

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

RATE AND RULE FILINGS PENDING AS OF NOVEMBER 12, 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: 717907

Date Submitted: 08/20/2018

Root Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **16.5**

Overall \$ Impact: **\$203,025**

of Policyholders: **940**

Company Reference: LA RATES 8.2018

The last rate revision to this program was the initial rate and rule submission, which was approved under LDI Item key Number 687948 with an effective date of 2/12/2018.

With this filing, the company proposes to revise the rates for this program. The company also proposes the addition of the Underwriting Tier factor.

BI	PD	COLL	COMP	MED	UMUIM	RENT
+14.0%	+17.2%	+17.6%	+17.6%	+21.1%	+17.7%	+19.1%

The rate impact associated with this filing is +16.5% (+\$203,025), affecting 940 policyholders.

Item Key: 718459

Date Submitted: 08/28/2018

QBE INSURANCE CORPORATION

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

Lawyer's Professional Liability Program

of Policyholders: **0**

Company Reference: 18-5873-LA-RATE/RULE

Requested Effective Dates - New: 10/12/2018 Renewal: 10/12/2018

Item Key: 718703

Date Submitted: 08/31/2018

Starr Indemnity & Liability Company

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: 0
 Company Reference: STARR-FL-SSPV-18 (DO)

Item Key: 718705

Date Submitted: 08/31/2018
 Starr Indemnity & Liability Company
 17 - Other Liability
 Initial Rate and Rule
 Fiduciary Liability
 # of Policyholders: 0
 Company Reference: STARR-FL-SSPV-18 (FID)

Item Key: 718706

Date Submitted: 08/31/2018
 Starr Indemnity & Liability Company
 17 - Other Liability
 Initial Rate and Rule
 Employment Practices Liability
 # of Policyholders: 0
 Company Reference: STARR-FL-SSPV-18 (EPL)

Item Key: 718735

Date Submitted: 08/31/2018
 CHARTER OAK FIRE INSURANCE COMPANY, THE
 PHOENIX INSURANCE COMPANY, THE
 TRAVELERS INDEMNITY COMPANY, THE
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
 17 - Other Liability
 Revised Rule only
 Professional Liability/ E&O
 Cyber First Program
 # of Policyholders: 0
 Company Reference: 2018-04-0095-R
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 385029 effective 04/01/2017.

With this filing, the companies are introducing the following new coverages to be used with their CyberFirst Product.

Business Interruption and Additional Expenses Coverage - System Failure
 Reputational Harm Expenses Coverage
 Social Engineering Fraud Expense Coverage
 Betterment Coverage

The company is also proposing the following revisions.

Page 33: Renumeration of VIII 1. to VIII A. for consistency with the rest of the manual
 Page 34: Renumeration of VIII 1. a to VIII B. for consistency with the rest of the manual
 Page 34: Renumeration of VIII 1. b. to VIII C. for consistency with the rest of the manual
 Page 35: Transferred numerals IX, X, XI, XII to page 40
 Page 40: Transferred numerals IX, X, XI, XII that were from page 35 for proper numeration with XIII and XIV

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 718732, Company Form Filing Number 2018-04-0095-F was approved effective 01/01/2019.

Item Key: 718829

Date Submitted: 09/04/2018
 ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate only

Private Passenger Automobile
Motor Home Program
Revised Rate

Overall % Impact: **15.0**
Overall \$ Impact: **\$165,449**
of Policyholders: **1427**
Company Reference: R50108
Requested Effective Dates - New: 12/19/2018 Renewal: 12/19/2018

The last rate revision to this program was +15.0% (+\$143,694) which was approved under LDI Item Key #395891 with effective dates of 10/4/2017 for new and renewal business.

With this filing, the company proposes to revise the Rate Adjustment Factor, which is equivalent to increasing the base rates by a similar amount.

The rate impact associated with this filing is +15.0% (+\$165,449) affecting 1,427 policyholders.

Item Key: 719080

Date Submitted: 09/10/2018
EVEREST NATIONAL INSURANCE COMPANY
EVEREST PREMIER INSURANCE COMPANY
EVEREST DENALI INSURANCE COMPANY
17 - Other Liability
Loss Cost Adoption
Commercial General Liability
Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1
Overall % Impact: **-2.1**
Overall \$ Impact: **-\$47,087**
of Policyholders: **71**
Company Reference: LA-GL-20057970B
Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-BGL1 approved for ISO under state tracking number 710925 effective 02/01/2018.

The companies will utilize the following Loss Cost Multipliers.

Company Name	Loss Cost Multiplier
Everest National Insurance Company	1.450
Everest Premier Insurance Company	1.088
Everest Denali Insurance Company	1.813

These changes will result in a -2.1% rate decrease or -\$47,087.00.

There will be 71 Louisiana policyholders affected by this rate decrease.

Item Key: 719391

Date Submitted: 09/17/2018
QBE INSURANCE CORPORATION
17 - Other Liability
Initial Rate and Rule
Professional Liability / E&O
of Policyholders: **0**
Company Reference: 18-5839-LA-RATES/RULES
Requested Effective Dates - New: 10/15/2018 Renewal: 10/15/2018

Item Key: 719398

Date Submitted: 09/17/2018

AMERICAN ZURICH INSURANCE COMPANY
 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
 ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Fitness and Wellness Program

of Policyholders: 0

Company Reference: 41848

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

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 397836 effective 04/01/2018.

With this filing, the companies are introducing a new rating rule to be used in conjunction with their Fitness And Wellness (FITLIFE) Program.

Rating Deviation

1. Eligibility

The following General Liability classification is eligible for the rating deviation specified in (2) below:
 Class Code 44315 Health or Exercise Facilities – Commercially Operated

2. The General Liability classification specified in (1) above will receive a deviation according to the schedule shown below:

Receipts

Members	\$0 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	>
\$750,000				
0 – 350	-30%	-34%	-42%	-47%
351 – 700	-22%	-29%	-38%	-42%
701 – 1,050	-14%	-23%	-33%	-37%
1,051 – 1,400	-6%	-15%	-23%	-32%
1,401 – 1,750	-2%	-8%	-16%	-23%
1,751+	0%	-3%	-7%	-12%

There is no rate impact associated with this filing.

Item Key: 719563

Date Submitted: 09/19/2018

Starr Indemnity & Liability Company

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption of ISO Filing Designation Number GL-2018-IALL1

Overall % Impact: **0.680**Overall \$ Impact: **\$19,897**# of Policyholders: **48**

Company Reference: 18-008-02-GL-12-LA-RU

Requested Effective Dates - New: 03/15/2019 Renewal: 03/15/2019

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number

Item Key: 719628

Date Submitted: 09/20/2018

HORACE MANN INSURANCE COMPANY

HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
 TEACHERS INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Private Passenger Automobile Program
 Revised Rate and Rule
 Overall % Impact: **3.0**
 Overall \$ Impact: **\$673,849**
 # of Policyholders: **15288**
 Company Reference: LA A021619
 Requested Effective Dates - New: 02/16/2019 Renewal: 02/16/2019

The last rate revision to this program was +14.5% (+\$2,726,367) which was approved under LDI Item Key #684240 with effective dates of 2/16/2018 for new and renewal business.

With this filing, the companies propose to revise the base rates, limits and deductibles, vehicle usage component of the class plan to use mileage bands, rating variables, model year, rate manual pages, Rule II.D.3 - Waiver of Premium, and Rule V.E - Loss of Income or Services Coverage. The rate impact associated with this filing is +3.0% (+\$673,849), affecting 15,288 policyholders.

Item Key: 719648

Date Submitted: 09/20/2018
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Employment Practices Liability
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 18-20289B

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 397528 effective 10/16/2017.

With this filing, the company is proposing to the following revisions to it's Employment Practices Liability Private Management Liability For Private and Non-Profit Companies Program.

- The rating page serial number noted on the bottom left corner of each page (PML-RR-001b-LA-EPL (01/18)) has been replaced with the revised serial number of (PML-RR-001b-LA-EPL (10/18)).
- The edition date of 0517 was removed from the form number included under the Amendatory Endorsement rating options on page 6.
- The edition date of 517 was removed from the form number included under the Amendatory Endorsement rating options on page 7.
- New Amendatory Endorsements and their respective premium debits and credits were added to page 7 of the rating manual.
- The edition date of 5-17 was removed from the form number included under the Amendatory Endorsement rating options on page 8.
- The heading of Addition Risk Modifiers (Continued) was removed from page 8 as it was not needed.

Previous filing Louisiana # 397528 address concerns regarding any criteria needed to address filing descriptions.

There is no rate impact associated with this filing.

Item Key: 719649

Date Submitted: 09/20/2018
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Directors & Officers Liability
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 18-20289

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 397527 effective 10/16/2017.

With this filing, the company is proposing to the following revisions to it's Director's & Officers Private Management Liability For Private and Non-Profit Companies Program.

- The rating page serial number noted on the bottom left corner of each page (PML-RR-001b-LA-D&O (01/18)) has been replaced with the revised serial number of (PML-RR-001b-LA-D&O (10/18)).
- The edition date of 0517 was removed from the form number included under the Amendatory Endorsement rating options on page 5.
- The edition date of 517 was removed from the form number included under the Amendatory Endorsement rating options on page 6.
- New Amendatory Endorsements and their respective premium debits were added to page 6 and 7 of the rating manual.
- The edition date of 5-17 was removed from the form number included under the Amendatory Endorsement rating options on page 7.
- The title of form SP 14 007 was changed from Lawyers Professional Services Exclusion to Legal Professional Services Exclusion on page 7
- The heading of Addition Risk Modifiers (Continued) was removed from page 9 as it was not needed.

Previous filing Louisiana # 397527 addresses concerns regarding any criteria needed to address filing descriptions.

There is no rate impact associated with this filing.

Item Key: 719651

Date Submitted: 09/20/2018

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Fiduciary Liability

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 18-20289A

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 397513 effective 10/16/2017.

With this filing, the company is proposing to the following revisions to it's Fiduciary Liability Private Management Liability For Private and Non-Profit Companies Program.

- The rating page serial number noted on the bottom left corner of each page (PML-RR-001b-LA-FID (01/18)) has been replaced with the revised serial number of (PML-RR-001b-LA-FID(10/18)).
- The edition date of 0517 was removed from the form number included under the Amendatory Endorsement rating options on page 5.
- The edition date of 517 was removed from the form number included under the Amendatory Endorsement rating options on page 6.
- New Amendatory Endorsements and their respective premium debits and credits were added to page 6 of the rating manual.
- The edition date of 5-17 was removed from the form number included under the Amendatory Endorsement rating options on page 7.
- The heading of Addition Risk Modifiers (Continued) was removed from page 8 as it was not needed.

Previous filing Louisiana # 397513 address concerns regarding any criteria needed to address filing descriptions.

There is no rate impact associated with this filing.

Item Key: 719694

Date Submitted: 09/21/2018

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rule only

Residential Property Program

Discontinuation of Mobile Home product

Company Reference: LA01MH101518RU

Requested Effective Dates - New: 10/15/2018 Renewal: 01/01/2019

The above-captioned company wishes to file for the discontinuation of its Mobile Home product that is filed and approved under its Residential Property Program.

The last adjustment to the Residential Property Program was approved in November 2017 (Item Key #684876) and resulted in an overall rate increase of +12.0% (amended from +18.6%) to be effective January 20, 2018 for new business and January 29, 2018 for renewal business.

With this filing, the company states "Metropolitan Property and Casualty Insurance Company will discontinue writing Mobile Home new business in your state. We will non-renew existing Mobile Home policies and transfer them to Foremost Insurance Company. The reason for this decision is the operational costs related to this product which cannot be supported by the small volume of business. Metropolitan Property and Casualty Insurance Company has 20 active policies with written premium of \$22,177 in the state.

Metropolitan Property and Casualty Insurance Company will cease writing new business effective 10/15/2018 and will begin non-renewing the Mobile Home policies effective on and after 1/1/2019. Reference to the Mobile Home product has been removed from the Underwriting Guidelines. We will send a communication to each policyholder advising them of our intent to non-renew their policy and provide them with a policy offer through Foremost Insurance Company. Foremost Insurance Company will issue a new policy with the same renewal effective date so there will be no interruption in their coverage. The Foremost Insurance policy will offer similar coverage, limits and deductibles".

There is no rate impact associated with this filing.

Companion forms (Item Key #) were not filed yet as of October 30, 2018.

Item Key: 720044

Date Submitted: 09/28/2018
WESCO INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Commercial General Liability

Overall % Impact: **-0.7**
Overall \$ Impact: **\$-16,808**
of Policyholders: **840**
Company Reference: LA-GL-1810-05-2247
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 720049

Date Submitted: 09/28/2018
Old American Indemnity Company
19 - Private Passenger Automobile
Initial Rate and Rule

Private Passenger Automobile
Select Private Passenger Non-Standard Auto Program
Initial Rate and Rule

Company Reference: OA LA SELECT_2018 12

With this filing, the company proposes to introduce a new program entitled **Select Private Passenger Non-Standard Auto Program**. This is a credit program.

There is no rate impact associated with this filing as this is an initial rate and rule.

The corresponding form filing is pending under Company Tracking Number LA-FORMS-2018, LDI Form Filing ID Number 720033

Item Key: 720052

Date Submitted: 09/28/2018
Old American Indemnity Company
19 - Private Passenger Automobile
Initial Rate and Rule

Private Passenger Automobile

Standard Private Passenger Non-Standard Auto Program
Initial Rate and Rule

Company Reference: OA LA STANDARD_2018 12

With this filing, the company proposes to introduce a new program entitled **Standard Private Passenger Non-Standard Auto Program**. This is a non-credit program.

There is no rate impact associated with this filing as this is an initial rate and rule.

The corresponding form filing is pending under Company Tracking Number LA-FORMS-2018, LDI Form Filing ID Number 720033.

Item Key: 720053

Date Submitted: 09/28/2018

National Council on Compensation Insurance , Inc.

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Louisiana Advisory Loss Costs and Rating Values Filing Filing Number LA-LC-2018-01

Overall % Impact: **-5.60**

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

of Policyholders: **0**

Company Reference: LA-LC-2018-01

Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment for this Rating Organization was an overall +0.40% rate increase filed and approved under the "Prior Approval" provision, Item Key Number 687014 effective 05/01/2018.

With this filing, the Rating Organization, NCCI is submitting its LA-LC-2018-01 advisory prospective loss costs and rating values for the Louisiana Voluntary market to be effective May 1, 2019.

Please note the following in connection with this filing:

As a result of Item B-1397, effective July 1, 2007, a single combined loss cost is still calculated for Class Codes 7710 and 7711 via a payroll-weighted average of the separately indicated loss costs for these two Class Codes.

As a result of Item B-1435, effective May 1, 2018:

Class Codes 4750 and 4829 are combined to reflect the second year of a three-year transition program. In the third year of the transition, Class Code 4750 will be discontinued.

As a result of Item B-1436, effective May 1, 2019:

Class Codes 8825 and 8826 are combined to reflect the first year of a two-year transition program. In the second year of transition, Class Code 8825 will be discontinued.

As a result of Item R-1414, effective January 1, 2019, new parameters are shown on the **Retrospective Rating Plan Manual** pages.

As a result of Item R-1415, the retrospective rating plan parameters were updated.

Effective May 1, 2014, the payroll limitation for the Stevedoring Class Codes was increased from \$1,600 to \$3,200. As a result of Item 01-LA-2014, effective May 1, 2015, the payroll limitation for the Stevedoring Class Codes is eliminated. Therefore, multiple Expected Loss Rates are reflected for these Class Codes.

Item Key: 720277

Date Submitted: 10/02/2018

Everest Premier Insurance Company

EVEREST DENALI INSURANCE COMPANY

17 - Other Liability

Initial Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: LA-GL-20054405RR

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

Item Key: 720385

Date Submitted: 10/03/2018

FOREMOST INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Introduction of Homeowners Program

(replaces the current Homeowners Program - Owner Occupied)

Overall % Impact: **-6.17**Overall \$ Impact: **\$-83,792**# of Policyholders: **690**

Company Reference: B-130

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

The above-captioned company currently has a homeowners program in place (Item Key #254023). It was a revision to the program, resulting in an overall rate increase of +10.9%, and was effective June 1, 2010 for both new and renewal business.

With this filing, the company proposes to submit its Homeowners Program to replace the one currently approved.

The company states "The primary purpose of this filing is to introduce our new Homeowners Insurance Policy. This policy will replace our current Classic CL Homeowners Policy. Our Classic CL Homeowners policy was placed on file approximately 13 years ago to serve a marketplace for hard-to-place Homeowners risks. We feel it is now time to expand to the standard homeowners market in addition to serving our current marketplace. We will do this with a new policy, endorsements, and the introduction of additional coverages".

The company has reformatted its manual. All changes to the new program are as follows:

Rule Section

The company has included the Rules, Definitions, Territories, Base Premium Rules, Premium Determination, Interpolation and Premium Modification Rules in this section.

Definitions

The company has revised the definition of Loss History.

Premium Determination

The company has changed its method of calculating Base Premiums from a displayed rate per Amount of Insurance to a Base Rate multiplied by an Amount of Insurance factor.

Interpolation

The company has changed the references to account for the updated Premium Determination.

Rate Section

The company has included the Base Rates, Premium Modification factors and Endorsements in this section. The company is introducing a Maximum Reduction factor of .40 for the set of premium modifiers shown on page MOD-1.

Premium Modification Rules

The company has added several premium modifiers outlined below.

Base Rates

The company has changed from a displayed rate per Amount of Insurance to a Base Premium multiplied by an Amount of Insurance factor to calculate base rates. The company has revised its base rates.

Additional Amounts of Insurance Above Package Limits

The company has changed the format for displaying its Additional Amounts of Insurance.

Additional Coverages

The company has added the following coverages by endorsement:

- Limited Matching Coverage
- Equipment Breakdown Coverage
- Service Line Coverage
- Personal Property Comprehensive Coverage
- Scheduled Personal Property Coverage
- Personal Injury Liability
- Identity Fraud Expense and Management
- Identity Fraud Expense and Management including Credit Monitoring
- Home-Sharing Coverage
- Extended Replacement Cost

- Marring Coverage Other Than Metal Roof Covering
- Water Backup of Sewers or Drains

The company has added additional limit options to the following coverages:

- Coverage F - Personal Liability
- Permitted Incidental Business
- Additional Residence Rented to Others
- Additional Residence - Owner Occupied

Premium Modification Factors

The company has changed the format for displaying its Premium Modification Factors.

- The company has added Hardi-Plank to its Masonry modifier.
- The company has removed Insurance Score I and renamed Insurance Score II as Insurance Score. The company has also changed the factors.
- The company has added \$4,000 and \$10,000 deductible options.

The company has added the following Premium Modifiers:

- Affinity
- Age of Home
- Claims Free
- Deadbolt
- Insured Full Pay
- Loss Cause (Replaced Loss History)
- Multi-Policy
- New Roof
- Non Smoker
- Platinum Package
- Plus Package
- Smoke Detectors
- Sprinkler System

The company has changed the name of the following Premium Modifiers:

- Protective Devices is now Burglar Alarm and Central Alarm.
- Dwellings Constructed Prior to 1930 is now Pre-1930.
- Two Family Dwellings is now Number of Families.

Endorsements

The company has revised the format of its endorsements and associated rates and provided the form number that relates to each endorsement. The company has also added a Schedule Personal Property rate chart.

Manual pages have been updated to reflect these changes.

These changes will result in an overall rate decrease of **-6.17%** or **-\$83,792** (690 policyholders).

Companion forms (Item Key #720361) were still pending as of October 24, 2018.

Item Key: 720400

Date Submitted: 10/03/2018

Sompo America Fire & Marine Insurance Company

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Middle Market Property Program

of Policyholders: **0**

Company Reference: SAFM-CP-MMP-18

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

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

With this filing, the company will provide property coverage to commercial property risks focusing on mid-sized U.S. accounts with Risk Managers where the annual premium for all participating insurers is generally greater than or equal to \$100,000 annually. The risks covered by this program also include highly protected risks which warrant specialized loss prevention, rating and underwriting treatment due to the unique and complex nature of the risks.

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

The corresponding form(s) filing, LDI Form Filing No. 720405, Company Form Filing No. SAFM-CP-MMP-18 was approved with an effective date of October 18, 2018.

Item Key: 720549

Date Submitted: 10/05/2018
Cambridge Mobile Telematics, Inc.
19 - Private Passenger Automobile
Confidential Model Information

Private Passenger Automobile
Private Passenger Automobile Program
Rate and Rule Revision
DriveWell Program

Company Reference: 7019
Requested Effective Dates - New: 11/01/2018 Renewal: N/A

With this filing, the company is submitting its DriveWell telematics solution for approval.

There is no rate impact associated with this filing.

Item Key: 720693

Date Submitted: 10/08/2018
Podiatry Insurance Company of America
11 - Medical Malpractice
Revised Rate and Rule

Medical Malpractice
Podiatric Professional Liability Program
Risk Management Discounts

of Policyholders: 0
Company Reference: LA-5444-P
Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 300549, which resulted in a +9.0% rate increase effective January 1, 2014.

The company is revising its Risk Management Discount rule.

Item Key: 720821

Date Submitted: 10/09/2018
EMC PROPERTY & CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability
Revised Rate and Rule
Commercial General Liability

of Policyholders: 0
Company Reference: 27160
Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 336317 effective 08/15/2016.

With this filing, the companies are:

1. Proposing new pricing for ISO pollution endorsements CG0428, CG0429, and CG0430.
2. Filing rates for optional ISO endorsements CG2422, CG2423, and CG2424. These endorsements will carry a premium of 5% of general liability premium with a minimum premium of \$250.
3. Adding new rule GL239 Transportation Broker Exclusion to reflect the new endorsement IL7225.

Item Key: 721013

Date Submitted: 10/11/2018
 AMERICAN SOUTHERN HOME INSURANCE COMPANY
 1 - Property
 Revised Rate only

Commercial Property (Fire and Allied Lines)
 Revised Rate
 Commercial Physical Damage Program

Overall % Impact: **8.4**
 Overall \$ Impact: **\$62,572**
 # of Policyholders: **59**
 Company Reference: 20180313-03
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last adjustment to this program occurred in September 2017 under the Prior Approval provision (Item Key #684320) to be effective January 1, 2018 with a rate impact of **8.53%** or **\$66,307** (64 policyholders).

The above-captioned company is making rate and territory revisions showing side-by-side comparisons in the company's manual pages.

The overall rate impact associated with this filing is **8.4%** or **\$62,572** (59 policyholders).

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

The corresponding form(s) filing, LDI Form Filing No. 720997, Company Form Filing No. 20180313-03F were pending as of October 16, 2018.

Item Key: 721020

Date Submitted: 10/11/2018
 AMERICAN ALTERNATIVE INSURANCE CORPORATION
 AMERICAN FAMILY HOME INSURANCE COMPANY
 AMERICAN SOUTHERN HOME INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Professional Liability / E&O

of Policyholders: **0**
 Company Reference: FG-PL-RARU-INSAGT-MU-2018-1
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 721024

Date Submitted: 10/11/2018
 AMERICAN NATIONAL GENERAL INSURANCE COMPANY
 ANPAC LOUISIANA INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule

Private Passenger Automobile
 Private Passenger Automobile Program
 Rate and Rule Revision

Overall % Impact: **0.0**
 Overall \$ Impact: **\$-12,329**
 # of Policyholders: **16865**
 Company Reference: 17-MC-PA-180508R
 Requested Effective Dates - New: 02/15/2019 Renewal: 02/15/2019

The last rate revision to this program was +18.0% (+\$6,321,692) which was approved under LDI Item Key #684728 with effective dates of 12/6/2017 for new and renewal business.

The companies propose the following rule revisions:
 A. Auto Rule 195, Coverage Requirements, is editorially revised to indicate that both Economic and Non-Economic Uninsured Motorist Coverage is available.

B. Auto Rule 227, Physical Damage Symbol Factor, Newly Announced Models and Rule 242, Liability Symbols Factor, Newly Announced Model are revised. We have added the Mini SUVs group. In addition, Rule 243 is revised. A base symbol of 58 will apply to dune buggies and a base symbol of 11 will apply to all-terrain vehicles, golf mobiles, snowmobiles, trail bikes, and mini bikes that are licensed for road use.

C. Auto Rule

D. Auto Rule 284, Three Line Discount, is editorially revised to change the name of Farm Family Life Insurance Company to American National Life Insurance Company of New York. EDITORIAL

E. Auto Rule 288, Good Student Discount, is revised to change "unmarried" to "single or divorced". Rule 288 is also clarified that current grades are accepted and that evidence for academic home study programs requires that grades come from an independent source such as the office grades are reported to or ranking in a national test. EDITORIAL

F. Auto Rule 289, Defensive Driver Discount, is revised to clarify that all operators on the policy must have the Defensive Driver certification before the discount will be applied.

EDITORIAL

G. Auto Rule 291, Active Military Discount, is revised to change "unmarried" to "single or divorced". EDITORIAL

H. ANPLA Auto Rule 301 a and ANG Auto Rule 303, Assignment of Points, are revised to clarify that vehicles without an assigned operator will have the factor for 0 DRRP points applied if it is not a High Risk Vehicle. EDITORIAL

I. ANPLA Auto Rule 325 is deleted. We will surcharge for minor violations and a chargeable accident occurring on the same day. EDITORIAL

J. ANG Auto Rule 331, High Risk Vehicles, is revised to add Dodge Demon.

K. Auto Rule 440, Mounted Camper Units/Shells, is editorially revised to note that slide-in camper units with living quarters should be insured as a travel trailer. EDITORIAL

L. Auto Rule 606, Reimbursement of Car Rental Expense, is revised to change "unmarried" to "single or divorced". EDITORIAL

M. Auto Rule 646, Customized Equipment, is revised to clarify that the endorsement is available for vehicles with Comprehensive or Comprehensive and Collision coverage. EDITORIAL

N. Motorcycle Rule 160, Cancellations, is revised to indicate that refunds will be computed pro rata rather than seasonal pro rata.

O. Motorcycle Rule 195, Coverage Requirements, is editorially revised to indicate that both Economic and Non-Economic Uninsured Motorist Coverage is available.

P. Motorcycle Rule 240 is editorially clarified that a Class Factor will not apply for Cycles without a Rated Operator. EDITORIAL

Q. Motorcycle Rule 250, Model Group Factor is clarified to remove "gasoline" from the Scooter/Moped description. EDITORIAL

R. Motorcycle Rule 282, Away at School Discount, is revised to change "unmarried" to "single or divorced". EDITORIAL

S. Motorcycle Rule 283, Multi-Line Discount, is editorially revised to change the name of Farm Family Life Insurance Company to American National Life Insurance Company of New York. EDITORIAL

T. Motorcycle Rule 287, Defensive Driver Discount, is revised to clarify that all operators on the policy must have the Defensive Driver certification before the discount will be applied. EDITORIAL

U. Motorcycle Rule 288, Active Military Discount, is revised to change "unmarried" to "single or divorced". EDITORIAL

V. ANPLA Motorcycle Rule 301 and ANG Motorcycle Rule 303, Assignment of Points, are revised to clarify that motorcycles without an assigned operator will have the factor for 0 DRRP points applied.

The company proposes the following rate revisions:

A. Base Rates;

B. Model year Factors;

C. Comprehensive and Collision Deductible Factors;

D. 2016 & 2017 Symbols;

E. Verified Mileage Factors;

F. Elimination of Marital Status Change for widowed operators; and

G. Collector, leisure and recreations vehicles and motorcycle rate and factors.

The rate impact associated with this filing is +0% (-\$12,329), affecting 16,865 policyholders.

Item Key: 721079

Date Submitted: 10/12/2018

SAFECO INSURANCE COMPANY OF OREGON

4 - Homeowners

Revised Rate and Rule

Independent Homeowners Program

Company Reference: 18-LA-S-HO-RR-NHC-AFH-INTRO

Requested Effective Dates - New: 12/08/2018 Renewal: 01/19/2019

The above-captioned company proposes a rate and rule revision for use with its Independent Homeowners Program.

With this filing, the company wishes to introduce a new Premier level of coverage. This offering expands coverage by bundling many existing coverage offerings as an all-inclusive package.

The coverage options that are already available are: Essential, New Quality Plus and Optimum.

Safeco Premier option provides a higher base level of quality coverage for the customer who needs the

highest internal limits and additional coverages. Safeco Premier includes all of the benefits provided at the Safeco Essential, Safeco New Quality Plus and Safeco Optimum levels. In addition, coverage is broadened by adding the following existing coverage offerings:

- Extended Dwelling Coverage up to an additional 100 percent of Coverage A
- Building Ordinance or Law Coverage up to an additional 100 percent of Coverage A
- Personal Property Replacement Cost
- Special Personal Property Coverage
- Personal Offense Coverage

This new policy form will be offered for new business going forward and available to all in-force customers at their next renewal following the Premier renewal business effective date. Customers with other package levels will automatically maintain their existing coverage. The new Premier policy form uses the same underwriting company, rating program and rules as the existing Safeco program.

Manual pages have been updated to reflect these changes.

There is no rate impact associated with this filing.

Companion forms (Item Key #720985) were still pending as of October 30, 2018.

Item Key: 721184

Date Submitted: 10/15/2018

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Health and Fitness Program

of Policyholders: **0**

Company Reference: 1807RR023-HF

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

With this filing, the company is making the following revisions to the manual pages used in conjunction with its Health and Fitness program.

MIC-HF-5-A-LA (7/1/2018) – Revised to introduced, in 1.a., the option for proposed endorsement MGL 1287-LA, Louisiana Abuse Or Molestation Coverage With Innocent Insured Defense.

MIC-HF-5-B-LA (7/1/2018) – Revised to include proposed endorsement MGL 1287-LA, Louisiana Abuse Or Molestation Coverage With Innocent Insured Defense. The rating is identical to other similar abuse or molestation coverages currently approved on this manual page.

There is no rate impact associated with this filing.

Item Key: 721187

Date Submitted: 10/15/2018

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **0.0**

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

of Policyholders: **770**

Company Reference: 1807RR023

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

Item Key: 721260

Date Submitted: 10/16/2018

Unitrin Auto and Home Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **1400**

Company Reference: LA AU UAH LEGACY CONVERSION

Requested Effective Dates - New: 08/09/2019 Renewal: 08/09/2019

The last rate revision to this program was +3.2% (+\$101,244) which was approved under LDI Item Key #386846 with effective dates of 5/5/2017 for new business and 6/12/2017 for renewal business.

There is no rate impact associated with this filing.

Item Key: 721262

Date Submitted: 10/16/2018

Unitrin Auto and Home Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **1089**

Company Reference: LA HO UAH LEGACY CONVERSION

Requested Effective Dates - New: 08/09/2019 Renewal: 08/09/2019

The last adjustment to this program was approved in February 2017 (Item Key #388079) and resulted in an overall rate increase of +9.3% (amended from +10.0%) to be effective May 5, 2017 for new business and June 12, 2017 for renewal business.

With this filing, the company proposes to update its Louisiana Homeowners Program. The company proposes to transition the program policies to new systems which will result in some changes in coverages.

The company states "There is no expected overall premium impact as a result of this conversion. Though there is no overall rate revision associated with this change, some policyholders may see a premium change where offerings within the program have been updated. Where limits, deductibles, or coverages have been eliminated, policyholders will be moved into the closest match available, and their premium adjusted accordingly. These limit, deductible and coverage updates impact a relatively few number of policyholders".

Specific changes are as follows:

Updated form names and coverages throughout in conjunction with form filing.

Added:

- Equipment Breakdown Coverage
- Named Other Structures Exclusion
- Landlord Furnishings
- Roof Surfacing Cosmetic Damage Exclusion - Windstorm or Hail
- Home Business

These changes will result in an overall **0%** or **\$0** (1,089 policyholders).

Companion forms (Item Key #

Item Key: 721264

Date Submitted: 10/16/2018

Insurance Services Office, Inc.

9 - Inland Marine

Revised Rule only

Personal Inland Marine

of Policyholders: **0**

Company Reference: PM-2018-RYBRU

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

The rating organization states, that it is adding Rule 318 (Your Belongings), to accommodate new endorsement PM 00 43, for the Personal Inland Marine line.

Companion forms (Item Key Number 721249 or Company Reference Number PM-2018-OYBFR) were still pending as of 10/19/2018.

There is no rate impact associated with this filing.

Item Key: 721265

Date Submitted: 10/16/2018
Insurance Services Office, Inc.
9 - Inland Marine
Loss Cost Filing

Personal Inland Marine
Loss Cost Filing

of Policyholders: 0
Company Reference: PM-2018-RYBLC
Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

The rating organization is providing loss cost information in conjunction with Rule 318 (Your Belongings).

Companion forms (Item Key Number 721249 or Company Reference Number PM-2018-OYBFR) were still pending as of 10/19/2018.

There is no rate impact associated with this filing.

Item Key: 721266

Date Submitted: 10/16/2018
EVEREST NATIONAL INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule

Employment Practices Liability
Staffing Services Industry Program

Overall % Impact: 0.0
Overall \$ Impact: \$0
of Policyholders: 0
Company Reference: LA-STF-20041974EPLR
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 706447 effective 07/01/2018.

With this filing, the company is introducing several new optional endorsement to be used with its Employment Practices Liability Staffing Services Insurance Program.

With this filing, the company is introducing several new endorsements to be used in conjunction with it previously approved Commercial General Liability Staffing Services Industry Program.

- EEO 00 904, Specific Client Limit of Liability Endorsement – For use with our previously approved proprietary Staffing Services Industry Employment Practices Liability Policy EEO 00 780, proposed endorsement EEO 00 904 provides an additional limit of insurance with respect to our insured's rendering of staffing services for the scheduled entities.
- EIL 00 747, Selection Of Defense Counsel Endorsement – For use with the ISO Commercial General Liability Coverage Form CG 00 01, proprietary Staffing Services Industry Employment Practices Policy EEO 00 780, and proprietary Staffing Services Industry Professional Liability Policies EEO 00 750 and EEO 00 751, proposed endorsement EIL 00 747 provides for the insured a list of Defense Counsel in the Schedule of the Endorsement. Proposed Endorsement EIL 00 747 will replace our previously filed and approved endorsement EIL 00 723.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 721205, Company Form Filing Number LA-STF-20041974F was approved effective 12/01/2018.

Item Key: 721268

Date Submitted: 10/16/2018
EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability
 Revised Rate and Rule
 Professional Liability / E&O
 Staffing Services Industry Program
 # of Policyholders: **0**
 Company Reference: LA-STF-20041974PL
 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 385133 effective 11/22/2016.

With this filing, the company is introducing a new optional endorsement to be used with its Professional Liability Staffing Services Insurance Program.

•EEO 00 905, Specific Client Limit of Liability Endorsement – For use with our previously approved proprietary Staffing Services Industry Professional Liability Policies EEO 00 750 and EEO 00 751, proposed endorsement EEO 00 905 provides an additional limit of insurance with respect to our insured's rendering of staffing services for the scheduled entities.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 721205, Company Form Filing Number LA-STF-20041974F was approved effective 12/01/2018.

Item Key: 721294

Date Submitted: 10/16/2018
 GEICO CASUALTY COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: 2018-095

Item Key: 721298

Date Submitted: 10/16/2018
 PROTECTIVE INSURANCE COMPANY
 SAGAMORE INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Commercial Auto Program
 Loss Cost Adoption

ISO Designation CA-2018-BRLA1

Overall % Impact: **20.0**
 Overall \$ Impact: **\$260,888**
 # of Policyholders: **25**
 Company Reference: LACA18-03R
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

The last rate revision to this program for Protective Insurance Company was +25.4% or \$0 which was approved under LDI Item Key Number 396987 effective 11/1/2017 for both new and renewal business.

The last rate revision to this program for Sagamore Insurance Company was the initial filing which

was approved under LDI Item Key Number 396988 effective 11/1/2017 for both new and renewal business.

With this filing, the companies propose 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 for both new and renewal business.

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

Company	LCM
Protective Insurance Company	1.742
Sagamore Insurance Company	1.307

The rate impact associated with this filing is +20.05 or \$260,888 affecting 25 policyholders.

Item Key: 721345

Date Submitted: 10/17/2018

American Service Insurance Company, Inc.

GATEWAY INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto (Other than Taxi and Car Service) Program

Loss Cost Adoption

ISO Designation Filing Numbers CA-2018-IALL1 and CA-2018-BRLA1

Overall % Impact: **7.0**

Overall \$ Impact: **\$378,059**

of Policyholders: **234**

Company Reference: ATLAS LA 2018 07

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

The last rate revision to this program was +7.9% or \$391,720 which was approved under LDI Item Key Number 684829 effective 11/1/2017 for both new and renewal business.

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

- CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018; and
- CA-2018-IALL1 which was approved for ISO under LDI item Key Number 706582 effective 11/1/2018.

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

Company	Coverage	Vehicle Type	Proposed LCM
American Service Insurance Company	Liability	Van Pools	1.180
		Charter Bus	1.260
		All Other Public Autos	1.580
		All Other Autos	1.580
	Physical Damage	Limousine	2.510
		Paratransit	3.730
		Social Service	3.730
		Charter Bus	2.450
		All Other Vehicles	1.630
	Uninsured Motorists		1.580
	Gateway Insurance Company	Liability	Van Pools
Charter Bus			1.580
All Other Public Autos			1.980
All Other Vehicles			1.980

Physical Damage	Limousine	3.140
	Paratransit	4.650
	Social Service	4.650
	Charter Bus	3.060
	All Other Vehicles	2.040
Uninsured Motorists		1.980

The rate impact associated with this filing is +7.0% or \$378,059 affecting 234 policyholders.

**The corresponding filing for the Taxi and Car Service Program has been submitted under company tracking number ATLAS LA 2018 06, LDI Item Key Number 721346.

Item Key: 721346

Date Submitted: 10/17/2018
 American Service Insurance Company, Inc.
 GATEWAY INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Taxi and Car Service Program
 Loss Cost Adoption

ISO Designation Filing Number CA-2018-IALL1 and CA-2018-BRLA1

Overall % Impact: **1.5**
 Overall \$ Impact: **\$111,984**
 # of Policyholders: **569**
 Company Reference: ATLAS LA 2018 06
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

The last rate revision to this program was +18.6% or \$525,761 which was approved under LDI Item Key Number 684818 effective 11/1/2017 or both new and renewal business.

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

- CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018; and
- CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

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

Company	Coverage	Vehicle Type	Current LCM	Proposed LCM
	Medical Payments,			
American Service Insurance Company	Uninsured Motorist, Other	Taxi and Car Service	1.580	1.580
	Miscellaneous Coverages			
	Physical Damage	Taxi	1.630	1.760
		Car Service	1.630	1.630
	Medical Payments,			
Gateway Insurance Company	Uninsured Motorist, Other	Taxi and Car Service	1.580	1.980
	Miscellaneous Coverages			
	Physical Damage	Taxi	2.040	2.220
		Car Service	2.040	2.040

The rate impact associated with this filing is +1.5% or \$111,984 affecting 569 policyholders.

**The corresponding rate and rule filing for the Commercial Auto (Other Than Taxi and Car Service) Program has been submitted under company tracking number ATLAS LA 2018 07, LDI Item Key Number 721345.

Item Key: 721384

Date Submitted: 10/18/2018
 MARKEL AMERICAN INSURANCE COMPANY
 MARKEL INSURANCE COMPANY
 9 - Inland Marine
 Initial Rate and Rule

Personal Inland Marine
 Introduction of Excess Inland Marine Program
 Initial Rate and Rule

of Policyholders: 0
 Company Reference: 1809RR024-P
 Requested Effective Dates - New: 12/01/2018 Renewal: N/A

The above-captioned companies are introducing a Excess Inland Marine Program for its Personal Inland Marine line.

Companion forms (Item Key Number 721382 or Company Reference Number 1809FF024-P) were still pending as of 11/07/2018.

There is no rate impact associated with this filing.

Item Key: 721388

Date Submitted: 10/18/2018
 MARKEL AMERICAN INSURANCE COMPANY
 MARKEL INSURANCE COMPANY
 9 - Inland Marine
 Initial Rate and Rule

Commercial Inland Marine
 Excess Inland Marine Program

of Policyholders: 0
 Company Reference: 1809RR024-C
 Requested Effective Dates - New: 12/01/2018 Renewal: N/A

The above-captioned companies are introducing a Excess Inland Marine Program for their Commercial Inland Marine line.

Companion forms (Item Key Number 721380 or Company Reference Number 1809FF024-C) were still pending as of 10/18/2018.

There is no rate impact associated with this filing.

Item Key: 721392

Date Submitted: 10/18/2018
 STARNET INSURANCE COMPANY
 9 - Inland Marine
 Initial Rate and Rule

Personal Inland Marine
 Individual Event Ticket Cancellation Program

of Policyholders: 0
 Company Reference: SI-25000P RATE

The above-captioned company is introducing an Individual Event Ticket Cancellation Program for its Personal Inland Marine line.

This program provides reimbursement or partial reimbursement for the cost of an event ticket purchased for a single-day, series or season/annual pass ticket if the purchaser is unable to attend the scheduled event.

The company will use a loss cost multiplier of 2.50.

Companion form (Item Key Number 721393 or Company Reference Number SI-25000P FORM) were still pending as of 10/23/2018.

There is no rate impact associated with this filing.

Item Key: 721462

Date Submitted: 10/19/2018
 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-20055266RR
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 721466

Date Submitted: 10/19/2018
 EVEREST NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: LA-GL-20041822RU
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 721475

Date Submitted: 10/19/2018
 GENWORTH MORTGAGE INSURANCE CORPORATION
 6 - Mortgage Guaranty
 Revised Rate only
 Mortgage Guaranty
 Revised Rate
 Monthly, Split and BPMI Single Premiums
 Overall % Impact: **-1.7**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: GNW-1018-MPSSP
 Requested Effective Dates - New: 11/22/2018 Renewal: 11/22/2018

The last adjustment to the Monthly Premiums Revision occurred in July 2016 under the Prior Approval provision (Item Key #339254) with an effective date of August 8, 2016 with a rate impact of -1.2%. The last adjustment to the Split Premiums and LPMI Singles Revision occurred in June 2017 under the Prior Approval provision (Item Key #394592) with an effective date of July 10, 2017 with a rate impact of -1.7%. The last adjustment to the BPMI Singles, Rating Rules occurred in October 2017 under the Prior Approval provision (Item Key #685446) with an effective date of October 30, 2017 with a rate impact of -0.2%. The above-captioned company wish to revise its Monthly, Single and Split Premium BPMI rate cards. Rates are being lowered for most credit scores and borrowers. New adjusters are being introduced:

- Premium reductions are now being given for loans with more than 1 borrower
- Loans with Debt to Income (DTI) ratios greater than 45% will now be surcharged
- Additionally, on monthly card, Non-fixed MI rates will now be determined using a multiplier - multiply the applicable Fixed Rates base rate - prior to the application of any adjustments - by 1.25 and round to the nearest basis point (1/100th or .01), and then apply adjustments as applicable.
 - Example:
 - Base rate = .38% x 1.25 = .475 or .47%
 - Base rate = 1.27% x 1.25 = 1.5875 or 1.59%

The company is attaching the following exhibits that support the rationale for the proposed changes to its rates.

- **Exhibit 1 - Historical Underwriting Performance**
 - Shows a 10-year historical view of premium, loss and expense data on a nationwide basis.
- **Exhibit 2 - Projected Coverage Percentage**
 - Presents support for the projected average coverage percentage used in the rate level indication on Exhibit 11.
- **Exhibit 3 - Projected Coverage Percentage**
 - Present support for the projected claim frequency rate which is determined by analyzing historical claims and payment patterns by book year, developing them to ultimate and making prospective selection based on various short- and **long-term averages**.
- **Exhibit 4 - Projected Claim Severity**
 - Presents support for the projected average claim severity, which gives the to-date severity for each of the historical book years. Severity is calculated as a ratio of loss to covered loan amount at the time of claim and the loss amount considers the back interest, legal fees and maintenance and property fees. The prospective severity selection is then chosen based on various short- and long-term averages>
- **Exhibit 5 - Projected Insured Life**
 - Develops the projected average insured life used in the rate level indication on Exhibit 11. The selected average life is determined by analyzing the historical lapse rates by book year, selecting a survival pattern, and making a judgmental selection for the average life within each of the future calendar years.
- **Exhibit 6 - Expense Provisions**
 - Presents historical premium- and loss-based expense ratios to arrive at a prospective provision for each of the expense categories, which are then used in the permissible loss ration calculation on Exhibit 11.
- **Exhibit 7 - Target Return on Surplus**
 - Shows the historical returns on surplus generated by the MI industry. This exhibit provides support for the company's target return on surplus, which is used in Exhibit 10 to develop the underwriting profit provision.
- **Exhibit 8 - Yield on Investments**
 - Presents support for the expected after-tax yield on invested assets which is then used in Exhibits 9 and 10.
- **Exhibit 9 - Return on Policyholder-Supplied Funds**
 - Develops expected investment income earnings on policyholder-supplied funds (unearned premium and loss reserves with adjustments for delayed remission of premium and pre-paid expenses) which are then used to derive the underwriting profit provision in Exhibit 10.
- **Exhibit 10 - Underwriting Profit Provision**
 - Develops the required underwriting profit from the target return on surplus. The calculation contains adjustments for investment income on surplus and policyholder-supplied funds as well as federal income taxes.
- **Exhibit 11 - Indicated Rate Level Change**
 - Presents the calculation of the indicated rate level change, which is the ration of the projected loss and LAE ration at current rates to the permissible loss ratio.
- **Exhibit 12 - Proposed Product Rates**
 - Shows the overall proposed rate change based upon the current weighted average mix of business in each of the rate plans being revised. The proposed changes will result in an overall price decrease of 7.1% to the Genworth book of business for coverage placed on a go-forward basis.

These changes results in an overall rate decrease of **-1.7%** or **\$0** (0 policyholders).

The company is requesting an effective date of November 22, 2018.

This filing is replacing previously approved Item Key Numbers: 339254, 394592 and 685446.

Item Key: 721476

Date Submitted: 10/19/2018
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 MILFORD CASUALTY INSURANCE COMPANY
 1 - Property
 Revised Rate and Rule

Commercial Property (Fire and Allied Lines)
 Revised Rate and Rule
 LAAEARTHQ17

of Policyholders: 0
 Company Reference: LA-CP-1802-02-1659A
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

This is a resubmission of Item Key #695848, that was disapproved on February 27, 2018 due to an inadequate company response to an "Objection Letter" sent by Wei Chuang requesting additional information.

The last adjustment to this program occurred in July 2015 under the Prior Approval provision (Item Key #324251) effective October 2015 and in May 2017 under the Prior Approval provision (Item Key # 392825) effective January 1, 2018.

With this filing, the companies are submitting the availability to insured's of lower deductible options covering the peril of earthquake.

The companies write low hazard earthquake risks. Most of the companies' insureds are looking for coverage on a sub-limit basis as they should not experience a catastrophic earthquake loss requiring full coverage limits, but with a manageable deductible. The minimum deductible under the ISO commercial property rating plan, rule 75 is 5%, which would be a financial challenge for many of the companies insureds.

The companies would like to expand the deductible options on the lower end, from 5% down to 1/10 of a percent, to anything in-between and will show this deductible on the policy, not as a percentage, but as a fixed dollar deductible for clarity to the insured as to their exposure in the event of loss.

The companies are filing the following three forms:

- CP990076 1217 Earthquake and Volcanic Eruption Endorsement
- CP990077 1217 Earthquake and Volcanic Eruption Endorsement (Sub-Limit)
- CP990086 1217 Replacement Cost Over-Limit Protection

The companies are filing the following three rules:

- CP-73-LA 0418 Cause of Loss - Earthquake Form
- CP-75-LA 0418 Earthquake and Volcanic Eruption Endorsement (Sub-Limit Form)
- CP-1023-CW 1217 Replacement Cost Over-Limit Protection

The companies are requesting an effective date of April 1, 2018 for both new and renewal policies.

The corresponding form(s) filing, LDI Form Filing No. 695728, Company Form Filing No. LA-CP-1802-01-1659 were approved effective April 1, 2018.

Item Key: 721495

Date Submitted: 10/22/2018
 Lighthouse Property Insurance Corporation
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Businessowners Program
 # of Policyholders: 0

Company Reference: BOP_2018 LA RR-02

This company's initial rate/rule for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 714007, effective November 1, 2018 for new business.

The company is making the following revisions:

- Replacing the previously propose Table 16.B.7.c#2(LC) Sale and Disposal Liability Optional Higher Limits Premium Determination.
- Introducing Electronic Commerce rates.
- Correcting of the ISO Rule 29.A.18.b.(2).(b).(i) to refer to Table #2 for the Louisiana rate per premises or locations.
- Revising the rating factors in Tables 29.E.1.g.
- Fixing clerical errors and typos.

The corresponding form(s) filing, LDI Form Filing No. 721489, Company Form Filing No. BOP_2018 LA FORM-02, was approved effective October 25, 2018.

Item Key: 721498

Date Submitted: 10/22/2018

Lighthouse Property Insurance Corporation

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

LPIC LA CP 2018 Rate & Rule Filing 2

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: CP_2018 LA RR-02

The last adjustment to this program occurred in August 2018 under the Prior Approval provision (Item Key #714018) with an effective date of November 1, 2018.

The above-captioned company wishes to file amendments to its approved initial filing, Item Key #714018 approved effective November 1, 2018.

With this filing, the company is submitting clarification to rates and rules that were found during implementation. The following changes being proposed to the rate and rule manual are:

- Introduction of a Building Age Modification – adopting the rate/rule from Bankers Insurance Company approved in filing #690173. This rate is being added to the rate factor calculations in rule 70.
- Automatic Increase In Insurance – revising the credit/debits to factors, and rebased to reflect 4% included automatic increase
- Introduction of the following rates:
 - 31.C.9 Valuable Papers And Records – Other Than Electronic Data
 - 31.C.2.d Personal Property Of Others (Non-Owned Detachable Trailers)
 - 77.D Electronic Commerce
 - Converted Structures – Company selected factor of 1.20 for building and building personal property applied to converted structures to reflect the increased risk associated with converting risks to another commercial use.
- Introduction of the following fees:
 - \$65 Fixed Expense Fee
 - Inspection Fee
 - i. Inspections for Rental Dwellings on Schedules will be \$25 per location
 - ii. Inspections for Tenant Business where no building coverage is provided will be \$25 per location
 - iii. Inspections for Businesses where building coverage is provided will be \$70 per location

The following is being replaced in rule 38.G.4:

- Changing the premium calculation from an additional premium to a factor applied to the overall premium.
- Rebased the factors around 4%, which will automatically be included with a policy.
 - This is an increase in coverage with no increase in premium.

Amount of Annual Increase Annual Policy Factors 3 Year Policy Factors

2%	.99	.97
4%	1.00	1.00
6%	1.01	1.03
8%	1.02	1.06
10%	1.03	1.08
12%	1.04	1.11
For each additional 2%	.01	.03

The company is requesting an effective date of "On Approval".

Item Key: 721528

Date Submitted: 10/22/2018

GRAY INSURANCE COMPANY, THE

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Initial Rate and Rule

of Policyholders: 0

Company Reference: TGIC-AL-LA-DEDRR-10 18

With this filing, the company proposes to introduce the rates and rules for the Commercial Auto Program.

The company has traditionally written commercial auto on an excess basis. This filing will allow for commercial auto to be written on a deductible basis utilizing both Insurance Services Office, Inc. (ISO) and company rates and rules.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2018-BRLB1	706583	11/1/2018
CA-2081-BRLA1	706582	11/1/2018
CA-2018-IALL1	706580	11/1/2018
CA-2015-ROCP1	382645	N/A
RP-2018-RAL18	695471	11/1/2018
RP-2018-RPD18	695473	11/1/2018
RP-2016-RCP16	388190	8/1/2017
RP-2016-RRP16	388183	8/1/2017

The company is proposing to utilize the following Loss Cost Multipliers with this program:

The corresponding forms have been submitted under the following:

- Company tracking number TGIC-AL-LA-DEDF-10 18, LDI Item Key Number 721525;
- Company tracking number TGIC-LA-AL-F 07 17, LDI Item Key Number 396931, which was approved effective 7/20/2017; and
- Company tracking number TGIC LA OIC BA 01 17, LDI Item Key Number, which was approved effective 3/8/2017.

Item Key: 721530

Date Submitted: 10/22/2018

Insurance Services Office, Inc.

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Rule Revision

- Rule 8. Policywriting Minimum Premium
- Rule 9. Additional Premium Changes
- Rule 10 Return Premium Changes
- Rule 13. Minimum Premiums
- Rule 25. Description of Additional Optional Endorsements
- Rule 26. Risk-Specific Endorsements
- Rule 27. Special Rules Applicable to the Underlying Claims-Made Coverage Form 27 00
- Rule 30. Year 2000 Computer-Related Endorsements for Other Than Auto Exposure
- Rule 31. Uninsured Motorists Coverage
- Rule 53. Description of Additional Optional Endorsement
- Rule 55. Uninsured Motorists Coverage

of Policyholders: 0

Company Reference: CU-2017-ORU17

Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise the rules Division Thirteen - Commercial Liability Umbrella of the Commercial Lines Manual as follows:

- **Rule 8. Policywriting Minimum Premium**
 - Revise the rules to join the words "policy writing" into a single term in accordance with ISO's uniformity standards.
- **Rule 9. Additional Premium Changes**
 - Revise the rules to join the words "policy writing" into a single term in accordance with ISO's uniformity standards.
- **Rule 10. Return Premium Changes**
 - Revise the rules to join the words "policy writing" into a single term in accordance with ISO's uniformity standards.
- **Rule 13. Minimum Premiums**
 - Revise the rules to join the words "policy writing" into a single term in accordance with ISO's uniformity standards.
- **Rule 25. Description of Additional Optional Endorsements**
 - Revise Paragraph C.2. to replace the reference to "Garage" Coverage Form with "Auto Dealers" Coverage Form and provide instruction on the use of the new endorsement CU 21 66 - Auto Dealers Exclusion - Your Products and Your Work.
 - Revise Paragraph C.3. to provide instruction on the use of new endorsement CU 21 64 - Auto Dealers Exclusion - Designated Work and to indicate that endorsement CU 21 03 - Exclusion - Designated Work should not be used when an ADCF is used as underlying insurance.
 - Revise Paragraph C.7. to indicate endorsements CU 21 09 - Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations) and CU 21 10 - Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations Excepted) should not be used when an ADCF is used as underlying insurance.
 - Revise Paragraph C.13.b. to indicate that endorsement CU 21 84 - Limited Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program should not be used when an ADCF is used as underlying insurance.
 - Revise Paragraph C.18. to provide instruction on the use of new endorsement CU 21 61 - Auto Dealers Exclusion - Designated Products and to indicate that endorsement CU 21 43 - Exclusion - Designated Products should not be used when an ADCF is used as underlying insurance.
 - Revise Paragraph C.20. to indicate that endorsement CU 24 30 - Amendment of Insured Contract Definition should not be used when an ADCF is used as underlying insurance;
 - Revise Paragraph C.22. to indicate that endorsement CU 21 08 - Exclusion - Intercompany Products Suits should not be used when an ADCF is used as underlying insurance;
 - Introduce Paragraph C.27. to provide instruction on the use of new endorsement CU 34 05 - Exclusion of Federal Employees in Government Business.
 - Revise Paragraph D.4. to correspond with the changes made to endorsements CU 22 25 - Emergency Vehicles - Volunteer Firefighters and Workers Injuries Excluded and CU 22 26 - Emergency Vehicles - Fellow Volunteer Firefighters and Workers Injuries Exclusion Buyback.
 - Revise Paragraph D.7. to amend the title of the referenced endorsement CU 22 35.
 - Revise Paragraph D.9. to amend the title of the referenced endorsement CU 22 38.
 - Revise Paragraph D.10 to amend the title of the referenced endorsement CU 22 39 and to instruct that the endorsement can be used to provide liability coverage for drivers and their students while using non-owned autos for driver training.
 - Revise Paragraph D.11.a. to indicate that endorsement CU 24 06 - Fiduciaries - Fiduciary Interest should not be used when an ADCF is used as underlying insurance.

- Revise Paragraph D.11.b. to indicate that endorsement CU 24 04 - Financial Institutions - Fiduciary Interest Only should not be used when an ADCF is used as underlying insurance.
- Revise Paragraph E.2. to indicate that endorsement CU 24 03 - Waiver of Transfer of Rights of Recovery Against Others To Us should not be used when an ADCF is used as underlying insurance or when CU 24 01 is also attached to the policy and to provide instruction on the use of new endorsement CU 24 01 - Waiver of Transfer of Rights of Recovery Against Others to Us (Waiver of Subrogation).
- Revise Paragraph E.14. to provide instruction on the use of new endorsement CU 24 34 - Auto Dealers Products and Work Aggregate Limit of Insurance Endorsement and to indicate that endorsement CU 24 36 - Products-Completed Operations Aggregate Limit should not be used when an ADCF is used as underlying insurance.
- Introduce Paragraph E.16. to provide instruction on the use of new endorsement CU 04 23 - Excess Auto Dealers Acts, Errors or Omissions Liability Coverages.
- **Rule 26. Risk-Specific Endorsements**
 - Revise Paragraph A. to amend the lead-in statement to reinforce that the endorsements referenced under this section are optional for all other risks, except Auto Dealer risks.
 - Revise Paragraph B. to:
 - Remove the lead-in statement which provides that the endorsements referenced are optional for other risks found under Division One - Commercial Auto;
 - Replace the references to "Garages" and "Garage" with "Auto Dealers" in subparagraph 1.;
 - Remove subparagraph 5. as the underlying forms have been withdrawn;
 - Revise subparagraph 3. to indicate the Motor Carrier Endorsement - CU 2237 should be used when a Business Auto Coverage Form with a Motor Carrier Endorsement is used as underlying insurance;
 - Add a new subparagraph 5. to reference and instruct on the use of new endorsement CU 34 06 - Amphibious Vehicles.
 - Add reference to and instruction on the usage of endorsement Cu 22 17 - Stevedoring Operations Limited Completed Operations Coverage.
- **Rule 27. Special Rules Applicable to the Underlying Claims-Made Coverage Form CU 27 00**
 - Revise Paragraph D.1. to indicate that endorsement CU 27 01 - Exclusion of Specific Accidents, Products, Work or Location should not be used when an ADCF is used as underlying insurance.
- **Rule 30. Year 2000 Computer-Related Endorsements for Other Than Auto Exposure**
 - Revise Paragraph B. to indicate that endorsement CU 21 19 - Exclusion - Year 2000 Computer-Related and Other Electronic Problems - Products/Completed Operations should not be used when an ADCF is used as underlying insurance.
- **Rule 31. Uninsured Motorists Coverage**
 - Revise the references to "uninsured motorists coverage" and "underinsured motorists coverage" in accordance with ISO's uniformity standards.
- **Rule 53. Description of Additional Optional Endorsements**
 - Revise Paragraph B.3. to provide instruction on the use of new endorsement CX 21 26 - Auto Dealers Exclusion - Your Products and Your Work and to indicate that endorsement CX 21 06 - Exclusion - Products-Completed Operations Hazard should not be used as underlying insurance.
 - Revise Paragraph B.4. to provide instruction on the use of new endorsement CX 21 25 - Auto Dealers Exclusion - Designated Work and to indicate that endorsement CX 21 07 - Exclusion - Designated Work should not be used when an ADCF is used as underlying insurance.
 - Revise Paragraph B.5. to indicate that endorsements CX 21 08 - Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations) and CX 21 09 - Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations Excepted) should not be used when an ADCF is used as underlying insurance.
 - Revise Paragraph B.11. to provide instruction on the use of new endorsement CX 21 22 - Auto Dealers Exclusion - Designated Products and to indicate that endorsement C 21 15 - Exclusion - Designated Products should not be used when an ADCF is used as underlying insurance.
 - Revise Paragraph C. to indicate that endorsement CX 04 01 - Excess Liability Coverage for Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program should not be used when and ADCF is used as underlying insurance.
 - Revise Paragraph D.1. to provide instruction on the use of new endorsement CX 24 02 - Auto Dealers Products and Work Aggregate Limit of Insurance and to indicate that endorsement CX 24 01 - Products-Completed Operations Aggregate Limit of Insurance should not be used when an ADCF is used as underlying insurance.
- **Rule 55. Uninsured Motorists Coverage**
 - Revise the references to "uninsured motorists coverage" and "underinsured motorists coverage" in accordance with ISO's uniformity standards.

The corresponding form filing has been submitted under company tracking number CU-2017-OFR17, LDI Item Key Number 721527.

There is no rate impact associated with this filing.

Item Key: 721607

Date Submitted: 10/23/2018
ALLSTATE INSURANCE COMPANY
19 - Commercial Automobile
Revised Rule only

Commercial Automobile
Rule Revision

- Policy Tier Rating
- Experience and Schedule Rating Plan Exceptions - Liability, Rule 2.E. Eligibility for Schedule Rating
- Experience and Schedule Rating Plan Exceptions - Physical Damage, Rule 2.D. Eligibility for Schedule Rating

Company Reference: BR9390: EDIT PROPRIETARY RULES
Requested Effective Dates - New: 12/05/2018 Renewal: 02/15/2019

With this filing, the company propose to revise the rules as follows:

- Policy Tier
Replace the specific vendor reference "Dun & Bradstreet" with "commercial credit" throughout the rule.
- Experience and Schedule Rating Plan Exceptions - Liability, Rule 2.E. Eligibility for Schedule Rating
Remove the requirement of 5 or more power units.
- Experience and Schedule Rating Plan Exceptions - Physical Damage, Rule 2.D. Eligibility for Schedule Rating
Remove the requirement of 5 or more power units.

There is no rate impact associated with this filing.

Item Key: 722241

Date Submitted: 10/24/2018
WESCO INSURANCE COMPANY
17 - Other Liability
Revised Rule only

Commercial General Liability
Sierra Madre Artisan Contractor Program

of Policyholders: **0**
Company Reference: LA-GL-1901-02-9983
Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 722243

Date Submitted: 10/24/2018
American Service Insurance Company, Inc.
17 - Other Liability
Installment Program

Commercial General Liability
Installment Program

of Policyholders: **0**
Company Reference: ASIC LA 2018 05
Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 722267

Date Submitted: 10/24/2018
 Great West Casualty Company
 19 - Commercial Automobile
 Confidential Model Information
 Commercial Automobile
 Confidential Model Information
 # of Policyholders: **0**
 Company Reference: G2418M1
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

With this filing, the company proposes to make corrections to the model which was approved under company tracking number G2418M, LDI Item Key Number 714459, effective 11/1/2018 for both new and renewal business. As part of the model submitted on the previous filing, the company provided incorrect documentation for the two to nine unit models for liability, collision, and comprehensive damages. The documentation was prepared using the incorrect bulk multipliers. This information has been updated in the documentation provided in this filing.

There is no rate impact associated with this filing.

Item Key: 722313

Date Submitted: 10/25/2018
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption
 Commercial General Liability
 Delayed Adoption of ISO Loss Cost Designation Filing Numbers GL-2018-BGL1 and GL-2018-IALL1
 Overall % Impact: **3.0**
 Overall \$ Impact: **\$1,901**
 # of Policyholders: **41**
 Company Reference: PS-18-GL-ISO-LCR-201
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

Item Key: 722336

Date Submitted: 10/25/2018
 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-13-GL-E-R
 Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

Item Key: 722338

Date Submitted: 10/25/2018
 LYNDON SOUTHERN INSURANCE COMPANY
 28 - Credit
 Initial Rate and Rule

Credit - Personal Property
 Limited Physical Damage Program

of Policyholders: **0**

Company Reference: LPD-RR-POS 2018

The above-captioned company is introducing a Limited Physical Damage Program for its Credit - Personal Property line.

This program will offer coverage to protect lenders against loss caused by certain perils on property subject to a collateralized loan.

Companion forms (Item Key Number 396629 or Company Reference Number LPD-LL-2017 6.17 - FORMS) were approved on 08/02/2017.

There is no rate impact associated with this filing.

Item Key: 722345

Date Submitted: 10/25/2018

BROTHERHOOD MUTUAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Ministry First Program Annual Rate Review

Overall % Impact: **19.13**

Overall \$ Impact: **\$14,173**

of Policyholders: **5**

Company Reference: LA P RR 2018 02

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

The last adjustment to this program occurred in September 2018 under the Prior Approval provision (Item Key #717276) with an effective date of September 7, 2018.

With this filing, the above-captioned company wishes to file a rate increase of **19.13%** or **\$14,173** (5 policyholders). In the company's initial filing, it realized that it was charging inadequate premiums. The company is also correcting some immaterial errors and typos in its manual.

The company is also filing complete deviation from Property Insurance Association of Louisiana (PIAL) rules and rates as approved under the company's initial filing, state tracking number 397026. Upon approval of this filing, this filing may be used as a package program with the same rates and no modifications.

The analysis of the company suggested a 28% property rate increase, which is a significant increase from the initial rates. The company is proposing a 19.13% increase as described in the following:

- A 20% increase to the state multiplier.
- A 3.5% increase to the company multiplier.
- A 30% increase to the company's Extended Coverage (EC) base rates.
 - Wind and Hail Exclusion rates were also modified to maintain their proportional relationship with the EC base rates.

The state multiplier is used to multiply the company's countrywide rates to obtain a state specific rate. This factor varies widely from state to state.

The company begin to write business in Louisiana June 1, 2018 and there are 5 Ministry First policies in-force as of September 30, 2018 totaling \$74,069 in property premium:

- The change to the state multiplier will generate an additional \$575 in premium.
- The change to the EC rates will generate an additional \$12,502 in premium.
- The change to the company multiplier will generate an additional \$1,096 in premium.
- No policies have a windstorm or hail exclusion, so there is no premium impact.

The company's believes that without this rate increase that its don't believe the rates will be sufficient to continue writing in Louisiana.

As more polices are sold the company will be monitoring its experience and making rate level filings to make sure the rates are adequate but not excessive.

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

This filing is replacing approved Item Key #397026 and #717276.

Item Key: 722352

Date Submitted: 10/25/2018

UTICA MUTUAL INSURANCE COMPANY

17 - Other Liability
 Revised Rate and Rule
 Professional Liability / E & O
 # of Policyholders: 0
 Company Reference: 18039
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 720003 effective

Item Key: 722355

Date Submitted: 10/25/2018
 FedNat Insurance Company
 4 - Homeowners
 Revised Rule only
 Preferred Homeowners Program (Owner Occupied, Tenants and Condos)
 Name Change from Federated National Insurance Company to FedNat Insurance Company

The above-captioned company is changing its name from Federated National Insurance Company to FedNat Insurance Company.

With this filing, the company wishes to change the name and logo on its Underwriting Guidelines and Rating Manuals for use with its Preferred Homeowners Program (Owner Occupied, Tenants and Condos).

No other changes were made to the manual.

There is no rate impact associated with this filing.

Companion forms (Item Key #722344) were approved on November 2, 2018.

Item Key: 722368

Date Submitted: 10/25/2018
 RLI Insurance Company
 17 - Other Liability
 Revised Rate and Rule
 Professional Liability / E & O
 Design Professionals Program
 Overall % Impact: 12.3
 Overall \$ Impact: \$112,591
 # of Policyholders: 76
 Company Reference: RDP-R-0918-REV
 Requested Effective Dates - New: 12/15/2018 Renewal: 12/15/2018

Item Key: 722392

Date Submitted: 10/26/2018
 Willis Towers Watson Analytical Insurance Services, Inc.
 4 - Homeowners
 Confidential Model Information
 Homeowners Program
 Introduction of Structure Insurance Score Model

Requested Effective Dates - New: 12/03/2018 Renewal: 12/03/2018

The above-captioned Rating Organization wishes to introduce an Insurance Scoring Model for use with its Homeowners Program.

Item Key: 722403

Date Submitted: 10/26/2018
 Old Republic General Insurance Corporation
 17 - Other Liability
 Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**
 Company Reference: LA-OG-1700001-000-R
 Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

Item Key: 722419

Date Submitted: 10/26/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Directors & Officers Liability
 Management Liability Program

of Policyholders: **0**
 Company Reference: ASIC-MML-RR-LA-2018-2 (DO)

Item Key: 722425

Date Submitted: 10/26/2018
 MORTGAGE GUARANTY INSURANCE CORPORATION
 6 - Mortgage Guaranty
 Revised Rate and Rule
 Mortgage Guaranty
 Revised Rate and Rule
 Risk-Based Program
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 18-71-5112
 Requested Effective Dates - New: 01/15/2019 Renewal: N/A

The last adjustment to this program occurred in May 2018 under the Prior Approval provision (Item Key #708798) with an effective date of June 25, 2018.

With this filing, the above-captioned company wishes to submit a new risk-based pricing program that is similar to recent plans introduced by three of its competitors, Arch Mortgage Insurance Company, National Mortgage Insurance Company and Essent Guaranty, Inc. This new program will appeal to lenders desiring a more granular approach to risk classification providing considerable price refinement.

This new program includes rates for all premium plans and lender types, including credit unions.

This company is a commercial mortgage guaranty insurer. The proposed new risk-based rating program will not affect insurance in force and will apply only to new insurance written after the effective date of this filing.

The company is requesting an effective date of January 15, 2019, or later, upon date of approval.

Item Key: 722474

Date Submitted: 10/29/2018
 Imperium Insurance Company
 17 - Other Liability
 Revised Rate and Rule

Professional Liability / E & O
 Lawyers Professional Liability Program

Overall % Impact: **197**
 Overall \$ Impact: **\$104,010**
 # of Policyholders: **50**
 Company Reference: IIC-LPL-2018-LA-02R
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 722475

Date Submitted: 10/29/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability

Initial Rate and Rule
 Employment Practices Liability
 Management Liability Program
 # of Policyholders: 0
 Company Reference: ASIC-MML-RR-LA-2018-2 (EPLI)

Item Key: 722496

Date Submitted: 10/29/2018
 ACE AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: 18-GL-2016254

Item Key: 722500

Date Submitted: 10/29/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Professional Liability / E&O
 Management Liability Program

of Policyholders: 0
 Company Reference: ASIC-MML-RR-LA-2018-2 (FIDUCIARY)

Item Key: 722505

Date Submitted: 10/29/2018
 BCS INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability / E&O
 Select Life Agents Program
 # of Policyholders: 0
 Company Reference: BCS SELECT -2018-R
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 722514

Date Submitted: 10/29/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Professional Liability / E&O
 Management Liability Program

of Policyholders: 0
 Company Reference: ASIC-MML-RR-LA-2018-2 (ELPL)

Item Key: 722519

Date Submitted: 10/29/2018
 Amica Mutual Insurance Company
 9 - Inland Marine
 Revised Rate and Rule
 Boatowners/Personal Watercraft
 Revised Rate and Rule
 # of Policyholders: 0
 Company Reference: LA-O-18-2-RU
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

The last filing (Item Key Number 233653) was approved effective 01/01/2009.

The above-caption company is removing the rule "A \$6.00 minimum additional premium will be charged for changes after the policy inception date."

There is no rate impact associated with this filing.

Item Key: 722552

Date Submitted: 10/30/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Internet Liability
 Management Liability Program
 # of Policyholders: 0
 Company Reference: ASIC-MML-RR-LA-2018-2 (IRR)

Item Key: 722553

Date Submitted: 10/30/2018
 Everest Premier Insurance Company
 EVEREST DENALI INSURANCE COMPANY
 19 - Commercial Automobile
 Initial Rate and Rule
 Commercial Automobile
 # of Policyholders: 0
 Company Reference: LA-CA-20039507
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 722557

Date Submitted: 10/30/2018
 Harco National Insurance Company
 24 - Surety
 Initial Rate and Rule
 Surety
 Initial Rate and Rule
 Contract and Commercial Surety Program
 # of Policyholders: 0
 Company Reference: HNIC-SU-CCS-LA-1801R
 The above-captioned company wishes to submit initial rates and rules for its Contract and Commercial Surety program.

Filing Designation Number	Item Key Number	Effective Date
LA-FLC-1		
LA-FM-1		
LA-SLC-1		
LA-SM-1		
LA-SLC-2		
LA-SM-2		
LA-FLC-2		
LA-FM-2		
LA-FM-3		
LA-SM-3		
LA-FLC-3		
LA-FM-4		
LA-FM-5		
LA-SLC-3		
LA-SM-4		
LA-FLC-4		
LA-FM-6		
LA-SLC-4		
LA-SM-5		
LA-FLC-5		
LA-FM-7		

Item Key: 722559

Date Submitted: 10/30/2018
 NAVIGATORS INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

of Policyholders: 0
 Company Reference: PKGL-R-2258-LA

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

NSG 20 11 11 18 - ABSOLUTE OPIOID/OPIATE, NARCOTICS, CONTROLLED SUBSTANCES AND NALOXONE EXCLUSION ENDORSEMENT - This endorsement amends the General Liability Coverage Form CG 00 01 to provide an Exclusion for Opioid/Opiate, Narcotics, Controlled Substances, and Naloxone. There is no charge for this endorsement.

The corresponding form(s), LDI Form Filing Number 722537, Company Form Filing Number PKGL-F-2258-LA is pending approval.

Item Key: 722567

Date Submitted: 10/30/2018
 Midvale Indemnity Company
 19 - Private Passenger Automobile
 Revised Rate only

Private Passenger Automobile
 Family Car Program
 Revised Rate

Overall % Impact: -14.2
 Overall \$ Impact: \$-87
 # of Policyholders: 1
 Company Reference: LA-PPA-18-515
 Requested Effective Dates - New: 03/15/2019 Renewal: 03/15/2019

The last rate revision to this program was the initial rate and rule submission, which was approved under LDI Item key Number 690500 with an effective date of 5/22/2018.

With this filing, the company proposes to revise the Loss and Violation Score factors, the Insurance Score Group factors, and the base rates.

The rate impact associated with this filing is -14.2% (-\$87), affecting 1 policyholder.

Item Key: 722573

Date Submitted: 10/30/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 26 - Burglary And Theft
 Initial Rate and Rule

Commercial Burglary and Theft
 Initial Rate and Rule
 Management Liability Program

of Policyholders: 0
 Company Reference: ASIC-MML-RR-LA-2018-2 (BT)

The above-captioned company wishes to submit initial rate and rules for its Management Liability program under the Burglary and Theft program.

With this filing, the Management Liability program consists of Not-for-Profit Organizations and Private Companies. Also, the following lines are being submitted under separate coverage for the Management Liability program where each policy contains General Terms and Conditions Section:

- Directors, Officers and Organization Liability Coverage Section (D&O) - Item Key #722419
- Employment Practices Liability Coverage Section (EPL) - Item Key #722475
- Fiduciary Liability Coverage Section (FLI) - Item Key #722500
- Employed Lawyers Professional Liability Coverage Section (ELPL) - Item Key #722514
- Information Risk and Recovery Coverage Section (IRR) - 722552
- Fidelity Coverage Section - Item Key #722575

Crime is a new coverage section for the Management Liability Program, but the company has rating on file for this coverage (approved Item Key #373164 with an effective date of March 1, 2018 and approved Item Key #709615 with an effective date of June 12, 2018).

The company is submitting a set of Common Rating Rules, as Crime & Fidelity coverage can be written in conjunction with other coverage sections of the Management Liability program.

The company is requesting an effective date of "On Approval".

The corresponding form(s) filing, LDI Form Filing No. 722566, Company Form Filing No. ASIC-MML-FO-LA-2018-2 (BT) were pending as of November 1, 2018.

Item Key: 722575

Date Submitted: 10/30/2018

ATLANTIC SPECIALTY INSURANCE COMPANY

23 - Fidelity

Initial Rate and Rule

Fidelity

Initial Rate and Rule

Management Liability Program

of Policyholders: 0

Company Reference: ASIC-MML-RR-LA-2018-2 (FIDELITY)

The above-captioned company wishes to submit initial rate and rules for its Management Liability program under the Fidelity program.

With this filing, the Management Liability program consists of Not-for-Profit Organizations and Private Companies. Also, the following lines are being submitted under separate coverage for the Management Liability program where each policy contains General Terms and Conditions Section:

- Directors, Officers and Organization Liability Coverage Section (D&O) - Item Key #722419
- Employment Practices Liability Coverage Section (EPL) - Item Key #722475
- Fiduciary Liability Coverage Section (FLI) - Item Key #722500
- Employed Lawyers Professional Liability Coverage Section (ELPL) - Item Key #722514
- Information Risk and Recovery Coverage Section (IRR) - 722552
- Burglary & Theft Section - Item Key #722573

Fidelity is a new coverage section for the Management Liability Program, but the company has rating on file for this coverage (approved Item Key #373164 with an effective date of March 1, 2018 and approved Item Key #709615 with an effective date of June 12, 2018).

The company is submitting a set of Common Rating Rules, as Crime & Fidelity coverage can be written in conjunction with other coverage sections of the Management Liability program.

The company is requesting an effective date of "On Approval".

The corresponding form(s) filing, LDI Form Filing No. 722566, Company Form Filing No. ASIC-MML-FO-LA-2018-2 (BT) were pending as of November 1, 2018.

Item Key: 722589

Date Submitted: 10/30/2018

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)
 Initial Rate and Rule
 ABC Aviation Program
 # of Policyholders: 0
 Company Reference: 18-CP-2016283 (RR)
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

The above-captioned companies wish to submit initial rate and rule for a new program applicable to local municipal and regional airports for use with their Commercial Property program.

This filing is a new program which includes fixed base operations, general aviation operations as well as those businesses that support the industry defined by the following Service Industry Codes and Class Codes:

Property, Inland Marine and General Liability - Predominant Operations
SIC (applicable Service Industry Codes)

- 0721 - Crop Services - Aerial Dusting, spraying.
- 0851 - Forestry Services - Fire prevention, firefighting, forest.
- 3728 - Aircraft Parts and Auxiliary Equipment - NOC
 - 3721 - Manufacturing or assembling complete aircraft.
 - 3724 - Manufacturing aircraft engines and parts.
 - 3812 - Manufacturing aeronautical instruments.
- 4522 - Air Transportation - Nonscheduled - risks primarily engaged in furnishing airplane sightseeing services, air taxi services and helicopter passenger transportation services to, from or between local airports, whether or not scheduled.
 - Air cargo carriers, unscheduled, air passenger carriers, nonscheduled, air taxi services, ambulance services, air; flying charter services, helicopter carriers, sightseeing airplane services.
- 4581 - Airports, Flying Fields and Airport Terminal Services - air traffic control, except government, aircraft cleaning and janitorial service, aircraft servicing and repairing, except on a factory basis, aircraft storage at airports, aircraft upholstery repair, airfreight handling at airports, airport hangar rental, airport terminal services, airports, flying fields, except those maintained by aviation clubs, hangar operations.
- 5088 - Transportation Equipment and Supplies, Except Motor Vehicles - establishments primarily engaged in the wholesale distribution of transportation equipment and supplies.
 - 7389 - mapmaking
 - 7812 - producing commercial video tape or films.
- 8299 - Flying Instruction Schools/Academies
- 8412 - Museums and Art Galleries - establishments engaged in the operation of museums and art galleries.
- 5932 - if selling items to the general public.

Class Codes:

Property

- 0196 - Dwelling
- 0512 - Aircraft Distributors
- 0567 - Museums
- 0567 - Terminals
- 0570 - Fuel Tanks
- 0570 - Chemical Tanks
- 0921 - Flight School
- 0922 - Painting
- 0933 - Hangar - repair
- 0940 - Hangar - storage
- 1051 - Museums
- 1190 - Special Class Rates
- 6850 - Manufactures

General Liability

- 40010 - Airports - Commercial
- 40015 - Airports - Private
- 46427 - Museums
- 47474 - Flight Schools
- 51201 - Aircraft parts Distribution/Manufactured
- 57997 - Phot Finishing Labs
- 61226 - Offices
- 63010 - Dwellings
- 68706 - Warehouse - for hangars
- 91606 - Ag/Aerial Operators

Inland Marine:

- 445 - Motor Truck Cargo - Owners Form
- 446 - Motor Truck Cargo - Liability Form
- 447 - EDP - written in conjunction with a schedule of Owned equipment or other supporting Property Coverage
- 448 - Miscellaneous Articles
- 526 - Trip Transit - All Other Property, Owners Vehicle
- 527 - Trip Transit - All Other Property, Public Carrier

This program does not cover any of the aviation liability and the following are excluded from the program and these exposures and operations insuring the following under a separate Aviation policy(ies):

1. Any flying exposure.
2. Any products or completed operation from aircraft maintenance, repair or assembly.
3. Any liability from management and/or transportation of people, use or operation of any aircraft on the ground or in the air.

The company will be utilizing 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
Rates and Rules		
LA18-02 (CF-2016-RLC16)	691554	August 1, 2018
LA18-01 (CF-2016-RRU16)	691556	August 1, 2018
LA17-14 (CF-2017-RLA1)	690221	July 1, 2018
LA17-07 (CF-2017-RLC1)	396015	August 1, 2018
LA15-17 (CF-2015-OFR11) (Forms)	327577	May 1, 2016
LA15-01 (CF-2014-RRU09)	318441	July 1, 2015
LA15-02 (CF-2014-RLC09)	318462	July 1, 2015
LA15-03 (RP-2014-RML09)	318468	July 1, 2015
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
LA12-04 (CL-2012-OPC12) (Forms)	288843	September 27, 2012
LA10-13 (CF-2010-OLOB1)	263711	March 1, 2011
LA LA10-15 (CL-2010-OEND1) (Forms)	263769	March 1, 2011
LA09-09 (CF-2009-RGB09)	251757	April 1, 2010
LA09-03 (CF-2009-RLC07)	246354	May 1, 2010
LA09-05 (CF-2009-RRU07)	246340	May 1, 2010
LA06-05 (CF-2005-RRU1)	23069	September 1, 2006
Forms		
LA18-03 (CF-2016-OFR16)	691585	August 1, 2018
LA15-17 (CF-2015-OFR11)	327577	May 1, 2016
LA11-11 (CL-2011-OEND1)	278083	November 8, 2011
LA10-08 (CL-2010-OPSE1)	258101	April 14, 2010
LA09-10 (CF-2009-OGB09)	252241	April 1, 2010
LA09-04 (CF-2009-OFR07)	246430	September 25, 2009
LA09-02 (CF-2008-OWERO) (Rule)	243410	September 1, 2009
LA08-25 (CL-2008-OWERO)	235577	January 1, 2009
LA08-17 (CL-2007-OPR07)	234864	August 28, 2008

The company is proposing to introduce the following rule:

- **Special Extensions of Coverage Forms**
 - Business Property Enhancement optional form that may be used to provide commonly requested extensions of property coverage on policies issued to Aviation Program (new) policyholders:

Form #	Combined Annual Aggregate Limit	Flat Charge Per Policy
FA-51387	\$100,000	\$100
FA-51389	\$250,000	\$250
FA-51390	\$500,000	\$300
FA-51391	\$750,000	\$350

FA-51392 \$1,000,000 \$500

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

The corresponding form(s) filing, LDI Form Filing No. 722597, Company Form Filing No. 18-CP-2016283 (F) were pending as of November 9, 2018.

Item Key: 722591

Date Submitted: 10/30/2018
 AMERICAN ZURICH INSURANCE COMPANY
 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
 COLONIAL AMERICAN CASUALTY AND SURETY COMPANY
 FIDELITY AND DEPOSIT COMPANY OF MARYLAND
 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
 ZURICH AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption
 Commercial General Liability
 Delayed Adoption of ISO Designation Filing Numbers GL-2018-BGL1 and GL-2018-IALL1
 Overall % Impact: **-11.1**
 Overall \$ Impact: **-\$1,396,089**
 # of Policyholders: **560**
 Company Reference: 41649
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment was filed and approved under the "Prior Approval" provision, Item Key Number 397836 effective 04/01/2018. The companies intend to delay implementation until 05/01/2019.

With this filing, the companies are proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers.

GL-2018-BGL1 GL-2018-IALL1

The companies will utilize a Loss Cost Multiplier of 2.421.

These changes will result in a -11.1% rate decrease or -\$1,396,089.00.

There will be 560 Louisiana policyholders affected by this rate decrease.

Item Key: 722593

Date Submitted: 10/30/2018
 Cimarron Insurance Company, Inc.
 16 - Workers Compensation
 Initial Rate and Rule
 Workers Compensation
 Loss Cost Adoption of NCCI Reference Filing Number LA-LC-2017-01
 # of Policyholders: **0**
 Company Reference: CMIC-WC-LA-1801R
 Requested Effective Dates - New: 12/01/2018 Renewal: N/A

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

The company will utilize a 1.58 loss cost multiplier.

There will be 0 Louisiana policyholders affected by this filing.

Item Key: 722600

Date Submitted: 10/30/2018
 ARCH MORTGAGE INSURANCE COMPANY
 ARCH MORTGAGE GUARANTY COMPANY
 UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY
 6 - Mortgage Guaranty
 Revised Rule only
 Mortgage Guaranty
 # of Policyholders: **0**

Company Reference: 028.18 ARCH STANDARD RATING RULES & DEFINITIONS
 Requested Effective Dates - New: 01/02/2019 Renewal: N/A

Item Key: 722603

Date Submitted: 10/30/2018
 ARCH MORTGAGE INSURANCE COMPANY
 ARCH MORTGAGE GUARANTY COMPANY
 UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF CALIFORNIA
 6 - Mortgage Guaranty
 Revised Rule only
 Mortgage Guaranty
 # of Policyholders: **0**
 Company Reference: 029.18 ARCH RATESTAR RATING RULES & DEFINITIONS
 Requested Effective Dates - New: 01/02/2019 Renewal: N/A

Item Key: 722607

Date Submitted: 10/30/2018
 GOVERNMENT EMPLOYEES INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Commercial Auto Program
 Loss Cost Adoption

- ISO Designations CA-2018-BRLA1, CA-2018-IALL1, RP-2018-RAL18, and RP-2018-RPD18
- Revise LCMs

Overall % Impact: **12.8**
 Overall \$ Impact: **\$332,015**
 # of Policyholders: **1059**
 Company Reference: 2018-368
 Requested Effective Dates - New: 03/07/2019 Renewal: 05/21/2019

The last rate revision to this program was +11.6% or \$201,056 which was approved under LDI Item Key Number 397644 effective 11/16/2017 for new business and 1/30/2018 for renewal business.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
RP-2018-RAL18	695471	11/1/2018
RP-2018-RPD18	695473	11/1/2018
CA-2018-BRLA1	706582	11/1/2018
CA-2018-IALL1	706580	11/1/2018

The company is proposing to revise the current Loss Cost Multipliers (LCM) as follows:

Vehicle Type	Coverage	Current	Proposed
Common Coverages	Collision	1.675	2.429
	Comprehensive	1.485	2.153
	Medical Payments	1.215	1.215
	UM/UIM	1.809	1.809
	Liability	1.498	1.498
Garages	Collision	1.340	1.340
	Comprehensive	1.188	1.188
	Medical Payments	1.215	1.215
	UM/UIM	1.809	1.809
PPT and Miscellaneous	Liability	1.498	1.498
	Collision	1.363	1.649

PPT			
	Comprehensive	1.255	1.091
	Medical Payments	1.186	1.593
	UM/UIM	2.048	2.191
	Liability	1.521	1.413
Publics - Excluding Not Otherwise Classified	Collision	1.227	1.333
	Comprehensive	1.161	1.013
	Medical Payments	1.168	0.979
	UM/UIM	2.048	2.048
	Liability	1.563	1.304
Publics - Not Otherwise Classified	Collision	1.402	2.633
	Comprehensive	1.345	1.288
	Medical Payments	1.174	0.971
	UM/UIM	1.910	5.730
	Liability	1.740	1.801
Miscellaneous TTT	Collision	1.290	1.434
	Comprehensive	1.148	1.299
	Medical Payments	1.180	0.967
	UM/UIM	2.048	2.212
	Liability	1.652	1.412
Zone TTT	Collision	1.290	1.434
	Comprehensive	1.148	1.299
	Medical Payments	1.180	0.967
	UM/UIM	2.048	2.212
	Liability	1.652	1.412
Non-Zone TTT	Collision	1.290	1.434
	Comprehensive	1.148	1.299
	Medical Payments	1.180	0.967
	UM/UIM	2.048	2.212
	Liability	1.652	1.412

The rate impact associated with this filing is +12.8% or \$332,015 affecting 1,059 policyholders.

Item Key: 722612

Date Submitted: 10/31/2018
Insurance Services Office, Inc.
19 - Private Passenger Automobile
Revised Rule only

Commercial Automobile
Rule Revision

Revision to the Risk Analyzer Commercial Auto Environmental Score Tables

of Policyholders: 0

Company Reference: CA-2018-RACAT

With this filing, the company proposes to introduce updated tables which include the Area Definitions and the Scores by Area Name and Coverage within the Risk Analyzer Commercial Auto Environmental Score Tables.

There is no rate impact associated with this filing.

Item Key: 722613

Date Submitted: 10/31/2018
LYNDON SOUTHERN INSURANCE COMPANY
5 - Commercial Multiple Peril
Revised Rate and Rule

Businessowners Program
Introduction of Franchise Upgrade Endorsement

of Policyholders: 0

Company Reference: LYSIC-CMP-FB-LA-1801R

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 391984, which resulted in an overall 0% rate impact effective April 10, 2017.

The company is introducing the rates/rules for the following optional endorsement:

- Franchise Upgrade Endorsement
 - This endorsement is designed to provide coverage for potential gaps when dealing with businesses that have Franchise agreements in place. The endorsement will be offered on the Auto, Food, Office, Retail and Service Industry.
 - This endorsement provides coverage for the increased costs to repair, rebuild, restore or replace both damaged and undamaged property to comply with the most current specifications, as stipulated in the existing franchise agreement, at the time of the loss or damage.
 - In the event of a direct physical loss of or damage to covered property, covered of up to 125% of the applicable limit or sublimit is provided in any one occurrence.
 - In the event of a covered loss if complying with the franchise agreement requires the repair/rebuild/restore/replacement of undamaged property, coverage may be provided for that undamaged property as well.
 - First Premises - \$125.00
 - Each Additional Premises - \$25.00

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 722669, Company Form Filing No. LYSIC-CMP-FB-LA-1801F.

Item Key: 722618

Date Submitted: 10/31/2018

Berkley National Insurance Company
RIVERPORT INSURANCE COMPANY
BERKLEY REGIONAL INSURANCE COMPANY
STARNET INSURANCE COMPANY

1 - Property

Non-Adoptions

Commercial Property (Fire and Allied Lines)
General Risk Program
Non-Adoption of PIAL Designation Filing Number CF-2018-RRU1

of Policyholders: 0

Company Reference: BSS-CF-2018-5324-RU-LA-31120

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

Item Key: 722620

Date Submitted: 10/31/2018

Intrepid Insurance Company

1 - Property

Non-Adoptions

Commercial Property (Fire and Allied Lines)
General Risk Program
Non-Adoption of PIAL Designation Filing Number CF-2018-RRU1

of Policyholders: 0

Company Reference: IDI-CF-2018-5354-RU-LA-31121

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

Item Key: 722627

Date Submitted: 10/31/2018

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Animal Mortality
Kirk Horse Insurance Program

Overall % Impact: **0.3**
Overall \$ Impact: **\$730**
of Policyholders: **12**

Company Reference: LA-18-20170-R

The last rate impact (Item Key Number 261411) was approved effective 08/01/2010 and resulted in no rate impact.

This filing is a re-submission 718318 due to an inadequate company response to Mr. Wei Chuang's SERFF "Objection Letter" dated September 18, 2018.

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

The following changes are proposed:

1. Adding a Catastrophic Risk Coverage option.
2. Adding rate amounts for 1 or 2 testicles based upon volume in CCs.
3. Adding Lifetime Fertility Average of Stallion's Sire rates.
4. Changes to schedule rating characteristics.
5. Updating table for experience rating factors.

Companion forms (Item Key Number 718376 or Company Reference Number LA-18-20170-F) were still pending as of 11/05/2018.

This filing will result in an overall rate impact of rate increase of **+0.300%** or premium increase of **+\$730** affecting 12 policyholders.

Item Key: 722631

Date Submitted: 10/31/2018
Clear Blue Insurance Company
19 - Commercial Automobile
Initial Rate and Rule

Commercial Automobile
Redstone Underwriters LLC Heavy Iron Program
Initial Rate and Rule

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

of Policyholders: **0**
Company Reference: LA-CA-RU-18001-R

With this filing, the company proposes to introduce the rates and rules for the Redstone Underwriters LLC Heavy Iron Program. This program will utilize Insurance Services Office, Inc. (ISO) loss costs, rules and rating plans 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	14342	1/1/2004
CA-2004-BRLA1-Louisiana	17717	N/A
CA-2005-ORU01 Amendment 1 and Supplement - Louisiana	21235	4/1/2006
CA-2005-ORU01 Amendment 2 and Supplement - Louisiana	25444	8/1/2007
CA-2005-ORU01 Amendment 3 and Supplement - Louisiana	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-RTL1C1	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
CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017
RP-2000-RAL1-Louisiana	1669	4/1/2001
RP-2003-RAL03	14340	1/1/2004
RP-2004-RAL1-Louisiana	19132	5/1/2005
RP-2006-RCR06-Louisiana	24872	4/1/2007
RP-2007-RAL07	223259	4/1/2008
RP-2012-RAL12	288385	4/1/2013
RP-2018-RPD18	695473	11/1/2018
RP-2018-RAL18	695471	11/1/2018

The company is proposing to utilize a Loss Cost Multiplier of 1.650.

The corresponding form filing has been submitted under company tracking number LA-CA-RU-18001-F, LDI Item Key Number 722647.

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

Item Key: 722632

Date Submitted: 10/31/2018

ARGONAUT INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Equine Monoline General Liability Program

of Policyholders: 0

Company Reference: MGL-CPE-CG18R-600

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

Item Key: 722665

Date Submitted: 10/31/2018
 CONTRACTORS BONDING AND INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Commercial Umbrella and Excess
 # of Policyholders: **0**
 Company Reference: CBIC-LA-XS-RR-18-01
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 722675

Date Submitted: 10/31/2018
 STATE FARM FIRE AND CASUALTY COMPANY
 STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
 19 - Private Passenger Automobile
 PPA Symbol Updates
 Private Passenger Automobile
 Overall % Impact: **0.1**
 Overall \$ Impact: **\$1,499,183**
 # of Policyholders: **1021737**
 Company Reference: IV-41360 REFILE
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 722681

Date Submitted: 10/31/2018
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 23 - Fidelity
 Initial Rate and Rule

 Fidelity
 ERISA Bond Program

of Policyholders: **0**
 Company Reference: ERISA BOND PROGRAM R
 Requested Effective Dates - New: 11/29/2018 Renewal: 11/29/2018

Item Key: 722683

Date Submitted: 10/31/2018
 AMERISURE MUTUAL INSURANCE COMPANY
 AMERISURE INSURANCE COMPANY
 AMERISURE PARTNERS INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: LA-GL-COMPANY AI & CIP-R-2019
 Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

Item Key: 722703

Date Submitted: 11/01/2018
 CENTURY-NATIONAL INSURANCE COMPANY
 4 - Homeowners
 Revised Rate and Rule
 Tenant Homeowners
 # of Policyholders: **0**
 Company Reference: GMMX-131705482
 Requested Effective Dates - New: 01/01/2019 Renewal: 02/13/2019

Item Key: 722707

Date Submitted: 11/01/2018
 Commercial Casualty Insurance Company
 16 - Workers Compensation
 Initial Rate and Rule
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 # of Policyholders: **0**
 Company Reference: 2018-12-1- LA- CCIC - INITAL RATE
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

With this initial filing, the above-captioned company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 01/01/2019.

The company will utilize a loss cost multiplier from 1.150.

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

There will be 0 Louisiana policyholders affected by this filing.

Corresponding LDI Form Filing Number 721269; SERFF Tracking Number NTIN-131630966 was approved 11/05/2018.

Item Key: 722722

Date Submitted: 11/01/2018
 AMERICAN MODERN HOME INSURANCE COMPANY
 9 - Inland Marine
 Revised Rate and Rule
 Pet Insurance Plans
 Pet Insurance Program
 Revised Rate and Rule
 Overall % Impact: **6.0**
 Overall \$ Impact: **\$18,659**
 # of Policyholders: **525**
 Company Reference: 20180727-04
 Requested Effective Dates - New: 01/10/2019 Renewal: 01/10/2019

The last rate increase, (Item Key Number 395234), resulted in an overall rate impact of +7.20% or premium increase of +\$12,873 and affected 390 policyholders.

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

The company proposes the following changes:

1. Revised Administrative fee.
2. Revised Base Rates.
3. Reformatted breed and territory lists.
4. Adding Unlimited annual maximum option.

Companion forms (Item Key Number 722721 or Company Reference Number 20180727-04F) were approved effective for 01/10/2019.

This filing will result in an overall rate increase of **+6.00%** or premium increase of **+\$18,659** affecting 525 policyholders.

Item Key: 722778

Date Submitted: 11/02/2018
 Insurance Services Office, Inc.
 17 - Other Liability
 Initial Rate and Rule

Commercial General Liability
 Home Healthcare Program

of Policyholders: **0**
 Company Reference: HH-2017-RRU17(A)
 Requested Effective Dates - New: 04/01/2019 Renewal: N/A

Item Key: 722779

Date Submitted: 11/02/2018

HDI Global Insurance Company

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Introduction of BriteCo Personal Jewelry Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: HDI-2018-GUM15

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

The above-captioned company is introducing a BriteCo Personal Jewelry Program for its Personal Inland Marine line.

Companion forms (Item Key Number 722782 or Company Reference Number HDI-2018-GUM15) were still pending as of 11/08/2018.

There is no rate impact associated with this filing.

Item Key: 722783

Date Submitted: 11/02/2018

American Modern Property And Casualty Insurance Company

1 - Property

Revised Rate and Rule

Dwelling Program (Basic, Special and Vacant)

(Transition/Conversion of business from American Western Home Insurance Company and American Southern Home Insurance Company)

Including flood coverage

Company Reference: 20180925-01

Requested Effective Dates - New: 04/09/2019 Renewal: 04/17/2019

The initial rates and rules for the above-captioned company's Dwelling Program were approved in August 2017 (Item Key #396326) to be effective May 15, 2018. That filing was a Transition/Conversion of business from American Western Home Insurance Company and American Southern Home Insurance Company to American Modern Property and Casualty Insurance Company.

With this filing, the company wishes to revise Windstorm or Hail Deductibles and Named Storm Deductibles for use with the Dwelling Program.

There is no rate impact associated with this filing.

Item Key: 722790

Date Submitted: 11/02/2018

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Revised Rate and Rule

Directors & Officers Liability

Overall % Impact: 0.0

Overall \$ Impact: \$0

of Policyholders: 0

Company Reference: BHSIC-EP-D&O-18

Item Key: 722792

Date Submitted: 11/02/2018
 BERKLEY INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule

Directors & Officers (Management Liability)
 Executive Liability Insurance Program

of Policyholders: 0
 Company Reference: BEL-030118-R
 Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

Item Key: 722794

Date Submitted: 11/02/2018
 MARKEL AMERICAN INSURANCE COMPANY
 MARKEL INSURANCE COMPANY
 1 - Property
 Installment Program

Commercial Property (Fire and Allied Lines)
 Installment Plan

of Policyholders: 0
 Company Reference: 1810RR029-CP
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

Item Key: 722839

Date Submitted: 11/05/2018
 LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY
 SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile
 Initial Rate and Rule
 Private Passenger Automobile

of Policyholders: 0
 Company Reference: PPA-2019-02
 Requested Effective Dates - New: 01/07/2019 Renewal: 01/07/2019

Item Key: 722847

Date Submitted: 11/05/2018
 National Union Fire Insurance Company of Pittsburgh, PA
 17 - Other Liability
 Revised Rule only
 Professional Liability / E&O

of Policyholders: 0
 Company Reference: AIG-18-EO-06
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 722850

Date Submitted: 11/05/2018
 Riverport Insurance Company
 16 - Workers Compensation
 Dividend Plan
 Workers Compensation
 Sliding Scale Dividend Plan

of Policyholders: 0
 Company Reference: BSS-WC-2018-5346-RU-LA-31149
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

With this filing, the above-captioned company submits its Sliding Scale Dividend Plan, effective 01/01/2019.

324429, 384308

Item Key: 722859

Date Submitted: 11/05/2018
 Starr Indemnity & Liability Company
 17 - Other Liability
 Delayed Adoption
 Commercial General Liability
 Delayed Adoption of ISO Designation Filing Number RP-2018-RGL18
 # of Policyholders: 0
 Company Reference: 18-010-02-GL-24-LA
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

Item Key: 722863

Date Submitted: 11/05/2018
 AMERISURE MUTUAL INSURANCE COMPANY
 AMERISURE INSURANCE COMPANY
 AMERISURE PARTNERS INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption
 Commercial General Liability
 Delayed adoption of ISO Designation Filing Number RP-2018-RGL18
 # of Policyholders: 0
 Company Reference: LA-ISO-LI-GL-2018-114
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

Item Key: 722875

Date Submitted: 11/05/2018
 GREAT MIDWEST INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Directors & Officers Liability
 # of Policyholders: 0
 Company Reference: GMIC-DO-2018-LA-01R
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

Item Key: 722877

Date Submitted: 11/05/2018
 CHARTER OAK FIRE INSURANCE COMPANY, THE
 PHOENIX INSURANCE COMPANY, THE
 TRAVELERS INDEMNITY COMPANY, THE
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: 2018-09-0059-R
 Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

Item Key: 722881

Date Submitted: 11/05/2018
 ARGONAUT INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Fiduciary Liability
 # of Policyholders: 0
 Company Reference: OLCOMB-APAM-MW18R-114E-3
 Requested Effective Dates - New: 12/20/2018 Renewal: 12/20/2018

Item Key: 722882

Date Submitted: 11/05/2018
 ARGONAUT INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Commercial general Liability
 # of Policyholders: **0**
 Company Reference: OLCOMB-APAM-MW18R-114C-3
 Requested Effective Dates - New: 12/20/2018 Renewal: 12/20/2018

Item Key: 722883

Date Submitted: 11/05/2018
 ARGONAUT INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Directors & Officers Liability
 # of Policyholders: **0**
 Company Reference: OLCOMB-APAM-MW18R-114B-3
 Requested Effective Dates - New: 12/20/2018 Renewal: 12/20/2018

Item Key: 722886

Date Submitted: 11/05/2018
 ARGONAUT INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Employment Practices Liability
 # of Policyholders: **0**
 Company Reference: OLCOMB-APAM-MW18R-114D-3
 Requested Effective Dates - New: 12/20/2018 Renewal: 12/20/2018

Item Key: 722887

Date Submitted: 11/05/2018
 ARGONAUT INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability / E&O
 # of Policyholders: **0**
 Company Reference: OLCOMB-APAM-MW18R-114A-3
 Requested Effective Dates - New: 12/20/2018 Renewal: 12/20/2018

Item Key: 722940

Date Submitted: 11/07/2018
 Starr Indemnity & Liability Company
 5 - Commercial Multiple Peril
 Revised Rate and Rule

Businessowners Program

Company Reference: 18-065-00-IL-19-LA RATE AND RULE
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 683975, which resulted in a +0.8% rate increase effective December 1, 2017 for new business and March 1, 2018 for renewal business.

The company is introducing its new product solution, Cyber Suite Coverage, that responds to the threat of unauthorized intrusion into or interference with an insured's computer systems. This product includes coverages that address damage to data and systems from a computer attack and the liability that may arise from insufficient systems security. This suite of coverages and services also enables an insured entity to respond effectively when there has been a breach of personal information.

The Cyber Suite Coverage is comprised of the following coverage components:

- **First Party Coverages**
 - Data Compromise Response Expenses
 - Computer Attack an Cyber Extortion
- **Third Party Coverages**
 - Data Compromise Liability
 - Network Security Liability
 - Electronic Media Liability

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 722930, Company Form Filing No. 18-065-00-IL-19-LA FORM.

A SERFF "Objection Letter" was sent to Ms. Heather Leach on November 9, 2018 for additional information.

Item Key: 722954

Date Submitted: 11/07/2018
 FCCI Insurance Company
 MONROE GUARANTY INSURANCE COMPANY
 NATIONAL TRUST INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption
 Commercial General Liability
 Delayed Adoption of ISO Designation Filing Number GL-2018-BGL1, GL-2018-IALL1
 # of Policyholders: **0**
 Company Reference: GL-LA-22915RA
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

Item Key: 722957

Date Submitted: 11/07/2018
 AIG Property Casualty Company
 17 - Other Liability
 Revised Rate and Rule
 Personal Umbrella and Excess
 Overall % Impact: **5.9**
 Overall \$ Impact: **\$128,583**
 # of Policyholders: **1246**
 Company Reference: PCG-LA-18-PEL-01
 Requested Effective Dates - New: 05/15/2019 Renewal: 05/15/2019

Item Key: 722960

Date Submitted: 11/07/2018
 OHIO SECURITY INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate only
 Commercial Package
 Custom Protector™ Program
 Rule 9. Class Factor Section

 Overall % Impact: **0.8**
 Overall \$ Impact: **\$101,492**
 # of Policyholders: **1977**
 Company Reference: 2018-LA-1-CP-E-R
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 685799, which resulted in an overall +0.5% rate increase effective July 1, 2018.

The company is revising factors for Rule 9. Class Faction Section - Section B. Class Factors - Division Five - Commercial Property.

These changes will result in a +0.8% rate increase or +\$101,492.

There will be 1,977 Louisiana policyholders affected by this rate increase.

Item Key: 722967

Date Submitted: 11/07/2018

CGB Insurance Company

2 - Crop

Revised Rule only

Crop-Hail

Manual Page Revision

of Policyholders: 0

Company Reference: 2019-CGBIC-PCI-LAR

With this filing, the above-captured company submits Manual Page revisions, effective on approval.

The previous Manual Pages were filed and approved under "Prior Approval" provision Item Key Number 387579, effective 01/23/2017.

This filing is a replacement of the previously filed rules which include an underwriting revision.

No rates were changed and none of the changes made alter the intended coverage or risk.

Additionally, the underwriting change allows the insured to select the coverage exposure at \$1.00 per acre versus bands of \$25.00 per acre, which makes the policy more flexible for the insureds' needs based on individual farming experiences.

Item Key: 722969

Date Submitted: 11/07/2018

Cimarron Insurance Company, Inc.

16 - Workers Compensation

Installment Program

Workers Compensation

Installment Plan

of Policyholders: 0

Company Reference: CMIC-WC-LA-1802RU

Item Key: 722970

Date Submitted: 11/07/2018

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE

16 - Workers Compensation

Revised Rule only

Workers Compensation

WC024 Foreign Voluntary Compensation - Specific

WC025 Foreign Voluntary Compensation - Blanket

of Policyholders: 0

Company Reference: 27899

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

With this filing, the above-captioned program submit WC024 and WC025, two independent coverages, effective .

These optional coverages are available for selection by policyholders when employers or covered officers may temporarily travel outside of the United States of America where Workers Compensation and Employers Liability may not apply. These coverages also add repatriation expense and coverage for endemic disease.

WC024 Foreign Voluntary Compensation - Specific

Class Code 9718

Endorsement WC7160

Repatriation Limits	Flat Charge Each Employee
\$25,000 each employee/\$50,000 per accident	\$100
\$50,000 each employee/\$100,000 per accident	\$200

\$100,000 each employee/\$200,000 per accident \$500

WC025 Foreign Voluntary Compensation - Blanket

Class Code 9717

Endorsement WC7161

Repatriation Limits	Flat Charge
\$25,000 each employee/\$50,000 per accident	\$500
\$50,000 each employee/\$100,000 per accident	\$1,000
\$100,000 each employee/\$200,000 per accident	\$2,000

Corresponding LDI Form Filing Number 722932; SERFF Tracking Number EMCC-131709355 is pending.

Item Key: 722974

Date Submitted: 11/07/2018

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

Portfolio Program and Referral Program

of Policyholders: **0**

Company Reference: HSBEP-2018-089-LA-AIC-R

Item Key: 722976

Date Submitted: 11/07/2018

Mitsui Sumitomo Insurance Company of America

MITSUI SUMITOMO INSURANCE USA INC.

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss cost Designation Number GL-2018-BGL1

Overall % Impact: **-2.1**

Overall \$ Impact: **\$5,440**

of Policyholders: **14**

Company Reference: GL-LA-56-18132 RA

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

Item Key: 722978

Date Submitted: 11/07/2018

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

METROPOLITAN CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Overall % Impact: **19.1**

Overall \$ Impact: **\$4,654,002**

of Policyholders: **10979**

Company Reference: LA0104ASYMM3113018RR

Requested Effective Dates - New: 11/30/2018 Renewal: 01/04/2019

Item Key: 722987

Date Submitted: 11/07/2018
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 1 - Property
 Delayed Adoption
 Commercial Property (Fire and Allied Lines)
 Delay Adoption of PIAL Designation Filing Number CF-2018-RRU1/719350
 # of Policyholders: 0
 Company Reference: PS-18-CF-R-202
 Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

Item Key: 722989

Date Submitted: 11/07/2018
 ASPEN AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Professional Liability / E & O
 Accountants Professional Liability Program

of Policyholders: 0
 Company Reference: AAIC-PL-18-04

Item Key: 722996

Date Submitted: 11/07/2018
 ACE AMERICAN INSURANCE COMPANY
 ACE FIRE UNDERWRITERS INSURANCE COMPANY
 ACE PROPERTY AND CASUALTY INSURANCE COMPANY
 INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
 PACIFIC EMPLOYERS INSURANCE COMPANY
 9 - Inland Marine
 Initial Rate and Rule

Commercial Inland Marine

of Policyholders: 0
 Company Reference: 18-CIM-2016240 (RR)
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

This filing is a re-submission of Item Key Number 720976 which was withdrawn by the company prior to review/implementation on November 07, 2018.

The above-captioned companies are introducing a Commercial Inland Marine Program.

This program is designed to provide coverage for fixed base operations, general aviation operations and ancillary businesses/services.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 721383, Company Form Filing No. 18-CIM-2016286, was approved effective January 1, 2019.

Item Key: 723005

Date Submitted: 11/07/2018
 QBE INSURANCE CORPORATION
 17 - Other Liability
 Revised Rate and Rule

Professional Liability / E & O
 CPA Gold Program

of Policyholders: 0
 Company Reference: 18-5682-LA-RATES/RULES
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 723014

Date Submitted: 11/07/2018

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

16 - Workers Compensation

Non-Adoptions

Workers Compensation

Non-Adoption of NCCI Item R-1414-A Amendment to Item R-1414(R) - Revisions to Retrospective Rating Plan Manual Appendix B and all Related Rules and Endorsements

Non-Adoption of NCCI Item R-1415 - 2018 Update to the Retrospective Rating Plan Parameters - Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors

of Policyholders: 0

Company Reference: 18-0757

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

With this filing, the above-captioned program requests the Non-Adoption of NCCI Item R-1414-A and NCCI Item R-1415, effective 01/01/2019.

NCCI Item R-1414-A Amendment to Item R-1414(R) - Revisions to Retrospective Rating Plan Manual Appendix B and all Related Rules and Endorsements was filed and approved under "Prior Approval" Item Key Number 711121, effective 01/01/2019.

NCCI Item R-1415 - 2018 Update to the Retrospective Rating Plan Parameters - Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors, was filed and approved under "Prior Approval" Item Key Number 710276, effective 01/01/2019.

Item Key: 723031

Date Submitted: 11/08/2018

American Home Assurance Company
 AIU INSURANCE COMPANY
 COMMERCE AND INDUSTRY INSURANCE COMPANY
 GRANITE STATE INSURANCE COMPANY
 ILLINOIS NATIONAL INSURANCE COMPANY
 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
 NEW HAMPSHIRE INSURANCE COMPANY
 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE
 AIG ASSURANCE COMPANY
 AIG PROPERTY CASUALTY COMPANY

26 - Burglary And Theft

Withdrawal of Rates or Rules

of Policyholders: 0

Company Reference: AIG-18-TRCR-WD-01

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

Item Key: 723035

Date Submitted: 11/08/2018

Penn Millers Insurance Company

5 - Commercial Multiple Peril

Revised Rule only

Solutions 2000® for Agribusiness Program

B.6.1. Property Endorsements

of Policyholders: 0

Company Reference: 18-CP-2016345

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

This company is introducing the following rules to be used with (2) mandatory endorsements for the above-captioned program:

- **Borrowed or Rented Mobile Equipment, Form FA-41602**
 - This mandatory endorsement amends the "Newly Acquired Mobile Equipment" coverage extension of the underlying **AG 0100** to extend coverage to include borrowed or rented mobile equipment for a period of 60 days or to the end of the policy period whichever comes first.
 - No premium charge applies.
- **Mobile Equipment Cab Glass Deductible, Form FA-41603**
 - This mandatory endorsement attaches to all policies with Mobile Equipment coverage and amends the "How Much We Pay" provision of the underlying **AG 0100** to remove any deductible applicable to the breakage of glass contained in the cab of mobile equipment.
 - No premium charge applies.

The corresponding form(s) filing, LDI Form Filing No. 722786, Company Form Filing No. 18-CP-2016345, were approved effective February 1, 2019.

Item Key: 723073

Date Submitted: 11/08/2018
 AMERICAN RELIABLE INSURANCE COMPANY
 9 - Inland Marine
 Revised Rule only
 Boatowners/Personal Watercraft
 Watercraft Program
 # of Policyholders: 0
 Company Reference: I-ARIC-2018-LA-WC-RU-1195
 Requested Effective Dates - New: 12/01/2018 Renewal: 02/01/2019

Item Key: 723075

Date Submitted: 11/08/2018
 AXIS Insurance Company
 17 - Other Liability
 Revised Rate and Rule
 Cyber Liability
 # of Policyholders: 0
 Company Reference: HSBCYBER-2018-092-LA-AICR3

With this filing, the company is introducing a new CyberSuite Coverage to be used in conjunction with its Commercial General Liability Program. The Cyber Suite Coverage is comprised of six coverage components – First party coverages: Data Compromise Response Expenses, Computer Attack and Cyber Extortion, and Identity Recovery and third party coverages: Data Compromise Liability, Network Security Liability and Electronic Media Liability.

There is no rate impact associated with this coverage.

The corresponding form(s), LDI Form Filing 721320, Company Form Filing Number HSBCYBER-2018-092-LA-AICF2 was approved effective 10/30/2018.

Item Key: 723081

Date Submitted: 11/08/2018
 Starr Indemnity & Liability Company
 26 - Burglary And Theft
 Initial Rate and Rule
 Commercial Burglary and Theft
 Starr Secure for Private Companies
 # of Policyholders: 0
 Company Reference: STARR-FL-SSPV-18 (CR)

Item Key: 723084

Date Submitted: 11/08/2018
 American Modern Property And Casualty Insurance Company
 4 - Homeowners
 Revised Rule only

Mobile Homeowners
 Manufactured Home Program

of Policyholders: 0
 Company Reference: 20181031-01
 Requested Effective Dates - New: 04/09/2019 Renewal: 04/17/2019

Item Key: 723086

Date Submitted: 11/08/2018
 EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EMC PROPERTY & CASUALTY COMPANY
5 - Commercial Multiple Peril
Dividend Plan

Commercial Package
Safety Group Program

of Policyholders: **0**
Company Reference: 28044
Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

The above-captioned companies are filing a dividend plan for their safety group program.

This program is designed to afford members insurance protection at equitable premiums with the prospect of participating in dividends to be realized from improved insurance management practices. The participating members will comprise a "Safety Group" and will earn a percentage of the calculated dividend based on their pro rate share of the total earned premium for the Safety Group.

This dividend program shall apply to insurance coverages in the commercial package including property, general liability, auto, crime, inland marine, and workers compensation. No dividend can be guaranteed by law and all dividends are, therefore, subject to approval of the EMC Insurance Companies' Board of Directors and any required regulatory agency review. Safety Group premium is not eligible for agency contingency commission.

All dividends will be paid directly to members based on their earned share of the Safety Group's dividend.

Policies under the Safety Group must remain in effect until expiration to qualify for dividend qualifications. The Safety Group must have annual written premiums of \$1,000,000 to be eligible for a dividend computation.

Eligibility for dividends shall be calculated annually using experience for the latest three complete dividend years. A dividend year is defined as a twelve (12) month period beginning with the effective date or anniversary date of the program. The anniversary date of this program shall be the twelve month period beginning January 1st and ending December 31st.

Dividends earned by members of \$15.00 or less will not be paid.

A SERFF "Objection Letter" was sent to Ms. Brooke Lampman on November 9, 2018 for additional information.

Item Key: 723092

Date Submitted: 11/08/2018
HOMESITE INSURANCE COMPANY
4 - Homeowners
Revised Rule only

Homeowners
Homeowners Program

of Policyholders: **0**
Company Reference: LA-HO-18-517
Requested Effective Dates - New: 01/01/2019 Renewal: 02/28/2019

Item Key: 723098

Date Submitted: 11/09/2018
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Automobile
Overall % Impact: **0.0**
Overall \$ Impact: **\$0**
of Policyholders: **133372**
Company Reference: R50319
Requested Effective Dates - New: 01/14/2019 Renewal: 01/14/2019

Item Key: 723135

Date Submitted: 11/09/2018

ACE AMERICAN INSURANCE COMPANY
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
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-2016366

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

Item Key: 723137

Date Submitted: 11/09/2018

Insurance Services Office, Inc.

17 - Other Liability

Revised Rule only

Directors & Officers/Management Liability

Management Protection Program

of Policyholders: **0**

Company Reference: MP-2018-RRU18(A2)

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

Item Key: 723138

Date Submitted: 11/09/2018

GENWORTH MORTGAGE INSURANCE CORPORATION

6 - Mortgage Guaranty

Initial Rate and Rule

Mortgage Guaranty

GenRATE Program

of Policyholders: **0**

Company Reference: GNW-1218-GENRATE

Requested Effective Dates - New: 12/10/2018 Renewal: 12/10/2018