

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

RATE AND RULE FILINGS PENDING AS OF MAY 14, 2018

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: 692970

Date Submitted: 01/22/2018

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Voluntary Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **4.8**

Overall \$ Impact: **\$4,983,861**

of Policyholders: **38982**

Company Reference: 2018-017

Requested Effective Dates - New: 02/22/2018 Renewal: 05/22/2018

The last rate revision to this program was +7.0% (+\$8,065,209) which was approved under LDI Item Key #388140 with effective dates of 4/6/2017 for new business and 5/22/2017 for renewal business. With this filing, the companies propose to revise rates, revise Rules 9 and 11 to reflect Model Year factor revisions, and revise Rule 29 to reflect New Vehicle Discount updates.

Coverage	Total Impact
Bodily Injury	9.0%
Property Damage	6.5%
Medical Payments	11.3%
Uninsured Motorists	14.0%
Uninsured Motorists BI	14.0%
Collision	-3.0%
Comprehensive	*0.0%
Emergency Road Service	10.0%
Rental Reimbursement	-20.0%
Motor Home Collision	5.8%
Motor Home Emergency Road Service	7.3%
TOTAL	4.8%

*Offsets have been applied resulting in 0.0% overall premium effect.

The rate impact associated with this filing is +4.8% (+\$4,983,861), affecting 38,982 policyholders.

Item Key: 693901

Date Submitted: 01/31/2018
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 19 - Private Passenger Automobile
 Revised Rate only

Private Passenger Automobile
 Rate Revision

Base Rates

Overall % Impact: **12.0**
 Overall \$ Impact: **\$544,896**
 # of Policyholders: **2664**
 Company Reference: FN.15.599/RWG.2018.01
 Requested Effective Dates - New: 06/16/2018 Renewal: 08/04/2018

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 264488 effective 12/11/2010 for both new and renewal business.

With this filing, the company proposes to revise the base rates.

The rate impact associated with this filing is +12.0% or \$544,896 affecting 2,664 policyholders.

Item Key: 694158

Date Submitted: 02/02/2018
 HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Auto
 Universal 3.0 Program/Open Road 2.1
 Revised Rate

Overall % Impact: **17.8**
 Overall \$ Impact: **\$4,327,687**
 # of Policyholders: **11530**
 Company Reference: FN.15.599.2018.01
 Requested Effective Dates - New: 06/16/2018 Renewal: 08/04/2018

The last rate revision to this program was +12.9% (+\$3,171,814) which was approved under LDI Item Key #387908 with effective dates of 6/17/2017 for new business and 8/6/2017 for renewal business.

With this filing, the companies propose to revise the limit factors for Medical Payments and Uninsured Motorists, zip code relativities and base rates.

Coverage	Indicated	Total Impact
Bodily Injury	79.7%	38.0%
Property Damage	17.4%	15.0%
Medical Payments	13.5%	5.0%
Uninsured Motorists	21.5%	12.0%
Comprehensive	60.6%	15.0%
Collision	-6.4%	0.0%
TOTAL	39.8%	17.8%

The rate impact associated with this filing is +17.8% (+\$4,327,687), affecting 11,530 policyholders.

Item Key: 695366

Date Submitted: 02/14/2018
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Private Passenger Auto Program
 Revised Rate
 Overall % Impact: **7.9**
 Overall \$ Impact: **\$328,232**
 # of Policyholders: **1854**
 Company Reference: FN.15.599/RWG.2018.02
 Requested Effective Dates - New: 06/21/2018 Renewal: 08/10/2018

The last rate revision to this program was +17.9% (+\$668,386) which was approved under LDI Item Key #390113 with effective dates of 6/22/2017 for new business and 8/12/2017 for renewal business.

With this filing, the company proposes the follow base rate changes:

<u>Coverage</u>	<u>Proposed Rate Level Change</u>
Bodily Injury	18.0%
Property Damage	0.0%
Medical Payments	0.0%
Uninsured Motorists	8.1%
<u>Liability Subtotal</u>	<u>11.4%</u>
Comprehensive	7.0%
Collision	0.0%
<u>Physical Damage Subtotal</u>	<u>2.1%</u>
TOTAL	7.9%

The rate impact associated with this filing is +7.9% (+\$328,232), affecting 1,854 policyholders.

Item Key: 695794

Date Submitted: 02/16/2018
 SAFECO INSURANCE COMPANY OF OREGON
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Recreational Vehicle Program
 Revised Rate

Overall % Impact: **30.0**
 Overall \$ Impact: **\$493,982**
 # of Policyholders: **3293**
 Company Reference: 18-LA-S-RV-R-GEN-LVL1
 Requested Effective Dates - New: 05/31/2018 Renewal: 07/10/2018

The last rate revision to this program was +0.02% (+\$171) which was approved under LDI Item Key #328178 with effective dates of 4/9/2016 for new business and 5/21/2016 for renewal business.

With this filing, the company proposes the following changes:

- Increase the base rates for trailers on Comprehensive and Collision;
- Revise the Bodily Injury, Property Damage, Medical, Uninsured Motorists, Comprehensive, and Collision base rates for motorhomes;
- Revise the rate manual pages for travel trailers; and
- Revise the rate manual pages for motorhomes.

The rate impact associated with this filing is +30.0% (+\$493,982), affecting 3,293 policyholders.

Item Key: 697459

Date Submitted: 02/20/2018

GEICO INDEMNITY COMPANY

GEICO CASUALTY COMPANY

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **10.980**

Overall \$ Impact: **\$26,404,476**

of Policyholders: **165929**

Company Reference: 2018-015

Requested Effective Dates - New: 05/24/2018 Renewal: 07/10/2018

The last rate revision to this program was +5.7% (+\$1,365,390) which was approved under LDI Item Key #388142 with effective dates of 4/6/2017 for new business and 5/22/2017 for renewal business.

With this filing the companies propose the following rate revisions:

Coverage	Total Impact
Bodily Injury	13.4%
Property Damage	17.8%
Medical Payments	16.8%
Uninsured Motorists	25.9%
Uninsured Motorists Property Damage	9.2%
Comprehensive	1.4%
Collision	2.2%
Emergency Road Service	28.0%
TOTAL	11.0%

The companies also propose the following changes:

- revise the New Business Placement Addendum for underwriting tier placement;
- revise the Vehicle Liability Rating Symbol (VLR) section;
- revise Private Passenger Rule 21 for GEICO and GEICO General;
- revise General Rule G-11 for GEICO Casualty;
- revise Miscellaneous Rule M-10 for GEICO Casualty;
- revise Private Passenger Rule PPA-03 for GEICO Casualty; and
- revise Private Passenger Rules 9, 11, 21, and 29 for GEICO Indemnity.

The rate impact associated with this filing is +10.980% (+\$26,404,476), affecting 165,929 policyholders.

Item Key: 701161

Date Submitted: 03/02/2018

Unitrin Safeguard Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of Kemper Prime Homeowners Program

Company Reference: LA HOME PRIME USIC

Requested Effective Dates - New: 08/17/2018 Renewal: N/A

This filing was originally filed in December 2017 (Item Key #690075) but was disapproved on February 8, 2018 due to no response. The company now resubmits the filing in its entirety.

The above-captioned company wishes to introduce rates and rules for use with its new Kemper Prime Homeowners Program.

The program includes All Other Peril deductibles, Windstorm or Hail deductibles, Hurricane deductibles and Windstorm or Hail Exclusion. It also includes several discounts.

There is no rate impact associated with this filing.

Companion forms (Item Key #687897) were approved on December 22, 2017.

Item Key: 703652

Date Submitted: 03/09/2018

Essentia Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Classic Automobile Program

Rate and Rule Revision

Overall % Impact: **7.288**Overall \$ Impact: **\$266,482**# of Policyholders: **8238**

Company Reference: LACARR-181

Requested Effective Dates - New: 05/15/2018 Renewal: 06/15/2018

The last rate revision to this program was +0.00068% (+\$18) which was approved under LDI Item Key #338302 with effective dates of 11/1/2016 for new business and 12/1/2016 for renewal business.

With this filing, the company proposes to revise the following rules and rates:

- Rule 2 Eligibility;
- Rule 3 Premium Determination;
- Rule 4 Premium Discounts;
- Rule 6 Policy Period, Payment Plans and Fees;
- Rule 10.1 Uninsured Motorists Coverage;
- Rule 12.1 Exotic and Special Interest Vehicle;
- Rule 12.2 Reproduction Models;
- Rule 12.4 Foreign Coverage;
- Rule 12.5 Waiver of Subrogation;
- Rule 12.6 Custom Features;
- Rule 12.7 Loss Payable Clause;
- Rule 12.8 Additional Insured;
- Rule 12.9 Limited Trailer and Paddock Collision;
- Rule 12.11 Business Use;
- Rule 12.12 Vehicles Insured Under a Reporting Form;
- Rule 12.13 Named Driver Exclusion;
- Rule 12.14 Collector Motorcycles;
- Rule 12.15 Auto Show Medical Reimbursement;
- Rule 12.16 Traveling Collector;

- Rule 12.17 Vehicle Under Construction;
- Rule 12.18 Cherished Salvage;
- Rule 12.19 Evacuation Expense;
- Rule 12.20 Key on Exclusion (Introduced);
- Rule 12.21 Legendary Ride (Introduced);
- Rule 12.22 Motorsports Advantage (Introduced);
- Rule 13 Amendment of Policy Provisions - Enthusiast Essentials;
- Rule 14.1 Operator Age Factors;
- Rule 14.2 Flex Rating Adjustments;
- Rule 14.4 Rating Factors Applicable to 1980 and Newer Vehicles;
- Rule 15 Value-Added;
- Rule 17 Personal Property - Scheduled and Blanket (Unscheduled) Coverage;
- Rates 1 through 3 Liability Rate Pages - Base Liability Rates, Motorcycle Passenger liability, Model Year Factors, Vehicle Modification Factors, Operator Age Factors, Flex Factors, and Insurance Score Factors;
- Rates 1.1 through 1.5 Physical Damage Rate Pages - Loss or Damage to Your Covered Auto - Other Than Collision, Collision, Motorsport and Pro-Street Vehicles without Liability;
- Rates 2.1 through 2.3 Vehicle Deductible Factors - Deductible Group 1, Deductible Group 2, Deductible Group 3, and Deductible Group 4;
- Rates 3.1 Other Factors - Storage Garaging Factors and Operator Age Factors;
- Rates 3.2 Flex Factors;
- Rates 3.3 Insurance Score Factors;
- Rate 5.1 Experience Rating Plan, Limited Trailer and Paddock Collision, and Cherished Salvage; and
- Rate 5.2 Waiver of Subrogation, Reserved for Future Use, Legendary Ride, and Motorsports Advantage

The rate impact associated with this filing is +7.288% (+\$266,482), affecting 8,238 policyholders.

Item Key: 704615

Date Submitted: 03/28/2018

STATE FARM FIRE AND CASUALTY COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Overall % Impact: **0.0**

Overall \$ Impact: **\$-21,039**

of Policyholders: **299422**

Company Reference: HO-40548

Requested Effective Dates - New: 05/15/2018 Renewal: 07/01/2018

The last adjustment to this program was approved in March 2017 (Item Key #390519) and resulted in an overall rate increase of +1.1% to be effective May 15, 2017 for new business and July 1, 2017 for renewal business.

With this filing, the company proposes the following:

Homeowners Changes

Indicated Rate Change and Rate Revision

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

Customer Rating Index (CRI)

The company proposes to no longer apply CRI to the hurricane premium. As part of this change the company will revise the formulas for the rescaling of new business and renewal business CRI models. Also, the minimum CRI factor will be reduced from 0.80 to 0.65 for all policy forms.

Hurricane Deductibles

The company proposes to revise the hurricane deductible adjustments.

Miscellaneous Manual Changes

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

Non-Tenant Homeowners Changes**Basic Premiums**

The company proposes implementing basic premium changes that, when combined with all other proposed changes, result in a statewide average 0.0% change for the Non-Tenant Homeowners policy form.

Location Rating

The company proposes revising the Location Rating factors (LRFs) for eligible policies.

Year Built

The company proposes implementing a Year Built rating variable. The Year Built variable will apply to hurricane premium only and will not apply if the policy is eligible for an IBHS discount.

Amount of Insurance

The company proposes revising the amount of insurance non-hurricane and hurricane factors.

Insurance to Replacement Cost

The company proposes revising the Insurance to Replacement Cost non-hurricane and hurricane adjustments for Replacement Cost - Common Construction.

Utilities Rating Plan

The company proposes revising the Utilities Rating Plan hurricane adjustments.

All-Peril Deductibles - Hurricane Premium

The company proposes adjusting the all-peril deductible relationships applicable to the hurricane premium.

Renters and Condominium Unitowners Changes**Basic Premiums**

The company proposes implementing a basic premium change that, when combined with all other proposed changes, results in a statewide average 0.0% change for the Renters policy form. The company also proposes implementing a basic premium change that, when combined with all other proposed changes, results in a statewide average 0.0% change for the Condominium Unitowners policy form.

Amount of Insurance

The company proposes revising the amount of insurance non-hurricane and hurricane factors for the Renters and Condominium Unitowners policy forms.

All-Peril Deductibles - Hurricane Premium

The company proposes adjusting the all-peril deductible relationships applicable to the hurricane premium.

These changes will result in an overall **0.0%** or **-\$21,039** (299,422 policyholders).

Item Key: 704732

Date Submitted: 03/29/2018

Encompass Property and Casualty Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Universal Security Policy (USP) Portfolio, Motor Vehicle Program

Revised Rate and Rule

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: ER3693: VEHICLE PREDICTION MODEL

Requested Effective Dates - New: 09/27/2018 Renewal: 09/27/2018

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 397947 with an effective date of 12/27/2017 for new and renewal business.

With this filing, the company is introducing the new methodology that accounts for vehicles

at the sub-model level. The new vehicle prediction model will be used to obtain Experience Group Rating factors for model years starting with 2019. This new vehicle prediction model is based solely on vehicle characteristics and does not consider characteristics associated with consumer purchase decisions.

There is no rate impact associated with this filing.

Item Key: 704761

Date Submitted: 03/29/2018

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Overall % Impact: **5.7**

Overall \$ Impact: **\$18,981,357**

of Policyholders: **126754**

Company Reference: R32345

Requested Effective Dates - New: 07/02/2018 Renewal: 07/02/2018

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 683755 with an effective date of 12/18/2017 for new and renewal business.

With this filing, the company proposes to revise the tier factors, merit factors, and rate adjustment factors.

The rate impact associated with this filing is +5.7% (+\$18,981,357) affecting 126,754 policyholders.

Item Key: 704954

Date Submitted: 04/02/2018

NAVIGATORS INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: TGL-R-2242-LA

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 336304 effective 07/07/2016.

With this filing, the company is introducing some independent rating that will be used with technology risks. There is no change to the loss cost multiplier ("LCM") or any other previously submitted independent rating. The proposed changes are as follows:

RULE 23

A new exception to ISO is added with reference to independent rule T1.

RULE 36

The rules and rating for three new endorsements are added.

1. NSG 01 00 Technology General Liability Extension – This endorsement will be attached to all tech risks. The charge for the endorsement is \$250. The Company selected this charge based on the rating for a similar endorsement by Berkley Regional Insurance Company.
2. Electronic Data Liability Coverage – This is an optional endorsement and has no associated rating.
3. Limited Personal and Advertising Injury Coverage – This is an optional endorsement and has no associated rating.

RULE T1

This is a new rule which:

- Defines a tech risk;
- Classifies tech risks into hazard groups;
- Establishes exposure rounding rules; and
- Provides exception base rates to the ISO loss costs.

The proposed base rates were elected based on the Company's judgment and a review of both competitor and ISO rating.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 704908, Company Form Filing Number TGL-F-2242-LA was approved effective 04/24/2018.

Item Key: 705006

Date Submitted: 04/03/2018
 STAR INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Businessowners Program
 # of Policyholders: 0

Company Reference: STAR-LA-BOP-0318RR

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 690298, which resulted in an overall 0% rate impact effective December 27, 2017.

This company is adding the following rates/rules:

- Exception to ISO Rule 4 - Policy Term to allow for multi-year policy terms up to five years.
- Marring, Scratching or Negligent Workmanship
- Multistate manual pages for Equipment Breakdown coverage.

The corresponding form(s) filing, LDI Form Filing No. 705008, Company Form Filing No. STAR-LA-BOP-0318F, was approved effective April 5, 2018.

Item Key: 705217

Date Submitted: 04/03/2018
 U.S. SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Employment Practices Liability
 # of Policyholders: 0

Company Reference: USS-OL-EPL-LA-1801R

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

There is no rate impact associated with this initial filing.

The corresponding form(s), LDI Form Filing Number 705264, Company Form Filing Number USS-OL-EPL-LA-1801F was approved effective 04/27/2018.

Item Key: 705437

Date Submitted: 04/05/2018
 RLI Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 ESSENTIAL PAC PROGRAM
 # of Policyholders: 0

Company Reference: RLI-LA-GL-RR-EP

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

With this filing, the company is introducing the initial rates and rules for its Commercial General Liability ESSENTIAL PAC PROGRAM. This program's primary market will be preferred risks within select classes of business.

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

CL-2000-OTRRU

GL-95-OBL1

GL-2006-OCTRU

GL-2012-ORU12 AND
 GL-2012-ORU12(A)

CL-2002-OTTRU	GL-2000-OMR00	GL-2007-OLPG2	GL-2013-ODBRU
GL-93-O93CN	GL-2002-OMR00	GL-2008-ORU08	GL-2014-IALL1
GL-94-O94ST	GL-2003-RRU03	GL-2008-RZIP1	GL-2014-ODNRU
GL-95-O95RU	GL-2004-OSIER	GL-2008-RZPLC	GL-2014-RDD14
GL-2016-RELP1	GL-2017-BGL1	RP-2000-RGL1	RP-2003-RGL03
RP-2004-RGL1	RP-2014-RGL14		

The company will utilize and initial Loss Cost Multiplier of 1.560 for both Premises/Operations and Products/Completed Operations.

There is no rate impact associated with this initial filing.

The corresponding form(s), LDI Form Filing Number 705436, Company Form Filing Number RLI-LA-GL-F-EP is pending approval.

Item Key: 705487

Date Submitted: 04/05/2018

Unitrin Safeguard Insurance Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Kemper Prime Auto Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: LA PRIME AUTO USIC

Requested Effective Dates - New: 08/17/2018 Renewal: N/A

With this filing, the company proposes to introduce the rates and rules for the Kemper Prime Auto Plan.

The program will utilize the Insurance Services Office, Inc. (ISO) Risk Analyzer Personal Auto (RAPA) vehicle symbols submitted under the following designations:

- PP-2011-RAVEH which was approved for ISO under LDI Item Key Number 276431; and
- PP-2014-RAVLP which was approved for ISO under LDI Item Key Numbers 307582 and 309808.

The corresponding form filing has been approved under SERFF Tracking Number KEMP-131248582, LDI Item Key Number 688146, effective 8/17/2018.

Item Key: 705510

Date Submitted: 04/05/2018

STATE FARM FIRE AND CASUALTY COMPANY

4 - Homeowners

Revised Rate and Rule

Rental Programs

(Rental Dwelling Program and Rental Condominium Unitowners Program)

Overall % Impact: **6.3**

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

of Policyholders: **26853**

Company Reference: ML-40640

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

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

With this filing, the company proposes the following:

Indicated Rate Change and Rate Revision

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

Rental Dwelling Changes

Basic Premiums

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

Split Hurricane Premium

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

Construction

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

Amount of Insurance

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

Deductibles

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

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

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

Hurricane Deductibles

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

Windstorm and Hail Exclusion

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

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

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

Utilities Rating Plan

The company proposes revising the Utilities Rating Plan adjustments.

Home Alert Protection

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

Automatic Sprinkler Discount

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

Replacement Cost on Personal Property

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

Coverage B - Increased Limits

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

Fire Department Service Charge

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

Medical Payments - Optional Limits

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

Miscellaneous Manual Changes

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

Rental Condominium Unitowners Changes**Basic Premiums**

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

Amount of Insurance

The company proposes revising the amount of insurance factors.

Home Alert Protection

The company proposes revising the Home Alert Protection adjustments.

Automatic Sprinkler Protection Discount

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

Replacement Cost on Personal Property

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

Building Property Coverage - Increased Limits

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

Miscellaneous Manual Changes

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

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

Item Key: 705599

Date Submitted: 04/06/2018

Unitrin Safeguard Insurance Company

4 - Homeowners

Installment Program

Introduction of Installment Payment Plan for the

Kemper Prime Homeowners Program

Company Reference: LA HOME PRIME USIC - BILLING

Requested Effective Dates - New: 08/17/2018 Renewal: N/A

The initial rates and rules for the Kemper Prime Homeowners Program were filed in April 2018 (Item Key #701161) and are still pending.

With this filing, the company wishes to introduce the Installment Payment Plan for use with that program.

The payment plan reads as follows:

There is no rate impact associated with this filing.

Item Key: 705798

Date Submitted: 04/09/2018

EMPLOYERS INSURANCE COMPANY OF WAUSAU

LIBERTY MUTUAL INSURANCE COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

LM INSURANCE CORPORATION

FIRST LIBERTY INSURANCE CORPORATION, THE

LIBERTY INSURANCE CORPORATION

17 - Other Liability

Adoption

Commercial General Liability

Adoption of ISO GL-2016-RELPI

Overall % Impact: **-0.480**

Overall \$ Impact: **-\$95,420**

of Policyholders: **322**

Company Reference: 2017-MU-10-GL-CL-R REFILE

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

The last rate adjustment was filed and approved under the "Prior Approval" provision, Item Key Number 291755 effective 04/01/2013.

With this filing, these companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2016-RELP1 approved for ISO under state tracking number

The company will utilize a Loss Cost Multiplier of 2.383.

These changes will result in a -0.480 rate decrease or -\$95,420.00.

There will be 322 Louisiana policyholders affected by this rate decrease.

The companies intend to use the circular ELPs for all class codes in which one is provided. For Refer to Company class codes, the company will use proprietary ELPs. Both the new circular and new proprietary ELPs will be reflected in our manual pages by replacing "Procedure 5. Estimated Loss Potentials (ELPs) 2nd Edition 04-13" with a new rule, "Procedure 5. Estimated Loss Potentials (ELPs) 3rd Edition 06-18".

Item Key: 706020

Date Submitted: 04/11/2018

AMERICAN RELIABLE INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Boatowners/Personal Watercraft

Revised Rate and Rule

Overall % Impact: **18.400**

Overall \$ Impact: **\$34,849**

of Policyholders: **465**

Company Reference: I-ARIC-2018-LA-WC-RR-991

Requested Effective Dates - New: 12/01/2018 Renewal: 02/01/2019

The last rate revision (Item Key Number 317518) was approved effective 03/01/2015 for new business and 04/15/2015 for renewal business. It resulted in an overall rate decrease of -0.30% or premium decrease of -\$108 and affected 3 policyholders.

The above-captioned company is revising rates and rules for its Boatowners/Personal Watercraft Program under its Personal Inland Marine line.

The following changes are proposed:

1. Introduction of Insurance Scoring factors.
 2. Removal of 4 engines option from Reliable Outdrive coverage.
 3. Removal of 6 month policy term option.
 4. Territory numbers 21 and 31 are being changed to 1 and 2 respectively.
 5. Adding options for Boat Lift Coverage, Tournament Fee Reimbursement and Windstorm Exclusion.
 6. Updating Multi-Policy discount to note policy must be any Global Indemnity company.
- Companion forms (Item Key Number 705946 or Company Reference Number I-ARIC-2018-LA-WC-F-991) were still pending as of 04/11/2018.

This filing will result in an overall rate increase of **+18.400%** or premium increase of **+\$34,849** affecting 465 policyholders.

Item Key: 706035

Date Submitted: 04/11/2018

AIG Property Casualty Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Client Group Personal Automobile Program

Revised Rate and Rule

Overall % Impact: **+14.900%**

Overall \$ Impact: **\$695,562**

of Policyholders: **816**

Company Reference: PCG-LA-18-AU-01

Requested Effective Dates - New: 10/15/2018 Renewal: 10/15/2018

The last rate revision to this program was +15.5% (+\$649,266) which was approved under LDI Item Key #316128 with

effective dates of 3/30/2015 for new business and 6/28/2015 for renewal business.

With this filing, the company proposes the following revisions:

- Introduction of Core Coverage;
- Introduction of Gender/Marital Factors;
- Introduction of Household Infraction Factor;
- Revision of Liability and Med Pay Symbol Factors;
- Revision of Physical Damage Table;
- Clarification of Rule 16 and Rule 17 related to the use of various vehicle characteristics;
- Introduction of Quarterly Rate Factors;
- Introduction of Rate Stabilization Factors;
- Introduction of Discounts/Surcharge;
- Revision of Base Rates;
- Introduction of Miscellaneous Vehicle and Collector Vehicle Rating; and
- Clarification of Credit Score use in Tier Factor.

The rate impact associated with this filing is +14.9% (+\$695,562), affecting 816 policyholders.

The corresponding form filing is pending under company tracking number PCG-LA-18-AU-01, LDI Form Filing ID Number 705814, with an effective date of 10/15/2018 for new and renewal business.

Item Key: 706106

Date Submitted: 04/11/2018

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **16.976**

Overall \$ Impact: **\$4,853,468**

of Policyholders: **13221**

Company Reference: LA180404XRMXX100

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

The last rate revision to this program was +19.881% (+\$4,508,926) which was approved under LDI Item Key #391339 with effective dates of 8/1/2017 for new and renewal business.

The rate impact associated with this filing is +16.976% (+\$4,853,468), affecting 13,221 policyholders.

With this filing, the company proposes the following revisions

- Rule 321 - Premium Transition Rule
Revised to change the capped amount from 15% to 20%.
- Rule 322 - Premium Payments
Revised to increase the insufficient funds change from \$20 to \$25.
- Rule 325.2 - Air Bag Discount
This discount is no longer available and has been removed.
- Rule 325.3 - Anti-Lock Brake System Discount
This discount is no longer available and has been removed.
- Rule 326 - Discount Factors
Removed the Air Bag Discount Factor and Anti-Lock Brake System Discount factor.
Revised the Home Ownership Discount factor from .88 to .95.
- Rule 332 - Replacement Cost Auto Endorsement
Revised "Eligibility" to now include that the insured must be the original owner of the vehicle and increased the model year eligibility.
- Rate Pages
Updated the rates.

The corresponding form filing is pending under Company Tracking Number LA184040FXXXX102, LDI Form Filing ID Number 706107 with an effective date of 8/1/2018 for new and renewal business.

Item Key: 706134

Date Submitted: 04/11/2018

MERASTAR INSURANCE COMPANY

4 - Homeowners

Withdrawal of Rates or Rules

Homeowners Program

Withdrawal of Rates and Rules

Overall \$ Impact: **\$59,542**
 # of Policyholders: **31**
 Company Reference: MIC_HO_20180701
 Requested Effective Dates - New: 06/01/2018 Renewal: 07/01/2018

The above-captioned company wishes to withdraw all rates and rules for its Homeowners Program.

The company states "We currently have 2 HO3 and 229 HO4 policies in-force, and \$59,542 of in-force premium. We will cease to write new business as of June 1, 2018. The first non-renewals of our existing policies will be effective July 1, 2018 and the entire book will be non-renewed by June 30, 2019".

There is no rate impact associated with this filing.

Item Key: 706316

Date Submitted: 04/13/2018
 Amica Mutual Insurance Company
 4 - Homeowners
 Revised Rate only
 Homeowners Program
 Overall % Impact: **9.6**
 Overall \$ Impact: **\$344,609**
 # of Policyholders: **1487**
 Company Reference: LA-H-18-1-R
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

The last adjustment to this program was approved in May 2017 (Item Key #393326) and resulted in an overall rate increase of +10.0% to be effective October 1, 2017 for both new and renewal business.

With this filing, the company proposes the following changes:

- Revise base rates for both Dwelling and Condominium forms.

This will result in an overall rate increase of +9.6% or +\$344,609 (1,487 policyholders).

Item Key: 706417

Date Submitted: 04/16/2018
 EVEREST NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Directors & Officers Liability
 # of Policyholders: **0**
 Company Reference: LA-DO-20053717R
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

Item Key: 706419

Date Submitted: 04/16/2018
 EVEREST NATIONAL INSURANCE COMPANY
 26 - Burglary And Theft
 Initial Rate and Rule
 Commercial Burglary and Theft
 Revised Rate and Rule
 Everest Expedition SM Private Company Management Liability Policy Rating Plan
 # of Policyholders: **0**
 Company Reference: LA-CR-20053717
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

The last adjustment to this program occurred in October 2014 under the Prior Approval provision (Item Key #315246) to be effective November 1, 2014.

The above-captioned company wishes to introduce its new proprietary Everest Expedition SM Private Company Management Liability Policy Rating Plan. The policy provides coverage for management and

professional liability risks.

With this filing, this is a new policy which consists of General Terms & Conditions Section and eight Coverage Parts, which the insureds may purchase any or all of the Coverage Parts together or on a standalone basis:

1. Director and Officers Liability
2. Employment Practices Liability
3. Fiduciary Liability
4. Crime
5. Cyber
6. Employed Lawyers Liability
7. Miscellaneous Professional Liability
8. Kidnap and Ransom

The company has attached a proposed Rating Plan which includes references to the Coverage Parts and optional, rate bearing and non-rate bearing countrywide endorsements.

Rating will be based on exposure, with the exposure base ranging from:

- Corporate Assets
- Plan Assets
- Revenue
- Ratable Employees

Increased Limit Factors and Retention Factors will adjust the premium per the capacity and retention that is selected by the insured. Premium can be credited or debited using Rating Modification Factors that are based upon the risk assessment with respect to various criteria. There are also Optional Coverage Enhancements that can be rated using both discretionary factors and table derived premium values.

The insured will be offered coverage for certified acts of terrorism for all applicable coverage parts. Applicable coverage parts, with no premium charged, include:

- Directors and Officers Liability
- Employment Practices Liability
- Cyber

This coverage part can be written on a monoline basis.

Premium is charged on a 12 month term. Additional premium of \$25 or can be waived and return premium of \$25 or less can be waived, unless the insured request the return premium and it will be granted.

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

Item Key: 706420

Date Submitted: 04/16/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Kidnap & Ransom Liability

Revised Rate and Rule

Everest Expedition SM Private Company Management Liability Policy Rating Plan

of Policyholders: 0

Company Reference: LA-KR-20053717

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

The above-captioned company wishes to introduce its new proprietary Everest Expedition SM Private Company Management Liability Policy Rating Plan. The policy provides coverage for management and professional liability risks.

With this filing, this is a new policy which consists of General Terms & Conditions Section and eight Coverage Parts, which the insureds may purchase any or all of the Coverage Parts together or on a standalone basis:

1. Director and Officers Liability
2. Employment Practices Liability
3. Fiduciary Liability

4. Crime
5. Cyber
6. Employed Lawyers Liability
7. Miscellaneous Professional Liability
8. Kidnap and Ransom

The company has attached a proposed Rating Plan which includes references to the Coverage Parts and optional, rate bearing and non-rate bearing countrywide endorsements.

Rating will be based on exposure, with the exposure base ranging from:

- Corporate Assets
- Plan Assets
- Revenue
- Ratable Employees

Increased Limit Factors and Retention Factors will adjust the premium per the capacity and retention that is selected by the insured. Premium can be credited or debited using Rating Modification Factors that are based upon the risk assessment with respect to various criteria. There are also Optional Coverage Enhancements that can be rated using both discretionary factors and table derived premium values.

The insured will be offered coverage for certified acts of terrorism for all applicable coverage parts. Applicable coverage parts, with no premium charged, include:

- Directors and Officers Liability
- Employment Practices Liability
- Cyber

This coverage part can be written on a monoline basis.

Premium is charged on a 12 month term. Additional premium of \$25 or can be waived and return premium of \$25 or less can be waived, unless the insured request the return premium and it will be granted.

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

Item Key: 706425

Date Submitted: 04/16/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

of Policyholders: 0

Company Reference: LA-ELL-20053717

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

Item Key: 706428

Date Submitted: 04/16/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Internet Liability

of Policyholders: 0

Company Reference: LA-CYB-20053717

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

Item Key: 706435

Date Submitted: 04/16/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: 0

Company Reference: LA-MPL-20053717

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

Item Key: 706438

Date Submitted: 04/16/2018
 EVEREST NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Employee Benefit Plan/ Fiduciary Liability
 # of Policyholders: **0**
 Company Reference: LA-FID-20053717
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

Item Key: 706447

Date Submitted: 04/16/2018
 EVEREST NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Employment Practices Liability
 # of Policyholders: **0**
 Company Reference: LA-EPL-20053717
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

Item Key: 706463

Date Submitted: 04/16/2018
 U.S. SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability / E & O
 # of Policyholders: **0**
 Company Reference: USSIC-OL-NB-LA-1801R

Item Key: 706481

Date Submitted: 04/16/2018
 ALLSTATE INSURANCE COMPANY
 4 - Homeowners
 Revised Rate only
 Condominium Program
 Overall % Impact: **7.1**
 Overall \$ Impact: **\$34,779**
 # of Policyholders: **718**
 Company Reference: R31940
 Requested Effective Dates - New: 08/16/2018 Renewal: 08/16/2018

The last adjustment to this program was approved in February 2014 (Item Key #302924) resulting in an overall rate increase of +21.9% (amended from +30.0%) to be effective April 10, 2014 for both new and renewal business.

With this filing, the company proposes to revise the rate adjustment factor and the reinsurance rate adjustment factor. The company is also making corrections to the reinsurance base rates.

This will result in an overall rate increase of +7.1% or +\$34,779 (718 policyholders).

Item Key: 706536

Date Submitted: 04/17/2018
 Fireman's Fund Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 Preferred Club Program
 # of Policyholders: **0**

Item Key: 706544

Date Submitted: 04/17/2018

MARKEL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Episodic General Liability Program

of Policyholders: 0

Company Reference: MIC-CGL-LA-1801R

With this filing, the company is introducing the initial rates and rules for its Episodic General Liability program. This is a new program for "episodic" general liability, for businesses that require coverage but for whom a traditional annual policy might not make sense practically, financially, or commercially.

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

GL-2000- BGL1	GL-2003- BGL1	GL-2005- BGL1	GL-2007- BGL1	GL-2010- BGL1	GL-2012- RCTLC	GL-2015- BGL1
GL-2001- BGL1	GL-2004- RCLC1	GL-2006- BGL1	GL-2008- BGL1	GL-2012- BGL1	GL-2013- BGL1	GL-2016- RELPI
GL-2002- BGL1	GL-2004- BGL2	GL-2006- RCTLC	GL-2008- RZPLC	GL-2012- OELPI	GL-2014- BGL1	GL-2017- BGL1

The company will utilize and initial loss cost multiplier of 1.945.

There is no rate impact associated as this is a new program.

The corresponding form(s), LDI Form Filing Number 706546, Company Form Filing Number MIC-CGL-LA-1801F is pending approval.

Item Key: 706556

Date Submitted: 04/17/2018

MASSACHUSETTS BAY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability - E&O

of Policyholders: 0

Company Reference: CW-PR-18105R

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

With this filing, the company is introducing its initial rates and rules for its Small Business Advantage Professional Liability Program. This product offers Professional Liability and limited general liability coverage for risks and revenues up to \$250,000.

There is no rate impact associated with this initial filing.

The corresponding form(s), LDI Form Filing Number 706559, Company Form Filing Number CW-PR-18105F is pending approval.

Item Key: 706651

Date Submitted: 04/18/2018

STATE NATIONAL INSURANCE COMPANY, INC.

9 - Inland Marine

Initial Rate and Rule

TravelUnivOps Travel Insurance Policy Program

of Policyholders: 0

Company Reference: SNIC-IM-TRAV-LA-1801R

The above-captioned company is introducing a UnivOps Travel Insurance Policy Program for its Personal Inland Marine line.

The company states that this program will be sold exclusively to members of Ripcord Rescue Travel, Cavalry Elite Travel and Harbor Travel.

Companion forms (Item Key Number 706666 or Company Reference Number SNIC-IM-TRAV-LA-1801F) were still pending as of 04/23/2018.

There is no rate impact associated with this filing.

Item Key: 706714

Date Submitted: 04/19/2018

Continental Western Insurance Company

UNION INSURANCE COMPANY

17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**

Company Reference: 18-GL-RU-92
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 690045 effective 04/01/2018.

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

CL CG 80 00 – Florists Errors & Omissions Liability coverage - This coverage will attach to all policies that use class 12841 with no premium charge. The endorsement will not be available to any other classification of risk. The coverage provides payment for “bodily injury” or “property damage” that the insured becomes legally obligated to pay as damages for “wrongful acts” arising out of the insured’s operation as a retail or wholesale florist. “Wrongful acts” means any negligent act, error or omission in the rendering of or the failure to render services as a retail or wholesale florist; or failure to deliver or misdeliver. There are some exceptions and there is a \$ 250 deductible.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 706668, Company Form Filing Number 18-GL-FM-69 is pending approval.

Item Key: 706769

Date Submitted: 04/20/2018
 ALLSTATE INSURANCE COMPANY
 4 - Homeowners
 Revised Rate only
 Mobilhome Program

Overall % Impact: **9.9**
 Overall \$ Impact: **\$215,571**
 # of Policyholders: **2415**
 Company Reference: R32350
 Requested Effective Dates - New: 08/16/2018 Renewal: 08/16/2018

The last adjustment to this program was approved in October 2016 (Item Key #383972) resulting in an overall rate increase of +12.1% (amended from +15.0%) to be effective January 5, 2017 for both new and renewal business.

With this filing, the company proposes to revise the rate adjustment factor.

This will result in an overall rate increase of +9.9% or +\$215,571 (2,415 policyholders).

Item Key: 706771

Date Submitted: 04/20/2018
 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
 MANUFACTURERS ALLIANCE INSURANCE COMPANY
 PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**

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

Item Key: 706781

Date Submitted: 04/20/2018
 AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 OHIO SECURITY INSURANCE COMPANY
 WEST AMERICAN INSURANCE COMPANY

17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**

Company Reference: 2018-MU-4-GL-E-R
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 706827

Date Submitted: 04/23/2018
 Key Risk Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Internet Liability
 # of Policyholders: **0**
 Company Reference: BCRS201803-R

Item Key: 706861

Date Submitted: 04/23/2018
 CALIFORNIA CASUALTY INDEMNITY EXCHANGE
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Private Passenger Auto Program
 Revised Rate & Rule
 Overall % Impact: **4.0**
 Overall \$ Impact: **\$37,864**
 # of Policyholders: **356**
 Company Reference: LA-18-A-FR-105
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

The last rate revision to this program was +7.0% (+\$67,416) which was approved under LDI Item Key #393974 with effective dates of 10/1/2017 for new and renewal business.

With this filing, the company proposes to following:

- Safe Driving Discount - Corrected "violation" to "conviction";
- Base Rates - Revised factors BI, PD, MED, UM PDUM, CMP, COL, T&L1, and T&L2;
- Increased Limit Factors - Revised BI factors;
- Model Year Factors - Updated factors and footnote for model year 2020 and added row for model year 2021+;
- Driving Record Surcharge 2 - Revised factors for BI, PD, MED, and COL; and
- Zone Factors - Revised factors for BI, PD, MED, UM, CMP, and COL.

The rate impact associated with this filing is +4.0% (+\$37,864), affecting 356 policyholders.

Item Key: 706893

Date Submitted: 04/23/2018
 Crestbrook Insurance Company
 5 - Commercial Multiple Peril
 Initial Rate and Rule
 Manufacturers Output
 Commercial Output Program
 Initial Adoption of AAIS Filing Designation Nos. AAIS-2002-57R, AAIS-2005-05R, and AAIS-2007-96R
 # of Policyholders: **0**
 Company Reference: A-2018TMLN-AWSJ9S
 Requested Effective Dates - New: 01/01/2019 Renewal: N/A

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

The company is initially adopting the following AAIS Filing Designation Numbers:

AAIS-2002-57R AAIS-2005-05R

AAIS-2007-96R

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 706888, Company Form Filing No. A-2018TMLN-AWSJ9S.

Item Key: 707746

Date Submitted: 04/25/2018
 Harco National Insurance Company
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Dealers Program
 Adoption of ISO Designation Filing Number GL-2017-BGL1
 Overall % Impact: **-0.8**
 Overall \$ Impact: **-\$3,099**
 # of Policyholders: **0**
 Company Reference: 18-656
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 325006 effective 02/01/2016.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2017-BGL1 approved for ISO under state tracking number 394708 effective 02/01/2017.

The company will utilize a Loss Cost Multiplier of 1.290.

These changes will result in a -0.8% rate decrease or -\$3099.00.

There will be 13 Louisiana policyholders affected by this rate decrease.

Item Key: 707763

Date Submitted: 04/25/2018
 BITCO GENERAL INSURANCE CORPORATION
 BITCO NATIONAL INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Adoption of ISO Designation Filing Numbers CA-2017-BRLB1 and CA-2015-ROCP1
 Overall % Impact: **8.300%**
 Overall \$ Impact: **\$287,460**
 # of Policyholders: **69**
 Company Reference: LA10162CG00122
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

Item Key: 707780

Date Submitted: 04/25/2018
 MARKEL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Overall % Impact: **0.0**
 Overall \$ Impact: **-\$252**
 # of Policyholders: **7**
 Company Reference: 1801RR001-HF-C
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 684666 effective 04/01/2018.

Item Key: 707811

Date Submitted: 04/26/2018
 American Capital Assurance Corp.
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Revised Rate and Rule
 AmCap Commercial Property Louisiana
 # of Policyholders: **0**
 Company Reference: LA-RATE-2018
 Requested Effective Dates - New: 06/01/2018 Renewal: 07/01/2018

The last adjustment to this program occurred in September 2010 under the Prior Approval provision (Item Key #264523) to be effective September 28, 2010.

With this filing, the above-captioned company wishes to submit revised rate and rule for its Commercial Property program to keep the program consistent with AmCap's Florida business..

The indicated and proposed changes are:

All Coverage	AY 2017		Proposed Change
	On-Leveled & Trended	Rate Level Indication	
Earned Premium			
Commercial Property	3,440,434	-8.9%	-8.9%

The proposed updates for the Louisiana commercial property program include:

1. Updating base rates based on rate indications.
2. Introducing several new optional endorsements. These new endorsements are being filed in a companion filing through SERFF (Company Tracking #LA-FORMS-2018).
3. Updating structure/rating on several existing optional endorsements. These revised endorsements are being filed in a companion filing through SERFF (Company Tracking #LA-FORMS-2018).

The company is proposing to make these changes effective on June 1, 2018, for new business and July 1, 2018 for renewal business.

The company will be submitting form(s) filing for this program.

Item Key: 707921

Date Submitted: 04/27/2018

STARNET INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **3.830**

Overall \$ Impact: **\$10,457**

of Policyholders: **42**

Company Reference: SIC-WC-18-002-LA

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 389908, which resulted in an overall -4.83% rate decrease, effective 05/01/2017.

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

The company will retain use of its 1.845 loss cost multiplier.

There is an overall +3.83% rate increase or +\$10,457 as a result of this filing.

There will be 42 Louisiana policyholders affected by this filing.

Item Key: 707940

Date Submitted: 04/27/2018

ATLANTIC SPECIALTY INSURANCE COMPANY

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

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

Commercial Crime

Overall % Impact: **0.0**

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

of Policyholders: **0**

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

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

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

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

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

The company will be maintaining its Loss Costs Multiplier (LCM) approved in Item Key #393164 of 1.675.

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

Item Key: 707946

Date Submitted: 04/27/2018

ANPAC LOUISIANA INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Farm and Ranch
Special Farm Package "10" Product

Overall % Impact: **0.5**

Overall \$ Impact: **\$11,700**

of Policyholders: **548**

Company Reference: 17-SF-LA-180353R

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

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

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

Policy Level Changes

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

Summary of Division Specific Changes

Division I

- Increase Residences and Contents (Home and Mobile Home) by 3%.
- Decrease remaining base rates by 6%.

Division II

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

Division III

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

Division V

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

Farm Equipment Breakdown Endorsement

The company proposes to revise the SFP 10 Equipment Breakdown coverage and options in order to better meet the needs of its Farm clients. The rating structure is being revised to align with the coverage changes. Currently, EB coverage is linked to a specific building, and rated based on typical EB exposures identified by the description of that building (risk levels low-med-high). With this filing, the company wishes to expand the definition of covered equipment to include limited farm equipment not linked to a specific

building. Thus, the rate will now be built from two components: 1) a policy level premium based on Farm Type (risk levels 1-6), and 2) a building premium based on a new, more segmented risk level of the Building Description.

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

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

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

Country Estate Endorsements

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

Additional Endorsements

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

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

These changes will result in an overall rate increase of **+0.5%** or **+\$11,700** (548 policyholders).

Companion forms (Item Key #707918) were still pending as of May 3, 2018.

Item Key: 707960

Date Submitted: 04/27/2018

ALLSTATE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Independent Distributors Program

Overall % Impact: **0.0**

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

of Policyholders: **1098**

Company Reference: BR9083: IDP EXPANSION

Requested Effective Dates - New: 08/13/2018 Renewal: 10/24/2018

Item Key: 707961

Date Submitted: 04/27/2018

MARKEL AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Directors & Officers Liability

Public Directors and Officers Liability Program

Overall % Impact: **0.0**

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

of Policyholders: **1**

Company Reference: 1803RR012-PD

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

Item Key: 707962

Date Submitted: 04/27/2018

ALLSTATE INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Independent Distributors Program

Revised Rate and Rule

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **704**

Company Reference: BR9084: IDP EXPANSION

Requested Effective Dates - New: 08/13/2018 Renewal: 10/24/2018

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

The company is removing the deductibles from all of the coverages offered except for Vendors.

A "Dependent Property Endorsement or Recently Purchased Covered Property Endorsement" endorsement for \$25 is also proposed.

Companion forms (Item Key Number 705392 or Company Reference Number BF3789: BROADEN IDP) were approved on 04/23/2018.

There is no rate impact associated with this filing.

Item Key: 707967

Date Submitted: 04/27/2018

Access Home Insurance Company

1 - Property

Revised Rate and Rule

Louisiana Dwelling Fire Voluntary Program

Revision to the Special Structure Buyback coverage

and the Insurance Score Tier assignments

Company Reference: MERL-131469635

Requested Effective Dates - New: 06/10/2018 Renewal: 06/10/2018

The above-captioned company proposes rule revisions for use with its Louisiana Dwelling Fire Voluntary Program.

With this filing, the company proposes revisions to the Special Structure Buyback coverage and the Insurance Score Tier assignments.

Specific changes are as follows:

Special Structure Buyback Coverage

As

There is no rate impact associated with this filing.

Item Key: 708014

Date Submitted: 04/30/2018

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **-47.3**

Overall \$ Impact: **\$-6,170**
 # of Policyholders: **5**
 Company Reference: 005.9970-18057 LA SBP GL RATE RULE
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 708017

Date Submitted: 04/30/2018
 Lion Insurance Company
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Delayed Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 # of Policyholders: **0**
 Company Reference: LION-18-001
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 394461, which resulted in an overall -4.90% rate decrease, effective 07/05/2017.

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

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

There is an overall +0.20% rate increase or \$ as a result of this filing.

There will be Louisiana policyholders affected by this filing.

Item Key: 708047

Date Submitted: 04/30/2018
 GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 26 - Burglary And Theft
 Adoption

Commercial Burglary and Theft
 Adoption of ISO Designation Filing Number CR-2017-REL1

Overall % Impact: **-11.0**
 Overall \$ Impact: **\$3,879**
 # of Policyholders: **6**
 Company Reference: 18038
 Requested Effective Dates - New: 07/14/2018 Renewal: 07/14/2018

This filing is a resubmission of a filing that was disapproved due to an inadequate company response to an "Objection Letter" sent via SERFF from Wei Chuang dated March 14, 2018.

The above-captioned companies wish to adopt the Insurance Services Office, Inc. (ISO) filing designation number for their revised Crime and Fidelity Multistate rules revision involving updates to the Supplemental Tables of the rating relativities and factors for Burglary and Theft.

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

These changes results in a rate decrease of **-11.0%** or **\$3,879** (6 policyholders).

The companies are requesting an effective date of July 14, 2018.

Item Key: 708090

Date Submitted: 05/01/2018
 ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule

Private Passenger Automobile
Connections Auto Program
Revised Rate and Rule

Overall % Impact: **11.7**

Overall \$ Impact: **\$2,593,002**

of Policyholders: **6912**

Company Reference: LA-PA-18247

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

The last rate revision to this program was +9.0% (+\$1,701,998) which was approved under LDI Item Key #393483 with an effective date of 9/1/2017 for new and renewal business.

With this filing, the company proposes the following revisions:

- Base Rate Revisions;
- Territory Relativities - Revise factors for 13 of the company's 95 territories;
- Rated Points - Increase the charge for rated points by 10%; and
- Update the Full Glass Coverage rule to fix a clerical error.

The rate impact associated with this filing is +11.7% (+\$2,593,002), affecting 6,912 policyholders.

Item Key: 708100

Date Submitted: 05/01/2018

CHURCH MUTUAL INSURANCE COMPANY

19 - Commercial Automobile

Delayed Adoption

Commercial Business Automobile

Non-Adoption

ISO Designation Filing Number CA-2018-IALL1

of Policyholders: **0**

Company Reference: AUTO-65

Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

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

There is no rate impact associated with this filing.

Item Key: 708101

Date Submitted: 05/01/2018

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Automobile

Private Passenger Auto Program

Symbol Update

of Policyholders: **0**

Company Reference: IV-40621 (REFILE)

With this filing, the company proposes to update the last PPA Symbol Update filing for this program. Filing Number 691170 was submitted with incorrect designations for Collision Rating Group (GRG), Comprehensive Rating Group (DRG), Vehicle Safety Discount (VSD), and Liability Rating Group (LRG).

There is no rate impact associated with this filing.

Item Key: 708118

Date Submitted: 05/01/2018

STATE NATIONAL INSURANCE COMPANY, INC.

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

RSA Multinational Insurance Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: LA-CA-SNIC-18001-R

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

With this filing, the company proposes to introduce the rates and rules for the RSA Multinational Insurance Program. This program will utilize Insurance Services Office, Inc. (ISO) loss costs, rules and rating plans along with company exceptions.

The company is proposing to adopt the following ISO designations for use with this program:

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-2004-BRLA1-Louisiana	17717	N/A
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-2008-IALL1	233580	2/1/2009
CA-2009-RLC09	248267	8/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2010-RTLC1	265783	12/1/2011
CA-2010-RTER1	265775	12/1/2011
CA-2011-IALL1	274466	1/1/2012
CA-2011-BRLA1	274473	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
CL-2016-RRU1	335944	11/1/2016
RP-2000-RAL1-Louisiana	1669	4/1/2001
RP-2003-RAL03-Louisiana	14340	1/1/2004
RP-2004-RAL1	19132	5/1/2005
RP-2006-RCR06	24872	4/1/2007
RP-2007-RAL07	223259	4/1/2008
RP-2012-RAL12	288385	4/1/2013
CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017
RP-2000-RPD1-Louisiana	1672	4/1/2001
RP-2004-RPD1	19131	5/1/2005
RP-2012-RPD12	288390	4/1/2013

The corresponding form filing has been submitted under company tracking number LA-CA-SNIC-18001-F, LDI Item Key Number 708117.

Item Key: 708119

Date Submitted: 05/01/2018
 SENTRY SELECT INSURANCE COMPANY
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of various ISO Lost Cost Designation Filing Numbers
 Overall % Impact: **-27.200**
 Overall \$ Impact: **-\$67,035**
 # of Policyholders: **20**
 Company Reference: 9957-17906 SSDO GL CATCHUP & SCORECARD
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 708121

Date Submitted: 05/01/2018
 SENTRY SELECT INSURANCE COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Revised Rate and Rule
 2018 LA SSDO Property Catchup + New General Scorecard

Overall % Impact: **17.9**
 Overall \$ Impact: **\$101,630**
 # of Policyholders: **47**
 Company Reference: 005.9956-18590 LA SSDO CATCH UP + NEW GEN SCORECARD
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last adjustment to this program occurred in June 2013 under the Prior Approval provision (Item Key #296252) to be effective September 1, 2013.

With this filing, the above-captioned company wishes to play catchup on the rates and rules dating back to the mid 1990's and early 2000's time period.

The company is adopting the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
LA17-14 (CF-2017-RLA1)	690221	July 1, 2018
LA15-16 (ML-2015-RLA1)	326134	March 1, 2016
LA17-07 (CF-2017-RLC1)	396015	August 1, 2017
LA16-05 (CL-2016-ODNPR)	338722	December 1, 2016
LA16-04 (CL-2016-ODNPF)	338728	December 1, 2016
LA16-02 (CL-2015-OTRRU)	333652	March 1, 2016
LA16-01 (CF-2015-RLA1)	332810	May 1, 2016
LA15-19 (CF-2015-RLC11)	327546	May 1, 2016
LA15-18 (CF-2015-RRU11)	327556	May 1, 2016
LA15-03 (RP-2014-RML09)	318468	July 1, 2015
LA15-02 (CF-2014-RLC09)	318462	July 1, 2015
LA15-01 (CF-2014-RRU09)	318441	July 1, 2016
LA13-13 (CF-2013-RLA1)	303376	July 1, 2014
LA13-07 (CF-2013-RBILC)	300506	February 1, 2014
LA13-06 (CF-2013-RBIRU)	300058	February 1, 2014
LA10-13 (CF-2010-OLOB1)	263711	May 1, 2011
LA10-11 (CF-2010-RLA1)	262380	January 1, 2011
LA09-10 (CF-2009-OGB09) (Forms)	252241	April 1, 2010
LA09-09 (CF-2009-RGB09)	251757	April 1, 2010
LA09-03 (CF-2009-RLC07)	246354	May 1, 2010
LA09-02 (CF-2008-OWERO)	243410	September 1, 2009
LA08-25 (CF-2008-OWEFO) (Forms)	235577	January 1, 2009

The company is also updating its Scorecard Model which is a Package model and changing it to a property specific Scorecard that is isolated to the account characteristics that will more accurately price the property policies and only applies to the property policy. The company will be using a rating factor of **0.90**.

The following changes are being made to the rules in this filing:

Manual Page	Replaces	Description of Change
CF-CE-1 09 14	CF-DP-1 09 05 CF-DP-1a 09-05	<p>Editorial revisions to Section 2 title - "Exceptions" became "Exception Rule" - Division five was elaborated with "Fire and Allied Lines".</p> <p>Introduced new exception rule E. for Rule 20.B Unrated Risks- added procedures related to non-class eligible risks that are unrated by ISO. The tentative rate developed will apply until the first renewal after the ISO specific rate is received.</p> <p>Introduced new exception rule F. for Rule 33. Deductibles-rates for \$250 deductible by applying a 1.05 deductible factor.</p> <p>Revised minimum premium, additional premium and return premium rules contained in Rules 8, 9, & 10.</p> <p>Editorial revisions for outline formatting.</p> <p>Introduced new exception rule G. modifies ISO Rule 37, Loss Payable and Additional Insured - we will not implement provisions relating to building owners. We will continue to use our own Additional Insured endorsement (CP 70 11) and our own Company Additional Rule 3.E.</p>
CF-CE-2 01 16	CF-DP-1 09 05 CF-DP-2 09-05	<p>Introduced new exception rule I. for Rule 41. Builder's Risk Coverage Options. Rule A. 4.a. is replaced. We will use only the .75 time 100% coinsurance completed building rate for rate calculation purposes.</p> <p>Introduced new exception rule J. Discretionary Payroll Expense- we will not apply a rate factor in the premium determination process; the increased limit described in paragraph 3.b. of the ISO rule will provide any additional premium that may be required.</p>
CF-CE-3 09 14	CF-DP-3 07 00	<p>Exception Rule K for Rule 81. Deductible Insurance Plan amended to clarify how the Wind/Hail and Theft deductibles are applied when they are different than the policy deductible.</p> <p>Editorials revisions for outline formatting.</p> <p>Introduction of new Deductible Factor Table- deductible amounts, not by Limit of Insurance or by Cause of Loss criteria.</p> <p>Editorial and typo revisions.</p> <p>Added "Fire and Allied" to section</p>

CF-CE-4 01 16	CF-DP-4 08 02	<p>3 title to be more descriptive. Typo- "or" changed to "of". In a "endorsement" is changed to "form" to better reflect what the document is. Rule F. we changed the ERE endorsement from old FA000600 to CP 88 10.</p>
CF-CE-5 01 16	CF-DP-5 07 00	<p>Additional Rule G.- False Pretense Loss to Stock is revised to clarify that no premium adjustments are applied to its \$50 flat charge. Additional Rule H - Enhanced Annual Business Income Coverage has been revised to change its rating structure and to add Optional Coverage Periods of 6 months, 9 months, 18 months and 24 months of coverage to the standard 12 month Coverage Period. The rating structure has changed by applying exposure factors to the location's net sales; and by applying a rate modification to that exposure base. Factors are different based on whether coverage includes or excludes extra expense; what market the risk is in; and the number of months coverage. Editorial Revisions.</p>
<p>CF-CE-5 01 16 CF-CE-6 03 16 CF-CE-7 01 16 CF-CE-8 01 16</p>	<p>CF-DP-5 07 00 CF-DP-6 11 08</p>	<p>Old Additional Rule I. Net Income Clarification is revised to become provision 5. of the new Additional Rule H. Also respective endorsement number has changed from FA000700 to CP 88 14. Additional Rule Equipment Breakdown Coverage is re-lettered from J. to I. Standard limits have increased to \$250,000 for the Equipment Breakdown rule amended to delete provision 2)b) and 2)c) for the withdrawal of endorsements CP 70 48 and CP 70 49. Electronic Media Rule K. becomes new Rule J. Editorial Revisions.</p>
CF-CE-9 01 16	<p>CF-DP-6 11 08 CF-DP-7 11 08</p>	<p>Added new Rule L. Dealers Broadened Building and Personal Property Coverage.</p>
CF-CE-10 01 16	New	<ul style="list-style-type: none"> • Added new optional Endorsement CP 88 11 for this coverage. • Premium for this endorsement will be based on the total amount of covered personal property at all locations; plus there will be a \$25 per each covered building. • There is no coverage for personal property for equipment dealers or boat dealers at these types of dealers have their personal property covered under our Inland Marine coverage

forms- Special Transit or Boat Dealers. We are implementing similar IM Broadened coverage endorsements and rules for Special Transit and Boat Dealers coverages in a companion Inland Marine filing.

- Several of the coverage in endorsement CP 88 11 may be increased; Rule k.3 governs those increases and parallels SIAMCO Additional Rule 38-5.

Added New Rule L. Dealers Broadened Annual Business Income Coverage.

CF-CE-10 01 16	New		<ul style="list-style-type: none"> • Added new optional endorsement CP 88 12 for this coverage. • There is a \$75 charge for each policy that includes this new endorsement. • A few of the coverages in the endorsement may be increased; Rule L.3. Governs those increases and parallels SIAMCO Additional Rule 38-5.
CF-RP-1,2 08 17	New	Scorecard	
CF-RP-3 10 18	CF-RP-1 05 12	Scorecard	
CF-RP-4 08 17	CF-RP-2 05 12	Scorecard	
CF-CE-LA-1 06 19	New	State Exception Page	
CF-RE-LA-1 06 19	CF-RE-LA-1 06 11	State Exception Page	
CF-CE-DEV 06 13	Withdrawn	Obsolete	
CF-DP-LA-1 11 14	Withdrawn	Obsolete	
CF-RP-LA-1 thru 5 09 12	Withdrawn	Obsolete	
DP-EX-LA 04 02	Withdrawn	Obsolete	
CF-CRD-1 10 13	Withdrawn	Obsolete	

These changes results in an increased rate impact of **17.9%** or **\$101,630** (47 policyholders).

The company is requesting an effective date of June 1, 2019.

Item Key: 708123

Date Submitted: 05/01/2018

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

LA SBP Catch Up + New Gen Scorecard

Overall % Impact: **16.8**

Overall \$ Impact: **\$455**

of Policyholders: **4**

Company Reference: 005.9956-18590 - LA SBP CATCH UP + NEW GEN SCORECARD

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

The last adjustment to this program occurred in March 2012 under the Prior Approval provision (Item Key #282377) to be effective September 1, 2012.

With this filing, the above-captioned companies wish to play catchup on the rates and rules and are adopting the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
LA17-14 (CF-2017-RLA1)	690221	July 1, 2018
LA15-16 (ML-2015-RLA1)	326134	March 1, 2016
LA17-07 (CF-2017-RLC1)	396015	August 1, 2017
LA16-05 (CL-2016-ODNPR)	338722	December 1, 2016
LA16-04 (CL-2016-ODNPF)	338728	December 1, 2016
LA16-02 (CL-2015-OTRRU)	333652	March 1, 2016
LA16-01 (CF-2015-RLA1)	332810	May 1, 2016
LA15-19 (CF-2015-RLC11)	327546	May 1, 2016
LA15-18 (CF-2015-RRU11)	327556	May 1, 2016
LA15-03 (RP-2014-RML09)	318468	July 1, 2015
LA15-02 (CF-2014-RLC09)	318462	July 1, 2015
LA15-01 (CF-2014-RRU09)	318441	July 1, 2016
LA13-13 (CF-2013-RLA1)	303376	July 1, 2014
LA13-07 (CF-2013-RBILC)	300506	February 1, 2014
LA13-06 (CF-2013-RBIRU)	300058	February 1, 2014

With this filing the companies are implementing a new property scorecard, removing the building age discount factors and removing their package deviation factors. With the implementation of the new property scorecard the companies are withdrawing the Building Age Discount factors as these will now be accounted for within the scorecard factor determination. The factor table were re-based to achieve an overall 1.0 countrywide scorecard factor.

The following changes will be made to this filing:

Rule Number	Rule Name	New Page Number	Edition Date	Withdrawn Page	Edition
19	Interstate Accounts Rates (Rule 20) Unrated Risk (B.) Replaced by the following One Term rate provision: Risks not eligible for class rates and not yet specifically rated may be written at a tentative rate until the specific loss cost is provided by ISO. The new rate will be applied at the next renewal after the actual specific rate is available.	CF-CE-1	09-14	CF-EX-1	03-09
20		CF-CE-1	09-14	New	
30	Building	CF-CE-1	09-14	CF-EX-1	03-09
31	Personal Property	CF-CE-2	09-14	CF-EX-1	03-09
33	Deductible	CF-CE-2	09-14	CF-EX-1	03-09
36	Value Reporting form	CF-CE-2	09-14	CF-EX-2	03-09
37	Loss Payable & Additional Insured Provisions - New - We will not implement ISO provisions relating to building owners. We will continue to use our Additional Insured endorsement (CP 70 11) which is governed by our own	CF-CE-2	09-14	NEW	

Additional Rule 38-3

38	Building & Personal Property Coverage Options	CF-CE-2	09-14	CF-EX-2	03-09
38.3.d.	Ordinance or Law Coverage	CF-CE-3	01-16	CF-EX-3	03-11
38.K.4	Newly Acquired Property - Increased Limit	CF-CE-3	01-16	CF-EX-3	03-11
41	Builders' Risk Coverage Options - New - Rule 41.A.4.A. is replaced by: If coverage is not written using Endorsement CP 11 05, use .75 times the 100% Coinsurance completed building rate.	CF-CE-3	01-16	NEW	
51	Business Income Coverage Options - New- Discretionary Payroll Coverage (Rule 51.L) We will not apply a rate factor in the premium determination process; the increased limit described in paragraph 3.b of the ISO rule will provide any additional premium that may be required.	CF-CE-3	01-16	NEW	
54	Common Time Element Options	CF-CE-4	09-14	CF-EX-4	03-11
66	Legal Liability Coverage	CF-CE-4	09-14	CF-EX-4	03-11
72	Cause of Loss - Special form	CF-CE-4	09-14	CF-EX-4	03-11
81	Deductible Insurance Plan - delete provision & revised deductible factors; Deleted exception Rule 81.D. Forms. Revised Rule 81 E. for adoption of LOIs and removal of Special Theft Increments; and addition of Windstorm or Hail deductibles exception. We are implementing revised deductible factors for the \$1,000; \$2,000;	CF-CE-4, 5	09-14	CF-EX-3 CF-EX-4	03-11 03-09

\$5,000; \$10,000;
\$25,000; \$50,000; and
\$75,000 deductibles.
The factors will not
vary by total insured
value at the location.
The change will allow
us to mechanize
application of the
deductible factor in
the rating process.

14-1	Conditions and Signatures	CF-CE-6	01-16	CF-AR-1	04-13
14-2	Additional Endorsements	CF-CE-6	01-16	CF-AR-1	04-13
14-3	Additional Endorsements	CF-CE-6	01-16	CF-AR-1	04-13
38-3	Additional Insured	CF-CE-6	01-16	CF-AR-1	04-13
38-5	Special Broadened Property Coverage	CF-CE-7, 8, 9, 10	07-14	CF-AR-1	04-13
				CF-AR-2	04-13
				CF-AR-3	04-13
				CF-AR-4	04-13
				CF-AR-5	04-13
38-6	Customers' Patterns, Dies, and Molds	CF-CE-10	07-14	CF-AR-6	03-09
38-7	Reserved for future Use	CF-CE-11	07-14	CF-AR-6	03-09
38-8	Electronic Media Records Coverage	CF-CE-11	07-14	CF-AR-6	03-09
38-9	Employee Property	CF-CE-11	07-14	CF-AR-6	03-09
51-2	Annual Business Income	CF-CE-11	07-14	CF-AR-7, 8, 9 CF-AR-10	05-12 05-12
		CF-CE-12			
		CF-CE-13			
		CF-CE-14			
		CF-CE-15			
74-1	Equipment Breakdown Coverage	CF-CE-15	07-17	CF-AR-10 CF-AR-11	05-12 03-09
74-2	Reserved for Future Use	CF-CE-16	07-17	CF-AR-11	03-09
74-3	False Pretense	CF-CE-17	07-17	CF-AR-11	03-09
81-1	Disappearing Deductible - WITHDRAWN			CF-AR-12	03-09
				CF-AR-13	03-09
81-2	Participating Deductible Plan - WITHDRAWN			CF-AR-14	03-09
				CF-AR-15	03-09
	We willow follow countrywide rules - Replacing with new exception	CF-CE-LA-1	06-19	CF-CE-LA-1	11-14

Additional Rule 38-5

1. Section B - Contractors Equipment Limitation CP 80 04 and Rented Contractors Equipment CP 80 05

rule were deleted for lack of use.

Additional Rule 51-2

- Added clarification statement to D. Premium Determination 2. Rate modification stating that the Rate Factors are not to be applied to the Special Causes of Loss base rate.

Additional Rule 74-1

- Forms. Rules 2. and 3. were deleted as we no longer write Basic and Broad Causes of Loss forms.
- Revised our Equipment Breakdown Coverage to be based on either a manufacturing or a Non-manufacturing type risk which corresponding rates to go with each class (mfg. vs. non-mfg. based on NAIC code)

Additional Rule 81-1

- Disappearing Deductibles have been discontinued and as such this rule has been deleted.

Additional Rule 81-2

- Participating Deductibles have been discontinued and as such this rule has been deleted.

Additional Manual Page Changes

Rule Name	New Page Number	Edition	Withdrawn Page	Edition
Company Rule	N/A		CF-CWR-1	4th Ed. 10-90
			CF-CWR-2	3rd Ed. 10-91
			CF-CWR-3	3rd. Ed. 10-91
			CF-CWR-4	3rd. Ed. 7-88
			CF-CWR-5	2nd Ed. 7-88
			CF-CWR-6, 7, 8	3rd Ed. 7-88
			CF-CWR-9 thru 14	1st Ed. 7-88
			7-100-B, 7-100-B(2)	05-2002
Scorecard	CF-RP-1, 2	08 17		
Scorecard	CF-RP-3	10 18		
Scorecard	CF-RP-4	08 17		
			CF-CRD-1	10 13

These changes results in an rate increase of **16.8%** or **\$455** (4 policyholders).

All rates in this division shall be increased by 25% prior to their use.

The companies are requesting an effective date of June 1, 2019.

Item Key: 708124

Date Submitted: 05/01/2018

SENTRY SELECT INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Overall % Impact: **-15.6**

Overall \$ Impact: **-\$15,453**

of Policyholders: **33**

Company Reference: 005.9952-18581 - LA SSDO CATCH UP + NEW GEN SCORECARD

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

The last rate impact (Item Key Number 296346), resulted in an overall rate increase of **+5.60%** or premium increase of **+\$4,590** and affected 41 policyholders. It was approved effective 09/01/2013.

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

Companion forms (Item Key Number 708130 or Company Reference Number 005.9952-18581 - LA SSDO CATCH UP + NEW GEN SCORECARD) were still pending as of 05/07/2018.

This filing will result in an overall rate decrease of **-15.60%** or premium decrease of **-\$15,453** affecting 33 policyholders.

Item Key: 708125

Date Submitted: 05/01/2018

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of various ISO Loss Cost Designation Numbers

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

Company Reference: 005.9952-18581 - LA SBP CATCH UP + NEW GEN SCORECARD

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

The above-captioned companies are adopting various ISO Filing Designation numbers for their Commercial Inland Marine Program.

The companies propose adopting the following ISO Filing Designation numbers:

CM-2002-RLA1

CM-2004-RLA1

CM-2006-RLA1

CM-2008-RLA1

CM-2010-RLA1

CM-2012-RLA1

CM-2014-RLA1

CM-2010-ORU10 (LOI Introduction)

CM-2016-RLA1

Companion forms (Item Key Number 708131 or Company Reference Number 005.9952-18581) were still pending as of 05/08/2018.

There is no rate impact associated with this filing.

Item Key: 708126

Date Submitted: 05/01/2018

SENTRY SELECT INSURANCE COMPANY

26 - Burglary And Theft

Revised Rate and Rule

Commercial Burglary and Theft

Revised Rate and Rule

LA SSDO Crime

Overall % Impact: **-20.3**Overall \$ Impact: **-\$4,658**# of Policyholders: **36**

Company Reference: 005.9951-17904 - LA SSDO NEW GEN SCORECARD + LCM

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

The last adjustment to this program occurred in August 2016 under the Prior Approval provision (Item Key #382005) to be effective October 1, 2016.

With this filing, the above-captioned company wishes to submit revised rate and rule for the Commercial Crime and Burglary and Theft program.

The purpose of this filing is:

- Remove Scorecard Rating
- Adopt the latest ISO Loss Costs and PMF factors
- Removed Target Market Factors
- Revised Loss Cost Multiplier (LCM)
- Lower the Auto Dealers ratable employee factor from 1.00 to **0.80**
- Fidelity LCM is being lowered from 2.142 to **1.370**
- Burglary/Theft is being lowered from 1.760 to **1.370**

The above-captioned is adopting the following Insurance Services Office, Inc. (ISO) filing designation

numbers for loss costs, related rule factors and PMF factors:

Filing Designation Number	Item Key Number	Effective Date
CR-2017-RLA1	687911	June 1, 2018
CR-2017-REL1	687909	June 1, 2018
ML-2015-RLA1	327181	September 1, 2015

The Loss Costs Multipliers are being reduced to offset the impact of removing the scorecard, **1.370**.

Rate Group	2016 Written Premium	Louisiana % Change
Fidelity Coverages	\$21,037	-21.6%
Burglary - Theft Coverages	\$1,908	-5.7%
Total Fidelity and Crime	\$22,945	-20.3%

The schedule rating plan will apply to all Crime and Fidelity policy types on an account, whether written on a package or monoline basis, except for Surety, coverages rated at a minimum premium, coverage subject to a flat charge or rated using a percentage of premium that is modified by schedule rating factors and there is no premium eligibility requirement under the schedule rating plan.

The Loss Cost Multiplier for both Crime coverage and Fidelity coverage will be **1.37**.

These changes results in a rate decrease of **-20.3%** or **-\$22,945** (36 policyholders).

The company is requesting an effective date of June 1, 2019.

Item Key: 708127

Date Submitted: 05/01/2018

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

26 - Burglary And Theft

Revised Rule only

Commercial Burglary and Theft

Revised Rule

Commercial Crime

of Policyholders: **0**

Company Reference: 005.9951-17903 - LA SBP NEW GEN SCORECARD 01 71

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

The last adjustment to this program occurred in September 2016 under the Prior Approval provision (Item Key #383756) to be effective October 1, 2016.

With this filing, the above-captioned companies wish to submit revised rule for their Burglary and Theft program.

The companies are adopting the following Insurance Services Office, Inc. (ISO) filing designation number: ML-2015-RLA1, Item Key #326134, to be effective March 1, 2016.

No scorecard has been developed for this filing due to Crime and Fidelity being small.

The Experience Modifier and the Package Deviation Factor is being eliminated.

The Schedule Rating Plan will apply to all Crime and Fidelity policy, whether written on a package or monoline basis except for the following:

- Surety
- Coverages rated at minimum premium.
- Coverages subject to a flat charge or rated using a percentage of premium that is modified by schedule rating factors.

There are currently no policies with Crime or Fidelity coverages in Louisiana.

The companies are requesting an effective date of June 1, 2019.

Item Key: 708148

Date Submitted: 05/01/2018

CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 26 - Burglary And Theft
 Delayed Adoption
 Commercial Burglary and Theft
 Delayed Adoption of various ISO Designation Filing Numbers

of Policyholders: **0**
 Company Reference: 2017 CRIME & FIDELITY R
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

The last adjustment to this program occurred in October 2009 under the Prior Approval provision (Item Key #251857) to be effective December 1, 2009.

Item Key: 708152

Date Submitted: 05/01/2018
 SENTRY SELECT INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Professional Liability/ E & O
 Overall % Impact: **14.2**
 Overall \$ Impact: **\$3,494**
 # of Policyholders: **40**
 Company Reference: 005.9957-17907 LA E&O SCORECARD - 88
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 708175

Date Submitted: 05/02/2018
 SAFECO INSURANCE COMPANY OF OREGON
 9 - Inland Marine
 Revised Rate and Rule
 Boatowners/Personal Watercraft
 Personal Inland Marine
 Watercraft Program
 Revised Rate and Rule
 Overall % Impact: **4.1**
 Overall \$ Impact: **\$56,774**
 # of Policyholders: **3378**
 Company Reference: 18-LA-S-WTR-R-GEN-LVL1
 Requested Effective Dates - New: 08/30/2018 Renewal: 10/09/2017

The last rate revision (Item Key Number 396012) resulted in an overall rate increase of **+7.600%** or premium increase of **+\$90,820** and affected 3,209 policyholders. It was approved effective 08/31/2017 for new business and 10/10/2017 for renewal business.

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

Rates are being raised across the board for the following:

1. Liability
2. Med Payments
3. UWBI - Uninsured Watercraft Bodily Injury
4. Physical Damage - Hull/Motor

Additionally, Rate Stabilization will now be for premium increase in excess of 6% and decreases in excess of -7% instead of 10% and 3% respectively.

This filing will result in an overall rate increase of **+4.10%** or premium increase of **+\$56,774** affecting 3,378 policyholders.

Item Key: 708196

Date Submitted: 05/02/2018

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

4 - Homeowners

Revised Rate and Rule

Homeowners Plus Program

(Mobile, Manufactured and Modular Homes)

Overall % Impact: **18.9**Overall \$ Impact: **\$2,820,376**# of Policyholders: **10400**

Company Reference: SF_90_HPM_LA_AI_930

Requested Effective Dates - New: 07/01/2018 Renewal: 08/15/2018

The last adjustment to this program was approved in March 2015 (Item Key #317608) and resulted in an overall rate increase of +17.2% (corrected and amended from +19.4%) to be effective July 1, 2015 for new business and August 1, 2015 for renewal business.

With this filing, along with a base rate revision, the company proposes to update the flood deductible from \$500 to a \$1,000 "per coverage" deductible.

State Exception pages has been revised as follows:

Index Page - this was revised to remove reference to Territory Map.

Index Page, Section VI. Mandatory Endorsement and Notices - this was revised to add new mandatory Flood Deductible Endorsement Form HPM0003E to accommodate the new proposed flood deductible per coverage.

AB#HPM#LA (Page A) Forms List, Section II Mandatory Endorsements and Notices - this was revised to include Item H. Flood Deductible Endorsement.

AB#HPM#LA (Page B) Territorial Map - the territorial map page was removed.

AB#HPM#LA (Page 2) Section I. Comprehensive Form Package - the base deductible section was revised to reflect the changes being submitted with this filing.

AB#HPM#LA (Pages 3 thru 6) - the pages were revised to include the new proposed rates.

AB#HPM#LA (Page 12) Section VI. Mandatory Endorsements and Notices - this was revised to add the new Flood Deductible Endorsement - Form HPM0003E-0418, which states "This endorsement is mandatory for all policies issued with a \$1,000 per coverage Flood Deductible".

The edition date of all revised State Exception Pages have changed to read 04/18.

These changes will result in an overall rate increase of **+18.9%** or **+\$2,820,376** (10,400 policyholders).

Companion forms (Item Key #708193) were still pending as of May 3, 2018.

Item Key: 708197

Date Submitted: 05/02/2018

Crestbrook Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: A-2018BSVK-AWSGE9

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

Item Key: 708206

Date Submitted: 05/02/2018

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Employment Practices Liability

Overall % Impact: **0.0**

Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 005.9944-18708 - LA - EPLI CATCH-UP
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 708212

Date Submitted: 05/02/2018
 SOUTHERN INSURANCE COMPANY
 26 - Burglary And Theft
 Non-Adoptions
 Commercial Burglary and Theft
 Non-Adoption

ISO Crime

of Policyholders: **0**
 Company Reference: LA-CR-1902-02-9831A
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

The last adjustment to this program occurred in November 2017 under the Prior Approval provision (item Key #686204) to be effective June 1, 2018.

With this filing, the company wishes to non-adopt the following Insurance Services Office, Inc. (ISO) filing designation number: Cr-2017-REL1, Item Key #687909, with an effective date of June 1, 2018.

The company is requesting and effective date of June 1, 2018.

Item Key: 708217

Date Submitted: 05/02/2018
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 MILFORD CASUALTY INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY
 26 - Burglary And Theft
 Delayed Adoption
 Commercial Burglary and Theft
 Delayed Adoption of ISO Designation Filing Numbers CR-2017-RLA1 and CR-2017-REL1
 ISO Crime

Overall % Impact: **-21.00**
 Overall \$ Impact: **-\$494**
 # of Policyholders: **10**
 Company Reference: LA-CR-1902-05-9831
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last adjustment to this program occurred in April 2016 under the Prior Approval provision (Item Key #335517) to be effective October 1, 2016 for Republic Underwriters Insurance Company (RFC, RUIIC & SUIC), also the last adjustment occurred in March 2016 under the Prior Approval provision (Item Key #334311) to be effective June 1, 2016 for Milwaukee Casualty Insurance Company (AICK, WIC & MC) and to be effective May 2017 under the Prior Approval provision (Item Key #392408) to be effective June 1, 2018 for Security National Insurance Company (SN & TIC).

With this filing, the above-captioned companies wish to delay adoption of the following Insurance Services Office, Inc. (ISO) filing designation numbers:

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

This filing will have a rate impact of -21.0% or -\$494 (10 policyholders).

The companies are requesting an effective date of February 1, 2019.

Item Key: 708239

Date Submitted: 05/02/2018

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability E & O

of Policyholders: 0

Company Reference: LA-OR-17D0006-000-R

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

Item Key: 708240

Date Submitted: 05/02/2018

Fireman's Fund Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Preferred Club Program

of Policyholders: 0

Company Reference: NLACM0318R

The above-captioned company is introducing a Preferred Club Program under its Commercial Inland Marine line.

The company is adopting ISO filing designation numbers CM-2016-RLA1 (Item Key Number 336872) and CM-2010-ORU10 (Item Key Number 320648).

Companion forms (Item Key Number 708254 or Company Reference Number NLACM0318F) were still pending as of 05/08/2018.

There is no rate impact associated with this filing.

Item Key: 708262

Date Submitted: 05/03/2018

GREAT AMERICAN INSURANCE COMPANY

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rule only

Commercial Package

Select Business Policy Program

Rule Filing to be used in Conjunction with Two Endorsements

of Policyholders: 0

Company Reference: 31-0170-18074

Requested Effective Dates - New: 09/02/2018 Renewal: 09/02/2018

These companies are revising the rules to be used with the following endorsements for the above-captioned program:

- Select Business Policy Cyber Enhancement Endorsement, Form SB 81 32
- Select Business Policy Cyber Enhancement Endorsement Business Income and Extra Expense Coverage Form Actual Loss Sustained Up to 12 Months, Form SB 82 55
 - The forms are identical in the changes that were made and only have editorial changes to match the underlying coverage forms being modified, i.e., both identically modify the language of the Select Business Policy Building and Personal Property Coverage Form and then each similarly modify either the Business Income and Extra Coverage Form or the Business Income and Extra Expense Coverage Form Actual Loss Sustained up to 12 Months.
 - The coverage change made was the addition of a policy aggregate limit which applies to all Insuring Agreements. No other changes were made to the form other than those needed to work in the overall aggregate wording.

The corresponding form(s) filing, LDI Form Filing No. 782575, Company Form Filing No. 31-0170-18074, was approved effective September 2, 2018.

A SERFF "Objection Letter" was sent to Ms. Alison Clem on May 3, 2018 for additional information.

Item Key: 708287

Date Submitted: 05/03/2018

THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI INSURANCE COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Output Program

Initial Adoption of AAIS Filing Designation No. AAIS-2002-57R

of Policyholders: 0

Company Reference: CQD-COP-18-8008-LA

Requested Effective Dates - New: 06/21/2018 Renewal: N/A

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

The companies are initially adopting AAIS Filing Designation No. AAIS-2002-57R.

LDI Form Filing No. 684234, Company Form Filing No. CQD-COP-17-8005-LA (CID), were approved effective December 1, 2017.

LDI Form Filing No. 684235, Company Form Filing No. CQD-COP-17-8005-LA (CIC), were approved effective December 1, 2017.

LDI Form Filing No. 684366, Company Form Filing No. CQD-COP-17-8005-LA (CCC), were approved effective December 1, 2017.

Item Key: 708303

Date Submitted: 05/03/2018

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

Adoption of ISO Designation Number CA-2018-BRLA1

Overall % Impact: 4.5

Overall \$ Impact: \$81,712

of Policyholders: 66

Company Reference: LA-CA-LC-2018-R

Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

The last rate revision to this program was +5.0% or \$90,791 which was approved under LDI Item Key Number 391888 effective 6/1/2017 for both new and renewal business.

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

The company is not proposing to revise the current Loss Cost Multiplier (LCM) of 1.420.

The rate impact associated with this filing is +4.5% or \$81,713 affecting 66 policyholders.

Item Key: 708308

Date Submitted: 05/03/2018

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Revised Rate and Rule

of Policyholders: 0

Company Reference: PS-18-IM-R-38

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

The above-captioned company is adding an optional Section 42 Low Income Housing Tax Credit Coverage, for its Safehold Special Risk Program under its Commercial Inland Marine line.

Companion forms (Item Key Number 708323 or Company Reference Number PS-18-IM-F-38) were still

pending as of 05/08/2018.

There is no rate impact associated with this filing.

Item Key: 708327

Date Submitted: 05/04/2018

CONTRACTORS BONDING AND INSURANCE COMPANY
RLI INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of Essential Pac Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: CIM-RR-0318-EP

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

The above-captioned companies are introducing an Essential Pac Program for their Commercial Inland Marine line.

The companies are adopting AAIS-2014-46R(Item Key Number 313369), and AAIS-2014-46LC(Item Key Number 313368).

Companion forms (Item Key Number 708322 or Company Reference Number CIM-F-0318-P) were still pending as of 05/11/2018.

There is no rate impact associated with this filing.

Item Key: 708332

Date Submitted: 05/04/2018

ARCH MORTGAGE INSURANCE COMPANY
ARCH MORTGAGE GUARANTY COMPANY

6 - Mortgage Guaranty

Revised Rate and Rule

Mortgage Guaranty

of Policyholders: 0

Company Reference: 014.18 ARCH RATESTAR RATING RULES AND DEFINITIONS

Requested Effective Dates - New: 05/18/2018 Renewal: N/A

Item Key: 708350

Date Submitted: 05/04/2018

JEFFERSON INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Travel

Travel Insurance E-Commerce Program

Company Reference: JIC BP 800-914 2017 (R)

Requested Effective Dates - New: 09/21/2018 Renewal: N/A

The above-captioned company is introducing a Travel Insurance E-Commerce Program for Travel Insurance under their Personal Inland Marine line.

Companion forms (Item Key Number 708347 or Company Reference Number JIC BP 800-914 2017 (F)) were still pending as of 05/11/2018.

There is no rate impact associated with this filing.

Item Key: 708353

Date Submitted: 05/04/2018

AmGUARD Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Liability/ E & O

of Policyholders: 0

Company Reference: 2018-06-01-MPL-LA-RATE/RULE

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

Item Key: 708365

Date Submitted: 05/04/2018
 AMERISURE MUTUAL INSURANCE COMPANY
 AMERISURE INSURANCE COMPANY
 AMERISURE PARTNERS INSURANCE COMPANY
 16 - Workers Compensation
 Delayed Adoption
 Workers Compensation
 Delayed Adoption of NCCI Designation Filing Number Item B-1436 RD
 # of Policyholders: 0
 Company Reference: LA-NCCI-CIF-2017-54 B-1436 RD
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

Item Key: 708377

Date Submitted: 05/04/2018
 AMERICAN NATIONAL GENERAL INSURANCE COMPANY
 4 - Homeowners
 Revised Rule only
 Homeowners
 # of Policyholders: 0
 Company Reference: 17-HO-MC-180358R
 Requested Effective Dates - New: 09/18/2018 Renewal: 09/18/2018

Item Key: 708378

Date Submitted: 05/04/2018
 ANPAC LOUISIANA INSURANCE COMPANY
 1 - Property
 Revised Rule only
 Personal Property (Fire and Allied Lines)
 Rental Owners Insurance Program
 # of Policyholders: 0
 Company Reference: 17-RO-LA-180361R
 Requested Effective Dates - New: 09/18/2018 Renewal: 09/18/2018

Item Key: 708402

Date Submitted: 05/07/2018
 STATE NATIONAL INSURANCE COMPANY, INC.
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 Artisan Contractor Liability Program
 # of Policyholders: 0
 Company Reference: SNIC-OL-NEXT-LA-1802R
 Requested Effective Dates - New: 06/18/2018 Renewal: 06/18/2018

Item Key: 708404

Date Submitted: 05/07/2018
 HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 HARTFORD FIRE INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Commercial Multi-Peril
 Spectrum Policy Program
 Business Income Extension for Off-Premises Operations
 # of Policyholders: 0
 Company Reference: FN.07.883.2018.02
 Requested Effective Dates - New: 08/15/2018 Renewal: 08/15/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 384928, which resulted in an overall 0% rate impact effective March 11, 2017.

Introducing the following new optional coverage:

Product Manual	Rule Number	Rule Title	Form Number
Business Income Optional Coverages	17B	Business Income Extension for Off-Premises Operations	SS 41 82

Explanation of New Rule:

Product Manual	Rule Number	Rule Title	Form Number
Business Income Optional Coverages	17B	Business Income Extension for Off-Premises Operations	SS 41 82

This form provides Business Income and Extra Expense coverage up to a specified limit when Covered Property is damaged way from the "schedule premises". Business Income coverage is subject to a waiting period. Available limits are \$25,000, \$50,000, and \$100,000. Available waiting periods are 0, 12, 24, and 48 hours.

Since this is a new coverage, there is no rate impact to policyholders.

The corresponding form(s) filing, LDI Form Filing No. 708399, Company Form Filing No. FN.07.883.2018.02, was approved effective August 15, 2018.

Item Key: 708409

Date Submitted: 05/07/2018
 QBE INSURANCE CORPORATION
 1 - Property
 Revised Rule only
 Commercial Property (Fire and Allied Lines)

of Policyholders: 0
 Company Reference: 18-5459-LA-RULES
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

Item Key: 708442

Date Submitted: 05/07/2018
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Other Liability
 Coalition Program
 # of Policyholders: 0
 Company Reference: 17-17800

Item Key: 708443

Date Submitted: 05/07/2018
 Tokio Marine America Insurance Company
 26 - Burglary And Theft
 Non-Adoptions
 Commercial Burglary and Theft
 Non-Adoption of ISO Designation Filing Number CR-2017-REL1
 # of Policyholders: 0
 Company Reference: 18-LA-2-CR-40-A
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Item Key: 708452

Date Submitted: 05/07/2018
 WESTERN SURETY COMPANY
 23 - Fidelity
 Revised Rate and Rule
 Fidelity
 Commercial Blanket Fidelity Bond Program
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 17-10202017

Item Key: 708479

Date Submitted: 05/08/2018
 ACE AMERICAN INSURANCE COMPANY
 PACIFIC EMPLOYERS INSURANCE COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 18-CP-2015745 (R/R)
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

Item Key: 708493

Date Submitted: 05/08/2018
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial Umbrella and Excess
 Commercial Umbrella Program
 Rule Revision
 # of Policyholders: **0**
 Company Reference: LA-CU-1905-05-1901
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

With this filing, the company proposes to revise the rules for the Commercial Umbrella Program. The company is proposing the following revisions:

- Introduce the following new rules:
 - CU-33-CW. Employee Benefits Liability Coverage;
 - CU-41-CW. Terrorism Premium Determination;
 - CU-1003-LA. Condominium Directors and Officers Liability Exclusion;
 - CU-1004-LA. Construction Management Errors and Omissions Exclusion;
 - CU-1005-CW. Loss Assessment Exclusion;
 - CU-1006-CW. Designated Professional Services Exclusion;
 - CU-1008-CW. United States Longshore and Harbor Workers Exclusion;
 - CU-1009-CW. Professional Services Exclusion;
 - CU-1010-CW. Liquor Liability Exclusion;
 - CU-P-1011-LA. Liquor Liability Sub-Limits;
 - CU-1015-LA. Personal Umbrella Pricing Guide;
 - CU-1019-LA. Firearms Exclusion;
 - CU-1020-LA. Animal Exclusion;
 - CU-1021-LA. Directors and Officers Liability Exclusion;
 - CU-1022-CW. Owned Automobile Liability Exclusion;
 - CU-1023-CW. Hired and Non-Owned Automobile Liability Exclusion;
 - CU-1024-CW. Contractors Endorsement Excluded Hazards;
 - CU-1025-CW. BOP Umbrella Auto Territories;
 - CU-1026-CW. Professional Liability Pricing;
 - CU-1027-CW. Exclusion - Airports All Operations;
 - CU-1028-CW. Exclusion - Spraying or Aerosol Application;
 - CU-1029-CW. Exclusion - Diving Boards/Slides;
 - CU-1030-CW. Exclusion - Swimming Pool Pop Up;
 - CU-1031-CW. Absolute Movement of Land, Earth or Soil;
 - CU-1032-CW. Exclusion - Tobacco Products;

- CU-1033-CW. Exclusion - Automobile Leasing;
- CU-1034-CW. Exclusion - Insurance Company Operations; and
- CU-1035-CW. Stacking of Limits;
- Withdraw the following rules:
 - CU 5. Premium Computation; and
 - CU 11. Policy Cancellations;
- Revise the following rules to include the requirements applicable for when the underlying policy is Businessowners:
 - CU-P-8-CW. Policy Writing Minimum Premium;
 - CU-39-LA. Premium Determination; and
 - CU-1038-CW. Schedule Rating;
- Update the following rules to include re-wording or updated content:
 - CU-9-CW. Additional Premium Changes;
 - CU-10-CW. Return Premium Changes;
 - CU-P-1016-LA. Excess Millions Pricing Guide;
 - CU-P-1017-LA. Commercial Umbrella Over General Liability Coverages Pricing Guide; and
 - CU-P-1018-LA. Commercial Umbrella Over General Liability Coverages Pricing Guide;
- Revise the rule number and/or formatting of the following rules:
 - CU-P-13-CW. Minimum Premium;
 - CU-P-23-CW. Underlying Coverage;
 - CU-24-CW. Minimum Retained Limit/Minimum Underlying Limit;
 - CU-25-CW. Description of Additional Optional Endorsements;
 - CU-35C-CW. Description of Unmanned Aircraft Endorsement; and
 - CU-1013-CW. Umbrella Following Form.

The proposed rules are the same as those which have been previously approved for other AmTrust subsidiaries.

The corresponding form filing has been approved under company tracking number LA-CU-1905-01-1901, LDI Item Key Number 708501, effective 5/1/2019.

There is no rate impact associated with this filing.

Item Key: 708499

Date Submitted: 05/08/2018

EVEREST NATIONAL INSURANCE COMPANY

EVEREST PREMIER INSURANCE COMPANY

EVEREST DENALI INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-GL-20054684

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

Item Key: 708505

Date Submitted: 05/08/2018

GREAT NORTHERN INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY

FEDERAL INSURANCE COMPANY

27 - Boiler And Machinery

Initial Rule only

Boiler and Machinery

Equipment Breakdown

Masterpiece Program

of Policyholders: 0

Company Reference: 18-13120-RR

Requested Effective Dates - New: 10/08/2018 Renewal: N/A

With this filing, the above-captioned program submits its Masterpiece Equipment Breakdown coverage options, effective 10/08/2018.

This equipment coverage is available for an additional charge on all house, condominium or cooperative

coverages, except renters.

There are equipment breakdown coverage options:

Essential Equipment Breakdown Coverage - Only available to residential equipment permanently installed to service the house or its other permanent structure, with limits up to **\$250,000** available. This option atomically includes related coverages of Temporary living expenses, spoilage, land, and pollution cleanup and removal.

Enhanced Equipment Breakdown Coverage - Only available to residential equipment permanently installed to service the house or its other permanent structure, with limits up to **\$500,000** available. This option atomically includes related coverages of Temporary living expenses, rental value, expediting expenses, business equipment, spoilage, land, pollution cleanup and removal, and green safety improvements.

A deductible applies to both options, and will not be waived.

There is no rate change associated with this filing.

Item Key: 708529

Date Submitted: 05/08/2018

LYNDON SOUTHERN INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

DISAPPROVED

Private Passenger Automobile

Program A

Revised Rate

Overall % Impact: **6.5**

Overall \$ Impact: **\$971,523**

of Policyholders: **11017**

Company Reference: PPA (R) 05-2018

DISAPPROVED

The last rate revision to this program was +7.5% (+\$168,075) which was approved under LDI Item Key #338600 with effective dates of 8/26/2016 for new and renewal business.

With this filing, the company proposes to revise the territory base rates for this program.

The rate impact associated with this filing is +6.5% (+\$194,351), affecting 11,017 policyholders.

Item Key: 708531

Date Submitted: 05/08/2018

EMPLOYERS INSURANCE COMPANY OF WAUSAU

LIBERTY MUTUAL FIRE INSURANCE COMPANY

LM INSURANCE CORPORATION

FIRST LIBERTY INSURANCE CORPORATION, THE

LIBERTY INSURANCE CORPORATION

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

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

of Policyholders: **0**

Company Reference: 2018-LA-1-CR-G-R

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

Item Key: 708535

Date Submitted: 05/08/2018

FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Distinct Choice (Select 2.5) Program

Revised Rate and Rule

Overall % Impact: **11.635**

Overall \$ Impact: **\$527,273**

of Policyholders: **0**

Company Reference: RRLA06212018
 Requested Effective Dates - New: 06/21/2018 Renewal: 07/26/2018

The last rate revision to this program was +16.076% (+\$703,722) which was approved under LDI Item Key #394270 with effective dates of 6/15/2017 for new business and 7/20/2017 for renewal business.

With this filing, the company proposes to revise the base rates, revise the Single Car Lapse factors, add an Additional Driver factor, and add a Severe Prior Damage factor.

The rate impact associated with this filing is +11.635% (+\$527,273), affecting 3,056 policyholders.

Item Key: 708559

Date Submitted: 05/09/2018
 Blackboard Insurance Company
 5 - Commercial Multiple Peril
 Adoption
 (Formerly Hamilton Insurance Company)
 Businessowners Program
 Adoption of PIAL Filing Designation No. Filing No. LA17-12 (BP-2017-RLC17)
 # of Policyholders: **0**
 Company Reference: BLB-18-004-R (LA)
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

The above-captioned company is filing to adopt PIAL Filing Designation No. Filing No. LA17-12 (BP-2017-RLC17) for the above-captioned program:

The corresponding form(s) filing, LDI Form Filing No. 708564, Company Form Filing No. BLB-18-004-F (LA), was acknowledged effective October 1, 2018.

Item Key: 708578

Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Internet Liability
 # of Policyholders: **0**
 Company Reference: LA-PL-1806-05-2416A
 Requested Effective Dates - New: 06/23/2018 Renewal: 06/23/2018

Item Key: 708579

Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Directors & Officers Liability
 # of Policyholders: **0**
 Company Reference: LA-PL-1806-05-2416B
 Requested Effective Dates - New: 06/22/2018 Renewal: 06/22/2018

Item Key: 708581

Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Employment Practices Liability
 # of Policyholders: **0**
 Company Reference: LA-PL-1806-05-2416C
 Requested Effective Dates - New: 06/23/2018 Renewal: 06/23/2018

Item Key: 708583

Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Employee Benefit Plan/Fiduciary Liability
 # of Policyholders: 0
 Company Reference: LA-PL-1806-05-2416D
 Requested Effective Dates - New: 06/23/2018 Renewal: 06/23/2018

Item Key: 708585

Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability/ E & O
 # of Policyholders: 0
 Company Reference: LA-PL-1806-05-2416E
 Requested Effective Dates - New: 06/23/2018 Renewal: 06/23/2018

Item Key: 708587

Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 26 - Burglary And Theft
 Initial Rate and Rule
 Commercial Burglary and Theft
 # of Policyholders: 0
 Company Reference: LA-PL-1806-05-2416CR
 Requested Effective Dates - New: 06/23/2018 Renewal: 06/23/2018

Item Key: 708603

Date Submitted: 05/09/2018
 ZENITH INSURANCE COMPANY
 ZNAT INSURANCE COMPANY
 16 - Workers Compensation
 Revised Rule only
 Workers Compensation
 Non-Insurance Goods and Services
 # of Policyholders: 0
 Company Reference: NONINSURANCE GOODS
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

With this filing, the above-captioned program submits for approval its Non-Insurance goods and/or services, effective on approval.

This is mandatory, non-premium bearing endorsement is provided to all policyholders. The endorsement provides notice to policyholders that they may purchase, at their option, goods and services from third-party vendors with whom the company has negotiated discounts.

Participation in the program is optional.

There is no associated premium charge or premium discount.

Associated LDI Form Filing Number 708632; SERFF Tracking Number ZICO-131480326 is pending.

Item Key: 708608

Date Submitted: 05/09/2018
 Berkley National Insurance Company
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 RIVERPORT INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate and Rule

Commercial Automobile
 General Risk Program
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **115**
 Company Reference: BSS-CA-2018-5312-RARU-LA-28115
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

Item Key: 708615

Date Submitted: 05/09/2018
 Insurance Services Office, Inc.
 17 - Other Liability
 Initial Rate and Rule
 Other Liability
 Home Healthcare Program
 # of Policyholders: **0**
 Company Reference: HH-2017-RLC17
 Requested Effective Dates - New: 09/01/2018 Renewal: N/A

Item Key: 708616

Date Submitted: 05/09/2018
 Insurance Services Office, Inc.
 17 - Other Liability
 Initial Rate and Rule
 Other Liability
 Home Healthcare Program
 # of Policyholders: **0**
 Company Reference: HH-2017-RLC17
 Requested Effective Dates - New: 09/01/2018 Renewal: N/A

Item Key: 708646

Date Submitted: 05/10/2018
 HANOVER AMERICAN INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER INSURANCE COMPANY, THE
 ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY
 19 - Commercial Automobile
 Non-Adoptions

Commercial Automobile
 Non-Adoption

ISO Designation Filing Number CA-2018-IALL1

of Policyholders: **0**
 Company Reference: LA-CA-18279
 With this filing, the companies propose to non-adopt Insurance Services Office, Inc. (ISO) designation CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

There is no rate impact associated with this filing.

Item Key: 708660

Date Submitted: 05/10/2018
 American Hallmark Insurance Company of Texas
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Rental Vehicle Program
 Rule Revision

Exception to ISO Rule 109

of Policyholders: **0**

Company Reference: AHIC-LA-CA-R-003

With this filing, the company proposes to withdraw the exception to Insurance Services Office, Inc. (ISO) Rule 109., Auto Loan/Lease Gap Coverage. The company's approved exception deleted the rule.

There is no rate impact associated with this filing.

Item Key: 708664

Date Submitted: 05/10/2018

EVEREST NATIONAL INSURANCE COMPANY

26 - Burglary And Theft

Delayed Adoption

Commercial Burglary and Theft

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

Overall % Impact: **-21.0**

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

of Policyholders: **0**

Company Reference: LA-CR-20054136

Item Key: 708676

Date Submitted: 05/10/2018

Midvale Indemnity Company

19 - Private Passenger Automobile

Confidential Model Information

Private Passenger Automobile

American Family Credit Model (AFCM 1.0)

Confidential Credit Model

Introduction

of Policyholders: **0**

Company Reference: LA-PPA-18-133

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

With this filing, the company proposes to introduce the proprietary credit model, American Family Credit Model (AFCM 1.0).

Item Key: 708679

Date Submitted: 05/10/2018

Harco National Insurance Company

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

Dealers Program

Adoption of ISO Loss Cost Designation Filing Number CR-2017-RLA1

Overall % Impact: **-21.1**

Overall \$ Impact: **\$-6,430**

of Policyholders: **15**

Company Reference: 18-751

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

Item Key: 708681

Date Submitted: 05/10/2018

EVEREST NATIONAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

of Policyholders: **0**

Company Reference: LA-CP-20041355R

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

Item Key: 708684

Date Submitted: 05/10/2018

DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Withdrawal of Rates or Rules

Private Passenger Automobile

Motorcycle Program

Program Withdrawal

of Policyholders: 0

Company Reference: DGIC PPA_WITHDRAWAL_RCA - MC

With this filing, the company proposes to withdraw the rates and rules for the Motorcycle Program. This program had the following approved filings:

<u>LDI Item Key Number</u>	<u>Company Reference Number</u>	<u>New Effective Date</u>	<u>Renewal Effective Date</u>
228948	200804-MC-DGICLA-RULES	04/21/2008	04/21/2008
232961	200806-MC-DGICLA-Rules	07/18/2008	07/18/2008
239367		03/02/2009	03/02/2009
245784	200904-LA-DGICLA-MC-RULES	05/13/2009	05/13/2009
252952	201001-LA-DGICLA-MC-RATES	01/01/2010	01/01/2010
275118	201109-LA-DGICLA-MC (RCA)	10/22/2011	10/22/2011
275146	201109-LA-DGICLA-MC (RC)	09/07/2011	10/22/2011

This program currently has 57 active policies. New business was no longer be written as of April 2017 and non-renewals began January 2018, to be completed by March 2019.

Item Key: 708702

Date Submitted: 05/11/2018

NOVA CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: NCC-GL-PEST-18

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

Item Key: 708706

Date Submitted: 05/11/2018

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

5 - Commercial Multiple Peril

Withdrawal of Rates or Rules

Commercial Package

Premier Package Program

Withdrawal of Rates or Rules for Several Endorsements

of Policyholders: 0

Company Reference: CPP-LA-22884RU

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

The above-captioned companies are withdrawing the rates/rules for the following endorsements for the above-captioned program:

- Premier Business Income Endorsement (09-11)
- Premier Liability Endorsements (09-11)

- Premier Property Endorsements (09-11)

The requested rules require approval of companion form(s), LDI Form Filing No. 708714, Company Form Filing No. CPP-LA-22884F.

Item Key: 708734

Date Submitted: 05/11/2018

Fireman's Fund Insurance Company

27 - Boiler And Machinery

Initial Rate and Rule

Boiler & Machinery or Equipment Breakdown

Preferred Club Program

of Policyholders: **0**

Company Reference: NLABM0118-R

With this filing, the above-captioned company submits its new program for Equipment Breakdown coverage for their Preferred Club Program, effective on approval.

This program is available on a countrywide basis.

This program will utilize proprietary rules, rating plans, and rates.

The expense provisions are based on Boiler and Machinery experience from the latest three Insurance Expense Exhibits (2014 - 2016).

Corresponding LDI Form Filing Number 708730; SERFF Tracking Number MRTN-131497527 is pending.