

LOUISIANA DEPARTMENT OF INSURANCE  
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 BATON ROUGE, LOUISIANA 70804-9214

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS ACTED UPON FOR THE WEEK OF JUNE 11, 2018

**Item Key: 705510**

STATE FARM FIRE AND CASUALTY COMPANY

4 - Homeowners

Revised Rate and Rule

Rental Programs

(Rental Dwelling Program and Rental Condominium Unitowners Program)

Overall % Impact: **6.3**

Overall \$ Impact: **\$1,354,036**

# of Policyholders: **26853**

Company Reference: ML-40640

Requested Effective Dates - New: 06/15/2018 Renewal: 08/01/2018

The last adjustment to this program was approved in January 2015 (Item Key #317000) and resulted in an overall rate increase of +8.6% (amended from +27.3%) to be effective March 15, 2015 for new business and May 1, 2015 for renewal business.

With this filing, the company proposes the following:

**Indicated Rate Change and Rate Revision**

The company proposes to utilize a new procedure to determine the overall indicated rate change. This is being done as a result of the Tax Cuts and Jobs Act of 2017.

**Rental Dwelling Changes**

**Basic Premiums**

The company proposes implementing basic premium changes that, when combined with all other proposed changes, result in a statewide average 6.6% change for the Rental Dwelling Program.

**Split Hurricane Premium**

The company proposes splitting out the portion of the premium that is for hurricane exposure from the basic rental dwelling premium. The split premium will allow the company to improve pricing of both types of exposure. By separating non-hurricane and hurricane premiums from the combined base premium, the company will be able to better match its price to the different risk exposures that characterize non-hurricane and hurricane risks.

**Construction**

The company proposes revising the construction non-hurricane and hurricane factors.

**Amount of Insurance**

The company proposes simplifying the rating calculation by removing the "Each Additional \$1,000" factor.

**Deductibles**

The company proposes changing the structure of the all-peril deductible table. The company also proposes to make the following changes to deductible availability:

- 1) Introduce 1% (\$1,000 min.), 4% and 5% all-peril deductible options.
- 2) Only percentage deductibles will be available, and the minimum deductible will be 1% (\$1,000 min.).
- 3) Deductibles other than 1% (\$1,000 min.), 2%, 3%, 4% or 5% will be discontinued. Policies using eliminated deductibles will be billed at a 1% (\$1,000 min.) deductible.

In addition, the company proposes revising the all-peril deductible non-hurricane and hurricane adjustments.

### **Hurricane Deductibles**

The company proposes making adjustments to the hurricane deductible relativities. These adjustments are necessary as the premium credit will now apply only to the hurricane portion of the premium. The company is rebasing to a 1% hurricane deductible.

### **Windstorm and Hail Exclusion**

The company proposes revising the Windstorm and Hail Exclusion adjustments. If a policy has excluded wind, its hurricane premium will be zero, and a smaller credit will be applied to the non-hurricane portion of the premium.

### **Deletion of Section II, Liability; Roof Surfaces - Loss Settlement**

The company proposes that these premium adjustments apply only to the non-hurricane portion of premium.

### **Utilities Rating Plan**

The company proposes revising the Utilities Rating Plan adjustments.

### **Home Alert Protection**

The company proposes revising the Home Alert Protection non-hurricane adjustments.

### **Automatic Sprinkler Discount**

The company proposes revising the Automatic Sprinkler Discount non-hurricane adjustments.

### **Replacement Cost on Personal Property**

The company proposes revising the Replacement Cost on Personal Property non-hurricane and hurricane adjustments and minimum premiums.

### **Coverage B - Increased Limits**

The company proposes revising the premium for Coverage B - Increased Limits and varying it by zone.

### **Fire Department Service Charge**

The company proposes introducing the Fire Department Service Charge for the rental dwelling program. This coverage allows a policyholder to increase the limit for fire department service charges with three additional limit options.

### **Medical Payments - Optional Limits**

The company proposes eliminating the Medical Payments Optional limit of \$4,000. This limit is currently available for renewals only. These policyholders will be renewed with the \$3,000 limit.

### **Miscellaneous Manual Changes**

The company has reviewed the manual for necessary changes that reflect rule clarifications and/or other revisions to standard wording.

### **Rental Condominium Unitowners Changes**

**Basic Premiums**

The company proposes implementing basic premium changes that, when combined with all other proposed changes, result in a statewide average 2.2% change for the Rental Condominium Unitowners Program.

**Amount of Insurance**

The company proposes revising the amount of insurance factors.

**Home Alert Protection**

The company proposes revising the Home Alert Protection adjustments.

**Automatic Sprinkler Protection Discount**

The company proposes revising the Automatic Sprinkler Protection Discount adjustment from 10% to 5%.

**Replacement Cost on Personal Property**

The company proposes revising the Replacement Cost on Personal Property adjustment.

**Building Property Coverage - Increased Limits**

The company proposes making premium changes to the Building Property Coverage - Increased Limits.

**Miscellaneous Manual Changes**

The company has reviewed the manual for necessary changes that reflect rule clarifications and/or other revisions to standard wording.

These changes will result in an overall rate increase of **+3.1% (amended from +6.3%)** or **+\$652,283 (amended from +\$1,354,036)** (26,853 policyholders).

**Final Action: Approved - Amended Rate**

Amended from +6.3% or +\$1,354,036 to **+3.1%** or **+\$652,283**.

**Item Key: 706771**

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

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: ORG-OL-SERVE-LA-1801R

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 396808 effective 02/01/2018.

With this filing, the companies are introducing a new SERV Coverage that will be utilized in conjunction with their currently approved Commercial General Liability Programs for their SERV Target Markets.

The companies will utilize the CGL LCM of 1.556.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 701520, Company Form Filing Number ORG-OL-SERVE-LA-1801F was approved effective 05/25/2018.

**Final Action: Approved**

**Item Key: 707946**

ANPAC LOUISIANA INSURANCE COMPANY  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule

Commercial Farm and Ranch  
 Special Farm Package "10" Product

Overall % Impact: **0.5**  
 Overall \$ Impact: **\$11,700**  
 # of Policyholders: **548**  
 Company Reference: 17-SF-LA-180353R  
 Requested Effective Dates - New: 01/01/2019    Renewal: 01/01/2019

The last adjustment to this program was approved in April 2017 (Item Key #392626) and resulted in an overall rate increase of +4.4% to be effective November 1, 2017 for both new and renewal business.

With this filing, along with a base rate revision, the company proposes to introduce several new optional enhancement endorsements.

**Policy Level Changes**

- Revise Equipment Breakdown coverage rate structure
- Update pricing of Country Estate Endorsement

**Summary of Division Specific Changes****Division I**

- Decrease all base rates besides residence, residence contents, mobile homes and mobile home contents by 6%.

**Division II**

- Decrease all base rates (excluding Barn and Farm Structures) by 6%.

**Division III**

- Decrease all base rates (excluding Farm Machinery - Specific & Blanket) by 2%.

**Division V**

- Increase Farm Liability by 6%.
- Decrease Limited Custom Farming by 5%.
- Increase remaining base rates by 4%.

**Farm Equipment Breakdown Endorsement**

The company proposes to revise the SFP 10 Equipment Breakdown coverage and options in order to better meet the needs of its Farm clients. The rating structure is being revised to align with the coverage changes. Currently, EB coverage is linked to a specific building, and rated based on typical EB exposures identified

by the description of that building (risk levels low-med-high). With this filing, the company wishes to expand the definition of covered equipment to include limited farm equipment not linked to a specific building. Thus, the rate will now be built from two components: 1) a policy level premium based on Farm Type (risk levels 1-6), and 2) a building premium based on a new, more segmented risk level of the Building Description.

Currently, buildings with no direct EB exposures are classified as a "low" risk level, and are charged a "low" premium. With this filing, the lowest risk level of Building Description will add no additional premium to recognize the fact that certain buildings will have no EB exposures. Risk level factors for Farm Types and Building Description codes were jointly determined between Actuarial, Product, Underwriting and Hartford Steam Boiler.

In addition, coverage revisions include a new optional Farm Implements coverage, optional increases in sublimits and a new EB deductible table with factors separate from the All Peril Deductible Table factors. New rating factors will adjust the premium when options are selected by the insured.

As these changes better align with client needs overall, the company is implementing mandatory attachment of the base endorsement for policies with exposure under Division II (building) and Division III (equipment) coverages.

#### **Country Estate Endorsements**

The company proposes modifying the Country Estate Endorsements to now include liability coverage for leased land. The company proposes revising the rate for this coverage to reflect this additional coverage. The company currently has thirteen country estate policies.

#### **Additional Endorsements**

The company proposes revising the Country Estate rating to keep it in line with the SFP policy pricing. Thirteen policies will be impacted by this change.

The rule revisions reflect the Farm Equipment Coverage endorsements that were filed in corresponding endorsement filing. The Equipment Breakdown rules that were previously contained under the Division II section of the rule manual have been replaced by a new Additional Rule for Equipment Breakdown.

These changes will result in an overall rate decrease of **-0.3% (amended from +0.5%)** or **-\$8,375 (amended from +\$11,700)** (548 policyholders).

Companion forms (Item Key #707918) were approved on May 31, 2018.

#### **Final Action: Approved - Amended Rate**

Amended from +0.5% or +\$11,700 to **-0.3%** or **-\$8,375**.

#### **Item Key: 708616**

Insurance Services Office, Inc.

17 - Other Liability

Loss Cost Filing

Other Liability

Home Healthcare Program

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: HH-2017-RLC17

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

With this filing, the company is proposing the following.

- introduces advisory prospective loss costs and associated rating factors for the ISO Home Healthcare program;
- explains the derivation of the basic limit advisory prospective loss costs and the following rating factors for use with the Home Healthcare Liability Coverage Form and associated endorsements:
  - supervisor/agency factor;
  - Professional Liability claims-made multipliers (where applicable);
  - increased limits factors;
  - deductible discount factors;
- explains the derivation of the advisory prospective loss costs and/or rating factors for use with the following endorsements:
  - Vicarious Liability Coverage For The Professional Services Provided By Physicians, Surgeons, Dentist Or Chiropractors On Behalf Of The Named Insured;
  - Employment-Related Practices Liability Endorsement (where applicable);
  - Theft Of Patients' Or Clients' Property Coverage;
  - Terrorism endorsements.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 708617, Company Form Filing Number HH-2017-OFR17 is pending approval.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 708617, Company Form Filing No. HH-2017-OFR17.

**Item Key: 708785**

STATE NATIONAL INSURANCE COMPANY, INC.

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

RSA Multinational Insurance Program

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: LA-PX-SNIC-18001-RR

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

The above-captioned company wishes to file initial rate and rule for use with its Commercial Property program, the RSA Multinational Insurance Program.

With this filing, the company is submitting its new RSA Multinational Insurance Program to provide coverage for Royal & Sun Alliance Insurance Agency, Inc. (RSAIA) global insureds that have a U.S. exposure. RSAIA is a General Agent of State National Insurance Company, Inc.

This company is filing for approval of a new program for Following Form Commercial Excess Property Insurance. The coverage is intended to be excess over underlying insurance and will follow the terms and conditions of a designated underlying property policy. Coverage will be excess of over a minimum underlying limit of \$5,000,000. The program is customized insurance and it will sometimes be excess over all underlying insurance depending on the unique needs of the insured. This program is designed for large, unique risks that warrant specialized loss prevention, rating, and underwriting treatment because their insurance needs are not reflected in general rating plans or rules.

The company is including their manual pages that provide the rules and pricing guidelines for this product.

The company is submitting an interline filing to be used in conjunction with this program.

There is no rate impact associated with this filing.

**\*\*\*\*\*Withdrawn by the company per SERFF letter dated June 8, 2018.\*\*\*\*\***

**Final Action: Withdrawn**

Withdrawn by company, per Mr. Larry Wilk's SERFF "Response Letter" dated June 8, 2018.

**Item Key: 709242**

Imperium Insurance Company

17 - Other Liability

Revised Rule only

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

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

With this filing, the company is introducing the following endorsement for use with the above-captioned program.

**HIIG CG 21 36 Cross Claims Or Suits Exclusion Endorsement** - excludes coverage for suits filed by a Named Insured against another Named Insured of the same policy.

There will be no premium adjustment associated with the endorsement being filed.

The company is also making the following revisions to the rule manual.

**All pages**

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

**IIC CG EP-1**

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

**HC CG EP-2**

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

**HC CG EP-3**

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

**HC CG EP- 4**

Bolded the numbers under section 16. ADDITIONAL INTERESTS along with the endorsement names, for consistency.  
Deleted the term "charge" under B.9. as that is implied and for consistency.

Bolded the title of the CG 20 01, for consistency.  
Bolded reference to Rule 56 under Rule 23, for consistency.  
Capitalized references to "Damage To Premises Rented To You" under Rule 23 to align with ISO's manual.

**HC CG EP- 6**

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

**HC CG EP- 7**

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

**HC CG EP- 8**

Bolded reference to Rule 14, for consistency.  
Bolded title of the Limited Pollution Liability Extension Endorsement for consistency.

Bolded reference to Increased Limit Table 3, to align with ISO's manual.

**HC CG EP- 9**

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

**HC CG EP- 10**

Bolded reference to Rule 14, for consistency.  
Bolded reference to Increased Limit Table C, to align with ISO's manual.

**HC CG EP- 11**

Bolded the title of Hired Auto And Non-Owned Auto Liability Insurance Endorsement for consistency.



**IIC CG EP-12-23**

Added page breaks and formatted proprietary endorsement rules so that they could align evenly.  
Corrected a typo in the rule for the On-Hook endorsement – it should read "Description" of coverage not "deception" of coverage.

Re-phrased the Description of Coverage for the CG HIIG 20 27 so that the intent could be clearer.

**IIC CG EP- 24**

Added rule for the HIIG CG 21 36 Cross Claims Or Suits Exclusion Endorsement. (See Above)

The corresponding form(s), LDI Form Filing Number 709221, Company Form Filing Number IIC-GL-2018-LA-01F is pending approval.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 709221, Company Form Filing No. IIC-GL-2018-LA-01F.

**Item Key: 709351**

NATIONAL CASUALTY COMPANY  
SCOTTSDALE INDEMNITY COMPANY

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

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

Commercial Crime

Overall % Impact: **-21.1**

Overall \$ Impact: **\$-53**

# of Policyholders: **1**

Company Reference: CR LA06355NICR02

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

The last adjustment to this program occurred in January 2016 under the Prior Approval provision (Item Key #332391) to be effective June 1, 2016.

The above-captioned companies wish to adopt the following Loss Costs filings of Insurance Services Office, Inc. (ISO) filing designation numbers:

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

The Loss Costs Multipliers (LCM) for this filing are:

- National Casualty Company
  - Crime and Fidelity - **2.195**

- Sports and Leisure - **1.740**
- Scottsdale Indemnity Company
  - **1.172**

The rate impact for this filing results in a rate decrease of -21.1% or -\$53 (1 policyholder).

### **Final Action: Approved**

#### **Item Key: 709488**

MARKEL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Medical Sales and Service Program

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: 1804RR014 - CP

Requested Effective Dates - New: 07/15/2018    Renewal: 07/15/2018

The last adjustment to this program occurred in February 2018 under the Prior Approval provision (Item Key #694899) to be effective May 1, 2018.

With this filing, the above-captioned company wishes to submit proprietary rates and rules for use with its Commercial Property program.

The company is submitting the following new manual pages for its Medical Sales and Service:

- **MIC-MSS-CP-1**
  - Provides the application of the Commercial Lines Manual exceptions.
- **MIC-MSS-CP-2**
  - Provides rules and rating for optional Property Coverage endorsements that are available in addition to the endorsements referenced in Division Five of the Commercial Lines Manual.

### **Optional Property Coverages**

- Medical Service and Sales Property Enhancements
  - The proposed rates were based upon the Charge for Markel's currently approved Property Extension, the Prime (MCP 040). Markel proposed a premium \$100 higher than the charge for the MCP 040 due to coverages and limits that were broader than the current Prime Endorsement, with higher limits for coverages such as:
    - Interruption of Computer Operations
    - Money and Securities
    - Employee Theft
    - Forgery and Alteration
    - Property in Transit
  - The enhancement also includes new coverage for:
    - Voluntary Parting
    - Undamaged Leasehold Improvements

- Retaining Walls

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 701390, Company Form Filing No. 1802FF006 was approved effective April 20, 2018.

**Final Action: Approved**

**Item Key: 709494**

VANLINER INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial for Hire Transportation Risk Purchasing Group Program

Loss Cost Adoption

ISO Designation Number CA-2018-BRLA1

Overall % Impact: **19.1**

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

# of Policyholders: **0**

Company Reference: NTNL-131485650

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

The last rate revision to this program was +4.5% or \$0 which was approved under LDI item Key Number 393824 effective 11/1/2017 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018.

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

**Tier LCM**

1 0.560

2 1.120

3 1.680

4 2.240

5 2.800

6 3.360

7 3.920

8 4.480

The rate impact associated with this filing is +19.1% or \$0 affecting 0 policyholders.

**Final Action: Approved**

**Item Key: 709495**

NATIONAL INTERSTATE INSURANCE COMPANY  
 19 - Commercial Automobile  
 Loss Cost Adoption

Commercial Automobile  
 Commercial for Hire Transportation Risk Purchasing Group Program  
 Loss Cost Adoption

ISO Designation Number CA-2018-BRLA1

Overall % Impact: **5.4**  
 Overall \$ Impact: **\$14,482**  
 # of Policyholders: **1**  
 Company Reference: NTNL-131485651  
 Requested Effective Dates - New: 11/01/2018    Renewal: 11/01/2018

The last rate revision to this program was +4.5% or \$3,461 which was approved under LDI item Key Number 393818 effective 11/1/2017 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018.

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

**Tier LCM**

1	0.560
2	1.120
3	1.680
4	2.240
5	2.800
6	3.360
7	3.920
8	4.480

The rate impact associated with this filing is +5.4% or \$14,482 affecting 1 policyholders.

**Final Action: Approved**

**Item Key: 709499**

Essent Guaranty Inc.  
 6 - Mortgage Guaranty  
 Revised Rate only  
 Mortgage Guaranty  
 Revised Rate  
 Revised BPMI Monthly and BPMI Non-Refundable Singles Premium Rates

Overall % Impact: **-6.3**  
 Overall \$ Impact: **\$0**

# of Policyholders: **0**  
 Company Reference: EGI-18-003  
 Requested Effective Dates - New: 06/18/2018    Renewal: N/A

The last adjustment to this program occurred in December 2017 under the Prior Approval provision (Item Key #690147) to be effective January 1, 2018.

With this filing, the above-captioned company wishes to submit revised rates for its Mortgage Guaranty program. The company is revising its BPMI Monthly and BPMI Non-Refundable Single premium rates.

The company's rates are being lowered for almost all credit scores. Also, new adjustments for number of borrowers and debt-to-income ratios greater than 45% are being added, as well as a modification rule

The proposed rates will only be available to new mortgage originations. There is no rate impact on current business.

The overall rate impact for the proposed rates will be a decrease of -6.7% or -\$350,442 (0 policyholders) **corrected from -6.3% or \$0.**

**Final Action: Approved - Corrected Rate**  
 Corrected from -6.3% or \$0 to **-6.7%** or **-\$350,442.**

**Item Key: 709505**

NEW YORK MARINE AND GENERAL INSURANCE COMPANY  
 19 - Commercial Automobile  
 Delayed Adoption

Commercial Automobile  
 Delayed Adoption

ISO Designation Filing Number CA-2018-IALL1

Overall % Impact: **-0.500%**  
 Overall \$ Impact: **\$-10,434**  
 # of Policyholders: **62**  
 Company Reference: PS-18-059  
 Requested Effective Dates - New: 01/01/2019    Renewal: 01/01/2019

With this filing, the company proposes to delay the adoption of Insurance Services Office, Inc. (ISO) designation CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 709512**

Insurance Services Office, Inc.  
 23 - Fidelity  
 Revised Rule only  
 Fidelity  
 Revised Rule

## 2018 Financial Institutions Multistate Rules Filing – ERISA Plans

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: FI-2018-ORRSA

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

The last adjustment to this program occurred in February 2014 under the Prior Approval provision (Item Key #305561) to be effective September 1, 2014.

With this filing, the above-captioned Rating Organization is submitting new and revised rules when coverage for employee benefit plans subject to ERISA (Employee Retirement Income Security Act) is being provided under Financial Institution Crime Policies.

The following rules are being revised:

- Rules 23. - 27. Reserved for Future Use
- Rule 30. Financial Institution Crime Policy For Banks and Savings Brokers and Dealers - Description of Coverage
- Rule 55. Financial Institution Crime Policy For Securities Brokers and Dealers - Description of Coverage
- Rule 80. Financial Institution Crime Policy For Insurance Companies - Description of Coverage
- Rule 100. Financial Institution Crime Policy For Finance Companies - Description of Coverage
- Rule 120. Financial Institution Crime Policy For Investment Companies - Description of Coverage
- Rule 145. Financial Institution Crime Policy For Credit Unions - Description of Coverage
- Rule 185. Financial Institution Crime Policy For Mortgage Bankers - Description of Coverage

The following new rule is being introduced:

- Rule 23. Employee Retirement Income Security Act (ERISA)

This filing is replacing approved Item Key #337043 which was effective November 1, 2016.

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

The corresponding form(s) filing, LDI Form Filing No. 709445, Company Form Filing No. FI-2018-OFRSA were pending as of June 13, 2018.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 709445, Company Form Filing No. FI-2018-OFRSA.

**Item Key: 709615**

ATLANTIC SPECIALTY INSURANCE COMPANY

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

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

Crime and Fidelity Multistate Rules and Loss Costs Revision

Overall % Impact: -21.1

Overall \$ Impact: \$0

# of Policyholders: **0**

Company Reference: 2018-CR-LA-LCR-2068-1

This filing is a resubmission of LDI Rate Tracking Number 707940, which was disapproved due to an inadequate company response to an "Objection Letter" sent via SERFF from Wei Chuang dated May 7, 2018.

The last adjustment to this program occurred in May 2017 under the Prior Approval provision (Item Key #393164) to be effective March 1, 2018.

With this filing, the above-captioned company wishes to adopt the following Insurance Services Office, Inc. (ISO) filing designation numbers for Crime and Fidelity Multistate Rules and Loss Costs Revision to be implemented in Various Jurisdictions:

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

These adoption result in a rate impact decrease of **-21.0** or **\$0** (0 policyholder).

The company will be maintaining its Loss Costs Multiplier (LCM) of **1.675**.

**Final Action: Approved**

**Item Key: 709660**

MARKEL INSURANCE COMPANY

26 - Burglary And Theft

Delayed Adoption

Commercial Burglary and Theft

Delayed Adoption of ISO Designation Filing Numbers CR-2017-RLA1 (loss costs) and CR-2017-REL1 (rules)

Crime and Fidelity Multistate Revision

Overall % Impact: **-23.0**

Overall \$ Impact: **\$-9,209**

# of Policyholders: **24**

Company Reference: 1805RR019

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

The last adjustment to this program occurred in March 2016 under the Prior Approval provision (Item Key #334236) to be effective June 1, 2016.

With this filing, the above-captioned company wishes to delay the adoption of the following Crime and Fidelity Multistate revision of Insurance Services Office, Inc. (ISO) filing designation numbers for loss costs and rules:

<b>Filing Designation Number</b>	<b>Item Key Number</b>	<b>Effective Date</b>
CR-2017-RLA1 (Loss Costs)	687911	June 1, 2018
CR-2017-REL1 (Rule)	687909	June 1, 2018

The company will have a Loss Costs Multiplier (LCM) of **1.670**.

**Final Action: Approved**

**Item Key: 709804**

TOYOTA MOTOR INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Contractual Liability

Guaranteed Auto Protection Reimbursement Insurance Program ("GAP")

Revised Rate and Rule

Overall % Impact: **38.0**Overall \$ Impact: **\$16,277**# of Policyholders: **1**

Company Reference: TMIC-OL-GAP-LA-1801R

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

The initial filing (Item Key Number 252189) was approved effective 04/01/2009.

The above-captioned company is revising rates and rules for its Guaranteed Auto Protection Reimbursement Insurance Program under its Contractual Liability Line.

The company proposes raising rates for its New and Used Vehicles under Section V.

This filing will result in an overall rate increase of +38.00% or premium increase of +\$16,277 affecting 1 policyholder.

**Final Action: Approved**

**Item Key: 710059**

Intrepid Insurance Company

9 - Inland Marine

Loss Cost Adoption

Commercial Inland Marine

General Risk Program

Adoption of ISO Loss Cost Designation Filing Number CM-2016-RLA1

Overall % Impact: **-13.0**Overall \$ Impact: **\$0**# of Policyholders: **0**

Company Reference: IDI-CM-2018-5320-RA-LA-28663

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

The above-captioned company is adopting ISO Filing Designation Number CM-2016-RLA1 for its General Risk Program under its Commercial Inland Marine line.

This will result in a -13.0% rate decrease or \$0.

**Final Action: Approved**

**Item Key: 710458**

CHARTER OAK FIRE INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE



TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE  
 5 - Commercial Multiple Peril  
 Revised Rule only  
 Commercial Farm and Ranch  
 Agribusiness Program  
 Overall % Impact: N/A  
 Overall \$ Impact: N/A  
 # of Policyholders: N/A  
 Company Reference: 2018-02-0021-R  
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

The above-captioned companies propose rule revisions for use with their Commercial Farm and Ranch Agribusiness Program.

With this filing, the companies propose the following:

Revisions to the proprietary Countrywide Rate rules:

- Section II, Rule 5, Coverage E - Scheduled Farm Personal Property and Farm Inland Marine. The rule is revised to include Farm Inland Marine in the title and to clarify that Functional Replacement Cost Factor does not apply to Farm Inland Marine and Optional Coverage E - Animal Collision does not apply to Farm Inland Marine.
- Section III, Rule 16. Farm Machinery, Vehicles and Equipment Replacement Cost Coverage. The rule is revised to specify when to use Form FP T3 90. The companies are revising both the Countrywide rule page and the Louisiana state specific page.

Revisions to the proprietary Countrywide Rate manual:

- Section I, Property Coverage Rates, page FR-R-I-4. For clarity, the companies are making an editorial change to include Farm Inland Marine in the title. The companies are not amending their current rating approach, so rates remain unchanged. The companies also added the term "coverage" in the Cause of Loss Factors section.

In addition, the companies are introducing a state exception to Rule 6, Minimum Premium to stipulate that a \$300 minimum premium applies for Equipment Only policies. There are no current Equipment Only policyholders.

There is no rate impact associated with this filing.

Companion forms (Item Key #710468) were still pending as of June 14, 2018.

**Final Action: Approved**

Contingent upon form(s) approval, LDI Form Filing No. 710468, Company Form Filing No. 2018-02-0021-F.

**Item Key: 710467**

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

Commercial Automobile  
Commercial Auto Program  
Rate Revision

Rule 98. Deductible Insurance

Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0  
Company Reference: RV-CA-RARU-GEN-MU-2018-2  
Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

The last rate revision to this program was +13.8% or \$236,000 which was approved under LDI Item Key Number 691537 effective 9/1/2018 for both new and renewal business.

With this filing, the companies propose to revise the deductible factors in Rule 98.A., Liability Coverages.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 710533**

SENTINEL INSURANCE COMPANY, LTD.

5 - Commercial Multiple Peril

Revised Rule only

Commercial Package

Spectrum Program

Underwriting Tier Factor

Overall % Impact: N/A

Overall \$ Impact: N/A

# of Policyholders: 0

Company Reference: FN.07.888.2018.07

Requested Effective Dates - New: 10/13/2018 Renewal: 10/13/2018

The above-captioned company is revising its Underwriting Tier Rule for the above-captioned program.

The company states that there is no new business being written in Sentinel Insurance Company, Ltd.

**Final Action: Approved**

**Item Key: 710685**

FEDERATED MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

- Businessowners Policy Subdivision pages: BP-13 & BP-16 (June 2018)
- Businessowners Policy Subdivision State Rate pages: BP-SR-2, BP-SR-4 & BP-SR-5 (June 2018)

Overall % Impact: N/A  
Overall \$ Impact: N/A  
# of Policyholders: 0  
Company Reference: BP-2018-6

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

The last rate adjustment for the above-captioned program filed and approved under the "Prior Approval" provision, Item Key No. 701399, which resulted in a -0.7% rate decrease effective August 15, 2018.

With this filing, this company is making the following revision:

- Deleting rates/rules for optional Data Compromise coverage and Cyber coverage.

**Final Action: Approved**