

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

RATE AND RULE FILINGS PENDING AS OF MAY 20, 2019

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: 727236

Date Submitted: 01/29/2019

HORACE MANN INSURANCE COMPANY

TEACHERS INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Overall % Impact: 4.0

Overall \$ Impact: \$458,819

of Policyholders: 5400

Company Reference: LA H061519

Requested Effective Dates - New: 06/15/2019 Renewal: 06/15/2019

The last adjustment to this program was approved in September 2014 (Item Key #312825) and resulted in an overall rate increase of +2.0% (amended from +4.9%) to be effective January 1, 2015 for both new and renewal business.

With this filing, the companies propose the following:

Base Rate Revisions

The companies are revising base rates for all forms in all territories. They are also changing the territory definitions and adjusting territorial relativities.

Introducing Forms 1 & 2 in Teachers Insurance Company (TIC)

The companies are introducing these forms in the new business company TIC. All rating factors for these forms will be set equal to the proposed factors for TIC form 3. The form factor will be set to 0.98, the same as Horace Mann Insurance Company (HMIC).

Deductibles

The companies are revising deductible factors for existing deductibles and expanding the current Coverage A/Deductible matrix from 6 buckets to 18. They are also introducing a new \$1,500 deductible for all companies and forms, as well as a \$750 deductible for Forms 4 and 6.

Coverage A

The companies are revising existing Coverage A factors.

Insurance Score

The companies are expanding the current 9 tier Insurance Score Level rating structure to 30 tiers. The companies also revised a score of 9 (no hit) to be equal to the selected factor for a score of 7 (no permission). The companies state "The no-hit score is typically produced due to entry error and therefore we are assigning it a higher value to discourage its use".

Protection Class

The companies are revising protection class factors.

Age of Roof

The companies are introducing an age of roof variable. The companies state "Because this is a new rating variable, this information was not previously collected on a consistent basis. To roll this onto our current book of business, we are assuming the roof age is equal to the year of construction in most instances. For a small handful of policies, we do have this information and will use that roof age instead of the year of construction. Initially, we are proposing a maximum 10% discount for policies with roof age 0 or 1. The discount will only be available to those policies that do not have the wind mitigation discount".

Claims Surcharge

The companies are rebasing the claims record rating plan to offer a claims-free discount.

Multiline/Educator Discount

The companies are revising multiline factors and introducing a 5% educator discount. The companies state "In the current version of our multiline discount, we offer larger credits for educators. We are removing this segmentation from the multiline discount to have the educator discount as a standalone discount. We are also revising the language in the discount to include the addition of a Horace Mann branded Mutual Fund policy".

Educator Association Member Discount

The companies are introducing a 2% discount for members of the National Education Association and the Louisiana Association of Educators. Rule 6.53 has been added to the rate/rule manual.

Home Buyer Discount

The companies are introducing a Home Buyer Discount, which replaces the Home Buyer Loyalty Discount. The companies state "This transition will be more favorable to new insureds as it is intended to reduce policyholder disruption. Specifically, the previous rule was a discount that fell off after one year, whereas the new discount gradually falls off the policy over several years. In addition, the previous discount applies to existing policyholders only, while the new rule does not require you to be an existing insured. This discount is offered for policies effective 6/15/2019 and later". The proposed rate/rule associated with this discount are reflected under Rule 6.36 in the rate/rule manual.

Simplified Renters (Form 4 Only)

In an effort to simplify the renters rating, the companies have set the factors for the protection class, number of apartments and protective devices discount to 1.00.

Rating Algorithm

The companies are revising the rating algorithm to have tier apply prior to the minimum premiums.

Minimum Policy Premiums

The companies are introducing a minimum policy premium in all companies and for all forms. This premium will apply before water backup, scheduled personal property, personal articles and earthquake coverage. It will be Rule 3.3 in the rate/rule manual. For forms HO 01, 02 and 03 the minimum premium is \$300. For form HO 04 the minimum premium is \$100. For form HO 06 the minimum premium is \$150.

Water Back Up

The companies are revising the territory definitions for Water Back Up Coverage to accommodate for new proposed territories. The companies are also introducing a new \$5,000 per occurrence/\$10,000 aggregate limit and adjusting the rates for all limits to account for the change to the rating algorithm.

LA HO Manual

The companies are revising the LA HO Rules & Rates manual to reflect all the changes listed above. In addition, the companies are making the following changes:

1. Clarifying language in the Waiver of Premium rule (Rule 3.5).
2. Making the Additional Interests - Described Location endorsement available for Forms HO 0001, HO 0002, HO 0003 and HO 0006 (Rule 3.8.5).
3. Making the Replacement Cost Loss Settlement Terms endorsement available for Form HO 0002 (Rule 6.4).
4. Change reference of electric cars to "neighborhood electric cars" to distinguish from road-capable EVs on the market today (Rule 6.33).
5. Revising the territory definitions for the Wind Portion of Premium Discount to accommodate for new proposed territories (Rule 6.47).
6. Revising language and rates in the Earthquake endorsement to be compliant with the current Earthquake form. This has a minimal effect on the Earthquake rates for the 3 Earthquake policies in force (Rule 7.1).
7. Revising the territory definitions for jewelry under the Scheduled Personal Property endorsement to accommodate for new proposed territories (Rule 7.9.7).
8. Revising the rates for Cellular Phone coverage in the Personal Articles Coverage endorsement (Rule 7.9.20).
9. Increasing the max additional amount of incidental coverage for association deductibles from \$25,000 to \$50,000 (Rule 7.16).

LA HO Premiums

1. All pages are being updated to reflect the changes listed above.

These changes will result in an overall rate increase of **+4.0%** or **+\$458,819** (5,400 policyholders).

Item Key: 732307

Date Submitted: 02/26/2019

HARTFORD CASUALTY INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
19 - Private Passenger Automobile
Revised Rate and Rule

Private Passenger Auto
Universal 3.0 Program/Open Road 2.1
Revised Rate and Rule

Overall % Impact: **1.6**
Overall \$ Impact: **\$352,924**
of Policyholders: **9829**

Company Reference: FN.15.599.2019.01
Requested Effective Dates - New: 07/11/2019 Renewal: 08/30/2019

The last rate revision to this program was +17.8% (+\$4,327,687) which was approved under LDI Item Key #694158 with effective dates of 6/21/2018 for new business and 8/10/2018 for renewal business.

With this filing, the companies propose to revise the following:

Coverage	Indicated	Total Impact
Bodily Injury	17.2%	4.0%
Property Damage	-6.4%	0.0%
Medical Payments	11.2%	2.0%
Uninsured Motorists	8.7%	0.0%
Comprehensive	2.4%	0.0%
Collision	-3.0%	0.0%
TOTAL	7.4%	1.6%

The rate impact associated with this filing is +1.6% (+\$352,924), affecting 9,829 policyholders.

Item Key: 734477

Date Submitted: 03/11/2019

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **-0.2**

Overall \$ Impact: **\$2,083**

of Policyholders: **2007**

Company Reference: PASCGLA061519RR01

Requested Effective Dates - New: 06/15/2019 Renewal: 10/13/2019

The companies are transitioning their policies from an internal Legacy System to a Commercial Lines Policy Administration System.

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

GL-2012- ORU12	GL-2012- ORU12(A)	GL-2012-IALL1	GL-2012-BGL1	GL-2012- RCTLC	GL-2013- ODBRU
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The companies are introducing several new manual pages and revising several manual pages that are currently in use with the old internal system and will carry over to the new system.

The company is also withdrawing several rules from use with the new system.

These changes will result in a -0.2% rate decrease or +\$2083.00.

There will be 2007 Louisiana policyholders affected by this rate decrease.

Item Key: 735009

Date Submitted: 03/21/2019

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Revised Rate and Rule

Overall % Impact: **0.6**

Overall \$ Impact: **\$973**

of Policyholders: **2007**

Company Reference: PASIMLA061519RR01

Requested Effective Dates - New: 10/13/2019 Renewal: 10/13/2019

The above-captioned companies are submitting revised rates and rules for their Commercial Inland Marine Program.

Companion forms???

This filing will result in an overall rate increase of **+3.70%** or premium increase of **+\$973** affecting 2007 policyholders.

Item Key: 735057

Date Submitted: 03/21/2019

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rule

of Policyholders: **20116**

Company Reference: 2019-098

Requested Effective Dates - New: 04/18/2019 Renewal: 04/18/2019

With this filing, the company proposes to revise the New Business Placement Addendum. Homeowner status will now be used to determine tier placement for new business.

There is no rate impact associated with this filing.

Item Key: 735309

Date Submitted: 03/25/2019
 GUIDEONE MUTUAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 Auto Dealers Program
 # of Policyholders: 0

Item Key: 735361

Date Submitted: 03/26/2019
 National Union Fire Insurance Company of Pittsburgh, PA
 17 - Other Liability
 Initial Rate and Rule
 Directors & Officers Liability
 Hospice, Home Health Care, and Related Organizations Program
 # of Policyholders: 0
 Company Reference: AIG-19-OL-01-R
 Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

Item Key: 735368

Date Submitted: 03/26/2019
 GREAT AMERICAN INSURANCE COMPANY
 26 - Burglary And Theft
 Revised Rule only
 Commercial Burglary and Theft
 Revised Rule
 Kidnap, Ransom & Extortion Program
 # of Policyholders: 0
 Company Reference: 18-0350 - 18171
 Requested Effective Dates - New: 04/28/2019 Renewal: 04/28/2019

The last adjustment to this program occurred in December 2017 under the Prior Approval provision (Item Key #689991) to be effective January 25, 2018 for modification to Item Key #339191 which was effective October 18, 2016.

The above-captioned company wishes to make revisions to its rules for its Kidnap, Ransom & Extortion program under the Burglary and Theft division:

- CR 79 35 - Great American Kidnap, Ransom & Extortion Policy Declaration Page
- CR 78 13 - Great American Kidnap, Ransom & Extortion Policy

With this filing, the company is making revisions to match the coverage options provided by its re-insurer (Hiscox Insurance Company, Inc.) to better meet the needs of its target markets.

The revisions incorporates four prior endorsements into the base coverage form, revisions to several endorsements and introducing four new endorsements which were submitted in a companion filing. The company is also introducing the rating manual used by Hiscox for use specifically with Educational Institutions.

The company's goal is to include more current language in order to become more competitive in the market.

The following optional coverages and limits are available offering additional limits to the coverage granted in the policy for an additional premium:

- Standard Child Abduction Coverage
- Disappearance Investigation and Expense Coverage
- CR 78 76 - Alternate Loss of Earnings Endorsement
- CR 78 62 - Alternate Loss of Earnings Endorsement (ASRM)
- CR 79 57 - Assault Expense Endorsement
- CR 78 71 - Enhanced Child Abduction Endorsement
- CR 80 02 - Enhanced Child Abduction Endorsement (Family)
- CR 79 32 - Computer Virus Loss of Earnings Endorsement
- CR 78 66 - Customer Identity Threat Endorsement
- CR 78 78 - Expatriate Security Evacuation Endorsement
- CR 78 74 - Expatriate Security Evacuation Endorsement (ASRM)
- CR 79 31 - Loss of Earnings Endorsement (Including Contingent Extortion)
- CR 78 14 - Product Loss Endorsement
- CR 78 63 - Study Abroad Loss of Earnings
- CR 78 65 - Threat Response Expense Endorsement
- CR 80 01 - Threat Response - Temporary Onsite Security Expense Endorsement
- CR 78 79 - Travel Security Evacuation
- CR 78 68 - Travel Security Evacuation Endorsement (ASRM)
- CR 79 95 - Security Incident Response Endorsement

The following are Optional Endorsements which are available to be added to the policy at the underwriter's discretion:

- CR 78 77 - Standard Prevention Endorsement
 - Allows the Insured to dedicate a portion of their premium for security consulting.
- CR 78 64 - Enhanced Prevention Endorsement
 - Allows the Insured to dedicate a portion of their premium for security consulting. This endorsement allows for a higher amount of the subsidy.
- CR 78 67 - Amendatory Endorsement (ASRM)
 - Tailored enhancements/revisions to the standard policy wording for Academic Institution risks.
- CR 79 33 - Amendatory Endorsement (FAM)
 - Tailored enhancements/revisions to the standard policy wording for family risks.
- CR 79 43 - Broad Named Insured Endorsement
- CR 80 03 - K-12 Amendatory Endorsement
- CR 80 04 - Hospital Coverage Amendatory Endorsement

There are no changes to the current rates on file.

Item Key: 735541

Date Submitted: 03/27/2019

National Union Fire Insurance Company of Pittsburgh, PA

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

VFIS Emergency Service Organization (VFIS) Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: AIG-19-EX-01-R (VFIS)

Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

With this filing, the company proposes to introduce the initial rates and rules for the VFIS Emergency Service Organization Program.

This program is currently underwritten by American Alternative Insurance Company (AAIC) and administered by a Managing General Agent (MGA). Due to the recent acquisition of National Union Fire Insurance Company of Pittsburgh, PA by the parent company of the MGA, all rates, rules, and forms for the program are being filed under National Union. AAIC will not longer support this program once the MGA agreement is terminated.

The program will utilize Insurance Services Office, Inc. (ISO) rules with company exceptions.

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

ISO Designation	LDI Item Key Number
CU-2017-ORU17	721530
CL-2016-ODPRU	384305
CL-2016-RRU1	335905
CL-2015-OTRRU	332561
CU-2014-ODNRU	317340
CU-2013-ODBRU	300125
CU-2013-OTERU	294568
CU-2014-ORU1	313479
CU-2012-ORU12	285684
CU-2012-ORU12 (A)	287720

The program will be administered by Volunteer Firemen's Insurance Services, Inc.

This program may be written on a monoline or package basis with no modification.

The corresponding form filing has been approved under company tracking number AIG-19-EX-01-F, LDI Item Key Number 735421, effective 1/1/2020.

There will be no rate impact to the existing policyholders.

Item Key: 735549

Date Submitted: 03/27/2019

National Union Fire Insurance Company of Pittsburgh, PA

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Glatfelter Public Practice (GPP) Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: AIG-19-EX-01-R (GPP)

Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

With this filing, the company proposes to introduce the initial rates and rules for the Glatfelter Public Practice (GPP) Program.

This program is currently underwritten by American Alternative Insurance Company (AAIC) and administered by a Managing General Agent (MGA). Due to the recent acquisition of National Union Fire Insurance Company of Pittsburgh, PA by the parent company of the MGA, all rates, rules, and forms for the program are being filed under National Union. AAIC will not longer support this program once the MGA agreement is terminated.

The program will utilize Insurance Services Office, Inc. (ISO) rules with company exceptions.

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

ISO Designation	LDI Item Key Number
CU-2017-ORU17	721530
CL-2016-ODPRU	384305
CL-2016-RRU1	335905
CL-2015-OTRRU	332561
CU-2014-ODNRU	317340
CU-2013-ODBRU	300125
CU-2013-OTERU	294568
CU-2014-ORU1	313479
CU-2012-ORU12	285684
CU-2012-ORU12 (A)	287720

The program will be administered by Glatfelter Underwriting Services, Inc.

This program may be written on a monoline or package basis with no modification.

The corresponding form filing has been approved under company tracking number AIG-19-EX-01-F, LDI Item Key Number 735421, effective 1/1/2020.

There will be no rate impact to the existing policyholders.

Item Key: 735553

Date Submitted: 03/27/2019

National Union Fire Insurance Company of Pittsburgh, PA

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Glatfelter Religious Practice (GRP) Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: AIG-19-EX-01-R (GRP)

Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

With this filing, the company proposes to introduce the initial rates and rules for the Glatfelter Religious Practice (GRP) Program. The program will utilize Insurance Services Office, Inc. (ISO) rules with company exceptions.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CU-2017-ORU17	721530	5/1/2019
CL-2016-ODPRU	384305	4/1/2017
CL-2016-RRU1	335905	11/1/2016
CL-2015-OTRRU	332561	3/1/2016
CU-2014-ODNRU	317340	7/1/2015
CU-2013-ODBRU	300125	9/10/2013
CU-2013-OTERU	294568	10/1/2013
CU-2014-ORU1	313479	2/1/2015
CU-2012-ORU12	285684	4/1/2013
CU-2012-ORU12 (A)	287720	4/1/2013

The program will be administered by Glatfelter Underwriting Services, Inc.

This program may be written on a monoline or package basis with no modification.

The corresponding form filing has been approved under company tracking number AIG-19-EX-01-F, LDI Item Key Number 735421, effective 1/1/2020.

Item Key: 735591

Date Submitted: 03/27/2019

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

of Policyholders: 0

Company Reference: EPL-2018-107-LA-AIC-R

Item Key: 735663

Date Submitted: 03/28/2019

PROGRESSIVE SECURITY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Company Reference: LA201701RR-AU-A-V2

Requested Effective Dates - New: 02/03/2017 Renewal: 03/03/2017

With this filing, the company proposes to submit manual pages which were approved in filing number 385308. However, while the marked-up copies were submitted and approved, the clear/final copies were not attached to the original filing.

This filing is editorial only.

There is no rate impact associated with this filing.

Item Key: 736043

Date Submitted: 04/02/2019

PRAETORIAN INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Preferred and Standard Homeowners Program

Overall % Impact: **7.0**

Overall \$ Impact: **\$58,267**

of Policyholders: **244**

Company Reference: 19-6347-LA-RATE/RULE

Requested Effective Dates - New: 06/19/2019 Renewal: 06/19/2019

The last adjustment to this program was approved in January 2018 (Item Key #688224) and resulted in an overall rate increase of +3.5% to be effective May 15, 2018 for both new and renewal business.

With this filing, the company proposes the following changes:

- Revisions to base rates included on manual page HO-R-4.
- Increasing the Multi-Policy credit from 5% to 10% for an auto written with the same agency as the home or through a QBE company; the definition was revised on manual page HO-R-6.
- Revision to Rule 207. Waiver of Premium on manual page HO-R-2. "B. Additional or return premiums of less than \$10 will be waived" now states: "B. Additional or return premiums of less than \$5 will be waived".
- Revision to the Claim definition associated with the Claim factor included on manual page HO-R-6.

This will result in an overall rate increase of **+7.0%** or **+\$58,267** (244 policyholders).

Item Key: 736221

Date Submitted: 04/04/2019

SIRIUS AMERICA INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Travel Insurance Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: SA-ITI-19 LA R

The above-captioned company is introducing a Travel Insurance Program.

This program will offer travelers coverage for financial loss or hardship incidental to travel.

Companion forms (Item Key Number 736213 or Company Reference Number SA-ITI-19 LA F) received Certified Approval on 04/08/2019.

There is no rate impact associated with this filing.

Item Key: 736246

Date Submitted: 04/04/2019

NATIONAL AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

of Policyholders: **18**

Company Reference: NAIC-GL-LA-2019-01-R

The last rate adjustment for the above-captioned program for the above-captioned program was filed and approved under the "Prior Approval" under state tracking number 724588 effective 02/01/2019.

With this filing, the company is introducing three new preferred risk discounts applicable to the commercial general liability line of business. Specifically, introducing discounts in premium for risks with exceptional loss ratios during the prior three-year period, in addition to other criteria as outlined in the enclosed manual

pages.

There is no rate impact associated with this filing.

Item Key: 736318

Date Submitted: 04/04/2019
 ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Private Passenger Auto Program
 Revised Rate
 Overall % Impact: **4.7**
 Overall \$ Impact: **\$17,352,567**
 # of Policyholders: **133779**
 Company Reference: R51017
 Requested Effective Dates - New: 07/08/2019 Renewal: 07/08/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 723098 with an effective date of 7/2/2018 for new and renewal business.

With this filing, the company proposes to revise the following: Tier Factors, Multiple Policy Discount Factors, Model Year Factors, and Rate Adjustment Factors.

The rate impact associated with this filing is +4.7% (+\$133,779), affecting 133,779 policyholders.

Item Key: 736449

Date Submitted: 04/05/2019
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Internet Liability
 Cyber Liability Program
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 19-22285

Item Key: 736572

Date Submitted: 04/08/2019
 Arch Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability / E & O
 Insurance Agents, Brokers and Consultants Professional Liability Program
 # of Policyholders: **0**
 Company Reference: ARCH-19-051-R

Item Key: 736638

Date Submitted: 04/09/2019
 Great Divide Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability / E & O
 BSP Professional Liability Program
 # of Policyholders: **0**
 Company Reference: G-EO-2019RR
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

Item Key: 736781

Date Submitted: 04/10/2019
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: LA-GL-1903-02-2429
 Requested Effective Dates - New: 05/18/2019 Renewal: 05/18/2019

Item Key: 736877

Date Submitted: 04/10/2019

UNITED FIRE AND CASUALTY COMPANY

UNITED FIRE & INDEMNITY COMPANY

17 - Other Liability

Revised Rule only

Internet Liability

of Policyholders: 0

Company Reference: IL-LA-UFC-UFI-01012020-XX-RU-XX-ISAP REVISION

Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

Item Key: 736882

Date Submitted: 04/10/2019

AMERICAN RELIABLE INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Animal Mortality

Overall % Impact: 0.0

Overall \$ Impact: \$0

of Policyholders: 0

Company Reference: ARIC-2019-LA-AM-RR-1354

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

The above-captioned company is revising rates and rules for its Animal Mortality Program.

The company proposes:

1. Adding an Expense Modification Rule. *This rule was withdrawn by the company.
2. Adding the Risk Variation "Intended level of competition for use of horse" to the IRPM.
3. Adding an automatic increase of minimum premium of \$25 for 01/01/2020 and \$50 for 01/01/2022.

Companion forms (Item Key Number 736864 or Company Reference Number ARIC-2019-LA-AM-F-1354) were approved on 04/23/2019.

There is no rate impact associated with this filing.

Item Key: 737085

Date Submitted: 04/11/2019

AmGUARD Insurance Company

26 - Burglary And Theft

Installment Program

Burglary and Theft (Commercial Crime)

Installment Plan

Care Providers Insurance Program

Company Reference: 2019-04-01-LA-CR-INITIAL-RR-IP

The above-captioned company wishes to submit its Crime and Fidelity Installment Plan/Billing Fees for its Care Providers Insurance Program.

The installment options are as follows:

- **Direct Bill - New Business Only**

Total Number of Payment(s)	Initial/Down Payment	Due Date	Amount
1	100%	Date of Inception	1@100%
3	25% (1st month)	1st month/5th month/9th month	2@37.5%
5	25%	1,3,5,7,9	4@18.75%
7	25%	1,3,5,7,9,11	6@12.5%
9	25%	1,2,3,4,5,6,7,8,9	8@9.375
10	20%	1,2,3,4,5,6,7,8,9,10	8@8.89/1@8.88
4	25%	1,4,8,12	3@25%
11	10%	1,2,3,4,5,6,7,8,9,10,11	10@9%

The Direct Bill Plan will have an installment fee of \$7 per installment with no installment fee for the initial or down payment at inception or renewal.

Item Key: 741108

Date Submitted: 04/11/2019

HORACE MANN INSURANCE COMPANY

HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY

TEACHERS INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Private Passenger Auto Program
Revised Rule
- HMDrive Participation

Company Reference: LA A060119 RULE
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

With this filing, the company proposes to introduce the HM Drive Program for voluntary participation. This program will give a credit as an incentive to encourage participants to share driving data which may be used as part of a telematics program.

There is no rate impact associated with this filing.

Item Key: 741129

Date Submitted: 04/11/2019
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY
17 - Other Liability
Revised Rate only

Commercial General Liability

Overall % Impact: **10.0**
Overall \$ Impact: **\$137,881**
of Policyholders: **98**
Company Reference: LA-GL-2018-LCM-R

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 716732 effective 02/01/2019.

With this filing, the company is proposing a revision to its previously approved LCM used with the company's ISO most currently approved Lost Cost.

The company is revising the LCM from 1.150 to 1.270 for both Products and Premises Liability.

These changes will result in a +10% rate increase or +\$137,881.00.

There will be 98 Louisiana policyholders affected by this rate increase.

Item Key: 741506

Date Submitted: 04/15/2019
Watford Insurance Company
19 - Commercial Automobile
Initial Rate and Rule
Commercial Automobile
Sticks Program
Initial Rate and Rule
of Policyholders: **0**
Company Reference: WIC-SP-CA-LA-1901R

With this filing, the company proposes to introduce the rates and rules for the Sticks Program. This program will focus on forestry and wood products.

This program will utilize Insurance Services Office, Inc. (ISO) rules, loss costs, and rating plans with company exceptions and Loss Cost Multipliers (LCM).

The company is adopting the following ISO designations:

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2018-BRLA1	706582	11/1/2018
CA-2017-BRLA1	393191	11/1/2017
CA-2015-RHLLC	319135	8/1/2015
CA-2014-BRLA1	308959	11/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2012-RZRLC	292515	1/1/2014
CA-2013-BRLA1	296157	11/1/2013
CA-2012-RADLC	283374	10/1/2013
CA-2011-BRLA1	274473	1/1/2012
CA-2010-BRLA1	259210	12/1/2010
CA-2009-RLC09	248267	8/1/2010
CA-2009-RLC1	252758	8/1/2010
CA-2009-BRLA1	245661	12/1/2009
CA-2008-BRLA1	232095	2/1/2009
CA-2007-BRLA1	221984	N/A
CA-2005-RLC01-Louisiana	21234	4/1/2006
CA-2006-RZRLC-Louisiana	25031	4/1/2007
CA-2006-BRLA1 (Amendment)	24058	N/A

CA-2005-RLC1-Louisiana	21773	N/A
CA-2005-BRLA1-Louisiana	20737	N/A
CA-2004-BRLA1-Louisiana	17717	N/A
CA-2003-BRLA1-Louisiana	14343	N/A
CA-2001-BRLA1	9724	7/17/2002
CA-2001-RLCGS-Louisiana	4873	N/A
CA-2001-RLC1	9030	N/A
CA-2001-RSRP1	398	N/A
CA-2008-IALL1	706580	11/1/2018
RP-2018-RAL18	695471	11/1/2018
RP-2018-RPD18	695473	11/1/2018
CA-2017-IALL1	393237	11/1/2017
CL-2016-RRU1	335944	11/1/2016
CA-2014-RPAC1	308956	11/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2012-RZR1	292543	1/1/2014
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
RP-2012-RAL12	288385	4/1/2013
RP-2012-RPD12	288390	4/1/2013
RP-2011-ORU1	276092	4/1/2012
CA-2011-RCP1	274483	1/1/2012
CA-2011-ORU1	276092	4/1/2012
CA-2010-RTER1	265775	12/1/2011
CA-2011-IALL1	274466	1/1/2012
CA-2010-OLOB1	263116	3/1/2011
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU2	252757	1/1/2010
CA-2009-RRU2 (Amendment)	254123	1/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2008-ORU1	239465	6/1/2009
CA-2008-IALL1	233580	2/1/2009
RP-2007-RPD07	223253	4/1/2008
RP-2007-RAL07	223259	4/1/2008
CA-2005-ORU01 Amendment # 1	21235	4/1/2006
CA-2005-ORU01 Amendment # 2	25444	8/1/2007
CA-2005-ORU01 Amendment # 3	25660	8/1/2007
CA-2006-RZR1-Louisiana	24594	4/1/2007
CA-2006-IALL1-Louisiana	23679	2/1/2007
CA-2003-IALL1-Louisiana	14341	2/1/2004
CA-2005-RRU2	21343	4/1/2006
CA-2005-RCP1-Louisiana	20729	2/1/2006
CA-2005-IALL1 (Amendment)	21157	2/1/2006
RP-2004-RAL1-Louisiana	19132	5/1/2005
RP-2004-RPD1-Louisiana	19131	5/1/2005
RP-2004-RPD04-Louisiana	17801	12/1/2004
CA-2004-RMERU	18244	12/1/2004
CA-2001-ORU00-Louisiana	5847	2/1/2004
CA-2003-RRU03-Louisiana	14342	1/1/2004
CA-2003-IALL1-Louisiana	14341	2/1/2004
RP-2003-RAL03-Louisiana	14340	1/1/2004
CA-2003-OWLE2-Louisiana	12583	3/25/2003
CA-2001-OGS01-Louisiana (Amendment)	8546	11/1/2002
CA-2001-IALL1	9133	8/1/2002
CA-2001-RAPD1-Louisiana	2385	3/1/2002
CA-2002-OWTMR	7659	2/20/2002
CA-2001-096MU	397	8/1/2001
CA-2000-IALL1	41	8/1/2001
CA-2001-OUMU1	436	8/1/2001
CA-2001-RCP1	297	8/1/2001
CA-2001-OGS01-Louisiana	4872	11/1/2002
CA-2000-RAPD1-Louisiana	140	7/1/2001
RP-2000-RAL1-Louisiana	1669	4/1/2001
RP-2000-RPD1-Louisiana	1672	4/1/2001

CA-98-RUM2	#183 6/98	9/1/1998
CA-99-OUM1-Louisiana	4309	4/1/2000
CA-99-ORU1-Louisiana	4311	3/1/2000
CL-98-ORU1-Louisiana	#73 04/98	9/1/1998
CA-98-OY2KR	#252 07/98	11/1/1998
CA-97-RZR1-Louisiana	#42 02/98	7/1/1998
CA-97-RCP1-Louisiana	#1 03/98	9/1/1998
CA-95-O93CN-Louisiana and Supplement	#65 09/95	5/1/1996
CA-95-R93MU-Louisiana and Supplement	# 68 09/95	5/1/1996
CA-96-ORU1-Louisiana	#247 08/96	12/1/1996
CA-95-IRLA1	#6 12/95	6/1/1996
CA-95-RRU1	#67 09/95	3/1/1996
CA-95-RZR1-Louisiana	#2 05/95	7/1/1995
CA-94-IRLA1	#6 09/94	2/1/1995

The company will utilize the following LCMs:

Coverage	LCM
Liability	2.529
Physical Damage	2.793

The corresponding form filing has been approved under company tracking number WIC-SP-CA-LA-1901F, LDI Item Key Number 741202, effective 5/3/2019.

Item Key: 741515

Date Submitted: 04/15/2019
 GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 1 - Property
 Initial Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Initial Rate and Rule
 Financial Institutions Program
 # of Policyholders: 0
 Company Reference: 25-6550 - 19141
 Requested Effective Dates - New: 07/01/2019 Renewal: N/A

The corresponding form(s) filing, LDI Item Key No. 741226, Company Tracking No. 19141 - ABAIS Property Filing **were pending** as of May 3, 2019.

Item Key: 741528

Date Submitted: 04/15/2019
 EXECUTIVE RISK INDEMNITY INC.
 17 - Other Liability
 Informational Filing
 Commercial General Liability
 Informational Filing
 Overall % Impact: 0.0
 Overall \$ Impact: \$0
 # of Policyholders: 4
 Company Reference: 19-GL-2016481
 Requested Effective Dates - New: 05/13/2019 Renewal: 05/13/2019

Item Key: 741561

Date Submitted: 04/16/2019
 GUIDEONE MUTUAL INSURANCE COMPANY
 GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY
 26 - Burglary And Theft
 Revised Rate and Rule
 Commercial Burglary and Theft
 Revised Rate and Rule
 Commercial Crime
 Overall % Impact: -1.8
 Overall \$ Impact: \$-2,085
 # of Policyholders: 2007
 Company Reference: PASCRLA061519RR02
 Requested Effective Dates - New: 06/15/2019 Renewal: 10/13/2019

The above-captioned companies wish to submit new and revised rates and rules for use with their Commercial Crime division under their Burglary and Theft program .

With the filing, the companies submitting a new Commercial Lines Policy Administration System. The companies are also implementing a new complete manual.

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

Filing Designation Number	Item Key Number	Effective Date
RP-2004-RCC01	19133	May 1, 2005
RP-2006-RRP06	24871	April 1, 2007
RP-2006-RCR06	24872	April 1, 2007
CR-2011-RLA1	277922	June 1, 2012
CR-2012-RRU12	290360	August 1, 2013

The minimum policy premium for this program is \$350.

The Loss Cost Multiplier (LCM) for this filing is: **1.553** for Crime and Fidelity.

When rating commercial crime, there will be no charge for terrorism.

The companies will waive an additional premium of \$10 or less, and will waive a return premium of \$10 or less. If the insured request the return premium it will be granted.

The companies will charge a late fee of \$25 each time the premium due is received after a cancellation has been issued.

These changes will result in a rate decrease of **-1.8%** or **-\$2,085** (2007 policyholders).

The installment plan has been submitted under Item Key #736081.

The corresponding form(s) filing, LDI Form Filing No. 723618, Company Form Filing No. PASCRLA061519FO01 were approved with an effective date of June 15, 2019 for new business and October 13, 2019 for renewal business.

Item Key: 741565

Date Submitted: 04/16/2019

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Fiduciary Liability

of Policyholders: **0**

Company Reference: 19SX-OL-PL004-CW-LA-R (FID)

Item Key: 741567

Date Submitted: 04/16/2019

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

of Policyholders: **0**

Company Reference: 19SX-OL-PL004-CW-LA-R (EPL)

Item Key: 741570

Date Submitted: 04/16/2019

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: **0**

Company Reference: 19SX-OL-PL004-CW-LA-R (DO)

Item Key: 741571

Date Submitted: 04/16/2019

STRATFORD INSURANCE COMPANY

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

Alphapack Not-For-Profit Organization Insurance

of Policyholders: **0**

Company Reference: 19SX-OL-PL004-CW-LA-R (CR)

The above-captioned company wishes to submit initial rates and rules for use with its Burglary and Theft program for Commercial Crime to be used with its AlphaPack Not-For-Profit Organization Insurance.

With this filing, the company wishes to offer a Not-For-Profit Organization Directors, Officers, Insured Entity, Employment Practices and Pension Trust Liability Insurance program.

This program will be used exclusively for non-profit organizations, scholastic entities and municipal entities and authorities.

The AlphaPack Not-For-Profit Organization Insurance Program consists of 7 coverage parts and a General Terms and Conditions form:

1. General Terms and Conditions (NFPGTC1001)
2. Executive and Not-For-Profit Organization Liability Coverage Part (NFPDO1001)
3. Public Entity Liability Coverage Part (NFPPE1001) - Replaces NFPDO1001
4. Educators' Legal Liability Coverage Part (NFPEDU1001) - Replaces NFPDO1001
5. Employment Practices Liability Coverage Part (NFPEPL1001)
6. Fiduciary Liability Coverage Part (NFPFID1001)
7. Cyber-Liability Coverage Part (NFPCYB1001)
8. Not-For-Profit Crime Coverage Part (NFPCR11001)

Coverage can be purchased separately or any combination with coverage dedicated limits or as a combined aggregate limit, except for the Cyber-Liability Coverage Part which can only be purchased if the company provides coverage under at least one other coverage part.

The Declaration page will show what coverage parts has been purchased by the insured to eliminate any confusion as to the coverages extended by the policy. Coverage parts not purchased will not appear on the Declarations.

With this filing, a complete underwriting manual of rates, rules and rating factors has been included.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 741552, Company Form Filing No. 19SX-OL-PL004-CW-LA-F were pending as of May 6, 2019.

Item Key: 741586

Date Submitted: 04/16/2019

New Hampshire Insurance Company

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Pet Insurance Program

Installment Plan

of Policyholders: 0

Company Reference: NHIC18PET01-ADMIN CHARGE

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

The company proposes a monthly administrative or installment fee of \$3 for 11 payments.

There is no rate impact associated with this filing.

Item Key: 741587

Date Submitted: 04/16/2019

New Hampshire Insurance Company

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Pet Health Insurance

Veterinary Pet Insurance Program

Revised Rate and Rule

of Policyholders: 0

Company Reference: NHIC18PET01-RATE

This is a re-submission of Item Key Number 710870 which was withdrawn by the company prior to review/implementation per Ms. Veronica Bullock's SERFF "Response Letter" dated July 16, 2018.

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

The company proposes the following changes:

1. Replacing the "Claim Free Discount" with a "Strategic Partner Discount".
2. Adding the language "This rule does not apply when an additional pet(s) endorsement is placed on an expiring 30 or 60 day policy at the time the policy is renewed or upgraded to a 12-month plan.", to VI. Changes in Limits or Coverage.
3. Replacing A. Change Fee section with A. Enrollment Fee section.
4. Adding a J. Strategic Partner Discount.
5. Revising E. Animal Care Discount to not include volunteers at animal care facilities.
6. Removing Claim Free Discount.
7. Adding a Vanishing Deductible discount which reduces premium by \$25 for every claim free year.
8. Replacing Table IV. A. Change Fee with Table IV. A. Enrollment Fee. The fee changes from \$5 to \$12 dollars respectively.
9. Adding an exclusion for discounts if Emergency policy forms are used.

Companion forms (Item Key Number 710905 or Company Reference Number NHIC18PET01-FORM) were approved on 06/20/2018.

There is no rate impact associated with this filing.

Item Key: 741610

Date Submitted: 04/16/2019

SOUTHERN UNDERWRITERS INSURANCE COMPANY
 19 - Private Passenger Automobile
 Installment Program
 Private Passenger Automobile
 Installment Plan
 # of Policyholders: 0
 Company Reference: LA-PA-1907-02-19050
 Requested Effective Dates - New: 07/01/2019 Renewal: N/A

Item Key: 742601

Date Submitted: 04/24/2019
 GREAT AMERICAN SPIRIT INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Cyber Liability
 Risk e-Business Cyber Loss and Liability Insurance
 # of Policyholders: 0
 Company Reference: 27-6050 - 19137
 Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

Item Key: 742625

Date Submitted: 04/24/2019
 ALLSTATE INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Overall % Impact: 19.9
 Overall \$ Impact: \$2,512,794
 # of Policyholders: 2218
 Company Reference: BR9406:CSRM4
 Requested Effective Dates - New: 06/17/2019 Renewal: 10/27/2019

Item Key: 742627

Date Submitted: 04/24/2019
 LIBERTY INSURANCE CORPORATION
 LIBERTY MUTUAL FIRE INSURANCE COMPANY
 FIRST LIBERTY INSURANCE CORPORATION, THE
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 Private Passenger Auto Program
 Revised Rule
 # of Policyholders: 0
 Company Reference: 9-LA-P-AO-RU-LEG-CMP
 Requested Effective Dates - New: N/A Renewal: 08/26/2019

With this filing, the company proposes to remove Auto Loan/Lease (GAP) coverage from this program.

There is no rate impact associated with this filing.

Item Key: 742659

Date Submitted: 04/24/2019
 SAFECO INSURANCE COMPANY OF OREGON
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Recreational Vehicle Program
 Revised Rate
 Overall % Impact: 7.4
 Overall \$ Impact: \$179,056
 # of Policyholders: 4114
 Company Reference: 19-LA-S-RV-R-GEN-LVL1
 Requested Effective Dates - New: 05/31/2019 Renewal: 07/10/2019

The last rate revision to this program was +25.0% (+\$493,982) which was approved under LDI Item Key #695794 with effective dates of 5/31/2018 for new business and 7/10/2018 for renewal business.

With this filing, the company proposes the following changes:

- Increase the base rates for trailers on Comprehensive and Collision;
- Revise the Bodily Injury, Property Damage, Comprehensive, and Collision base rates for motorhomes; and
- Revise vehicle value, settlement type, and market tier factors for both motor home and

trailer programs.

The rate impact associated with this filing is +7.4% (+179,056), affecting 3,293 policyholders.

Item Key: 742662

Date Submitted: 04/24/2019

Vantapro Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Public Entity Retained Limits Program

of Policyholders: 0

Company Reference: VSIC-2019-PRSERL-LA-01-R

Item Key: 742704

Date Submitted: 04/25/2019

Nationwide Agribusiness Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: GL-CW-20190701-MAP-A(RR)

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

Item Key: 742728

Date Submitted: 04/25/2019

AmTrust Insurance Company of Kansas, Inc.

23 - Fidelity

Revised Rule only

Fidelity

Revised Rule

Social Engineering Revision

of Policyholders: 0

Company Reference: LA-FB-1910-02-2505A

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

The last adjustment to this program occurred in April 2012 under the Prior Approval provision (Item Key #282044) with an effective date of April 17, 2012.

The above-captioned company wishes to submit revised rule for its Financial Institution Bonds Social Engineering Exposure to be used with the Fidelity Bond program.

With this filing, the company is revising the deductible of the Social Engineering limit to a flat 10% (of the Social Engineering Limit) instead of requiring that the deductible for Social Engineering match the Basic Bond Deductible.

The 10% limit deductible will be applied to all insureds regardless of limit.

There is no rate impact associated with this filing.

Item Key: 742729

Date Submitted: 04/25/2019

Property Insurance Association of Louisiana

5 - Commercial Multiple Peril

Revised Rate only

Businessowners

Overall % Impact: 1.4

Overall \$ Impact: \$293,279

of Policyholders: 27941

Company Reference: LA19-06 (BP-2019-RLA1)

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 683951, which resulted in an overall 0% rate impact effective April 1, 2018.

The rating organization is making the following revisions:

- Revising rates for the major Businessowners coverages. These rates represent a combined **+1.4%** rate increase or **+\$293,279**. This rate filing is based on the loss cost level changes developed jointly by Insurance Services Office, Inc. and Property Insurance Association of Louisiana (PIAL) with the expense, profit and investment elements resulting final rates determined exclusively by the PIAL.
- Incorporating hurricane modeled loss costs based on Touchstone Version 5.0 of AIR Worldwide Corporation's (AIR) tropical cyclone model, including modeled loss costs resulting from hurricane losses due to business interruption (time element).
- Providing the analyses used to derive these advisory rates.

- Revising the rate for Territories 10-11, Off-Premises, Apartment & Apartment Condominiums Money and Securities Endorsement.

There will be **27,941** Louisiana policyholders affected by this rate increase.

Item Key: 742759

Date Submitted: 04/25/2019

Fireman's Fund Insurance Company

1 - Property

Revised Rate only

Commercial Property (Fire and Allied Lines)

Revised Rate

Aurora Rating Plan Enhancement

Overall % Impact: **-0.1**

Overall \$ Impact: **\$-1,462**

of Policyholders: **36**

Company Reference: NLAPG0119

Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

The last adjustment to this program occurred in April 1993 under the Prior Approval provision (April 1993 Agenda , #13a) with an effective date of May 15, 1993.

The above-captioned company wishes to submit revised rates for use with its Aurora Rating Plan for use with the Commercial Property program.

With this filing, the insureds who are using the previously approved Property-Gard Rating Plan will transition to the enhanced Aurora Rating Plan at renewal with new customers and the Property-Gard Rating Plan will be discontinued with the exception of insureds that are eligible for the Superior Protected Risk Rating Plan.

A new proprietary Peril Group III has been created and some perils have been moved between Peril Groups and some perils have been renamed. Peril Group revisions are as follows:

- Vandalism has moved from the previous Aurora ISO-based Group I to enhanced Aurora Group III.
- Sprinkler Damage has moved from the previous Aurora ISO-based Group I to enhanced Aurora Group III and has been renamed Fire Protection Equipment Leakage.
- Smoke has moved from the previous Aurora ISO-based Group II to enhanced Aurora Group I.
- Aircraft or Vehicles; Riot or Civil Commotion; and Sinkhole Collapse have moved from the previous Aurora ISO-based Group II to enhanced Aurora Group III.
- Within enhanced Aurora Group II, the previous Aurora ISO-based peril of Windstorm and Hail has been split into 3 separate perils of Storm, Named Storm and Hurricane.
- Water Backup or Subsurface Water; Water Damage; Collapse; Leakage or Seepage; and Marring or Scratching have been added to enhanced Aurora Group III as referenced perils.

The following risk characteristics have been revised:

- Building Age has been clarified regarding the applicable age of the referenced building system.
- Private Protection is now based on a risk assessment of the adequacy of the sprinkler system relative to the specific occupancy and construction, as opposed to calculation of specific sprinkler points.
- Expense Modification has been clarified to specifically reference the extent of operational expenses associated with a specific policy, such as risk inspections, exposure audits and endorsement activity, compared to the expected operational expenses for an average policy.
- Coastal Windstorm has been split into separate rate lads for Named Storm and Hurricane.

The following risk characteristic rating factors have been added. These are COPE (Construction, Occupancy, Protection, and Exposure) and Peril-related adjustments to the base rate to reflect specific objective aspects of a property's construction design, occupancy, adequacy of available protection, and exposure. These rating factors are not segmental/judgment modifications.

- Peril Group I/Fire-related Exposure to Loss
 - Building Height.
 - Building Characteristics - compartmentalization of interior space to prevent spread of fire or smoke.
 - Special Hazards - extent and severity potential for fire spreading from neighboring buildings and potential impairment to fire-fighting access due to site characteristics.
- Peril Group II/Weather-related Exposure to Loss
 - Storm - Specific rate loads for areas prone to severe convective storms (e.g., Hailstorm, Tornadoes).
 - Named Storm and Hurricane - Specific rate loads applied to additional states along the Mid-Atlantic and New England coastlines.
- Peril Group III/Other Exposures to Loss: (e.g. Theft, Water Damage, Collapse)
 - Construction Design (applicable to Water Damage) - building height and age of building systems.
 - Building Support Characteristics (applicable to Collapse).
 - Commodity Susceptibility (applicable to Theft, Water Damage) - attractiveness to theft and potential damageability from water.
 - Level of Occupancy (applicable to Theft, Vandalism, Water Damage, Fire Protection Equipment Leakage, Freezing, Leakage or Seepage).
 - Private Protection (applicable to Theft, Vandalism) - presence and type of security guard and burglar alarm services.
- Time Element Subject of Insurance
 - Susceptibility to Shutdown - ability to continue operations through reciprocal agreements with other companies or by utilizing additional capacity which has not suffered loss, such as other equipment or locations.

The company's New Proprietary Construction Coding System replaces the ISO coding system. Utilizing a proprietary construction system will enable it to more efficiently and effectively track results and make any necessary adjustments to its rating logic, without dependency upon ISO's processes and timeframes.

Clarification of Mixed Construction, Mixed Occupancy, and Rating Basis

- Stating how the construction and occupancy coding is to be determined when multiple construction types or occupancy types exist at the same covered location.
- Stating the rating basis for Real Property, Personal Property, and Business Income is total insurable value, not limit.

These changes results in a rate decrease of -0.1% or -\$1,462 (36 policyholders).

Item Key: 742773

Date Submitted: 04/25/2019
Insurance Services Office, Inc.
19 - Commercial Automobile
Loss Cost Filing

Commercial Automobile
Loss Cost Filing

Optional Class Plan

Overall % Impact: **11.5**
Company Reference: CA-2019-BRLB1
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

The last loss cost filing for this program was +19.1% which was approved under LDI Item Key Number 706582 effective 11/1/2018 for both new and renewal business. The last loss cost filing for the Optional Class Plan for this program was +19.1% which was approved under LDI Item Key Number 706583 effective 11/1/2018 for both new and renewal business.

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise the loss costs for the Optional Class Plan.

The rate impact associated with this filing is +11.5%.

*ISO does not establish an effective date for Commercial Auto 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.

**The corresponding standard Class Plan revision has been submitted under company tracking number CA-2019-BRLA1, LDI Item Key Number 742792.

Item Key: 742806

Date Submitted: 04/25/2019
Hartford Underwriters Insurance Company
5 - Commercial Multiple Peril
Initial Rate and Rule
Commercial Package
Spectrum Businessowners Program
Terrorism Risk Insurance Act (TRIA)
of Policyholders: **0**
Company Reference: FN.07.894.2019.01
Requested Effective Dates - New: 09/07/2019 Renewal: 09/07/2020

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

The company is introducing a new Spectrum Businessowners policy package to be made available for new business submissions processed on or after September 7, 2019. This policy for small business risks will replace the existing new business program in the Twin City Fire Insurance Company.

This new product provides more flexibility for agents and customers by allowing insureds to customize their insurance coverage to meet their individual needs. For example, the company will be offering expanded limit and deductible options, as well as new and revised optional coverages. In addition, the company have made editorial and formatting changes to the forms to create a more streamlined and readable appearance.

New business will only be written through Hartford Underwriters. All sister companies will be renewal only. There is no plan to convert any policyholders at this time, therefore, this program will have no impact on current policyholders.

Terrorism is included in this filing.

The requested rates/rules require approval of companion form(s) filing, LDI Form Filing No. 742997, Company Form Filing No. FN.07.894.2019.01.

A SERFF "Objection Letter" was sent to Mr. Louis Treviso on May 15, 2019 for additional information.

Item Key: 742810

Date Submitted: 04/25/2019
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Directors & Officers
 Overall % Impact: **-4.5**
 Overall \$ Impact: **\$-2,042**
 # of Policyholders: **3**
 Company Reference: ASIC-FS-MPL-RR-LA-2019-1
 Requested Effective Dates - New: 09/15/2019 Renewal: 09/15/2019

Item Key: 742812

Date Submitted: 04/25/2019
 ZURICH AMERICAN INSURANCE COMPANY
 9 - Inland Marine
 Initial Rate and Rule
 Personal Inland Marine
 Pet Insurance Program
 Initial Rate and Rule
 # of Policyholders: **0**
 Company Reference: 42557
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The above-captioned company is introducing a Pet Insurance Program.

Companion forms (Item Key Number 742701 or Company Reference Number 42557) were still pending as of 05/16/2019.

There is no rate impact associated with this filing.

Item Key: 742815

Date Submitted: 04/25/2019
 AXIS Insurance Company
 19 - Commercial Automobile
 Installment Program

Commercial Automobile
 National Association of Landscape Professionals (NALP) Program
 Installment Plan

Introduction

of Policyholders: **0**
 Company Reference: NALPPP-2018-111-LA-AIC-AUTO2
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

With this filing, the company proposes to introduce the installment plans and fees for use with the National Association of Landscape Professionals (NALP) Program.

The proposed fees are as follows:

- Installment Fee: \$10 per installment;
- Reinstatement Fee: \$100; and
- Non-Sufficient Funds Fee: \$50 per returned financial instrument.

The installment fee will not be assessed on the initial payment at inception/renewal.

This filing is a resubmission of the following disapproved filings:

- Company tracking number NALPPP-2018-111-LA-AIC-AUTO2, LDI Item Key Number 720487; and
- Company tracking number NALPPP-2018-111-LA-AIC-AUTO, LDI Item Key Number 718391.

The corresponding initial rate/rule filing has been approved under company tracking number NALPCA-2018-101-LA-AIC-R3, LDI Item Key Number 735726, effective 4/4/2019.

Item Key: 742835

Date Submitted: 04/26/2019
 Watford Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 Sticks Program
 # of Policyholders: **0**
 Company Reference: WIC-SP-CGL-LA-1901R

Item Key: 742848

Date Submitted: 04/26/2019
 AXIS Insurance Company
 1 - Property
 Installment Program
 Commercial Property (Fire and Allied Lines)
 Installment Plan
 National Landscapers Program
 # of Policyholders: 0
 Company Reference: NALPPP-2018-111-LA-AIC-CP2
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

This filing is a re-submission of disapproved Item Key #718389.

The last adjustment to this program occurred in September 2018 under the Prior Approval provision (Item Key #716970) which was effective September 11, 2018 as the initial rate and rule filing.

With this filing, the company proposes to introduce the installment plans and fees for use with the National Landscapers Program.

The proposed fees are as follows:

- Installment Fee: \$10 per installment
- Reinstatement Fee: \$100
- Non-Sufficient Funds Fee: \$50 per returned financial instrument
- Inspection Fee (phone): \$150
- Inspection Fee (physical/site): \$250
- Physical (premium) audit not covered by the policy: \$150

The **10% security deposit** is an amount the insured puts down to allow the selection of the installment options. It is not a premium and is returned to the insured if they cancel the policy or chose not to renew.

The **Monthly Reporting Option** has been developed for risks that are able to determine their actual exposure quickly and wish to spread their premium over each month rather than pay a single estimated premium at the onset of the coverage and be subject to a premium audit after the policy expires which could result in additional premium due.

The company intend to use this payment plan with monoline policies and package policies for this program.

Item Key: 742852

Date Submitted: 04/26/2019
 AXIS Insurance Company
 17 - Other Liability
 Installment Program
 Commercial General Liability
 Installment Plan
 # of Policyholders: 0
 Company Reference: NALPPP-2018-111-LA-AIC-GL2
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

Item Key: 742854

Date Submitted: 04/26/2019
 XL Specialty Insurance Company
 9 - Inland Marine
 Revised Rate and Rule
 Commercial Inland Marine
 Overall % Impact: 0.0
 Overall \$ Impact: \$0
 # of Policyholders: 165
 Company Reference: 19SX-XI-CM01-MU-LA R
 The last/initial filing was Item Key Number?

The above-captioned company is revising rates and rules for it Contractor's Equipment Program.

Companion forms (Item Key Number 742791 or Company Reference Number 19SX-XI-CM01-MU-LA F) were still pending as of 04/30/2019.

There is no rate impact associated with this filing.

Item Key: 742855

Date Submitted: 04/26/2019
 United Casualty and Surety Insurance Company
 24 - Surety
 Revised Rate and Rule
 Surety
 Revised Rate and Rule
 Contract and Commercial Surety Program

Overall % Impact: **-0.4**
 Overall \$ Impact: **\$-45**
 # of Policyholders: **3**
 Company Reference: UCSIC-SU-CCSP-LA-1901R
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last adjustment to this program occurred in August 2017 under the Prior Approval provision (Item Key #397542) with an effective date of August 22, 2017.

The above-captioned company wishes to submit revised rates and rules for its Contract and Commercial Surety program for use with the Surety program of business.

With this filing, the company is submitting its independent rates of the Surety and Fidelity Association of America (SFAA), but the company still wishes to have available all of the SFAA current applicable rules (definitions, statistical classification codes / descriptions, risk classifications, etc.).

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

These changes results in a rate decrease of -0.4 or -\$45 (3 policyholders).

Item Key: 742919

Date Submitted: 04/29/2019
 FOREMOST INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Distinct Choice (Select 2.5) Program
 Revised Rate and Rule
 Overall % Impact: **6.104**
 Overall \$ Impact: **\$381,499**
 # of Policyholders: **1798**
 Company Reference: RRLA06062019
 Requested Effective Dates - New: 06/06/2019 Renewal: 07/11/2019

The last rate revision to this program was +11.635% (+\$1,054,497) which was approved under LDI Item Key #708535 with effective dates of 6/21/2018 for new business and 7/26/2018 for renewal business.

With this filing, the company proposes to revise the base rates and the Low Down Pay Surcharge rule.

The rate impact associated with this filing is +6.104% (+\$381,499), affecting 1,798 policyholders.

Item Key: 742923

Date Submitted: 04/29/2019
 AETNA LIFE INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Stop Loss Insurance Program
 Overall % Impact: **-10.3**
 Overall \$ Impact: **\$-522,437**
 # of Policyholders: **14**
 Company Reference: 2019SLRATE

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

Item Key No. 708768	Revised Rate Only	+4.9%
Item Key No. 393361	Revised Rate Only	-0.7%

The company is updating the following:

- ISL base rates.
- Leveraged trend.
- Product factors.
- Pharmacy (Rx) factors.
- Maximum Annual and Lifetime ISL Payment Amounts.
- Experience Refund option adjustments (SLR only).
- Certain Industry and Area factors.
- ISL Gross-up adjustment (SLR only).
- ASL Base rates (AFAR only).

These changes will result in a -10.3% rate decrease or -\$522,437.

There will be **14** Louisiana policyholders affected by this rate decrease.

The corresponding form(s) filing, LDI Form Filing No. 743560, Company Form Filing No. 2019SLFORM, was certified approved effective May 14, 2019 on new business.

Item Key: 742972

Date Submitted: 04/29/2019
 GUIDEONE MUTUAL INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate and Rule
 Commercial Business Automobile
 Overall % Impact: **5.0**
 Overall \$ Impact: **\$102,709**
 # of Policyholders: **783**
 Company Reference: PASBAPLA061519RR03
 Requested Effective Dates - New: 06/15/2019 Renewal: 10/13/2019

Item Key: 742978

Date Submitted: 04/29/2019
 LYNDON SOUTHERN INSURANCE COMPANY
 19 - Private Passenger Automobile
 Installment Program
 Private Passenger Automobile
 Installment Plan
 # of Policyholders: **0**
 Company Reference: LSIC EMBARK PPA-PAYMENT PLAN-2019

Item Key: 742980

Date Submitted: 04/29/2019
 LYNDON SOUTHERN INSURANCE COMPANY
 19 - Private Passenger Automobile
 Initial Rate and Rule
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: LSIC EMBARK PPA-RATES-RULES-2019

Item Key: 742988

Date Submitted: 04/29/2019
 HANOVER INSURANCE COMPANY, THE
 1 - Property
 Initial Rate and Rule
 Introduction of Dwelling Fire Program
 Company Reference: LA-DF-17326R
 Requested Effective Dates - New: 08/12/2019 Renewal: 08/12/2020

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

The company already has a dwelling fire program in place. The last adjustment was approved in April 2009 (Item Key #243034) and resulted in an overall rate increase of +20.0% to be effective May 13, 2009 for both new and renewal business.

The Hanover Insurance Group is proposing to introduce a new Dwelling Fire product which focuses on providing coverage to rental properties in the state of Louisiana. The proposed rating structure incorporates a multi-peril rating structure along with new rating variables and associated rating rules.

The proposed Dwelling Fire rating design will mirror the homeowners rating structure (filing approved in April 2019, Item Key #725616, to be effective May 13, 2019 for new business and August 28, 2019 for renewal business).

Companion forms (Item Key #743092) were still pending as of May 9, 2019.

Item Key: 742989

Date Submitted: 04/29/2019
 AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 OHIO SECURITY INSURANCE COMPANY
 WEST AMERICAN INSURANCE COMPANY
 9 - Inland Marine

Installment Program
 Commercial Inland Marine
 Installment Plan
 # of Policyholders: 0
 Company Reference: 2018-MU-27-ML-E-R
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The above-captioned company is revising its Installment Payment Plan for its Commercial Inland Marine line.

The company proposes:

1. Direct Bill Option:
 1. Prepaid can be invoiced or payment made via card.
 2. Quarterly, Monthly, and Special monthly will be invoiced only.
 3. Twelve payments will 8.37% down payment and 11 installments of 8.33%.
2. EFT option:
 1. Prepaid minor editorial change
 2. Twelve payments will 8.37% down payment and 11 installments of 8.33%.
3. Agency Bill:
 1. True Quarterly changed to Quarterly.
 2. Including language which states first installment is due 30 days from the effective date and the balance after the initial 16.6% down payment is divided into 10 monthly installments of 8.34% each.
 3. Ten Equal Installments revised to Special Monthly.
 4. Semi-annual, 6 pay and 4 pay plans are being removed.
4. Agency Bill - Short Term Option
 1. Removing the Prepaid option.
 2. Changing the names of plans 3 Months, 6 Months, 7 Months, 10 Months, to Plans B, C, A, and D respectively.

There is no rate impact associated with this filing.

Item Key: 742990

Date Submitted: 04/29/2019
 AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 OHIO SECURITY INSURANCE COMPANY
 WEST AMERICAN INSURANCE COMPANY
 26 - Burglary And Theft
 Installment Program
 Commercial Burglary and Theft
 Installment Plan
 Premium Payment Options
 # of Policyholders: 0
 Company Reference: 2018-MU-27-ML(B)-E-R
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The last adjustment to this program occurred in January 2012 under the Prior Approval provision (Item Key #279939) with an effective date of April 1, 2012.

With this filing, the above-captioned companies wish to make changes to their Premium Payment Options manual.

The changes are as follows:

Direct Bill

- Prepaid - (Invoiced and Payment via Credit/Debit Card)
 - 100% Down payment for each transaction - no service charge.
- Quarterly - (Invoiced Only)
 - 25% Down payment - Balance divided into three (3) installment of 25% per installment, at 90 days intervals. First installment is due 90 days after the effective date.
- Monthly - (Invoiced Only)
 - Two (2) Months down payment (16.6%) - Balance divided into Ten (10) monthly installments of 8.34% per installment at Monthly Intervals. First installment is due 30 days after the effective date of the policy.
- Special Monthly - (Invoiced Only)
 - 10% Down payment - Balance divided into Nine (9) Monthly installments of 10% per installment at Monthly Intervals. First installment is due 30 days after the effective date of the policy.
- Twelve Payments - (Invoiced and Payment via Credit/Debit Card)
 - 8.37% Down payment - Balance divided into Eleven (11) installments of 8.33% at Monthly Intervals. First installment is due 30 days after the effective date of the policy.
- **Service Charge - \$7.00** fee for each installment per account (fee does not apply to down payment).
- **Late Fee** - If payment is not received prior to issuing a legal notice of cancellation, a fee of \$25 will be charged.
- **NSF Fee** - If payment is dishonored by the financial institution, a fee of \$25 will be charged.

EFT - The following plans are only available if electronic funds transfer option is selected.

- Prepaid
 - 100% Down each transaction.
- Twelve Payments
 - 8.37% Down payment - Balance divided into Eleven (11) installments of 8.33% Monthly Intervals. First installment is due 30 days after the effective date of the policy.
- **Service Charge** - No service fee will be assessed for any EFT pay plans.
- **Late Fee** - If a payment is not received prior to issuing a legal notice of cancellation, a fee of **\$25** will be charged.
- **NSF Fee** - If payment is dishonored by the financial institution, a fee of **\$25** will be charged.

Agency Bill - Full Term (12 months or more)

- Prepaid
 - 100% Down payment each transaction.
- Quarterly
 - 25% Down payment - Balance divided into Three (3) installments of 25% per installment at 90 days intervals. First installment is due 90 days after the effective date of the policy.
- Monthly
 - Two (2) Months down payment (16.6%) - Balance divided into Ten (10) monthly installments of 8.34% per installment at Monthly intervals. First installment is due 30 days after the effective date of the policy.
- Special Monthly
 - 10% Down payment - Balance divided into Nine (9) monthly installments of 10% per installment at monthly intervals. First installment is due 30 days after the effective date of the policy.
- Twelve Payments
 - 8.37% Down payment - Balance divided into Eleven (11) installs of 8.33% at monthly intervals. First installment is due 30 days after the effective date of the policy.
- **No fees for Agency Bill policies.**

Agency Bill - Short Term (Less than 12 months)

- **Plan A**
 - Policy term must be at least seven (7) months, 30% Down payment, two (2) equal installments of 35% at 90 days intervals. First installment is due 90 days after the effective date of the policy.
- **Plan B**
 - Policy term must be at least three (3) months, 30% Down payment, two (2) equal installments of 35% at Monthly intervals. First installment is due 30 days after the effective date of the policy.
- **Plan C**
 - Policy term must be at least six (6) months, 30% Down payment, five (5) equal installments of 14% at Monthly intervals. First installment is due 30 days after the effective date of the policy.
- **Plan D**
 - Policy term must be at least ten (10) months, 10% Down payment, nine (9) equal installments of 10% at Monthly intervals. First installment is due 30 days after the effective date of the policy.
- **No fees for Agency Bill policies.**

This filing is replacing previously approved Item Key #279939.

Item Key: 743012

Date Submitted: 04/30/2019

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

17 - Other Liability

Installment Program

Commercial General Liability

Installment Plan

of Policyholders: 0

Company Reference: 2018-MU-27-ML-E-R

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

Item Key: 743014

Date Submitted: 04/30/2019

OHIO CASUALTY INSURANCE COMPANY, THE
17 - Other Liability

Installment Program

Commercial Umbrella and Excess

Installment Plan

of Policyholders: 0

Company Reference: 2018-MU-27-ML(D)-E-R

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

With this filing, the companies propose to revise the Premium Payment Options to provide additional clarification to the payment plans.

For the direct bill option, the companies are proposing to revise the following:

- Prepaid
 - Revised to include the plan is invoiced and payment can be made via credit/debit card.

- Quarterly
Revised to include the plan is invoiced only and the balance after the initial 25% down will be divided into three installments of 25% per installment at 90-day intervals.
- Monthly
Revised to include the plan is invoiced only and the first installment is due 30 days after the effective date of the policy, the balance after the initial 16.6% down is divided into 10 monthly installments of 8.34% per installment.
- Special Monthly
Revised to include the plan is invoiced only and the first installment is due 30 days after the effective date of the policy, the balance after the initial 10% down is divided into 9 monthly installments of 10% per installment.
- Twelve Payments
Revised to include the plan is invoiced and payment can be made via credit/debit card; the first installment is due 30 days after the effective date of the policy and the balance after the initial 8.37% down is divided into eleven monthly installments of 8.33% per installment.
- Remove the options of Semi-Annual, 6 Pay and 4 Pay as the plans will no longer be offered.

For the EFT option, the companies are proposing to revise the following:

- Prepaid
Revised to remove the language regarding the service charge as it is repeated at the end of the option.
- Twelve Equal (Twelve Payments)
Revised to Twelve Payments and clarifies the first installment is due 30 days after the effective date of the policy and the balance after the 8.37% down is divided into 11 monthly installments of 8.33% per installment.

For the Agency Bill - Full Term Option, the companies are revising the rule to clarify this option is applicable to 12 months or more. The companies are also proposing the following revisions to the Agency Bill - Full Term option:

- True Quarterly (Quarterly)
Revised to Quarterly and to clarify the balance after the initial 25% will be divided into three installments of 25% per installment at 90 day intervals.
- Monthly
Added to include the first installment is due 30 days after the effective date of the policy and the balance after the initial 16.6% down is divided into 10 monthly installments of 8.34% per installment.
- Ten Equal Installments (Special Monthly)
Revised to Special Monthly and to clarify the first installment is due 30 days after the effective date of the policy and the balance after the initial 10% down is divided into 9 monthly installments of 10% per installment.
- 12 Equal (Twelve Payments)
Revised to Twelve Payments and to clarify the first installment is due 30 days after the effective date of the policy and the balance after the initial 8.374% down is divided into eleven monthly installments of 8.33% per installment.
- Remove the options of Semi-Annual, 6 Pay and 4 Pay as the plans will not longer be offered.

For the Agency Bill - Short Term option, the companies propose to clarify this is applicable to 12 months or less. The companies are also proposing the following revisions to this option:

- Remove the Prepaid option;
- Revise the names of the 3 Months, 6 Months, 7 Months, and 10 Months plans to Plan A, Plan B, Plan C, and Plan B and provide better clarification of the distribution of installments.

There is no rate impact associated with this filing.

Item Key: 743016

Date Submitted: 04/30/2019

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

17 - Other Liability

Installment Program

Professional Liability / E & O
Installment Plan

of Policyholders: 0

Company Reference: 2018-MU-27-ML-E-R

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

Item Key: 743035

Date Submitted: 04/30/2019

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability / E & O

of Policyholders: 0

Company Reference: 19-01904-R

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

With this filing, the filing is proposing to correct an inadvertent error in their recently approved state pages, where the company inadvertently reversed the changes made to the rate capping rule from an earlier objection. The company has also updated the state pages to include all the up to date changes that have been individually approved to maintain LDI compliance.

There is no rate impact associated with this filing.

Item Key: 743051

Date Submitted: 04/30/2019

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

27 - Boiler And Machinery

Revised Rule only

Boiler and Machinery

EB Program Revision

of Policyholders: 0

Company Reference: 2019-01-0035-R

Requested Effective Dates - New: 02/01/2020 Renewal: 02/01/2020

The last Equipment Breakdown for the above-captioned program was filed and approved under "Prior Approval" Item Key Number 312454, effective 02/01/2015.

With this filing, the companies submit new and replacement rules and rating tables, effective 02/01/20.

New Rate Pages:

EB-CW-R-38

EB-CW-R-39

EB-CW-R-40

EB-CW-R-41

Revised Rules:

EB-CW-RU-4

EB-CW-RU-5

EB-CW-RU-7

EB-CW-RU-8

EB-CW-RU-15.1 to 15.4

EB-CW-RU-16.1 to 16.9

EB-CW-RU-20.1 to 20.7

EB-CW-RU-21.1 to 21.4

EB-CW-RU-23.1 to 23.6

EB-CW-RU-24.1 to 24.3

EB-CW-RU-25.1 to 25.2

EB-CW-RU-26.1 to 26.2

EB-LA-EX-3

Revised Rate Pages:

EB-CW-R-14

EB-CW-R-36

EB-CW-R-37

EB-CW-R-38

EB-CW-R-39

EB-CW-R-40

EB-CW-R-41

There is no associated rate impact with this filing.

Item Key: 743058

Date Submitted: 04/30/2019

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

17 - Other Liability

Revised Rule only

Directors & Officers / Management Liability

of Policyholders: 0

Company Reference: 2019-04-0030

Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

Item Key: 743060

Date Submitted: 04/30/2019
 TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
 17 - Other Liability
 Revised Rule only
 Employee Benefit Plan / Fiduciary
 # of Policyholders: 0
 Company Reference: 2019-04-0029
 Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

Item Key: 743091

Date Submitted: 05/01/2019
 Berkshire Hathaway Homestate Insurance Company
 19 - Commercial Automobile
 Revised Rate and Rule

Commercial Automobile
 Commercial Auto Program
 Revised Rate and Rule

- Liability Base Rates
- Liability Increased Limit Factors
- Physical Damage Percentages
- Physical Damage Minimum Premiums
- Blanket Additional Insured Coverage
- Uninsured/Underinsured Motorist Increased Limit Factors
- Cargo Rates and Rating Structure

Overall % Impact: 74.2
 Overall \$ Impact: \$3,994,491
 # of Policyholders: 366
 Company Reference: 172008012019201
 Requested Effective Dates - New: 08/01/2019 Renewal: 10/01/2019

The last rate revision to this program was +4.05% or \$210,031 which was approved under LDI Item Key Number 386123 effective 2/15/2017 for new business and 5/15/2017 for renewal business.

With this filing, the company proposes the following:

- Revise the base rates and Liability Increased Limit Factors for all Truck classes in Section II, all Zone-Rated classes in Section III, all Private Passenger Type classes in Section IV, all Public classes in Section V, and all Special Types classes in Section VII;
- Revise the Physical Damage percentages and Physical Damage minimum premiums for all Truck classes in Section II, all Zone-Rated classes in Section III, all Private Passenger Type classes in Section IV, all Public classes in Section V, and all Special Types classes in Section VII;
- Introduce the option of Blanket Additional Insured coverage;
- Revise the Uninsured/Underinsured Motorist coverage Increased Limit Factors; and
- Revise the Cargo rates and rating structure.

The rate impact associated with this filing is +74.2% or +\$3,994,491 affecting 366 policyholders.

**This filing is a resubmission of the following:

- Company tracking number 172005012019202, LDI Item Key Number 725382, which was disapproved; and
- Company tracking number 172005012019201, LDI Item Key Number 725344, which was withdrawn by the company.

Item Key: 743150

Date Submitted: 05/02/2019
 GREAT AMERICAN SECURITY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Directors & Officers Liability
 # of Policyholders: 0
 Company Reference: 25-6550 - 18190
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 743152

Date Submitted: 05/02/2019
 WESTPORT INSURANCE CORPORATION
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY
 NORTH AMERICAN ELITE INSURANCE COMPANY
 9 - Inland Marine
 Revised Rate and Rule

Commercial Inland Marine

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **3**
 Company Reference: LA-19-21884
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The above-captioned companies are filing revised rates and rules for their Commercial Inland Marine program.

The following changes are proposed:

1. Adding multiple payment options to the installment plan.
2. Filing a page for Motor Truck Cargo.
3. Filing a page for Installation Floater.

The companies LCM?

There is no rate impact associated with this filing.

Item Key: 743156

Date Submitted: 05/02/2019
 GENWORTH MORTGAGE INSURANCE CORPORATION
 GENWORTH MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA
 6 - Mortgage Guaranty
 Initial Rate and Rule
 Mortgage Guaranty
 Initial Rate and Rule
 GenRATE Risk Program
 # of Policyholders: **0**
 Company Reference: GNW-1218-GENRATE2
 Requested Effective Dates - New: 06/17/2019 Renewal: 06/17/2019

The above-captioned companies wish to submit initial rate and rules for their new risk-based pricing program, which is different from their traditional rate cards by a substantial increase in pricing by a more extensive risk classification.

This program is not intended to replace the companies currently filed and approved plans. It is a mutually exclusive option for lenders. The new proposed rates will only be available to new mortgage originations. There is no rate impact on current business.

The rating rules are included in this filing.

These rates are the same as approved Radian Guaranty, Inc., LDI Item Key #726142, effective February 26, 2019.

Item Key: 743163

Date Submitted: 05/02/2019
 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.13.408.2019.03
 Requested Effective Dates - New: 09/07/2019 Renewal: 09/07/2019

With this filing, the companies are revising Rule 36, to introduce a new endorsement to provide underwriters with an additional tool for handling the pollutions risk exposures for insureds in Louisiana that may have a location in the state of Indiana.

HC 05 71 Amended Definition Of Pollutants - To comply with Indiana case law concerning pollution, the definition of "pollutant" may be modified by attaching Form HC 05 71, Amended Definition Of Pollutant. This optional endorsement contemplates that there may be insureds that are headquartered outside of Indiana, but could still have operations in Indiana that present potential pollution exposures for which Indiana law could apply. When another state's law is applicable, this endorsement further provides that the definition of pollutant under that state's law is not intended to be any narrower in scope than the definition of "pollutant" that is set forth in the schedule of this new endorsement. Attachment of this new Amended Definition Of Pollutants will reinforce the original intent of the Pollution Exclusion in the event that Indiana law is found to apply.

There is no rate impact associated with this endorsement.

The corresponding form(s), LDI Form Filing Number 743177, Company Form Filing Number FN.13.408.2019.03 is pending approval.

Item Key: 743188

Date Submitted: 05/02/2019
 SOUTHERN UNDERWRITERS INSURANCE COMPANY
 19 - Private Passenger Automobile
 Initial Rate and Rule

Private Passenger Automobile
 Republic Auto Personal Automobile Program
 Initial Rate and Rule

of Policyholders: 0
 Company Reference: LA-PA-1907-05-19051
 Requested Effective Dates - New: 07/01/2019 Renewal: N/A

Item Key: 743190

Date Submitted: 05/02/2019
 CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability

of Policyholders: 0
 Company Reference: MI 99 003-GL
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

With this filing, the companies are introducing three new optional endorsement for use with the above-captioned program.

MI 02 051, Third Party Notice of Cancellation or Nonrenewal

This endorsement gives the insurer the duty to provide a notice of cancellation or nonrenewal to the Third Party shown in the Schedule. Any applicable state cancellation endorsement must still be attached to the policy.

MI 02 052, Earlier Notice of Cancellation or Nonrenewal with Courtesy Notice to a Third Party

This endorsement allows the insurer to provide an earlier notice of cancellation or nonrenewal to the insured. The insurer will endeavor to provide the same notice to the scheduled Third Party. Any applicable state cancellation endorsement must still be attached to the policy.

MI 99 003, Schedule Addendum

This addendum is designed to be attached to any policy at policy inception only, when additional space is needed for information listed on a schedule. It will not be used to add or alter any coverage terms.

There is no premium charges associated with these endorsements.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 743949, Company Form Filing Number MI 99 003 F was approved effective 05/29/2019.

Item Key: 743194

Date Submitted: 05/02/2019
 Liberty Mutual Fire Insurance Company
 1 - Property
 Revised Rule only
 Commercial Property (Fire and Allied Lines)
 Revised Rule
 RM Select Educational Institutions

of Policyholders: 0
 Company Reference: 2019-MU-4-RM-PW-R
 Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

The last adjustment to this program occurred in July 2018 under the Prior Approval provision (Item Key #713102) with an effective date of November 1, 2018.

The above-captioned company wishes to submit a new rule for the RM Select Policy Commercial Property Coverage Section, and Rating Procedures and Premium Development.

The new rule is for:

- **RM Custom Select Educational Institutions - RM1196**
 - This endorsement provides coverage for:
 - Animals
 - Broadened Covered Location Distance
 - Classroom Chemical Spills
 - Crisis Event
 - Employee Dishonesty
 - Fire Protection Equipment Recharging
 - Forgery or Alteration

- Miscellaneous School Property at School Sponsored Events Away From a Covered Location
- Money and Securities
- Money Orders and Counterfeit Currency
- Personal Effects of the Students

When this rule is attached to the policy, the charges are as follows:

Number of Locations	Selected Charge
0 - 10	\$850
11 - 29	\$1,175
30+	\$1,500

There are no rate or premium impact as this is an optional coverage and insureds would not be subject to any additional charges if they choose not to opt in.

The corresponding form(s) filing, LDI Form Filing No. 743184, Company Form Filing No. 2019-MU-4-RM-PW-F were approved effective August 1, 2019.

Item Key: 743203

Date Submitted: 05/02/2019
 CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 26 - Burglary And Theft
 Initial Rule only
 Commercial Burglary and Theft
 Revised Rule
 Cancellation & Nonrenewal – Crime

of Policyholders: 0
 Company Reference: MI 99 003-CRIME R
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last adjustment to this program occurred in July 2018 under the Prior Approval provision (Item Key #708148) with an effective date of July 1, 2018, with a rate decrease of **-25.5%** or **-\$1,713** (1 policyholder).

The above-captioned companies wish to submit new rules for the Crime division of their Commercial Burglary and Theft program.

With this filing, the companies are submitting the following interline endorsements for the Commercial Crime Coverage Form and Government Crime Crime Coverage Forms:

- **MI 02 051, Third Party Notice of Cancellation or Nonrenewal**
 - Gives the insurer the duty to provide a notice of cancellation or nonrenewal to the Third Party shown in the Schedule. Any applicable state cancellation endorsement must still be attached to the policy.
- **MI 02 052, Earlier Notice of Cancellation or Nonrenewal with Courtesy Notice to a Third Party**
 - Allows the insurer to provide an earlier notice of cancellation or nonrenewal to the insured. The insurer will endeavor to provide the same notice to the scheduled Third Party. Any applicable state cancellation endorsement must still be attached to the policy.
- **MI 99 003, Schedule Addendum**
 - Designed to be attached to any policy inception only, when additional space is needed for information listed on a schedule. It will not be used to add or alter any coverage terms.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 742949 , Company Form Filing No. MI 99 003 F were approved effective May 29, 2019.

Item Key: 743204

Date Submitted: 05/02/2019
 EnTitle Insurance Company

34 - Title

Revised Rate and Rule

Title Insurance

Company Reference: LA-HEQ19R

The initial rates and rules for the above-captioned program were approved in September 2008 (Item Key #235097) to be effective September 16, 2008. There has been only one filing, a minor correction filing, after the initial filing. That correction filing was approved in October 2008 (Item Key #237248) to be effective October 9, 2008.

With this filing, the company proposes the following:

1. Introduce the new Master Mortgagee Home Equity Policy (MMHEP) product (PR-12). The MMHEP is intended to be issued to institutional lenders for home equity and other junior mortgage loans where the lender does not require a full ALTA Loan Policy or ALTA Junior Loan Policy coverage. The policy can only be issued with loans not recorded in first lien position on one-to-four family residential properties held in fee simple, including condominiums and planned unit developments. Once the lender's loan program has been approved by the Company, the lender will be issued a Master Policy. Only one such policy needs to be issued to an insured lender. Subsequently, each loan transaction to be covered under the Master Policy will be included by the issuance of a Certificate of Coverage. Each Certificate of Coverage will insure, under the terms of the Master Policy, in an amount equal to the full principal debt of said loan.

The following Original Rate applies for each Certificate of Coverage issued, rounded up to the nearest \$1.00, with a maximum loan amount not to exceed \$500,000.00.

Certificate Coverage Amount Premium

\$0 - \$100,000	\$45
\$100,001 - \$250,000	\$65
\$250,001 - \$500,000	\$125

Premium does not include search and escrow unless a separate fee is prohibited by law.

2. Add rates for Streamline Residential Refinance Loans (PR-10) - This rate is inclusive of any search and examination fees, except where prohibited by state statute, and does not apply to commercial, multifamily or construction loans.

a. For 1-4 family residential loan transactions originated by institutional lenders, which refinance existing institutional lender mortgages, and are processed by the company's authorized agents or direct operations, where orders are placed electronically by the originating lender and processed and delivered through an electronic order management platform and an ALTA Loan Policy, an ALTA Short Form Residential Loan Policy or a Master Residential Loan Policy is issued allowing for generic exceptions, the following rates apply:

Loan amounts up to and including \$250,000	\$345
\$250,000.01 up to and including \$500,000	\$450
\$500,000.01 up to and including \$750,000	\$580
\$750,000.01 up to and including \$1,000,000	\$640
\$1,000,000.01 up to and including \$1,300,000	\$770
\$1,300,000.01 up to and including \$1,500,000	\$895
Maximum Loan Amount \$1,500,000	

3. Add rate for Loan Modification Endorsement (ER-107) - This endorsement insures against loss in the event the subject mortgage modification results in a loss of the priority of the mortgage. A rate of \$125 shall be charged for this endorsement.

4. Add rate for Mortgage Priority Guarantee (ER-108) - The Mortgage Priority Guarantee provides assurance in respect to the loss of priority of a mortgage by reason of a modification. The rate for this guarantee shall be \$125.

There is no rate impact associated with this filing.

Companion forms (Item Key #743202) were certified approved on May 8, 2019.

Item Key: 743220

Date Submitted: 05/03/2019

Anchor Specialty Insurance Company

4 - Homeowners

Revised Rate and Rule

Louisiana Premier Homeowners Program

Correction to Item Key #733000

Company Reference: LAHOV(2019-5)R

Requested Effective Dates - New: 07/01/2019 Renewal: 08/01/2019

The above-captioned company is proposing a correction to its previously approved filing for use with its Louisiana Premier Homeowners Program.

The previous filing was approved in April 2019 (Item Key #733000) and resulted in an overall rate decrease of -10.75% to be effective July 15, 2019 for new business and September 15, 2019 for renewal business. With that filing, the company had submitted incorrect Key Factors for the HO3 Coverage A above the \$535,000 limit. The Key Factors were a typographical error in the manual.

With this filing, the company proposes to correct the Key Factors for the HO3 Coverage A above the \$535,000 limit.

There is no rate impact associated with this filing.

Item Key: 743231

Date Submitted: 05/03/2019

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

26 - Burglary And Theft

Revised Rule only

Commercial Burglary and Theft

Revised Rule

Exclusion of Terrorism

of Policyholders: 0

Company Reference: 2019-MU-2-CR-G-R

Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

The above-caption companies wish to submit revised rule for their Burglary and Theft, Commercial Crime and Fidelity program.

With this filing, the rule revision is for Rule 13. Basic Firms and Endorsements Applicable for the Terrorism Exclusion form for the companies Crime product.

The companies are requesting to attach the following endorsement to all Crime Policies:

- **Exclusion of Terrorism - EY 07 01**

This filing is replacing Item Key #392149, approved effective July 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 743230, Company Form Filing No. 2019-MU-2-CR-G-F were pending as of May 17, 2019.

Item Key: 743241

Date Submitted: 05/03/2019

CM Select Insurance Company

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

of Policyholders: 0

Company Reference: CMS-BP-7

Requested Effective Dates - New: 06/19/2019 Renewal: 06/19/2019

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 729412, effective April 24, 2019.

The company is making the following changes:

- Rules
 - Rule LC65 (2019-03) - Directors and Officers Liability. This is a new rule for Directors and Officers Liability Coverage.
- Rates
 - RF.4.0 (06/19/2019) - Property Deductibles. Amended Wind/Hail Deductible factors.
 - RF.15.5 (06/19/2019) - Property and Liability Endorsement Rates. Added Property and Liability Endorsement Rating Factors for Directors and Officers Liability Coverage.
 - RS.18.5 (06/19/2019) - Coverage Endorsement Rate Order Calculation. Added Rating Steps Per Policy for Directors and Officers Liability Coverage.
 - RS.20.0 (06/19/2019) - Coverage Endorsement Rate Order Calculation. Added Policy Coverage Endorsement Premium Calculation Rating Steps for Directors and Officers Liability Coverage.

The corresponding form(s) filing, LDI Form Filing No. 743252, Company Form Filing No. CMS-BP-8, was approved effective June 19, 2019.

Item Key: 743260

Date Submitted: 05/03/2019

PROGRESSIVE SECURITY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate and Rule

Overall % Impact: -2.2

Overall \$ Impact: **-\$1,040,788**# of Policyholders: **176841**

Company Reference: LA201901RR-AU-A

Requested Effective Dates - New: 08/09/2019 Renewal: 09/06/2019

The last rate revision to this program was -1.3% (-\$5,752,951) which was approved under LDI Item Key #715124 with effective dates of 10/26/2018 for new business and 11/23/2018 for renewal business.

With this filing, the company proposes the following revisions:

Rules:

- D01 – Define the initials PNI (primary named insured) as this is the first time in the document that this initials occurs.
- D04 – List accidents separately from violations in the rule.
- D11 – Streamline the rule to simplify the discount presentation.
- P18 – Replace the initials PUA with the full text. Removed PUN, which was never used and is not included in rules that define chargeability (not-at-fault accident).
- P23 – Explain the application of rate capping to vehicles added during a policy term.
- P29 – Further define that the EFT discount is only applied on multiple installment policies. Single payment policies will receive the Paid-in-full discount.
- P41 – Remove text regarding the factor used for drivers insured by Company prior to the introduction of Occupation/Education rating. All drivers have been assigned a factor at this time.
- P42 – Streamline the text of the rule for clarity.
- P54 – Streamline the text of the rule for clarity.
- P83 – Further define that the Automatic Card Payment discount is only applied on multiple installment policies. Single payment policies will receive the Paid-in-full discount.
- V13 – Include the additional collection method "mobile app". The new term "driving information" includes information collected from the vehicle through the company provided device and information collected from the driver through the mobile app.
- V15 – Add the renewal effective date associated with the previously provided new business effective date. Clarify that vehicle history is not ordered as long as a vehicle that was insured prior to the introduction of vehicle history remains on the same policy. If rewritten on a new policy, the vehicle is subject to a vehicle history report order.
- V16 – Remove repetition of the rule title in the rule text.

Factor Tables:

- Base Rate Table
- Residency Rewards Factor Table
- Advance Quote Factor Table
- Non-Servicing Agent Factor Table
- Vehicle Age Factor Tables
- Length of Vehicle Ownership Factor Table
- Vehicle History Trigger and Factor Tables
- Paid in Full/Electronic Funds Transfer/Automatic Card Payment Discount Table
- Rideshare Use Factor Table
- UBI Tier Factor Table - Initial UBI Tier Factor
- UBI Tier Factor Table - Renewal UBI Tier Factor
- New Business UBI Participation Discount Table

The rate impact associated with this filing is -2.2% (-\$1,040,788), affecting 176,841 policyholders.

Item Key: 743262

Date Submitted: 05/03/2019

PROGRESSIVE PALOVERDE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate and Rule

Overall % Impact: **-1.4**

Overall \$ Impact: **\$-2,677,530**

of Policyholders: **74889**

Company Reference: LA201901RR-AU-D

Requested Effective Dates - New: 08/09/2019 Renewal: 09/06/2019

The last rate revision to this program was -1.0% (-\$1,507,102) which was approved under LDI Item Key #715121 with effective dates of 10/26/2018 for new business and 11/23/2018 for renewal business.

With this filing, the company proposes the following revisions:

Rules:

- D01 – Define the initialism PNI (primary named insured) as this is the first time in the document that this initialism occurs.
- D02 – Note that we are looking for proof of licensing in third-party notifications.
- D04 – List accidents separately from violations in the rule. Provide additional definition around which violation receives the point charge when multiple violations occur on the same day. Provide detail about violations found on drivers that are discovered by the company but not disclosed by the customer. Provide additional detail regarding first time application of the Clean at Inception variable on existing policies.
- D11 – Streamline the rule to simplify the discount presentation.
- P29 – Further define that the EFT discount is only applied on multiple installment policies. Single payment

policies will receive the Paid-in-full discount.

- P31 – Extend the length of time we allow a customer to electronically sign a document and remain eligible for the E-Signature Discount.
- P41 – Remove text regarding the factor used for drivers insured by Company prior to the introduction of Occupation/Education rating. All drivers have been assigned a factor at this time.
- P42 – Streamline the text of the rule for clarity.
- P54 – Streamline the text of the rule for clarity.
- P83 – Further define that the Automatic Card Payment discount is only applied on multiple installment policies. Single payment policies will receive the Paid-in-full discount.
- V13 – Include the additional collection method "mobile app". The new term "driving information" includes information collected from the vehicle through the company provided device and information collected from the driver through the mobile app.
- V15 – Add the renewal effective date associated with the previously provided new business effective date. Clarify that vehicle history is not ordered as long as a vehicle that was insured prior to the introduction of vehicle history remains on the same policy. If rewritten on a new policy, the vehicle is subject to a vehicle history report order.

Factor Tables:

- Base Rate Table
- Residency Rewards Factor Table
- Advance Quote Factor Table
- Vehicle Age Factor Tables
- Length of Vehicle Ownership Factor Table
- Vehicle History Trigger and Factor Tables
- Paid in Full/Electronic Funds Transfer/Automatic Card Payment Discount Table
- Rideshare Use Factor Table
- Acquisition Expense Full Coverage Factor Table
- Acquisition Expense Homeowner Factor Table
- Acquisition Expense Online Quote Factor Table
- Acquisition Expense Prior Insurance Factor Table
- Acquisition Expense Prior Insurance Activity Factor Table
- Acquisition Expense Vehicle Count Factor Table
- UBI Tier Factor Table - Initial UBI Tier Factor
- UBI Tier Factor Table - Renewal UBI Tier Factor
- New Business UBI Participation Discount Table

The rate impact associated with this filing is -1.4% (-\$2,677,530), affecting 74,889 policyholders.

Item Key: 743267

Date Submitted: 05/03/2019

XL Select Insurance Company

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

Collector Vehicle Program

Installment Plan

Company Reference: 9SX-XF-PA01-MU-LA-PP

With this filing, the company proposes to introduce the installment plan to use with the Collector Vehicle Program.

There is no rate impact associated with this filing.

Item Key: 743277

Date Submitted: 05/03/2019

XL Specialty Insurance Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Collector Vehicle Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: 19SX-XF-PA01-MU-LA-R

With this filing, the company submits the initial rate and rule filing for the Collector Vehicle Program.

There is no rate impact associated with this filing.

Item Key: 743305

Date Submitted: 05/06/2019

Old Republic General Insurance Corporation

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- Adoption of ISO Designation CA-2018-BRLA1
- LCM Revision
- ELR Revision

Overall % Impact: +20.000

Overall \$ Impact: \$52,215

of Policyholders: 5

Company Reference: LA-OG-20I0000-000-R

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

The last rate revision to this program was +4.4% or \$34,204 which was approved under LDI Item Key Number 683810 effective 1/1/2018 for both new and renewal business.

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

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

Coverage	Current LCM	Proposed LCM
Liability	1.430	1.430
Physical Damage	1.520	1.620

The company is also proposing to revise the Expected Loss Ratios (ELR) as follows:

Coverage	Current ELR	Proposed ELR
Liability	0.639	0.642
Physical Damage	0.571	0.538

The rate impact associated with this filing is +20.0% or \$52,215 affecting 5 policyholders.

Item Key: 743314

Date Submitted: 05/06/2019
 OLD REPUBLIC INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Business Automobile
 Fleet Management Program
 Adoption of ISO Loss Cost Designation Filing Number CA-2018-BRLA1
 Overall % Impact: **34.2**
 Overall \$ Impact: **\$426,245**
 # of Policyholders: **110**
 Company Reference: LA-OR-2010000-000-R
 Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

Item Key: 743316

Date Submitted: 05/06/2019
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 19 - Commercial Automobile
 Withdrawal of Rates or Rules
 Private Passenger Automobile
 Republic Personal Auto Program
 Withdrawal of Rates and Rules
 # of Policyholders: **2595**
 Company Reference: LA-PA-1908-05-19053
 Requested Effective Dates - New: 07/01/2019 Renewal: N/A

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

<u>LDI Item Key Number</u>	<u>Company Reference Number</u>	<u>New Effective Date</u>	<u>Renewal Effective Date</u>
314019	14-0549	11/17/2014	Initial Rate and Rule
317794	14-0638	11/17/2014	Initial Installment Plan
325790	15-0439	10/1/2015	10/1/2015
326616	PP-2015-BRLA1	4/1/2016	4/1/2016
338253	LA-PA-1609-05-0193	9/1/2016	10/1/2016
339048	LA-PA-1609-02-0220	9/1/2016	***
396944	LA-PA-1711-03-17162	10/1/2017	11/1/2017
715588	LA-PA-1810-05-1827	10/1/2018	11/1/2018
717359	LA-PA-1901-02-1848	3/1/2019	3/1/2019

This program currently has 2,595 active policies. New business will no longer be written as of **/2019 and non-renewals will begin on 8/1/2019 to be completed by **/2018.

Item Key: 743329

Date Submitted: 05/06/2019
 EVEREST NATIONAL INSURANCE COMPANY
 EVEREST PREMIER INSURANCE COMPANY
 EVEREST DENALI INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate only
 Commercial Automobile

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **155**
 Company Reference: LA-CA-20042901
 Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

Item Key: 743336

Date Submitted: 05/06/2019
 CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 9 - Inland Marine
 Revised Rule only
 Commercial Inland Marine
 Revised Rule Only
 # of Policyholders: **0**
 Company Reference: MI 99 003-IM-NONFILED R
 The above-captioned companies are adding three optional endorsements to their Commercial Inland Marine Non-Filed Program.

Companion forms (Item Key Number 742949 or Company Reference Number MI 99 003 F) were approved on 05/15/2019.

There is no rate impact associated with this filing.

Item Key: 743346

Date Submitted: 05/06/2019
 OLD REPUBLIC INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Adoption of ISO Loss Cost Designation Filing Number CA-2018-BRLA1
 Overall % Impact: **19.3**
 Overall \$ Impact: **\$193,884**
 # of Policyholders: **134**
 Company Reference: LA-OR-2010000-001-R
 Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

Item Key: 743347

Date Submitted: 05/06/2019
 INSURANCE COMPANY OF THE WEST
 16 - Workers Compensation
 Revised Rule only
 Workers Compensation
 Retrospective Rating Plan
 # of Policyholders: **0**
 Company Reference: LA19-W189
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The previously approved Retrospective Rating Plan for the above-captioned company was filed and approved under "Prior Approval" provision Item Key Number 719728, effective 09/01/2019.

With this filing, the company submits a replacement rating plan, effective 07/01/2019.

The company wishes to adopt NCCI Item Filing R-1414-A Amendment to Item R-1414, effective 07/01/2019.

NCCI Item R-1414-A was filed and approved under "Prior Approval" Item Key Number 711121, effective 01/01/2019.

Additionally, the company wishes to reduce its LRARO eligibility criterion to \$100,000 in estimated annual premium.

Corresponding LDI Form Filing Number 743548; SERFF Tracking Number ICWG-131913260 is pending.

Item Key: 743378

Date Submitted: 05/07/2019
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 9 - Inland Marine
 Delayed Adoption
 Commercial Inland Marine
 Delayed Adoption of AAIS Designation Filing Number AAIS-2018-56R-1
 # of Policyholders: **0**
 Company Reference: PS-19-IM-AAIS-R-208
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The above-captioned company is delaying its adoption of Filing Designation Number AAIS-2018-56R-1.

There is no rate impact associated with this filing.

Item Key: 743379

Date Submitted: 05/07/2019
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule

Commercial Umbrella and Excess
 Commercial Umbrella Program
 Revised Rate and Rule

CU-1040-LA 0319 Professional Liability Nonprofit Pricing Guide

of Policyholders: **0**
 Company Reference: LA-CU-1910-05-1921
 Requested Effective Dates - New: 10/01/2019 Renewal: 10/01/2019

With this filing, the companies propose to introduce rule CU-1040-LA 0319, Professional Liability Nonprofit Pricing Guide. The guide will include the rating for the Social Services Professional Liability Coverage and Sexual or Physical Abuse/Molestation Coverage.

The coverage options were approved for Professional Liability under company tracking number LA-PL-1809-05-9981, LDI Item Key Number 711498, effective 10/1/2018 for new and renewal business.

The corresponding form filing has been submitted under company tracking number LA-CU-1910-01-1921, LDI Item Key Number 743505.

There is no rate impact associated with this filing.

Item Key: 743387

Date Submitted: 05/07/2019
 ZURICH AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Revised Rate only
 Professional Liability
 Veterinarians Professional Liability Program
 Overall % Impact: **1.6**
 Overall \$ Impact: **\$7,438**
 # of Policyholders: **734**
 Company Reference: 42545
 Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

Item Key: 743405

Date Submitted: 05/07/2019
 AmTrust Title Insurance Company
 34 - Title
 Initial Rate and Rule
 Introduction of rates and rules for Title Insurance
 Company Reference: KM LA05032019

The above-captioned company wishes to submit initial rates and rules for use with its Title Insurance Program.

With this filing, the company is filing a rate deviation for Centralized Refinance Rates - Smart Rate One and Smart Rate Two. The company is filing this rate to provide a fixed price product to serve the consumer and lender space. This rate will be issued by specifically authorized agents in favor of lenders with whom the agents have ongoing relationships centralized (and usually digitized) loan and closing processes. The presented rates are for transactions on property located in the state of Louisiana. The company will not authorize a centralized refinance rate for a loan in excess of \$2,000,000. Ultimately, this rate is intended to provide lenders and their borrowers with clearly defined and accessible rates for a niche mortgage product.

It reads as follows:

CENTRALIZED REFINANCE**1. Smart Rate One**

For improved residential (1-4 family only) refinance loans, the policy shall be priced as shown below for loans which meet the following criteria:

1. The loan is for less than \$2,000,000, and is not for construction in whole or part;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Orders must be opened and processed from a lender with a centralized point of contact, using the Company's electronic title and escrow production systems, and managed by the Company's centralized processing divisions, or with an agent or underwritten title company applying such centralized processing and authorized by the Company to offer this rate;
5. ALTA Short Form Commitment must be issued; and
6. ALTA Short Form Residential Loan Policy must be issued.

7. The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth above shall be as follows:

Amount of Insurance	Smart Rate One
\$1 - \$250,000	\$300.00
\$250,001 - \$500,000	\$450.00
\$500,001 - \$750,000	\$550.00
\$750,001 - \$1,000,000	\$660.00
\$1,000,001 - \$1,250,000	\$760.00
\$1,250,001 - \$1,500,000	\$860.00
\$1,500,001 - \$2,000,000	\$1050.00

All endorsements customarily issued concurrently with a policy are included at no additional charge when requested at the time of policy issuance.

2. Smart Rate Two

For improved residential (1-4 family only) refinance loans, the policy shall be priced as shown below for loans which meet the following criteria:

- The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
- The loan is not in excess of \$2,000,000, as is not for construction in whole or part;
- The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
- The loan proceeds must be used to refinance an existing loan secured by the same property;
- The loan transaction must be initiated and coordinated through a centralized point of contact with the lender;
- Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
- Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate;
- ALTA Short Form Commitment must be issued; and
- ALTA Short Form Residential Loan Policy must be issued.
- In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section.

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth above shall be as follows:

Amount of Insurance	Smart Rate Two
\$1 - \$250,000	\$275.00
\$250,001 - \$500,000	\$350.00
\$500,001 - \$750,000	\$400.00
\$750,001 - \$1,000,000	\$450.00
\$1,000,001 - \$1,250,000	\$550.00
\$1,250,001 - \$1,500,000	\$650.00
\$1,500,001 - \$2,000,000	\$800.00

All endorsements customarily issued concurrently with a policy are included at no additional charge when requested at the time of policy issuance.

There is no rate impact associated with this filing.

Item Key: 743407

Date Submitted: 05/07/2019

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

Personal Auto Program

Revised Rate and Rule

Overall % Impact: **-4.443**

Overall \$ Impact: **\$-11,797,147**

of Policyholders: **220048**

Company Reference: 2019-PPA-03

Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

The last rate revision to this program was the initial rate and rule filing which was approved under LDI Item Key #722839 with an effective date of 6/3/2019 for new business.

With this filing, the company proposes to revise the base rates, introduce zip-code rate factors, add a new level for the account discount, revise the credit-based insurance score factors, introduce returned item factors, and introduce reinstatement with lapse factors.

The rate impact associated with this filing is -4.443% (-\$11,797,147), affecting # policyholders.

Item Key: 743413

Date Submitted: 05/07/2019

LYNDON SOUTHERN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Personal Injury Liability

Firearms Personal Liability and Defense Reimbursement Program

of Policyholders: 0

Company Reference: LSIC-OL-LA-1901R

Item Key: 743415

Date Submitted: 05/07/2019

Falls Lake National Insurance Company

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Revised Rate and Rule

of Policyholders: 0

Company Reference: LA-CIM-19-578-RR-FLNIC

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

The above-captioned company is revising rates and rules for its commercial inland marine program.

Companion forms (Item Key Number 743514 or Company Reference Number LA-CIM-19-579-F-FLNIC) were still pending as of 05/15/2019.

Item Key: 743416

Date Submitted: 05/07/2019

Falls Lake National Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Franchised Auto Dealers Program

of Policyholders: 0

Company Reference: LA-CIM-19-577-RR-FLNIC

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

The above-captioned company is revising rates and rules for its Franchised Auto Dealers Program?

Companion forms (Item Key Number 743514 or Company Reference Number LA-CIM-19-579-F-FLNIC) were still pending as of 05/15/2019.

Item Key: 743472

Date Submitted: 05/08/2019

Pharmacists Mutual Insurance Company

19 - Private Passenger Automobile

Adoption

Private Passenger Automobile

Adoption of ISO Designation Filing Numbers PP-2018-BRLA1 & PP-2018-IRLA1

Overall % Impact: 5.5

Overall \$ Impact: \$69,793

of Policyholders: 418

Company Reference: LA-APV-08-19-RR

Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

Item Key: 743474

Date Submitted: 05/08/2019

CRUM & FORSTER INDEMNITY COMPANY

NORTH RIVER INSURANCE COMPANY, THE

UNITED STATES FIRE INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Revised Rule Only

of Policyholders: 0

Company Reference: MI 99 003-IM-FILED R

The above-captioned companies are adding three optional endorsements to their Commercial Inland Marine Program.

Companion forms (Item Key Number 742949 or Company Reference Number MI 99 003 F) were approved on 05/15/2019.

There is no rate impact associated with this filing.

Item Key: 743478

Date Submitted: 05/08/2019
 NORTH RIVER INSURANCE COMPANY, THE
 9 - Inland Marine
 Initial Rate and Rule
 Personal Inland Marine
 Travel Program
 Initial Rate and Rule
 # of Policyholders: 0
 Company Reference: TNR7000GBP-R
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The above-captioned company is submitting rates and rules for a Travel Insurance Program for its Personal Inland Marine line.

This will offer specialty travel and accident related insurance, on a term premium basis, for individuals and certain members of organizations/associations deemed eligible. Coverages include non-refundable travel investment, travel related losses (such as, trip cancellation, trip interruption and delay, missed connections, baggage delay and loss, emergency evacuation and repatriation and other ancillary medical expense and accident death and dismemberment benefits).

Companion forms (Item Key Number 743559 or Company Reference Number TNR7000GBP-F) were approved on 05/15/2019.

There is no rate impact associated with this filing

Item Key: 743524

Date Submitted: 05/09/2019
 Rural Trust Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Cyber Liability
 # of Policyholders: 0
 Company Reference: 7219.1
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

Item Key: 743526

Date Submitted: 05/09/2019
 American Home Assurance Company
 AIU INSURANCE COMPANY
 COMMERCE AND INDUSTRY INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Professional Liability / E&O
 # of Policyholders: 0
 Company Reference: AIG-18-TRGL-01
 Requested Effective Dates - New: 06/10/2019 Renewal: 06/10/2019

Item Key: 743528

Date Submitted: 05/09/2019
 ACE AMERICAN INSURANCE COMPANY
 33 - Other Lines
 Initial Rate and Rule
 Chubb Recall Plus Product Recall Program
 Schedule Rating Plan
 # of Policyholders: 0
 Company Reference: 19-GL-2015116

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

This program offers both first and third party coverage, protecting the Insured's balance sheet and business by reimbursing them for financial loss (recall costs, business interruption, replacement costs, extra expenses, rehabilitation expenses) resulting from an insured event.

This program includes products for the following lines:

- Recall Insurance for Consumable Products
- Recall Insurance for Consumer Goods
- Recall Insurance for Component Parts Manufacturers

Within each of the above products, the insured can choose between three different coverage forms: Basic, Standard, and Enhanced.

A schedule rating plan is included in this filing.

The requested rates/rules require approval of companion form(s).

A SERF "Objection Letter" was sent to Mr. James Leung on May 10, 2019 for additional information.

Item Key: 743531

Date Submitted: 05/09/2019
 Fireman's Fund Insurance Company
 1 - Property
 Withdrawal of Rates or Rules
 Commercial Property (Fire and Allied Lines)
 Installment Plans
 Withdraw Direct Bill & Agency Bill Installment Plans
 # of Policyholders: 0
 Company Reference: NLAMC0119-P.W
 Requested Effective Dates - New: 05/01/2019 Renewal: N/A

The above-captioned company wishes to withdraw approved Item Key #734223 with an effective date of May 1, 2019 for its Direct Bill and Agency Bill Installment Plans.

The installment plans were replaced by approved Item Key #736519.

Item Key: 743532

Date Submitted: 05/09/2019
 Fireman's Fund Insurance Company
 23 - Fidelity
 Withdrawal of Rates or Rules
 Fidelity
 Withdrawal of Rates or Rules
 Direct Bill & Agency Bill Installment Plans
 # of Policyholders: 0
 Company Reference: NLAMC0119-F.W
 Requested Effective Dates - New: 05/01/2019 Renewal: N/A

The above-captioned company wishes to withdraw approved Item Key #734208 with an effective date of May 1, 2019.

Approved Item Key #736522, replaced the withdrawn Item Key #734208, with an effective date of May 1, 2019.

Item Key: 743534

Date Submitted: 05/09/2019
 XL Insurance America, Inc.
 1 - Property
 Initial Rate and Rule
 Commercial Property (Fire and Allied Lines)
 # of Policyholders: 0
 Company Reference: 19WX-PY-CP06-MU-LA-R

Item Key: 743535

Date Submitted: 05/09/2019
 United Services Automobile Association
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY
 4 - Homeowners
 Revised Rate only
 Renters Protection Policy Program (Tenants)
 Overall % Impact: 15.0
 Overall \$ Impact: \$815,084
 # of Policyholders: 20702
 Company Reference: LA1902966
 Requested Effective Dates - New: 11/18/2019 Renewal: 11/18/2019

The last adjustment to this program was approved in August 2018 (Item Key #710013) and resulted in an overall rate increase of +10.0% to be effective November 18, 2018 for both new and renewal business.

With this filing, the company proposes to revise base rates to the Contents and Liability premiums. There are no proposed changes to the optional coverage premiums.

This results in an overall rate increase of +15.0% or +\$815,084 (20,702 policyholders).

Item Key: 743561

Date Submitted: 05/09/2019
 EMC PROPERTY & CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 EMPLOYERS MUTUAL CASUALTY COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Commercial Multi-Peril
 # of Policyholders: 0
 Company Reference: 30598
 Requested Effective Dates - New: 10/01/2019 Renewal: 10/01/2019

Item Key: 743573

Date Submitted: 05/10/2019
 Berkley National Insurance Company
 RIVERPORT INSURANCE COMPANY
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 9 - Inland Marine
 Revised Rate and Rule
 Commercial Inland Marine
 General Risk Program
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **42**
 Company Reference: BSS-NFIM-2019-5399-RARU-LA-33575
 Requested Effective Dates - New: 06/15/2019 Renewal: 06/15/2019

The above-captioned companies are revising rates and rules for their General Risk Program under their Commercial Inland Marine line.

Companion forms (Item Key Number 743665 or Company Reference Number BSS-NFIM-2019-5399-FM-LA-33567) were still pending as of 05/16/2019.

There is no rate impact associated with this filing.

Item Key: 743582

Date Submitted: 05/10/2019
 Sampo America Insurance Company
 1 - Property
 Revised Rule only
 Commercial Property (Fire and Allied Lines)
 # of Policyholders: **0**
 Company Reference: 19-IR-CP-9004R

Item Key: 743592

Date Submitted: 05/10/2019
 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
 Employment Practices Liability
 # of Policyholders: **0**
 Company Reference: AIG-18-TRGL-01-A
 Requested Effective Dates - New: 06/10/2019 Renewal: 06/10/2019

Item Key: 743593

Date Submitted: 05/10/2019
 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
 Employee Benefit Liability
 # of Policyholders: **0**
 Company Reference: AIG-18-TRGL-01-B
 Requested Effective Dates - New: 06/10/2019 Renewal: 06/10/2019

Item Key: 743595

Date Submitted: 05/10/2019
 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
 Cyber Liability
 # of Policyholders: 0
 Company Reference: AIG-18-TRGL-01-C
 Requested Effective Dates - New: 06/10/2019 Renewal: 06/10/2019

Item Key: 743597

Date Submitted: 05/10/2019
 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 Rate and Rule
 Kidnap & Ransom
 # of Policyholders: 0
 Company Reference: AIG-18-TRGL-01-D
 Requested Effective Dates - New: 06/10/2019 Renewal: 06/10/2019

Item Key: 743601

Date Submitted: 05/10/2019
 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
 Directors & Officers Liability
 # of Policyholders: 0
 Company Reference: AIG-18-TRGL-01-E
 Requested Effective Dates - New: 06/10/2019 Renewal: 06/10/2019

Item Key: 743622

Date Submitted: 05/10/2019
 NATIONAL LIABILITY & FIRE INSURANCE COMPANY
 BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
 WELLFLEET INSURANCE COMPANY
 WELLFLEET NEW YORK INSURANCE COMPANY
 16 - Workers Compensation
 Revised Rule only
 Workers Compensation
 # of Policyholders: 0
 Company Reference: 2019-6-15-LA -WNYIC-BHDI-WIC-NLF- RULE
 Requested Effective Dates - New: 06/15/2019 Renewal: 06/15/2019

Item Key: 743624

Date Submitted: 05/10/2019
 STAR INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate and Rule
 Commercial Automobile
 Commercial Auto Program
 Revised Rate and Rule

- ISO Rule 81. Mobile or Farm Equipment
- ISO Rule 90. Hired Autos

Overall % Impact: 0.0

Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: ATG-MU-GU-AUTO-WD-0519
 Requested Effective Dates - New: 06/15/2019 Renewal: N/A

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 258472 effective 8/1/2010 for both new and renewal business.

With this filing, the company proposes to introduce exceptions to Insurance Services Office, Inc. (ISO) Rules 81., Mobile or Farm Equipment, and Rule 90., Hired Autos.

The exception to Rule 81. includes the factors for vehicles not subject to a compulsory or financial responsibility law or other motor insurance law where licensed or principally garaged for liability coverages. The exception also includes the rating procedure for operations which are limited due to seasonal weather.

The exception to Rule 90. includes deductible rating options in addition to the ISO deductible rating options.

There is no rate impact associated with this filing.

**This filing is a resubmission of company tracking number ATG-MU-GU-AUTO-WD-0419, LDI Item Key Number 742617, which was disapproved as the company did not respond to the LDI's objection letter.

Item Key: 743626

Date Submitted: 05/10/2019
 STAR INSURANCE COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: ATG-MU-GU-CP-WD-0519-RR
 Requested Effective Dates - New: 06/15/2019 Renewal: N/A

Item Key: 743627

Date Submitted: 05/10/2019
 CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only
 Commercial Automobile
 Commercial Auto Program
 Rule Revision
 Company Reference: MI 99 003-AUTO R

The last rate revision to this program was +23.1% or \$1,049,533 which was approved under LDI Item Key Number 710751 effective 1/1/2019 for both new and renewal business.

With this filing, the companies are proposing to introduce new rules which instruct on the usage of the following new endorsements:

- MI 02 051 - Third Party Notice of Cancellation or Nonrenewal
 This endorsement will give the insurer the duty to provide a notice of cancellation or nonrenewal to the Third Party shown in the Schedule.
- MI 02 052 - Earlier Notice of Cancellation or Nonrenewal with Courtesy Notice to a Third Party
 This endorsement will allow the insurer to provide an earlier notice of cancellation or nonrenewal to the insured.
- MI 99 003 - Schedule Addendum
 This addendum is designed to be attached to any policy, at inception only, when additional space is needed for information listed on a schedule. The addendum will not be used to add or alter any coverage terms.

There is no premium charge associated with these optional forms.

The corresponding form filing has been submitted under company tracking number MI 99 003 F, LDI Item Key Number 742949.

There is no rate impact associated with this filing.

Item Key: 743628

Date Submitted: 05/10/2019
 GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Commercial General Liability
 ABA Program
 # of Policyholders: **0**
 Company Reference: 25-6550 - 19148
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

Item Key: 743643

Date Submitted: 05/13/2019
 STAR INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: ATG-MU-GU-GL-WD-0419
 Requested Effective Dates - New: 06/15/2019 Renewal: N/A

Item Key: 743644

Date Submitted: 05/13/2019
 Berkley National Insurance Company
 RIVERPORT INSURANCE COMPANY
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 General Risk Program
 # of Policyholders: **0**
 Company Reference: BSS-GL-2019-5401-RU-LA-33909
 Requested Effective Dates - New: 06/15/2019 Renewal: 06/15/2019

Item Key: 743650

Date Submitted: 05/13/2019
 AMERICAN INTERSTATE INSURANCE COMPANY
 16 - Workers Compensation
 Delayed Adoption
 Workers Compensation
 Delayed Loss Cost Adoption of NCCI Loss Cost Filing Reference Number LA-LC-2018-01
 Overall % Impact: **-4.70**
 Overall \$ Impact: **-\$533,887**
 # of Policyholders: **399**
 Company Reference: 19-0073
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 692949, which resulted in an overall +0.03% rate increase, effective 05/01/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 05/01/2019.

The company will retain use of its 1.50 loss cost multiplier.

There is an overall -4.70% rate decrease or -\$533,887 as a result of this filing.

There will be 399 Louisiana policyholders affected by this filing.

Item Key: 743653

Date Submitted: 05/13/2019
 SILVER OAK CASUALTY, INC.
 16 - Workers Compensation
 Delayed Adoption
 Workers Compensation
 Delayed Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01
 Overall % Impact: **-5.20**
 Overall \$ Impact: **-\$768,612**
 # of Policyholders: **441**
 Company Reference: 19-0074
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 687014, which resulted in an overall +0.40% rate increase, effective 05/01/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 05/01/2019.

The company will retain use of its 1.66 loss cost multiplier.

There is an overall -5.60% rate decrease or -\$768,612 as a result of this filing.

There will be 441 Louisiana policyholders affected by this filing.

Item Key: 743661

Date Submitted: 05/13/2019
 AMERICAN INTERSTATE INSURANCE COMPANY OF TEXAS
 16 - Workers Compensation
 Delayed Adoption
 Workers' Compensation
 Delayed Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01
 Overall % Impact: **-5.60**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 19-0075
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 692978, which resulted in an overall +0.40% rate increase, effective 05/01/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 07/01/2019.

The company will retain use of its 1.35 loss cost multiplier.

There is an overall -5.60% rate decrease or -\$0 as a result of this filing.

There will be 0 Louisiana policyholders affected by this filing.

Item Key: 743678

Date Submitted: 05/13/2019
 Berkley National Insurance Company
 RIVERPORT INSURANCE COMPANY
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption

Commercial Umbrella and Excess
 General Risk Program
 Delayed Adoption

ISO Designation CU-2017-ORU17

of Policyholders: **0**
 Company Reference: BSS-XS-2019-5395-RU-LA-33993
 Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

With this filing, the companies propose to delay the adoption of Insurance Services Office, Inc. (ISO) designation CU-2017-ORU17, which was approved under LDI Item Key Number 721530 effective 5/1/2019, until 1/1/2020.

The corresponding form filing has been submitted under company tracking number BSS-XS-2019-5395-FM-LA-33992, LDI Item Key Number 743805.

There is no rate impact associated with this filing.

Item Key: 743683

Date Submitted: 05/13/2019
 OHIO CASUALTY INSURANCE COMPANY, THE
 17 - Other Liability
 Revised Rule only
 Commercial Umbrella and Excess
 # of Policyholders: **0**
 Company Reference: 2019-MU-11-CU-E-R
 Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

Item Key: 743695

Date Submitted: 05/13/2019
 LYNDON SOUTHERN INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Businessowners Program
 Introduction of Equipment Breakdown Coverage

of Policyholders: **0**
 Company Reference: BOP-HNOA-EQ-REVISION-RR

This company's last rate adjustment for the above-captioned program was filed and approved under the

"Prior Approval" provision, Item Key No. 722613, which resulted in an overall 0% rate impact effective November 20, 2018.

The company is broadening its coverage by offering mechanical, electrical or pressure systems breakdown coverage through the attachment of property enhancement endorsements to commercial property policies. These perils have traditionally been covered under separate boiler and machinery coverage forms. By an enhancement endorsement, the company will be adding back the three perils normally excluded in the property forms. These endorsements will follow the limits, deductibles, terms and conditions of the property form unless otherwise noted in the endorsement.

The company have modified the endorsement for HNOA to exclude livery and on demand delivery services.

The corresponding form(s) filing, LDI Form Filing No. 743808, Company Form Filing No. BOP-HNOA-EQ-REVISION-F, was approved effective May 15, 2019.

Item Key: 743701

Date Submitted: 05/13/2019

SECURITY NATIONAL INSURANCE COMPANY
AMTRUST INSURANCE COMPANY OF KANSAS, INC.
TECHNOLOGY INSURANCE COMPANY, INC.

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

of Policyholders: 0

Company Reference: LA-CP-1909-02-1698

Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

Item Key: 743706

Date Submitted: 05/13/2019

FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Travel Trailer Program

Overall % Impact: 10.7

Overall \$ Impact: \$89,553

of Policyholders: 997

Company Reference: M-5

Requested Effective Dates - New: 10/01/2019 Renewal: 11/01/2019

Item Key: 743711

Date Submitted: 05/13/2019

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

of Policyholders: 0

Company Reference: 2019_IFAC6.0 LC_RR_RESUB

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

Item Key: 743723

Date Submitted: 05/13/2019

AMERICAN MODERN HOME INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Pet Insurance Plans

Installment Payment Plan

of Policyholders: 0

Company Reference: 20190410-03

The above-captioned company is submitting an Installment Payment Plan for its Pet Insurance Program.

This plan will offer 2, 4, 7, 10, and 12(??) pay plans.

There is no rate impact associated with this filing.

Item Key: 743724

Date Submitted: 05/13/2019

AmGUARD Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

Care Providers Insurance Program

of Policyholders: 0

Company Reference: 2019-04-01-LA-CMP-CPIS-RR1

Item Key: 743755

Date Submitted: 05/14/2019
 Ascot Insurance Company
 9 - Inland Marine
 Initial Rate and Rule
 Commercial Inland Marine
 # of Policyholders: **0**
 Company Reference: AF-2019-8R-IMG

The above-captioned company is adopting various AAIS Filing Designation Numbers for its new Commercial Inland Marine Program.

The company is adopting Filing Designation Numbers AAIS-2014-46R (Item Key Number 313369), AAIS-2015-39R-1 (Item Key Number 333381), AAIS-2014-46LC (Item Key Number 313368), AAIS-2018-56R-1 (Item Key Number 726962), and AAIS-2015-11MGR (Item Key Number 322909).

Companion forms (Item Key Number 743913 or Company Reference Number AF-2019-8F-IMG) were still pending as of 05/16/2019.

There is no rate impact associated with this filing.

Item Key: 743759

Date Submitted: 05/14/2019
 Colonial Surety Company
 17 - Other Liability
 Installment Program
 Commercial General Liability
 Installment Plan
 # of Policyholders: **0**
 Company Reference: CSC-GL-19002-LA-PYMTPLAN

Item Key: 743771

Date Submitted: 05/14/2019
 STATE FARM FIRE AND CASUALTY COMPANY
 STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Motorcycle Program
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **20116**
 Company Reference: IV-41854
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

Item Key: 743791

Date Submitted: 05/14/2019
 QBE INSURANCE CORPORATION
 17 - Other Liability
 Initial Rate and Rule
 Cyber Liability
 # of Policyholders: **0**
 Company Reference: 19-6352-LA-RATES/RULES
 Requested Effective Dates - New: 06/29/2019 Renewal: 06/29/2019

Item Key: 743833

Date Submitted: 05/15/2019
 HDI Global Insurance Company
 16 - Workers Compensation
 Delayed Adoption
 Workers' Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01
 Overall % Impact: **5.00**
 Overall \$ Impact: **\$2,226**
 # of Policyholders: **11**
 Company Reference: HDIG-REF-2019-005 WC
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 709276, which resulted in an overall -2.900% rate increase, effective 06/26/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 05/01/2019.

The company will revise its loss cost multiplier from 1.462 to 1.447.

There is an overall +5.00% rate increase or +\$2,226 as a result of this filing.

There will be 11 Louisiana policyholders affected by this filing.

Item Key: 743834

Date Submitted: 05/15/2019
 TOYOTA MOTOR INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Contractual Liability
 Used Vehicle Limited Warranty Program
 # of Policyholders: 0
 Company Reference: RR LW LA 09/19
 Requested Effective Dates - New: 09/01/2019 Renewal: N/A

The above-captioned company is filing a Vehicle Limited Warranty Program.

There is no rate impact associated with this filing.

Item Key: 743844

Date Submitted: 05/15/2019
 Insurance Services Office, Inc.
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Rule Revision

Rule 50. Auto Dealers - Additional Provisions

of Policyholders: 0
 Company Reference: CL-2019-OMJRU (CA)
 Requested Effective Dates - New: 12/01/2019 Renewal: 12/01/2019

With this filing, the company proposes to revise Rule 50., Auto Dealers - Additional Provisions, to instruct on the usage of the following new optional endorsements:

- Cannabis Exclusion for General Liability Coverages Endorsement CA 27 12;
- Cannabis Exclusion with Hemp Exception for General Liability Coverages Endorsement CA 27 13;
and
- Cannabis Exclusion with Hemp and Lessor Risk Exception for General Liability Coverages Endorsement CA 27 14.

The company is proposing to revise both the multistate and Louisiana rules.

The corresponding form filing has been submitted under company tracking number CL-2019-OMJFR.

There is no rate impact associated with this filing.

**The company is introducing additional Cannabis Exclusions for the following lines of business at this time:

Company Tracking Number	LDI Item Key Number	Line of Business
CL-2019-OMJRU (AG)	743839	Agricultural Capital Assets (Output Policy)
CL-2019-OMJRU (CM)	743847	Commercial Inland Marine
CL-2019-OMJRU (OP)	743849	Capital Assets Program (Output Policy)

Item Key: 743847

Date Submitted: 05/15/2019
 Insurance Services Office, Inc.
 9 - Inland Marine
 Revised Rule only
 Commercial Inland Marine
 Revised Rule Only
 # of Policyholders: 0
 Company Reference: CL-2019-OMJRU (CM)
 Requested Effective Dates - New: 12/01/2019 Renewal: 12/01/2019

The above-captioned rating organization is introducing Rule 26. in Division Eight of the Commercial Lines Manual.

Division Eight - Commercial Inland Marine:

1. Rule 26. Cannabis - An optional endorsement for Cannabis Exclusion.

Companion forms (Item Key Number 743921 or Company Reference Number CL-2019-OMJFR) were still pending as of 05/16/2019.

There is no rate impact associated with this filing.

Item Key: 743867

Date Submitted: 05/15/2019
 GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 1 - Property
 Initial Rate and Rule
 Commercial Property (Fire and Allied Lines)
 # of Policyholders: 0
 Company Reference: 25-6550 - 19141
 Requested Effective Dates - New: 07/01/2019 Renewal: N/A

Item Key: 743869

Date Submitted: 05/15/2019
 ACE AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Revised Rate only
 Cyber Liability
 # of Policyholders: 0
 Company Reference: 19-CYB-2016798 (R)

Item Key: 743875

Date Submitted: 05/15/2019
 Arch Insurance Company
 16 - Workers Compensation
 Installment Program
 Workers Compensation
 Installment Plan Fee Structure
 # of Policyholders: 0
 Company Reference: ARCH-19-065-WC
 With this filing, the above-captioned company submits its structure for the Agency Bill and Direct Bill installment plans, effective on approval.

Eligible Policies: All commercial lines policies with installment billing plan.

Installment Fees: Agency Bill and Direct Bill - a charge of no more than \$10 shall be added to each instalment starting with the second installment and not to exceed 11 installments.

Insufficient Funds: A charge of no more than \$25 shall be charged in the event payment is received and not honored due to insufficient funds.

Reinstatement Fees: A charge of no more than \$25 shall be charged in the event an account is cancelled for non-payment of premium and subsequently reinstated.

Item Key: 743879

Date Submitted: 05/15/2019
 American Service Insurance Company, Inc.
 GATEWAY INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Taxi and Car Service Program
 Rule Revision

Rule 40. Public Auto Classifications

of Policyholders: 0

Company Reference: ATLAS LA 2019 01
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The last rate revision to this program was +3.71% or \$25,185 which was approved under LDI Item Key Number 721346 effective 12/1/2018 for both new and renewal business.

With this filing, the companies propose to revise Rule 40., Public Auto Classifications, as follows:

- Revise the definition of car service class (Paragraph D.2.b.) by increasing the seating capacity and clarifying the operation and use of the vehicle; and
- Revise the definition of limousine class (Paragraph D.2.c.) by clarifying the operation and use of the vehicle.

There is no rate impact associated with this filing.

Item Key: 743881

Date Submitted: 05/15/2019
 Arch Insurance Company
 17 - Other Liability
 Installment Program
 Commercial General Liability
 Installment Plan
 # of Policyholders: 0
 Company Reference: ARCH-19-065-GL

Item Key: 743883

Date Submitted: 05/15/2019
 Falls Lake National Insurance Company
 23 - Fidelity
 Loss Cost Adoption
 Fidelity
 Adoption of ISO Loss Cost Designation Filing Numbers CR-2017-RLA1, CR-2017-REL1
 # of Policyholders: 0
 Company Reference: LA-FID-19-734-RR-FLNIC
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 743889

Date Submitted: 05/15/2019
 Falls Lake National Insurance Company
 26 - Burglary And Theft
 Revised Rate and Rule
 Commercial Burglary and Theft
 # of Policyholders: 0
 Company Reference: LA-CR-19-732-RR-FLNIC
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 743890

Date Submitted: 05/15/2019
 Falls Lake National Insurance Company
 23 - Fidelity
 Initial Rate and Rule
 Fidelity
 Franchised Auto Dealers Program
 # of Policyholders: 0
 Company Reference: LA-FID-19-733-RR-FLNIC
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 743893

Date Submitted: 05/15/2019
 Falls Lake National Insurance Company
 26 - Burglary And Theft
 Initial Rate and Rule
 Commercial Burglary and Theft
 Franchised Auto Dealers Program
 # of Policyholders: 0
 Company Reference: LA-CR-19-731-RR-FLNIC
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 743895

Date Submitted: 05/15/2019
 AmGUARD Insurance Company
 EASTGUARD INSURANCE COMPANY
 NORGUARD INSURANCE COMPANY
 16 - Workers Compensation
 Installment Program

 # of Policyholders: 0
 Company Reference: 20190701-LAWC-PAYPLAN
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

With this filing, the above- captioned

Workers' Compensation

Item Key: 743898

Date Submitted: 05/15/2019
 TECHNOLOGY INSURANCE COMPANY, INC.
 17 - Other Liability
 Initial Rate and Rule
 Contractual Liability
 Failure to Perform Contractual Liability Program

of Policyholders: **0**

Company Reference: TIC-FTP-LA-RR-0319

The above-captioned company is introducing a Failure to Perform Contractual Liability Program for its Contractual Liability line.

This product will be offered to a dealer/retailer or a service contract provider. It will provide coverage for a contract holder who is issued a designated vehicle service contract or limited warranty contract by the insured.

Companion forms (Item Key Number 743975 or Company Reference Number TIC-FTP-LA-F-0319) were still pending as of 05/16/2019.

There is no rate impact associated with this filing.

Item Key: 743903

Date Submitted: 05/15/2019

TECHNOLOGY INSURANCE COMPANY, INC.

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Device Protection Insurance Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: TIC-PDI-LA-RR-0519

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

Companion forms (Item Key Number 743973 or Company Reference Number TIC-PDI-LA-F-0519) were still pending as of 05/16/2019.

There is no rate impact associated with this filing.

Item Key: 743942

Date Submitted: 05/16/2019

WESTPORT INSURANCE CORPORATION

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

WASHINGTON INTERNATIONAL INSURANCE COMPANY

24 - Surety

Revised Rate and Rule

Surety

Overall % Impact: **0.0**

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

of Policyholders: **608**

Company Reference: 19-22915

Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

Item Key: 743944

Date Submitted: 05/16/2019

Midvale Indemnity Company

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

Overall % Impact: **16.8**

Overall \$ Impact: **\$19,118**

of Policyholders: **83**

Company Reference: LA-BP-19-212R

Requested Effective Dates - New: 09/01/2019 Renewal: 10/06/2019

This company's last rated adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 705337, which resulted in a +6.7% rate increase effective August 5, 2018 for new business and September 9, 2018 for renewal business.

The company is making the following revisions:

- Revising loss cost multiplier from 2.290 to **2.40** to be used in conjunction with ISO Filing Designation No. BP-2016-RLA1 (Midvale adopted under Item Key No. 393935, Company Filing No. LA-BP-17-099R, effective 09/24/2017 for new business and 10/29/2017 for renewal business).
- Revising class modification factors.
- Revising underwriting scorecard.
- Introducing new optional endorsement for cyber coverage.
- Introducing rule applying existing building and business personal property rates to auxiliary structures.

These changes will result in a **+16.8%** rate increase or **+\$19,118**.

There will be **83** Louisiana policyholders affected by this rate increase.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 743982, Company Form Filing No. LA-BP-19-212F.

A SERFF "Objection Letter" was sent to Ms. Sharon Raymond on May 17, 2019 for additional information.

Item Key: 743956

Date Submitted: 05/16/2019
 GREAT NORTHERN INSURANCE COMPANY
 PACIFIC INDEMNITY COMPANY
 FEDERAL INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rule only
 Commercial Package
 Customarq Program
 Section (XIII)
 # of Policyholders: 0
 Company Reference: 19-CMQ-2016957-RR
 Requested Effective Dates - New: 10/01/2019 Renewal: 10/01/2019

The above-captioned companies are making the following rule revision to the above-captioned program:

Section (XIII)

The following new rule is being added to existing Section (XIII):

- XIII.6. Exceptions to Section V. Liability Coverages, Rule XIII.6.I. Page 1.2.00.04 (Edition 07/30/18).
 - This rule is for endorsement 80-02-0430.

The requested rules require approval of companion form(s), Company Form Filing No. 19-CMQ-2016957-F.

A SERFF "Objection Letter" was sent to Ms. Lazara Rovira on May 17, 2019 for additional information.

Item Key: 743969

Date Submitted: 05/16/2019
 Prime Insurance Company
 19 - Commercial Automobile
 Revised Rate and Rule
 Commercial Automobile
 Public Carrier Program
 Revised Rate and Rule
 # of Policyholders: 0
 Company Reference: PIC-LA-051619
 The last rate revision to this program was the initial filing which was approved under company tracking number 229936 effective 5/15/2008.

With this filing, the company proposes to revise the rates and rules for this program by withdrawing the currently approved rates and rules and introducing the rules which state the program will be "a" rated.

There is no rate impact associated with this filing.

**This filing is a resubmission of company tracking number PIC-LA-041919, LDI Item Key Number 742752, which was disapproved due to an inadequate response to the LDI's objection letter.

Item Key: 743984

Date Submitted: 05/16/2019
 IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Classic Program
 Overall % Impact: 8.6
 Overall \$ Impact: \$1,283,733
 # of Policyholders: 5250
 Company Reference: IFACLAC2019-1
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

Item Key: 743985

Date Submitted: 05/16/2019
 ASPEN AMERICAN INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate and Rule
 Commercial Package
 (Dental) Professional Protector Plan Program
 # of Policyholders: 0
 Company Reference: AAIC-CMP-19-01(RS2)
 This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 395786, effective October 15, 2017 for new business and September 13, 2017 for renewal business.

This company is making various revisions that consist of clarification for existing coverage, formatting changes, and coverage enhancements, as follows:

- Page 1 - NATIONAL DENTAL PROGRAM title heading is being added.

- Page 2 - Employment Practices Liability - Defense Only coverage is amended to be optional.
- Page 3 - POLICY CANCELLATIONS is amended to provide the ability to flat cancel policies under the specified conditions.
- Page 4 - PROFESSIONAL, EMPLOYMENT PRACTICES AND CYBER LIABILITY SECTION title heading is being added.
- Page 5 - New Dentist classification is modified to broaden the current rule for dentists working full or part-time, and to provide clarification on application of other credits/modifications.
- Page 6 - Additional Insured is changed to allow an additional insured for a special event for no additional charge.
- Page 6 - Disability/Leave of Absence is broadened to expand the number of days for applicable extensions.
- Page 6 - Part-Time is amended to expand the definition to include maximum aggregate per hour and to also provide clarification on application of other credits/modifications.
- Page 7 - Moonlighting Residents is revised to remove the term "residents", as the rule is intended to include dentists other than those who are in a residency/fellowship program, and to also apply to dentists working a second job for specified number of hours.
- Page 7 - VICARIOUS LIABILITY - Contractors and Non-Insured Employed Dentists is revised to clarify the intent and applicability of the vicarious liability charge.
- Page 9 - Claims Free Credit is being added to the Supplemental Modifications based on the specified eligibility criteria.
- Pages 10-11 - EXTENDED REPORTING PERIOD COVERAGE (Claims-Made Coverage only) is being modified to refer to the "Program" in lieu of "insurer", and to also clarify ERP provisions and add reference to the corresponding EPL Defense Only, EPLI Coverage and Cyber Coverage coverages/endorsements.
- Page 12 - CONSULTING SERVICE LIABILITY is tweaked to refer to the newly expanded definition of dental services under form number ASPDTPL099.
- Pages 13-15 - EMPLOYMENT PRACTICES LIABILITY - INDEMNITY & DEFENSE is added for use with new EPLI coverage forms.
- Pages 15-16 - CYBER LIABILITY COVERAGE is replaced by the proposed coverage rules which are based solely on a rating methodology negotiated with the company's reinsurer, as documented in the reinsurance treaty.
- Page 17 - GENERAL LIABILITY AND ERISA SECTION title heading is added.
- Page 18 - BUSINESS LIABILITY - (General Liability) is amended to add a referral criteria for a location where the insured does not maintain a practice.
- Page 19 - PROPERTY SECTION title heading is added.
- Page 23 - Increased Limits Pollution coverage with a \$25,000 limit is provided at no charge.
- Page 26 - BOARD EXAM COVERAGE title heading is added, and the page is renumbered for formatting purposes.
- Page 27 - DENTAL STUDENTS POLICY SECTION title heading is added.
- Pages 28-29 - DENTAL SCHOOL POLICY SECTION is added to coincide with the proposed Dental School policy form.

The corresponding form(s) filing, LDI Form Filing No. 734716, Company Form Filing No. AAIC-CMP-19-01, was approved effective May 9, 2019.

A SERFF "Objection Letter" was sent to Ms. Joanne Sullivan on May 17, 2019 for additional information.

Item Key: 743993

Date Submitted: 05/16/2019

UNITED STATES FIRE INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Excess Stop Loss P&C

of Policyholders: 0

Company Reference: STOP LOSS - R

Item Key: 743997

Date Submitted: 05/16/2019

ALLSTATE INDEMNITY COMPANY

17 - Other Liability

Revised Rate only

Personal Umbrella and Excess

Personal Umbrella Policy Program

Rate Revision

- Rate Adjustment Factors (RP-3)
- Household Composition (RP-7)

Overall % Impact: 11.2

Overall \$ Impact: \$289,099

of Policyholders: 4641

Company Reference: R51103

Requested Effective Dates - New: 09/12/2019 Renewal: 09/12/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 743997 effective 9/13/2012 for both new and renewal business.

With this filing, the company proposes to revise the Rate Adjustment Factors. The company is also proposing a clerical revision to the Household Composition table.

The rate impact associated with this filing is +11.2% or \$289,099 affecting 4,641 policyholders.

Item Key: 744013

Date Submitted: 05/16/2019
 Starr Indemnity & Liability Company
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: 18-013-00-GL-19-LA (RULES)
 Requested Effective Dates - New: 10/01/2019 Renewal: 01/01/2020

Item Key: 744014

Date Submitted: 05/16/2019
 AMERICAN SERVICE INSURANCE COMPANY, INC.
 GATEWAY INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate only
 Commercial Automobile
 Overall % Impact: **53.0**
 Overall \$ Impact: **\$190,643**
 # of Policyholders: **31**
 Company Reference: ATLAS LA 2019 03
 Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

Item Key: 744015

Date Submitted: 05/16/2019
 XL Specialty Insurance Company
 19 - Private Passenger Automobile
 Installment Program
 Private Passenger Automobile
 Collector Vehicle Program
 Installment Plan
 # of Policyholders: **0**
 Company Reference: 19SX-XF-PA01-MU-LA-PP

Item Key: 744026

Date Submitted: 05/17/2019
 NATIONAL INTERSTATE INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption
 Commercial General Liability
 Delayed Adoption of ISO Designation Filing Numbers GL-2018-BGL1, GL-2017-BGL1, GL-2015-BGL1
 Overall % Impact: **-2.1**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: NTNL-131933273
 Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

Item Key: 744028

Date Submitted: 05/17/2019
 NATIONAL INTERSTATE INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption
 Commercial General Liability
 Delayed Adoption of ISO Designation Filing Numbers GL-2018-BGL1, GL-2017-BGL1, GL-2015-BGL1
 Overall % Impact: **-2.1**
 Overall \$ Impact: **\$-11,681**
 # of Policyholders: **11**
 Company Reference: NTNL-131933234
 Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

Item Key: 744043

Date Submitted: 05/17/2019
 BROTHERHOOD MUTUAL INSURANCE COMPANY
 16 - Workers Compensation
 Revised Rule only
 Workers Compensation
 Exception Rules Revision
 # of Policyholders: **0**
 Company Reference: LA WC RR 2019 01
 Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

The initial Schedule Rating Plan, for the above-captioned company, was filed and approved under "Prior Approval" provision, Item Key Number 334075, effective 05/01/2016.

With this filing, the company submits its revised Exception Rules pages, effective 11/01/2019.

The company is amending wording within the filing.

Additionally, the company is including a schedule rating table, and rules for eligibility and application.

The plan is eligible for annual manual premiums of at least \$1,000.

Item Key: 744061

Date Submitted: 05/17/2019

LYNDON SOUTHERN INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

LL-Storage Program

of Policyholders: 0

Company Reference: LL-STORAGE PROGRAM 2019-RR

Item Key: 744063

Date Submitted: 05/17/2019

DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE, THE

11 - Medical Malpractice

Revised Rate and Rule

Medical Malpractice

Overall % Impact: 0.0

Overall \$ Impact: \$0

of Policyholders: 220

Company Reference: 2019-LA-01

Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

Item Key: 744065

Date Submitted: 05/17/2019

Tokio Marine America Insurance Company

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of AAIS Designation Filing Number AAIS-2018-56R-1

of Policyholders: 0

Company Reference: AA-19-LA-IM-1155-TM

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

Item Key: 744068

Date Submitted: 05/17/2019

AmGUARD Insurance Company

5 - Commercial Multiple Peril

Installment Program

Businessowners

Installment Plan

of Policyholders: 0

Company Reference: 2019-07-01-LA-BP-BP

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

Item Key: 744069

Date Submitted: 05/17/2019

AmGUARD Insurance Company

17 - Other Liability

Installment Program

Commercial Umbrella and Excess

Installment Plan

of Policyholders: 0

Company Reference: 2019-07-01-LA-CU-BP

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