

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

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION  
 RATE AND RULE FILINGS ACTED UPON FOR THE WEEK OF MAY 13, 2019

**Item Key: 734121**

Insurance Services Office, Inc.  
 19 - Private Passenger Automobile  
 Revised Rule only

Private Passenger Automobile  
 Personal Auto Program  
 Revised Rule

Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: N/A  
 Company Reference: PP-2019-RADAR  
 Requested Effective Dates - New: 10/01/2019 Renewal: 10/01/2019

With this filing the company proposes to revise Rule 16 Discounts and introduce the Advanced Driver Assistance Systems (ADAS) rule and related rating factors.

ADAS technology includes vehicle safety technology such as blind spot intervention, lane departure prevention, and forward collision warning.

There is no rate impact associated with this filing.

**Final Action: Approved****Item Key: 734909**

GREAT NORTHERN INSURANCE COMPANY  
 PACIFIC INDEMNITY COMPANY  
 VIGILANT INSURANCE COMPANY  
 FEDERAL INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate only  
 Private Passenger Automobile  
 Masterpiece Program  
 Revised Rate

Overall % Impact: 9.1  
 Overall \$ Impact: \$248,178  
 # of Policyholders: 482  
 Company Reference: 19-13815-RR  
 Requested Effective Dates - New: 07/16/2019 Renewal: 08/30/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number #703782 with an effective date of 7/16/2018 for new business and 8/30/2018 for renewal business.

With this filing, the company propose to revise the base rates and to introduce Model Year factors for years 2021-2030 while revising the current 2020 model year factor.

| <u>Coverage</u>          | <u>Private Passenger Vehicles</u> |
|--------------------------|-----------------------------------|
| CSL Liability            | 25%                               |
| UM                       | 0.0%                              |
| Liability Subtotal       | 18.1%                             |
| Comprehensive            | -1.5%                             |
| Collision                | 0.0%                              |
| Physical Damage Subtotal | -0.6%                             |
| <u>TOTAL</u>             | <u>+9.1%</u>                      |

The rate impact associated with this filing is +9.1% (+\$248,178) affecting 482 policyholders.

**Final Action: Approved**

**Item Key: 735366**

National Union Fire Insurance Company of Pittsburgh, PA  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule  
 Commercial Package  
 VFIS Emergency Service Organization (VFIS) Program  
 Overall % Impact: **-0.2**  
 Overall \$ Impact: **-\$24,148**  
 # of Policyholders: **325**  
 Company Reference: AIG-19-CMP-01-R  
 Requested Effective Dates - New: 01/01/2020    Renewal: 01/01/2020

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

This program is currently underwritten by American Alternative Insurance Corporation (AAIC) and administered by the Glatfelter Underwriting Services, Inc. (GUS) Managing General Agent (MGA). Due to the recent acquisition by AIG of the parent company of GUS, all rates/rules, and forms for the programs administered by the MGA under contract with AAIC are being filed under NUFIC since AAIC will no longer support these programs once the MGA agreements between AAIC and GUS are terminated. Upon approval under NUFIC, GUS will continue to administer the Hospice, Home Health Care, and Related Organizations Program and the change from AAIC to NUFIC will not result in any changes to the underwriting guidelines for this program. This filing includes commercial property and crime.

These changes will result in a **-0.2%** rate decrease or **-\$24,148**.

There will be **325** Louisiana policyholders affected by this rate decrease.

The corresponding form(s) filing, LDI Form Filing No. 735400, Company Form Filing No. AIG-19-CMP-01-F, was approved effective January 1, 2020.

**Final Action: Approved****Item Key: 735535**

National Union Fire Insurance Company of Pittsburgh, PA  
 17 - Other Liability  
 Initial Rate and Rule  
 Commercial Umbrella and Excess  
 Hospice, Home Health Care and Related Organizations Program  
 Initial Rate and Rule  
 Overall % Impact: **N/A**  
 Overall \$ Impact: **N/A**  
 # of Policyholders: **0**  
 Company Reference: AIG-19-EX-01-R (GHP)  
 Requested Effective Dates - New: 01/01/2020    Renewal: 01/01/2020

With this filing, the company proposes to introduce the initial rates and rules for the Hospice, Home Health Care and Related Organizations Program.

This program is currently underwritten by American Alternative Insurance Company (AAIC) and administered by a Managing General Agent (MGA). Due to the recent acquisition of National Union Fire Insurance Company of Pittsburgh, PA by the parent company of the MGA, all rates, rules, and forms for the program are being filed under National Union. AAIC will not longer support this program once the MGA agreement is terminated.

The program will utilize Insurance Services Office, Inc. (ISO) rules with company exceptions.

The company is adopting the following ISO designations for use with this program:

| <b>ISO Designation</b> | <b>LDI Item Key Number</b> |
|------------------------|----------------------------|
| CU-2017-ORU17          | 721530                     |
| CL-2016-ODPRU          | 384305                     |
| CL-2016-RRU1           | 335905                     |
| CL-2015-OTRRU          | 332561                     |
| CU-2014-ODNRU          | 317340                     |
| CU-2013-ODBRU          | 300125                     |
| CU-2013-OTERU          | 294568                     |
| CU-2014-ORU1           | 313479                     |
| CU-2012-ORU12          | 285684                     |
| CU-2012-ORU12 (A)      | 287720                     |

The program will be administered by Glatfelter Underwriting Services, Inc.

The corresponding form filing has been approved under company tracking number AIG-19-EX-01-F, LDI Item Key Number 735421, effective 1/1/2020.

There will be no rate impact to the existing policyholders.

**Final Action: Approved**

**Item Key: 737056**

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **+9.854**

Overall \$ Impact: **\$2,796,942**

# of Policyholders: **12175**

Company Reference: LA190403XRMXX104

Requested Effective Dates - New: 08/01/2019    Renewal: 08/01/2019

The last rate revision to this program was +16.979% (+\$4,854,450) which was approved under LDI Item Key #706106 with effective dates of 8/1/2018 for new and renewal business.

With this filing, the company proposes the following revisions

- Rule 325.6 - Driver Training Discount  
Revised to expand the minimum age of eligibility for the Driver Training Discount
- Rule 325.9 - Longevity Discount  
Revised to: clarify how "chargeable violations" will impact this discount; to clarify that "continuous insurance" is defined as years of continuous insurance with no greater than one lapse in coverage; to remove references to ACFIC because ACFIC no longer writes PPA insurance; to change ACE to Auto Club Enterprises; and to revise the factors.
- Rule 325.14 - Drivesharp Discount  
This discount will now be offered to those age 55 and older instead of 65 and older.
- Rule 326 - Discount Factors  
This factor has been changed from .90 to .95.
- Rule 327.2 - Inexperienced Operator Surcharge  
The factors in this rule have been revised.
- Rate Pages  
Updated the rates.

The rate impact associated with this filing is +9.854% (+\$2,796,942), affecting 12,175 policyholders.

The corresponding form filing was approved on 4/16/2019 under Company Tracking Number LA190403FXXXX103, LDI Form Filing ID Number 737053 with an effective date of 8/1/2019 for new and renewal business.

**Final Action: Approved**

**Item Key: 741512**

GREAT AMERICAN INSURANCE COMPANY

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O  
financial Institutions Program

Overall % Impact: **N/A**

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

# of Policyholders: **0**

Company Reference: 25-6550 - 19141

Requested Effective Dates - New: 07/01/2019    Renewal: N/A

**Final Action: Withdrawn**

Withdrawn by companies, per Ms. Amber Robinson's SERFF "Note to Reviewer" dated May 15, 2019.

**Item Key: 742732**

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **N/A**

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

# of Policyholders: **98**

Company Reference: 42535

Requested Effective Dates - New: 09/01/2019    Renewal: 09/01/2019

With this filing, the company is introducing new rating rules to be used with previously approved endorsements for the above-captioned program.

Additional Insured - Automatic-Owners, Lessees, or Contractors U-GL-2162- Amends Section I - Who is and Insured of the Commercial General Liability Coverage Part to include Additional Insured(s) on a blanket basis. The premium charge for this endorsement is calculated by multiplying the selected percentage charge by the estimated Final Premium of the General Liability Coverage Part. The percentage charge varies based on the customer group of the insured.

Additional Insured - Owners, Lessees or Contractors - Completed Operations U-GL-2168 - Amends Section I - Who is and Insured of the Commercial General Liability Coverage Part to include Additional Insured(s) on a blanket basis. The premium charge for this endorsement is calculated by multiplying the selected percentage charge by the estimated Final Products/Completed Operations Premium of the General Liability Coverage Part. The percentage charge varies based on the customer group of the insured.

Additional Insured - Owners, Lessees or Contractors - Schedules Person or Organization U-GL-2169 - Amends Section I - Who is and Insured of the Commercial General Liability Coverage Part to include Additional Insured(s) on a blanket basis. The premium charge for this endorsement is calculated by multiplying the selected percentage charge by the estimated Final Premises/Operations Premium of the General Liability Coverage Part. The percentage charge varies based on the customer group of the insured.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 741898, Company Form Filing Number 42535 is pending approval.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 741898, Company Form Filing No. 42535.

**Item Key: 742734**

Property Insurance Association of Louisiana  
5 - Commercial Multiple Peril  
Revised Rule only

Commercial Package Policy  
Package Modification Factors (PMFs)

Overall % Impact: **1.0**  
Overall \$ Impact: **\$1,859,880**  
# of Policyholders: **27899**  
Company Reference: LA19-07 (ML-2019-RLA1)  
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

This rating organization's last rate revision to its Package Modification Factors (PMFs) was filed and approved under the "Prior Approval" provision, Item Key No. 326134, which resulted in a +1.0% rate increase effective March 1, 2016.

This rating organization is making the following revisions:

- presenting a review of advisory Package Modification Factors (PMFs). PMFs are relativity factors used to adjust monoline loss costs as appropriate for multiline risks.
- providing the analyses used to derive these advisory PMFs.

The proposed Commercial Package Policy (CPP) Package Modification Factor changes are:

| Type of Policy | Property | Liability | Property and Liability Total |
|----------------|----------|-----------|------------------------------|
| Motel/Hotel    | 0.0%     | -1.0%     | -0.9%                        |
| Apartment      | 0.0%     | 0.0%      | 0.0%                         |
| Office         | +10.0%   | -2.3%     | +2.0%                        |
| Mercantile     | +7.5%    | -2.2%     | +2.0%                        |
| Institutions   | 0.0%     | 0.0%      | 0.0%                         |
| Services       | +7.5%    | -3.2%     | +2.3%                        |
| Industr./Proc. | +9.9%    | 0.0%      | +3.1%                        |
| Contractors    | 0.0%     | -2.1%     | -1.9%                        |
| Statewide      | +4.9%    | -2.0%     | +1.0%                        |

These changes will result in a **+1.0%** rate increase or **+\$1,859,880**.

There will be **27,899** Louisiana policyholder affected by this rate increase.

**Final Action: Approved**

**Item Key: 742752**

Prime Insurance Company  
19 - Commercial Automobile  
Revised Rate and Rule

Commercial Automobile  
Public Carrier Program  
Revised Rate and Rule

Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0

Company Reference: PIC-LA-041919

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 229936 effective 5/15/2008 for both new and renewal business.

With this filing, the company proposes to revise the rates and rules for the Public Carrier Program. The company is proposing to withdraw the rates and rules for the program and introduce a new rule for rating. The company is proposing to "a" rate the program.

There is no rate impact associated with this filing.

**Final Action: Disapproved**

The company did not adequately respond to Mrs. Jaclyn Blackwell's SERFF "Objection Letter" dated May 8, 2019.

**Item Key: 742758**

Insurance Services Office, Inc.  
5 - Commercial Multiple Peril  
Revised Rule only  
Commercial Package  
Advisory Package Modification Factors (PMFs) Review

Overall % Impact: 1.0  
Overall \$ Impact: \$0  
# of Policyholders: 0

Company Reference: ML-2019-RLA1

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

This rating organization's last rate revision to its Package Modification Factors (PMFs) was filed and approved under the "Prior Approval" provision, Item Key No. 325862, which resulted in a +5.8% rate increase effective March 1, 2016.

This rating organization is making the following revisions:

- presenting a review of advisory Package Modification Factors (PMFs). PMFs are relativity factors used to adjust monoline loss costs as appropriate for multiline risks.
- providing the analyses used to derive these advisory PMFs.

The proposed Commercial Package Policy (CPP) Package Modification Factor changes are:

| Type of Policy | Property | Liability | Property and Liability Total |
|----------------|----------|-----------|------------------------------|
| Motel/Hotel    | 0.0%     | -1.0%     | -0.9%                        |
| Apartment      | 0.0%     | 0.0%      | 0.0%                         |
| Office         | +10.0%   | -2.3%     | +2.0%                        |
| Mercantile     | +7.5%    | -2.2%     | +2.0%                        |
| Institutional  | 0.0%     | 0.0%      | 0.0%                         |
| Services       | +7.5%    | -3.2%     | +2.3%                        |
| Industr./Proc. | +9.9%    | 0.0%      | +3.1%                        |
| Contractors    | 0.0%     | -2.1%     | -1.9%                        |
| Statewide      | +4.9%    | -2.0%     | +1.0%                        |

These changes will result in a +1.0% rate increase or \$0.

**Final Action: Approved**

**Item Key: 742762**

HANOVER INSURANCE COMPANY, THE  
17 - Other Liability  
Revised Rule only  
Professional Liability / E&O

Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0

Company Reference: CW-PR-19249RU

Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

With this filing, the company is introducing several new Risk Purchasing Group Rules for its Architects and

Engineers Professional Liability Risk Purchasing Product Offering. Coverage offering and Multi-policy discount of 5% will apply to all members of the Engineers Risk Purchasing Group, Inc. due to their risk mitigation practices at no additional charge.

|              |          |   |   |           |                       |    |
|--------------|----------|---|---|-----------|-----------------------|----|
| 921<br>1901  | 03<br>19 | AE RPG<br>Declarations Page                                     | Declaration page with required RPG Disclosures  | Editorial | Mandatory             | No |
| 921<br>1901B | 03<br>19 | AE RPG<br>Declarations Page<br>-DWL                             | Declaration page with required RPG Disclosures and<br>contains defense within limits notice   | Editorial | Mandatory             | No |
| 921<br>1902  | 03<br>19 | ASCE Coverage<br>Enhancement<br>Endorsement                     | This endorsement tailors coverage specific to members<br>of the RPG relating to their professional services and<br>industry related loss control practices. Provides<br>expenses for Crisis Events with limits at \$50,000/<br>\$100,000, expenses for Reputation Events with an<br>aggregate limit of \$50,000 and waivers/options based<br>on loss control measures taken by the insured. | Broadens  | Elected by<br>Insured | No |
| 921<br>1903  | 03<br>19 | AE RPG<br>Application -<br>Member Branded                       | RPG base application - request for information needed<br>to evaluate the firm's exposure to risk  | Editorial | Mandatory             | NA |
| 921<br>1904  | 03<br>19 | AE RPG Preferred<br>Customer<br>Application -<br>Member Branded | RPG application for renewals - abbreviated request for<br>information needed to evaluate the firm's exposure at<br>renewal  | Editorial | Mandatory             | NA |

|             |          |  |  |          |          |    |
|-------------|----------|--|--|----------|----------|----|
| 921<br>1510 | 03<br>19 | Amend Professional Services<br>Definition to Require Written<br>Contract | Requires client services are identified and<br>agreed to in writing prior to providing<br>services   | Broadens | Optional | No |
| 921<br>1525 | 03<br>19 | Split Limits   | Provides for separate retroactive date on<br>increased portion of limit when limits are<br>increased | Broadens | Optional | No |

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 741899, Company Form Filing Number CW-PR-19249F was approved effective 07/01/2019.

#### Final Action: Approved

#### Item Key: 742801

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

Commercial Automobile  
Commercial Auto Program  
Revised Rate and Rule

Introduce exceptions for Franchised Auto Dealers

Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0  
Company Reference: LA-CA-19-291-RR-FLNIC  
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last rate revision to this program was +15.0% or SO which was approved under LDI Item Key Number 684690 effective 11/1/2017 for both new and renewal business.

With this filing, the company proposes to introduce exceptions for Franchised Auto Dealers within the Commercial Auto Program. These exceptions are designed specifically for franchised automobile, truck and motorcycle dealerships.

The corresponding form filing has been approved under company tracking number LA-CA-19-292-F-FLNIC, LDI Item Key Number 741949, effective 6/1/2019.

There is no rate impact associated with this filing.

#### Final Action: Approved

#### Item Key: 742808

Hartford Underwriters Insurance Company  
5 - Commercial Multiple Peril  
Revised Rate and Rule

Commercial Package  
Spectrum Businessowners Program  
Introduction of Commercial Umbrella Coverage

Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0  
Company Reference: FN.07.895.2019.01  
Requested Effective Dates - New: 09/07/2019 Renewal: 09/07/2020

The company's initial rates/rules for the above-captioned program is currently under review, Item Key No. 742806, Company Filing No. FN.07.894.2019.01.

The company is introducing a new Spectrum Businessowners policy package to be made available for new business submissions processed on or after September 7, 2019. This policy for small business risks will replace the existing new business program in the Twin City Fire Insurance Company.

This new product provides more flexibility for agents and customers by allowing insureds to customize their insurance coverage to meet their individual needs. For example, the company will be offering expanded limit and deductible options, as well as new and revised optional coverages. In addition, the company have made editorial and formatting changes to the forms to create a more streamlined and readable appearance.

New business will only be written through Hartford Underwriters. All sister companies will be renewal only. There is no plan to convert any policyholders at this time, therefore, this program will have no impact on current policyholders.

Terrorism is included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 742716, Company Form Filing No. FN.07.895.2019.01, was approved effective September 7, 2019.

**Final Action: Disapproved**

No company response to Ms. Constance K. Cannon's SERFF "Objection Letter" dated May 1, 2019.

**Item Key: 742853**

Southern Fidelity Insurance Company  
17 - Other Liability  
Revised Rule only

Personal Umbrella and Excess  
Personal Umbrella Program  
Rule Revision

Policy Fee

Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0  
Company Reference: SFL19-0005  
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 725714 effective 6/1/2019 for both new and renewal business.

With this filing, the company proposes to revise the Application fee from \$25 to \$65 to remain consistent with the company's Dwelling Fire and Homeowners programs. The Application fee is a one-time fee which is only applicable at new business.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 742877**

Medical Mutual Insurance Company of North Carolina  
11 - Medical Malpractice  
Initial Rate and Rule  
Medical Malpractice  
Physicians and Surgeons Professional Liability Program  
Schedule Rating Plan

Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0  
Company Reference: LA-RR-19001  
Requested Effective Dates - New: 06/01/2019 Renewal: N/A

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

A schedule rating plan is included in this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 736506, Company Form Filing No. LA-F-19001.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 736506, Company Form Filing No. LA-F-19001.

**Item Key: 742879**

GUIDEONE MUTUAL INSURANCE COMPANY  
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY  
17 - Other Liability  
Revised Rate and Rule  
Commercial Umbrella and Excess  
Commercial Umbrella Program  
Revised Rate and Rule  
Overall % Impact: **26.9**  
Overall \$ Impact: **\$101,557**  
# of Policyholders: **312**  
Company Reference: PASUMLA061519RR03  
Requested Effective Dates - New: 06/15/2019 Renewal: 10/13/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 234929 effective 12/15/2008 for new business and 2/15/2009 for renewal business.

With this filing, the companies propose to revise the Commercial Umbrella Program. This program will be moving from the Legacy System to the Policy Administration System.

With the new system, there will not be a change to the minimum premiums per layer or the GL umbrella rating methodology. The rating structure for Auto Umbrella will change from a per unit rate to a percentage of the underlying premium, similar to the GL umbrella. Most miscellaneous coverages [sexual misconduct, Educators Legal Liability (ELL), Directors and Officers (D&O), Educators Management Liability (EML) and Fiduciary Liability] will also move from a flat fee approach to a percentage of the underlying coverage, subject to a minimum charge per layer.

The companies are proposing to adopt the following Insurance Services Office, Inc. (ISO) designations:

| ISO Designation   | LDI Item Key Number | Effective Date Approved for ISO |
|-------------------|---------------------|---------------------------------|
| CU-2012-ORU12     | 285684              | 4/1/2013                        |
| CU-2012-ORU12 (A) | 287720              | 4/1/2013                        |
| CU-2013-ODBRU     | 300125              | 9/1/2013 for Renewal Business   |

To mitigate the impact of the revisions, the companies are proposing to cap the change for any policyholder at +10% with no capping of decreases.

The corresponding form filing has been approved under company tracking number PASUMLA061519FO01, LDI Item Key Number 723629, effective 6/15/2019 for new business and 10/13/2019 for renewal business.

The rate impact associated with this filing is +26.9% or \$101,557 affecting 312 policyholders.

\*The corresponding installment plan filing has been approved under company tracking number PASUMLA061519RR02, LDI Item Key Number 736387, effective 6/15/2019 for new business and 10/13/2019 for renewal business.

\*\*This filing is a resubmission of company tracking number PASUMLA061519RR01, LDI Item Key Number 743322, which was disapproved due to an inadequate response to the LDI's objection letter.

**Final Action: Approved**

**Item Key: 742944**

STAR INSURANCE COMPANY  
1 - Property  
Revised Rate and Rule  
Commercial Property (Fire and Allied Lines)  
Overall % Impact: **N/A**  
Overall \$ Impact: **N/A**  
# of Policyholders: **0**  
Company Reference: ATG-MU-GU-CP-PKG MOD-0419  
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

**Withdrawn by company per letter through SERFF on May 2, 2019.**

**Final Action: Withdrawn**

Withdrawn by company, per Ms. Marissa Lineberry's SERFF "Note to Reviewer" dated May 2, 2019.



**Item Key: 742976**

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

1 - Property

**Installment Program**

Commercial Property (Fire and Allied Lines)  
Installment Plan

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 2018-MU-27-ML(F)-E-R

Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The last adjustment to this program occurred in January 2012 under the Prior Approval provision (Item Key #279959) with an effective date of April 1, 2012.

With this filing, the above-captioned companies wish to make changes to their Premium Payment Options manual.

The changes are as follows:

**Direct Bill**

- Prepaid - (Invoiced and Payment via Credit/Debit Card)
  - 100% Down payment for each transaction - no service charge.
- Quarterly - (Invoiced Only)
  - 25% Down payment - Balance divided into three (3) installment of 25% per installment, at 90 days intervals. First installment is due 90 days after the effective date.
- Monthly - (Invoiced Only)
  - Two (2) Months down payment (16.6%) - Balance divided into Ten (10) monthly installments of 8.34% per installment at Monthly Intervals. First installment is due 30 days after the effective date of the policy.
- Special Monthly - (Invoiced Only)
  - 10% Down payment - Balance divided into Nine (9) Monthly installments of 10% per installment at Monthly Intervals. First installment is due 30 days after the effective date of the policy.
- Twelve Payments - (Invoiced and Payment via Credit/Debit Card)
  - 8.37% Down payment - Balance divided into Eleven (11) installments of 8.33% at Monthly Intervals. First installment is due 30 days after the effective date of the policy.
- **Service Charge - \$7.00** fee for each installment per account (fee does not apply to down payment).
- **Late Fee** - If payment is not received prior to issuing a legal notice of cancellation, a fee of **\$25** will be charged.
- **NSF Fee** - If payment is dishonored by the financial institution, a fee of **\$25** will be charged.

**EFT** - The following plans are only available if electronic funds transfer option is selected.

- Prepaid
  - 100% Down each transaction.
- Twelve Payments
  - 8.37% Down payment - Balance divided into Eleven (11) installments of 8.33% Monthly Intervals. First installment is due 30 days after the effective date of the policy.
- **Service Charge - No service fee** will be assessed for any EFT pay plans.
- **Late Fee** - If a payment is not received prior to issuing a legal notice of cancellation, a fee of **\$25** will be charged.
- **NSF Fee** - If payment is dishonored by the financial institution, a fee of **\$25** will be charged.

**Agency Bill - Full Term (12 months or more)**

- Prepaid
  - 100% Down payment each transaction.
- Quarterly
  - 25% Down payment - Balance divided into Three (3) installments of 25% per installment at 90 days intervals. First installment is due 90 days after the effective date of the policy.
- Monthly
  - Two (2) Months down payment (16.6%) - Balance divided into Ten (10) monthly installments of 8.34% per installment at Monthly intervals. First installment is due 30 days after the effective date of the policy.
- Special Monthly
  - 10% Down payment - Balance divided into Nine (9) monthly installments of 10% per installment at monthly intervals. First installment is due 30 days after the effective date of the policy.
- Twelve Payments
  - 8.37% Down payment - Balance divided into Eleven (11) installs of 8.33% at monthly intervals. First installment is due 30 days after the effective date of the policy.
- **No fees for Agency Bill policies.**

**Agency Bill - Short Term (Less than 12 months)**

- **Plan A**
  - Policy term must be at least seven (7) months, 30% Down payment, two (2) equal installments of 35% at 90 days intervals. First installment is due 90 days after the effective date of the policy.

- **Plan B**
  - Policy term must be at least three (3) months, 30% Down payment, two (2) equal installments of 35% at Monthly intervals. First installment is due 30 days after the effective date of the policy.
- **Plan C**
  - Policy term must be at least six (6) months, 30% Down payment, five (5) equal installments of 14% at Monthly intervals. First installment is due 30 days after the effective date of the policy.
- **Plan D**
  - Policy term must be at least ten (10) months, 10% Down payment, nine (9) equal installments of 10% at Monthly intervals. First installment is due 30 days after the effective date of the policy.
- **No fees for Agency Bill policies.**

This filing is replacing previously approved Item Key #279959.

**Final Action: Approved**

**Item Key: 743034**

Colonial Surety Company  
 17 - Other Liability  
 Initial Rate and Rule  
 Commercial General Liability  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: CSC-GL-19001-LA-R

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

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

|                   |                      |                   |                   |                   |                   |                   |                   |
|-------------------|----------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| GL-2018-<br>BGL1  | GL-2014-<br>IALL1    | GL-2010-<br>OCT10 | GL-2004-<br>OSIER | GL-2001-<br>OPOL2 | GL-95-<br>O95RU   | CL-2014-<br>ODNRU | RP-2006-<br>RRP06 |
| GL-2016-<br>RELP1 | GL-2014-<br>ODNRU    | GL-2008-<br>RZPLC | GL-2004-<br>OMORU | GL-97-<br>O97PU   | GL-95-<br>ILDD1   | CL-2002-<br>OTRRU | RP-2016-<br>RCP16 |
| GL-2015-<br>BGL1  | GL-2013-<br>ODBRU    | GL-2008-<br>RZIP1 | GL-2003-<br>RRU03 | GL-96-<br>O96RU   | GL-94-<br>O94ST   | RP-2018-<br>RGL18 | RP-2006-<br>RCR06 |
| GL-2014-<br>RDD14 | GL-2012-<br>ORU12    | GL-2007-<br>OLPG2 | GL-2002-<br>OMR00 | GL-96-<br>O96MR   | GL-94-<br>R94LQ   | RP-2014-<br>RGL14 |                   |
| GL-2018-<br>IALL1 | GL-2012-<br>ORU12(A) | GL-2006-<br>OCTRU | GL-2002-<br>IALL1 | GL-95-<br>OBL1    | CL-2016-<br>ODPRU | RP-2016-<br>RRP16 |                   |

The company intends to utilize an initial Loss Cost Multiplier of 1.600.

There is no rate impact associated with this initial filing.

The corresponding form(s), LDI Form Filing Number 743138, Company Form Filing Number CSC-GL-19001-LA-F is pending approval.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 743138, Company Form Filing No. CSC-GL-19001-LA-F.

**Item Key: 743039**

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  
 MILFORD CASUALTY 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-1906-02-2417  
 Requested Effective Dates - New: 06/15/2019    Renewal: 06/15/2019

With this filing, the companies are introducing a new endorsement for use with the above-captioned program.

**GL-1137-CW 0319 EXCLUSION – OVER SPRAY PROPERTY DAMAGE GL990273** - This optional endorsement excludes coverage for property damage caused by over spray.

There is no premium impact associated with the use of this endorsement.

The corresponding form(s), LDI Form Filing Number 743144, Company Form Filing Number LA-GL-1906-01-2417 is pending approval.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 743039, Company Form Filing No. LA-GL-1906-02-2417.

**Item Key: 743155**

STAR INSURANCE COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package Program

Package Modification Factors

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: ATG-MU-GU-CP-PKG MOD-0519

Requested Effective Dates - New: 06/15/2019 Renewal: N/A

**Final Action: Withdrawn**

Withdrawn by company, per Ms. Marissa Lineberry's SERFF "Note to Reviewer" dated May 15, 2019.

**Item Key: 743232**

Nationwide Agribusiness Insurance Company

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess  
Rule Revision

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

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: CU-CW-20190701-MAP-A

Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

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

**Final Action: Withdrawn**

Withdrawn by company, per SERFF Ms. Lisa Livengood's "Response Letter" dated May 13, 2019.

**Item Key: 743245**

CRUM & FORSTER INDEMNITY COMPANY

NORTH RIVER INSURANCE COMPANY, THE

UNITED STATES FIRE INSURANCE COMPANY

1 - Property

Initial Rule only

Commercial Property (Fire and Allied Lines)

Initial Rule

2019 Schedule Addendum – Cancellation & Nonrenewal – Property

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: MI 99 003-PROPERTY R

Requested Effective Dates - New: 05/29/2019 Renewal: 05/29/2019

The last adjustment to this program occurred in March 2016 under the Prior Approval program (Item Key #335069) with an effective date of April 3, 2016.

The above-captioned companies wishes to submit initial rules that instruct on the usage of the following new interline endorsements that have been filed in the companion forms filing:

- **MI 02 051, Third Party Notice of Cancellation or Nonrenewal**
  - **Rule 114**
    - This endorsement gives the insurer the duty to provide a notice of cancellation or nonrenewal to the Third Party shown in the Schedule. Any applicable state cancellation endorsement must still be attached to the policy.

- **MI 02 052, Earlier Notice of Cancellation or Nonrenewal with Courtesy Notice to a Third Party**
  - **Rule 113**
    - This endorsement allows the insurer to provide an earlier notice of cancellation or nonrenewal to the insured. The insurer will endeavor to provide the same notice to the scheduled Third Party. Any applicable state cancellation endorsement must still be attached to the policy.
- **MI 99 003, Schedule Addendum**
  - **Rule 112**
    - This addendum is designed to be attached to any policy at policy inception only, when additional space is needed for information listed on a schedule. It will not be used to add or alter any coverage terms.

These rules/addendum are optional, and there is no premium charge.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 742949, Company Form Filing No. MI 99 003 F were approved effective May 29, 2019.

**Final Action: Approved**

**Item Key: 743315**

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY  
LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY  
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY  
17 - Other Liability

Revised Rate only

Personal Umbrella and Excess

Personal Umbrella Program

Rate Revision

Overall % Impact: **9.898**

Overall \$ Impact: **\$93,147**

# of Policyholders: **1580**

Company Reference: UM-2019-03

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

The last rate revision to this program was +10.0% or \$60,319 which was approved under LDI Item Key Number 282663 effective 9/1/2012 for both new and renewal business.

With this filing, the company proposes to revise the Personal Umbrella Program as follows:

- Revise the add-on rates for the following:
  - Tractor Trucks;
  - Trailers;
  - Heavy Trucks;
  - Medium Trucks;
  - Light Trucks;
  - Youthful Operators;
  - Uninsured Motorists; and
  - Private Passenger Auto.

As the manual pages include both the rates/rules for the Personal Umbrella Program and the Farm/Ranch Umbrella Program, the minimum premium for the increased limits for the Farm/Ranch Umbrella Program are also being revised with this filing. The corresponding Farm/Ranch Umbrella Program filing has been submitted under company tracking number UM-2019-04, LDI Item Key Number 743324.

The rate impact associated with this filing is +9.898% or \$93,148 affecting 1,580 policyholders.

\*\*This filing is a resubmission of company tracking number UM-2019-01, LDI Item Key Number 736724, which was disapproved due to an inadequate response to the LDI's objection letter.

**Final Action: Approved**

**Item Key: 743324**

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY  
LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY  
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY  
17 - Other Liability

Revised Rate only

Personal Umbrella and Excess

Farm/Ranch Umbrella Program

**Rate Revision**

Overall % Impact: **9.796**  
 Overall \$ Impact: **\$299,474**  
 # of Policyholders: **1693**  
 Company Reference: UM-2019-04  
 Requested Effective Dates - New: 06/01/2019    Renewal: 06/01/2019

The last rate revision to this program was +10.0% or \$60,319 which was approved under LDI Item Key Number 282663 effective 9/1/2012 for both new and renewal business.

With this filing, the company proposes to revise the Farm/Ranch Umbrella Program as follows:

- Revise the add-on rates for the following:
  - Tractor Trucks,
  - Trailers,
  - Heavy Trucks,
  - Medium Trucks,
  - Light Trucks,
  - Youthful Operators,
  - Uninsured Motorists, and
  - Private Passenger Auto.
- Revise the Minimum Premium for Increased Limits.

As the manual pages include both the rates/rules for the Personal Umbrella Program and the Farm/Ranch Umbrella Program, the pages include both programs. The corresponding Personal Umbrella Program filing has been submitted under company tracking number UM-2019-03, LDI Item Key Number 743315.

The rate impact associated with this filing is +9.796% or \$299,474 affecting 1,693 policyholders.

\*\*This filing is a resubmission of company tracking number UM-2019-02, LDI Item Key Number 736728, due to an inadequate response to the LDI's objection letter.

**Final Action: Approved****Item Key: 743459**

NORTH RIVER INSURANCE COMPANY, THE  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule  
 Commercial Output Program  
 Introduction of Equipment Breakdown Coverage  
 Overall % Impact: **N/A**  
 Overall \$ Impact: **N/A**  
 # of Policyholders: **0**  
 Company Reference: 2019 COP PHASE IA  
 Requested Effective Dates - New: 06/07/2019    Renewal: 06/07/2019

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 724175, effective January 3, 2019.

The company is introducing rates/rules for Equipment Breakdown coverage to be used with the above-captioned program. This proprietary coverage part will be used in place of the AAIS coverage part, CO 1003.

The company is also introducing new Rule 72 - Agent / Broker Commission Contribution Plan, that allows an agent or broker to reduce their commission at their request.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 736035, Company Form Filing No. 2019 COP F.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 736035, Company Form Filing No. 2019 COP F.

**Item Key: 743518**

CHURCH MUTUAL INSURANCE COMPANY  
 5 - Commercial Multiple Peril  
 Non-Adoptions  
 Commercial Package  
 Independent Commercial Package Institutional Program  
 Non-Adoption of PIAL Filing Designation No. LA18-04 (CF-2018-RRU1)  
 Overall % Impact: **N/A**  
 Overall \$ Impact: **N/A**  
 # of Policyholders: **0**  
 Company Reference: ICP-155

The above-captioned company is filing to non-adopt PIAL Filing Designation No. LA18-04 (CF-2018-RRU1) for the above-captioned program.

The company will adopt this designation with its next loss cost filing in which they will notify LDI.

**Final Action: Approved**

**Item Key: 743555**

Berkley National Insurance Company  
RIVERPORT INSURANCE COMPANY  
BERKLEY REGIONAL INSURANCE COMPANY  
STARNET INSURANCE COMPANY  
19 - Commercial Automobile  
Revised Rule only  
Commercial Automobile  
General Risk Program  
Rule Revision

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: BSS-CA-2019-5398-RU-LA-33459

Requested Effective Dates - New: 06/15/2019 Renewal: 06/15/2019

With this filing, the companies propose to introduce the rules for the following new forms:

- CA 83 68 - Additional Coverage Extensions - Moving and Storage Entities;
- CA 83 69 - Additional Insured - Owner Operator Autos;
- CA 83 70 - Blanket Additional Insured Endorsement - Moving and Storage Entities;
- CA 83 71 - Combined Deductible Endorsement - Application of Deductible to a Combination of Covered Autos;
- CA 83 72 - Drive-Away Contractors Endorsement - Moving and Storage Entities;
- CA 83 73 - Exclusion of Automobile Liability Coverage While Operating Under the Authority of Another Entity;
- CA 83 74 - Named Excluded Driver Endorsement; and
- IL 83 49 - Van Line Operations - Additional Insured.

The new endorsements are optional and there is no premium charge associated with the endorsements.

The corresponding form filing has been submitted under company tracking number BSS-CA-2019-5398-FM-LA-33458, LDI Item Key Number 743662.

There is no rate impact associated with this filing.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 743662, Company Form Filing No. BSS-CA-2019-5398-FM-LA-33458.

**Item Key: 743575**

Sompo America Insurance Company  
5 - Commercial Multiple Peril  
Revised Rule only

Commercial Output Program  
Rule Filing to be used in Conjunction with optional Notice to Certificate Holder or Designated Entity Endorsements

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 19-IR-CP-9004RCOP

The above-captioned company is introducing the following rules to be used in conjunction with its optional Notice to Certificate Holder or Designated Entity endorsements to be used in conjunction with the above-captioned program:

- Under **Rule 2 - Policy Writing Instructions**, the following is added to rule **2.7 Cancellation or Reduction in Limits or Coverage**:
- **Notice to Certificate Holder or Designated Entity Endorsements**
  - Notice of cancellation for nonpayment of premium and for reasons other than nonpayment may be provided to a certificate-holder or other designated entity by attaching **SIL 02 022**.
  - Notice of nonrenewal may be provided to a certificate-holder or other designated entity by attaching **SIL 02 021**.
  - There are no charges for these endorsements.

Many of the company's insureds contracts require certificate-holders to be notified in the event of cancellations for non-payment of premium and find that most certificate-holders prefer the "individual" notice wanting to see their names in print. therefore, the company is offering a version for cancellation and a separate version for non-renewal.

The requested rule(s) require approval of companion form(s), LDI Form Filing No. 743663, Company Form

Filing No. 19-IR-CP-9004FCOP.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 743663, Company Form Filing No. 19-IR-CP-9004FCOP.

**Item Key: 743613**

MEDICAL PROTECTIVE COMPANY, THE  
11 - Medical Malpractice  
Revised Rule only  
Medical Malpractice  
Healthcare Professionals Program  
Chiropractors

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 19-CHIROR-01

Requested Effective Dates - New: 06/15/2019 Renewal: 06/15/2019

The above-captioned company is introducing the following rule(s) to be used in conjunction with the above-captioned program:

- Additional Insured Shared Entity Vicarious Liability Coverage
  - This rule outlines the methodology for adding a scheduled healthcare professional entity (not owned by the insured) as an additional insured. Coverage is limited to VL based on professional services rendered or which should have been rendered by the named insured. The addition of this rule has no substantive rate effect.
  - A scheduled healthcare professional entity may be made an additional insured on a healthcare professional's primary individual policy at no additional charge.
  - This addition will not operate to provide additional limits of liability per occurrence or annual aggregate beyond the stated limits of the individual policy.
- Solo Corporation Rating Rule
  - This rule outlines the rating methodology used to provide coverage for shared limit solo corporations / partnerships / associations.
  - Solo individual professional corporations or associations may be made an additional insured on a healthcare professional's primary individual policy at no additional charge.
  - This addition will not operate to provide additional limits of liability per occurrence or annual aggregate beyond the stated limits of the individual policy.

The corresponding form(s) filing, LDI Form Filing No. 743669, Company Form Filing No. 19-CHIROF-01, was approved effective June 15, 2019.

**Final Action: Approved**

**Item Key: 743616**

MEDICAL PROTECTIVE COMPANY, THE  
11 - Medical Malpractice  
Revised Rule only

Medical Malpractice  
Healthcare Professionals Program  
Podiatrists

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 19-PODR-01

Requested Effective Dates - New: 06/15/2019 Renewal: 06/15/2019

The above-captioned company is introducing the following rule(s) to be used in conjunction with the above-captioned program:

- Additional Insured Shared Entity Vicarious Liability Coverage
  - This rule outlines the methodology for adding a scheduled healthcare professional entity (not owned by the insured) as an additional insured. Coverage is limited to VL based on professional services rendered or which should have been rendered by the named insured. The addition of this rule has no substantive rate effect.
  - A scheduled healthcare professional entity may be made an additional insured on a healthcare professional's primary individual policy at no additional charge.
  - This addition will not operate to provide additional limits of liability per occurrence or annual aggregate beyond the stated limits of the individual policy.
- Solo Corporation Rating Rule
  - This rule outlines the rating methodology used to provide coverage for shared limit solo corporations / partnerships / associations.
  - Solo individual professional corporations or associations may be made an additional insured on a healthcare professional's primary individual policy at no additional charge.
  - This addition will not operate to provide additional limits of liability per occurrence or annual aggregate beyond the stated limits of the individual policy.

The corresponding form(s) filing, LDI Form Filing No. 743670, Company Form Filing No. 19-PODF-01, was approved effective June 15, 2019.

**Final Action: Approved**

**Item Key: 743748**

Penn Millers Insurance Company  
 5 - Commercial Multiple Peril  
 Revised Rule only  
 Solutions 2000® for Agribusiness Program  
 Rule B.6.4.6. and B.6.4.7. Other Endorsements  
 Introduction of Amended Loss Payment Provision - Hail, Form FA-41607 and Amended Other Condition - Exterior Metal Surfaces, Form FA-41608  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: 19-CP-2016958  
 Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

This company is revising Rule B.6.4.6. and B.6.4.7. Other Endorsements to be use with the above-captioned program.

- **Amended Loss Payment Provision - Hail, Form FA-41607**
  - Mandatory endorsement adds a provision to the Loss Payment section of the underlying AG **0100** providing for payment of a portion of the direct physical damage loss caused by hail until the completion of the necessary repairs. The provisions of the FA-41607 are not applicable to covered property used for dwelling purposes.
  - No premium charge or credit applies.
- **Amended Other Condition - Exterior Metal Surfaces, Form FA-41608**
  - Company-optional endorsement amends the Other Conditions section of the underlying AG **0100** by defining what constitutes hail damage to exterior metal surfaces and the time parameters for such damage to manifest. It also details the circumstances for repair or replacement of damaged property and the relationship of the repair to undamaged adjacent surfaces. The provision of the FA-41608 are not applicable to covered property used for dwelling purposes.
  - Decreased Deficiency Points as provided for under manual Rule B.2.2.3.

The corresponding form(s) filing, LDI Form Filing No. 741908, Company Form Filing No. 19-CP-2016958, were approved effective September 1, 2019.

**Final Action: Approved**

**Item Key: 743839**

Insurance Services Office, Inc.  
 5 - Commercial Multiple Peril  
 Revised Rule only  
 Agricultural Capital Assets (Output Policy)  
 Multistate Rules Introduced to Accommodate New Cannabis Exclusion Endorsements  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: 0  
 Company Reference: CL-2019-OMJRU (AG)  
 Requested Effective Dates - New: 12/01/2019 Renewal: 12/01/2019

This filing applies to the following lines of business:

- Agricultural Capital Assets (Output Policy)
- Capital Assets Program (Output Policy)
- Commercial Auto
- Commercial Fire and Allied Lines
- Commercial Inland Marine

This rating organization is introducing/revising several multistate rules in Division One - Automobile, Division Five - Fire and Allied Lines, Division Eight - Commercial Inland Marine, and Division Fourteen - Capital Assets (which includes Agricultural Capital Assets) of the Commercial Lines Manual to instruct on the usage of new optional endorsements.

Introducing the following rules:

- Division Five - Commercial Fire and Allied Lines
  - Rule **39**, Cannabis
- Division Eight - Commercial Inland Marine
  - Rule **26**, Cannabis
- Division Fourteen - Capital Assets - Agricultural Capital Assets (Output Policy)
  - Rule **92**, Cannabis
- Division Fourteen - Capital Assets Program (Output Policy)
  - Rule **84**, Cannabis

Revising the following rule:



- Division One - Automobile
  - Rule 50. Auto Dealers - Additional Provisions

The requested rule requires approval of companion form(s), LDI Form Filing No. 743921, Company Form Filing No. CL-2019-OMJFR.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 743821, Company Form Filing No. CL-2019-OMJFR.

**Item Key: 743849**

Insurance Services Office, Inc.

5 - Commercial Multiple Peril

Revised Rule only

Capital Assets Program (Output Policy)

Multistate Rules Introduced to Accommodate New Cannabis Exclusion Endorsements

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: CL-2019-OMJRU (OP)

Requested Effective Dates - New: 12/01/2019    Renewal: 12/01/2019

This filing applies to the following lines of business:

- Agricultural Capital Assets (Output Policy)
- Capital Assets Program (Output Policy)
- Commercial Auto
- Commercial Fire and Allied Lines
- Commercial Inland Marine

This rating organization is introducing/revising several multistate rules in Division One - Automobile, Division Five - Fire and Allied Lines, Division Eight - Commercial Inland Marine, and Division Fourteen - Capital Assets (which includes Agricultural Capital Assets) of the Commercial Lines Manual to instruct on the usage of new optional endorsements.

Introducing the following rules:

- Division Five - Commercial Fire and Allied Lines
  - Rule 39. Cannabis
- Division Eight - Commercial Inland Marine
  - Rule 26. Cannabis
- Division Fourteen - Capital Assets - Agricultural Capital Assets (Output Policy)
  - Rule 92. Cannabis
- Division Fourteen - Capital Assets Program (Output Policy)
  - Rule 84. Cannabis

Revising the following rule:

- Division One - Automobile
  - Rule 50. Auto Dealers - Additional Provisions

The requested rule requires approval of companion form(s), LDI Form Filing No. 743921, Company Form Filing No. CL-2019-OMJFR.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 743921, Company Form Filing No. CL-2019-OMJFR.