

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

RATE AND RULE FILINGS PENDING AS OF FEBRUARY 19, 2018

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

Item Key: 389274

Date Submitted: 01/18/2017

AMERISURE MUTUAL INSURANCE COMPANY

17 - Other Liability

Consent to Rate

Commercial General Liability

Insured: Interior Exterior Building Supply, LP

Policy Number: GL 2068351011

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

of Policyholders: 1

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

Item Key: 688888

Date Submitted: 11/15/2017

This is a Test Company

4 - Homeowners

Confidential Model Information

LexisNexis Risk Solutions

Homeowners Confidential Model Information

Company Reference: LA-201709-TERR-01

Item Key: 690103

Date Submitted: 12/11/2017

Security First Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of Tenant (Renters) Homeowners Program

Company Reference: SFIC-HO4-LA-2017-RR-01

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

The above-captioned company wishes to introduce rates and rules for its new Tenant (Renters) Homeowners Program.

This program is intended to provide a framework for writing HO-4 policies through marketing channels provided by Quilt. Quilt provides the products and services of its licensed admitted insurance carrier partners. Quilt is a web based interface system that, with its website and application, simplifies users' interactions with their insurance company such as getting a quote to making a claim. Security First is partnering with Quilt to provide this new renters product.

The company wishes to adopt the following American Association of Insurance Services, Inc.'s (AAIS) Filing Designation Numbers:

AAIS Rule	AAIS-2010-90R	approved as Item Key #273625
AAIS Rule	AAIS-2011-17R	approved as Item Key #273645
AAIS Rule	AAIS-2013-35HOBPR	approved as Item Key #297544
AAIS Rule	AAIS-2013-5HOBPR	approved as Item Key #294587
AAIS Rule	AAIS-2014-15HOBPR	approved as Item Key #308110
AAIS Rule	AAIS-2017-36HOBPR	approved as Item Key #397311
AAIS Loss Costs	AAIS-2010-90LC	approved as Item Key #273641
AAIS Loss Costs	AAIS-2015-24LC	approved as Item Key #323915

The company will use a loss cost multiplier of 1.731.

The company will also have some multi-state and Louisiana modifications from AAIS.

The company proposes withdrawing the fire protection definitions. The company wishes to replace the protection class factors with a geographic scalar factor.

Currently, the AAIS manual rates individual policyholders using a zip-code based territory structure. The company is proposing to refine the zip code territories by implementing a territory plan based on Census Block Groups (CGB). The CGB's across the state were mapped into the zip code territories based on zip code tabulation area (ZCTA) information gathered from the Census Bureau. The ZCTA is the Census Bureau's mapping of the CBG system into the zip code system. The company uses this mapping by the Census Bureau as a pass through mechanism to move from the AAIS zip code definitions to the SFIC CBG definitions. The goal of this mapping was to as closely as possible match the AAIS Zip Code territories using the CBG system instead.

There is no rate impact associated with this filing.

Companion forms (Item Key #690406) were approved on February 1, 2018.

Item Key: 690217

Date Submitted: 12/13/2017
 LM General Insurance Company
 LM INSURANCE CORPORATION
 LIBERTY PERSONAL INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rule only

Private Passenger Automobile
 LibertyGuard Auto Policy Program
 Rule Revision

- TechSafety Discount
- Additional Features Levels

of Policyholders: 0
 Company Reference: 18-LA-P-AO-RR-GRS-TSAFE
 Requested Effective Dates - New: 03/19/2018 Renewal: 04/23/2018

With this filing, the companies propose to introduce the TechSafety Discount and the Additional Features levels.

The TechSafety Discount will be applicable to vehicles which have advanced driver assistance technology, such as autonomous braking.

The Custom Coverage level is equivalent to the companies' current product offering and there is no rate change contemplated. The new Basics Only level does not include Accident Forgiveness or New Car Replacement and will be offered at a discount to the Additional Features Level.

There is no rate impact associated with this filing.

Item Key: 690224

Date Submitted: 12/13/2017
 Lighthouse Property Insurance Corporation
 4 - Homeowners
 Revised Rate and Rule
 Voluntary Homeowners Program ("Beacon Program")
 (HO-3, HO-4, HO-6 and HO-8)
 Rate Revision and Introduction of Capping

Overall % Impact: -1.2
 Overall \$ Impact: **-\$159,606**
 # of Policyholders: 7838
 Company Reference: 2018-01 LA BEACON
 Requested Effective Dates - New: 03/01/2018 Renewal: 04/01/2018

The last adjustment to this program was approved in October 2016 (Item Key #384837) and resulted in an overall rate decrease of -2.0% to be effective January 2, 2017 for new business and January 15, 2017 for renewal business.

With this filing, the company proposes the following changes:

Rate Changes by Territory
 Territorial Base Rate revision
 Non-Hurricane Age of Home Factor revision
 Hurricane Year-Built Factor revision
 Hurricane Distance-to-Coast (DTC) Factor revision

Capping is also being introduced with this filing. Non-hurricane and hurricane base premium increases will be capped at +10% for the next three renewals. The new rule will read as follows:

Rule 400. Renewal Premium Maximum Increase - HO 00 03 & HO 00 08

Renewal premium associated with increased rate changes effective March 1, 2018 shall not exceed 10% total as related to the Non-Hurricane Base Premium Computation and the Hurricane Base Premium Computation annually for the first three renewals.

These changes will result in an overall rate decrease of -1.2% or -\$159,606 (7,838 policyholders).

Item Key: 690466

Date Submitted: 12/18/2017
 FOREMOST INSURANCE COMPANY
 4 - Homeowners
 Revised Rate and Rule
 Manufactured Home Insurance Program
 Overall % Impact: 5.25
 Overall \$ Impact: **\$1,168,675**
 # of Policyholders: 17609
 Company Reference: B-118
 Requested Effective Dates - New: 02/15/2018 Renewal: 02/15/2018

The last adjustment to this program was approved in March 2016 (Item Key #335618) and resulted in an overall rate decrease of -0.002% (corrected from 0%) to be effective August 15, 2016 for both new and renewal business.

With this filing, the company proposes the following changes:

Rating - Minimum Requirements

The company has removed Territory C from the 3% Windstorm Deductible for Primary and Secondary residence for new business. The coverage will remain the same for renewal business only.

Base Rates

The company has revised the base rates for Coverage A-Dwelling, Coverage B-Other Structures and Coverage C-Personal Property.

Premium Modifiers - Age of Home

The company has broken out this modifier into smaller groups and added corresponding factors.

Premium Modifiers - Insurance Score

The company has revised the factors for the modifier.

Deductible

The company has eliminated the zero deductible option and moved from a dollar amount to a factor.

Manual pages have been revised to reflect these changes.

These changes will result in an overall rate increase of **+5.25%** or **+\$1,168,675** (17,609 policyholders).

Item Key: 690477

Date Submitted: 12/18/2017

NOVA CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: NCC-GL-CO-17

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

Item Key: 690479

Date Submitted: 12/18/2017

CAROLINA CASUALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers/Management Liability

of Policyholders: **0**

Company Reference: NP-040117-R

With this filing, the company is introducing the initial rates and rules for its Nonprofit Management Liability Insurance Program. This program provides Directors, Officers and Organization Liability Coverage to Nonprofit Organizations and their trustees, directors, officers and employees arising from claims made against them for any actual or alleged breach of duty, neglect, error, misstatement, misleading statement or omission by them while acting in their capacity as a trustee, director, officer or employee of the organization.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 690462, Company Form Filing Number NP-040117-F was approved effective 01/10/2018.

Item Key: 690500

Date Submitted: 12/19/2017

Midvale Indemnity Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Family Car Program

of Policyholders: **0**

Company Reference: LA-AM-17R-2189

Requested Effective Dates - New: 05/22/2018 Renewal: N/A

Item Key: 690524

Date Submitted: 12/19/2017

FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Manufactured Home Insurance Program

Overall % Impact: **5.58**

Overall \$ Impact: **\$190,689**

of Policyholders: **2510**

Company Reference: B-119

Requested Effective Dates - New: 02/15/2018 Renewal: 02/15/2018

The last adjustment to this program was approved in March 2016 (Item Key #335619) and resulted in an overall rate decrease of -0.2% (corrected from 0%) to be effective August 15, 2016 for both new and renewal business.

With this filing, the company proposes the following changes:

Base Rates

The company is moving to a chart format to show the base rates for Coverage A-Dwelling, Coverage B-Other Structures and Coverage C-Personal Property. The company has revised all of the base rates in this chart.

Premium Modifiers

The company is moving to a chart format for several premium modifiers.

Deductible

The company has eliminated the zero deductible option and moved from a dollar amount to a factor.

10 Years Old or Newer Manufactured Home

The company has changed the name of this modifier to "Age of Home" and added new ranges and factors.

Insurance Score

The factors have been revised.

Endorsements

The company has added all of the endorsements and rates to a chart format showing the form number and applicable coverages. There are no changes to the endorsements listed. The company has also made several formatting changes to the manual in order to eliminate extra pages and consolidate information, however, none of the information has been changed.

Manual pages have been revised to reflect these changes.

These changes will result in an overall rate increase of **+5.58%** or **+\$190,689** (2,510 policyholders).

Item Key: 690610

Date Submitted: 12/20/2017

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Revised Rule only

Professional Liability/E&O

of Policyholders: **0**

Company Reference: 17-01578-L

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

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

Amended Retroactive Date For Specified Licensee Endorsement - This optional endorsement provides for a specified retroactive date for a specified licensee listed in the schedule. There is no cost for this endorsement if the request is approved.

The corresponding form(s), LDI Form Filing Number 690620, Company Form Filing Number 17-01578-F was approved effective 01/10/2018.

Item Key: 690644

Date Submitted: 12/21/2017

Family Security Insurance Company, Inc.

4 - Homeowners

Initial Rate and Rule

Introduction of new Owner-Occupied Homeowner (HO3) Program

(Transition/Conversion of existing customers in the current HO3 Program)

Overall % Impact: **-1.8**

Overall \$ Impact: **\$-392,308**

of Policyholders: **11579**

Company Reference: FSIC HO 1.0 RATERULE 2017

Requested Effective Dates - New: 05/28/2018 Renewal: 07/27/2018

The above-captioned company wishes to introduce a new Owner-Occupied Homeowner (HO3) Program.

This program will replace the existing program that has been writing HO3 business in Louisiana since 2013. There are currently 11,588 HO3 policies in force. These policies will be converted to the new product starting with renewals effective 7/27/2018.

The company states "Family Security Insurance Company is owned by United Insurance Holding Corporation, which also owns United Property & Casualty Insurance Company. This program was developed to create a product offering that will complement the existing United Property & Casualty Insurance Company product. We intend to provide agents and customers with additional options in the marketplace by creating coastal and non-coastal capacity. We propose to do this by creating a structure similar to what is used in the United Property & Casualty product with modifications to accommodate for expected differences in risk characteristics and geographic spread of risk. The changes in this filing are intended to better align FSIC rates with United Property & Casualty (UPC) and to create a two-underwriting company system that creates more capacity in the marketplace".

Family Security Insurance Company Inc.'s initial rates and rules were approved in December 2012 (Item Key #291297) to be effective December 21, 2012. The last adjustment to that program was approved in

October 2103 (Item Key #301764) and resulted in an overall rate decrease of -0.1% to be effective November 1, 2013 for both new and renewal business.

With this filing, existing customers in the current Family Security Insurance Company HO3 program will be converted into the new program at renewal.

The minimum All Other Perils deductible and Hurricane deductible is \$1,000. Other options are available.

This will result in an overall rate decrease of -1.8% or -\$392,308 (11,579 policyholders).

Companion forms (Item Key #690743) were approved on February 20, 2018.

Item Key: 690651

Date Submitted: 12/21/2017

Family Security Insurance Company, Inc.

4 - Homeowners

Installment Program

Owner-Occupied Homeowner (HO3) Program

Introduction of Installment Payment Plan

(Transition/Conversion of existing customers in the current HO3 Program)

Company Reference: FSIC HO 1.0 PAYPLAN 2017

Requested Effective Dates - New: 05/28/2018 Renewal: 07/27/2018

The above-captioned company wishes to introduce an installment payment plan for use with its new Owner-Occupied Homeowner (HO3) Program.

The new Owner-Occupied Homeowner (HO3) Program is being filed as Item Key #690644 and is currently pending. This program is intended to replace the existing program that has been writing HO3 business in Louisiana since 2013. There are currently 11,588 HO3 policies in force. These policies will be converted to the new product starting with renewals effective 7/27/2018.

With this filing, the company proposes the following installment payment plan that reads as follows:

Payment Plans & Payment Type Discounts

Rule 300. Payment Plans

Applies to new and renewal business.

Payment Type	# of Payments	Down Payment %	Installment %	Installment Due
EFT	11	25%	7.5%	Every 30 days
Any	2	55%	45%	On 180th day
Any	4	31%	23%	On 90th, 180th and 270th day
Any	1	100%	N/A	N/A

RULE 175. ADDITIONAL FEES AND CREDITS

NSF Fee

There is a \$25 service charge on NSF checks. Applies to all forms.

Installment Fee

A \$6 installment fee will be added to non-EFT installment payments (not including down payments or initial payments). A \$2 installment fee will be added to EFT installment payments (not including down payments or initial payments). Applies to all forms.

The company also proposes the following:

RULE 310. PAYMENT TYPE DISCOUNT

Applies to New and Renewal business.

Payment Type	All Perils
EFT Installment	0.967
EFT Paid in Full	0.861
Check Installment	0.967
Check Paid in Full	0.861
Credit Card Installment	1.000
Credit Card Paid in Full	0.890
Mortgagee Billed	0.909

A \$10 credit is applied to the total policy premium when the EFT payment option is selected. This credit is only applicable if all payments are made via EFT.

There is no rate impact associated with this filing.

Companion forms (Item Key #690743) were approved on February 20, 2018.

Item Key: 690660

Date Submitted: 12/21/2017

Vantapro Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability
Sports & Wellness Program

of Policyholders: 0

Company Reference: VSIC-OL-SWP-LA-1701RU

With this filing, the company is introducing the initial rates and rules for its Commercial General Liability Sports and Wellness Program.

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

GL-2000-BGL1	GL-2001-OPAC2	CL-2006-OTR01
GL-2001-BGL1	GL-2001-OCT1	GL-2006-IALL1
GL-2002-BGL1	GL-2001-OTA01	RP-2006-RRP06
GL-2003-BGL1	GL-2001-OPOL2	RP-2006-RCR06
GL-2004-BGL2	GL-2002-IALL1	GL-2006-OCTRU
GL-2004-RCLC1	GL-2002-OWLE2	CL-2007-RTRL1
GL-2005-BGL1	CL-2002-OCT1	GL-2007-OLPG2
GL-2006-BGL1	GL-2002-OMR00	CL-2008-RTOAL
GL-2007-BGL1	RP-2003-RGL03	GL-2008-IALL1
GL-2006-RCTLC	RP-2004-RRP03	GL-2008-ORU08
GL-2008-BGL1	RP-2004-RCR03	GL-2008-RZIP1
GL-2010-BGL1	GL-2004-OMORU	GL-2010-OCT10
GL-2012-BGL1	CL-2004-RTIPC	GL-2010-IALL1
GL-2012-RCTLC	CL-2004-RTERP	GL-2012-ORU12
GL-2012-OELP1	GL-2004-IALL1	GL-2012-ORU12(A)
GL-2013-BGL1	GL-2004-ORGLA	GL-2012-IALL1
GL-2014-BGL1	GL-2003-RRU03	GL-2013-ODBRU
GL-2015-BGL1	GL-2004-RDD04	RP-2014-RGL14
GL-2016-REL1	RP-2004-RGL1	GL-2014-RDD14
GL-2017-BGL1	GL-2004-OSIER	GL-2014-IALL1
GL-2004-RPTRU	CL-2014-ODNRU	
GL-2005-RRPL1	CL-2016-ODPRU	
RP-2005-RGL05	RP-2016-RRP16	
	RP-2016-RCP16	

The company will utilize and initial loss cost multiplier of 1.695.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 690747, Company Form Filing Number VSIC-OL-SWP-LA-1701F was disapproved.

Item Key: 690689

Date Submitted: 12/22/2017

UNION NATIONAL FIRE INSURANCE COMPANY

1 - Property

Revised Rate only

Debit Fire (Industrial)

Residential Property

Form UNF 700 - Owner Occupied Dwelling

Overall % Impact: **15.0**

Overall \$ Impact: **\$278,025**

of Policyholders: **3912**

Company Reference: FIRE 2018

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

The last adjustment to this program was approved in October 2012 (Item Key #289337) and resulted in an overall rate increase of +15.0% to be effective January 1, 2013 for both new and renewal business.

With this filing, the company proposes a rate increase for the Owner-Occupied Dwelling coverage provided under policy form 700. The increase will affect every policy equally.

The company states "Based on in force as of November 2017, the rate increase will impact 3,912 policyholders and result in an average annual premium increase of approximately \$63 per policy. UNF plans to apply the revised premiums to existing in force effective April 2018, and the block of business is closed".

This will result in an overall rate increase of +15.0% or +\$278,025 (3,912 policyholders).

Item Key: 690711

Date Submitted: 12/22/2017

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Loss Cost Filing

Private Passenger Automobile

Private Passenger Auto Program

Loss Cost Revision

Overall % Impact: **0.000%**

of Policyholders: **0**

Company Reference: PP-2017-RLC17

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

The last rate revision to this program was +2.4% which was approved under LDI Item Key Number 397677 effective 4/1/2018 for both new and renewal business.

With this filing, Insurance Services Office, Inc. (ISO) is proposing to revise the loss costs related to the forms and rule revisions. The proposed revisions are as follows:

- Remove the loss costs for Antique Autos;
- Remove the limit of \$30/\$900 for Transportation Expenses as this limit will be the new basic limit for the coverage;
- Introduce a new increased limit of \$75/\$2,250 for Transportation Expenses;
- Revise the loss costs for optional limits of \$40/\$1,200 and \$50/\$1,500 optional limits for Transportation Expenses;
- Introduce the loss cost for Key Replacement and Related Services coverage;
- Introduce the loss costs for Child Restraint System coverage;
- Introduce the loss costs for Pet Injury coverage;
- Introduce the loss costs for \$5,000 and \$10,000 limits for Personal Property Coverage endorsement;
- Introduce snowmobile-specific loss costs;
- Introduce all-terrain vehicle-specific loss costs;
- Introduce Comprehensive and Collision loss costs for Dune Buggies; and
- Introduce Comprehensive and Collision loss costs for Golf Carts.

The corresponding form filing has been submitted under company tracking number PP-2017-OFR17, LDI Item Key Number 690772.

The corresponding rule filing has been submitted under company tracking number PP-2017-RRU17, LDI Item Key Number 690716.

There is no rate impact associated with this filing.

**ISO does not establish an effective date for loss cost revisions in Louisiana. Each insurer that elects to utilize this revision is responsible for determining its own effective date and complying with any applicable regulatory requirements.

Item Key: 690716

Date Submitted: 12/22/2017

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Personal Auto Program

Rule Revision

of Policyholders: 0

Company Reference: PP-2017-RRU17

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

The last rate revision to this program was +2.4% which was approved under LDI Item Key Number 397677 effective 4/1/2018 for both new and renewal business.

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise the Personal Vehicle Manual as follows:

- Revise the following countrywide rules:
 - Rule 2. Definitions;
 - Rule 3. Eligibility;
 - Rule 9. Premium Determination ;
 - Rule 10. Rating Territories;
 - Rule 11. Increased Limits;
 - Rule 12. Primary Classifications;
 - Rule 13. Secondary Classification – Safe Driver Insurance Plan;
 - Rule 17. Certified Risks – Financial Responsibility Laws;
 - Rule 23. Optional Limits Transportation;
 - Rule 24. Towing and Labor Costs Coverage;
 - Rule 26. Tapes, Records, Discs and Other Media Coverage;
 - Rule 28. Limited Mexico Coverage;
 - Rule 31. Named Non-Owner Coverage;
 - Rule 32. Extended Non-Owned Coverage;
 - Rule 33. Transportation Network Driver Coverage;
 - Rule 40. Coverage for Damage to Your Auto (Maximum Limit of Liability);
 - Rule 60. Motor Homes;
 - Rule 61. Trailers and Camper Bodies;
 - Rule 62. Motorcycles, Mopeds, Motorscooters, Motorbikes, Go-Carts and Other Similar Motor Vehicles Not Used for Business Purposes;
 - Rule 63. Snowmobiles;

- Rule 64. All-Terrain Vehicles;
- Rule 65. Dune Buggies;
- Rule 66. Golf Carts;
- Rule 67. Limited Use Autos;
- Rule 80. Minimum Premium;
- Rule 81. Policy Period;
- Rule 82. Changes;
- Rule 84. Cancellations; and
- Rule 85. Suspension.
- Introduce the following countrywide rules:
 - Rule 1. Introduction;
 - Rule 4. Description of Coverages;
 - Rule 34. Replacement Cost Coverage;
 - Rule 35. Full Safety Glass Coverage;
 - Rule 36. Key Replacement and Related Services Coverage;
 - Rule 37. Child Restraint System Coverage;
 - Rule 38. Pet Injury Coverage;
 - Rule 39. Additional Resident of Your Household;
 - Rule 41. Loss Payable Clause;
 - Rule 42. Personal Property Coverage;
 - Rule 83. Waiver of Premium;
 - Rule 87. Manual Premium Revision; and
 - Rule 88. Refer to Company.
- Revise the following Louisiana exceptions:
 - Rule 4. Description of Coverages;
 - Rule 10. Rating Territories;
 - Rule 11. Increased Limits;
 - Rule 12. Primary Classifications;
 - Rule 13. Secondary Classification – Safe Driver Insurance Plan (SDIP);
 - Rule 15. Deductible Insurance;
 - Rule 16. Discounts;
 - Rule 21. Uninsured Motorists Coverage;
 - Rule 22. Underinsured Motorists Coverage;
 - Rule 33. Transportation Network Coverage;
 - Rule 42. Personal Property Coverage; and
 - Rule 84. Cancellations.
- Introduce Louisiana exception Rule A1., Named Driver Exclusion.
- Withdraw the following rules from the Louisiana exceptions:
 - Former Rule 3. Premium Determination; and
 - Former Rule 15. Certified Risks – Financial Responsibility Laws.
- Delete all remaining references to statistical codes.
- Editorial Changes
 - The corresponding form number for any endorsement referenced within a rule is now provided;
 - The term "Paragraph" is added before designators, where appropriate;
 - The revised rule numbers are indicated, where applicable, within the paragraphs of the rule;
 - Any headings not in boldfaced type have been boldfaced;
 - References to "rate", "base rate" or "rate pages" have been replaced by references to "company rates", "company base rate" or "company rate pages";
 - References to "Rates" as a heading has been replaced by reference to "Rating";
 - Reference to "Premium Determination" as a heading has been replaced by reference to "Rating";
 - The sentence which states, "The provision of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage" has been replaced by "The company rates are not subject to classification rating or modification by any rating plan";

- Reference to “Other Than Collision” has been replaced by “Comprehensive”;
- Reference to “physical damage” has been replaced by “Comprehensive and Collision Coverages”; and
- References to “No-fault” has been replaced by “PIP”.
- **Formatting Changes**
 - The manual is reformatted into the following sections:
 - Section I - Coverage and Definition Type Rules
 - Section II - Premium Computation Rules
 - Section III - Miscellaneous Coverage Rules
 - Section IV - Miscellaneous Type Rules
 - Section V- Servicing Type Rules
 - The following formatting changes are found throughout the manual and are non-substantive in nature:
 - All rules now being with the word "RULE" to facilitate electronic search capability;
 - The current rules have been renumbered accordingly, starting with 1;
 - The rules, generally, now include Coverage or Description, Rating and Endorsement headings within;
 - All references, such as rule numbers, form number, tables and paragraphs, are in boldface type;
 - The rules pertaining to premium determination have been rearranged to reflect the order of the steps to be taken in calculating the premium; and
 - Existing and new tables within a rule have been named and numbered.

The new rule numbers are as follows:

New Rule Number	Former Rule Number	Title of Rule
1	New	Introduction
2*	1	Definitions
3*	2	Eligibility
4	New	Description of Coverages
5-8	N/A	Reserved for Future Use
9*	3	Premium Determination
10*	20	Rating Territories
11	18	Increased Limits
12*	4	Primary Classifications
13*	5	Secondary Classification - Safe Driver Insurance Plan (SDIP)
14*	12	Rules for Determining Physical Damage Base Rates for Symbols Not Displayed on Rate Pages
15*	14.C	Deductible Insurance
16*	6	Discounts
17	15	Certified Risks - Financial Responsibility Laws
18-20	N/A	Reserved for Future Use
21*	14.A	Uninsured Motorists Coverage
22*	14.B	Underinsured Motorists Coverage
23*	14.D	Optional Limits Transportation Expenses Coverage
24*	14.E	Towing and Labor Costs Coverage
25*	14.F	Excess Electronic Equipment Coverage
26*	14.G	Tapes, Records Discs and Other Media Coverage
27*	14.H	Excess Custom Equipment Coverage
28*	14.I	Limited Mexico Coverage
29*	14.K	Trip Interruption Coverage
30*	14.J	Auto Loan/Lease Coverage
31*	16	Named Non-Owner Coverage
32*	17	Extended Non-Owned Coverage
33*	21	Transportation Network Driver Coverage
34	New	Replacement Cost Coverage

35	New	Full Safety Glass Coverage
36	New	Key Replacement and Related Services Coverage
37	New	Child Restraint System Coverage
38	New	Pet Injury Coverage
39	New	Additional Covered Resident of Your Household
40*	19.H	Coverage for Damage to Your Auto (Maximum Limit of Liability)
41	New	Loss Payable Clause
42	New	Personal Property Coverage
43-59	N/A	Reserved for Future Use
60*	19.A	Motor Homes
61*	19.B	Trailers and Camper Bodies
62*	19.C	Motorcycles, Mopeds, Motorscooters, Motorbikes, Go-Carts, and Any Other Similar Motor Vehicles Not Used for Business Purposes
63*	19.D	Snowmobiles
64*	19.D	All-Terrain Vehicles
65*	19.E	Dune Buggies
66*	19.F	Golf Carts
67*	19.G	Limited Use Autos
68*	19.I	Low Speed Vehicles
69-79	N/A	Reserved for Future Use
80*	7	Minimum Premium
81	8	Policy Period
82	9	Changes
83	9.C	Waiver of Premium
84	10	Cancellations
85*	13	Suspension
86*	11	Whole Dollar Premium
87	New	Manual Premium Revision
88	New	Refer to Company

*The rules reflect the editorial changes outlined above.

The corresponding form filing has been submitted under company tracking number PP-2017-OFR17, LDI Item Key Number 690772.

The corresponding loss cost filing has been submitted under company tracking number PP-2017-RLC17, LDI Item Key Number 690711.

There is no rate impact associated with this filing.

Item Key: 690825

Date Submitted: 12/28/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/E&O

of Policyholders: 0

Company Reference: LA036690100026

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

Item Key: 690853

Date Submitted: 12/28/2017

Southern Fidelity Insurance Company

4 - Homeowners

Revised Rate and Rule

Voluntary Homeowners Standard Program

Introduction of 1% Named Storm Deductible option

Company Reference: SFL17-0005

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

The above-captioned company wishes to file a rate and rule revision for use with its Voluntary Homeowners Standard Program.

With this filing, the company proposes to introduce a 1% Named Storm Deductible option for non-coastal regions of the state. At this time, the company is not proposing to offer the 1% Named Storm Deductible option in Zone A, which represents coastal areas.

The Homeowners Program currently provides 2% and 5% Named Storm Deductible options.

There is no rate impact associated with this filing.

Item Key: 691014

Date Submitted: 01/03/2018

Starr Indemnity & Liability Company

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: 17-036-00-GL-19-LA(R)

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

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

OG 166 (09-17) Violation of Statutes in Connection with Sending, Transmitting or Communicating any Material or Information Exclusionary Endorsement: This is a revised form. The 09-17 edition replaces the 04-12

edition. The purpose of this revision is to clarify our intent and to provide proper "tie-in" with the 04 13 edition of the ISO Commercial General Liability Coverage Form being modified. We have also editorially revised the title of this form from "Exclusion- Violation of Statutes in Connection with Sending, Transmitting or Communicating any Material or Information" to "Violation of Statutes in Connection with Sending, Transmitting or Communicating any Material or Information Exclusionary Endorsement".

- OG 234 (07-16) Limited Exclusion-Designated Operations Covered By a Consolidated (Wrap-Up) Insurance Program Amendatory Endorsement: This form is used to provide limited coverage for certain scheduled operation(s) covered under a consolidated (wrap-up) insurance program if such program has been cancelled, nonrenewed or otherwise no longer applies for reasons other than the exhaustion of all available limits, whether such limits are available on a primary, excess or on any other basis. This limited coverage does not apply for operations included within the products-completed operations hazard. Rate in accordance with filed rating plan, using only the exposure for the specific operation.

- OG 237 (09-17) Time Element Pollution Endorsement Amendment: This form is used to provide pollution coverage provided by time element. This form includes property damage coverage in the absence of a statutory or regulatory request by or on behalf of a governmental authority. It modifies the ISO Commercial General Liability Coverage Form. The charge for this form will be 5% to 15% of the annual premium applicable to the CGL coverage form/part, depending on the exposures covered. The annual premium is the premium after all premium modifications except modifications for applicable flat dollar credits (if any), but prior to calculating the terrorism (TRIA) charge.

- OG 238 (03-17) Additional Insured-Where Required Under Contract Or Agreement Amendatory Endorsement: This form is used to extend coverage to scheduled additional insureds to match coverage per the first named insured per contractual agreements. It modifies the ISO Liquor Liability Coverage Form.

- OG 239 (03-17) Additional Insured-Where Required Under Contract Or Agreement Amendatory Endorsement (Primary Coverage Where Required by Contract): This form is used to extend coverage to scheduled additional insureds to match coverage per the first named insured per contractual agreements. Provides coverage to scheduled additional insureds as primary insurance (where required by contract). It modifies the ISO Liquor Liability Coverage Form.

- OG 240 (04-17) New York Work - Employer's Liability And Labor Law Exclusionary Endorsement: This form is used to exclude contractual liability (action over) claims that result from injury to our insured's employees in the state of New York; it also excludes any New York Labor Law claim.

LOUISIANA FILING MEMORANDUM - RULES

17-036-00-GL-19-LA (R)

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- OG 242 (07-17) Omnibus Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement: This form is used to meet the insured's contractual requirements with regard to additional insureds.

- OG 243 (07-17) Omnibus Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement: This form is used to meet the insured's contractual requirements with regard to additional insureds.

- OG 244 (07-17) Products-Completed Operations Hazard Coverage Amendatory Endorsement: This form is used on all construction wrap-up program policies to describe the way in which the Products-Completed Operations limits will apply both during the course of the policy period and during the Products-Completed Operations extension period.

- OG 245 (07-17) Damage to Property Exclusionary Endorsement: This form is used on all wrap-up policies to exclude coverage in the event of first party property damage in the course of construction, where the Builder's Risk policy should be the only policy that responds.

- OG 246 (07-17) Joint Defense Amendatory Endorsement: This form is used to state that Starr has the right to assign one counsel to defend all such interests in a joint defense, absent any conflict of interest; conflict of interest is defined.

- OG 248 (09-17) Chinese Drywall Exclusionary Endorsement: This form is used to exclude coverage for bodily injury, property damage, personal injury and advertising injury arising out of any and all completed and ongoing work involving drywall manufactured in, originated, or exported from China. It is attached to policies of insureds with operations that include the installation of wallboard and drywall.
- OG 249 (10-17) Amendment of Limits of Insurance (Per Project, Per Location or Per Project and Per Location Limit): This form is used to set a 'cap' on the total aggregate of General Aggregate Limits offered by the policy. In lieu of providing an uncapped or unaggregated amount of limits, this endorsement allows exposure to be minimized.
- OG 250 (10-17) Exclusion - Designated Operations Covered By A Consolidated (Wrap-Up) Insurance Program – Enrolled: This form is used to exclude liability arising out of a scheduled specific operation where a consolidated (wrap-up) insurance program has been provided by the general contractor/prime contractor/project manager or owner of the construction project in which the named insured is enrolled. It is intended to be used instead of ISO form CG 21 54 in order to address the needs of the market in use of the word "enrolled" instead of "involved". Rate in accordance with filed rating plan, omitting the exposure for the excluded operation.

Item Key: 691025

Date Submitted: 01/03/2018

Liberty Mutual Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Animal Mortality

Equine/Livestock Mortality Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: EQU-01-FRR-1701-RARU-1

This filing is a resubmission of Item Key Number 685694, which was disapproved due to no company response to Mr. Wei Chuang's SERFF "Objection Letter" dated November 6, 2017.

The above-captioned company is introducing a Equine Mortality Program for its Commercial Inland Marine line.

Companion forms (Item Key Number 684768 or Company Reference Number EQU-01-FRR-17-FO) were approved on 12/14/2017.

There is no rate impact associated with this filing.

Item Key: 691136

Date Submitted: 01/04/2018

Capitol Preferred Insurance Company, Inc.

4 - Homeowners

Revised Rate and Rule

Voluntary Homeowners Standard Program

Introduction of 1% Named Storm Deductible option

Company Reference: CPL17-0003

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

The above-captioned company wishes to file a rate and rule revision for use with its Voluntary Homeowners Standard Program.

With this filing, the company proposes to introduce a 1% Named Storm Deductible option for non-coastal regions of the state. At this time, the company is not proposing to offer the 1% Named Storm Deductible option in Zone A, which represents coastal areas.

The Homeowners Program currently provides 2% and 5% Named Storm Deductible options.

There is no rate impact associated with this filing.

Item Key: 691342

Date Submitted: 01/09/2018

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: FN.13.408.2018.02

Requested Effective Dates - New: 03/10/2018 Renewal: 03/10/2018

Item Key: 691471

Date Submitted: 01/11/2018

NOVA CASUALTY COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: CW-GL-17825R

With this filing, the company is introducing the initial rates and rules for its new Commercial General Liability Target Market. The new target market is will provide coverage for the liability exposures associated with outdoor recreational activities.

The company will adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers for use with the above-captioned new target market.

GL-2017- BGL1	GL-2010- BGL1	GL-2006- BGL1	GL-2012- ORU12	GL-2004- ORGLA	GL-2006- IALL1	GL-2002- OMR00
GL-2016- RELP1	GL-2010- OELP1	GL-2004- RELP1	GL-2012- ORU12(A)	GL-2008- IALL1	CL-2006- OTR01	CL-2002- OCT1
GL-2015- BGL1	GL-2008- RZPLC	CL-2016- ODPRU	GL-2010- OCT10	CL-2008- RTOAL	GL-2005- RRPL1	GL-2002- OWLE2
GL-2012- RCTLC	GL-2008- BGL1	GL-2014- ODNRU	GL-2010- IALL1	GL-2007- OLPG2	GL-2004- OSIER	GL-2002- OPHD2
GL-2012- OELP1	GL-2006- RCTLC	GL-2014- RDD14	GL-2008- RZIP1	CL-2007- RTRL1	GL-2003- RRU03	GL-2001- OTA01
GL-2012- BGL1	GL-2007- BGL1	GL-2014- IALL1	GL-2008- ORU08	GL-2006- OCTRU	GL-2004- OMORU	GL-2001- OPOL2
GL-2001- OCT1	RP-2016- RPR16	RP-2016- RCP16	RP-2014- RGL14	RP-2006- RCR06	RP-2006- RRP06	RP-2005- RGL05

The company will utilize the following initial Loss Cost Multiplier with this target market 1.720.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 691504, Company Form Filing Number CW-GL-17825F was approved effective 02/06/2018.

Item Key: 691564

Date Submitted: 01/12/2018

SAFEWAY INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: 5.8

Overall \$ Impact: \$3,310,425

of Policyholders: 39055

Company Reference: SWICLA-PPA-LA-1801R

Requested Effective Dates - New: 04/01/2018 Renewal: 06/01/2018

The last rate revision to this program was +9.6% (+\$5,252,524) which was approved under LDI Item Key #387299 with effective dates of 2/1/2017 for new business and 6/1/2017 for renewal business.

With this filing, the company proposes to revise the base rates, the driver class factors, update the office address, revise Rule 5, Revise Exclusion 9, revise the Severe Weather Threat section, revise the Optional coverage Rates and Increased Limit Factors, removed sentence "rates with \$500 deductible...", and updated the territory definitions.

The rate impact associated with this filing is +5.8% (+\$3,310,425), affecting 39,055 policyholders.

Item Key: 692772

Date Submitted: 01/19/2018

Louisiana Citizens Property Insurance Corporation

1 - Property

Revised Rate only

Personal Property (including Homeowners)

Fair and Coastal Plans

Annual base rate change and

Introduction of Claim History Surcharges for Residential policies

Overall % Impact: 2.7

Overall \$ Impact: \$1,700,000

of Policyholders: 39000

Company Reference: 06012018

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

The last adjustment to this program was approved in March 2017 (Item Key #389323) and resulted in an overall rate increase of +3.0% (amended from +3.2%) to be effective June 1, 2017 for both new and renewal business.

Louisiana Citizens Property Insurance Corporation (LCPIC) states "We were directed at LCPIC's January 11, 2018 board meeting to file a proposed rate change of +2.7% for all personal lines. This amount was arrived at by following the Louisiana statutes which relate to our ratemaking process. Included within this submission are proposed claim history factors which apply surcharges based on a policyholder's five-year history of claims. Our last rate change was effective 6/1/2017 and resulted in a +3.0% overall change. The current requested rate change of +2.7% will result in an increase of approximately \$1.7 million in revenue and affect approximately 39,000 policyholders. This estimate is based on our December 31, 2017 in-force book of business excluding all policies expected to be depopulated".

The introduction of claim history surcharges for residential policies is as follows:

Claim History Surcharges

The following surcharges are applied based on a policyholder's previous five year history of qualified claims. Qualified claims are different for new and renewing business. For new policies, all paid claims for a prospective insured qualify while, for renewing policies, only non-"Acts of God" paid claims qualify. Louisiana statutes define "Act of God" as an incident due directly to natural causes and exclusively without human intervention.

Qualified Paid Claims:	0	1	2	3	4+
Surcharge:	0%	10%	30%	55%	85%

This will result in an overall rate increase of +2.7% or +\$1,700,000 (39,000 policyholders).

Item Key: 692847

Date Submitted: 01/19/2018

Ocean Harbor Casualty Insurance Company

1 - Property

Revised Rate and Rule

Louisiana Dwelling Fire (Assumed) Takeout Program

Rate revision and Introduction of Capping

Overall % Impact: **-5.85**

Overall \$ Impact: **\$-366,480**

of Policyholders: **3657**

Company Reference: OHC17-0006

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

The initial rates and rules for the above-captioned program were approved in October 2015 (Item Key #327751) to be effective December 1, 2015 for new business.

There have been no rate revisions since that filing.

With this filing, the company proposes the following changes:

Base rate revision - The company's proposed rates are based upon Louisiana Citizens Property Insurance Corporation's approved dwelling rates and deductible factors/zones, incorporating a 10% downward deviation from the base fire, extended coverage and wind/hail only rates.

Introduction of rate capping - The company proposes a 5% cap on the increase and no cap on the decrease at renewal (cap based on the revised deductible/calculation).

Under Rule 40. Premium Development, Part II., Adjusted Base Premium Computation, C. Deductible Options, all of the deductible options section was revised to incorporate Citizens deductibles, zones and factors.

Under XI. Cancellations, I., the following has been added per requirements of Act 299 of the Louisiana Legislature, House Bill 287 which amended and reenacted R.S.22:885(B) relative to the cancellation or surrender of a policy by the policyholder; to provide for the return of unearned premium to the mortgagee:

The Company will return the percentage of unearned premium attributable to a mortgagee who funded the policy with its own funds if the mortgagee provides written notice to the Company of the percentage of premium being funded with the mortgagee's own funds. Any percentage of the unearned premium attributable to the insured will be returned to the insured.

Formatting, spelling and other minor scrivener's errors are being corrected throughout the manual.

These changes will result in an overall rate decrease of -5.85% or -\$366,480 (3,657 policyholders).

Item Key: 692850

Date Submitted: 01/19/2018

Ocean Harbor Casualty Insurance Company

1 - Property

Revised Rate and Rule

Louisiana Dwelling Fire Voluntary Program

Rate revision and Introduction of Capping

Overall % Impact: **2.1**

Overall \$ Impact: **\$6,483**

of Policyholders: **166**

Company Reference: OHC17-0011

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

The initial rates and rules for the above-captioned program were approved in April 2016 (Item Key #335807) to be effective May 3, 2016 for new business.

There have been no rate revisions since that filing.

With this filing, the company proposes the following changes:

Base rate revision - The company's proposed rates are based upon Louisiana Citizens Property Insurance Corporation's approved dwelling rates and deductible factors/zones, incorporating a 10% downward deviation from the base fire, extended coverage and wind/hail only rates.

Introduction of rate capping - The company proposes a 5% cap on the increase and no cap on the decrease at renewal (cap based on the revised deductible/calculation).

Under XI. Cancellations, I., the following has been added per requirements of Act 299 of the Louisiana Legislature, House Bill 287 which amended and reenacted R.S.22:885(B) relative to the cancellation or surrender of a policy by the policyholder; to provide for the return of unearned premium to the mortgagee:

The Company will return the percentage of unearned premium attributable to a mortgagee who funded the policy with its own funds if the mortgagee provides written notice to the Company of the percentage of premium being funded with the mortgagee's own funds. Any percentage of the unearned premium attributable to the insured will be returned to the insured.

Under Rule 40. Premium Development, Part II., Adjusted Base Premium Computation, C. Deductible Options, all of the deductible options section was revised to incorporate Citizens deductibles, zones and factors.

Formatting, spelling and other minor scrivener's errors are being corrected throughout the manual.

These changes will result in an overall rate increase of +2.1% or +\$6,483 (166 policyholders).

Item Key: 692861

Date Submitted: 01/19/2018

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

IFAC 5.0 Program

Installment Plan

of Policyholders: **0**

Company Reference: LAIFAC5.0_201801_INSTALL

With this filing, the company proposes to revise the installment plan by adding an additional pay plan.

There is no rate impact associated with this filing.

Item Key: 692863

Date Submitted: 01/19/2018

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-UFC-UFI-05012018-XX-RU-XX-COMPOSITERATING

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

Item Key: 692882

Date Submitted: 01/19/2018

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **0.0**

Overall \$ Impact: **\$-252**

of Policyholders: **7**

Company Reference: 1801RR001-HF

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

Item Key: 692884

Date Submitted: 01/19/2018

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **4.4**

Overall \$ Impact: **\$69,616**

of Policyholders: **276**

Company Reference: 1801RR001

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

Item Key: 692929

Date Submitted: 01/22/2018

Ocean Harbor Casualty Insurance Company

1 - Property

Revised Rate and Rule

Louisiana Mobile Home Dwelling (Assumed) Takeout Program

Rate revision and Introduction of Capping

Overall % Impact: **-0.38**Overall \$ Impact: **\$-4,428**# of Policyholders: **632**

Company Reference: OHC17-0007

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

The initial rates and rules for the above-captioned program were approved in October 2015 (Item Key #328379) to be effective December 1, 2015 for new business.

There was one rate revision since that initial filing. It was approved in August 2016 (Item Key #382492) and resulted in an overall 0% to be effective November 1, 2016 for both new and renewal business.

With this filing, the company proposes the following changes:

Base rate revision - The company's proposed rates are based upon Louisiana Citizens Property Insurance Corporation's approved dwelling rates and deductible factors/zones, incorporating a 10% downward deviation from the base fire, extended coverage and wind/hail only rates.

Introduction of rate capping - The company proposes a 5% cap on the increase and no cap on the decrease (cap based on the revised deductible/calculation).

Under Rule 40. Premium Development, Part II., Adjusted Base Premium Computation, B. Deductible Options, all of the deductible options section was revised to incorporate Citizens deductibles, zones and factors.

Under XI. Cancellations, G., the following has been added per requirements of Act 299 of the Louisiana Legislature, House Bill 287 which amended and reenacted R.S.22:885(B) relative to the cancellation or surrender of a policy by the policyholder; to provide for the return of unearned premium to the mortgagee:

If a mortgagee provided written notice to the Company of the percentage of the premium being funded with the mortgagee's own funds, the Company will return that percentage of unearned premium attributable to the mortgagee. Any remaining percentage of unearned premium attributable to the insured will be returned to the insured.

Formatting, spelling and other minor scrivener's errors are being corrected throughout the manual.

These changes will result in an overall rate decrease of **-0.38%** or **-\$4,428** (632 policyholders).

Item Key: 692931

Date Submitted: 01/22/2018

Ocean Harbor Casualty Insurance Company

1 - Property

Revised Rate and Rule

Louisiana Mobile Home Dwelling Voluntary Program

Rate revision and Introduction of Capping

Overall % Impact: **1.48**Overall \$ Impact: **\$252**# of Policyholders: **11**

Company Reference: OHC17-0010

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

The initial rates and rules for the above-captioned program were approved in July 2016 (Item Key #338315) to be effective October 1, 2016 for new business.

There have been no rate revisions since that filing.

With this filing, the company proposes the following changes:

Base rate revision - The company's proposed rates are based upon Louisiana Citizens Property Insurance Corporation's approved dwelling rates and deductible factors/zones, incorporating a 10% downward deviation from the base fire, extended coverage and wind/hail only rates.

Introduction of rate capping - The company proposes a 5% cap on the increase and no cap on the decrease (cap based on the revised deductible/calculation).

Under Rule 40. Premium Development, Part II., Adjusted Base Premium Computation, B. Deductible Options, all of the deductible options section was revised to incorporate Citizens deductibles, zones and factors.

Under XI. Cancellations, G., the following has been added per requirements of Act 299 of the Louisiana Legislature, House Bill 287 which amended and reenacted R.S.22:885(B) relative to the cancellation or surrender of a policy by the policyholder; to provide for the return of unearned premium to the mortgagee:

If a mortgagee provided written notice to the Company of the percentage of the premium being funded with the mortgagee's own funds, the Company will return that percentage of unearned premium attributable to the

mortgagee. Any remaining percentage of unearned premium attributable to the insured will be returned to the insured.

Formatting, spelling and other minor scrivener's errors are being corrected throughout the manual.

These changes will result in an overall rate increase of +1.48% or +\$252 (11 policyholders).

Item Key: 692938

Date Submitted: 01/22/2018

Ocean Harbor Casualty Insurance Company

4 - Homeowners

Revised Rate and Rule

Louisiana Homeowners (Assumed) Takeout Program

Rate revision and Introduction of Capping

Overall % Impact: **-11.74**

Overall \$ Impact: **-\$160,865**

of Policyholders: **337**

Company Reference: OHC17-0008

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

The initial rates and rules for the above-captioned program were approved in October 2015 (Item Key #327750) to be effective December 1, 2015 for new business.

There have been no rate revisions since that filing.

With this filing, the company proposes the following changes:

Base rate revision - The company's proposed rates are based upon Louisiana Citizens Property Insurance Corporation's approved dwelling rates and deductible factors/zones, incorporating a 10% downward deviation from the base fire, extended coverage and wind/hail only rates.

Introduction of rate capping - The company proposes a 5% cap on the increase and no cap on the decrease at renewal (cap based on the revised deductible/calculation).

Under Rule 406. Deductibles, all of the deductible options section was revised to incorporate Citizens deductibles, zones and factors.

Under XI. Cancellations, G., the following has been added per requirements of Act 299 of the Louisiana Legislature, House Bill 287 which amended and reenacted R.S.22:885(B) relative to the cancellation or surrender of a policy by the policyholder; to provide for the return of unearned premium to the mortgagee:

If a mortgagee provided written notice to the Company of the percentage of the premium being funded with the mortgagee's own funds, the Company will return that percentage of unearned premium attributable to the mortgagee. Any remaining percentage of unearned premium attributable to the insured will be returned to the insured.

Formatting, spelling and other minor scrivener's errors are being corrected throughout the manual.

These changes will result in an overall rate decrease of -11.74% or -\$160,865 (337 policyholders).

Item Key: 692943

Date Submitted: 01/22/2018

Ocean Harbor Casualty Insurance Company

4 - Homeowners

Installment Program

Louisiana Homeowners (Assumed) Takeout Program

Revision of Installment Payment Plan

Company Reference: OHC17-0012

The introduction of the installment payment plan for the above-captioned program was approved in October 2015 (Item Key #327752) to be effective December 1, 2015.

There have been no revisions since that filing.

With this filing, the company proposes the following:

Removed the sentence "We do not accept Premium Finance Agreements".

Corrected Quarterly (4-pay) percentages from 40% down to 25% down and 20%/20%/20% payments to 25%/25%/25% payments.

Added the sentence "An installment fee does not apply to the down payment".

Other minor scrivener's errors are being corrected in the installment payment plan.

There is no rate impact associated with this filing.

Item Key: 692970

Date Submitted: 01/22/2018

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Voluntary Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **4.8**
 Overall \$ Impact: **\$4,983,861**
 # of Policyholders: **38982**
 Company Reference: 2018-017
 Requested Effective Dates - New: 02/22/2018 Renewal: 05/22/2018

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

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

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

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

Item Key: 693021

Date Submitted: 01/22/2018
 SAFECO INSURANCE COMPANY OF OREGON
 17 - Other Liability
 Revised Rate only
 Personal Umbrella and Excess
 Personal Umbrella Program
 Rate Revision
 Overall % Impact: **30.1**
 Overall \$ Impact: **\$854,196**
 # of Policyholders: **6373**
 Company Reference: 18-LA-S-UMB-R-GEN-LV1
 Requested Effective Dates - New: 04/27/2018 Renewal: 06/06/2018

The last rate revision to this program was +20.2% or \$570,369 which was approved under LDI Item Key Number 390226 effective 4/27/2017 for new business and 6/6/2017 for renewal business.

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

- Automobile:
 - Initial;
 - Each additional owned (not antique),
 - Each antique or company provided car,
 - Each underage driver,
 - Uninsured Motorists, and
 - Each Motorcycle;
- Residences: Each additional (owner occupied);
- Watercraft:
 - Powerboats 50 hp or more and less than 32 ft or sailboats 26 ft to less than 32 ft in length,
 - Powerboats 50 hp or more and 32 to 39 ft in length or sailboats 32 to 39 ft in length,
 - Personal Watercraft,
 - Boats over 39 to 45 ft,
 - Boats over 45 to 50 ft,
 - Boats over 50 ft to 55 ft, and
 - Boats over 55 ft;
- Recreational Vehicles: Each;
- Property Owned and Rented to Others:
 - Each Unit, 1 - 4 family buildings only: 1 - 5 units, and
 - Each Unit, 1 -4 family buildings only: over 5 units;

- Incidental Farm; and
- In-Home Business.

The rate impact associated with this filing is +30.1% or \$854,196 affecting 6,373 policyholders.

Item Key: 693058

Date Submitted: 01/23/2018
 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 SERVe Program
 # of Policyholders: 0
 Company Reference: ORG-OL-SERVE-LA-1701R

Item Key: 693067

Date Submitted: 01/23/2018
 CHURCH MUTUAL INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Commercial Auto Program
 Loss Cost Adoption

- Adopt ISO Designations CA-2017-BRLA1 and CA-2017-IALL1
- Revise LCMs
- Rule Revisions

Overall % Impact: 7.3
 Overall \$ Impact: \$190,377
 # of Policyholders: 531
 Company Reference: AUTO-64
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

The last rate revision to this program was -0.1% or -\$2,189 which was approved under LDI Item Key Number 391342 effective 7/1/2017 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 is proposing the following revisions to the current exception pages:

- Discontinuing the company definition of Church Bus as the company will use ISO's definition found in Rule 40.;
- Discontinuing company Rule 40.D.3. regarding rating radius as the company will utilize ISO's rating radius found in Rule 40.;
- Discontinuing company Rule 23.B.5. providing liability factor for service and utility trailers as the company will utilize ISO liability factors; and
- Remove the company Fleet Discount as the company will utilize separate LCM for fleet and non-fleet.

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

Risk Type	Vehicle Type	Coverage	Current LCM	Proposed LCM	
Non-Fleet	Church Bus, School Bus, Private Passenger, and All Other Vehicles	Liability	0.813	0.809	
		Medical Payments	0.895	0.809	
		Uninsured Motorists	1.074	0.857	
		Comprehensive	1.673	1.559	
		Collision	1.256	1.169	
	Light Trucks	Liability	0.813	0.809	
		Medical Payments	0.813	0.809	
			Uninsured Motorists	1.074	0.857
			Comprehensive	1.673	1.559
			Collision	1.256	1.169

Fleet	Church Bus, School Bus, Private Passenger, and	Liability	0.813	0.728
	All Other Vehicles			
		Medical Payments	0.895	0.728
		Uninsured Motorists	1.074	0.772
		Comprehensive	1.673	1.403
		Collision	1.256	1.052
	Light Trucks	Liability	0.813	0.728
		Medical Payments	0.813	0.728
		Comprehensive	1.074	0.772
		Comprehensive	1.673	1.403
		Collision	1.256	1.052

The rate impact associated with this filing is +7.3% or \$190,377 affecting 531 policyholders.

Item Key: 693244

Date Submitted: 01/24/2018

American Home Assurance Company

AIU INSURANCE COMPANY

COMMERCE AND INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

ILLINOIS NATIONAL INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

AIG ASSURANCE COMPANY

AIG PROPERTY CASUALTY COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

Introduce Deductible Coverage Endorsement - Form A Rule

of Policyholders: 0

Company Reference: AIG-16-IL-04E

With this filing, the companies propose to introduce the Deductible Coverage Endorsement - Form A rule to be used with the corresponding form.

The corresponding form filing has been approved under company tracking number AIG-1-IL-04A, LDI Item Key Number 689619, effective 12/12/2017.

There is no rate impact associated with this filing.

Item Key: 693269

Date Submitted: 01/24/2018

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Taxicab & Public Livery Program

Revised Rate and Rule

of Policyholders: 0

Company Reference: IFACLA2018TAXIRR

Item Key: 693349

Date Submitted: 01/25/2018

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Revised Rate and Rule

- Drive Safe & Save
- CRI Factors
- Rule 212. Age, Gender and Marital Status
- Private Passenger Rates

Overall % Impact: **-0.1**
 Overall \$ Impact: **\$-1,315,181**
 # of Policyholders: **1083462**
 Company Reference: PV-40644
 Requested Effective Dates - New: 04/30/2018 Renewal: 04/30/2018

The last rate revision to this program was +9.9% or \$159,264,871 which was approved under LDI Item Key Number 397786 effective 2/5/2018 for both new and renewal business.

With this filing, the companies propose to implement a new business CRI adjustment for some private passenger new business policies by revising the minimum CRI factor from 0.670 to 0.620.

The companies are also proposing to revise the Drive Safe and Save program. The participants will no longer be removed from the program for not submitting an odometer reading. Instead, the Annual Mileage Adjustment will vary depending on the number of days since the last odometer reading. Rule 212., Age, Gender and Marital Status, and Private Passenger Rates will be updated to include revise the calculation order due to the revisions to the Drive Safe and Save Program

The rate impact associated with this filing is -0.078% or -\$1,315,181 affecting 1,083,462 policyholders.

Item Key: 693364

Date Submitted: 01/25/2018
 BENCHMARK INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Internet Liability
 # of Policyholders: **0**
 Company Reference: 6978
 Requested Effective Dates - New: 02/23/2018 Renewal: 02/23/2018

Item Key: 693394

Date Submitted: 01/26/2018
 TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
 17 - Other Liability
 Revised Rate only
 Professional Liability - E&O
 Overall % Impact: **-3.9**
 Overall \$ Impact: **\$-11,129**
 # of Policyholders: **15**
 Company Reference: 2017-08-0114-R
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Item Key: 693501

Date Submitted: 01/26/2018
 Ironshore Indemnity Inc.
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability/ E & O
 Consultants Professional Liability Program

of Policyholders: **0**

Company Reference: CPL-18-001-RA/RU

With this filing, the company is introducing the initial rates and rules for its Consultants Miscellaneous Professional Liability program that is offered direct to the consumer through the internet.

This program is targeted to select classes of small consultant businesses that have annual gross revenues of \$1,000,000 or less. The application is intended to be used in all states so fraud warnings for multiple states are included.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 693532, Company Form Filing Number

Item Key: 693574

Date Submitted: 01/29/2018
 SAFECO INSURANCE COMPANY OF OREGON
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: 18-LA-S-AO-RR-STP-TAG
 Requested Effective Dates - New: 04/26/2018 Renewal: 04/26/2018

The last rate revision to this program was +12.1% or \$13,337,272 which was approved under LDI Item Key Number 693574 effective 4/23/2018 for new business and 5/28/2018 for renewal business.

With this filing, the company proposes the following revisions:

- Update the Multi-Car Discount for clarity; and
- Update the telematics programs so that there will no longer be a connection between the Right Track Discount and the Low Mileage Discount.

There is no rate impact associated with this filing.

Item Key: 693589

Date Submitted: 01/29/2018
 Intrepid Insurance Company
 17 - Other Liability
 Non-Adoptions
 Commercial General Liability
 Non-Adoption of ISO Loss Costs Designation Filing Number GL-2017-BGL1
 # of Policyholders: **0**
 Company Reference: IDI-GL-2018-5195-RA-LA-27032
 Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

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

Item Key: 693598

Date Submitted: 01/29/2018
 Continental Western Insurance Company
 UNION INSURANCE COMPANY
 26 - Burglary And Theft
 Adoption
 Commercial Burglary and Theft
 Adoption of various ISO Filing Designation Numbers
 05-18 Crime Co. Rules (Mid-Market)
 Overall % Impact: **-30.0**
 Overall \$ Impact: **\$-230**
 # of Policyholders: **2**
 Company Reference: 18-CR-RU-10
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last adjustment to this program occurred in September 2003 under the Prior Approval provision (Item Key #14641) to be effective October 1, 2003 for both new and renewal business.

With this filing, the companies are proposing to adopt the following revised company rules from Insurance Services Office, Inc. (ISO):

Filing Designation Number	Item Key Number	Effective Date
CR-2008-ORU08	237705	November 1, 2009
CR-2009-RRU09	255029	November 1, 2010
CR-2012-RRU12	290360	August 1, 2013
CR-2015-RRU15	322494	December 1, 2015
CR-2017-ORRSA	391856	September 1, 2017
CR-2015-REL1	327652	June 1, 2016
CR-2015-RLA1	327646	June 1, 2016
CR-2009-RLC09	255042	November 1, 2010

Both of the companies has a Loss Cost Multiplier of **1.65**.

The policy writing minimum premium is **\$150**.

Premium changes for additional premium of \$15 or less will be waived and a return premium of \$15 or less will be waived unless the return is requested by the insured and then it would be returned to the insured.

The following exceptions will have a premium amount of:

- Employee Theft - Name or Position Schedule Insuring Agreement
 - Annual Minimum Premium Per Employee - \$50
- Guest Property Insuring Agreement
 - B.1.a.(1)(c.)(LC) - Annual Minimum Premium Per Premises - \$50
 - B.2.a.(1)(c.)(LC) - Annual Minimum Premium Per Premises - \$50
- Safe Depository Insuring Agreement
 - B.1.a.(1)(c.)(LC) - Loss of Customers' Property - In Safe Deposit Boxes

Limit of Insurance	Minimum Premium
25,000	\$10
50,000	\$10

75,000	\$10
100,000	\$10
200,000	\$10
300,000	\$10
400,000	\$10
500,000	\$15
600,000	\$15
700,000	\$15
800,000	\$15
900,000	\$15
1,000,000	\$25
E/A 100,000	\$1

- B.2.a.(1)(c).(LC) - Annual Minimum Premium - \$50
- Government Crime Coverage Form and Government Crime Policy - Employee Theft - Name or Position Scheduling Insuring Agreement
 - Annual Minimum Premium Per Employee - \$50
- Employee Theft and Forgery Policy - Employee Theft - Name or Position Schedule Insuring Agreement
 - Annual Minimum Premium Per Employee - \$50
- Government Employee Theft and Forgery Policy - Employee Theft - Name or Position Schedule Insuring Agreement
 - Annual Minimum Premium Per Employee - \$50

These changes will have a rate decrease of -30.00% or -\$230 (2 policyholders).

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

The corresponding form(s) filing, LDI Form Filing No. 693591, Company Form Filing No. 18-CR-FM-3 was approved effective May 1, 2018.

Item Key: 693661

Date Submitted: 01/29/2018

ARAG Insurance Company

33 - Other Lines

Initial Rate and Rule

Other Lines of Business (Other Personal Lines)

Introduction of Individual Legal Expense Policy (PUINDPLAN)

Other Personal Lines - Legal Expense Insurers

Company Reference: LA-PUINDPLAN 12/17 RATE

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

The above-captioned company wishes to submit initial rates and rules for use with its Individual Legal Expense Plan (with a deductible).

The company states "This is the same product that is currently being offered in your state by GuideOne Specialty Mutual Insurance Company, which ARAG has been administering. The rates are identical. The only difference being ARAG Insurance Company is the underwriter".

Policyholders are provided prepaid legal services for well defined and distinct legal matters.

These plans are sold by ARAG company employees and/or external licensed agents and brokers.

There is no rate impact associated with this filing.

Companion forms (Item Key #

Item Key: 693699

Date Submitted: 01/29/2018

EMPLOYERS INSURANCE COMPANY OF WAUSAU

LIBERTY MUTUAL INSURANCE COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

LM INSURANCE CORPORATION

FIRST LIBERTY INSURANCE CORPORATION, THE

LIBERTY INSURANCE CORPORATION

17 - Other Liability

Adoption

Commercial General Liability

Overall % Impact: **-0.480**

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

of Policyholders: **322**

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

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

Item Key: 693735

Date Submitted: 01/30/2018

ARAG Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Other Personal Lines - Legal Expense Insurers
 # of Policyholders: 0
 Company Reference: LA-PUINDPLAN2 12/17 RATES

Item Key: 693744

Date Submitted: 01/30/2018
 MARKEL AMERICAN INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate only

Private Passenger Automobile
 Motorcycle Program
 Rate Revision

- Base Rates
- Physical Damage Symbol Factors
- Physical Damage Operator Age Factors
- Homeowner Factor

Overall % Impact: 0.0
 Overall \$ Impact: \$29
 # of Policyholders: 997
 Company Reference: LAMCRA-181
 Requested Effective Dates - New: 04/11/2018 Renewal: 05/16/2018

The last rate revision to this program was -0.35 or -\$1,070 which was approved under LDI Item Key Number 383098 effective 11/15/2016 for new business and 12/20/2016 for renewal business.

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

- Base rates;
- Physical Damage Symbol factors;
- Physical Damage Operator Age factors; and
- Homeowner factors.

The rate impact associated with this filing is 0.0% or \$29 affecting 997 policyholders.

**This filing is a resubmission of company tracking number LAMCRA-171, LDI Item key Number 688679, which was disapproved for actuarial reasons.

Item Key: 693773

Date Submitted: 01/30/2018
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial Umbrella and Excess
 # of Policyholders: 0
 Company Reference: LA-CU-1186-02

With this filing, the company proposes to introduce Rule CU-3540-LA 0118, Employers Liability Exclusion. This mandatory endorsement will exclude Employers Liability and will be used in conjunction with targeted energy markets.

The corresponding form filing has been approved under company tracking number LA-CU-1186-01, LDI Item Key Number 693813, effective 02/06/2018.

There is no rate impact associated with this filing.

Item Key: 693869

Date Submitted: 01/31/2018
 CONTINENTAL INSURANCE COMPANY, THE
 17 - Other Liability
 Initial Rate and Rule
 Medical Malpractice
 Allied Healthcare Facilities Professional Liability Program

of Policyholders: 0
 Company Reference: 17-01456-RL
 Requested Effective Dates - New: 03/01/2018 Renewal: N/A

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

This program is designed to provide professional liability coverage to a diverse group of allied healthcare facilities including laboratories, imaging centers, home health care operations, hospice facilities, dialysis centers and rehabilitation centers.

A schedule rating plan and terrorism is included in this filing.

LDI Form Filing No. 693926, Company Form Filing No. 17-01456-F, were disapproved on February 19, 2018.

A SERFF "Objection Letter" was sent to Mr. Ali Stephen on February 14, 2018 for additional information.

Item Key: 693873

Date Submitted: 01/31/2018

Encompass Property and Casualty Company

17 - Other Liability

Revised Rate and Rule

Personal Umbrella and Excess

Overall % Impact: **-0.1**

Overall \$ Impact: **\$-423**

of Policyholders: **608**

Company Reference: ER3547

Requested Effective Dates - New: 06/09/2018 Renewal: 06/09/2018

Item Key: 693898

Date Submitted: 01/31/2018

UNITED FIRE & INDEMNITY COMPANY

4 - Homeowners

Revised Rate only

Homeowners Program

Overall % Impact: **4.6**

Overall \$ Impact: **\$351,627**

of Policyholders: **2619**

Company Reference: HO-LA-05012018-R

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

The last adjustment to this program was approved in October 2015 (Item Key #327732) and resulted in an overall 0% to be effective March 1, 2016 for both new and renewal business.

With this filing, the company proposes a base rate increase for HO0002 and HO0003.

The company states "Also, we want to mention that in our last rate filing, it was mentioned that the base rate relativity between Territories 34 and 35 was higher than average. After comparing that relationship to others, we used a lower selection for Territory 35 in this filing to decrease that relativity".

This will result in an overall rate increase of +4.6% or +\$351,627 (2,619 policyholders).

Item Key: 693901

Date Submitted: 01/31/2018

HARTFORD INSURANCE COMPANY OF THE MIDWEST

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Rate Revision

Base Rates

Overall % Impact: **12.0**

Overall \$ Impact: **\$544,896**

of Policyholders: **2664**

Company Reference: FN.15.599/RWG.2018.01

Requested Effective Dates - New: 06/16/2018 Renewal: 08/04/2018

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

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

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

Item Key: 693904

Date Submitted: 01/31/2018

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: 1358

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

With this filing, the company

Item Key: 693935

Date Submitted: 02/01/2018
 SIRIUS AMERICA INSURANCE COMPANY
 16 - Workers Compensation
 Initial Rate and Rule
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 # of Policyholders: 0
 Company Reference: 6970.1
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

With this initial filing, the above-captioned company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, effective 05/01/2018.

The company will utilize a loss cost multiplier of 1.562.

Item Key: 693939

Date Submitted: 02/01/2018
 AMERISURE MUTUAL INSURANCE COMPANY
 AMERISURE INSURANCE COMPANY
 AMERISURE PARTNERS INSURANCE COMPANY
 1 - Property
 Non-Adoptions
 Commercial Property (Fire and Allied Lines)
 Non-Adoption
 PIAL Designation Filing Number: CF-2017-RLA1 (Item Key #690221)
 # of Policyholders: 0
 Company Reference: LA-PIAL-LA17-14
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

The last adjustment to this program occurred in 2015 under the Prior Approval provision (Item Key #324807) to be effective July 1, 2015.

With this filing, the above-captioned companies wish to non-adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA17-14 (CF-2017-RLA1), Item Key #690221, with an effective date of July 1, 2018.

The companies would like for the non-adoption to take place on July 1, 2017.

Item Key: 693968

Date Submitted: 02/01/2018
 ZURICH AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Professional Liability / E&O
 Travel Agents and Tour Operator Program
 Overall % Impact: 0.0
 Overall \$ Impact: \$0
 # of Policyholders: 18
 Company Reference: 41188

Item Key: 693986

Date Submitted: 02/01/2018
 Everest Denali Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: LA-GL-20053652EDIC
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 693989

Date Submitted: 02/01/2018
 Everest Premier Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: LA-GL-2005365EPIC
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 693993

Date Submitted: 02/01/2018
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 Construction Programs

of Policyholders: 0
 Company Reference: PS-18-GL-R-16
 Requested Effective Dates - New: 03/15/2018 Renewal: 03/15/2018

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

Prior Work Exclusion GL 0116 - This endorsement excludes coverage for work completed prior to the date indicated on the endorsement. This endorsement is a mandatory attachment, only to policies for construction or contracting risks which had a gap in coverage prior to the current policy term. There is no rating impact for this endorsement.

Exclusion – Exterior Insulation and Finish Systems GL 0136 - This endorsement excludes injury or damage related to exterior insulation and finishing systems. This endorsement is a mandatory attachment to policies for all construction and contracting risks. There is no rating impact for this endorsement.

Continuous Or Progressive Damage Limitation GL 0365 - This endorsement provides clarification that coverage applies only to continuous or progressive damage that commences during the policy period, and limits coverage for such damage to the Limit Of Insurance available for the term of the policy to which the endorsement is attached. This endorsement is a mandatory attachment to policies for all construction and contracting risks. There is no rating impact for this endorsement.

Limitation Of Coverage to Designated Project GL 0485 - This endorsement limits coverage to injury or damage arising out of a specific project, as designated in the Schedule of the endorsement. This endorsement is optional, where the insured requests coverage only for a specific project. There is no rating impact for this endorsement.

Exclusion – Cross Suits Liability GL 0513 - This endorsement adds an exclusion for any claim or suit for damages for bodily injury or personal and advertising injury brought by a Named Insured against another Named Insured. This exclusion does not apply to property damage. This endorsement is a mandatory attachment to policies for all construction and contracting risks. There is no rating impact for this endorsement.

The corresponding form(s), LDI Form Filing Number 694026, Company Form Filing Number PS-18-GL-F-16 is pending approval.

Item Key: 693996

Date Submitted: 02/01/2018
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Auto Dealers and Equipment Program
 # of Policyholders: 0
 Company Reference: PS-18-GL-R-15
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 386457 effective 05/01/2017.

With this filing, the company is introducing two new endorsement to be used in conjunction with its

Item Key: 694052

Date Submitted: 02/02/2018
 Imperium Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: IIC-GL-PR-LA-2018RARU
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

With this filing, the company is introducing the initial rates and rules for its Allied Health Care Providers Program.

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

CL-2016-ODPRU GL-2017-BGL1 RP-2014-RGL14

Item Key: 694091

Date Submitted: 02/02/2018
 FIDELITY SECURITY LIFE INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Group Stop Loss Program
 Rate Filing for M-8009LA et.al.
 # of Policyholders: 0
 Company Reference: M-8009 - RATE

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

This policy is designed to provide Specific and Aggregate Stop Loss coverage. The policy is designed to reimburse the group policyholder, as oppose dot the individual group member, for medical claims paid to the individual group members under self-insured plans. Employer specific deductibles and aggregate attachment points will not be less than the minimums allowed by applicable regulation.

The corresponding form(s) filing, LDI Form Filing No. 694221, Company Form Filing No. M-8009 - FORM, were certified approved effective February 7, 2018.

A SERFF "Objection Letter" was sent to Ms. Danielle Menzel on February 15, 2018 for additional information.

Item Key: 694097

Date Submitted: 02/02/2018

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: LA-GL-1186-02

Requested Effective Dates - New: 02/15/2018 Renewal: 02/15/2018

Item Key: 694149

Date Submitted: 02/02/2018

ALLSTATE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

- Adoption of ISO Designations CA-2017-BRLA1 and CA-2017-IALL1
- Revise ELRs
- Revise LCMs
- Revise Policy Tier Rating
- Revise Years in Business Rating

Overall % Impact: 5.2

Overall \$ Impact: \$708,354

of Policyholders: 2326

Company Reference: BR8853: 2018 RATE REVIEW

Requested Effective Dates - New: 06/18/2018 Renewal: 08/29/2018

The last rate revision to this program was +19.3% or \$2,296,544 which was approved under LDI Item Key Number 389684 effective 6/12/2017 for new business and 8/23/2017 for renewal business.

With this filing, the company proposes the following revisions:

- 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;
- Revise the Expected Loss Ratios (ELR);
- Revise the Loss Cost Multipliers* (LCM);
- Revise the Policy Tier Rating; and
- Revise the Years in Business Rating.

*Due to the number of LCMs utilized by the company, the proposed revisions can be found in the Manual Pages and Exhibit C - Louisiana Loss Cost Multiplier Worksheets provided by the company.

The rate impact associated with this filing is +5.2% or \$705,354 affecting 2,326 policyholders.

Item Key: 694154

Date Submitted: 02/02/2018

Unitrin Safeguard Insurance Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

of Policyholders: 0

Company Reference: LA AU PRIME USIC

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

Item Key: 694158

Date Submitted: 02/02/2018
 HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Overall % Impact: **17.8**
 Overall \$ Impact: **\$4,327,687**
 # of Policyholders: **11530**
 Company Reference: FN.15.599.2018.01
 Requested Effective Dates - New: 06/16/2018 Renewal: 08/04/2018

Item Key: 694160

Date Submitted: 02/02/2018
 HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 19 - Private Passenger Automobile
 PPA Symbol Updates
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: FN.15.599.2018.01 SY
 Requested Effective Dates - New: 06/16/2018 Renewal: 08/04/2018

Item Key: 694206

Date Submitted: 02/05/2018
 STATE NATIONAL INSURANCE COMPANY, INC.
 9 - Inland Marine
 Initial Rate and Rule
 Commercial Inland Marine
 Introduction of Artisan Contractor Liability Program
 # of Policyholders: **0**
 Company Reference: SNIC-IM-NEXT-LA-1801R
 Requested Effective Dates - New: 03/18/2018 Renewal: 03/18/2018

The above-captioned company is introducing a Artisan Contractor Liability Program for its Commercial Inland Marine line.

This program will offer Artisan Equipment coverage for small and midsize contractors.

ISO filing designation number CM-2016-RLA1 (Item Key Number 336872) is being adopted with this filing.

The company proposes a loss cost multiplier of 2.00.

Companion forms (Item Key Number 694214 or Company Reference Number SNIC-IM-NEXT-LA-1801F) were still pending as of 02/07/2018.

There is no rate impact associated with this filing.

Item Key: 694220

Date Submitted: 02/05/2018
 STATE NATIONAL INSURANCE COMPANY, INC.
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 Artisan Contractor Liability Program
 # of Policyholders: **0**
 Company Reference: SNIC-OL-NEXT-LA-1801R
 Requested Effective Dates - New: 03/18/2018 Renewal: 03/18/2018

Item Key: 694229

Date Submitted: 02/05/2018
 LM General Insurance Company
 LM INSURANCE CORPORATION
 LIBERTY PERSONAL INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Overall % Impact: **17.1**
 Overall \$ Impact: **\$20,382,233**
 # of Policyholders: **31843**
 Company Reference: 18-LA-P-AO-R-GRS-ASR
 Requested Effective Dates - New: 04/21/2018 Renewal: 05/26/2018

Item Key: 694237

Date Submitted: 02/05/2018
 LIBERTY INSURANCE CORPORATION
 LIBERTY MUTUAL FIRE INSURANCE COMPANY
 FIRST LIBERTY INSURANCE CORPORATION, THE
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Overall % Impact: **17.0**
 Overall \$ Impact: **\$4,380,713**
 # of Policyholders: **7208**
 Company Reference: 18-LA-P-AO-R-LEG-ASR
 Requested Effective Dates - New: N/A Renewal: 05/26/2018

Item Key: 694238

Date Submitted: 02/05/2018
 FOREMOST INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Motor Home Program
 Revised Rate and Rule
 Overall % Impact: **8.7**
 Overall \$ Impact: **\$37,633**
 # of Policyholders: **317**
 Company Reference: B-121
 Requested Effective Dates - New: 06/01/2018 Renewal: 07/01/2018

The last rate revision to this program was +5.3% or \$22,252 which was approved under LDI Item Key Number 334938 effective 12/15/2016 for both new and renewal business.

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

- Introduced a Coverage Code table which displays a code related to each coverage type;
- Reset the Renewal Capping;
- Revise the base premium for Bodily Injury, Property Damage, Other Than Collision, and Collision;
- Introduce the base premium for additional limits of liability for Vacation Liability;
- Revise the factors for Unit Age, Rated Driver Age, and Years Owned;
- Revise the language on the Accident Prevention Course; and
- Add the territory factors.

The rate impact associated with this filing is +8.7% or \$37,633 affecting 317 policyholders.

Item Key: 694245

Date Submitted: 02/05/2018
 AmGUARD Insurance Company
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Businessowners Program
 Introduction of Cyber Suite Coverage
 # of Policyholders: **0**
 Company Reference: 2018-05-01-LABP-RR-CYBER
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 688703, which resulted in an overall 0% rate impact effective April 1, 2018.

The company is introducing the rates/rules for cyber suite coverage to be used in conjunction with the above-captioned program.

The corresponding form(s) filing, LDI Form Filing No. 694351, Company Form Filing No. 2018-05-01-LABP-F-CYBER, were approved effective May 1, 2018.

Item Key: 694357

Date Submitted: 02/06/2018
 HANOVER INSURANCE COMPANY, THE
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: CW-GL-17878R
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 694375

Date Submitted: 02/06/2018

QBE INSURANCE CORPORATION

1 - Property

Initial Rule only

Commercial Property (Fire and Allied Lines)

Initial Rule

McGowan Condo Pro and Apartment Pro Program

of Policyholders: 0

Company Reference: 18-5067-LA-RULES

Requested Effective Dates - New: 03/26/2018 Renewal: 03/26/2018

The above-captioned company wishes to submit new rules for its Commercial Property program to be used with its McGowan-Habitational Program.

With this filing, the company is submitting forms that enhance and/or modify The AAIS Commercial Output Program (COP) product. They are as follows:

- **Condominium Pro Coverage Enhancement** - which amends and enhances the Commercial Output Program Coverage Part and adds additional coverages specific to Condominium Associations.
- **Apartment Pro Coverage Enhancement** - which amends and enhances the Commercial Output Program Coverage Part and adds additional coverages specific to Apartment Owners.
- **Condominium Pro Windstorm or Hail Endorsement** - which amends the standard deductible form by adding a Per Building Deductible option.
- **Apartment Pro Windstorm or Hail Endorsement** - which amends the standard deductible form by adding a Per Building Deductible option.
- **Condominium Pro Multiple Deductible** - which adds Per Building and Per Unit Deductibles to the Multiple Deductible Schedule Perils and Locations Endorsement.
- **Apartment Pro Multiple Deductible** - which adds Per Building and Per Unit to the Multiple Scheduled Perils and Locations Endorsement.

This Condo Pro product is designed for community associations and the Apartment Pro product is intended for apartment owners as opposed to individual policies for unit owners or tenants.

The company is requesting an effective date of March 26, 2018.

The corresponding form(s) filing, LDI Form Filing No. 694517, Company Form Filing No. 18-5068-LA-FORMS were approved effective March 26, 2018.

Item Key: 694388

Date Submitted: 02/06/2018

GREAT NORTHERN INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY

FEDERAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Internet Liability

Masterpiece Program

of Policyholders: 0

Company Reference: 17-12796-RR

Requested Effective Dates - New: 04/23/2018 Renewal: 06/07/2018

With this filing, the companies are proposing to offer a new optional cyber coverage product that attaches to the dwelling portion of the homeowners Masterpiece Program. This coverage is

available for an additional charge on all house, condominium, cooperative, or renters coverages. Cyber Protection Coverage is composed of Cyber Extortion Coverage, Cyber Financial Loss Coverage, and Cyber Personal Protection Coverage. Cyber Personal Protection Coverage includes coverage for expenses resulting from cyber breach of privacy, cyber bullying, and cyber disruption occurrences. Cyber protection coverage is always rated at one residence regardless of the number of residences on the policy.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 694522, Company Form Filing Number 17-12796-F is pending approval.

Item Key: 694412

Date Submitted: 02/06/2018

Occidental Fire & Casualty Company of North Carolina

19 - Commercial Automobile

Revised Rate only

Commercial Automobile

Non-Trucking Program

Rate Revision

Physical Damage Rates

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

Overall % Impact: **4.890**
 Overall \$ Impact: **\$341**
 # of Policyholders: **2**
 Company Reference: 18-192
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

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

Item Key: 694423

Date Submitted: 02/06/2018
 AmGUARD Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability / E&O
 # of Policyholders: **0**
 Company Reference: 2018-MPL-LA-RATE/RULE
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 694531

Date Submitted: 02/07/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: 2018-GL-LA-RU-2032-1
 With this filing, the company is revising the state exception page to correspond with the form filing.

Louisiana Changes - VIL 601 LA 01 18 is being revised to incorporate the following wording: attach this form to policies written by the OneBeacon Government Risks business unit.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 694518, Company Form Filing Number 2018-GL-LA-FO-2032-1 is pending approval.

Item Key: 694533

Date Submitted: 02/07/2018
 GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
 17 - Other Liability
 Revised Rate only

Stop Loss Program

Overall % Impact: **-0.2**
 Overall \$ Impact: **-\$151,129**
 # of Policyholders: **4**
 Company Reference: GP-1-SL-13-LA-RR-V4
 This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No.389790, which resulted in a -0.2% rate decrease effective February 21, 2017.

The company is updating its base rates, industry, area, and dependent factors beyond automated trend adjustments.

These changes will result in a **-0.2%** rate decrease or **-\$151,129**.

There will be **4** Louisiana policyholders affected by this rate decrease.

A SERFF "Objection Letter" was sent to Ms. Amanda DePoortere on February 7, 2018 for additional information.

Item Key: 694573

Date Submitted: 02/07/2018
 GREAT NORTHERN INSURANCE COMPANY
 PACIFIC INDEMNITY COMPANY
 VIGILANT INSURANCE COMPANY
 FEDERAL INSURANCE COMPANY
 27 - Boiler And Machinery
 Revised Rate and Rule
 Boiler & Machinery/Equipment Breakdown
 Exception Rules Apex - EBD

of Policyholders: 0
 Company Reference: 17-BM-2014976-R-A
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

With this filing, the above-captioned program submits new EBD Chubb Exception Rules, effective 05/01/2018.

These new rules will apply when the insured selects new optional endorsements being offered for the Equipment Breakdown Defender (EBD) product.

Item Key: 694586

Date Submitted: 02/07/2018
 American Home Assurance Company
 AIU INSURANCE COMPANY
 COMMERCE AND INDUSTRY INSURANCE COMPANY
 GRANITE STATE INSURANCE COMPANY
 ILLINOIS NATIONAL INSURANCE COMPANY
 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
 NEW HAMPSHIRE INSURANCE COMPANY
 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE
 AIG ASSURANCE COMPANY
 AIG PROPERTY CASUALTY COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: AIG-16-IL-04F

Item Key: 694604

Date Submitted: 02/07/2018
 DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA
 19 - Private Passenger Automobile
 Withdrawal of Rates or Rules
 Private Passenger Automobile
 Withdrawal of Rates and Rules
 # of Policyholders: 0
 Company Reference: DGIC PPA WITHDRAWAL

Item Key: 694641

Date Submitted: 02/07/2018
 CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only
 Commercial Business Automobile
 # of Policyholders: 0
 Company Reference: NTL PHASE 2 R
 Requested Effective Dates - New: 03/09/2018 Renewal: 03/09/2018

With this filing, the companies propose to introduce the rules for endorsements for use for independent trucking contractors written on an individual policy basis.

The corresponding form filing has been submitted under company tracking number NTL PHASE 2 F, LDI Item Key Number 694695.

There is no rate impact associated with this filing.

Item Key: 694649

Date Submitted: 02/07/2018
 EVEREST NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: LA-FI-20053658GL
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 694690

Date Submitted: 02/08/2018
 ASI Lloyds
 4 - Homeowners
 Revised Rate and Rule
 Homeowners HOH and HOS Programs
 Overall % Impact: 7.5
 Overall \$ Impact: \$4,957,803
 # of Policyholders: 33840
 Company Reference: LA HO 2018-02 HOH
 Requested Effective Dates - New: 03/24/2018 Renewal: 05/24/2018

The last adjustment to this program was approved in October 2017 (Item Key #684896) and resulted in an overall rate decrease of -6.6% to be effective January 12, 2018 for new business and March 12, 2018 for renewal business. That filing only changed the company's HOS rates/factors.

The filing before that was approved in April 2016 (Item Key #334653) and resulted in an overall rate decrease of -2.0% (amended from -2.4%) to be effective September 21, 2016 for new business and November 21, 2016 for renewal business.

With this filing, the company proposes a change to current HOH rates and factors. Base rate changes are uniform across territories.

Also, proposed changes in the manual are as follows:

Page 44 - The company updated the Citizens Fair Plan Assessment.

Pages 47 through 57 - The company reformatted those pages due to duplicate information.

This will result in an overall rate increase of +7.5% or +\$4,957,803 (33,840 policyholders).

Item Key: 694703

Date Submitted: 02/08/2018
WESCO INSURANCE COMPANY
19 - Commercial Automobile
Revised Rate and Rule
Commercial Automobile
of Policyholders: 0
Company Reference: LA-CA-1186-02

Item Key: 694793

Date Submitted: 02/08/2018
HDI Global Insurance Company
17 - Other Liability
Revised Rule only
Commercial General Liability
Oil and Gas Program
of Policyholders: 0
Company Reference: HDI-2017-GUM17
Requested Effective Dates - New: 03/15/2018 Renewal: 03/15/2018

Item Key: 694866

Date Submitted: 02/09/2018
Louisiana Title Statistical Services Organization, Incorporated
34 - Title
Revised Rate and Rule
Title Insurance
Company Reference: LATISSO-2018-02-02-RATE/RULE FILING
The Louisiana Title Statistical Services Organization, Inc. (LATISSO) wishes to revise rules and introduce new endorsements for use with Title Insurance.

The following new endorsement is being introduced:

ER-28.3 Encroachments - Boundaries and Easements - Described Improvements and Land Under Development (ALTA Form 28.3)

This endorsement, subject to its terms and conditions, provides coverage to an insured as to any loss or damage because of encroachment of improvement or future improvement located on the land onto adjoining land or located on adjoining land onto the land. Also, it provides coverage for enforced removal of an improvement or future improvement as a result of an encroachment onto any portion of the land subject to an easement or onto adjoining land. The rate per encroachment is \$700 for an owner's policy and \$525 per encroachment for a loan policy.

The following is being revised:

PR-3 Commitment

The company proposes to change wording in the explanation from "This is a contract to issue the proposed insured a policy subject to certain terms and requirements" to "This is an offer to issue the proposed insured a policy subject to certain terms and requirements".

ER - 11.2 Mortgage Modification with Additional Amount of Insurance (ALTA Form 11.2)

The company proposes to change wording in the explanation from "The rate for this endorsement is fifty cents (\$0.50) per thousand on the unpaid principal balance prior to the increase in coverage plus the premium associated with the increase from the Amount of Insurance as shown in Schedule" to "The rate for this endorsement is fifty cents (\$0.50) per thousand on the unpaid balance prior to the increase in coverage plus the premium associated with the increase from the Amount of Insurance as shown in Schedule".

Minor revisions and corrections have also been made.

There is no rate impact associated with this filing.

Companion forms (Item Key #694860) were certified approved on February 15, 2018.

Item Key: 694868

Date Submitted: 02/09/2018

Arch Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Internet Liability
 NetSafe for P&C Programs
 # of Policyholders: 0
 Company Reference: ARCH-18-015

Item Key: 694870

Date Submitted: 02/09/2018
 ASPEN AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability - E & O
 Insurance Agents and Brokers Professional Liability Program
 # of Policyholders: 0
 Company Reference: AAIC-IAB-18

Item Key: 694873

Date Submitted: 02/09/2018
 SENTRY INSURANCE A MUTUAL COMPANY
 MIDDLESEX INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Employment Practices Liability
 # of Policyholders: 0
 Company Reference: 005.9957-18529 EPLI RULE 30
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

	Down payment		is due on the policy
Two Pay	50%	1	50%
Four Pay	25%	3	25%
Ten Pay	10%	9	10%
Ten Pay	15.04%	9	9.44%
Ten Pay	19.99%	9	8.89%
Ten Pay	25.03%	9	8.33%
Ten Pay	30.07%	9	7.77%

effective date. Remaining installment is due five months (180 days) from the policy effective date
 Down payment is due on the policy effective date. Remaining three installments are due at three, six and nine months (every 90 days) from the policy effective date
 Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
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 Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
 Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
 * The remainder if any, will be applied to the down payment.

Item Key: 694899

Date Submitted: 02/09/2018
 MARKEL AMERICAN INSURANCE COMPANY
 MARKEL INSURANCE COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Revised Rate and Rule
 Business Income 2018
 Overall % Impact: 0.0
 Overall \$ Impact: \$0
 # of Policyholders: 236
 Company Reference: 1801RR004
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #395039) to be effective August 1, 2017.

The above-captioned companies wish to submit revised rates and rules for its Commercial Property program.

With this filing, the companies are submitting Business Income Changes - Covered Event Coverage. The companies propose that the base coverage include an annual aggregate limit of insurance of \$25,000. For the first \$25,000 aggregate, the companies propose a flat rate charge of \$100. The companies have provided a rate of \$0.40 per \$100 for limits in excess of the basic coverage limit of \$25,000.

This is a new coverage for Markel and the companies did not have any loss experience to rely on for the proposed rate. The companies reviewed the ISO's rating for food contamination coverage, as they believe it is a similar business income type coverage. The companies applied an average loss cost multiplier of 1.75 to the \$0.225 loss cost to come up with a rate of \$0.39. The companies selected a proposed rate of \$0.40. This is a new optional coverage, there is no rate impact associated with the proposed rates.

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

The corresponding form(s) filing, LDI Form Filing No. 695027, Company Form Filing No. 1801FF004 was approved with an effective date of May 1, 2018.

Item Key: 694911

Date Submitted: 02/09/2018

UNITED FIRE AND CASUALTY COMPANY

17 - Other Liability

Withdrawal of Rates or Rules

Commercial General Liability

Withdrawal of Rate or Rule

of Policyholders: 0

Company Reference: CG-LA-UFC-UFI-01012013-XX-RU-X CG7202-WITHDRAWAL

Requested Effective Dates - New: 01/01/2013 Renewal: 01/01/2013

With this filing, the companies are proposing to withdraw the following rule previously approved contingent upon forms approval under state tacking number 289522.

Item Key: 694943

Date Submitted: 02/09/2018

NOVA CASUALTY COMPANY

17 - Other Liability

Installment Program

Professional Liability - E&O

Installment Plan

of Policyholders: 0

Company Reference: CW-PR-18025

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

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

Plan	Down Payment Due At Inception	Number of Installments Due After Down Payment	Amount of Each Additional Installment	Payment Schedule
Full Pay	100%	0	N/A	N/A
Two Pay	50%	1	50%	Down payment is due on the policy effective date. Remaining installment is due five months (180 days) from the policy effective date
Four Pay	25%	3	25%	Down payment is due on the policy effective date. Remaining three installments are due at three, six and nine months (every 90 days) from the policy effective date
Ten Pay	10%	9	10%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	15.04%	9	9.44%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	19.99%	9	8.89%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	25.03%	9	8.33%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	30.07	9	7.77%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.

The plan does have applicable Invoice, Late, Non-Sufficient Fund and Reinstatement Fees.

There is no rate impact associated with this filing.

Item Key: 694948

Date Submitted: 02/09/2018
 NOVA CASUALTY COMPANY
 17 - Other Liability
 Installment Program
 Commercial General Liability
 Installment Plan
 # of Policyholders: 0
 Company Reference: CW-GL-18025
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

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

Plan	Down Payment Due At Inception	Number of Installments Due After Down Payment	Amount of Each Additional Installment	Payment Schedule
Full Pay	100%	0	N/A	N/A
Two Pay	50%	1	50%	Down payment is due on the policy effective date. Remaining installment is due five months (180 days) from the policy effective date
Four Pay	25%	3	25%	Down payment is due on the policy effective date. Remaining three installments are due at three, six and nine months (every 90 days) from the policy effective date
Ten Pay	10%	9	10%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	15.04%	9	9.44%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	19.99%	9	8.89%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	25.03%	9	8.33%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	30.07	9	7.77%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.

The plan does have applicable Invoice, Late, Non-Sufficient Fund and Reinstatement Fees.

There is no rate impact associated with this filing.

Item Key: 695040

Date Submitted: 02/12/2018
 STARNET INSURANCE COMPANY
 23 - Fidelity
 Initial Rate and Rule

Fidelity
 Initial Rate and Rule
 Financial Institution Bond for Insurance Companies Program

of Policyholders: 0
 Company Reference: FIN-CRF-2018-5300-FM-LA-26969

The above-captioned company wishes to file initial rate and rule for its new bond product under the Fidelity line of business.

With this filing, the company is submitting its initial filing for Financial Institution Bond for Insurance Companies Program.

The company is submitting the loss costs for this program which are primarily based on approved SFAA loss costs as found in SFAA filing number LA-FLC-12 (Item Key #286304, effective January 1, 2013). The company is filing a loss cost multiplier of **1.676**.

The following coverages use proprietary loss costs that are based on the company's approved Financial Institution Bond for Depository Institution Program:

- P - Property and Cyber Extortion
- Q - Claims and Audit Expenses
- R - Electronic Business Income Loss
- W - Rewards
- X - Payment for Injury or Death

The following coverages use loss costs that are based on the approved SFAA loss costs as found in SFAA

filing number LA-FLC-9 (Item Key #22827, effective May 1, 2006):

- J - Data Processing Service Operations
- M - Destruction of Data or Programs by Hacker or Virus

The following coverages use proprietary loss costs that were developed by a senior FI Bond underwriter with over 25 years of experience in the industry. The values consider the risk of loss of the proprietary coverages relative to the coverage for which the SFAA has established loss costs.

- H - Credit Card Forgery or Alteration
- I - computer Systems Fraud
- N - Voice Computer System Fraud

Bonds may be written for 5 years or less.

If a bond is written with an Aggregate Limit of Liability, then a 20% discount is to be applied to the final bond premium. The loss costs for the coverages under the Computer Crime Policy will be used for the corresponding coverages under the Financial Institution Bond for Insurance Companies. The loss costs to be used for company proprietary coverages are listed in the Table of Proprietary Loss Costs.

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

The corresponding form(s) filing, LDI Form Filing No. 695046, Company Form Filing No. FIN-CRF-2018-5300-FM-LA-26969 were pending as of February 19, 2018.

Item Key: 695042

Date Submitted: 02/12/2018
 NOVA CASUALTY COMPANY
 17 - Other Liability
 Installment Program
 Directors & Officers Liability
 Installment Plan
 # of Policyholders: 0
 Company Reference: CW-D&O-18025
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

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

Plan	Down Payment Due At Inception	Number of Installments Due After Down Payment	Amount of Each Additional Installment	Payment Schedule
Full Pay	100%	0	N/A	N/A
Two Pay	50%	1	50%	Down payment is due on the policy effective date. Remaining installment is due five months (180 days) from the policy effective date
Four Pay	25%	3	25%	Down payment is due on the policy effective date. Remaining three installments are due at three, six and nine months (every 90 days) from the policy effective date
Ten Pay	10%	9	10%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	15.04%	9	9.44%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	19.99%	9	8.89%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	25.03%	9	8.33%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	30.07	9	7.77%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.

The plan does have applicable Invoice, Late, Non-Sufficient Fund and Reinstatement Fees.

There is no rate impact associated with this filing.

Item Key: 695064

Date Submitted: 02/12/2018
 NOVA CASUALTY COMPANY
 17 - Other Liability
 Installment Program
 Internet Liability
 Installment Plan
 # of Policyholders: 0

Company Reference: CW-CYBER-18025
Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

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

Plan	Down Payment Due At Inception	Number of Installments Due After Down Payment	Amount of Each Additional Installment	Payment Schedule
Full Pay	100%	0	N/A	N/A
Two Pay	50%	1	50%	Down payment is due on the policy effective date. Remaining installment is due five months (180 days) from the policy effective date
Four Pay	25%	3	25%	Down payment is due on the policy effective date. Remaining three installments are due at three, six and nine months (every 90 days) from the policy effective date
Ten Pay	10%	9	10%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	15.04%	9	9.44%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	19.99%	9	8.89%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	25.03%	9	8.33%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.
Ten Pay	30.07	9	7.77%	Down Payment is due on the policy effective date. Remaining nine installments are due at one month (every 30 days) intervals from the policy effective date.

The plan does have applicable Invoice, Late, Non-Sufficient Fund and Reinstatement Fees.

There is no rate impact associated with this filing.

Item Key: 695075

Date Submitted: 02/12/2018
GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY
1 - Property
Revised Rule only
Personal Property (Fire and Allied Lines)
Louisiana select Dwelling Fire Program
Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 695079

Date Submitted: 02/12/2018
Sompo America Insurance Company
19 - Commercial Automobile
Revised Rule only

Commercial Automobile
Rule Revision

Rule 98. Deductible Insurance

of Policyholders: 0

Company Reference: 17-I-CA-9009R
With this filing, the company proposes to introduce an exception to ISO Rule 98., Deductible Insurance, to allow insureds more options in bearing some of the expenses of losses and thus reducing insurance costs. The proposed rule pages provide deductible factors to be selected according to whether the allocated loss adjustment expenses will be incurred by the company, incurred by the insured as part of the deductible, or incurred by the insured in addition to the deductible. In addition, the proposed rule is providing optional deductible amounts greater than \$100,000 to be used with the current automobile liability deductible form.

The corresponding form filing has been submitted under company tracking number 17-I-CA-9009F, LDI Item Key Number 695085.

There is no rate impact associated with this filing.

Item Key: 695123

Date Submitted: 02/12/2018
MANUFACTURERS ALLIANCE INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation

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

Overall % Impact: **3.30**

Overall \$ Impact: **\$141,828**

of Policyholders: **229**

Company Reference: 18-0064

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 390384, which resulted in an overall -9.70% rate decrease, effective 05/01/2017.

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

The company will the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss cost Multiplier
Manufacturers Alliance Insurance Company	1.797	1.849
Pennsylvania Manufacturers' Association Insurance Company	1.562	1.608
Pennsylvania Manufacturers Indemnity Company	1.406	1.447

There is an overall +3.30% rate increase or +\$141,828 as a result of this filing.

There will be 229 Louisiana policyholders affected by this filing.

Item Key: 695134

Date Submitted: 02/12/2018

Vantapro Specialty Insurance Company

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

Commercial Crime - Vantapro Generic Introduction

of Policyholders: **0**

Company Reference: VPSIC-17-CR-01

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

With this filing, the company is proposing to adopt the latest version of loss costs, rules and manuals filed by the Insurance Services Office, Inc. (ISO) for Crime Insurance. The company is also filing a loss cost multiplier of **1.695** to be applied to the ISO loss costs. The company is also adopting the ISO package modification factors and experience rating.

The company is replacing the ISO Schedule Rating Plan with a plan that the company believes will allow its underwriters to more accurately assess and document pricing for the specific risk presented by each account.

The Crime Schedule Rating maximum credit or debit will be +/-25%.

The ISO's filing designation numbers that the company is adopting are the following:

Filing Designation Number	Item Key Number	Effective Date
Rules		
CR-2001-R01RU (Amendment)	8490	November 1, 2002
CR-2006-ORU06/	24657/	October 1, 2007
CR-2006-ORU06 (Supplement)	25451	
CR-2008-ORU08	237705	November 1, 2009
CR-2009-RRU09/	255029/	October 1, 2010
CR-2009-RRU09 (A)	256347	
CR-2012-RRU12	290360	August 1, 2013
CR-2015-REL1	327652	June 1, 2016
CR-2015-RRU15	322494	December 1, 2015
CR-2017-ORRSA	391856	September 1, 2017
CR-99-099RU/	4066	September 1, 2000
CR-99-099RU (Amendment)	2435	February 1, 2001
RP-99-R99CC	3958	September 1, 2000
RP-2001-RCC01	6541	November 1, 2002
RP-2004-RCR03	16417	October 1, 2004
RP-2006-RCR06	24872	April 1, 2007
RP-2016-RCP16	388186	August 1, 2017
RP-2016-RRP16	388183	August 1, 2017
Loss Costs		
CR-2003-RLA1	15174	November 20, 2003
CR-2006-RLC06	24655	October 1, 2007

CR-2009-RLC09 255042 November 1, 2010

CR-2015-RLA1 327646 June 1, 2016

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

The corresponding form(s) filing, LDI Form Filing No. 695137, Company Form Filing No. VPSIC-17-CR-01 was approved February 15, 2018.

Item Key: 695181

Date Submitted: 02/12/2018

American Home Assurance Company

AIU INSURANCE COMPANY

COMMERCE AND INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

ILLINOIS NATIONAL INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

AIG ASSURANCE COMPANY

AIG PROPERTY CASUALTY COMPANY

26 - Burglary And Theft

Revised Rule only

Commercial Burglary and Theft

Revised Rule Only

Crime and Fidelity TRIA Pricing Rule Revision

of Policyholders: 0

Company Reference: AIG-17-CR-03

Item Key: 695366

Date Submitted: 02/14/2018

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Overall % Impact: 7.9

Overall \$ Impact: \$328,232

of Policyholders: 1854

Company Reference: FN.15.599/RWG.2018.02

Requested Effective Dates - New: 06/21/2018 Renewal: 08/10/2018

Item Key: 695373

Date Submitted: 02/14/2018

HANOVER INSURANCE COMPANY, THE

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

of Policyholders: 0

Company Reference: CW-PR-17724

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

Item Key: 695461

Date Submitted: 02/14/2018

QBE INSURANCE CORPORATION

23 - Fidelity

Initial Rate and Rule

Fidelity

of Policyholders: 0

Company Reference: 18-5010-LA-RATES/RULES

Requested Effective Dates - New: 03/15/2018 Renewal: 03/15/2018

Item Key: 695468

Date Submitted: 02/14/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-GL-20040955

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

Item Key: 695473

Date Submitted: 02/14/2018

Insurance Services Office, Inc.

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile
Rule Revision

Commercial Automobile Physical Damage Experience and Schedule Rating Plan

of Policyholders: 0
Company Reference: RP-2018-RPD18
Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise the following sections of the Commercial Automobile Physical Damage Experience and Schedule Rating Plan:

- Rule 6. Rating Example
- Rule 8. Schedule Rating
- Rule 10. ISO Advisory Detrend Factors
- Rule 11. Credibility and Maximum Single Loss Tables.

There is no rate impact associated with this filing.

Item Key: 695484

Date Submitted: 02/14/2018
FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED SERVICE INSURANCE COMPANY
FEDERATED RESERVE INSURANCE COMPANY
1 - Property
Adoption
Commercial Property (Fire and Allied Lines)
Adoption
2017 ISO Changes
of Policyholders: 0
Company Reference: CP-2017-3
Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

The last adjustment to this program occurred in December 2016 for Federated Mutual Insurance Company and Federated Service Insurance Company under the Prior Approval provision (Item Key #386362) to be effective August 1, 2017, and January 2018 for Federated Reserve Insurance Service under the Prior Approval provision (Item Key #690218) to be effective January 4, 2018.

The companies are submitting adoptions for their Commercial Property program.

With this filing, the above-captioned companies wish to adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers for all policies effective on or after August 15, 2018:

Filing Designation Number	Item Key Number	Effective Date
LA18-01 (CF-2016-RLC16)	691554	August 1, 2018
LA18-02 (CF-2016-RRU16)	691556	August 1, 2018

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

Item Key: 695508

Date Submitted: 02/14/2018
LYNDON SOUTHERN INSURANCE COMPANY
17 - Other Liability
Revised Rate only
Contractual Liability
of Policyholders: 0
Company Reference: UCLIP-RATE METHODOLOGY 2.18
The above-captioned company is introducing a Contractual Liability Program.

Companion forms?

There is no rate impact associated with this filing.

Item Key: 695544

Date Submitted: 02/14/2018
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
1 - Property
Revised Rate only
Commercial Property (Fire and Allied Lines)
Overall % Impact: **-0.8**
Overall \$ Impact: **\$-53,082**
of Policyholders: **1496**
Company Reference: LA-CP-1806-05-2029
Requested Effective Dates - New: 06/01/2018 Renewal: 07/01/2018

Item Key: 695559

Date Submitted: 02/14/2018
PERMANENT GENERAL ASSURANCE CORPORATION

19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Louisiana Private Passenger Nonstandard Auto "3.2" Program
 # of Policyholders: **2427**
 Company Reference: PGAC-3.2-2018-04
 Requested Effective Dates - New: 04/03/2018 Renewal: 05/08/2018

Item Key: 695567

Date Submitted: 02/14/2018
 PERMANENT GENERAL ASSURANCE CORPORATION
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Auto
 Louisiana Private Passenger Nonstandard Auto "2.0" Program

Overall % Impact: **8.9**
 Overall \$ Impact: **\$139,849**
 # of Policyholders: **470**
 Company Reference: PGAC-2.0-2018-04
 Requested Effective Dates - New: 04/03/2018 Renewal: 05/08/2018

Item Key: 695576

Date Submitted: 02/14/2018
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 CRUM & FORSTER INDEMNITY COMPANY
 9 - Inland Marine
 Revised Rule only
 Commercial Inland Marine
 Revised Rule Only
 # of Policyholders: **0**
 Company Reference: 2018 BUILDERS RISK R
 Requested Effective Dates - New: 03/16/2018 Renewal: 03/16/2018

The above-captioned companies are adding an "Existing Building and Structure Coverage Endorsement - Permitted Occupancy" endorsement to their Commercial Marine Program.

There is no premium charge for this endorsement.

Companion forms (Item Key Number 695549 or Company Reference Number 2018 BUILDERS RISK F) were approved on 02/19/2018.

There is no rate impact associated with this filing.

Item Key: 695584

Date Submitted: 02/14/2018
 LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY
 LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY
 SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Overall % Impact: **7.144**
 Overall \$ Impact: **\$18,019,922**
 # of Policyholders: **227969**
 Company Reference: PPA-2018-01
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Item Key: 695586

Date Submitted: 02/14/2018
 RADIAN GUARANTY INC.
 6 - Mortgage Guaranty
 Revised Rate and Rule
 Mortgage Guaranty
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: RAD-126 AMEND

Item Key: 695716

Date Submitted: 02/15/2018
 HANOVER AMERICAN INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER INSURANCE COMPANY, THE
 5 - Commercial Multiple Peril
 Revised Rate only

Commercial Package Program
 Independent Package Modification Factors
 Overall % Impact: **6.3**
 Overall \$ Impact: **\$515,345**
 # of Policyholders: **556**
 Company Reference: LA-ML-18103
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 391544, which result in a +0.1% rate increase effective August 1, 2017.

These companies are revising their independent package modification factors.

These changes resulted in an overall +6.3% rate increase or +\$515,345.

There will be 556 Louisiana policyholders affected by this rate increase.

Item Key: 695794

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

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

Item Key: 695799

Date Submitted: 02/16/2018
 SureTec Insurance Company
 23 - Fidelity
 Revised Rate and Rule
 Fidelity
 Overall % Impact: **-1.6**
 Overall \$ Impact: **\$0**
 # of Policyholders: **3**
 Company Reference: STEC-FI-EB-LA-1801R

Item Key: 695801

Date Submitted: 02/16/2018
 CHUBB INDEMNITY INSURANCE COMPANY
 CHUBB NATIONAL INSURANCE COMPANY
 GREAT NORTHERN INSURANCE COMPANY
 PACIFIC INDEMNITY COMPANY
 VIGILANT INSURANCE COMPANY
 EXECUTIVE RISK INDEMNITY INC.
 FEDERAL INSURANCE COMPANY
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 Overall % Impact: **3.60**
 Overall \$ Impact: **\$172,597**
 # of Policyholders: **841**
 Company Reference: 18-WC-2015460-A
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

The initial loss cost adoption for Executive Risk Indemnity Inc. was filed and approved under "Prior Approval" provision Item Key Number 688188, effective 02/01/2018.

The last rate adjustment for the remaining companies, Chubb Indemnity Insurance Company, Chubb National Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Vigilant Insurance Company, and Federal Insurance Company was filed and approved under "Prior Approval" provision Item Key Number 390106, which resulted in an overall +5.60% rate increase, effective 06/01/2017.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 06/01/2018.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Chubb Indemnity Insurance Company	1.573	1.656

Chubb National Insurance Company	1.049	1.104
Great Northern Insurance Company	1.992	2.097
Pacific Indemnity Company	1.782	1.877
Vigilant Insurance Company	2.097	2.208
Executive Risk Indemnity Inc.	1.816	1.921
Federal Insurance Company	2.097	2.208

There is an overall 3.60% rate increase or +\$172,597 as a result of this filing.

There will be 841 Louisiana policyholders affected by this filing.

Item Key: 695811

Date Submitted: 02/16/2018
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only
 Commercial Automobile
 Auto Dealer Program
 # of Policyholders: 0
 Company Reference: PS-18-AU-R-17
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

Item Key: 695814

Date Submitted: 02/16/2018
 Continental Western Insurance Company
 UNION INSURANCE COMPANY
 1 - Property
 Adoption
 Commercial Property (Fire and Allied Lines)
 Adoption of ISO Rule 73
 # of Policyholders: 0
 Company Reference: 18-CP-RU-26
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

Item Key: 695815

Date Submitted: 02/16/2018
 National Union Fire Insurance Company of Pittsburgh, PA
 NEW HAMPSHIRE INSURANCE COMPANY
 26 - Burglary And Theft
 Revised Rate only
 Kidnap & Ransom Liability
 # of Policyholders: 0
 Company Reference: AIG-18-KRE-01

Item Key: 695824

Date Submitted: 02/16/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 9 - Inland Marine
 Revised Rule only
 Commercial Inland Marine
 Revised Rule Only
 # of Policyholders: 0
 Company Reference: 2018-CIM-LA-RU-2063
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The above-captioned company is revising rules for its Commercial Inland Marine program.

Companion forms (Item Key Number 695659 or Company Reference Number 2018-CIM-LA-FO-2063) were still pending as of 02/20/2018.

There is no rate impact associated with this filing.

Item Key: 695829

Date Submitted: 02/16/2018
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Adoption of ISO Designation Filing Number CA-2017-BRLA1
 Overall % Impact: 4.5
 Overall \$ Impact: \$9,068
 # of Policyholders: 75

Company Reference: 18-5110-LA-RA
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

Item Key: 695833

Date Submitted: 02/16/2018
 HANOVER AMERICAN INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER INSURANCE COMPANY, THE
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of ISO Loss Cost Designation Numbers GL-2017-BGL1 and GL-2016-RELP1
 Overall % Impact: **-2.2**
 Overall \$ Impact: **\$-151,893**
 # of Policyholders: **704**
 Company Reference: LA-GL-18103
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

Item Key: 695840

Date Submitted: 02/16/2018
 HANOVER AMERICAN INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER INSURANCE COMPANY, THE
 1 - Property
 Loss Cost Adoption
 Commercial Property (Fire and Allied Lines)
 Adoption of PIAL Loss Cost Designation Filing Number LA17-14
 Overall % Impact: **-3.0**
 Overall \$ Impact: **\$-102,780**
 # of Policyholders: **459**
 Company Reference: LA-CP-18103
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

Item Key: 695848

Date Submitted: 02/16/2018
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 MILFORD CASUALTY INSURANCE COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 # of Policyholders: **0**
 Company Reference: LA-CP-1802-02-1659
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 695852

Date Submitted: 02/16/2018
 JEFFERSON INSURANCE COMPANY
 9 - Inland Marine
 Initial Rate and Rule
 Travel
 Annual Travel Program
 # of Policyholders: **0**
 Company Reference: JIC ANNUAL 1000-1001 2017 (R)
 Requested Effective Dates - New: 07/16/2018 Renewal: N/A

Item Key: 695855

Date Submitted: 02/16/2018
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY
 17 - Other Liability
 Revised Rate only
 Commercial General Liability
 Overall % Impact: **-0.8**
 Overall \$ Impact: **\$-31,823**
 # of Policyholders: **1675**
 Company Reference: LA-GL-1806-03-2029
 Requested Effective Dates - New: 06/01/2018 Renewal: 07/01/2018

Item Key: 695859

Date Submitted: 02/16/2018
 Berkley National Insurance Company
 RIVERPORT INSURANCE COMPANY
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 General Risk Program
 Rule Revision

Rule CA 83 63 Business Auto Broadening Endorsement

of Policyholders: **115**

Company Reference: BSS-CA-2018-5301-RARU-LA-27111
 With this filing, the companies propose to introduce rule CA 83 63, Business Auto Broadening Endorsement. The premium charge for this optional endorsement is 2% of the business auto premium with a minimum premium of \$250.

The corresponding form filing has been submitted under company tracking number BSS-CA-2018-5301-FM-LA-27110, LDI Item Key Number 695785.

There is no rate impact associated with this filing.

Item Key: 695865

Date Submitted: 02/16/2018
 Midvale Indemnity Company
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01

of Policyholders: **0**

Company Reference: LA-WC-17-043
 Requested Effective Dates - New: 07/01/2018 Renewal: 07/01/2018

The initial loss cost adoption for the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 384026, effective 01/01/2017.

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

The company will revise its loss cost multiplier from 1.88 to 1.90

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

There will be Louisiana policyholders affected by this filing.

Item Key: 695878

Date Submitted: 02/16/2018
 TDC National Assurance Company
 17 - Other Liability
 Initial Rate and Rule
 Directors & Officers Liability
 # of Policyholders: **0**
 Company Reference: TDCNA-DO-ML-LA-1801R

Item Key: 695881

Date Submitted: 02/16/2018
 TDC National Assurance Company
 17 - Other Liability
 Initial Rate and Rule
 Employment Practices Liability
 # of Policyholders: **0**
 Company Reference: TDCNA-EPL-ML-LA-1801R

Item Key: 695890

Date Submitted: 02/16/2018
 TDC National Assurance Company
 17 - Other Liability
 Initial Rate and Rule
 Employee Benefit Plan/ Fiduciary Liability
 # of Policyholders: **0**
 Company Reference: TDCNA-FID-ML-LA-1801R

Item Key: 695904

Date Submitted: 02/16/2018
 Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 RIVERPORT INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 General Risk Program
 # of Policyholders: 0
 Company Reference: BSS-GL-2018-5303-RU-LA-27204
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

Item Key: 695910

Date Submitted: 02/16/2018
 FEDERATED NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Withdrawal of Rates or Rules
 Commercial General Liability
 Withdrawal of Rates and Rules
 # of Policyholders: 0
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Item Key: 695914

Date Submitted: 02/16/2018
 TECHNOLOGY INSURANCE COMPANY, INC.
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Commercial Umbrella and Excess
 Commercial Umbrella Program
 Rule Revision

Rule CU-1003-CW Condominium Directors and Officers

of Policyholders: 0
 Company Reference: LA-CU-1809-02-1910A
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

With this filing, the company proposes to revise Rule CU-1003-CW, Condominium Directors and Officers.

This rule will replace Rule CU-D-1003-CW, Condominium Directors and Officers, which was previously filed in error under LDI Item Key Number 690463, company tracking number LA-CL-1809-02-1910.

The companies are also proposing to remove the flat \$75 charge for the endorsement.
 There is no rate impact associated with this filing.