

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

RATE AND RULE FILINGS PENDING AS OF AUGUST 14, 2017

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

Item Key: 389274

Date Submitted: 01/18/2017

AMERISURE MUTUAL INSURANCE COMPANY

17 - Other Liability

Consent to Rate

Commercial General Liability

Insured: Interior Exterior Building Supply, LP

Policy Number: GL 2068351011

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

of Policyholders: **1**

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

Item Key: 393544

Date Submitted: 04/26/2017

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Overall % Impact: **7.3**

Overall \$ Impact: **\$189,318**

of Policyholders: **49**

Company Reference: 2017-PL-LA-RR-2032

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 246926 effective 09/14/2010.

With this filing, the company is proposing the following revisions.

- All Manuals: We are restructuring our manuals to a more conventional countrywide+ state exception model, to facilitate future maintenance. This change by itself is not intended to impact any rate or rule, aside from various editorial changes necessitated by the new structure. Rule references below refer to the new, proposed designations. Shifts of rules/rates to state exception pages can be identified throughout the countrywide manuals and comparison documents by the phrase "see state exceptions", and are therefore not explicitly enumerated below.

- All Manuals: Base rates developed/proposed in Exhibit 9 have been included throughout the manuals. Due to the number of instances of such changes, we do not explicitly enumerate them below.

- General Liability Rule E(2)(a)(i): We have removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- General Liability Rule E(2)(b)(i): We have removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- General Liability Rule E(2)(c)(i): We have removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- General Liability State Exception Rule E(2)(c)(ii): We propose a new class for gas and electric utilities. Exposure for such risks is currently combined with water, sewer, and irrigation utility exposures. We propose breaking gas/electric utilities into a separate class, with proposed rates equal to the continuing water/sewer/irrigation rates. There is no impact to the rates from this change aside from the overall rate level change proposed.
- General Liability Rule E(2)(d): We propose a new rule to explicitly permit incidental standard commercial operations to be rated under this program, using the standard ISO Commercial General Liability class codes. This is in recognition of various special circumstances encountered since the inception of the program. We propose this distinction to facilitate tracking and analysis. We calculate no explicit rate impact for this change, as such exposures are generally quite small as compared to the whole risk, and such exposures are currently being address through schedule mods.
- General Liability State Exception Rule L: We propose a reduced minimum premium when customers elect only Coverages A&B, reflecting an evolving underwriting appetite. We are aware of no current policyholders who would be impacted by this change.
- General Liability Rules O & P: The forms lists have been updated to reflect the new and revised forms accompanying this filing. In addition, we have removed forms which are neither mandatory nor have a rate impact from the list, instead referencing our general forms list. This change is made to facilitate future maintenance, and has no rate impact.
- Public Officials Liability Rule E(1)(b)(i): We have removed the “green initiatives” from the calculation of the net operating budget exposure base, and we have removed the associated definition of “green initiatives”. This change is being made due to lack of use. There is no anticipated rate impact from this change.
- Public Officials Liability Rule E(1)(b)(iv): We explicitly list \$1,000 and \$2,500 deductible options and factor therefor. These deductible values have been permitted under our previously-approved rates/rules, and the factors proposed are the ones developed with our existing interpolation rule. This change is made due to increased demand for these deductible levels. This is a cosmetic change, with no rate impact.
- Public Officials Liability Rule E(2)(b)(iv): We explicitly list \$1,000 and \$2,500 deductible options and factor therefor. These deductible values have been permitted under our previously-approved rates/rules, and the factors proposed are the ones developed with our existing interpolation rule. This change is made due to increased demand for these deductible levels. This is a cosmetic change, with no rate impact.
- Public Officials Liability State Exception Rule E(7): We propose a reduced minimum premium when an insured elects only one or two of the three coverages provided under this form, reflecting an evolving

underwriting appetite. We are aware of no current policyholders who would be impacted by this change.

- **Public Officials Liability Rules G & H:** The forms lists have been updated to reflect the new and revised forms accompanying this filing. In addition, we have removed forms which are neither mandatory nor have a rate impact from the list, instead referencing our general forms list. This change is made to facilitate future maintenance, and has no rate impact.
- **Law Enforcement Liability State Exception Rule E(2):** We propose a new class code for Corrections Officers, for better tracking and analysis. The rates proposed are equal to the Part Time Armed Officer class, where such exposures currently belong. There is no impact to the rates from this change aside from the overall rate level change proposed.
- **Law Enforcement Liability State Exception Rule E(2):** We propose a new class code for Dispatchers, for better tracking and analysis. The rates proposed are equal to the Administrative Officer class, where such exposures currently belong. There is no impact to the rates from this change aside from the overall rate level change proposed.
- **Law Enforcement Liability Rule E(5):** We explicitly list \$1,000 and \$2,500 deductible options and factor therefor. These deductible values have been permitted under our previously-approved rates/rules, and the factors proposed are the ones developed with our existing interpolation rule. This change is made due to increased demand for these deductible levels. This is effectively a cosmetic change, with no rate impact.
- **Law Enforcement Liability Rules G & H:** The forms lists have been updated to reflect the new and revised forms accompanying this filing. In addition, we have removed forms which are neither mandatory nor have a rate impact from the list, instead referencing our general forms list. This change is made to facilitate future maintenance, and has no rate impact.

These changes result in a 7.3% rate impact or +189,318.00.

There are 49 Louisiana policyholders affected by this rate impact.

Item Key: 394604

Date Submitted: 05/23/2017

SECURITY NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: LA-GL-1801-02-1164

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

Item Key: 395275

Date Submitted: 06/09/2017

Liberty Mutual Insurance Company

FIRST LIBERTY INSURANCE CORPORATION, THE

17 - Other Liability

Revised Rate and Rule
 Personal Umbrella & Excess
 LibertyGuard Personal Liability Policy Program
 Revised Rate and Rule

Overall % Impact: **22.8**

Overall \$ Impact: **\$445,173**

of Policyholders: **4091**

Company Reference: 17-LA-P-UMB-RR-GEN-ENH

Requested Effective Dates - New: 08/21/2017 Renewal: 10/12/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 317779 effective 4/20/2015 for new business and 6/11/2015 for renewal business.

With this filing, the companies propose the following revisions:

- Revise the base rates;
- Introduce the Senior Age Factor; and
- Introduce the Incident Factor.

The rate impact associated with this filing is +22.8% or \$445,173 affecting 4,091 policyholders.

Item Key: 395524

Date Submitted: 06/15/2017

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

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile
 Commercial IQ (eCLIQ) Program
 Loss Cost Adoption

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

Overall % Impact: **8.5**

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

of Policyholders: **1258**

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

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

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

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

designations:

ISO Designation LDI Item Key Number Effective Date Approved for ISO

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

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

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

The Ohio Casualty Insurance Company	Trucks, Tractors, Trailers - Extra Heavy			
	Trucks, Tractors, Trailers - Other			
	Private Passenger Types	<i>Liability</i>	2.585	2.585
	Garage Dealers			
	Public - School/Church Buses			
	Public - All Other			
		<i>Medical Payments</i>	1.813	1.813
		<i>Other Than Collision</i>	1.790	1.790
		<i>Collision</i>	2.051	2.051
		<i>UM/UIM</i>	1.690	1.690
	Garage Keepers	<i>Other Than Collision</i>	1.790	1.790
		<i>Collision</i>	2.051	2.051
	Miscellaneous - All Other	<i>Liability</i>	2.643	2.643
		<i>Medical Payments</i>	1.842	1.842
	<i>Other Than Collision</i>	1.841	1.841	
	<i>Collision</i>	2.124	2.124	
	<i>UM/UIM</i>	1.727	1.727	
Ohio Security Insurance Company	Trucks, Tractors, Trailers - Light			
	Trucks, Tractors, Trailers - Medium			
	Trucks, Tractors, Trailers - Heavy			
	Trucks, Tractors, Trailers - Extra Heavy	<i>Liability</i>	1.952	1.991
	Trucks, Tractors, Trailers - Other			
	Private Passenger Types			
	Garage Dealers			
	Public - School/Church Buses			
	Public - All Other			
		<i>Medical Payments</i>	1.355	1.382
	<i>Other Than Collision</i>	1.364	1.391	
	<i>Collision</i>	1.580	1.612	
	<i>UM/UIM</i>	2.165	2.208	
Garage Keepers	<i>Other Than Collision</i>	1.364	1.391	

		Collision	1.580	1.612
	Miscellaneous - All Other	Liability	2.028	2.069
		Medical Payments	1.383	1.421
		Other Than Collision	1.432	1.461
		Collision	1.677	1.711
		UM/UIM	2.246	2.294
	Trucks, Tractors, Trailers - Light			
	Trucks, Tractors, Trailers - Medium			
	Trucks, Tractors, Trailers - Heavy			
West American Insurance Company	Trucks, Tractors, Trailers - Extra Heavy	<i>Liability</i>	<i>2.052</i>	<i>2.052</i>
	Trucks, Tractors, Trailers - Other			
	Private Passenger Types			
	Garage Dealers			
	Public - School/Church Buses			
	Public - All Other			
		<i>Medical Payments</i>	<i>1.435</i>	<i>1.435</i>
		<i>Other Than Collision</i>	<i>1.424</i>	<i>1.424</i>
		<i>Collision</i>	<i>1.637</i>	<i>1.637</i>
		<i>UM/UIM</i>	<i>1.735</i>	<i>1.735</i>
	Garage Keepers	<i>Other Than Collision</i>	<i>1.424</i>	<i>1.424</i>
		<i>Collision</i>	<i>1.637</i>	<i>1.637</i>
	Miscellaneous - All Other	<i>Liability</i>	<i>2.106</i>	<i>2.106</i>
		<i>Medical Payments</i>	<i>1.462</i>	<i>1.462</i>
		<i>Other Than Collision</i>	<i>1.472</i>	<i>1.472</i>
		<i>Collision</i>	<i>1.705</i>	<i>1.705</i>
		<i>UM/UIM</i>	<i>1.780</i>	<i>1.780</i>

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

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

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

Item Key: 395569

Date Submitted: 06/16/2017

SENTINEL INSURANCE COMPANY, LTD.

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate

Overall % Impact: **5.9**

Overall \$ Impact: **\$45,287**

of Policyholders: **241**

Company Reference: FN.15.599.2017.04

Requested Effective Dates - New: 10/26/2017 Renewal: 12/16/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 255956 with an effective date of 2/18/2010 for new business and renewal business.

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

Coverage	Total Impact
Bodily Injury	25.1%
Property Damage	18.8%
Medical Payments	0.0%
Uninsured Motorists	0.0%
Comprehensive	0.0%
Collision	0.0%
TOTAL	5.9%

The rate impact associated with this filing is +5.9% (+\$45,287) affecting 241 policyholders.

Item Key: 395675

Date Submitted: 06/20/2017

UNITED FIRE AND CASUALTY COMPANY

UNITED FIRE & INDEMNITY COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: CG-LA-ADD-UFI-08012017-XX-RU-X GBJ FORMS

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

Item Key: 395716

Date Submitted: 06/20/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: **0**

Company Reference: LA032430100035

Requested Effective Dates - New: 08/15/2017 Renewal: 08/15/2017

With this filing, the company is introducing the initial rates and rules for its

Item Key: 395816

Date Submitted: 06/22/2017

Clear Blue Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Norman-Spencer Program

Tier Guidelines

of Policyholders: **0**

Company Reference: LA-GL-NS-17001-R-1

Item Key: 395839

Date Submitted: 06/22/2017

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

AXIS Cyber Rating Plan Program

of Policyholders: **0**

Company Reference: PVSr-2016-043-LA-AIC-R2

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

Item Key: 395891

Date Submitted: 06/23/2017

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: **\$143,694**

of Policyholders: **1391**

Company Reference: R31329

Requested Effective Dates - New: 10/04/2017 Renewal: 10/04/2017

The last rate revision to this program was 0.0% (+\$728) which was approved under LDI Item Key #249853 with effective dates of 1/1/2010 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% (+\$143,694) affecting 1,391 policyholders.

Item Key: 396005

Date Submitted: 06/27/2017

NCCI

16 - Workers Compensation

Revised Rule only

Workers Compensation

R-1414 (R) Revisions to Retrospective Rating Plan Manual Appendix B and All Related Rules and Endorsements

of Policyholders: **0**

Company Reference: R-1414 (R)

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

With this filing, the above-captioned Rating Organization submits R-1414 (R), Revisions to Retrospective Rating Plan Manual Appendix B and All Related Rules and Endorsements, effective 01/01/2019.

Item Key: 396037

Date Submitted: 06/27/2017

American Modern Property And Casualty Insurance Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Collector Vehicle Program

Initial Rate & Rule

of Policyholders: **0**

Company Reference: 20160620-02

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

With this filing, the company proposes to introduce their Collector Vehicle Program. The company will transfer the business from American Southern home insurance Company into this new program. Existing customers will retain their limits and coverages with minor exceptions.

This program will include collectible automobiles, collectible trucks, race cars, trailers, and specialty vehicles such as tractors or one off collectible vehicles.

Item Key: 396042

Date Submitted: 06/27/2017

American Modern Property And Casualty Insurance Company

19 - Private Passenger Automobile
 Initial Rate and Rule
 Private Passenger Automobile
 Motorsport Program
 Initial Rate and Rule

of Policyholders: **0**
 Company Reference: 20160620-04
 Requested Effective Dates - New: 05/01/2018 Renewal: N/A

With this filing, the company proposes to introduce their Collector Vehicle Program. The company will transfer the business from American Southern Home Insurance Company into this new program. Existing customers will retain their limits and coverages with minor exceptions.

This program will include but are not limited to: manufactured and custom motorcycles, off-road vehicles, classic motorcycles, segways, dirt bikes, low speed electric vehicles, snowmobiles, and trailers.

Item Key: 396050

Date Submitted: 06/27/2017
 American Modern Property And Casualty Insurance Company
 4 - Homeowners
 Initial Rate and Rule

Introduction of Manufactured Home Program
 (business from American Western Home Insurance Company
 and American Southern Home Insurance Company)
 Including flood coverage

Company Reference: 20160823-01
 Requested Effective Dates - New: 05/01/2018 Renewal: N/A

The above-captioned company wishes to file initial rates and rules for use with its Manufactured Home Program.

The introduction of this new program is part of a nationwide plan to write personal lines business in a single underwriting company, American Modern Property and Casualty Insurance Company (AMPC), and to consolidate personal lines business currently written in one or more of the other companies into AMPC.

The following companies' business will be consolidated into the new AMPC program:

American Western Home Insurance Company (AWH)
 American Southern Home Insurance Company (ASH)

Also with this filing, the company proposes the introduction of a redesigned rating plan. The new rating plan includes several new rating variables aimed at further improving price segmentation as well as a move to a more multiplicative rating structure (by-line).

The company states "Historically, American Modern Insurance Group offered manufactured home policies in Louisiana which include flood coverage in the base policy. Due to poor historical results and high capital costs associated with this flood exposure, AMIG stopped offering flood coverage on new business; however, it still honors renewal of their flood coverage. In this rate filing, flood coverage is being rated separately as an endorsement for manufactured home. The goal of this rate change is to provide adequate rate related to flood risk exposure and to lower base rate without flood coverage to reduce subsidization".

There are several additions and discounts being introduced in this new company for this program.

Each territory requires a minimum All Other Peril, Windstorm or Hail and Named Storm Deductible with some buy back options available.

There is no rate impact associated with this filing.

Companion forms (Item Key #396043) were still pending as of July 20, 2017.

Item Key: 396176

Date Submitted: 06/29/2017

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Overall % Impact: **14.0**

Overall \$ Impact: **\$15,454,161**

of Policyholders: **35829**

Company Reference: 17-LA-S-AO-R-STP-ASR-

Requested Effective Dates - New: 10/08/2017 Renewal: 12/09/2017

The last rate revision to this program was +14.3% (+\$15,369,487) which was approved under LDI Item Key #337603 with effective dates of 10/8/2016 for new business and 12/9/2016 for renewal business.

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

- Base rates;
- Expense Constants;
- Model Year factors; and
- Rate Stability factors.

The rate impact associated with this filing is +14.0% (+\$15,454,161) affecting 38,829 policyholders.

Item Key: 396227

Date Submitted: 06/30/2017

LYNDON SOUTHERN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Contractual Liability Insurance Program

Introduction of Shortfall Cover Membership Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: LSIC-UCLIP-SF-RP 4.17

This is a re-submission of Item Key Number 394704, which was disapproved because the company did not respond to a objection letter sent by Wei Chuang dated 05/30/2017.

The company states that the issues from the previous submission have been addressed in this filing.

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

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

There is no rate impact associated with this filing.

Item Key: 396290

Date Submitted: 07/03/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: 0

Company Reference: LA-PL-20039836R

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

Item Key: 396326

Date Submitted: 07/05/2017

American Modern Property And Casualty Insurance Company

1 - Property

Initial Rate and Rule

Introduction of Dwelling Program (Basic, Special and Vacant)

(business from American Western Home Insurance Company and American Southern Home Insurance Company)

Including flood coverage

Company Reference: 20160823-02

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

The above-captioned company wishes to file initial rates and rules for use with its Dwelling (Basic, Special and Vacant) Program.

The introduction of this new program is part of a nationwide plan to write personal lines business in a single underwriting company, American Modern Property and Casualty Insurance Company (AMPC), and to consolidate personal lines business currently written in one or more of the other companies into AMPC.

The following companies' business will be consolidated into the new AMPC program:

American Southern Home Insurance Company (ASH)

American Modern Home Insurance Company (AMH)

Also with this filing, the company proposes the introduction of a redesigned rating plan. The new rating plan includes several new rating variables aimed at further improving price segmentation as well as a move

to a more multiplicative rating structure (by-line).

Also with this filing, the company proposes introducing an updated insurance score model.

There are several additions and discounts being introduced in this new company for this program.

Each territory requires a minimum All Other Peril, Windstorm or Hail and Named Storm Deductible with some buy back options available.

There is no rate impact associated with this filing.

Companion forms (Item Key #396318) were still pending as of July 20, 2017.

Item Key: 396425

Date Submitted: 07/07/2017

Hallmark Insurance Company

19 - Private Passenger Automobile

Withdrawal of Rates or Rules

Private Passenger Automobile

123 and 612 Program

Withdrawal of Rates and Rules

of Policyholders: 0

Company Reference: LA FILING WITHDRAWAL LA HIC PPA R 072012

Requested Effective Dates - New: 07/09/2012 Renewal: 09/07/2012

Item Key: 396437

Date Submitted: 07/07/2017

CRUM & FORSTER INDEMNITY COMPANY

NORTH RIVER INSURANCE COMPANY, THE

UNITED STATES FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: PRIVATE INVESTIGATORS 24 009

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

Item Key: 396555

Date Submitted: 07/11/2017

HARTFORD CASUALTY INSURANCE COMPANY

SENTINEL INSURANCE COMPANY, LTD.

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD FIRE INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

The Hartford Home Advantage Homeowners Program

Overall % Impact: **19.9**
 Overall \$ Impact: **\$518,495**
 # of Policyholders: **2137**
 Company Reference: FN.14.799.2017.01
 Requested Effective Dates - New: 12/16/2017 Renewal: 02/03/2018

The last adjustment to this program was approved in October 2015 (Item Key #327301) and resulted in an overall rate increase of +11.7% to be effective January 21, 2016 for new business and March 8, 2016 for renewal business.

With this filing, the companies propose changes to the factors for the Home Advantage class plan. The factors that are changing include Coverage A, Territory, AARP Membership & Tenure, Account Credit, Age of Dwelling, Coverage C, Dog Ownership, Gender & Marital Status, Living Space Square Footage and Roof Age.

New Rules and Rating Tables

The companies are also introducing two new rating variables for this plan. The two variables are Secondary Heating (Rule 853) and Home Purchase Discount (Rule 819).

Additionally, the companies are implementing Renewal Rate Capping Premium Modification (Rule 897) in order to cap rate increases that occur at renewal due to the effect of insurer initiated rate adjustments. The high end cap applies to increases only according to the table included in the filing. This rule does not apply to first year new business policies written on or after December 16, 2017.

The companies are also introducing Transition Pricing Premium Modification (Rule 847) which will be used to transfer internal or external customers into the new business class plan. The rating for this rule will transition the effect of the difference in premium from the current policy to the new business rate level. The introduction of Class Plan Off-Balance (Rule 898) will be used to offset the coverage impacts of class plan changes.

Other Changes

The Table of Contents and Rate Order of Calculation (Rule 900) are updated to reflect the above changes.

These changes will result in an overall rate increase of +19.9% or +\$518,495 (2,137 policyholders).

Item Key: 396604

Date Submitted: 07/12/2017
 STATE FARM FIRE AND CASUALTY COMPANY
 STATE FARM GENERAL INSURANCE COMPANY
 3 - Farmowners
 Revised Rate and Rule
 Personal Farmowners
 Farm/Ranch Program
 Overall % Impact: **12.0**
 Overall \$ Impact: **\$773,562**
 # of Policyholders: **2210**
 Company Reference: FR-33608
 Requested Effective Dates - New: 09/15/2017 Renewal: 11/01/2017

The last adjustment to this program was approved under the Commercial De-Regulation provision (Item Key #21928) and resulted in an overall rate increase of +21.0% to be effective November 15, 2005 for new

business and January 1, 2006 for renewal business.

With this filing, the companies propose the following changes:

The companies state "We propose introducing a new rating approach that will simplify our Farm/Ranch manual. Under this approach, we will preprint base premiums by zone and include separate rating factors for protection class, construction and amount of insurance. To obtain the premium for a particular policy, the system will then multiply the zone base premium by each of its rating factors. This will replace our current approach of preprinting already expanded basic premiums in the rating manual. This is similar to how our Homeowners rating manual is structured today. Individual policies will only be affected by this change when rounding or interpolating differences exist between the current and proposed approach. We also propose implementing an on-line rate manual that will be available to the agents. As a result, we will no longer be printing and distributing manual pages".

The companies propose to move to sequential rating. Sequential rating results in all percentage discounts and charges being applied multiplicatively rather than the current additive method.

The companies also propose revising the Construction factors and the Amount of Insurance relationships.

Other revisions are as follows:

Basic Premiums - Revising base rates and introducing Base X Factor.

Minimum Premium - Revising the minimum premium from \$100 to \$250.

Eligibility - Revising eligibility rule to replace "families" with "living units" and remove "boarders and roomers".

Coverage D - Scheduled Farm Personal Property - Revising rates and introducing Stored Grain coverage.

Coverage E - Blanket Farm Personal Property - Revising premiums and for new business, a minimum of \$50,000 is required for coverage.

Coverage F - Type Classifications Barns, Outbuildings and Silos - Revising rates.

Coverages D, E and F - Editorially revising rules to replace "named peril" to "specified peril" to match policy language.

Coverage L - Farm Liability - Revising premiums.

Coverage M - Medical Payments - Revising premium adjustments and introducing a limit of \$10,000 for \$15.

Construction Classifications for Primary Dwellings - Adding definition of Log to Construction Definitions.

Deductible - Revising deductible adjustments. Introducing 1% base (currently, the dwelling base premium reflects a \$500 deductible), 1% (\$500 min), 1/2%, 2% and 3% deductible options. Adding combination farmowners, Coverage D, E and F deductibles. Deductibles below \$1,000 are no longer available for new business. Introducing additional combination deductibles (where dwelling deductible is different from the farm coverage deductible). Eliminating current maximum dollar discounts.

Farmowners 369 Discount - Revising the Farmowners 369 Discount to be named the 369 Discount and

expanding the discounts.

Utilities Rating Plan - The partial update rule has changed from 10 to 16 years and the table has expanded to show revised adjustments.

Home Alert Protection - Adjusting the Home Alert discounts.

Automatic Sprinkler Discount - Revising the Automatic Sprinkler discounts.

Discounts, Charges and Options - Revising optional coverages premiums. Optional coverages no longer vary by deductible.

Fire Department Service Charge - Introducing Fire Department Service Charge increased limits.

Solid Fuel Appliances - Introducing Solid Fuel Appliances premium.

Extended Chemical Drift Liability - Introducing Extended Chemical Drift Liability premium.

Mid-Term Changes/Cancellation Rule - Simplifying the Mid-Term Changes rule and enhanced the Cancellation rule.

These changes will result in an overall rate increase of **+12.0%** or **+773,562** (2,210 policyholders).

Item Key: 396669

Date Submitted: 07/13/2017

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

HARTFORD UNDERWRITERS INSURANCE COMPANY

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

TWIN CITY FIRE INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: BF.13.089.2017.02.1

Requested Effective Dates - New: 12/02/2017 Renewal: 12/02/2017

With this filing, the companies are introducing a new rule to be used in conjunction with the above-captioned program.

Limitation of Coverage to Designated Premises, Project or Operation Endorsement HC 26 84 - This optional endorsement limits coverage to specific premises and/or projects or operations.

The corresponding form(s), LDI Form Filing Number 396626, Company Form Filing Number BF.13.089.2017.02 was approved effective 12/02/2017.

Item Key: 396726

Date Submitted: 07/14/2017

GUARANTEE INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-6.30**

Overall \$ Impact: **\$-190,892**

of Policyholders: **140**

Company Reference: 2017-11-GIC-LA-WC-R

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 337785, which resulted in an overall -2.90% rate decrease, effective 08/01/2016.

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

The company will revise its loss cost multiplier from 1.84 to 1.88.

There is an overall -6.30% rate decrease or -\$190,892 as a result of this filing.

There will be 140 Louisiana policyholders affected by this filing.

Item Key: 396738

Date Submitted: 07/17/2017

Imperium Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

- ISO Designation CA-2017-BRLA1
- Revise LCM

Overall % Impact: **19.0**

Overall \$ Impact: **\$937,368**

of Policyholders: **125**

Company Reference: IMP-CA-LC-LA-1702R

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

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

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

The company is proposing to revise the current Loss Cost Multiplier from 1.450 to 1.650.

The rate impact associated with this filing is +19.0% or \$937,368 affecting 125 policyholders.

Item Key: 396787

Date Submitted: 07/18/2017

AMERISURE MUTUAL INSURANCE COMPANY

AMERISURE INSURANCE COMPANY

AMERISURE PARTNERS INSURANCE COMPANY

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rules

CF-MULTI-2017-MBRE

of Policyholders: 0

Company Reference: LA-AMERISURE-AMER-CF-2017-016-R

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

The last adjustment to this program occurred in July 2014 under the Prior Approval provision (Item Key #312549) to be effective November 1, 2014.

With this filing, the companies wish to submit revised rules changes for their Commercial Property program.

These rules are being revised for Equipment Breakdown:

- LA-CP-EQB-AMIC-AIC-APIC-1-5 Ed 03 14 changing to **CW-CP-EQB-AIC-AIC-APIC-1-4 Ed 06 17**
 - Rule B.1. is amended as follows:
 - The rate per \$100 is reduced from 0.020 to 0.012
 - Deleting the list of special classes because there have not been, nor will be, any special classes used for rating. This was carried over in error from a previous rule and has not been, and will not be, used.
 - Rule B.2. is amended as follows:
 - Added a column for deductible factors to apply when the insured has incidental beer/beverage distributor operations.
 - Added options for \$15,000 and \$20,000 deductibles, and their relative factors.
 - Rule B.3. is amended as follows:
 - Inserted "for each location: in the lead-in paragraph to clarify the step.
 - Rule B.4. Amended Sub-limits is amended as follows:
 - Added a sublimit option for \$750,000, and corresponding factors to be used in the rating of sublimit for Spoilage, Refrigerant Contamination, Pollutant Cleanup and Removal and Data Restoration.
 - Added Data Restoration as an available coverage, with relevant factors.
 - Rule B.5. (No Changes)
 - Rule B.6. (No Changes)
 - Rule B.7. Facultative Rule is deleted.
 - This rule is being deleted as it has no relevance to rating the primary coverages.

The companies are broadening their coverage offered by providing mechanical electrical or pressure systems breakdown coverage through the attachment of property enhancement endorsement to their Commercial Property policies. These perils have been previously covered under separate Boiler and Machinery coverage forms. With an enhancement endorsement, the companies will be adding back the three perils normally

excluded in the property form.

1. Limits
2. Deductibles
3. Terms and Conditions of the Property form unless otherwise noted in the endorsement.

The property damage base rates are derived using loss costs for the classes of business that are currently written under their commercial lines program. The rate basis is a rate of \$100 of TIV (Total Insurable Value). TIV consists of the sum of Building, Content (excluding stock) and business income.

Description Loss Cost Rate per \$100 of TIV Gross Rate after LCM of 1.60

Commercial \$0.0075 \$0.012

Table shows Classes by Equipment Breakdown description and are distributed by percentage of TIV.

Description	% of TIV	LC	PD	LC BI
Office / Retail	55.0%	0.003	0.003	
General Manufacturing, NOC	26.0%	0.012	0.021	
Habitational, Apartments	9.0%	0.003	0.010	
Metalworking, Heavy	6.2%	0.030	0.067	
Cold Storage Warehouse	3.1%	0.009	0.010	
Printing	0.7%	0.008	0.014	

The companies derived their loss cost multiplier by viewing their own expenses as well as the industry expenses for this line of business. The companies expect their expenses, inclusive of profit to be 37.50% of the premium.

The companies LCM is **1.60**.

The companies will provide notice to policyholders on all renewal business that explains the changes that have been made to the coverage forms. It will be their choice (with the advice of the agent) either to accept the changes or ask for the perils to be removed, or switch to another carrier.

There is no rate impact associated with this filing.

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

Item Key: 396791

Date Submitted: 07/18/2017

ARMED FORCES INSURANCE EXCHANGE

4 - Homeowners

Revised Rate and Rule

Homeowners Policy Program

Overall % Impact: **8.56**

Overall \$ Impact: **\$299,475**

of Policyholders: **1670**

Company Reference: LA-HO-3I-17-1

Requested Effective Dates - New: 11/13/2017 Renewal: 11/13/2017

The last adjustment to this program was approved in April 2015 (Item Key #317946) and resulted in an overall rate increase of +9.99% to be effective June 22, 2015 for both new and renewal business.

With this filing, the company proposes the following changes:

1. File Revised Rates -

- Revise the Base Class Premiums for all forms.
- Revise the Deductible factors for all forms.
- Revise the Amount of Insurance (AOI) factors (Key Factors) for all forms.
- Revise the Protection Construction factors for all forms.
- Revise the HO-3w/15 form factor.
- Revise the Rating Classification factor for all forms.
- Revise the Coverage C Deletion factor & Percentage for form HO-6.
- Revise Windstorm or Hail Exclusion Credits for all forms.
- Revise the Mitigation Credits for all forms.
- Revise the Miscellaneous rates for Limited Fungi, Wet or Dry Rot or Bacteria Coverage and Identity Fraud Coverage.

2. Submit Revised Manual Pages and Corresponding Page Checklist -

These changes will result in an overall rate increase of +8.56% or +\$299,475 (1,670 policyholders).

Item Key: 396792

Date Submitted: 07/18/2017

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

METROPOLITAN CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Overall % Impact: **19.1**

Overall \$ Impact: **\$3,888,971**

of Policyholders: **9850**

Company Reference: LA0104ASYMM3092017RR

Requested Effective Dates - New: 09/20/2017 Renewal: 10/25/2017

Item Key: 396799

Date Submitted: 07/18/2017

GEICO INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Motorcycle Program

Revised Rate

Overall % Impact: **12.1**

Overall \$ Impact: **\$638,803**
 # of Policyholders: **10488**
 Company Reference: 2017-269
 Requested Effective Dates - New: 08/24/2017 Renewal: 10/09/2017

The last rate revision to this program was +7.3% (+\$384,778) which was approved under LDI Item Key #336914 with effective dates of 10/1/2016 for new business and renewal business.

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

Coverage	Total Impact
Bodily Injury	-6.0%
Uninsured Motorists	15.0%
Uninsured Motorists Bodily Injury (Economic Only)	6.0%
Uninsured Motorists Property Damage	6.0%
Medical Payments	-5.0%
Collision	11.5%
Comprehensive	35.0%
TOTAL	12.1%

The rate impact associated with this filing is +12.1% (+\$638,803) affecting 10,488 policyholders.

Item Key: 396820

Date Submitted: 07/18/2017
 OLD REPUBLIC INSURANCE COMPANY
 17 - Other Liability
 Initial Rate only
 Employment Practices Liability
 Management Liability Program
 # of Policyholders: **0**
 Company Reference: LA035250100110
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

Item Key: 396823

Date Submitted: 07/18/2017
 METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO.
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile

Private Passenger Auto Program
Revised Rate and Rule

Overall % Impact: **11.5**
 Overall \$ Impact: **\$594,240**
 # of Policyholders: **2515**
 Company Reference: LA02ASYMM3083117RR
 Requested Effective Dates - New: 08/31/2017 Renewal: 10/05/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 385412 with an effective date of 12/15/2016 for new business and 1/19/2017 for renewal business.

With this filing the company proposes the following:

- Base rate revision based on territory and coverage;
- Met Proprietary Symbol Program is updated to version 3;
- Model year factors for collision revision; and
- Manual Rule 7 - Model Year Rating is revised. The annual increase in factor for subsequent model years not shown in the rate pages have been updated for Collision.

The rate impact associated with this filing is +11.5% (+\$594,240) affecting 2,515 policyholders.

Item Key: 396884

Date Submitted: 07/19/2017
 AEGIS SECURITY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 Adoption of various ISO Designation Filing Numbers
 # of Policyholders: **0**
 Company Reference: ASIC-LA-ISO-RR

Item Key: 396915

Date Submitted: 07/20/2017
 SAFECO INSURANCE COMPANY OF OREGON
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 Recreational Vehicle Program
 Revised Rule
 # of Policyholders: **0**
 Company Reference: 17-LA-S-RV-RU-GEN-UW
 Requested Effective Dates - New: 10/25/2017 Renewal: 10/25/2017

With this filing, the company proposes to revise the eligibility criteria of the Recreational Vehicle Program.

There is no rate impact associated with this filing.

Item Key: 396927

Date Submitted: 07/20/2017

QBE INSURANCE CORPORATION
PRAETORIAN INSURANCE COMPANY
STONINGTON INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Number GL-2017-BGL1

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 17-4376-ISO-LA-R

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

Item Key: 396944

Date Submitted: 07/20/2017

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Republic Auto Personal Auto Program

Revised Rate and Rule

Overall % Impact: **9.9**

Overall \$ Impact: **\$399,881**

of Policyholders: **2137**

Company Reference: LA-PA-1711-03-17162

Requested Effective Dates - New: 10/01/2017 Renewal: 11/01/2017

The last rate revision to this program was +4.4% (+\$94,939) which was approved under LDI Item Key #338253 with effective dates of 9/1/2016 for new business and 10/15/2016 for renewal business.

With this filing, the company proposes the following revisions:

- Base rate changes;
- Insurance Score adjustment for policies that return a No Hit; and
- Rebasings of Model Year factors for physical damage coverages.

Coverage	Total Impact
Bodily Injury	16.6%
Property Damage	10.6%

Medical Payments	0.3%
Uninsured Motorists BI	0.2%
Uninsured Motorists PD	0.7%
Comprehensive	0.0%
Collision	11.4%
Miscellaneous Coverages	0.0%
TOTAL	9.9%

The rate impact associated with this filing is +9.9% (+\$399,881), affecting 2,131 policyholders.

Item Key: 396961

Date Submitted: 07/21/2017

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Legacy Personal Auto Program

Revised Rate

Overall % Impact: **6.4**

Overall \$ Impact: **\$352,812**

of Policyholders: **3012**

Company Reference: LA-PA-1711-03-17161

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

The last rate revision to this program was +4.8% (+\$318,597) which was approved under LDI Item Key #338254 with an effective date of 10/15/2016 for renewal business.

With this filing, the company propose to revise the base rates. This is a renewal only program.

Coverage	Total Impact
Bodily Injury	15.0%
Property Damage	15.0%
Medical Payments	0.0%
Uninsured Motorists BI	0.0%
Uninsured Motorists PD	0.0%
Comprehensive	0.0%

Collision	0.0%
Miscellaneous Coverages	0.0%
TOTAL	6.4%

The rate impact associated with this filing is +6.4% (+\$352,812), affecting 3,012 policyholders.

Item Key: 396988

Date Submitted: 07/21/2017

SAGAMORE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Adoption of Loss Cost Designation Filing Number CA-2017-BRLA1

of Policyholders: 0

Company Reference: S-LACA17-01R

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

Item Key: 396992

Date Submitted: 07/21/2017

SIRIUS AMERICA INSURANCE COMPANY

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Contract and Commercial Surety Program

of Policyholders: 0

Company Reference: SAIC-SU-CCS-LA-1701R

The above-captioned company wishes to submit initial rates and rules for its Surety program for their Contract and Commercial Surety Rating Plan.

Item Key: 397025

Date Submitted: 07/24/2017

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA L RR 2017 01

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

Item Key: 397048

Date Submitted: 07/24/2017

PRAETORIAN INSURANCE COMPANY
 QBE INSURANCE CORPORATION
 NORTH POINTE INSURANCE COMPANY
 STONINGTON INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **7.70**Overall \$ Impact: **\$429,516**# of Policyholders: **161**

Company Reference: QBE-LA-2017-002

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 334695, which resulted in an overall -5.40% rate decrease, effective 05/01/2016.

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

The company will retain use of the following loss cost multipliers:

Company	Loss Cost Multiplier
Praetorian Insurance Company	2.000
QBE Insurance Corporation	2.300
North Pointe Insurance Company	1.600
Stonington Insurance Company	1.040

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

There will be 161 Louisiana policyholders affected by this filing.

Item Key: 397054

Date Submitted: 07/24/2017

ECONOMY PREMIER ASSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Overall % Impact: **9.5**Overall \$ Impact: **\$193,936**# of Policyholders: **1218**

Company Reference: LA99AUTO100517RA

Requested Effective Dates - New: N/A Renewal: 10/05/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key #243842 with effective dates of 1/1/2010 for new business and renewal business.

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

Coverage	Total Impact
Bodily Injury	25.0%
Property Damage	25.0%
Medical Payments	10.0%
Uninsured Motorists BI	10.0%
Uninsured Motorists PD	0.0%
Comprehensive	0.0%
Collision	-3.0%
Towing	0.0%
TOTAL	9.5%

The rate impact associated with this filing is +9.5% (+\$193,936), affecting 1,218 policyholders.

Item Key: 397057

Date Submitted: 07/24/2017

Sompo America Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: 17-I-GL-9003R

With this filing, the company is introducing a new exception rule to be used in conjunction with ISO Rule 44. Product Withdrawal Coverage under the above-captioned program.

Rule exception page SLA-GL-29 is introduced to show the company's Premium Determination provisions including Participation Percentages and corresponding Discount Factors.

A. Product Withdrawal Coverage - The premium determination steps assume that the insured is not participating in the loss other than any deductible amount that may apply. Therefore, no Participation Percentage is indicated on the Declarations. To apply a Participation Percentage, use the following chart to determine the premium discount associated with the Participation Percentage chosen. Multiply the premium determined above by the discount and complete the Declarations accordingly.

B. Description of Limited Product Withdrawal Expense Endorsement - The premium determination steps assume that the insured is not participating in the loss other than any deductible amount that may apply. Therefore, no Participation Percentage is indicated on the Schedule of the endorsement. If a Participation Percentage is indicated on the Schedule of this endorsement, use the following chart to determine the

premium discount associated with the Participation Percentage chosen. Multiply the premium determined above by the discount and complete the endorsement Schedule accordingly.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 397092, Company Form Filing Number 17-I-GL-9003F is pending approval.

Item Key: 397059

Date Submitted: 07/24/2017

SHELTER MUTUAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **9.0**

Overall \$ Impact: **\$5,046,652**

of Policyholders: **48759**

Company Reference: 17M00117

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

The last rate revision to this program was +9.0% (+\$4,648,459) which was approved under LDI Item Key #383323 with an effective date of 12/8/2016 for new and renewal business.

With this filing, the company proposes to revise the base rates for Liability, Medical Payments, Uninsured Motorists/Underinsured Motorists, Collision, and Comprehensive coverages. The Model Year factors for 2018 have been added. The company is also proposing a new Household Rating Rule that will apply to the Liability, Medical Payments, and Uninsured Motorists/Underinsured Motorists coverages.

The rate impact associated with this filing is +% (+\$), affecting # policyholders.

Item Key: 397097

Date Submitted: 07/25/2017

HDI Global Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: **0**

Company Reference: HDI-REEO-0717-LA

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

Item Key: 397105

Date Submitted: 07/25/2017
 UNITED FIRE AND CASUALTY COMPANY
 UNITED FIRE & INDEMNITY COMPANY
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of ISO Loss Cost Designation Filing Number GL-2015-BGL1
 Overall % Impact: **2.730**
 Overall \$ Impact: **\$182,992**
 # of Policyholders: **1631**
 Company Reference: CG-LA-UFC-UFI-12012017-RA-RU-XX-LOSS COSTS
 Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 322322 effective 08/01/2015.

With this filing, the company is proposing to adopt Insurance Service Office, Inc., (ISO) filing designation number GL-2015-BGL1 approved for ISO under state tracking number 323890 effective 02/01/2016.

The company will utilize the following loss cost multiplier (LCM).

Current LCM Proposed LCM

1.430	1.550
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These changes will result in a +2.730% rate increase or +\$182,992.00.

There will be 1631 Louisiana policyholders affected by this rate increase.

The company also proposing the following revisions.

Adding \$5000 med pay at 0% debit to Rule 23. Optional Medical Payments

Adding 1 million/3 million and 2million/4 million limits to:

IL 70 46 Printers Errors and Omissions and CG 0156 Pesticide or Herbicide Applicator coverage.

Adding \$2 million limits to:

CG 7031 Increased Damage to Premises Rented to You Limit

CG 7235 Arborist and Landscapers Property Damage Coverage

CG 7235 Arborist and Landscapers Property Damage Coverage Including Professional Liability

CG 7175 Oil Lease Work Site Limited Pollution Coverage

Amending Rule UFG.36.H.13 - CG 7107 – Professional Liability-Veterinarian-Amended to number CG 7168 and wording/premiums.

Item Key: 397110

Date Submitted: 07/25/2017
 MORTGAGE GUARANTY INSURANCE CORPORATION
 6 - Mortgage Guaranty
 Revised Rate only
 Mortgage Guaranty
 Revised Rates
 Split Premium and BPMI Limited Refund Single Premium Rates
 Overall % Impact: **-0.080**

Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 17-71-5037
 Requested Effective Dates - New: 09/01/2017 Renewal: N/A

The last adjustment to this program occurred in June 2016 under the Prior Approval provision (Item Key #337882) to be effective June 3, 2016. This filing is replacing previously approved Item Key #307964 for the Split Premium Rates and Item Key #302719 for the BPMI Limited Refund Single Premium Rates.

With this filing, the new proposed rates will not apply to insurance in force, it will only apply to new insurance written after the effective date of this filing:

- Split Premium Rates - 71-7735 (09-17)
- BPMI Limited Refund Single Premium Rates - 71-7792 (09-17)

These rates make up less than 2% of the company's total volume. This filing results in a rate decrease of **-.8%**.

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

Item Key: 397140

Date Submitted: 07/26/2017
 SAFECO INSURANCE COMPANY OF OREGON
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Motorcycle Program
 Revised Rate

Overall % Impact: **10.6**
 Overall \$ Impact: **\$100,833**
 # of Policyholders: **2467**
 Company Reference: 17-LA-S-MC-R-GEN-LVL1
 Requested Effective Dates - New: 10/26/2017 Renewal: 12/05/2017

The last rate revision to this program was +4.9% (+\$28,061) which was approved under LDI Item Key #320099 with effective dates of 7/23/2015 for new business and 9/1/2015 for renewal business.

With this filing, the company proposes to revise the base rates, prior insurance discount, homeowners discount, claim free discount, paid in full discount, and experience discount.

The rate impact associated with this filing is +10.6% (+\$100,833), affecting 2,467 policyholders.

Item Key: 397184

Date Submitted: 07/27/2017
 Privilege Underwriters Reciprocal Exchange
 4 - Homeowners
 Revised Rate and Rule
 PURE High Value Homeowners Program and High Value
 Condominium/Cooperative/Tenants Policy Program
 Overall % Impact: **7.5**
 Overall \$ Impact: **\$1,173,318**
 # of Policyholders: **2188**
 Company Reference: 17-HO-LA-001
 Requested Effective Dates - New: 12/02/2017 Renewal: 02/01/2018

The last adjustment to this program was approved in April 2016 (Item Key #335208) and resulted in an overall rate increase of +9.9% to be effective July 9, 2016 for new business and September 7, 2016 for renewal business.

With this filing, the company proposes the following changes:

Base Rate - The company is increasing base rates across all territories and forms.

Flood Coverage Extension Endorsement - The company is adjusting the sub-classification for Flood Zone B, C or X to vary between coastal and non-coastal parishes. Currently, the rates vary based on distance to coast within 1 mile and over 1 mile. A definition of coastal parishes has also been added to the manual.

These changes will result in an overall rate increase of +7.5% or +\$1,173,318 (2,188 policyholders).

Item Key: 397208

Date Submitted: 07/27/2017
 LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY
 LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY
 9 - Inland Marine
 Revised Rate only
 Commercial Inland Marine
 Cargo Program
 Revised Rate Only
 Overall % Impact: **-12.470**
 Overall \$ Impact: **-\$9,153**
 # of Policyholders: **262**
 Company Reference: CR-2017-01
 Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The last rate revision was in the year 2000 and resulted in an overall rate decrease of -15.800% or premium decrease of -\$9,153 and affected 262 policyholders.

The above-captioned companies are revising rates for their Cargo Program under their Commercial Inland Marine line.

This filing will result in an overall rate decrease of -12.47% or premium decrease of -\$9,536 (corrected from -\$9,153) affecting 262 policyholders.

Item Key: 397212

Date Submitted: 07/27/2017

GREAT AMERICAN INSURANCE COMPANY

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

19 - Commercial Automobile

Delayed Adoption

Commercial Automobile

Delayed Adoption of ISO Designation Filing Number CA-2017-IALL1

of Policyholders: 0

Company Reference: LA16102CG00012

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

Item Key: 397222

Date Submitted: 07/28/2017

LM General Insurance Company

LM INSURANCE CORPORATION

LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rule

Credit Model

Overall % Impact: 15.0

Overall \$ Impact: \$15,116,132

of Policyholders: 32180

Company Reference: 17-LA-P-AO-RR-GRS-OMEG-PIBS

Requested Effective Dates - New: 12/11/2017 Renewal: 01/05/2018

Item Key: 397236

Date Submitted: 07/28/2017

GEICO INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Motorcycle Program

Revised Rule

of Policyholders: 0

Company Reference: 2017-288

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

Item Key: 397238

Date Submitted: 07/28/2017

JEWELERS MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

Introduction of Cyber Liability Coverage

of Policyholders: 0

Company Reference: BOP17CYBERRR

Requested Effective Dates - New: 09/01/2017 Renewal: 11/01/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 384445, which resulted in a +3.0% rate increase effective December 1, 2016.

The company is introducing rates/rules to be used in conjunction with Cyber Liability Coverage.

The company states that this is a new coverage being offered; therefore, there is no rate impact associated with this filing.

A SERFF "Objection Letter" was sent to Ms. Pippa Wick on July 28, 2017 for additional information.

A SERFF "Note to Filer" was sent to Ms. Pippa Wick on August 16, 2017.

Item Key: 397283

Date Submitted: 07/31/2017

CONTRACTORS BONDING AND INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Commercial Auto Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: CBIC-LA-CA-RR-16-01A

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

With this filing, the company proposes to introduce the rates and rules for the Commercial Auto Program. This program will utilize Insurance Services Office, Inc. (ISO) loss costs, rules, and rating plans with company exceptions and Loss Cost Multipliers (LCM).

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

ISO Designation	LDI Item Key Number / Agenda Item Number	Effective Date Approved for ISO
CA-95-R93MU-Louisiana	# 68 9/95	5/1/1996
CA-2000-RAPD1- Louisiana	140	7/1/2001
CA-2003-RRU03- Louisiana	14342	1/1/2004
CA-2005-ORU01 Amendment # 1	21235	4/1/2006

CA-2005-ORU01 Amendment # 2	25444	8/1/2007
CA-2005-ORU01 Amendment # 3	25660	8/1/2007
CA-2005-RCP1	20729	2/1/2006
CA-2008-ORU1	239465	6/1/2009
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2010-RTER1	265775	12/1/2011
CA-2011-RCP1	274483	1/1/2012
CA-2011-IALL1	274466	1/1/2012
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU Amendment	284282	10/1/2013
CA-2012-RZR1	292543	1/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2014-RPAC1	308956	11/1/2014
CL-2016-RRU1	335944	11/1/2016
CA-2009-RLC09	248267	8/1/2010
CA-2010-RTER1	265775	12/1/2011
CA-2011-BRLA1	274473	1/1/2012
CA-2012-RADLC	283374	10/1/2013
CA-2012-RZRLC	292515	1/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2014-BRLA1	308959	11/1/2014
CA-2015-RHLLC	319135	8/1/2015
RP-2001-RAL1-Louisiana	1669	4/1/2001
RP-2004-RAL1	19132	5/1/2005
RP-2012-RAL12	288385	4/1/2013
RP-2000-RPD1-Louisiana	1672	4/1/2001
RP-2004-RPD1	19131	5/1/2005
RP-2004-RPD04	17801	12/1/2004
RP-2012-RPD12	288390	4/1/2013

The company is proposing to utilize the following LCMs with this program:

Coverage	Proposed LCM
Liability	1.750
Physical Damage	1.800

The corresponding form filing has been submitted under company tracking number CBIC-LA-CA-

F-16-01, LDI Item Key Number 397282.

Item Key: 397302

Date Submitted: 07/31/2017
 HDI Global Insurance Company
 1 - Property
 Initial Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Initial Rates and Rules
 Commercial Property MinistryFirst
 # of Policyholders: **0**
 Company Reference: HDIG-CP-17

Item Key: 397307

Date Submitted: 07/31/2017
 Starr Indemnity & Liability Company
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of ISO Loss Cost Adoption Designation Filing Number GL-2017-BGL1
 Overall % Impact: **-0.800**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 17-047-00-GL-03-LA
 Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the 'Prior Approval' provision, Item Key Number 394765 effective 08/01/2017.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2017-BGL1 approved for ISO under state tracking number 394708 effective 02/01/2018.

The company will continue to utilize a Loss Cost Multiplier of 1.453.

These changes will result in a -0.8% rate decrease or \$0.

There are no Louisiana policyholders affected by this rate decrease.

Item Key: 397317

Date Submitted: 07/31/2017
 SHELTER MUTUAL INSURANCE COMPANY
 4 - Homeowners
 Revised Rule only
 Mobile Homeowners
 Overall % Impact: **13.9**
 Overall \$ Impact: **\$109,090**
 # of Policyholders: **1188**
 Company Reference: 17M27117
 Requested Effective Dates - New: 10/30/2017 Renewal: 10/30/2017

The last adjustment to this program was approved in June 2015 (Item Key #318216) and resulted in an overall rate increase of +10.9% (corrected from +11.4%) to be effective January 25, 2016 for both new and renewal business.

With this filing, the company proposes the following:

- Base rates have been revised.
- Editorial changes have been made.

Specific changes are as follows:

General Rule (GR) Pages

GR-8 -

4.d. Companion Policy Discount - Reference to Shelter General was removed. No policyholder is affected by this change, as all Private Passenger Auto and Business Use Vehicle (T2) policies previously written in Shelter General are now written in Shelter Mutual.

Zones and Parish Codes (Z) Pages

Z-1 -

Zip Code 70046 no longer exists and has been removed from Plaquemines Parish.

Base Rates (R) Pages

R-2 -

Base rates have been revised.

These changes will result in an overall rate increase of +13.9% or +\$109,090 (1,188 policyholders).

Item Key: 397320

Date Submitted: 07/31/2017

SHELTER MUTUAL INSURANCE COMPANY

3 - Farmowners

Revised Rule only

Farmowners

Overall % Impact: **4.8**

Overall \$ Impact: **\$82,764**

of Policyholders: **577**

Company Reference: 17M15117

Requested Effective Dates - New: 10/30/2017 Renewal: 10/30/2017

The last adjustment to this program was approved in June 2015 (Item Key #318217) and resulted in an overall rate decrease of -1.3% (corrected from -0.7%) to be effective January 25, 2015 for both new and renewal business.

With this filing, the company proposes the following:

- Base rates have been revised for Forms FO-3 and FO-9.
- Additional dwelling and Schedule farm personal property rates were revised.
- Editorial changes have been made.

Specific changes are as follows:

General Rule (GR) Pages

GR-10 -

5.c. New Home Discount - Wording was changed for clarification only.

5.f. Companion Policy Discount - Reference to Shelter General was removed. No policyholder is affected by this change, as all Private Passenger Auto and Business Use Vehicle (T2) policies previously written in Shelter General are now written in Shelter Mutual.

GR-11 -

5.i. Improved Home Discount - This rule was removed from the manual as it is no longer applicable. This discount was only available to policies in force prior to 7-17-2005 which were already receiving the discount. Presently no policyholders are receiving this discount.

GR-12 -

Editorial only. Rules were renumbered.

GR-26 -

Additional dwelling rates were revised.

GR-30 -

Personal property scheduled coverage rates were revised.

GR-31 -

Scheduled coverage rates were revised.

GR-32 -

Scheduled coverage rates were revised.

Zones and Parish Codes (Z) Pages

Z-1 -

Zip Code 70046 no longer exists and has been removed from Plaquemines Parish.

Premium Determination Charts (PD) Pages

PD-1 -

Changes were made to coincide with changes made to the General Rule Pages. Improved Home Discount was removed and an editorial change was also made.

Base Rates (R) Pages

R-1 -

Zone 55 protection class 8 rate was discovered to be inaccurate. Since there were no policies in Zone 55 protection class 8 no policyholders are impacted.

R-2, R-4 -

Base rates have been revised for Form FO-3.

R-14 -

Base rates have been revised for Form FO-9.

These changes will result in an overall rate increase of +4.8% or +\$82,764 (577 policyholders).

Item Key: 397322

Date Submitted: 07/31/2017

SHELTER MUTUAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Platinum Shield (Form HO-5)

Overall % Impact: **2.9**Overall \$ Impact: **\$237,891**# of Policyholders: **4087**

Company Reference: 17M20A117

Requested Effective Dates - New: 10/30/2017 Renewal: 10/30/2017

The last adjustment to this program was approved in June 2015 (Item Key #318226) and resulted in an overall rate increase of +9.7% (corrected from +10.5%) to be effective January 25, 2016 for both new and renewal business.

With this filing, the company proposes the following:

- Base rates have been revised.
- Editorial changes have been made.

Specific changes are as follows:

General Rule (GR) Pages**GR-8 -**

4.c. New Home Discount - Wording was changed for clarification only.

4.e. Companion Policy Discount - Reference to Shelter General was removed. No policyholder is affected by this change, as all Private Passenger Auto and Business Use Vehicle (T2) policies previously written in Shelter General are now written in Shelter Mutual.

GR-9 -

4.g. Improved Home Discount - This rule was removed from the manual as it is no longer applicable. This discount was only available to policies in force prior to 7-17-2005 which were already receiving the discount. Presently no policyholders are receiving this discount.

4.f. Claim Free Discount - This rule was moved to this page from GR-8.

GR-10 -

Editorial only. Rules were renumbered.

GR-11 -

6. Premium Determination - Step 11 was revised. Improved Home Discount was removed.

Zones and Parish Codes (Z) Pages**Z-1 -**

Zip Code 70046 no longer exists and has been removed from Plaquemines Parish.

Base Rates (R) Pages**R-2, R-4 -**

Base rates have been revised.

These changes will result in an overall rate increase of +2.9% or +\$237,891 (4,087 policyholders).

Item Key: 397324

Date Submitted: 07/31/2017

SHELTER MUTUAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners (Forms HO-3, HO-4 and HO-6)

Overall % Impact: **6.9**

Overall \$ Impact: **\$1,489,846**

of Policyholders: **18353**

Company Reference: 17M20117

Requested Effective Dates - New: 10/30/2017 Renewal: 10/30/2017

The last adjustment to this program was approved in June 2015 (Item Key #318227) and resulted in an overall rate increase of +9.3% (amended from +10.3%) to be effective January 25, 2016 for both new and renewal business.

With this filing, the company proposes the following:

- Homeowners rates have been revised for Form HO-3.
- The rate for Expanded Limits of Restoration Cost Coverage is now a percentage (5%) of the basic premium.
- Editorial changes have been made.

Specific changes are as follows:

General Rule (GR) Pages

GR-10 -

5.c. New Home Discount - Wording was changed for clarification only.

5.e. Companion Policy Discount - Reference to Shelter General was removed. No policyholder is affected by this change, as all Private Passenger Auto and Business Use Vehicle (T2) policies previously written in Shelter General are now written in Shelter Mutual.

GR-11 -

5.g. Improved Home Discount - This rule was removed from the manual as it is no longer applicable. This discount was only available to policies in force prior to 7-17-2005 that were already receiving the discount. Presently no policyholders are receiving this discount.

5.f. Claim Free Discount - This rule was moved to this page from GR-10.

GR-12 -

Editorial only. Rules were renumbered.

GR-30 -

10. Expanded Limits for Restoration Cost Coverage - This rate was revised to be a percentage of the basic premium.

Zones and Parish Codes (Z) Pages

Z-1 -

Zip Code 70046 no longer exists and has been removed from Plaquemines Parish.

Premium Determination Charts (PD) Pages**PD-1 -**

Changes were made to coincide with changes made to the General Rule Pages. Improved Home Discount was removed.

Base Rates (R) Pages**R-1 -**

Zone 55 protection class 8 rate was discovered to be inaccurate. Since there were no policies in Zone 55 protection class 8 no policyholders are impacted.

R-2 -

Form HO-3 - "Non-Hurricane" Masonry base rates were revised.

R-5 -

Form HO-3 - "Non-Hurricane" Frame base rates were revised.

These changes will result in an overall rate increase of +6.9% or +\$1,489,846 (18,353 policyholders).

Item Key: 397361

Date Submitted: 08/01/2017

Amica Mutual Insurance Company

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Revised Rate and Rule

Act No. 61

of Policyholders: **0**

Company Reference: LA-I-17-1-R

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

The above-captioned company is revising loss costs for its Fine Arts and Personal Property components of its Personal Inland Marine Program.

The company is revising protection classes in response to La. Sess. Laws _ (former H.B. 392), so that loss costs are displayed for each protection class.

There is no rate impact associated with this filing.

Item Key: 397370

Date Submitted: 08/01/2017

RSUI Indemnity Company

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

Miscellaneous Professional Liability Program

of Policyholders: **0**

Company Reference: LA005402500030

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

Item Key: 397373

Date Submitted: 08/01/2017

Euler Hermes North America Insurance Company

28 - Credit

Initial Rate and Rule

Credit-Credit Default

Introduction of Commercial Credit Insurance Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: XOL-001 RULE

This is a re-filing of Item Key Number 393065, which was withdrawn per the company's request on 05/11/2017.

The above-captioned company is introducing a Commercial Credit Insurance Program (XoL trade credit program) for its Credit line.

This program (excess of loss) will off coverage in situations where the buyer for good and/or services fails to pay the seller.

Companion forms (Item Key Number 393058 or Company Reference Number XOL-001 FORM) were acknowledged on 05/03/2017.

The company proposes using a loss cost multiplier of 2.1739.

There is no rate impact associated with this filing.

Item Key: 397380

Date Submitted: 08/01/2017

Milwaukee Casualty Insurance Co.

SECURITY NATIONAL INSURANCE COMPANY

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

REPUBLIC UNDERWRITERS INSURANCE COMPANY

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

SOUTHERN UNDERWRITERS INSURANCE COMPANY

SOUTHERN INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Number GL-2017-BGL1

Overall \$ Impact: **\$-78,263**# of Policyholders: **2885**

Company Reference: LA-GL-1802-03-9685

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

Item Key: 397381

Date Submitted: 08/01/2017

LM General Insurance Company

LM INSURANCE CORPORATION

LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **0.00**Overall \$ Impact: **\$191,531**# of Policyholders: **31843**

Company Reference: 17-LA-P-AO-RR-GRS-OMEG

Requested Effective Dates - New: 12/11/2017 Renewal: 01/15/2018

The last rate revision to this program was +15.0% (+\$15,116,132) which was approved under LDI Item Key #388420 with effective dates of 4/21/2017 for new business and 5/26/2017 for renewal business.

With this filing, the companies propose to add new rating variables and discounts, introduce a new proprietary credit model, update the Motorcycle model year factors through 2021, add a new Online Purchase Discount, and add the additional feature level of Custom Coverage.

The rate impact associated with this filing is +0.00% (+\$191,531), affecting 31,843 policyholders.

Item Key: 397410

Date Submitted: 08/02/2017

Nationwide Agribusiness Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

- ISO Loss Cost Designation Filing Numbers CA-2017-BRLA1 and CA-2017-IALL1
- Revise LCMs

Overall % Impact: **22.3**Overall \$ Impact: **\$1,441,398**# of Policyholders: **64**

Company Reference: A-2017BHOH-ANGS8E

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 320255 effective 8/1/2015 for both new and renewal business.

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

designations:

- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017; and
- CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393237 effective 11/1/2017.

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

Coverage	Tier	Current LCM	Proposed LCM
Liability	Preferred	1.205	1.386
	Standard	1.506	1.732
	Non-Standard	1.806	2.165
UM/UIM	Preferred	1.506	1.506
	Standard	1.883	1.883
	Non-Standard	2.260	2.260
Physical Damage	Preferred	1.254	1.442
	Standard	1.567	1.802
	Non-Standard	1.880	2.253

The rate impact associated with this filing is +22.3% or \$1,441,398 affecting 64 policyholders.

Item Key: 397412

Date Submitted: 08/02/2017

Greenwich Insurance Company

XL INSURANCE AMERICA, INC.

XL SPECIALTY INSURANCE COMPANY

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rule

Revision of the Property Enhancement Endorsement XIP 405

of Policyholders: **0**

Company Reference: 17MX-IS-CP06-MU-LA R

The last adjustment to this program occurred in November 2014 under the Prior Approval provision (Item Key #316402) to be effective November 18, 2014.

With this filing, the above-captioned companies wish to revised their Property Coverage Enhancement XIP 405 0817 and its relating rules. The ISO coverage forms which this endorsement is used with, CP 00 10 and CP 10 30, does not have a limit in dollars amount for glass coverage. The previously coverage for glass in CP 10 30 was \$100 per plate or pain subject to a maximum of \$500. This new version of CP 10 30 does not have a limit for glass coverage, the companies no longer needs to reference Glass as part of their Property Enhancement Endorsement.

The companies are also withdrawing several other property enhancement endorsements and related rules that

are no longer needed due to the existence of XIP 405, have no rate impact on this filing.

This filing is replacing the previously approved Item Key #316402.

The companies are requesting an effective date of "on approval".

The corresponding form(s) filing, LDI Form Filing No.397377, Company Form Filing No. 17MX-IS-CP06-MU-LA F were pending as of August 4, 2017.

Item Key: 397417

Date Submitted: 08/02/2017

Allianz Global Risks US Insurance Company

27 - Boiler And Machinery

Installment Program

Boiler and Machinery or Equipment Breakdown

Installment Plan

of Policyholders: 0

Company Reference: NLAMC0117-BM

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

With this initial filing, the above-captioned company introduced its Installment Plan options, effective 10/01/2017.

The four plans are as follows:

Plan	Down Payment	Balance
Two Pay	50% of annual premium due on the effective date of the annual period	one installment due 150 days following the effective date of the annual period
Four Pay	25% of annual premium due on the effective date of the annual period	three installments due 75, 150, and 240 days following the effective date of the annual period
Ten Pay	10% of annual premium due on the effective date of the annual period	nine installments due 30, 60, 90, 120, 150, 180, 210, 240 and 270 days following the effective date of the annual period
	25% of annual premium due on the effective date of the annual period	eight installments of 8.33% due 30, 60, 90, 120, 150, 180, 210, and 240 days following the effective date of the annual period
Twelve Pay	8.33% of annual premium due on the effective date of the annual period	ten installments of 8.33% due 30, 60, 90, 120, 150, 180, 210, 240, and 270 days following the effective date of the annual period and one installment of 8.37% 330 days after the policy effective date of the annual period

Installment Fee:

Agency Bill and Direct Bill: \$10 installment fee starting with the second installment for installment plans with two or more installments.

Direct Bill: The fee will be waived for customers who make payments by way of automatic electric funds transfer.

Item Key: 397426

Date Submitted: 08/02/2017
 Allianz Global Risks US Insurance Company
 5 - Commercial Multiple Peril
 Installment Program

Businessowners
 Direct Bill and Agency Bill Installment Plan

of Policyholders: 0
 Company Reference: NLAMC0117-CM-BO
 Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

The above-captioned company is filing its installment payments plan for the above-captioned program.

The following four installment options are available:

- Two Pay
- Four Pay
- Ten Pay
- Twelve Pay

Agency Bill and direct Bill - A charge of \$10 shall be added to each installment starting with the second installment for installment plans with two or more installments.

Direct Bill - The charge shall be waived for customers who make payments by way of automatic electronic funds transfer.

Returned premiums rules for direct bill and agency bill are included in this filing.

A SERFF "Objection Letter" was sent to Ms. Angela Reziah on August 2, 2017 for additional information.

Item Key: 397427

Date Submitted: 08/02/2017
 Allianz Global Risks US Insurance Company
 19 - Commercial Automobile
 Installment Program
 Commercial Automobile
 Installment Plan

of Policyholders: 0
 Company Reference: NLAMC0117-AUTO
 Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

Item Key: 397428

Date Submitted: 08/02/2017
 Allianz Global Risks US Insurance Company
 12 - Earthquake

Installment Program
Commercial Earthquake
Installment Plan

of Policyholders: 0

Company Reference: NLAMC0117-EQ

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

With this initial filing, the above-captioned company introduced its Installment Plan options, effective 10/01/2017.

The four plans are as follows:

Plan	Down Payment	Balance
Two Pay	50% of annual premium due on the effective date of the annual period	one installment due 150 days following the effective date of the annual period
Four Pay	25% of annual premium due on the effective date of the annual period	three installments due 75, 150, and 240 days following the effective date of the annual period
Ten Pay	10% of annual premium due on the effective date of the annual period	nine installments due 30, 60, 90, 120, 150, 180, 210, 240 and 270 days following the effective date of the annual period
	25% of annual premium due on the effective date of the annual period	eight installments of 8.33% due 30, 60, 90, 120, 150, 180, 210, and 240 days following the effective date of the annual period
Twelve Pay	8.33% of annual premium due on the effective date of the annual period	ten installments of 8.33% due 30, 60, 90, 120, 150, 180, 210, 240, and 270 days following the effective date of the annual period and one installment of 8.37% 330 days after the policy effective date of the annual period

Installment Fee:

Agency Bill and Direct Bill: \$10 installment fee starting with the second installment for installment plans with two or more installments.

Direct Bill: The fee will be waived for customers who make payments by way of automatic electric funds transfer.

Item Key: 397429

Date Submitted: 08/02/2017

Allianz Global Risks US Insurance Company

1 - Property

Installment Program

Commercial Property (Fire and Allied)

Installment Plan

Direct Bill & Agency Bill Installment Payment Plans

of Policyholders: 0

Company Reference: NLAMC0117-P

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

The above-captioned company wishes to file a new installment billing plan for its Commercial Property program.

With this filing, the company is providing their insureds more lenient billing due dates. The company is offering a two, four, ten and twelve pay option plan. The insureds are free to select either option at their discretion.

The installment payments are:

- **Two Pay - 50%** of the annual premium is due on the effective date of the annual period. The balance is due in one installment 150 days following the effective date of the annual period.
- **Four Pay - 25%** of the annual premium is due on the effective date of the annual period. The balance is due in 3 equal installments 75, 150 and 240 days after the policy effective date of the annual premium.
- **Ten Pay - 10%** of the annual premium is due on the effective date of the annual period. The balance is due in nine equal installments 30, 60, 90, 120, 150, 180, 210, 240 and 270 days after the policy effective date of the annual premium, or
- **Ten Pay - 25%** of the annual premium is due on the effective date of the annual period. The balance is due in 8 equal installments of 8.33% on 30, 60, 90, 150, 180, 210 and 240 days after the policy effective date of the annual premium and 1 installment of 8.37% on 270 days after the policy effective date of the annual premium.
- **Twelve Pay - 8.33%** of the annual premium is due on the effective date of the annual period. The balance is due in 10 equal installments of 8.33% at 30, 60, 90, 120, 150, 180, 210, 240 and 270 days after the policy effective date of the annual premium and 1 installment of 8.37% at 330 days after the policy effective date of the annual premium.

There will be an installment fee of \$10 added to each installment starting with the second installment for installment plans with two or more installments.

Direct Bill - The charge shall be waived for customers who make payments by way of automatic electronic funds transfer.

Additional payments can be paid in full or distributed among the remaining installments, depending upon the effective date of the transaction.

Return Premiums:

- **Direct Bill** - if a policy is cancelled in its entirety and it is determined that the insured is owed a refund, a check is cut for the total amount of the refund provided there is a confirmation that there are no additional bookings. If only part of the policy is cancelled and it is determined that the insured is owed a refund for the cancelled portion of the policy, the refund premium will be applied equally to the remaining installments.
- **Agency Bill** - No check will be cut unless requested by the agent. Credit is applied to the agent statement.

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

Item Key: 397431

Date Submitted: 08/02/2017

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule
 Commercial General Liability
 Overall % Impact: **0.3**
 Overall \$ Impact: **\$19,849**
 # of Policyholders: **51**
 Company Reference: 2017-GL-LA-RR-2032-1

Item Key: 397432

Date Submitted: 08/02/2017
 Allianz Global Risks US Insurance Company
 5 - Commercial Multiple Peril
 Installment Program
 Introduction of Installment Payment Plan for
 Commercial Farm and Ranch
 Company Reference: NLAMC0117-CM-FR
 Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

Item Key: 397436

Date Submitted: 08/02/2017
 GREAT AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Contractual Liability
 Initial Rate and Rule
 # of Policyholders: **0**
 Company Reference: LA170740100032
 Requested Effective Dates - New: 09/20/2017 Renewal: 09/20/2017

The above-captioned company is introducing an Unemployment Contractual Liability Insurance Program under its Contractual Liability line.

This Risk Purchasing Group (RPG) program will be used for members of the unemployment alternatives purchasing group.

Companion forms (Item Key Number 397420 or Company Reference Number LA170740100033) were still pending as of 08/09/2017.

There is no rate impact associated with this filing.

Item Key: 397439

Date Submitted: 08/02/2017
 AXIS Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 AXIS PUI Hospitality Program
 # of Policyholders: **0**
 Company Reference: AXIS-PUI-GL-17-R

Item Key: 397442

Date Submitted: 08/02/2017

Allianz Global Risks US Insurance Company

17 - Other Liability

Installment Program

Commercial General Liability

Installment Plan

of Policyholders: 0

Company Reference: FFDC-131120709

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

Item Key: 397443

Date Submitted: 08/02/2017

Allianz Global Risks US Insurance Company

5 - Commercial Multiple Peril

Installment Program

Commercial Multi-Peril

Direct Bill and Agency Bill Installment Plan

of Policyholders: 0

Company Reference: NLAMC0117-CM

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

The above-captioned company is filing its installment payments plan for the above-captioned program.

The following four installment options are available:

- Two Pay
- Four Pay
- Ten Pay
- Twelve Pay

Agency Bill and direct Bill - A charge of \$10 shall be added to each installment starting with the second installment for installment plans with two or more installments.

Direct Bill - The charge shall be waived for customers who make payments by way of automatic electronic funds transfer.

Returned premiums rules for direct bill and agency bill are included in this filing.

A SERFF "Objection Letter" was sent to Ms. Angela Rezhah on August 2, 2017 for additional information.

Item Key: 397450

Date Submitted: 08/02/2017

Riverport Insurance Company

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

General Risk Program – Commercial Automobile Coverages

of Policyholders: 0

Company Reference: BSS-CA-2017-5230-RARU-LA-23974

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

Item Key: 397469

Date Submitted: 08/03/2017

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

17 - Other Liability

Revised Rate only

Commercial General Liability

Agribusiness Program

of Policyholders: 0

Company Reference: ORSIU-AGB-GL-17

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

Item Key: 397471

Date Submitted: 08/03/2017

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

General Risk Program

Rule Revision

Revise manual pages to include Riverport Insurance Company

Overall % Impact: 0.0

Overall \$ Impact: \$0

of Policyholders: 0

Company Reference: BSS-CA-2017-5230-RARU-LA-23975

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 321806 effective 8/1/2015 for both new and renewal business.

With this filing, the companies propose to revise the manual pages to include Riverport Insurance Company.

Riverport Insurance Company's initial rate and rule filing has been submitted under company tracking number BSS-CA-2017-5230-RARU-LA-23974, LDI Item Key Number 397450.

There is no rate impact associated with this filing.

Item Key: 397485

Date Submitted: 08/03/2017

HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
 SENTINEL INSURANCE COMPANY, LTD.
 TRUMBULL INSURANCE COMPANY
 TWIN CITY FIRE INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 HARTFORD FIRE INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 The Hartford's 2013 Class Plan Program
 Rule Revision

Rule 90. Hired Auto Physical Damage

of Policyholders: **0**

Company Reference: FF.02.001.2017.02

Requested Effective Dates - New: 12/02/2017 Renewal: 12/02/2017

With this filing, the companies propose to replace the company exception to Rule 90., Hired Autos, and revert to the standard Insurance Services Office, Inc. (ISO) treatment for this coverage.

In addition, the companies propose to increase the Hired Auto Physical Damage minimum premium from \$25 to \$100.

The corresponding form filing has been approved under company tracking number FF.02.001.2017.02, LDI Item Key Number 397488, effective 12/2/2017 for both new and renewal business.

There is no rate impact associated with this filing.

Item Key: 397486

Date Submitted: 08/03/2017

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
 ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile
 PPA Symbol Updates
 Private Passenger Automobile
 Private Passenger Auto Program
 Symbol Update

of Policyholders: **0**

Company Reference: R30534: EGR

Requested Effective Dates - New: 09/18/2017 Renewal: 09/18/2017

With this filing, the companies propose to update the symbol and identification pages for model year 2018 along with the corresponding 2018 EGR factors. The companies are also updating the 2012-2017 EGR factor pages and the 2012-2016 factor pages by removing vehicles that weren't made in those years and adding vehicles that weren't originally included.

There is no rate impact associated with this filing.

Item Key: 397504

Date Submitted: 08/03/2017

UNION LABOR LIFE INSURANCE COMPANY

17 - Other Liability

Initial Rate only

Stop Loss Program

Group Stop Loss Insurance Policy, Form SL-2017 LA

Schedule of Stop Loss, Form SLS-2017 LA

of Policyholders: 0

Company Reference: STOP LOSS SL-2017 LA (RATES)

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

Group Stop Loss Insurance Policy, form SL-2017 LA, is designed to provide Specific and Aggregate Stop Loss coverage. The policy reimburses the group policyholder, as opposed to the individual group member, for medical claims paid to individual group members under self-insured plans.

Schedule of Stop Loss, form SLS-2017 LA, is the vehicle by which group policyholders request benefits under this program. The completed schedule will be attached to and made a part of the policy.

This group program will be marketed to Taft-Hartley and Welfare Funds (collectively bargained), Labor Unions, as well as large employer groups (51+ employers).

The corresponding form(s) filing, LDI Form Filing No. 397489, Company Form Filing No. STOP LOSS SL-2017-LA, were certified approved effective August 8, 2017.

A SERFF "Objection Letter" was sent to Mr. Kevin Ross on August 3, 2017 for additional information.

A SERFF "Note to Filer" was sent to Mr. Kevin Ross on August 15, 2017.

Item Key: 397509

Date Submitted: 08/03/2017

ALLSTATE INSURANCE COMPANY

ALLSTATE INDEMNITY COMPANY

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Auto

Voluntary Private Passenger Auto Program

Symbol Update

of Policyholders: 0

Company Reference: R30535: EGR

With this filing, the companies propose to update the symbol and identification pages for model year 2018 with the corresponding 2018 EGR factors. The companies are also updating the 2013-2017 EGR factor pages .

There is no rate impact associated with this filing.

Item Key: 397513

Date Submitted: 08/03/2017

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employee Benefit Liability

of Policyholders: 0

Company Reference: 17-15935

Requested Effective Dates - New: 08/15/2017 Renewal: 08/15/2017

Item Key: 397527

Date Submitted: 08/04/2017

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: 0

Company Reference: 17-15935

Requested Effective Dates - New: 08/15/2017 Renewal: 08/15/2017

Item Key: 397528

Date Submitted: 08/04/2017

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

of Policyholders: 0

Company Reference: 17-15935

Requested Effective Dates - New: 08/15/2017 Renewal: 08/15/2017

Item Key: 397542

Date Submitted: 08/04/2017

United Casualty and Surety Insurance Company

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Contract and Commercial Surety Program

of Policyholders: 0

Company Reference: UCSIC-SU-CCS-LA-1701R

The above-captioned company wishes to file initial rates and rules for its new Contract and Commercial Surety program under the Surety program of business.

With this filing, the company is submitting independent rates of the Surety and Fidelity Association of America (SFAA), but the company still wishes to have available all of the SFAA current applicable rules.

The contract surety rates are the same as the rates in American Contractors Indemnity Company and U.S. Specialty Insurance Company's Surety programs, both affiliated with the HCC Insurance Holdings Group.

This filing includes the rating manual and relevant state exception pages used for the program.

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

Item Key: 397551

Date Submitted: 08/04/2017

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Personal Auto Program

Revised Rule

of Policyholders: 0

Company Reference: PP-2017-RLP1

With this filing, the company provides the results of the 2016 Liability and PIP/Medical Payments (LPMP) Vehicle Rating Plan Review and revises LPMP rating factors and symbols based on this review.

This filing also re-fits the predictive model used as the complement to credibility to the actual experience in determining credibility-weighted indications for each vehicle series. The model form and vehicle attributes used in the model remain the same as those developed in past reviews; however, the model coefficients have been updated to reflect the latest available data.

There is no rate impact associated with this filing.

Item Key: 397573

Date Submitted: 08/07/2017

ESURANCE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

of Policyholders: 0

Company Reference: 17-LA-EIC-PARA-02

Requested Effective Dates - New: 10/04/2017 Renewal: 11/23/2017

The last rate revision to this program was +7.5% (+\$1,773,068) which was approved under LDI Item Key #395242 with effective dates of 8/23/2017 for new business and 10/12/2017 for renewal business.

The rate impact associated with this filing is +% (+\$), affecting # policyholders.

Item Key: 397575

Date Submitted: 08/07/2017

EXECUTIVE RISK INDEMNITY INC.

17 - Other Liability

Revised Rule only

Commercial General Liability

Adoption of various ISO Designation Filing Numbers

of Policyholders: 0

Company Reference: 17-GL-2014653-R

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

Item Key: 397579

Date Submitted: 08/07/2017

AmTrust Insurance Company of Kansas, Inc.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

REPUBLIC UNDERWRITERS INSURANCE COMPANY

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

SOUTHERN UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

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

Requested Effective Dates - New: 10/03/2017 Renewal: 09/18/2017

Item Key: 397581

Date Submitted: 08/07/2017

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Commercial Auto Program

Rule Revision

- Schedule and Experience Rating Eligibility Exceptions

of Policyholders: 0

Company Reference: 17-CA-2014541

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

With this filing, the companies propose to introduce an exception to the eligibility requirements for Schedule Rating for both Liability and Physical Damage and for Experience Rating for Physical Damage for risks written by the Westchester Programs Division.

The companies have specific agents/brokers which are appointed to write in the Westchester Programs Division. Any risks brought into this division would fall into specific classes and would utilize the proposed exceptions. The classes are listed in the Explanatory Memorandum.

There is no rate impact associated with this filing.

Item Key: 397589

Date Submitted: 08/07/2017

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

33 - Other Lines

Initial Rate and Rule

Other Commercial Lines

AH-48412-Essentials Benefits Policy

of Policyholders: 0

Company Reference: 2014597

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

The policy may be written though (1) a financial institution or credit card issuer, covering account holders, (2) an association, covering members, or (3) to a utility, telecommunications, or similar sponsoring organization (e.g. energy suppliers, able TV, telephone companies, grocery stores, (etc.), covering customers or members.

The policy will pay an indemnity benefit or reimburse the insured for consumer staples such as groceries, utility bills, insurance premiums, etc., in the event the insured suffers a disability or involuntary loss of employment. The policy may be offered on a non-contributory, contributory or voluntary basis, and may be issued direct in your state or issued out-of-state and covering residents of your state.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 397586, Company Form Filing No. 2014597.

A SERFF "Objection Letter" was sent to Ms. Lynn Lambertsen on August 10, 2017 for additional information.

Item Key: 397612

Date Submitted: 08/08/2017

Surety & Fidelity Association of America, The

23 - Fidelity

Revised Rule only

Fidelity

of Policyholders: 0

Company Reference: LA-FM-24

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

The above-captioned rating organization Surety and Fidelity Association of America (SFAA) is revising rules for its ERISA Dishonesty Bond program for the Fidelity line of business.

1. SFAA is adding a new section to the manual of rules procedures and loss costs for fidelity bonds to address the rating procedure for the ERISA Dishonesty Bond.

2. Manual pages pertaining to the Crime Protection Policy, have been amended, to address the use of Endorsement SE 01 70, which adds Insuring Agreement 10, ERISA Dishonesty Coverage.

3. SFAA amended the manual pages pertaining to the Financial Institution Bonds to address the following riders, which add ERISA Dishonesty Coverage to the Financial Institution Bond
 SR 6339 (for TSB 5062c)
 SR 6340 (for TSB 5867b)
 SR 6341 (for TSB 5018f); and
 SR 6342 (for TSB 5174c).

4. Finally, SFAA makes an amendment that is not related to the new ERISA Dishonesty Bond. SFAA have deleted the pages referring to the various statistical codes that already are set forth in the SFAA Fidelity & Surety Statistical Plan (FULL or MINIMUM Level). The rule simply refers to the Statistical Plan.

There is no rate impact associated with this filing.

Item Key: 397614

Date Submitted: 08/08/2017
 OLD REPUBLIC INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Fleet Management Program
 Loss Cost Adoption

- ISO Designation Number CA-2017-BRLA1
- Revise ELR

Overall % Impact: **+4.200%**
 Overall \$ Impact: **\$24,334**
 # of Policyholders: **107**
 Company Reference: LA035320100082
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

The last rate revision to this program was +6.6% or \$0 which was approved under LDI Item Key Number 314056 effective 12/1/2014 for both new and renewal business.

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

The company is not proposing to revise the current Loss Cost Multiplier for Liability of 1.400. As approved under LDI Item Key Number 312901, the company uses independent rates for Physical Damage Coverages.

The company is also proposing to revise the Expected Loss Ratio (ELR) for liability from 0.651 to 0.653.

The rate impact associated with this filing is +4.2% or \$24,334 affecting 107 policyholders.

Item Key: 397616

Date Submitted: 08/08/2017
 EVEREST NATIONAL INSURANCE COMPANY

26 - Burglary And Theft
 Delayed Adoption
 Commercial Burglary and Theft
 Delayed Adoption of ISO Designation Filing Number CR-2017-ORRSA
 # of Policyholders: **0**
 Company Reference: LA-CR-20051620R
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

The last adjustment to the above-captioned program was filed and approved under the Prior Approval provision Item Key #327923, effective 05/01/2016.

With this filing, the company wishes to adopt Insurance Services Office, Inc. (ISO) filing designation number CR-2017-ORRSA without modification, effective 01/01/2018.

There is no rate impact associated with this filing.

The company will retain use of its 1.60 Loss Cost Multiplier.

Associated LDI Form Filing Number 397618; SERFF Tracking Number EVST-131129755 is pending.

Item Key: 397626

Date Submitted: 08/08/2017
 Anchor Specialty Insurance Company
 4 - Homeowners
 Revised Rate and Rule

Louisiana Premier Homeowners Program

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **1126**
 Company Reference: LA HO(2017-9) R
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

The last adjustment to this program was approved in March 2016 (Item Key #333085) and resulted in an overall rate decrease of -8.38% to be effective August 1, 2017 for both new and renewal business.

The following changes have been made to the underwriting rules which will only affect new business and has no rate impact:

Page 1.2 - Applicants who enter a seller finance agreement or "bond-for-deed" are not eligible.

Page 1.2 - Dwellings titled to a corporation are no longer eligible.

Page 1.3 - Dwellings must be located within 5 miles of the responding fire station.

Page 3.11 - Small Business Policy Holders, Employees, or Members of an Organization Discount is being removed.

Page 4.1 - 4.2 - Tier factors are revised with factor matching both ASI Lloyds and United Property and Casualty. The Tier assignment has also been revised based on competitor assignments.

Page 5.6 - The Animal Liability endorsement providing \$25,000 in coverage has been added to the Preferred Premium Package.

Page 5.7 - Water Damage Limitation Endorsement. Can be added to a policy voluntarily for a reduction in premium.

The following changes will have a rate impact to current inforce policies:

Page 5.3 - Rule 509. Personal Property - Increased Special Limits of Liability. The incremental increase for "Money, Bank Notes, Coins, Etc." has been changed to \$100 from \$1,000. This change will have an effect on 4 inforce policies for a combined total rate impact of \$216. The company feels that this impact is relatively immaterial and does not warrant a base rate offset.

Page 5.7 - Animal Liability. On all current inforce policies, the company will be including the minimum Animal Liability coverage amount for an increased premium of \$20. The company has offset this impact in its AOP base rates.

The following changes will apply to all existing business as well as all new business:

Page 5.7 - Animal Liability is now excluded from the policy. However, the policy may be endorsed to provide coverage to certain animals. The proposed coverage limits and associated premiums are identical to those of Gulfstream in filing 320045.

Page 3.6 - The Aggregate Deductible option has been removed. The company will migrate all policyholders currently utilizing this option to the most similar standard AOP and Hurricane Deductible options. In no case will their new deductible for any one peril increase.

These changes will result in an overall rate impact of 0% or \$0 (1,126 policyholders).

Item Key: 397631

Date Submitted: 08/08/2017

QBE INSURANCE CORPORATION

17 - Other Liability

Initial Rule only

Commercial General Liability

Tangram Janitorial Program

of Policyholders: **0**

Company Reference: 17-4428-LA-RULE

Requested Effective Dates - New: 09/25/2017 Renewal: 09/25/2017

Item Key: 397639

Date Submitted: 08/08/2017

DEVELOPERS SURETY AND INDEMNITY COMPANY

23 - Fidelity

Initial Rate and Rule

Fidelity

of Policyholders: **0**

Company Reference: LA-FB-1801-02-1652

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

The above-captioned company is introducing a Credit Union Bond Program for its Fidelity and Surety line.

There is no rate impact associated with this filing.

Item Key: 397644

Date Submitted: 08/08/2017

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Overall % Impact: **16.2**

Overall \$ Impact: **\$280,785**

of Policyholders: **745**

Company Reference: 2017-282

Requested Effective Dates - New: 11/16/2017 Renewal: 01/30/2018

Item Key: 397667

Date Submitted: 08/09/2017

GEICO Marine Insurance Company

9 - Inland Marine

Revised Rate and Rule

Boatowners/Personal Watercraft

Yacht & Pleasure Boat Program

Revised Rate and Rule

Overall % Impact: **13.6**

Overall \$ Impact: **\$394,796**

of Policyholders: **5748**

Company Reference: LA09GM201710151

Requested Effective Dates - New: 10/15/2017 Renewal: 11/20/2017

The last rate revision (Item Key Number 386566) was approved on 12/12/2016, and became effective on 01/06/2017 for new business and 03/13/2017 for renewal business. It resulted in an overall rate increase of +33.489% or premium increase of +\$513,869 and affected 4,941 policyholders.

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

The company proposes the following changes to its currently approved program:

1. Removing C. from Section I A., which concerns the underwriting of vessels (purchased by non-traditional means) prior to quoting.
2. Removing 2. Maximum Speed from Section I.
3. Renaming 2. Driving Record to Prior Losses & Driving Record, and adding the language "Any Applicant or Titled Owner that has: more than one (1) loss; any loss over \$10,000; or any prior total loss due to sinking, fire, or theft in the past three (3) years must be submitted for review by the Home Office for quotation by lightning, tornado, hurricane haulout and towing."

4. Removing Section 8. Renewal Premium Capping.

5. Various revisions to Hull Factors which will result in an overall rate increase.

6. Removal of Form Numbers, R003, R007, R009, R015, R017, R028, R032, R036, R038, R043, R078, R079, R080, R081, R082, R084, R089, G050, G051, G053, G054, G055, G057, FL06, FL46, FL47, FL48, R001, R006, R008, R010, R011, R013, R024, R027, R033, R039, R042, R045, R046, R083, R086, G052, G058, and C065.

6. Increasing the rates for Limit or Insurance.

This filing will result in an overall rate impact of +13.600% or premium increase of +\$394,796 affecting 5,748 policyholders.

Item Key: 397677

Date Submitted: 08/09/2017

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Overall % Impact: **2.4**

of Policyholders: **0**

Company Reference: PP-2017-BRLA1

Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 397681

Date Submitted: 08/09/2017

RLI Insurance Company

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Specialty Commercial Auto Program

Overall % Impact: **0.0**

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

Company Reference: SCA-REV-0717

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

Item Key: 397691

Date Submitted: 08/09/2017

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Sierra Madre General Liability Program

of Policyholders: **0**

Company Reference: LA-GL-1709-02-9699
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

Item Key: 397695

Date Submitted: 08/09/2017
 American Home Assurance Company
 AIU INSURANCE COMPANY
 COMMERCE AND INDUSTRY INSURANCE COMPANY
 GRANITE STATE INSURANCE COMPANY
 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
 NEW HAMPSHIRE INSURANCE COMPANY
 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE
 AIG PROPERTY CASUALTY COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Adoption of ISO Loss Cost Designation Filing Number CA-2017-BRLA1
 Overall % Impact: **19.7**
 Overall \$ Impact: **\$2,083,860**
 # of Policyholders: **421**
 Company Reference: ISO-LA-17-CA-01
 Requested Effective Dates - New: 10/09/2017 Renewal: 10/09/2017

Item Key: 397700

Date Submitted: 08/09/2017
 GEICO INDEMNITY COMPANY
 GEICO CASUALTY COMPANY
 GEICO GENERAL INSURANCE COMPANY
 GOVERNMENT EMPLOYEES INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: 2017-247
 Requested Effective Dates - New: 10/05/2017 Renewal: 12/04/2017

Item Key: 397703

Date Submitted: 08/09/2017
 NOVA CASUALTY COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Not-For-Profit Organizations
 Company Reference: LA173586600030
 The above-captioned company wishes to revise rates and rules for use with its Commercial Property (Fire and Allied Lines) Not-For-Profit Organizations Program.

With this filing, the company proposes to introduce rates and rules for two new optional endorsements as follows:

RULE 38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS

3. Communicable Disease and Food Contamination - Loss of Business Income Coverage

a. Description of Coverage

This optional endorsement may be added to provide coverage for loss of income and expenses arising from communicable disease and/or food contamination for Not-For-Profit organizations. Attach Communicable Disease and Food Contamination - Loss of Business Income Coverage - ACP0188

b. Eligibility

- (1) Business Income (and Extra Expense) Coverage Form CP 00 30 must be attached to the policy.
- (2) This endorsement is provided on a policy level basis and may not be selected by location.

c. Premium Determination

Coverage	Loss Cost
Communicable Disease	\$.18
Food Contamination	\$.18

(1) Multiply the Loss Cost from the table above by the applicable Loss Cost Multiplier and selected Limit of Insurance/\$100 to determine the Communicable Disease and/or Food Contamination premium.

NOTE: This calculation is completed separately for each coverage.

- (2) If both Communicable Disease and Food Contamination have been selected, add together the premiums to determine the final premium.
- (3) Rating modifications apply to these coverages.

4. Sewers and Drains - Discharge of Water

a. Description of Coverage

This optional endorsement may be added to provide coverage to Non-Profit Organizations for water damage due to the backup of a sewer or drain. Attach Sewers and Drains - Discharge of Water - ACP0189

b. Eligibility

This endorsement is provided on a policy level basis and may not be selected by location.

c. Premium Determination

- (1) Multiply the Limits of Insurance/\$100 for Buildings at all locations by the appropriate factor from the table below. For buildings with basements, adjust the factor by adding the surcharge from the table below.
- (2) Multiply the Limits of Insurance/\$100 for Business Personal Property at all locations by the appropriate factor from the table below. For BPP in buildings with basements, adjust the factor by adding the surcharge from the table below.
- (3) Add together the premiums for Building and Business Personal Property calculated in (1) and (2) above to determine the total premium for Sewers and Drains - Discharge of Water.
- (4) Rating modifications apply to this coverage.

Covered Property	Factor Basement Surcharge (if applicable)	
Building	.015	.005
Business Personal Property	.050	.025

There is no rate impact associated with this filing.

Companion forms (Item Key #397696) were still pending as of August 15, 2017.

Item Key: 397705

Date Submitted: 08/09/2017
 Rockwood Casualty Insurance Company
 16 - Workers Compensation
 Revised Rule only
 Workers Compensation
 Rule Revision
 NCCI Basic Manual Code 0164 Exception Page

of Policyholders: **0**

Company Reference: WC RATE RULE FILING CLASS 0164 LA 09 15 2017
 Requested Effective Dates - New: 09/15/2017 Renewal: 09/15/2017

The last approved filing for the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 391674, effective 5/1/2017.

With this filing, the company is submitting an Exception Page to NCCI's Basic Manual Rules, for use with its Worker's Compensation program in Louisiana, effective 9/30/2017.

This Exception Page, Rule 3 Section A.7. Disease Loading includes:

Supplementary disease rate Code 0164 - Federal OD (Other than Coal Mining) must be assigned to the payroll of non-coal mining employees exposed to disease subject to the Federal Coal Mine Health and Safety Act.

Basis of premium - per \$100
 Premium rate \$.42

There is no associated rate impact as a result of this filing.

Item Key: 397735

Date Submitted: 08/10/2017
 SECURITY NATIONAL INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Loss Cost Adoption

ISO Designation Numbers CA-2017-BRLA1 and CA-2017-IALL1

Overall % Impact: **0.000**

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

of Policyholders: **0**

Company Reference: LA-CA-1801-05-1397A
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 392827 effective 1/1/2018 for both new and renewal business.

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

- CA-2017-BRLA1 which was approved under LDI Item Key Number 393191 effective 11/1/2017; and
- CA-2017-IALL1 which was approved under LDI Item Key Number 393237 effective 11/1/2017.

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

Coverage	Loss Cost Multiplier
Liability	0.805
Physical Damage	1.138
Uninsured/Underinsured Motorists	1.150

There is no rate impact associated with this filing.

Item Key: 397736

Date Submitted: 08/10/2017

CRUM & FORSTER INDEMNITY COMPANY
NORTH RIVER INSURANCE COMPANY, THE
UNITED STATES FIRE INSURANCE COMPANY

5 - Commercial Multiple Peril

Initial Rate and Rule

Businessowners Program

Initial Adoption of Various ISO Filing Designation Numbers

of Policyholders: 0

Company Reference: BOP - BP 00 03 R

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

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

The companies are adopting the following ISO Filing Designation Numbers:

LA05-07 (BP2004-RRU04 and Supplement (Amendment)) - Louisiana	BP-2004-RRU04 and Supplement and Amendment - Louisiana
BP 2004-RRU04 (Amendment to the Supplement) - Louisiana	LA 05-08 (BP-2004 - RLC04 - Louisiana)
LA16-11 (BP-2016-RLA1)	

The following loss cost multipliers will be utilized:

COMPANY	LOSS COST MULTIPLIER
Crum & Forster Indemnity Company (Liability)	2.189
North River Insurance Company (Liability)	1.313

United States Fire Insurance Company (Liability) 1.751
 The corresponding form(s) filing, LDI Form Filing No. 397754, Company Form Filing No. BOP - BP 00 03 F, were approved effective September 9, 2017.

A SERFF "Objection Letter" was sent to Ms. Katherine O'Gorman on August 15, 2017 for additional information.

Item Key: 397737

Date Submitted: 08/10/2017
 Allied World Insurance Company
 5 - Commercial Multiple Peril
 Initial Rate and Rule
 Commercial Package
 Sports and Leisure Program
 Overall % Impact: **4.0**
 Overall \$ Impact: **\$3,324**
 # of Policyholders: **3**
 Company Reference: AWIC-2017-SL-LA-R
 Requested Effective Dates - New: 09/25/2017 Renewal: 09/25/2017

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 397752, Company Form Filing No. AWIC-2017-SL-LA-F.

A SERFF "Objection Letter" was sent to Ms. Yanni Kim on August 15, 2017 for additional information.

Item Key: 397741

Date Submitted: 08/10/2017
 Encompass Property and Casualty Company
 19 - Private Passenger Automobile
 PPA Symbol Updates
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: ER03344: EGR
 Requested Effective Dates - New: 10/05/2017 Renewal: 10/05/2017

Item Key: 397743

Date Submitted: 08/10/2017
 ENCOMPASS INDEMNITY COMPANY
 19 - Private Passenger Automobile
 PPA Symbol Updates
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: ER03345: EGR
 Requested Effective Dates - New: 10/05/2017 Renewal: 10/05/2017

Item Key: 397757

Date Submitted: 08/11/2017
 AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN FAMILY HOME INSURANCE COMPANY
 AMERICAN SOUTHERN HOME INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of Property Extension Endorsement Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: LA04425CG00096

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

This is a re-submission of Item Key Number 396907, which was withdrawn by the company on 07/26/2017.

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

This program will offer coverage for institutions such as schools, religious institutions, social services organizations, day care centers, retail, manufacturing, hotels/motels, apartments/condos, offices, restaurants, bars and taverns.

Companion forms (Item Key Number 396904 or Company Reference Number LA04425CG00029) were approved on 07/27/2017.

There is no rate impact associated with this filing.

Item Key: 397760

Date Submitted: 08/11/2017

AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN FAMILY HOME INSURANCE COMPANY

AMERICAN SOUTHERN HOME INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Company Reference: LA04425CG00095

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

With this filing, the companies wish to introduce a new product called the Property Extension Endorsement and file the rules and rates manual for the rating of this new endorsement.

Proposed rates for the Property Extension Endorsement will offer enhanced coverages and/or higher limits of coverage to a wide range of eligible classes that include Schools/Educational Institutions, Religious Institutions, Social Services Organizations, Day Care Centers, Retail, Manufacturing, Hotels/Motels, Apartments/Condos, Offices, Restaurants, Bars and Taverns.

The endorsement will bundle many coverages into one comprehensive product.

Blanket Mobile Property coverage is being offered at a \$150 charge for the \$50K default limit which is based on a rate of \$0.30 per \$100 of coverage. This rate is consistent with an average Contents rate of \$0.15 and has been selected to be double the average Contents rate to reflect the additional exposure to loss as a

result of this type of Property being mobile and possibly in transit or off premises.

Ingress-Egress coverage is based on a weekly time interval of being unable to access the covered property. The frequency of this type of business interruption is assumed to be ten percent of the Extra Expense types of losses and this is reflected in the rates charged.

Playgrounds and Fences is a new coverage for Schools and Day Care Centers. The average expected limit is \$35,000, though the limit can be increased or decreased. The \$10.50 charge for this is based on a rate of \$0.03 per \$100 of property coverage, due to the fact that playgrounds would be exposed mostly to natural perils and not fire.

Property Sold in Installment Sales is a new coverage targeted for Small Retail/Strip Malls, Large Retail/Big Box Stores and Manufacturing Processing. The rate for this was determined to be half the charge of Property of Others, the limits may vary depending on the insured's needs.

An option to increase the Trailers coverage limit above \$5,000 limit is being offered, though the \$5,000 limit remains the default.

The product offers a lot of flexibility. If an insured does not need a particular coverage, it can be excluded. If the default limit on a coverage is inadequate for an insured, they have the option to change it to be more appropriate for their needs. Limits can be increased or decreased as needed for a particular coverage. There are also options for rating on a blanket basis, if needed.

There is no rate impact associated with this filing.

Companion forms (Item Key #397760) were approved on July 27, 2017.

Item Key: 397765

Date Submitted: 08/11/2017

QBE INSURANCE CORPORATION

1 - Property

Revised Rate and Rule

Commercial Property

Tangram Janitorial Program

Rates/Rules to be Used in Conjunction with Clients' Property Endorsement, Form QBCP-2007

of Policyholders: 0

Company Reference: 17-4439-LA-RULE

Requested Effective Dates - New: 08/15/2017 Renewal: 08/15/2017

The above-captioned company is introducing the following rates/rules to be used in conjunction with Clients' Property Endorsement, Form QBCP-2007 for the above-captioned program:

- Clients' Property Endorsement, Form QBCP-2007
 - This endorsement broadens coverage by providing coverage for loss of or damage to money, securities, and other property resulting from theft by an employee.
 - This is an optional form, and may be attached to risks in the building maintenance/janitorial industry.
 - Premium Determination is as follows:

Limits	Premium Charge
\$5,000 per occurrence/\$10,000 aggregate	\$54
\$10,000 per occurrence/\$20,000 aggregate	\$72

\$15,000 per occurrence/\$30,000 aggregate	\$84
\$25,000 per occurrence/\$50,000 aggregate	\$107

The corresponding form(s) filing, LDI Form Filing No. 397770, Company Form Filing No. 17-4441-LA-FORMS, were approved effective August 15, 2017.

Item Key: 397780

Date Submitted: 08/11/2017
 NATIONAL AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: NAIC-GL-LA-2017-02-R

Item Key: 397784

Date Submitted: 08/11/2017
 HUDSON INSURANCE COMPANY
 2 - Crop
 Revised Rule only
 Crop
 Price-Flex Program
 # of Policyholders: 0
 Company Reference: 2018-001-LA-PF-RULE

With this filing, the above-captioned company wishes to revise rules to its previously approved program, filed and approved under "Prior Approval" provision Item Key Number 390276, effective 02/20/2017.

The company has updated its Price-Flex program to now offer the ability to differentiate coverage by practice effective on approval.

The company now has an underwriting guide supplement and a mandatory endorsement.

Corresponding LDI Form Filing Number 397783; SERFF Tracking Number HINC-131067842 is pending.

Item Key: 397786

Date Submitted: 08/11/2017
 STATE FARM FIRE AND CASUALTY COMPANY
 STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Louisiana Private Passenger Auto Program
 Overall \$ Impact: **\$173,834,676**
 # of Policyholders: **1118054**
 Company Reference: PV-40223
 Requested Effective Dates - New: 02/05/2018 Renewal: 02/05/2018

Item Key: 397793

Date Submitted: 08/11/2017

ACE FIRE UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors & Omissions Liability

Miscellaneous/Technology Professional Liability Program

of Policyholders: **0**

Company Reference: 17-PR-2014525 R