

LOUISIANA DEPARTMENT OF INSURANCE
 JAMES J. DONELON, COMMISSIONER
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OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF JUNE 19, 2017

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

Item Key: 389274

Date Submitted: 01/18/2017

AMERISURE MUTUAL INSURANCE COMPANY

17 - Other Liability

Consent to Rate

Commercial General Liability

Insured: Interior Exterior Building Supply, LP

Policy Number: GL 2068351011

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

of Policyholders: 1

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

Item Key: 392642

Date Submitted: 04/03/2017

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

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-GL-1707-02-1439

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

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

Feeding America Network – Value Added Credit (IL-3103-CW 0717) - This optional endorsement guarantees adherence to all of the contractual requirements in the Feeding America Network Contract. Eligibility requires membership in the Feeding America Network and Successful completion of the AIB International Food Safety Audit Report. Compliance with the audit content assures compliance with Feeding America and federal regulations regarding food handling. Areas covered in the audit include: Adequacy of Food Safety Program, Pest Control, Operational Methods, Personnel Practices, Maintenance for Food Safety and Cleaning Practices. A factor of 0.60 will be applied to the Commercial General Liability Coverage Form and the Building Personal Property Coverage Form.

The company is also revising the following rule.

Sexual Abuse Coverage (GL-701-CW) - This rule is being revised to reflect one minimum premium of \$500.00 where is previously reflected 3 minimum premiums ranging from \$500 to \$1500.00 regardless of limit or hazard group because higher minimum premiums may have penalized smaller insureds. where is previously reflected 3 minimum premiums ranging from \$500 to \$1500.00

The corresponding form(s), LDI Form Filing Number 392634, Company Form Filing Number LA-GL-1707-01-1439 was approved effective 07/01/2017.

Item Key: 392868

Date Submitted: 04/07/2017

AMERICAN RELIABLE INSURANCE COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Farm and Ranch

Introduction of Farm and Equine Program

Company Reference: ARIC-2017-LA-FE-RR-479

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

The above-captioned company wishes to introduce rates and rules for use with its new Farm and Equine Program.

The proposed rates/rules are based on competitor filings.

The company wishes to adopt the following Insurance Services Office (ISO) Filing Designation Numbers:

Filing Designation Number Item Key Number

FR-2009-ORU05	#253380 (approved in December 2009 - ISO)
FR-2009-ORU05	#267961 (approved in January 2011 - ISO)
LA09-11 (FR-2009-ORU05)	#253660 (approved in December 2009 - PIAL)
CL-2002-ORUTR	#199057 (approved in January 2003 - ISO)
FR-2008-RWCF1	#231764 (approved in May 2008 - ISO)
FR-2014-ODBRU	#307880 (approved in April 2014 - ISO)
FR-2011-ORU1	#276089 (approved in August 2011 - ISO)
FR-2010-RCU05	#263807 (approved in August 2010 - ISO)
LA13-09 (FR-2013-RLA1)	#300850 (approved in October 2013 - PIAL)

The base deductible (all other peril) for this program is \$1,000. Other options are available. Windstorm or Hail deductibles of 1%, 2% and 5% are also available.

The company is also introducing an installment payment plan for this program and have submitted it as Item Key #394692.

There is no rate impact associated with this filing.

Companion forms (Item Key #392924) were approved on May 23, 2017.

Item Key: 393003

Date Submitted: 04/12/2017

FREEDOM SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: **0**

Company Reference: AM LA06170FCR02

Item Key: 393234

Date Submitted: 04/19/2017

PERMANENT GENERAL ASSURANCE CORPORATION

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Louisiana Private Passenger Nonstandard Auto"2.0" Program

Revised Rate

Overall % Impact: **20.7**Overall \$ Impact: **\$459,092**# of Policyholders: **853**

Company Reference: PGAC-2.0-2017-04

Requested Effective Dates - New: 06/06/2017 Renewal: 07/11/2017

The last rate revision to this program was +8.9% (+\$379,964) which was approved under LDI Item Key #325778 with effective dates of 10/29/2015 for new business and 12/3/2015 for renewal business.

With this filing, the company proposes to revise the Source of Sale Factors and the Base Rates.

The rate impact associated with this filing is +20.7% (+\$459,092) affecting 853 policyholders.

Item Key: 393235

Date Submitted: 04/19/2017

PERMANENT GENERAL ASSURANCE CORPORATION

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Louisiana Private Passenger Nonstandard Auto 3.2 Program

Revised Rate

Overall % Impact: **14.5**Overall \$ Impact: **\$470,983**# of Policyholders: **1030**

Company Reference: PGAC-3.2-2017-04

Requested Effective Dates - New: 06/06/2017 Renewal: 07/11/2017

The last rate revision to this program was the initial rate and rule submission, which was approved under LDI Item Key Number 335072 with an effective date of 5/2/2016.

With this filing, the company proposes to revise the base rates and to expand the Acquisition Expense Table to include the Agency channel.

The rate impact associated with this filing is +14.5% (+\$470,983) affecting 1,030 policyholders.

Item Key: 393409

Date Submitted: 04/24/2017

EMPLOYERS INSURANCE COMPANY OF WAUSAU
LIBERTY MUTUAL FIRE INSURANCE COMPANY
LM INSURANCE CORPORATION
FIRST LIBERTY INSURANCE CORPORATION, THE
LIBERTY INSURANCE CORPORATION

17 - Other Liability

Initial Rule only

Commercial General Liability

of Policyholders: **0**

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

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

Item Key: 393410

Date Submitted: 04/24/2017

EMPLOYERS INSURANCE COMPANY OF WAUSAU
LIBERTY MUTUAL FIRE INSURANCE COMPANY
LM INSURANCE CORPORATION
FIRST LIBERTY INSURANCE CORPORATION, THE
LIBERTY INSURANCE CORPORATION

17 - Other Liability

Initial Rule only

Professional Errors & Omissions Liability

of Policyholders: **0**

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

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

Item Key: 393544

Date Submitted: 04/26/2017

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Overall % Impact: **0.30**

Overall \$ Impact: **\$19,849**

of Policyholders: **51**

Company Reference: 2017-PL-LA-RR-2032
 Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 393549

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

Item Key: 393586

Date Submitted: 04/27/2017
 Southern Fidelity Insurance Company
 4 - Homeowners
 Revised Rate only
 Voluntary Homeowners Standard Program
 Overall % Impact: **-6.3**
 Overall \$ Impact: **-\$979,284**
 # of Policyholders: **5733**
 Company Reference: SFL17-0002
 Requested Effective Dates - New: 07/01/2017 Renewal: 07/01/2017

The last adjustment to this program was approved in April 2016 (Item Key #335377) and resulted in an overall rate decrease of -9.3% to be effective July 15, 2016 for both new and renewal business.

With this filing, the company proposes revising the base rates by territory for the HO3 policy form.

This will result in an overall rate decrease of -6.3% or -\$979,284 (5,733 policyholders).

Item Key: 393722

Date Submitted: 05/01/2017
 CHUBB INDEMNITY INSURANCE COMPANY
 CHUBB NATIONAL INSURANCE COMPANY
 GREAT NORTHERN INSURANCE COMPANY
 PACIFIC INDEMNITY COMPANY
 VIGILANT INSURANCE COMPANY
 FEDERAL INSURANCE COMPANY
 16 - Workers Compensation
 Initial Rule only
 Workers Compensation
 Guaranteed Cost (LRARO) Large Risk Alternative Rating Option
 # of Policyholders: **0**
 Company Reference: 16-WC-2013953 RULE

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

With this filing, the above-captioned program submits its Guaranteed Cost - Large Risk Alternative Rating Option, effective 07/01/2017.

Eligibility for the Guaranteed Cost Large Risk Alternative Rating Option (LRARO) will follow those premium eligibilities established under Retrospective Rating Plan Rules.

A guaranteed cost risk will be rated as mutually agreed upon by the carrier and insured if the countrywide estimated annual standard premium is in excess of \$500,000 written for Workers' Compensation only, or is in excess of \$500,000 in any combination with any other commercial casualty lines of insurance.

The Manual Page, which includes the description and Rating has been provided with the filing.

The corresponding form(s) filing, LDI Form Filing No. 391872, Company Form Filing No. 16-WC-2013953, were approved effective July 1, 2017.

Item Key: 393732

Date Submitted: 05/01/2017

Milwaukee Casualty Insurance Co.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

REPUBLIC UNDERWRITERS INSURANCE COMPANY

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

SOUTHERN UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: LA-GL-1801-02-1168

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

Item Key: 394019

Date Submitted: 05/08/2017

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: **0**

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

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

Item Key: 394097

Date Submitted: 05/10/2017

Housing Enterprise Insurance Company, Inc.

17 - Other Liability

Revised Rule only
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: HEGLCWLA17-1R
 Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

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

Item Key: 394099

Date Submitted: 05/10/2017
 Amica Mutual Insurance Company
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Private Passenger Auto Program
 Revised Rate and Rule
 Overall % Impact: 9.1
 Overall \$ Impact: \$370,806
 # of Policyholders: 1286
 Company Reference: LA-A-17-1-RR
 Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

The last rate revision to this program was +5.0% (+\$177,664) which was approved under LDI Item Key #332907 with effective dates of 9/1/2016 for new and renewal business.

With this filing, the company proposes to revise base rates for Bodily Injury, Uninsured Motorists, Property Damage, and revise the base model year for Comprehensive Collision coverages. The company also proposes to revise the following rules:

- Rule 3. Premium Determination - the HAL factors for all overages except Medical Payments, Towing and Rental will be revised;
- Rule 4. Classifications - change the language from "At Least 16 years of age" to "A licensed driver" (Paragraph C.3.a.); increase the multi-line discounts, to introduce a Homeownership Discount and introduce additional multi-line discounts for accounts with a Personal Umbrella Police (Paragraph D.1); introduce new loyalty discounts and eliminate the Tenure discount (Paragraph D.3); and revision of the last paragraph on page 9 for clarification purposes;
- Rule 14. Miscellaneous Coverages - revise the Uninsured Motorists rates and remove the reference to the Tenure discount and increase the rates for Towing and Labor Coverage from \$10 to \$20;
- Rule 18. Increased Limits - eliminate the S/L liability factors and will introduce a new premium determination method for S/L rates; and
- Auto Rating Plan - revise the weights associated with Prior BI coverage and replace

New/Used Cost with New/Used Base Price for any new vehicles added after October 1, 2017.

The rate impact associated with this filing is +9.1% (+\$370,806) affecting 1,286 policyholders.

Item Key: 394121

Date Submitted: 05/11/2017

LM General Insurance Company

LM INSURANCE CORPORATION

LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

GEARS/Private Passenger Auto Program

Revised Rule

of Policyholders: 0

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

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

With this filing, the company proposes the following revisions:

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

There is no rate revision associated with this filing.

Item Key: 394122

Date Submitted: 05/11/2017

American Hallmark Insurance Company of Texas

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Rental Vehicle Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: AHIC-LA-CA-002

With this filing, the company proposes to introduce the rates and rules for the Rental Vehicle program. This program will provide commercial automobile coverage for risks specializing in daily rental operations and also for those that have daily rental business in connection with another related business. No insurance will be sold to the customers of the rental agency.

This program will utilize Insurance Services Office, Inc. (ISO) rates, rating plans and loss costs along with independent rates and rules. The independent rates and rules are a "me-too" filing of those rates and rules currently on file for Torus National Insurance Company.

The company is adopting the following ISO designations:

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2000-RAPD1-Louisiana	140	7/1/2001
CA-2003-RRU03-Louisiana	14342	1/1/2004
CA-2005-ORU01 (Amendment #1)	21235	4/1/2006
CA-2005-ORU01 (Amendment #2)	25444	8/1/2007
CA-2005-ORU01 (Amendment #3)	25660	8/1/2007
CA-2005-RCP1	20729	2/1/2006
CA-2008-ORU1	239465	6/1/2009
CA-2009-RLC09	248267	8/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2010-RTER1	265775	12/1/2011
CA-2011-BRLA1	274473	1/1/2012
CA-2011-IALL1	274466	1/1/2012
CA-2011-RCP1	274483	1/1/2012
CA-2012-RADLC	283374	10/1/2013
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2012-RZR1	292543	1/1/2014
CA-2012-RZRLC	292515	1/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2014-BRLA1	308959	11/1/2014
CA-2014-RPAC1	308956	11/1/2014
CA-2015-RHLLC	319135	8/1/2015
CA-2015-ROCP1	382645	N/A
CA-2016-BRLB1	382646	N/A
CL-2016-RRU1	335944	11/1/2016
RP-2000-RAL1-Louisiana	1669	4/1/2001
RP-2000-RPD1-Louisiana	1672	4/1/2001
RP-2003-RAL03-Louisiana	14340	1/1/2004
RP-2004-RAL1	19132	5/1/2005
RP-2004-RZR03	24872	4/1/2007
RP-2004-RPD04	17801	12/1/2004
RP-2004-RPD1	19131	5/1/2005
RP-2004-RRP03	16418	10/1/2004
RP-2006-RCR06	24872	4/1/2007

RP-2006-RRP06	24871	4/1/2007
RP-2007-RAL07	223259	4/1/2008
Rp-2012-RAL12	288385	4/1/2013
RP-2012-RPD12	288390	4/1/2013

The company is proposing to utilize a Loss Cost Multiplier of 1.670.

The corresponding form filing has been submitted under company tracking number AHIC-LA-CA-001, LDI Item Key Number 394120.

Item Key: 394233

Date Submitted: 05/15/2017

Imperium Insurance Company

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Professional Errors and Omissions Liability

Insurance Agents & Brokers Professional Liability Errors & Omissions Program

of Policyholders: 0

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

Item Key: 394299

Date Submitted: 05/16/2017

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: PRSS-131041065

Item Key: 394437

Date Submitted: 05/18/2017

Imperium Insurance Company

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: HIIG-OL-HPCL-LA-1702R

Item Key: 394439

Date Submitted: 05/18/2017

ECONOMY PREMIER ASSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

WITHDRAWN

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Overall % Impact: **7.1**Overall \$ Impact: **\$147,168**# of Policyholders: **1224**

Company Reference: LA99AMTX083117RA

Requested Effective Dates - New: 08/31/2017 Renewal: 10/05/2017

WITHDRAWN

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 253795 with an effective date of 6/24/2010 for renewal business.

With this filing, the company proposes to revise the base rates by territory, increase the additive amounts for Uninsured Motorists Increased Limits, and update the Model Year factors through 2017.

The rate impact associated with this filing is +7.1% (+\$147,168) affecting #1,224 policyholders.

Item Key: 394440

Date Submitted: 05/18/2017

Allied World Insurance Company

17 - Other Liability

Adoption

Commercial General Liability

of Policyholders: **0**

Company Reference: ADOPT-17-GL-01

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

Item Key: 394453

Date Submitted: 05/18/2017

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

4 - Homeowners

Revised Rate and Rule

American Association of Retired Persons (AARP) Homeowners Policy Program

Overall % Impact: **15.0**Overall \$ Impact: **\$742,430**# of Policyholders: **3119**

Company Reference: FN.14.799/RWG.2017.02

Requested Effective Dates - New: 09/23/2017 Renewal: 11/11/2017

The last adjustment to this program was approved in May 2013 (Item Key #294883) and resulted in an overall rate increase of +10.0% to be effective July 11, 2013 for renewal business.

With this filing, along with a base rate change, the company proposes the following:

- Update Rule 406.2 - A clerical update is being made.

- Reprint Territory page T-1 which removed a reference to county and replaced with parish.
- Update page UW-2 - A clarification to underwriting tier is being made.

These changes will result in an overall rate increase of +15.0% or +\$742,430 (3,119 policyholders).

Item Key: 394455

Date Submitted: 05/18/2017

HARTFORD INSURANCE COMPANY OF THE MIDWEST

4 - Homeowners

Revised Rate and Rule

American Association of Retired Persons (AARP) Homeowners Policy Program

Overall % Impact: **9.9**

Overall \$ Impact: **\$597,453**

of Policyholders: **3339**

Company Reference: FN.14.799/RWG.2017.01

Requested Effective Dates - New: 09/23/2017 Renewal: 11/11/2017

The last adjustment to this program was approved in August 2009 (Item Key #250098) and resulted in an overall rate decrease of -0.014% to be effective October 3, 2009 for new business and November 19, 2009 for renewal business.

With this filing, along with a base rate change, the company proposes the following:

- Update Rule 406.5 - A clerical update is being made.
- Reprint Territory page T-1 which removed a reference to county and replaced with parish.

These changes will result in an overall rate increase of +9.9% or +\$597,453 (3,339 policyholders).

Item Key: 394461

Date Submitted: 05/18/2017

Lion Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-4.9**

Overall \$ Impact: **\$-18,152**

of Policyholders: **25**

Company Reference: LION-17-001 (LA-RE)

Requested Effective Dates - New: 07/05/2017 Renewal: 07/05/2017

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 293347, which resulted in an overall +7.54% rate increase, effective 05/01/2013.

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

The company will retain use of its 1.450 loss cost multiplier.

There is an overall -4.90% rate decrease or -\$18,152 as a result of this filing.

There will be 25 Louisiana policyholders affected by this filing.

Item Key: 394483

Date Submitted: 05/19/2017

EVEREST NATIONAL INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate only

Commercial Automobile

Overall % Impact: **10.0**

Overall \$ Impact: **\$585,522**

of Policyholders: **134**

Company Reference: LA-CA-20039503

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

Item Key: 394486

Date Submitted: 05/19/2017

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial General Liability

Adoption of ISO Filing Designation Number CL-2016-ODPRU

of Policyholders: **13**

Company Reference: BSS-GL-2017-5249-RU-LA-22802

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

With this filing, the company is proposing to adopt Insurance Services Office, (ISO) filing designation number CL-2016-ODPRU approved under state tracking number 384314 effective 04/01/2017.

The corresponding form(s), LDI Form Filing Number 394492, Company Form Filing Number BSS-GL-2017-5249-FM-LA-22801 is pending approval.

Item Key: 394489

Date Submitted: 05/19/2017

LCTA Specialty Insurance Company

LCTA CASUALTY INSURANCE COMPANY

LCTA MUTUAL HOLDING COMPANY

16 - Workers Compensation

Initial Rate and Rule

Workers Compensation

of Policyholders: **0**

Requested Effective Dates - New: 07/17/2017 Renewal: 07/17/2017

Item Key: 394511

Date Submitted: 05/19/2017

OMNI INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **21.1**Overall \$ Impact: **\$474,101**# of Policyholders: **1652**

Company Reference: LA05V19.00

Requested Effective Dates - New: 07/12/2017 Renewal: 08/16/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 338140 with an effective date of 8/18/2016 for new business and 9/22/2016 for renewal business.

With this filing, the company proposes to revise the base rates and the model year factors.

The rate impact associated with this filing is +20.5% (+\$460,619), amended from +21.1% (+\$474,101), affecting 1,652 policyholders.

Item Key: 394513

Date Submitted: 05/19/2017

Everest Premier Insurance Company

EVEREST DENALI INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

of Policyholders: **0**

Company Reference: LA-CA-20039504R

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

Item Key: 394515

Date Submitted: 05/19/2017

Everest Premier Insurance Company

EVEREST DENALI INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: LA-GL-20039407R

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

Item Key: 394517

Date Submitted: 05/19/2017
 Berkshire Hathaway Specialty Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Professional Errors & Omissions Liability
 # of Policyholders: 0
 Company Reference: BHSIC-MPL-17

Item Key: 394585

Date Submitted: 05/22/2017
 FEDERATED MUTUAL INSURANCE COMPANY
 FEDERATED SERVICE INSURANCE COMPANY
 26 - Burglary And Theft
 Non-Adoptions
 Commercial Burglary and Theft
 Non-Adoption of ISO Filing Designation Number: CR-2017-ORRSA
 MULTISTATE RULES REVISION
 # of Policyholders: 0
 Company Reference: CR-2017-4
 The last adjustment to this program occurred in January 2012 under the Prior Approval provision (Item Key #280826) to be effective June 1, 2012.

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

Item Key: 394604

Date Submitted: 05/23/2017
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: LA-GL-1801-02-1164
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

Item Key: 394623

Date Submitted: 05/23/2017
 Tokio Marine America Insurance Company
 TNUS INSURANCE COMPANY
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Numbers GL-2015-BGL1 and GL-2016-RELP1

Overall % Impact: **-6.0**

Overall \$ Impact: **\$-9,708**

of Policyholders: **9**

Company Reference: 17-LA-1-GL-75-16

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 318389 effective 06/01/2015.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation numbers GL-2015-BGL1 approved for ISO under state tracking number 323890 and GL-2016-RELP1 approved under state tracking number 385574.

The companies will utilize the following loss cost multipliers, (LCMs).

Company	Loss Cost Multiplier
Tokio Marine America Insurance Company	1.556
TNUS Insurance Company	0.935

These changes will result in a -6.0% rate decrease or -\$9708.00.

There will be 9 Louisiana policyholders affected by this rate decrease.

Item Key: 394698

Date Submitted: 05/24/2017

Arch Insurance Company

17 - Other Liability

Revised Rate and Rule

Car Wash Insurance Program

Rule 5. Deductibles

Garagekeepers Coverage

of Policyholders: **0**

Company Reference: ARCH-17-046

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

Item Key: 394702

Date Submitted: 05/24/2017

PRAETORIAN INSURANCE COMPANY

QBE INSURANCE CORPORATION

NORTH POINTE INSURANCE COMPANY

STONINGTON INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **7.7**

Overall \$ Impact: **\$429,516**

of Policyholders: **161**

Company Reference: QBE-LA-2017-01

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 334695, which resulted in an overall -5.44% rate decrease, effective 05/01/2016.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2016-03, approved under State Tracking Number 385803, effective 08/01/2017

The company will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Praetorian Insurance Company	1.600 for classes 2701, 2702, 2705, 2710, and 2719 2.000 for all other classes	2.000
QBE Insurance Corporation	2.065	2.300
North Pointe Insurance Company	1.565	1.565
Stonington Insurance Company	1.040	1.040

There is an overall 7.70% rate increase or +\$429,516 as a result of this filing.

There will be 161 Louisiana policyholders affected by this filing.

Item Key: 394704

Date Submitted: 05/24/2017

LYNDON SOUTHERN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Contractual Liability Insurance Program

Introduction of Shortfall Cover Membership Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: LSIC-UCLIP-SF-MEMBERSHIP-RP 4.17

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

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

There is no rate impact associated with this filing.

Item Key: 394708

Date Submitted: 05/24/2017

Insurance Services Office, Inc.

17 - Other Liability

Loss Cost Filing

Commercial General Liability

Revision of Basic Limit Loss Costs

Overall % Impact: **-0.8**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: GL-2017-BGL1
 Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

The last overall rate adjustment to this program was approved under the "Prior Approval" provision, Item Key Number 323890 which resulted in a -3.9% rate decrease effective 2/01/2016.

With this filing, the rating organization is making the following revisions:

- Revising its current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a -0.8% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs and
- Providing the analyses used to derive these advisory loss costs.

The statewide advisory loss cost level changes are as follows:

SUBLINE	INDICATED	SELECTED
M&C	+2.0	+2.0
OL&T	- 1.6	-1.6
Premises/Operations	+0.1	+0.1
Products	-10.8	-10.8
Local Products/Completed Operations	-3.1	-3.1
Products/Completed Operations	-4.9	-4.9
GL Overall	-0.8	-0.8

The selected loss cost level changes reflect the effect of capping and buildback, except for products where the change is calculated by determining the effect, on state loss cost levels, of implementing multistate loss costs.

Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines.

In order to lessen the impact of swings in classification loss costs, this filing contains upper and lower caps that take into account the size of the overall indications.

Item Key: 394750

Date Submitted: 05/25/2017
 Occidental Fire & Casualty Company of North Carolina
 1 - Property
 Revised Rate and Rule
 Louisiana Takeout Dwelling Program
 Overall % Impact: **9.1**
 Overall \$ Impact: **\$125,089**
 # of Policyholders: **892**
 Company Reference: 17-1115

Requested Effective Dates - New: 07/15/2017 Renewal: 07/15/2017

The last adjustment to this program was approved in April 2016 (Item Key #335655) and resulted in an overall rate increase of +9.4% to be effective June 19, 2016 for both new and renewal business.

With this filing, the company proposes the following changes:

- Base rate change for Fire
- Base rate change for Extended Coverage
- Factor change for All Other Peril Deductibles
- Eliminate the Condition Charges and Add a Roof Condition Surcharge on page FP-20

These changes will result in an overall rate increase of +9.1% or +\$125,089 (892 policyholders).

Item Key: 394765

Date Submitted: 05/25/2017

Starr Indemnity & Liability Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Small Business General Liability Program

of Policyholders: 0

Company Reference: 17-013-00-GL-19-LA (RATE & RULE)

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

Item Key: 394782

Date Submitted: 05/26/2017

NATIONAL INTERSTATE INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

Company Reference: NTNL-131056581

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

The above-captioned company is introducing a Waste Operations and Energy Division Program for its Commercial Inland Marine line.

There is no rate impact associated with this filing.

Item Key: 394783

Date Submitted: 05/26/2017

Arch Insurance Company

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Pet Health Insurance

Introduction of Pet Insurance Program

Initial Rate and Rule

The above-captioned company is introducing a Pet Health Insurance Program for its Personal Inland Marine line.

This program will cover dogs and cats 8 weeks and older that are pets and has multiple discounts such as military, animal care industry workers etc.

There is no rate impact associated with this filing.

Item Key: 394878

Date Submitted: 05/31/2017

FEDERATED NATIONAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Preferred Homeowners Program (Owner Occupied, Tenants and Condos)

Overall % Impact: **0.1**

Overall \$ Impact: **\$26,212**

of Policyholders: **13249**

Company Reference: SSHO2017-RATE CHANGES

Requested Effective Dates - New: 06/30/2017 Renewal: 08/14/2017

The last adjustment to this program was approved in February 2016 (Item Key #333376) and resulted in an overall rate increase of +2.0% to be effective February 19, 2016 for both new and renewal business.

With this filing, the company proposes the following:

- Changes to the Non-Cat base rates
- Changes to the Non-Cat Age of Roof factors - Rule 413
- Changes to the Protective Device Credits - Rule 404
- Changes to the Coverage C options - Rule 515
- Changes to the Coverage D options - Rule 512
- Changes to the Cat base rates
- Changes to the Proximity factors - Rules 420, 431
- Changes to the Home Features charges - Rule 422
- Changes to the Roof Conditions surcharge - Rule 434
- Changes to the Water Back Up limits - Rule 521
- Changes to the Equipment Breakdown coverage - Rule 532

These changes will result in an overall rate increase of +0.1% or +\$26,212 (13,249 policyholders).

Item Key: 394887

Date Submitted: 05/31/2017

FEDERATED NATIONAL INSURANCE COMPANY

4 - Homeowners

Revised Rate only

Preferred Homeowners Program (Owner Occupied, Tenants and Condos)

Revision of Tiered Rating Plan

Company Reference: SAGEHO2017TIERED RATING PLAN

Requested Effective Dates - New: 06/30/2017 Renewal: 08/14/2017

The last adjustment to the Tiered Rating Plan for the above-captioned company's Preferred Homeowners Program was approved in August 2013 (Item Key #299790) to be effective August 15, 2013 for both new and renewal business.

With this filing, the company proposes to revise the Tiered Rating Plan for use with its Preferred Homeowners Program.

This filing provides the details of the company's revised tier rating plan.

There is no rate impact associated with this filing.

Item Key: 394916

Date Submitted: 05/31/2017

NATIONAL CASUALTY COMPANY
SCOTTSDALE INDEMNITY COMPANY
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Loss Cost Adoption

ISO Designation CA-2017-BRLA1

Overall % Impact: **+4.500%**

Overall \$ Impact: **\$48,000**

of Policyholders: **141**

Company Reference: CA LA06174NICR01

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 322009 effective 8/1/2015 for both new and renewal business.

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

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

Company	Coverage	LCM
National Casualty Company	Liability	1.625
	Physical Damage	1.711
Scottsdale Indemnity Company	Liability	1.040
	Physical Damage	1.150

The rate impact associated with this filing is +4.5% or \$48,000 affecting 141 policyholders.

Item Key: 394961

Date Submitted: 06/01/2017

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

28 - Credit

Revised Rate and Rule

Credit - Personal Property

Commercial Inland Marine Protection Lender Exposure Program

Revised Rate and Rule

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **0**

Company Reference: LA08354AI00030

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

The above-captioned company is revising its CIMPLE program under its Commercial Inland Marine line.

The company is proposing the following changes for Louisiana:

- The Forms List has been separated into 2 pages. The page 1 includes all the forms applicable to “Manufactured Home” and page 2 includes all forms applicable to “Auto and Other Collateral Property”.
- Section III. Page 3, is applicable to the “Auto and Other Collateral Property” endorsements with a related surcharge. The form numbers have been added for clarification.
- Section IV. “Special Instructions for Manufactured Homes” item B.1, revised Deductibles to include new \$1000, \$2000, and \$2500 limits for all risk coverage.
- Section IV. “Special Instructions for Manufactured Homes” B.2, added the applicable surcharges/credits. (Page 5)
- Added Rule for Exclusion of Flood Endorsement (page 5)
- Added Rule for Monthly Pay Option Endorsement (page 5)
- Added Rule for Repossessed Collateral Coverage Endorsement (page 5)
- Added Rule for Repossession Expense Coverage Endorsement (page 5)
- Secured Interest Protection Rule is now item G., Vacant Home Coverage Rule is now item H., Age of Home Surcharge is now item I., Louisiana Fair Plan Emergency Assessment is now item J. (page 6).

The company is proposing the following changes to its General Rules:

- 1. Eligibility (item b) was revised to include all property that is not eligible for coverage. (page 1)
- 2. Coverages was amended to remove coverage types and we added “The Master Policy provides physical damage coverage only for the covered property, subject to exclusions as shown within the Master Policy.” Additional coverages are added by endorsement. (page 1)
- 3. Payment of Loss Rule was deleted and is now the Policy Period section (page 1).
- 4. Policy Forms – is a new section added to the Rules for Manufactured Home and Auto and Other Collateral Property (page 1).
- Waiver of Premium rule was deleted from page 2.
- 6. Whole Dollar Premium Rule is now the “Whole Dollar Premium Rounding Rule” (page 2)
- 7. Added a new Rule for “Changes” - to read “All changes should be reflected on an endorsement or an amended Certificate of Insurance Declarations. All changes requiring premium adjustments will be computed pro rata and based on the rates in effect at the inception of the Master Policy” (page 2).
- 8. LIMIT OF LIABILITY DETERMINATION FOR MOBILE HOMES has been renamed to “Determination of Limit of Liability”.
- Items 9 and 10 “Cancellation/Termination” have been combined.

Companion forms (Item Key Number 394948 or Company Reference Number LA08354AI00031) were still pending as of 06/13/2017.

There is no rate impact associated with this filing.

Item Key: 394967

Date Submitted: 06/01/2017

Arch Insurance Company

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

Introduction of Employment-Related Practices Liability Coverage

of Policyholders: 0

Company Reference: ARCH-17-053

This company's last rate adjustment was filed and approved under the "Prior Approval" provision, Item Key No. 393909, effective June 1, 2017 for the above-captioned program.

The company is introducing rates/rules for Employment-Related Practices Liability Coverage.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 394957, Company Form Filing No. ARCH-17-053.

A SERFF "Objection Letter" was sent to Ms. Rose Battles on June 1, 2017 for additional information.

A SERFF "Note to Filer" was sent to Ms. Rose Battles on June 20, 2017.

Item Key: 394972

Date Submitted: 06/01/2017

CHARTER OAK FIRE INSURANCE COMPANY, THE

PHOENIX INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE

TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA

TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Commercial Automobile Program

Rule Revision

- Introduce Additional Rule - Physical Damage Coverage - Autos Held for Sale by Non-Dealers Including Drive Away Collision Coverage
- Revise Rule 55. Garagekeepers' Insurance - Premium Development
- Revise Rule 89. Non-Ownership Liability

of Policyholders: 0

Company Reference: 2017-01-0054-R

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

The last rate revision to this program was +8.7% or \$3,968,234 which was approved under LDI Item Key Number 339602 effective 2/1/2017 for both new and renewal business.

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

- Physical Damage Coverage - Autos Held for Sale by Non-Dealers Including Drive Away Collision Coverage, Form CA T6 09
This optional endorsement will provide physical damage coverage for autos that non-dealer service operations have for sale and does not contain a collision coverage restriction when a vehicle is transported from a point of purchase to a destination over 50 miles away. The premium determination uses the rates developed under Insurance Services Office, Inc. (ISO) Rule 83.B.2. for the Autos Held for Sale by Non-Dealers and ISO Rule 49.K.2. for the Drive Away Collision Coverage.
- Garagekeepers' Coverage with Multiple Deductibles, Form CA T6 15
This optional endorsement will enhance the current Business Auto and Motor Carrier Coverage forms. It is designed to vary the deductible by peril. To determine the premium, the company will use the existing filed rule that is in place for the similar Garagekeepers' Coverage and Physical Damage Multiple Deductibles Endorsement, form CA T4 14, which is used with the Auto Dealers Coverage Form.
- Volunteers As Insureds, Form CA T6 16
This optional endorsement will be used with the Business Auto and Motor Carrier Coverage forms to extend coverage to the individual liability of volunteers that use their own autos in the insured's business that are not social services agencies. To determine the premium, the company will use the existing rating that is filed for use for social services agencies form CA 99 34, Social Service Agencies - Volunteers As Insureds.

The companies are making the following revisions to accommodate the introduction of the rules:

- Introduce Additional Rule - Physical Damage Coverage - Autos Held for Sale by Non-Dealers Including Drive Away Collision Coverage;
 - Revise Rule 55. Garagekeepers' Insurance - Premium Development; and
 - Revise Rule 89. Non-Ownership Liability.
- The corresponding form filing has been submitted under company tracking number 2017-01-0054-F, LDI Item Key Number 394953.

There is no rate impact associated with this filing.

Item Key: 394979

Date Submitted: 06/01/2017

CHARTER OAK FIRE INSURANCE COMPANY, THE
PHOENIX INSURANCE COMPANY, THE
TRAVELERS INDEMNITY COMPANY, THE
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
19 - Commercial Automobile
Delayed Adoption

Commercial Automobile
Commercial Auto Program

Delayed Adoption

ISO Designation CA-2017-IALL1

of Policyholders: **0**

Company Reference: 2017-04-0018

Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last rate revision to this program was +8.7% or \$3,968,234 which was approved under LDI Item Key Number 339602 effective 2/1/2017 for both new and renewal business.

With this filing, the companies propose to delay the adoption of Insurance Services Office, Inc. (ISO) designation CA-2017-IALL1, which was approved for ISO under LDI Item Key Number 393237 effective 11/1/2017, until 2/1/2019.

There is no rate impact associated with this filing.

Item Key: 394983

Date Submitted: 06/01/2017

Essentia Insurance Company

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Classic Boat Program

Revised Rate and Rule

Overall % Impact: **3.614**

Overall \$ Impact: **\$745**

of Policyholders: **37**

Company Reference: LACBRR-172

Requested Effective Dates - New: 08/01/2017 Renewal: 09/01/2017

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

The company is increasing by +5% the Hull Class Factors for its Core and Classic Glass Core categories as well as updating its Accidental Fuel Spill (AFS) language to be in line with current policy. Additionally, Emergency Protection coverage for Core and Fiberglass vessels is being introduced.

Companion forms (Item Key Number 394928 or Company Reference Number LACBF-171) were still pending as of 06/06/2017.

This filing will result in an overall rate increase of +3.614% or premium increase of +\$745 affecting 37 policyholders.

Item Key: 394986

Date Submitted: 06/01/2017

HANOVER INSURANCE COMPANY, THE

MASSACHUSETTS BAY INSURANCE COMPANY

HANOVER AMERICAN INSURANCE COMPANY, THE

5 - Commercial Multiple Peril

Revised Rate and Rule

Avenue Businessowners Program

Overall % Impact: **4.0**
 Overall \$ Impact: **\$157,362**
 # of Policyholders: **1040**
 Company Reference: LA17277CG00001
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

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

Item Key No. 394055	Revised Rate and Rule	+0.9%	Approved, effective 09/01/2017 (NB) 12/01/2017 (RB)
Item Key No. 389507	Revised Rate and Rule	0.0%	Approved, effective 05/15/2017
Item Key No. 333684	Revised Rate and Rule	+5.3%	Approved, effective 10/15/2016

The company is making the following revisions:

- Revising Property Base Rates.
- Revising General Liability Base Rates.
- Revising Property Territory Relativities.
- Revising Protection Class/Construction Type Factors.
- Revising Age of Building Factors.
- Revising Extended Business Income Factors.
- Revising General Liability Increased Limit Factors.
- Revising Liquor Liability Rating Rules.

These changes will result in a +0.4% rate increase or +\$157,362.

There will be 1,040 Louisiana policyholders affected by this rate increase.

A SERFF "Objection Letter" was sent to Ms. Shannon Dickman on June 15, 2017 for additional information.

Item Key: 394998

Date Submitted: 06/01/2017
 Imperium Insurance Company
 19 - Commercial Automobile
 Revised Rate only

Commercial Automobile
 Commercial Auto Program
 Rate Revision

Revise LCM

Overall % Impact: **13.8**

Overall \$ Impact: **\$680,825**
 # of Policyholders: **125**
 Company Reference: IMP-CA-LC-LA-1701R
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

The last rate revision to this program was +3.2% or \$169,021 which was approved under LDI Item Key Number 324471 effective 8/1/2015 for new and renewal business.

With this filing, the company proposes to revise the Loss Cost Multiplier (LCM) from 1.450 to 1.650.

The rate impact associated with this filing is +13.8% or \$680,825 affecting 125 policyholders.

Item Key: 395000

Date Submitted: 06/01/2017
 AMERICAN AGRI-BUSINESS INSURANCE COMPANY
 2 - Crop
 Initial Rate and Rule
 Crop-Hail
 Production Cost Insurance Policy

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**

Company Reference: LA-2017 PCI R&R 2

With this filing, the above-captioned company wishes to introduce its Production Cost Insurance (PCI) policy. effective on approval.

Production Cost Insurance is a margin based multi-peril crop insurance product that provides farmers with increased predictability in annual revenue streams above defined input costs. This product has been designed to offer insurance protection to farm businesses with advanced risk management skills and financial track records that verify operational capabilities. PCI is an insurance product that responds to loss as Business Interruption insurance for covered perils.

Item Key: 395022

Date Submitted: 06/02/2017
 AMERICAN SECURITY INSURANCE COMPANY
 1 - Property
 Revised Rule only
 First Select Dwelling Program
 Company Reference: LA08797AS00007
 Requested Effective Dates - New: 06/02/2017 Renewal: 06/02/2017

The initial rates and rules for the above-captioned program were approved in August 2016 (Item Key #382615) to be effective January 1, 2017.

With this filing, the company proposes the following changes:

Computer Declarations FS0002D0517 replaces M8006D0611. Manual page 1 (FSD-LA R-1) has been updated to reflect the revised form number and edition date.

There is no rate impact associated with this filing.

Companion forms (Item Key #395020) were still pending as of June 14, 2017.

Item Key: 395035

Date Submitted: 06/02/2017

HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
 TWIN CITY FIRE INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 HARTFORD FIRE INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of Carrier Choices Program

Initial Rate and Rule

Overall % Impact: **0.0**

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

of Policyholders: **2**

Company Reference: FN.05.001.2016.01-R

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

The above-captioned companies are introducing a Carrier Logistics Choice Program under their Commercial Inland Marine line.

This program will provide coverage for such events as direct physical loss or direct physical damage to Covered Property arising out of the Insured's logistics operations.

Companion forms (Item Key Number 395029 or Company Reference Number FN.05.001.2016.01-F) were still pending as of 06/06/2017.

There is no rate impact associated with this filing.

Item Key: 395068

Date Submitted: 06/05/2017

STATE FARM FIRE AND CASUALTY COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **0.0**

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

of Policyholders: **3170**

Company Reference: WC-40156

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

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

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2016-03, approved under State

Tracking Number 385803, effective 05/01/2017.

The company will use the following loss cost multipliers:

Tier	Class Codes	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
1	913, 917, 2003, 4361, 4511, 5478, 8008, 8017, 8018, 8031, 8800, 8832, 9082, 9083, 9101	2.1006	2.2483
2	All Other Class codes	2.4713	2.6450
3	2585, 2589, 5022, 5183, 5191, 8001, 8803, 8820, 9012, 9014, 9015, 9586	2.8420	3.0418

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

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

Item Key: 395120

Date Submitted: 06/06/2017

AMERICAN FAMILY HOME INSURANCE COMPANY

4 - Homeowners

Withdrawal of Rates or Rules

Withdrawal of rates and rules for

Manufactured Home / Modular Home Program

Company Reference: 20170322-01

Requested Effective Dates - New: 07/01/2017 Renewal: 08/06/2017

The above-captioned company proposes to withdraw its Manufactured Home / Modular Home Program from the state of Louisiana.

The last revision for that program was approved in August 2008 (Item Key #233762) to be effective January 1, 2009 for both new and renewal business. The initial rates and rules for the program were approved in 2007 (Item Key #25832) to be effective July 1, 2007.

The company states "There are no policies in force, and we don't anticipate writing new business for this program".

There is no rate impact associated with this filing.

Companion forms (Item Key #395119) were receipt acknowledged on June 13, 2017.

Item Key: 395124

Date Submitted: 06/06/2017

GREAT AMERICAN INSURANCE COMPANY

33 - Other Lines

Revised Rate only

Supplemental Unemployment Insurance Program

Overall % Impact: **15.0**

Overall \$ Impact: **\$38,605**

of Policyholders: **47**

Company Reference: LA160300100074

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

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

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

These changes will result in an overall rate increase of +15.0% or +\$38,605 (47 policyholders).

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

Item Key: 395181

Date Submitted: 06/07/2017

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

- ISO Designation CA-2017-BRLA1
- Revise LCMs
- Revise ELRs

Overall % Impact: **44.3**

Overall \$ Impact: **\$385,254**

of Policyholders: **24**

Company Reference: 17-0478

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 387353 effective 1/1/2017 for both new and renewal business.

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

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

Company	Coverage	Current LCM	Proposed LCM
Manufacturers Alliance Insurance Company	Liability	1.317	1.945
	Physical Damage	1.457	2.138
Pennsylvania Manufacturers' Association	Liability	1.198	1.556

Insurance Company

	Physical Damage	1.325	1.710
Pennsylvania Manufacturers Indemnity Company	Liability	1.018	1.167
	Physical Damage	1.126	1.283

Lastly, the companies are proposing to revise the Expected Loss Ratios (ELR) as follows:

Coverage	Current ELR	Proposed ELR
Liability	0.632	0.618
Physical Damage	0.546	0.534

The rate impact associated with this filing is +44.3% or \$385,254 affecting 24 policyholders.

Item Key: 395183

Date Submitted: 06/07/2017

CHARTER OAK FIRE INSURANCE COMPANY, THE
PHOENIX INSURANCE COMPANY, THE
TRAVELERS INDEMNITY COMPANY, THE
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
17 - Other Liability

Revised Rate only

Commercial General Liability

Overall % Impact: **3.801**

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

of Policyholders: **2367**

Company Reference: 2017-02-0085

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

Item Key: 395194

Date Submitted: 06/07/2017

QBE INSURANCE CORPORATION

17 - Other Liability

Revised Rate and Rule

Employment Practices Liability

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 17-4157-LA-RATES/RULES

Requested Effective Dates - New: 07/22/2017 Renewal: 07/22/2017

Item Key: 395224

Date Submitted: 06/08/2017

ZURICH AMERICAN INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule
 Inland Marine
 Entertainment Program
 # of Policyholders: 0
 Company Reference: 40520
 Requested Effective Dates - New: 07/01/2017 Renewal: 07/01/2017

The initial filing (Item Key Number 390557) was approved effective May 01, 2017.

The above-captioned company is submitting revisions for its Abacus Program under its Commercial Inland Marine line.

The company proposes adding section X. Civil Authority and Section Y. Agency & Talent Re-shoot costs and strikes or civil protest coverages. Civil Authority contains such criteria as country of performance, climatic conditions and likelihood of natural disasters. Section Y. concerns additional expenses related to re-shoot costs resulting from something such as civil protest.

Companion forms (Item Key Number 395223 or Company Reference Number 40520) were still pending as of 06/09/2017.

There is no rate impact associated with this filing.

Item Key: 395227

Date Submitted: 06/08/2017
 HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
 TWIN CITY FIRE INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 HARTFORD FIRE INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: FN.13.408.2017.04
 Requested Effective Dates - New: 09/09/2017 Renewal: 09/09/2017

Item Key: 395231

Date Submitted: 06/08/2017
 Granite State Insurance Company
 NEW HAMPSHIRE INSURANCE COMPANY
 17 - Other Liability
 Initial Rule only
 Commercial General Liability
 Fuel, Septic and Bus Operators Program
 # of Policyholders: 0

Company Reference: AIG-14-MP-11B

Item Key: 395233

Date Submitted: 06/08/2017

Securian Casualty Company

28 - Credit

Revised Rule only

Credit - Personal Property

of Policyholders: **0**

Company Reference: SCC NFI-B (RULE)

The above-captioned company is submitting a revision for its Security Instrument Non-Filing Insurance Program under its Credit line.

The company proposes that lien avoidance under Chapter 7 Bankruptcy of the borrower, also be an event which will be treated as covered loss.

Companion forms (Item Key Number 395237 or Company Reference Number SCC NFI-B (FORM)) were still pending as of 06/13/2017.

There is no rate impact associated with this filing.

Item Key: 395234

Date Submitted: 06/08/2017

AMERICAN MODERN HOME INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Inland Marine

Pet Insurance Program

Overall % Impact: **7.2**

Overall \$ Impact: **\$26,698**

of Policyholders: **390**

Company Reference: 20170203-05

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

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

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

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

The following discounts are being added:

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

The following discounts are being removed:

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

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

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

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

Item Key: 395242

Date Submitted: 06/08/2017

ESURANCE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Overall % Impact: **7.5**

Overall \$ Impact: **\$1,773,068**

of Policyholders: **7828**

Company Reference: 17-LA-EIC-PARA-01

Requested Effective Dates - New: 08/23/2017 Renewal: 10/12/2017

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

The rate impact associated with this filing is +7.5% (+\$1,773,068) affecting 7,828 policyholders.

Item Key: 395256

Date Submitted: 06/08/2017

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

AXIS PUI Hospitality Program

of Policyholders: **0**

Company Reference: AXIS-PUI-GL-17-R

Item Key: 395257

Date Submitted: 06/08/2017

AXIS Insurance Company

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

PUI Hospitality Program

of Policyholders: 0

Company Reference: AXIS-PUI-CP-17-R

The above-captioned company wishes to submit initial rates and rules for its Commercial Property program.

The company is submitting its rates and rules for its new PUI Hospitality Program. This program provides multi-line property and casualty insurance to restaurants, bars and taverns.

The rates and rules can apply on a package basis or a mono-line basis.

The minimum writing premium is \$500. The company will waive an additional premium of \$15 or less and will also waive the return premium of \$15 or less, unless the return premium is requested by the insured and it will be granted.

The company is submitting a tiered pricing plan that will apply to all lines and provide greater flexibility in its rating. The tier is based on the following:

Risk Quality Factor

Sub-Standard 1.20

Standard 1.00

Preferred 0.80

Superior 0.60

There is no rate impact associated with this filing.

Commercial Property does not have a Loss Cost Multiplier (LCM).

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

The corresponding form(s) filing, LDI Form Filing No. 395271, Company Form Filing No. AXIS-PUI-CP-17-F were pending as of June 13, 2017.

Item Key: 395273

Date Submitted: 06/09/2017

AXIS Insurance Company

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

PUI Hospitality Program - Commercial Crime

of Policyholders: **0**
 Company Reference: AXIS-PUI-CR-17-R

The above-captioned company wishes to submit initial rates and rules for its Commercial Crime program.

The company is submitting its rates and rules for its new PUI Hospitality Program. This program provides multi-line property and casualty insurance to restaurants, bars and taverns.

The rates and rules can apply on a package basis or a mono-line basis.

The company is submitting a tiered pricing plan that will apply to all lines and provide greater flexibility in its rating. The tier is based on the following:

Risk Quality Factor

Sub-Standard	1.20
Standard	1.00
Preferred	0.80
Superior	0.60

There is no rate impact associated with this filing.

The LCM (Loss Cost Multiplier) for this filing will be **1.807**.

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

The corresponding form(s) filing, LDI Form Filing No. 395270, Company Form Filing No. AXIS-PUI-CR-17-F were pending as of June 13, 2017.

Item Key: 395275

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

Item Key: 395279

Date Submitted: 06/09/2017
 TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
 23 - Fidelity
 Revised Rate only
 Fidelity

Revised Rate

Modular Program

Overall % Impact: **0.0**

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

of Policyholders: **1**

Company Reference: 2017-02-0006-R

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

The last adjustment(s) to this program occurred in March 2013 under the Prior Approval provision (Item Key #294699) to be effective December 1, 2014, and in January 2016 under the Prior Approval provision (Item Key#331311) to be effective March 1, 2016.

With this filing, the company wishes to submit revised rates for its Financial Institution Fidelity Standard Form 14 coverage with the proposed modification resulting in a 0% rate impact.

The following four rating factors are being added to this agreement:

1. Funds Transfer Fraud - Insured's Property
 - o This agreement provides coverage for loss resulting directly from the transfer of Property contained in the Insured's account at a Financial Institution directly caused by Funds Transfer Fraud.
2. E-Commerce Extortion Expenses
 - o This agreement provides coverage for E-Commerce Extortion Expenses resulting from E-Commerce Extortion where such threat is made for the purpose of demanding Money or Securities.
3. Crisis Management Expenses
 - o This agreement provides coverage for Crisis Management Expenses (computer forensic expenses and legal services expenses and public relations services) resulting from a Security Breach or E-Commerce Extortion.
4. Security Breach Remediation and Notification Expenses
 - o This agreement provides coverage for Security Breach Remediation and Notification Expenses resulting from a Security Breach.

For each of the additional coverages, an annual rate was determined from the corresponding rate plan (Commercial Crime for Funds Transfer Fraud, CyberRisk for the others) based on the characteristics of insureds which purchase the Form 14 Fidelity product. This rate was then divided by the average rate of the Form 14 Insuring Agreement A to determine the appropriate insuring agreement factor. For Security Breach Remediation and Notification costs, the company used a frequency severity analysis to estimate the charge. The company also took the expected number of data breaches per year multiplied by the average number of people to notify and the average cost per notification to arrive at an expected loss. The company took this approach to reflect an expected number of policyholder notifications specific to customers that purchase Form 14.

These changes have no impact on current policyholders and are adding these new factors to the plan and not revising any other porting of the company's rate plan.

There is a rate amount of **0.0%** or **\$0.00** (1 policyholder).

The company is requesting an effective date of September 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 395280, Company Form Filing No. 2017-02-0006-F were pending as of June 14, 2017.

Item Key: 395281

Date Submitted: 06/09/2017
 Berkshire Hathaway Specialty Insurance Company
 17 - Other Liability
 Revised Rule only
 Commercial Umbrella and Excess
 # of Policyholders: **0**
 Company Reference: BHSIC-EP-XS-17

Item Key: 395286

Date Submitted: 06/09/2017
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate and Rule

Businessowners Program
 Property Deviations

Overall % Impact: **10.0**
 Overall \$ Impact: **\$2,574**
 # of Policyholders: **10**
 Company Reference: LA-BP-03-1710-1446
 Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 320347, which resulted in a -2.68% rate decrease effective June 5, 2015.

The companies are increasing their loss cost multiplier property deviations.

These changes will result in a +10.0% rate increase or +\$2,574.

There will be 10 Louisiana policyholders affected by this rate increase.

A SERFF "Objection Letter" was sent to Mr. Kyle Babirad on June 9, 2017 for additional information.

Item Key: 395314

Date Submitted: 06/12/2017
 ZURICH AMERICAN INSURANCE COMPANY
 9 - Inland Marine
 Initial Rate and Rule
 Inland Marine-Travel
 # of Policyholders: **0**
 Company Reference: 40489
 Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The above-captioned company is introducing a Global Travel Inland Marine Group and Individual Program for its Personal Inland Marine line.

This program will cover numerous issues related to travel including baggage delay, pre-trip cancellation, travel companion hospitalization, missed connections, emergency medical and dental expense, emergency evacuation and repatriation, and accidental death benefit/accidental dismemberment benefit.

Companion forms (Item Key Numbers 395315 and 395312 or Company Reference Numbers 40491 and 40489) were still pending as of 06/13/2017.

There is no rate impact associated with this filing.

Item Key: 395317

Date Submitted: 06/12/2017

CAPITOL INDEMNITY CORPORATION

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

of Policyholders: 0

Company Reference: 17-EXL-RA-CW-062

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

Item Key: 395337

Date Submitted: 06/12/2017

Great West Casualty Company

19 - Commercial Automobile

Informational Filing

Commercial Automobile

Informational Filing

of Policyholders: 0

Company Reference: G3817M

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

Item Key: 395339

Date Submitted: 06/12/2017

Great West Casualty Company

19 - Commercial Automobile

Revised Rate only

Commercial Automobile

Rate Revision

- Physical Damage Base Rates
- Type of Operation Multipliers
- Single Unit Predictive Model
- 2 to 9 Unit Predictive Model
- Fleet (10 Power Units or More) Predictive Model

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **1**
 Company Reference: G3617M
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

The last rate revision to this program was +0.004% or \$2 which was approved under LDI Item Key Number 338681 effective 11/1/2016 for both new and renewal business.

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

- Physical Damage Base Rates;
 - Type of Operation Multipliers;
 - Single Unit Predictive Model;
 - 2 to 9 Unit Predictive Model; and
 - Fleet (10 Power Units or More) Predictive Model.
- There is no rate impact associated with this filing.

Item Key: 395365

Date Submitted: 06/13/2017
 Imperium Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Professional Errors and Omissions Liability
 Lawyers Professional Liability Program
 # of Policyholders: **0**
 Company Reference: IMP-LPL-LA-01RU

Item Key: 395370

Date Submitted: 06/13/2017
 FIRST FINANCIAL INSURANCE COMPANY
 9 - Inland Marine
 Adoption
 Commercial Inland Marine
 Adoption of AAIS-2014-46R and AAIS-2014-46LC
 Specialty Trade Contractor's Program

of Policyholders: **0**
 Company Reference: FFIC-LA-9.0005-2017-05-RRU
 Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

The above-captioned company is adopting AAIS-2014-46R (approved as 313369) and AAIS-2014-46LC (approved as 313368) for its Specialty Trade Contractor's Program.

Companion forms (Item Key Number 395350 or Company Reference Number FFIC-LA-9.0005-2017-05-F) were still pending as of 06/14/2017.

There is no rate impact associated with this filing.

Item Key: 395372

Date Submitted: 06/13/2017

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Internet Liability

of Policyholders: 0

Company Reference: LA-GL-CYBERSUITE-2017-R

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

Item Key: 395381

Date Submitted: 06/13/2017

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rule

Equipment Breakdown

of Policyholders: 0

Company Reference: LA-CP-2017-03

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

The last adjustment to this program occurred in February 2016 under the Prior Approval provision (Item Key #333271) to be effective May 1, 2016.

The above-captioned companies wish to submit revised rules for use with their Commercial Property program.

The revisions to the filing coverages are:

Program Enhancements - Broadened the companies Equipment Breakdown coverage to include the following:

- Electronic Circuitry Impairment
 - A new covered cause of loss had been added to cover electronic which suddenly lose their ability to function, requiring replacement of components even when physical damage is undetectable. This coverage does not apply to coverages involving the equipment of third parties.
- Off Premises Equipment Breakdown
 - A new coverage has been added to pay for physical damage to transportable covered equipment damaged while not at a covered location.
- Public Relations
 - A new coverage has been added to pay for professional services to create and disseminate communications to the media, the public or your customers, clients or members, when needed due to an interruption of your business resulting in a covered Business Income loss.
- Off Premises Utility Service Interruption
 - Coverage provided has been broadened to extend Data Restoration coverage if loss, damage or expense is caused by a failure or disruption of service. The services covered have been broadened to include professional Cloud Computing services.

Base Rates

- The following base rates are for the majority of the company's business:

Tier Proposed rate per \$100 of TIV

1	0.020
2	0.032
3	0.034
4	0.006
5	0.017
6	0.046

- The companies anticipate that the majority of their business will be written using the following rates, and are per location, and includes the following sublimit coverages:

Coverage	Sublimit
Expediting Expenses	\$100,000
Hazardous Substances	\$100,000
Spoilage	\$100,000
Data Restoration	\$100,000
Fungus, Wet Rot, Dry Rot and Bacteria	\$15,000
Resultant Damages to Animals	\$25,000
Public Relations	\$5,000

Risks that meet any of the criteria outlined in Rule 5.B. will be rated using the rates described below.

Property Damage (PD) Rates - Section II Base Rate Table

- The proposed PD rates are based on the company's reinsurer's, The Hartford Steam Boiler Inspection and Insurance Company, 2011 - 2013 claim and expense experience. Baseline pure premium curves were calculated using frequency and severity models. An adjustment was made for less-than-deductible losses and a formal credibility adjustment was made. The analysis was done at the occupancy level and results in base rate curves for each exposure described in Section II. Base Rate Table.
- C and e values were developed from the baseline pure premium curves. Frequency and severity curves were combined and converted to a base rate per hundred. Solving for C and e produces uploaded values. The C Single and C Multi base rates in Section II were loaded with the company's expenses totaling 35%.
- Amount specific premiums will be developed using the base rates in Section II and the premium determination direction in Rule 7.A.
- Single location accounts perform differently than multi-location accounts. The experience (2004 - 2008) for single location and multiple location accounts is shown below:

	Earned Location Count	Frequency	Severity	Loss Cost (Freq & Sev)
Single Location	14%	2.24%	\$16,489	\$369
Multi (more than 1 location)	86%	0.34%	\$31,013	\$105
Total	100%	0.61%	\$23,380	\$143

- To address the difference, two sets of rate curves (ultimately, base rates) - one for single location risks and a second for multi-location risks (having a large number of locations) were produced. Risks with intermediate numbers of locations use a weighted combination of the curves, with the weights depending on the number of locations on the account.
- Because the proposed PD base rate calculation includes a variable for the number of locations, a multi-location adjustment factor is not included in the PD premium determination sequence.

Optional PD Deductible Factors Section II

- The proposed deductible factors were developed by the company's reinsurer and are based on the type of exposure, the deductible amount, and the Building and Contents value.

Optional Sublimits

- The base rates includes a \$25,000 sublimit for the various types of coverage noted. (Note: "Spoilage" coverage is a combination of ISO standard B&M coverages called Ammonia Contamination and Consequential Damage). Instead of separate, more complex algorithms, the charge for increasing these sublimited coverages are all factors of the Property Damage premium. The charge for increasing each of the sublimits has typically been kept small because most insured request that all sublimits be increased to the same level, even if the exposure for some is minimal. This keeps the total charge for the increased sublimits more affordable.

Business Income (BI) and Extra Expense (EE) Coverage - Section II Base Rate Table

- This is an optional coverage. The proposed base rates are based on ISO 2013 Loss Costs, Multi-Location Adjustment Factors that adjust for the progressive economies of scale for procuring, processing and servicing multi-location risks apply to Business Income and Extra Expense coverage.

Service Interruption (SI) Coverage

- This is an optional coverage. The factor to include it is based upon a representative loading from the ISO Division Two rule for this coverage.

Risk Modification Factors

- These are similar to the Risk Modifications in the ISO Division Two CLM except some individual categories are capped at a lower level (10% instead of the ISO's 20%).
- Any other IRPM or Schedule Rating Plans will not apply to the Equipment Breakdown premium.

Package Credits

- Equipment Breakdown premiums are not subject to any package credits, expense modifications factors, or any other modification.

There is no rate impact associated with this filing.

The companies are requesting an effective date of December 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 395378, Company Form Filing No. LA-CP-2017-4 was approved effective December 1, 2017.

Item Key: 395389

Date Submitted: 06/13/2017

Milwaukee Casualty Insurance Co.

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

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rule

Integration

of Policyholders: 0

Company Reference: LA-CP-1801-02-9963

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

The above-captioned companies are filing revised and new rules to expand their Commercial Property programs.

With this filing, the companies are making several changes to help move existing Republic business with minimal disruption by offering similar coverages at identical pricing and are submitting the following rules as being added, revised or discontinued:

- **CP-51 CW - Business Income Coverage Options** - Discontinued (reverting to ISO, For Actual Loss Sustained, see rule 1013)
- **CP-82-LA - Windstorm or Hail Percentage Deductibles** - Revised (new to some companies)
 - Changed from CP-82 and renumbered to fit the current form numbering and have modified the rule to show the new form numbers.
- **CP-76-CW - Commercial Property Flood Coverage** - Revised
 - Revising exception to ISO rule 78 to eliminate the reference to the "TWR Program" which is no longer in use.
- **CP-1000-CW - Commercial Property Expanded Coverage Endorsement** - Revised
 - For Flood coverage, the companies have revised their rule to eliminate the 0% sublimit option and have added a 1% sublimit option with a sublimit factor which will allow premium differentiation when they are offering a low flood sub-limit to the total TIV.
- **CP-1013-CW - Business Income Actual Loss Sustained** - New
 - This rule will have a new form **CP990088**, to simplified rating rules making it unnecessary to use rule CP-51.
- **CP-1014-CW - Water Damage Limitation** - New
 - Proposing sub-limits for both buildings and contents. These credits would be a percentage of the buildings and contents. These credits would be a percentage of the buildings or contents available to all risks.
- **CP-1015-CW - Burglary and Theft Limitation** - New
 - Proposing sub-limits for both buildings and contents. These credits would be a percentage of the buildings and contents. These credits would be a percentage of the buildings or contents available to all risks.
- **CP-1019-CW - Golf Course Facilities Coverage** - Revised (new to some companies)
 - Introducing this rule to several carriers and have modified the form reference for carriers where this rule currently exists.

- **CP-1020-CW - Commercial Property Inflation Adjustment** - Revised (new to some companies)
 - This rule is changed from Rule C10 and being renumbered to fit current form numbering and have modified the rule to show the new form numbers.
- **CP-1022-CW - Property - Homeowners Association Schedule** - New
 - This rule accompany Schedule **CP990091**, which clarifies that the building rate applies to miscellaneous structures held by the Association, and that these are not rated as contents.

There is no rate impact associated with this filing.

The companies are requesting an effective date of January 1, 2018.

The corresponding form(s) filing, LDI Form Filing No. 395383, Company Form Filing No. LA-CP-1801-01-9963 were pending as of June 15, 2017.

Item Key: 395417

Date Submitted: 06/14/2017

Falls Lake National Insurance Company

9 - Inland Marine

Loss Cost Adoption

Commercial Inland Marine

Adoption of ISO Designation Filing Number CM-2016-RLA1

Overall % Impact: **-13.0**

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

of Policyholders: **0**

Company Reference: LA-CIM-17-541-RA-FLNIC

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

This is a re-filing of 393582 which was disapproved on May 24, 2017 due to an inadequate company response to Mr. Wei Chuang's SERFF "Objection Letter".

The above-captioned company is adopting ISO filing designation number CM-2016-RLA1 for its Commercial Inland Marine line.

The company will use a loss cost multiplier of 1.912 for Coastal and 1.825 for Non-Coastal.

There is no rate impact associated with this filing.

Item Key: 395420

Date Submitted: 06/14/2017

National Council on Compensation Insurance , Inc.

16 - Workers Compensation

Revised Rule only

Workers Compensation

Retrospective Rating Plan Manual Revision

R-1413 (EL) 2017 Update to the Retrospective Rating Plan Parameters

of Policyholders: **0**

Company Reference: R-1413 (EL)

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

The last Update to the Retrospective Rating Plan Parameters was filed and approved under "Prior Approval" provision Item Key Number 338550, effective 05/01/2017.

With this Item Filing, the above-captioned Rating Organization introduces Item R-1413(EL) 2017 Update to the Retrospective Rating Plan Parameters - Hazard Group Differentials, Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors, effective 12:01a.m. 05/01/2018.

This Item proposes revisions to the following values in NCCI's Retrospective Rating Plan Manual for Workers' Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual):

-Hazard Group Differentials (commonly referred to as Relativities).

-Excess Loss Pure Premium Factors (ELPPFs) and Excess Loss and Allocated Expense Pure Premium Factors (ELAEPFs).

The values proposed in this item are based on the latest filed information available as of May 5, 2017.

Item Key: 395422

Date Submitted: 06/14/2017

National Council on Compensation Insurance , Inc.

16 - Workers Compensation

Revised Rule only

Workers' Compensation

Retrospective Rating Plan Manual Revision

R-1413 (HG) 2017 Update to the Retrospective Rating Plan Parameters

of Policyholders: 0

Company Reference: R-1413 (HG)

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

The last Update to the Retrospective Rating Plan Parameters was filed and approved under "Prior Approval" provision Item Key Number 338548, effective 01/01/2017.

With this Item Filing, the above-captioned Rating Organization introduces Item R-1413(HG) 2017 Update to the Retrospective Rating Plan Parameters - Hazard Group Differentials, Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors, effective 12:01a.m. 01/01/2018.

This Item proposes revisions to the following values in NCCI's Retrospective Rating Plan Manual for Workers' Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual):

-Hazard Group Differentials (commonly referred to as Relativities).

-Excess Loss Pure Premium Factors (ELPPFs) and Excess Loss and Allocated Expense Pure Premium Factors (ELAEPFs).

The values proposed in this item are based on the latest filed information available as of May 5, 2017.

Item Key: 395431

Date Submitted: 06/14/2017

AMERICAN SECURITY INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule
 Commercial Inland Marine
 Introduction of Core Insurance Product Program
 Initial Rate and Rule
 # of Policyholders: 0
 Company Reference: LA08807AS00085
 Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

The above-captioned company is introducing a Core Insurance Protection Program for its Commercial Inland Marine line.

Companion forms (Item Key Number 395430 or Company Reference Number LA08807AS00086) were still pending as of 06/19/2017.

There is no rate impact associated with this filing.

Item Key: 395447

Date Submitted: 06/14/2017
 FOREMOST INSURANCE COMPANY
 4 - Homeowners
 Revised Rate only
 Condominium Homeowners Program
 Correction to Item Key #326425
 Company Reference: C-58
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

The initial rates and rules for the above-captioned program were approved in August 2015 (Item Key #326425) to be effective November 1, 2016.

With this filing, the company proposes corrections to that initial filing. Upon review, the company found that it inadvertently listed factors incorrectly on the rate pages.

Manual page replacement is as follows:

Withdraw

Table of Contents Page TOC-1 - Original Printing 7/15
 Rate Pages BASE-1 thru BASE-5 - Original Printing 7/15

Insert

Table of Contents Page TOC-1 - Revised Printing 6/17
 Rate Pages BASE-1 thru BASE-7 - Revised Printing 6/17

No policies have been issued for this program.

There is no rate impact associated with this filing.

Item Key: 395450

Date Submitted: 06/14/2017
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY
 17 - Other Liability

Adoption
 Commercial General Liability
 Adoption of ISO Designation Filing Number GL-2016-RELP1
 # of Policyholders: 0
 Company Reference: LA-GL-1801-05-2009
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

Item Key: 395454

Date Submitted: 06/14/2017
 FOREMOST INSURANCE COMPANY
 4 - Homeowners
 Revised Rate only
 Tenant Homeowners Program
 Correction to Item Key #326429
 Company Reference: C-59
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

The initial rates and rules for the above-captioned program were approved in August 2015 (Item Key #326429) to be effective November 1, 2016.

With this filing, the company proposes corrections to that initial filing. Upon review, the company found that it inadvertently listed factors incorrectly on the rate pages.

Manual page replacement is as follows:

Withdraw

Table of Contents Page TOC-1 - Original Printing 7/15
 Rate Pages BASE-1 thru BASE-4 - Original Printing 7/15

Insert

Table of Contents Page TOC-1 - Revised Printing 6/17
 Rate Pages BASE-1 thru BASE-6 - Revised Printing 6/17

No policies have been issued for this program.

There is no rate impact associated with this filing.

Item Key: 395459

Date Submitted: 06/14/2017
 CHARTER OAK FIRE INSURANCE COMPANY, THE
 PHOENIX INSURANCE COMPANY, THE
 TRAVELERS INDEMNITY COMPANY, THE
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
 TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
 19 - Commercial Automobile
 Revised Rule only
 Commercial Automobile
 Rule Revision
 # of Policyholders: 0

Company Reference: 2017-03-0046-R

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

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

- **Additional Rule - Blanket Additional Insured for Covered Autos Coverages - Primary and Non-Contributory with Other Insurance**

The optional endorsement CA T6 18, Blanket Additional Insured for Covered Autos Coverages - Primary and Non-Contributory with Other Insurance, will be available for use with the Auto Dealers Coverage Form. If selected, this endorsement will make this insurance primary and non-contributory with that of other insurance when a written contract that is signed before the damage occurs, and that is in effect during the policy period, requires this insurance to be primary and non-contributory. A premium of \$450 will be applied without modification.

- **Additional Rule - Blanket Additional Insured for General Liability Coverages - Primary and Non-Contributory with Other Insurance**

The optional endorsement CA T6 19, Blanket Additional Insured for General Liability Coverages - Primary and Non-Contributory with Other Insurance, will be available for use with the Auto Dealers Coverage Form. If selected, this endorsement will make this insurance primary and non-contributory with that of other insurance when a written contract that is signed before the damage occurs, and that is in effect during the policy period, requires this insurance to be primary and non-contributory. A premium of \$450 will be applied without modification.

- **Additional Rule - Designated Additional Insured for Covered Autos Coverages - Primary and Non-Contributory with Other Insurance**

This optional endorsement CA T6 20, Additional Insured for Covered Autos Coverages - Primary and Non-Contributory with Other Insurance, will be available for use with the Auto Dealers Coverage Form. A premium charge of \$50 per additional insured with a maximum of \$300 will be applied without modification. If selected, this endorsement will:

1. Name the person or organization listed on its Schedule as an additional insured for Covered Autos Coverages, but only for the damages to which the insurance applies and only to the extent of that person's or organization's liability for the conduct of another "insured".
2. Make this insurance primary and non-contributory with that of other insurance when a written contract that is signed before the damage occurs, and that is in effect during the policy period, requires this insurance to be primary and non-contributory.

- **Additional Rule - Designated Additional Insured for General Liability Coverages - Primary and Non-Contributory with Other Insurance**

This optional endorsement CA T6 2, Additional Insured for General Liability Coverages - Primary and Non-Contributory with Other Insurance, will be available for use with the Auto Dealers Coverage Form. A premium charge of \$50 per additional insured with a maximum of \$300 will be applied without modification. If selected, this endorsement will:

1. Name the person or organization listed on its Schedule as an additional insured for General Liability Coverages, but only for the damages to which the insurance applies and only to the extent that damages are caused by an insured's acts or omissions or the acts or omissions of those acting on the insured's behalf.
2. Make this insurance primary and non-contributory with that of other insurance when a written contract that is signed before the damage occurs, and that is in effect during the policy period, requires this insurance to be primary and non-contributory.

- **Additional Rule - Primary Coverage for Customer's Autos**

The optional endorsement CA T6 22, Other Insurance - Primary Coverage for Customer's Autos, will grant primary coverage for a non-owned auto that is a "customer's auto" under the Auto Dealers Coverage Form. If elected, this coverage will apply to all locations with Garagekeepers Coverage. To develop the premium for this endorsement, multiply the liability premium for each location with Garagekeepers Coverage by 1.05.

The corresponding form filing has been submitted under company tracking number 2017-03-0046-F, LDI Item Key Number 395453.

There is no rate impact associated with this filing.

Item Key: 395462

Date Submitted: 06/14/2017

Arch Insurance Company

9 - Inland Marine

Installment Program

Inland Marine

Installment Program

of Policyholders: 0

Company Reference: ARCH-17-061

Item Key: 395487

Date Submitted: 06/15/2017

NOVA CASUALTY COMPANY

26 - Burglary And Theft

Delayed Adoption

Commercial Burglary and Theft

Delayed Adoption

ISO Filing Designation Number: CR-2017-ORRSA

of Policyholders: 0

Company Reference: NOVA-REF-2017-162

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

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #394601) to be effective June 1, 2017.

With this filing, the company wishes to delay adoption of Insurance Services Office, Inc. (ISO) filing designation number: CR-2017-ORRSA, Item Key #391856, effective September 1, 2017.

The company is requesting an effective date of the adoption to be December 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 395479, Company Filing No. NOVA-REF-2017-161 were pending as of June 15, 2017.

Item Key: 395491

Date Submitted: 06/15/2017

AMERICAS INSURANCE COMPANY

4 - Homeowners
 Revised Rate and Rule
 Homeowners
 # of Policyholders: 0

Item Key: 395492

Date Submitted: 06/15/2017
 GREAT NORTHERN INSURANCE COMPANY
 PACIFIC INDEMNITY COMPANY
 VIGILANT INSURANCE COMPANY
 FEDERAL INSURANCE COMPANY
 4 - Homeowners
 Revised Rate and Rule
 Homeowners
 Masterpiece Program
 # of Policyholders: 0
 Company Reference: 17-12279-RR

Item Key: 395496

Date Submitted: 06/15/2017
 Sompo America Insurance Company
 5 - Commercial Multiple Peril
 Revised Rule only

(Formerly Named Sompo Japan Insurance Company of America)
 Commercial Package Policy Program

of Policyholders: 0

Company Reference: 17-I-CL-9002CPPR

The above-captioned company changed its name from Sompo Japan Insurance Company of America for the above-captioned program.

With all licensing requirements completed and revised change of name on the Certificate of Authority (COA), the company is submitting a copy of the state exception/manual rules pages for Commercial Package Policy which will be used under the writing company name. These are the same company exception/manual rule pages approved under the current writing company name. No text or rating provisions in the rules are changing. The company is only changing the logo and the writing company name.

The requested rule requires approval of companion form(s), LDI Form Filing No. 395498, Company Form Filing No. 17-I-CL-9002F.

Item Key: 395497

Date Submitted: 06/15/2017
 PROTECTIVE INSURANCE COMPANY
 SAGAMORE INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate only
 Commercial Automobile
 Overall % Impact: 0.0

Overall \$ Impact: **\$37,207**
 # of Policyholders: **15**
 Company Reference: LACA17-02R
 Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 395499

Date Submitted: 06/15/2017
 Sompo America Insurance Company
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Commercial Auto Program
 Rule Revision

- Company Name Change
- Editorial Revisions

of Policyholders: **0**
 Company Reference: 17-I-CL-9002CAR
 With the approval of the company's name change from Sompo Japan Insurance Company of America to Sompo America Insurance Company, the company proposes to revise the company exception/manual pages to reflect the name change.

The company is also proposing editorial revisions to punctuation, formatting, and language.

The corresponding form filing has been submitted under company tracking number 17-I-CL-9002F, LDI Item Key Number 395498.

There is no rate impact associated with this filing.

Item Key: 395500

Date Submitted: 06/15/2017
 MEDICAL PROTECTIVE COMPANY, THE
 11 - Medical Malpractice
 Revised Rate only
 Medical Malpractice
 Dentists Occurrence and Claims Made Programs
 Overall % Impact: **3.0**
 Overall \$ Impact: **\$31,793**
 # of Policyholders: **640**
 Company Reference: 17-DDS-02
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 322261, which resulted in an overall +2.9% rate increase effective August 1, 2015.

The company is increasing base rates by +3.0%.

This change will result in a +3.0% rate increase or +\$31,793.

There will be 640 Louisiana policyholders affected by the rate increase.

Item Key: 395501

Date Submitted: 06/15/2017

Sompo America Insurance Company

27 - Boiler And Machinery

Revised Rule only

Boiler and Machinery or Equipment Breakdown

2017 Writing Company Name Change

of Policyholders: **0**

Company Reference: 17-I-CL-9002EBR

With this filing, the above-captioned company is submitting a copy of the state exception/manual rules pages for Commercial Package Policy which will be used under the new writing company name.

The company writing name is changing from Sompo Japan Insurance Company of America to Sompo America Insurance Company, effective on approval.

The NAIC number will remain the same.

There is no rate impact associated with this filing.

LDI Form Filing Number 395498; SERFF Tracking Number SMPJ-130932258 is pending.

Item Key: 395504

Date Submitted: 06/15/2017

MEDICAL PROTECTIVE COMPANY, THE

11 - Medical Malpractice

Revised Rate only

Medical Malpractice

Dentists Comprehensive Liability Coverage for Health Care Providers Program

Overall % Impact: **3.0**

Overall \$ Impact: **\$204**

of Policyholders: **4**

Company Reference: 17-DDSMOD-02

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 322672, which resulted in an overall +3.0% rate increase effective August 1, 2015.

The company is increasing base rates by +3.0%.

This change will result in a +3.0% rate increase or +\$204.

There will be 4 Louisiana policyholders affected by the rate increase.

Item Key: 395506

Date Submitted: 06/15/2017

Sompo America Insurance Company

17 - Other Liability

Revised Rule only
 Professional Errors and Omissions Liability
 # of Policyholders: 0
 Company Reference: 17-I-CL-9002PRR

Item Key: 395507

Date Submitted: 06/15/2017
 Sompo America Insurance Company
 9 - Inland Marine
 Revised Rule only
 Commercial Inland Marine
 Revised Rule Only

of Policyholders: 0

Company Reference: 17-I-CL-9002IMR

The above-captioned company has changed its name and has received a CoA for Commercial Inland Marine.

Companion forms (Item Key Number 395498 or Company Reference Number 17-I-CL-9002F) were still pending as of 06/16/2017.

There is no rate impact associated with this filing.

Item Key: 395508

Date Submitted: 06/15/2017
 Sompo America Insurance Company
 17 - Other Liability
 Revised Rule only

Commercial Umbrella and Excess
 Commercial Umbrella Liability Program
 Rule Revision

- Company Name Change
- Editorial Revisions

of Policyholders: 0

Company Reference: 17-I-CL-9002UMXSR

With the approval of the company's name change from Sompo Japan Insurance Company of America to Sompo America Insurance Company, the company proposes to revise the company exception/manual pages to reflect the name change.

The company is also proposing editorial revisions to punctuation, formatting, and language.

The corresponding form filing has been submitted under company tracking number 17-I-CL-9002F, LDI Item Key Number 395498.

There is no rate impact associated with this filing.

Item Key: 395509

Date Submitted: 06/15/2017

Sompo America Insurance Company
 1 - Property
 Revised Rule only
 Commercial Property (Fire and Allied Lines)
 Revised Rules
 2017 Writing Company Name Change

of Policyholders: 0

Company Reference: 17-I-CL-9002CFR

The above-captioned company has changed its name from Sompo Japan Insurance Company of America.

The last adjustment to this program occurred in April 2014 under the Prior Approval provision (Item Key #307222) to be effective June 1, 2014.

With all licensing requirements completed and revised name change of name on the Certificate of Authority (COA) the company is submitting a copy of the state exception/manual pages for Commercial Property which will be used under the writing company name. No text or rating provisions in the rules are changing. The company is only changing the logo and the writing company name. The company is requesting an effected date of "on approval".

The corresponding form(s) filing, LDI Form Filing No. 395498, Company Form Filing No. 17-1-CL-9002F.

Item Key: 395512

Date Submitted: 06/15/2017

Sompo America Insurance Company

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: 17-I-CL-9002GLR

Item Key: 395514

Date Submitted: 06/15/2017

Sompo America Insurance Company

26 - Burglary And Theft

Revised Rule only

Commercial Burglary and Theft

Revised Rule

2017 Writing Company Name Change (Sompo Japan Insurance Company of America)

of Policyholders: 0

Company Reference: 17-I-CL-9002CRR

The above-captioned company changed its name from Sompo Japan Insurance Company of America.

The last adjustment to this program occurred in March 2016 under the Prior Approval provision (Item Key #335337) to be effective June 1, 2016.

With all licensing requirements completed and revised change of name on the Certificate of Authority (COA), the company is submitting a copy of the state exception/manual rule pages for Crime and Fidelity which will be used under the writing company name. No text or rating provision in the rules are changing. The company is only changing the logo and the writing company name.

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

The corresponding form(s) filing, LDI Form Filing No. 395498, Company Form Filing No. 17-I-CL-9002F were pending as of June 16, 2017.

Item Key: 395521

Date Submitted: 06/15/2017

Old Republic General Insurance Corporation

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: LA036290700025

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

Item Key: 395524

Date Submitted: 06/15/2017

AMERICAN FIRE AND CASUALTY COMPANY

OHIO CASUALTY INSURANCE COMPANY, THE

OHIO SECURITY INSURANCE COMPANY

WEST AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial IQ (eCLIQ) Program

Loss Cost Adoption

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

Overall % Impact: 8.5

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

of Policyholders: 1258

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

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

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

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

ISO Designation LDI Item Key Number Effective Date Approved for ISO

CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017

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

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

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

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

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

Coverage	Current ELR	Proposed ELR
Liability	47.5%	47.4%
Physical Damage	51.4%	49.4%

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

Item Key: 395527

Date Submitted: 06/15/2017

General Security National Insurance Company

9 - Inland Marine

Revised Rate and Rule
 Inland Marine
 Equine Mortality Insurance Program
 Overall % Impact: **1.270**
 Overall \$ Impact: **\$3,432**
 # of Policyholders: **45**
 Company Reference: GSNIC-IM-EQM-LA-1701R
 Requested Effective Dates - New: 07/15/2017 Renewal: 07/15/2017

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

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

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

The following changes are being proposed:

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

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

Item Key: 395539

Date Submitted: 06/16/2017
 HANOVER INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER AMERICAN INSURANCE COMPANY, THE
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Overall % Impact: **5.0**
 Overall \$ Impact: **\$407,476**
 # of Policyholders: **948**
 Company Reference: LA17308CG00001
 Requested Effective Dates - New: 09/30/2017 Renewal: N/A

Item Key: 395543

Date Submitted: 06/16/2017
 AMERICAN ALTERNATIVE INSURANCE CORPORATION
 AMERICAN FAMILY HOME INSURANCE COMPANY
 AMERICAN SOUTHERN HOME INSURANCE COMPANY
 19 - Commercial Automobile
 Non-Adoptions

Commercial Automobile

Commercial Auto Program
Non-Adoption

- ISO Designations RP-2016-RCP16 and RP-2016-RRP16

of Policyholders: 0

Company Reference: LA04446CG00001

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

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

- RP-2016-RCP16 which was approved for ISO under LDI Item Key Number 388190 effective 8/1/2017; and
- RP-2016-RRP16 which was approved for ISO under LDI Item Key Number 388183 effective 8/1/2017.

There is no rate impact associated with this filing.

Item Key: 395547

Date Submitted: 06/16/2017

AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN FAMILY HOME INSURANCE COMPANY

AMERICAN SOUTHERN HOME INSURANCE COMPANY

26 - Burglary And Theft

Non-Adoptions

Commercial Burglary and Theft

Non-Adoption of ISO Designation Filing Numbers RP-2016-RCP16; RP-2016-RRP16

of Policyholders: 0

Company Reference: LA04446CG00002

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

The last adjustment to this program occurred in May 2014, under the Prior Approval provision (Item Key #308611) to be effective January 1, 2015.

The above-captioned companies are proposing to non-adopt the following Insurance Services Office, Inc. (ISO) filing designation numbers at this time:

Filing Designation Number Item Key Number Effective Date

RP-2016-RCP16 388188 August 1, 2017

RP-2016-RRP16 388166 August 1, 2017

When the companies decide to adopt these revisions they will make a new filing.

The companies are requesting an effective date of August 1, 2017 for non-adoption.

Item Key: 395552

Date Submitted: 06/16/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability
 Initial Rate only
 Employment Practices Liability
 Management Liability Program

of Policyholders: **0**
 Company Reference: LA035250100104
 Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 395556

Date Submitted: 06/16/2017
 AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
 17 - Other Liability
 Revised Rate and Rule
 Contractual Liability
 Manufactured Home Service Contract Reimbursement Insurance Program
 Overall % Impact: **13.7**
 Overall \$ Impact: **\$55,068**
 # of Policyholders: **3233**
 Company Reference: LA08830AI00003
 Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 395564

Date Submitted: 06/16/2017
 American Association of Insurance Services
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Commercial Farm and Ranch
 Farmowners Program
 Overall % Impact: **-10.4**
 # of Policyholders: **0**
 Company Reference: AAIS-2016-48LC-1
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

Item Key: 395569

Date Submitted: 06/16/2017
 SENTINEL INSURANCE COMPANY, LTD.
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Overall % Impact: **5.9**
 Overall \$ Impact: **\$33,896**
 # of Policyholders: **241**
 Company Reference: FN.15.599.2017.04
 Requested Effective Dates - New: 10/26/2017 Renewal: 12/16/2017

Item Key: 395570

Date Submitted: 06/16/2017

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

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Farm and Ranch

Overall % Impact: **15.4**

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

of Policyholders: **277**

Company Reference: 2016-11-0091

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