,165 (4,629 policyholders).

Final Action: Approved

Item Key: 701152

Mitsui Sumitomo Insurance Company of America

MITSUI SUMITOMO INSURANCE USA INC.

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **0.0**

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

of Policyholders: **46**

Company Reference: WK-LA-56-18018-RA/RU

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 390512, which resulted in an overall -11.80% rate decrease, effective 05/01/2017.

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

The company will retain use of the following loss cost multipliers:

Company	Loss Cost Multiplier
Mitsui Sumitomo Insurance Company of America	1.794
Mitsui Sumitomo Insurance USA Inc.	2.062

There is an overall +7.68% rate increase or +\$26,898 corrected from 0% rate impact or \$0 as a result of this filing.

There will be 46 Louisiana policyholders affected by this filing.

Final Action: Approved - Corrected Rate

Corrected from 0% or \$0 to +7.68% or +26,898.

Item Key: 701162

VANLINER INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Rule Revision

Rule 98. Deductible Insurance

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: NTNL-131403270
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

With this filing, the company proposes to introduce additional deductible options for Commercial Auto Liability. The factors for the new options of \$250,000; \$500,000; \$750,000; and \$1,000,000 were extrapolated from the Insurance Services Office, Inc. (ISO) existing deductible factors.

The options provided in this filing are the same as those which are approved for National Interstate Insurance Company under LDI Item Key Number 338262 effective 8/1/2016 for both new and renewal business.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 701349

CHURCH MUTUAL INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Non-Adoptions
 Commercial Package
 Independent Commercial Package Institutional Program
 Non-Adoption of PIAL Filing Designation No. LA18-02 (CF-2016-RRU16)

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: ICP-146
 The above-captioned company is filing to non-adopt PIAL Filing Designation No. LA18-02 (CF-2016-RRU16) for the above-captioned program.

Final Action: Approved

Item Key: 701411

SOUTHERN UNDERWRITERS INSURANCE COMPANY
 SOUTHERN INSURANCE COMPANY
 17 - Other Liability
 Withdrawal of Rates or Rules

Standard Commercial General Liability (ISO) Program
 Non-Renewal - Directive 201

Overall % Impact: **-0.8**
 Overall \$ Impact: **-\$18,595**
 # of Policyholders: **1133**
 Company Reference: LA-GL-1807-05-2028
 Requested Effective Dates - New: N/A Renewal: 07/01/2018

In accordance with Directive 201, the above-captioned companies are non-renewing existing commercial general liability insurance policies, and transfer this existing business to sister companies.

In April of 2016, AmTrust acquired Republic Group. Since that time, filings have been made to enable the companies to move all existing Republic business onto the AmTrust policy processing platform. Southern and Southern Underwriters are not being programmed onto the AmTrust platform. All renewals beginning 07/01/2018 will be moved to one of the following AmTrust companies:

- Southern Insurance policyholders will renew in AmTrust Insurance Company of Kansas, Inc.
- Southern Underwriters policyholders will renew in Republic Fire and Casualty Insurance Company.

The companies are also withdrawing the following rates and rules approved for use:

Item Key No. 335391	Item Key No. 386057	Item Key No. 390436	Item Key No. 391468	Item Key No. 392236
Item Key No. 392635	Item Key No. 392642	Item Key No. 393732	Item Key No. 395450	Item Key No. 693868
Item Key No. 693829	Item Key No. 693066	Item Key No. 692905	Item Key No. 695595	Item Key No. 695559
Item Key No. 684831	Item Key No. 397380	Item Key No. 397579	Item Key No. 685233	Item Key No. 294629
Item Key No. 297538	Item Key No. 304840	Item Key No. 308079	Item Key No. 315927	Item Key No. 316689
Item Key No. 325578	Item Key No. 320548	Item Key No. 323311	Item Key No. 324495	Item Key No. 325028
Item Key No. 333316	Item Key No. 335391	Item Key No. 336934	Item Key No. 386057	

The companies placement will be done to minimize any potential rate effect. The overall effect of the transfers will be -0.8% rate decrease or -\$18,595.

There will be 1,133 Louisiana policyholders affected by this rate decrease.

The requested rates/rules require approval of companion form(s), SERFF Form Tracking No. UNKP-131408580.

Final Action: Approved

Contingent upon form(s) approval, SERFF Form Tracking No. UNKP-131408580.

Item Key: 701443

Pharmacists Mutual Insurance Company
 11 - Medical Malpractice
 Revised Rate and Rule
 Medical Malpractice

Individual Pharmacist Professional Liability Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 125

Company Reference: LA-PHL-01-18-RR

Requested Effective Dates - New: 05/31/2018 Renewal: 05/31/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 383890, which resulted in an overall 0% rate impact, effective December 15, 2016.

The company is making the following revisions:

- Rule I.1.2 Policy Forms
 - Revising A. and B. to reflect the revised form numbers.
- Rule III. College Student Group Billing Program
 - Removing this rule.
- Remaining rules have been renumbered in the manual with deletion of Rule III.
- Rule IV. Limits of Liability
 - Adding additional increased liability. Customers have the option to choose coverage at per \$2,000,000 occurrence and \$4,000,000 aggregate limits.
- Rule V. Minimum Premium
 - Revising this rule to remove the minimum premium associated with the College Student Group Billing Program.
- Rule VIII. Annual Premiums
 - Introducing the new increased liability coverage option of \$2,000,000 per occurrence/ \$4,000,000 aggregate. The rates have been introduced to the program based on individual rating classifications.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 701486, Company Form Filing No. LA-PHL-01-18-F.

The company states that the rate impact for these revisions is 0.0%.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 701486, Company Form Filing No. LA-PHL-01-18-F.