

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

RATE AND RULE FILINGS PENDING AS OF OCTOBER 16, 2017

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

Item Key: 389274

Date Submitted: 01/18/2017

AMERISURE MUTUAL INSURANCE COMPANY

17 - Other Liability

Consent to Rate

Commercial General Liability

Insured: Interior Exterior Building Supply, LP

Policy Number: GL 2068351011

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

of Policyholders: **1**

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

Item Key: 396604

Date Submitted: 07/12/2017

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM GENERAL INSURANCE COMPANY

3 - Farmowners

Revised Rate and Rule

Personal Farmowners

Farm/Ranch Program

Overall % Impact: **12.0**

Overall \$ Impact: **\$773,562**

of Policyholders: **2210**

Company Reference: FR-33608

Requested Effective Dates - New: 09/15/2017 Renewal: 11/01/2017

The last adjustment to this program was approved under the Commercial De-Regulation provision (Item Key #21928) and resulted in an overall rate increase of +21.0% to be effective November 15, 2005 for new business and January 1, 2006 for renewal business.

With this filing, the companies propose the following changes:

The companies state "We propose introducing a new rating approach that will simplify our Farm/Ranch manual. Under this approach, we will preprint base premiums by zone and include separate rating factors for protection class, construction and amount of insurance. To obtain the premium for a particular policy, the system will then multiply the zone base premium by each of its rating factors. This will replace our current approach of preprinting already expanded basic premiums in the rating manual. This is similar to how our Homeowners rating manual is structured today. Individual policies will only be affected by this change when rounding or interpolating differences exist between the current and proposed approach. We also

propose implementing an on-line rate manual that will be available to the agents. As a result, we will no longer be printing and distributing manual pages".

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

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

Other revisions are as follows:

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

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

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

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

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

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

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

Coverage L - Farm Liability - Revising premiums.

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

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

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

Farmowners 369 Discount - Revising the Farmowners 369 Discount to be named the 369 Discount and expanding the discounts.

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

Home Alert Protection - Adjusting the Home Alert discounts.

Automatic Sprinkler Discount - Revising the Automatic Sprinkler discounts.

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

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

Solid Fuel Appliances - Introducing Solid Fuel Appliances premium.

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

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

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

Item Key: 396791

Date Submitted: 07/18/2017

ARMED FORCES INSURANCE EXCHANGE

4 - Homeowners

Revised Rate and Rule

Homeowners Policy Program

Overall % Impact: **8.56**

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

of Policyholders: **1670**

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

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

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

With this filing, the company proposes the following changes:

1. File Revised Rates -

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

2. Submit Revised Manual Pages and Corresponding Page Checklist -

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

Item Key: 396799

Date Submitted: 07/18/2017

GEICO INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Motorcycle Program

Revised Rate

Overall % Impact: **12.1**Overall \$ Impact: **\$638,803**# of Policyholders: **10488**

Company Reference: 2017-269

Requested Effective Dates - New: 08/24/2017 Renewal: 10/09/2017

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

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

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

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

Item Key: 397370

Date Submitted: 08/01/2017

RSUI Indemnity Company

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

Miscellaneous Professional Liability Program

of Policyholders: **0**

Company Reference: LA005402500030

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

With this filing, the company is introducing the initial rates and rules for its new Miscellaneous Professional Liability Program. The new Miscellaneous Professional Liability program is designed to provide protection

to small-to-mid-sized service providing companies. The coverage parts provided generally involve complex exposures which require very specialized underwriting expertise to evaluate.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 397364, Company Form Filing Number LA005402500031 was disapproved.

Item Key: 397469

Date Submitted: 08/03/2017

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Agribusiness Program

of Policyholders: 0

Company Reference: ORSIU-AGB-GL-17

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 387639 effective 04/01/2017.

With this filing, the company is introducing new rates and rules for its Commercial Agribusiness Coverage that will be used in conjunction with the above-captioned program.

There is no rate impact associated with this filing.

Item Key: 397513

Date Submitted: 08/03/2017

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employee Benefit Liability

of Policyholders: 0

Company Reference: 17-15935B

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

With this filing, the company is introducing the initial rates and rules for its Private and Non-Profit Employee Benefits/Fiduciary Liability portion of its Private Management Liability Program.

The policy will provide primary coverage with a dedicated section for each coverage grant. This coverage is excess of retentions. Base rates provide for Defense Expenses within the limit. Coverage sections are available to purchase on a separate or shared limit basis, stand alone or in conjunction with other coverages.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 397630, Company Form Filing Number 17-15935 was approved effective 09/01/2017.

Item Key: 397527

Date Submitted: 08/04/2017

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: 0

Company Reference: 17-15935A

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

With this filing, the company is introducing the initial rates and rules for its Private and Non-Profit Directors and Officers Liability portion of its Private Management Liability Program.

The policy will provide primary coverage with a dedicated section for each coverage grant. This coverage is excess of retentions. Base rates provide for Defense Expenses within the limit. Coverage sections are available to purchase on a separate or shared limit basis, stand alone or in conjunction with other coverages.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 397630, Company Form Filing Number 17-15935 was approved effective 09/01/2017.

Item Key: 397528

Date Submitted: 08/04/2017

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

of Policyholders: 0

Company Reference: 17-15935C

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

With this filing, the company is introducing the initial rates and rules for its Private and Non-Profit Employment Practices Liability portion of its Private Management Liability Program.

The policy will provide primary coverage with a dedicated section for each coverage grant. This coverage is excess of retentions. Base rates provide for Defense Expenses within the limit. Coverage sections are available to purchase on a separate or shared limit basis, stand alone or in conjunction with other coverages.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 397630, Company Form Filing Number 17-15935 was approved effective 09/01/2017.

Item Key: 397575

Date Submitted: 08/07/2017

EXECUTIVE RISK INDEMNITY INC.

17 - Other Liability

Adoption

Commercial General Liability

Adoption of various ISO Designation Filing Numbers

of Policyholders: 0

Company Reference: 17-GL-2014653-R

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

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

GL-2010-OCT10 approved for ISO under state tracking number effective 09/01/2011.

GL-2012-ORU12 approved under state tracking number 284550 effective 04/01/2013

GL-2012-ORU12(A) approved under state tracking number 286048 effective 04/01/2013

GL-2014-RDD14 approved under state tracking number 314534 effective 06/01/2015.

GL-2014-ODNRU approved under state tracking number 317344 effective 06/01/2015.

The company is also proposing the following revisions.

Reference to these forms are being deleted as they are being withdrawn due to lack of use.

? 10-02-2044 Amendment Of Coverage Territory – Additional Scheduled Countries – ISO form CG 24 23 is now compatible with MarketEdge form 10- 02-1800.

? 10-02-2045 Amendment Of Coverage Territory – Worldwide Coverage – ISO form CG 24 22 is now compatible with MarketEdge form 10-02-1800.

? 10-02-2046 Amendment Of Coverage Territory – Worldwide Coverage With Specified Exceptions – ISO form CG 24 24 is now compatible with MarketEdge form 10-02-1800.

? 10-02-2047 Amendment Of Insured Contract Definition - CG 24 26 is now compatible with MarketEdgeform 10-02-1800.

? 10-02-2049 Certified Acts Of Terrorism Aggregate Limit; Cap On Losses From Certified Acts Of Terrorism - We are withdrawing this form due to lack of use.

? 10-02-2065 Limitation Of Coverage For Terrorism On An Annual Aggregate Basis - We are withdrawing this form due to lack of use.

? 10-02-2069 Limited Pollution Liability Extension Endorsement - ISO form CG 24 15 is now compatible with MarketEdge form 10-02-1800.

? 10-02-2070 Pollution Exclusion – Limited Exception For A Short-Term Pollution Event - ISO form CG 04 29 is now compatible with MarketEdge form 10-02-1800.

? 10-02-2071 Pollution Exclusion – Named Peril Limited Exception For A Short- Term Pollution Event - ISO form CG 04 28 is now compatible with MarketEdge form 10-02-1800.

? 10-02-2502 Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability – With Limited Bodily Injury Exception- We are withdrawing this form due to lack of use.

? 10-02-2503 Intellectual Property Exclusion Amended – The provisions of this form have been incorporated directly into MarketEdge form 10-02-1800.

? 10-02-2504 Information Distribution Laws Exclusion Amended – The provisions of this form have been incorporated directly into MarketEdge form 10-02-1800.

The following forms are being introduced for use with the program.

? 10-02-2595 Amendment Of Liquor Liability Exclusion – Exception For Scheduled Circumstances - This endorsement replaces ISO’s CG 21 51. It allows for specified exceptions to the liquor liability exclusion that would otherwise apply to risks in the business. This is an optional form with no specific rate impact. The ISO rule for CG 21 51 will be followed.

? 10-02-2596 Exclusion – Alcoholic Beverage Liability, Total - This endorsement replaces ISO’s CG 21 50. It provides a coverage-form level exclusion and is used when liquor liability coverage is also attached to avoid duplication of coverage. This is an optional form with no specific rate impact. The ISO rule for CG 21 50 will be followed.

? 10-02-2597 Amendment Of Personal And Advertising Injury Definition - This endorsement replaces ISO’s CG 24 13. The paragraph reference is changed to be consistent with 10-02-1800. This is an optional form with no specific rate impact. The ISO rule for CG 24 13 will be followed.

? 10-02-2598 Products-Completed Operations – Single Occurrence - This is a new item introduced to clarify the response to defect claims for insureds with significant exposure. This is an optional form with no specific rate impact.

? 10-02-2599 Products-Completed Operations – Batch Or Lot As Single Occurrence - This is an alternative version of 10-02-2598 used when the insured is engaged in manufacture or distribution. This is an optional form with no specific rate impact.

? 10-02-2600 Repair Work Coverage Extension - Available only for wrap-up policies, this endorsement is available when the insured OCIP/CCIP program creates extended warranty exposure. This is an optional form with no specific rate impact.

The following rules are being withdrawn.

Form 10-02-2528 Changes – Contractual Liability Exclusion and Supplementary Payments is being moved to our Louisiana exception pages (LA GL Exceptions – ERII), with no change in usage

Form 10-02-2564 Amended Expected Or Intended Injury Exclusion is being withdrawn in the companion forms filing

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 397569, Company Form Filing Number 17-GL-2014653-F is pending approval.

Item Key: 397691

Date Submitted: 08/09/2017

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Sierra Madre General Liability Program

of Policyholders: 0

Company Reference: LA-GL-1709-02-9699

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

With this filing, the company is revising the manual to reflect the name of the following endorsement that

will be used in conjunction with the Sierra Madre Program.

Changes In Commercial General Liability – GL990260 1017

The corresponding form(s), LDI Form Filing Number 397687, Company Form Filing Number LA-GL-1709-01-9699 was approved effective 09/07/2017.

Item Key: 397786

Date Submitted: 08/11/2017

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **+10.8%**

Overall \$ Impact: **\$173,834,676**

of Policyholders: **1118054**

Company Reference: PV-40223

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

The last rate revision to this program was +13.5% (+\$177,750,975) which was approved under LDI Item Key #382196 with effective dates of 1/30/2017 for new business and renewal business.

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

- Base Rates;
- Driver Adjustment Factors for BIPD Liability, Medical Payments, Comprehensive, and Collision coverages;
- Limit Factors for BIPD Liability, Medical Payments, and Uninsured/Underinsured Bodily Injury coverages;
- Model Year Factors;
- GRG/DRG and Deductible Rating Factors; and
- Location Rating Factors.

State Farm Mutual

| Coverage | Proposed % Change |
|---|--------------------------|
| BIPD Liability | 12.2% |
| Medical Payments | 9.4% |
| Comprehensive | 15.6% |
| Collision | 3.1% |
| Uninsured & Underinsured Bodily Injury & Property Damage | 14.2% |

| | |
|--------------------------------|--------------|
| Emergency Road Service | 19.6% |
| Car Rental and Travel Expenses | 3.3% |
| All Coverages | 10.6% |

State Farm Fire and Casualty

| Coverage | Proposed % Change |
|---|--------------------------|
| BIPD Liability | 8.4% |
| Medical Payments | 8.1% |
| Comprehensive | 27.0% |
| Collision | 13.0% |
| Uninsured & Underinsured Bodily Injury & Property Damage | 32.4% |
| Emergency Road Service | 32.3% |
| Car Rental and Travel Expenses | 40.3% |
| All Coverages | 13.8% |

The rate impact associated with this filing is +10.8% (+\$173,834,676), affecting 1,118,054 policyholders.

Item Key: 397994

Date Submitted: 08/17/2017

NATIONAL INTERSTATE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Ambulance Professional Liability Program

of Policyholders: **0**

Company Reference: NTNL-131158063

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 265421 effective 12/07/2010.

With this filing, the company is proposing to move its policies from independent rating and utilize Insurance Services Offices, Inc., (ISO) Professional Liability manual loss cost rating procedures. The company will utilize two class codes which are both refer to company. The company is filing basic limit loss cost for the following class codes:

80976, Emergency Medical Technicians and Paramedics, and 80977, Ambulance Attendants.

The company is adopting the following filing designation numbers for use with the aforementioned class codes.

RP-2016-RCP16 RP-2016-RRP16 PR-2007-ORU07 PR-2016-IHPS1 PR-2016-BMPL1

The company will utilize an initial loss cost multiplier of 1.690 with these class codes.

There is no rate impact associated with this filing.

Item Key: 398071

Date Submitted: 08/18/2017
 Safe Auto Insurance Company
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 GLM 1.2 Program
 Revised Rate and Rule

Overall % Impact: **14.8**
 Overall \$ Impact: **\$144,800**
 # of Policyholders: **1934**
 Company Reference: LA (GLM 1.2) RL 02
 Requested Effective Dates - New: 10/02/2017 Renewal: 11/08/2017

The last rate revision to this program was the initial rate and rule submission, which was approved under LDI Item Key Number 337366 with an effective date of 9/2/2016.

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

There is no rate impact associated with this filing.

Item Key: 683252

Date Submitted: 08/21/2017
 Greenwich Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Professional Errors and Omissions Liability
 Lawyers Professional Liability Program

of Policyholders: **0**
 Company Reference: 17GX-XL-PL04-MU-LA-R
 Requested Effective Dates - New: 10/01/2017 Renewal: 10/01/2017

Item Key: 683308

Date Submitted: 08/21/2017
 Property Insurance Association of Louisiana
 1 - Property
 Revised Rate only

Dwelling Manual**Fire and Extended Coverage Rate Level Revisions**Overall % Impact: **6.9**Overall \$ Impact: **\$2,147,588**# of Policyholders: **35865**

Company Reference: LA17-10 (DP-2017-RLA1)

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

The last adjustment to this program was approved in April 2015 (Item Key #321911) and resulted in an overall rate increase of +17.7% to be effective November 1, 2015 for both new and renewal business.

With this filing, The Property Insurance Association of Louisiana (PIAL) proposes the following:

- Revise advisory prospective rates.
- Provide the analyses used to derive these advisory rates.
- Incorporate hurricane modeled loss costs based on AIR Worldwide Corporation's Atlantic Tropical Cyclone Model - Version 15.0.1 as implemented in the Touchstone 3.1 software platform.

The PIAL is filing for an overall rate increase of +6.9% to Dwelling Fire and Extended Coverage premiums. The proposed changes to Dwelling rates are as follows:

Dwelling Fire

Buildings -1.1%

Dwelling Contents -1.1%

Apartment Contents -1.1%

All Classes -1.1%

Extended Coverage

Buildings 9.8%

Contents -10.0%

All Classes 9.5%

TOTAL 6.9%**Item Key: 683438**

Date Submitted: 08/23/2017

Capitol Preferred Insurance Company, Inc.

4 - Homeowners

Revised Rate and Rule

Voluntary Homeowners Standard Program

Overall % Impact: **-14.3**Overall \$ Impact: **\$-39,339**# of Policyholders: **86**

Company Reference: CPL 17-0002

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

The initial rates and rules for the above-captioned company's Voluntary Homeowners Standard Program were approved in March 2012 (Item Key #282320) to be effective May 1, 2012.

Since that time, the company has only made rule revisions, no rate revisions.

With this filing, the company proposes to revise base rates and rating factors to make the program more competitive in order to actively compete in the Louisiana marketplace.

Rate/Rule Factor Revisions

Each of the proposed revisions is listed below:

- Increased Maximum Coverage A Limit for HO-3 to \$2,000,000
- Increased Maximum Coverage A/C Limit for HO-6 to \$500,000/\$250,000
- Updated deductible factors and deductible factor calculation
- Revised Wind Percentages
- Revised New Home Discount Rule
- Revised Agency Companion Discount Rule
- Renovation Credit Rule
- Maximum Cumulative Credit Rule
- Revised Key Factors - the key factors for Coverage A amount of \$305,000 and above have been revised.

There have also been changes made to the manual solely for clerical or organizational purposes.

These changes will result in an overall rate decrease of **-14.3%** or **-\$39,339** (86 policyholders).

Item Key: 683571

Date Submitted: 08/24/2017

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: **0**

Company Reference: BHSIC-AEC-16

Item Key: 683862

Date Submitted: 08/29/2017

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Real Estate Licensees Errors and Omissions Program

Overall % Impact: **-27.4**

Overall \$ Impact: **\$-737,188**

of Policyholders: **1**

Company Reference: 17-01508-F

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 01/01/2013.

With this filing, the company is proposing to decrease base rates by 29.5% for a new base rate of \$129.00 per license.

The program also offers some optional coverages including increased limit options and other coverages a

specific licensee might desire. The charges for these coverages have been increased but it expected that nearly all, if not all, individual licensees will see premium reduction. All licensees without endorsements (more than 93% of licensed insureds) will experience a 29.5% reduction in premium. In addition, licensees who only have one optional endorsement will still receive premium reductions, although to a lesser extent.

| | Current Charge | Proposed Charge |
|--|----------------|-----------------|
| Limited Claim Expense Coverage – Real Estate Regulatory Complaints | \$20 | \$25 |
| Appraisal Endorsement | \$200 | \$250 |
| Increased Limit: 250k/750K, at least 75% Residential | \$99 | \$139 |
| Increased Limit: 250k/750K, less than 75% Residential | \$149 | \$189 |
| Increased Limit: 500k/1M, at least 75% Residential | \$174 | \$214 |
| Increased Limit: 500k/1M, less than 75% Residential | \$237 | \$277 |

The company is also introducing two new additional endorsements for use with the above-captioned program.

Residential Personal Interest Coverage Endorsement - This endorsement provides coverage up to policy limits for claims relating to the sale or listing for sale of residential property (as defined in the endorsement) in which the insured has an ownership or financial interest, provided certain conditions are met. The cost to modify the policy section VI. Exclusions, subsection J. is \$50 per real estate licensee. This charge is not prorate.

Backdated Individual Policy Period For Specified Licensee Endorsement - This endorsement provides for a backdated individual policy period for a specified licensee listed in the schedule. There is no cost to backdate if the request to backdate is approved.

These changes will result in a -27.4% rate decrease or -\$737,188.00.

There will be 1 Louisiana policyholder affected by this decrease.

The corresponding form(s), LDI Form Filing Number 683845, Company Form Filing Number 17-01508-F was approved effective 01/01/2018.

Item Key: 684240

Date Submitted: 09/05/2017

HORACE MANN INSURANCE COMPANY

HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY

TEACHERS INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate and Rule

Overall % Impact: **14.5**

Overall \$ Impact: **\$2,726,367**

of Policyholders: **14742**

Company Reference: LA A010118

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

The last rate revision to this program was +9.9% (+\$1,620,533) which was approved under LDI Item Key #381855 with effective dates of 1/1/2017 for new and renewal business.

With this filing, the companies propose the following changes:

- Revise the base rates by company, territory, and coverage;
- Revise the Bodily Injury Limits, Class 1, Class 2, Class 3, Comprehensive Deductibles, Defensive Driving, Insurance Score, and Underwriting Level rating factors;
- Eliminate the Wind & Hail deductibles for Comprehensive coverage;
- Introduce the Model Year factors for the 2019 model year;
- Eliminate some of the existing Rental Reimbursement limits;
- Revise the territory definitions;
- Revise the Defensive Driving rule to allow for self-instructed online courses;
- Revise the Violation Points rule;
- Introduce a Non-Sufficient Funds Fee; and
- Allow electric vehicles be written a policy.

The rate impact associated with this filing is +14.5% (+\$2,726,367), affecting 14,742 policyholders.

Item Key: 684266

Date Submitted: 09/05/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

5 - Commercial Multiple Peril

Initial Rate and Rule

Arrowhead Advantage BOP Program

of Policyholders: 0

Company Reference: 17-4165-LA-RATES/RULES

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

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

This new program will be exclusively marketed through Arrowhead Insurance Agency ("AH") specifically for those accounts with net written premium less than \$100,000 or small commercial accounts ("SMC"). The purpose of the program is to provide a nationwide specific branded ISO based product for business opportunities.

The companies are adopting the following ISO/PIAL Filing Designation Numbers:

| | | | |
|--------------------------------------|--|--|-------------------------------------|
| LA16-11 (BP-2016- RLA1) | LA14-01 (BP-2014- RLA1) | LA13-12 (BP-2013- RBILC) | LA13-01 (BP-2013- RLA1) |
| LA-06-25 (BP 2006- RRSLC) | LA 06-21 (BP 2005- RABLC Louisiana) | LA 05-08 (BP-2004 - RLC04 - Louisiana) | LA10-09 (BP-2010- RLA1) |
| LA03-15 (B-2001- RLC01-Louisiana) | CL-2016-ODPRU (BP) | LA05-07 (BP2004- RRU04 and Supplement (Amendment)) - | BP-2004-RRU04 and Supplement and |

| | Louisiana | Amendment - Louisiana |
|---|-----------------------------|--|
| BP 2004-RRU04 (Amendment to the Supplement) - Louisiana | BP-2016-ODNRU | BP-2014-ORU1 LA13-11 (BP-2013- RBIRU) |
| BP-2011-ORU2 | BP-2011-ORU1 | LA 06-20 (BP 2005- RABRU-Louisiana) BP 2006-RRSRU (Amendment) |
| BP 2006-RRSRU | LA10-12 (BP-2010- OLOB1) | BP-2009-RBPRU BP-2008-OWERU |
| BP-2007-OLPG2 | RP 2004-RIR1 - Louisiana | |

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 684269, Company Form Filing No. 17-4166-LA-FORMS.

Item Key: 684294

Date Submitted: 09/05/2017

DEVELOPERS SURETY AND INDEMNITY COMPANY

24 - Surety

Revised Rate and Rule

Surety

Contract Surety Program

Overall % Impact: **0.9**

Overall \$ Impact: **\$3,851**

of Policyholders: **90**

Company Reference: AMTR-SUR-LA-1701R

The above-captioned company is revising rates and rules for its Contract Surety Program under its Surety line.

The following changes are proposed:

1. Addition of a new Flat rate of \$30 to the Contract Surety program.
2. Modifying the time surcharge for the Preferred and Minimum Rating tiers.

This filing will result in an overall rate increase of **+0.900%** or premium increase of **+\$0** affecting 90 policyholders **corrected from +0.9% or +\$3,851,**

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

Item Key: 684295

Date Submitted: 09/05/2017

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Excess Liability Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: LA-EX-2017-R1

With this filing, the company proposes to introduce the rates and rules for the new Excess Liability Program. This program will provide excess capacity over another carrier's underlying limits of

liability for Management Liability and Professional Liability , as well as supporting lines within this market segment.

The proposed rating plan is based on a compilation of approved rating carriers. This program will utilize independent rates and rules.

The corresponding form filing has been submitted under company tracking number LA-EX-2017-FI, LDI Item Key Number 397356.

Item Key: 684317

Date Submitted: 09/06/2017

ARGONAUT INSURANCE COMPANY

24 - Surety

Revised Rate and Rule

Surety

Revised Rate and Rule

Contract Surety Construction Program

of Policyholders: 0

Company Reference: SU-S-CG17R-481

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

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #395032) to be effective June 11, 2017.

With this filing, the company wishes to submit revised rates and rules (which were previously withdrawn) for its Contract Surety Construction Program, which will be utilized for only non-standard business risks. The criteria's for this type of business are:

- Contractors has less than \$25,000 of Working Capital.
- Contractor has \$50,000 or less Net Worth.
- Contractors that meet a combination of the following criteria, or contracts with design responsibility shall qualify for these rates.
 - Contractors has less than \$100,000 of Working Capital.
 - Contractor has less than \$150,000 of Net Worth.

Any waived return premium will be refunded to the insured upon request.

There is no rate impact associated with this filing.

The company does not have any policyholders at this time.

The company is requesting an effective date of October 20, 2017.

Item Key: 684389

Date Submitted: 09/07/2017

Insurance Services Office, Inc.

19 - Commercial Automobile
Revised Rule only

Commercial Automobile
Rule Revision

Introduce ISO Risk Analyzer® Commercial Auto Vehicle Symbols Module

of Policyholders: **0**

Company Reference: CA-2017-RAVEH

With this filing, Insurance Services Office, Inc. (ISO) proposes to introduce the ISO Risk Analyzer® Commercial Auto Vehicle Symbols Module. This filing provides the rules, including rating factor and symbols, for application to vehicles back to the 1981 model year.

ISO is introducing this module under an "Optional Rating Plan" approach. Under this approach, ISO is **not** filing this revision on behalf of insurers that have given ISO filing authorization. Rather, ISO is filing the revisions for use by those who elect to adopt it. It will be up to each individual insurer to:

- determine whether to adopt this filing and take the appropriate filing action if it elects to adopt;
- establish an effective date; and
- evaluate the premium level impact of introducing this filing, and to modify its rates - if appropriate.

ISO is **not** establishing an effective date for this filing. ISO participating members who elect to adopt this filing will need to comply with any applicable regulatory requirements and establish an effective date.

ISO will distribute the Risk Analyzer Commercial Auto rules provided in this filing on the earliest possible date following implementation but no earlier than November 2017.

Item Key: 684404

Date Submitted: 09/07/2017

Liberty Insurance Underwriters Inc.

17 - Other Liability

Initial Rate and Rule

Excess Loss Program

ESL Policy Form - ESL-P001-LA-1216

of Policyholders: **0**

Company Reference: ESL-P001-1216 Rate

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

This excess loss coverage is designed to be offered to large employers with 51 or more employees only that are entitled, either under Federal law or the laws of Louisiana, to self-fund health insurance benefits for their employees or members.

Coverage is available to indemnify the policyholder against specific and aggregate losses in excess of

amounts selected by the policyholder. This coverage is purchased by the policyholder to protect itself from catastrophic losses. Benefits are payable to the policyholder and not individuals. It does not provide medical coverage for the policyholder's employees and is not considered health insurance coverage. The exact benefits will vary depending on the options chosen by the policyholder. Marketing for this product will be done via licensed agents and brokers.

The company indicates that the minimum deductibles applicable to any excess loss policy issued by the company to a large employer group will be:

- Specific Deductible: \$10,000.
- Aggregate Deductible: at least 110% of expected claims per policy period.

The corresponding form(s) filing, LDI Form Filing No. 397988, Company Form Filing No. ESL-P001-1216, were certified approved effective August 31, 2017.

Item Key: 684511

Date Submitted: 09/11/2017

Safe Auto Insurance Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

GLM 2.0 Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: LA (GLM 2.0) RL 01

Requested Effective Dates - New: 10/23/2017 Renewal: N/A

With this filing, the company prepares to introduce the GLM 2.0 Private Passenger Auto Program. This program introduces the Acquisition Recovery Pricing G2.0 model. Costs associated with policy acquisition that are currently included in our base rate have been removed and moved into the new flat acquisition base rate.

To minimize disruption, existing policyholders in the Classic and G programs will be grandfathered in to their respective programs and will continue to be rated for renewals per their current rating program. New business will no longer be written in the prior G program as of the effective date of this program. This program will use forms currently used for other programs.

There is no rate impact associated with this filing.

Item Key: 684512

Date Submitted: 09/11/2017

Safe Auto Insurance Company

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

GLM 2.0 Program

Installment Plan

of Policyholders: 0

Company Reference: LA (GLM 2.0) RL 01-INSTALLMENT PLAN

Requested Effective Dates - New: 10/23/2017 Renewal: N/A

With this filing, the company proposes to introduce the payment installment plan that will be used with the GLM 2.0 Program (#684511).

There is no rate impact associated with this filing.

Item Key: 684514

Date Submitted: 09/11/2017
 Allied World Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Directors & Officers Liability

Forcefield Investment Management Professional and Management Liability Insurance Policy Program.

of Policyholders: **0**
 Company Reference: AWIC-17-FI-01

Item Key: 684526

Date Submitted: 09/11/2017
 MANUFACTURERS ALLIANCE INSURANCE COMPANY
 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
 PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$205**
 # of Policyholders: **17**
 Company Reference: 17-0822
 Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

Item Key: 684534

Date Submitted: 09/11/2017
 Sompo America Insurance Company
 17 - Other Liability
 Revised Rate only
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: 17-IR-GL-9005
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Item Key: 684536

Date Submitted: 09/11/2017
 EMC PROPERTY & CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 EMPLOYERS MUTUAL CASUALTY COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

 Commercial Automobile
 Loss Cost Adoption

- Adoption of ISO Designations CA-2017-BRLA1 and CA-2017-IALL1
- Revise LCMs

Overall % Impact: **+12.700%**

Overall \$ Impact: **\$1,422,238**

of Policyholders: **1484**

Company Reference: LA-CA-2017-05

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

The last rate revision to this program was +8.3% or \$740,998 which was approved under LDI Item Key Number 684536 effective 1/1/2018 for both new and renewal business.

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

- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017; and
- CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393287 effective 11/1/2017.

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

| Company | Coverage | Rule Number | Current LCM | Proposed LCM |
|-----------------------------------|------------------------|---------------------|-------------|--------------|
| Employers Mutual Casualty Company | Liability | Rule 23. | 1.240 | 1.310 |
| | | Rule 23.D.10.b. | 1.510 | 1.510 |
| | | Rule 23.D.11.a. | 1.510 | 1.510 |
| | | Rule 23.D.11.b. | 1.510 | 1.510 |
| | | Rule 25. | 1.490 | 1.490 |
| | | Rule 32. | 1.160 | 1.140 |
| | | Rule 40. | 1.160 | 1.140 |
| | | Rule 49. | 1.140 | 1.350 |
| | | Rule 49.D.2. | 1.600 | 1.600 |
| | | Rule 49.E.1. | 1.500 | 1.500 |
| | | Rule 79. | 1.500 | 1.500 |
| | | Rule 80. | 1.500 | 1.500 |
| | | Rule 89. | 1.500 | 1.500 |
| | | Rule 90. | 1.240 | 1.140 |
| | | Uninsured Motorists | Rule 97. | 1.600 |
| Physical Damage | Rule A.3. | 1.630 | 1.630 | |
| | Rule 23. Collision | 1.680 | 1.760 | |
| | Rule 23. Comprehensive | 0.960 | 1.000 | |

| | | | | |
|------------------------------|-----------|------------------------|-------|-------|
| | | Rule 24. | 1.630 | 1.630 |
| | | Rule 25. | 1.530 | 1.530 |
| | | Rule 32. Collision | 1.840 | 1.920 |
| | | Rule 32. Comprehensive | 1.600 | 1.800 |
| | | Rule 34. | 1.880 | 1.880 |
| | | Rule 40. Collision | 0.960 | 1.000 |
| | | Rule 40. Comprehensive | 0.960 | 1.000 |
| | | Rule 49. Collision | 1.140 | 1.280 |
| | | Rule 49. Comprehensive | 1.010 | 1.120 |
| | | Rule 49.K.1. | 1.560 | 1.560 |
| | | Rule 49.K.2. | 1.560 | 1.560 |
| | | Rule 49.I. | 1.560 | 1.560 |
| | | Rule 55. Collision | 1.340 | 1.520 |
| | | Rule 55. Comprehensive | 1.180 | 1.320 |
| | | Rule 66. | 1.560 | 1.560 |
| | | Rule 70. | 1.630 | 1.630 |
| | | Rule 75. | 1.630 | 1.630 |
| | | Rule 77. | 1.560 | 1.560 |
| | | Rule 80. | 1.630 | 1.630 |
| | | Rule 90. | 1.560 | 1.560 |
| | | Rule 94. | 1.630 | 1.630 |
| | | Rule 95. | 1.630 | 1.630 |
| | | Rule 96. | 1.630 | 1.630 |
| | Medical | Rule 80. | 1.420 | 1.420 |
| | Liability | Rule 23. | 1.060 | 1.110 |
| | | Rule 23.D.10.b. | 1.510 | 1.510 |
| | | Rule 23.D.11.a. | 1.510 | 1.510 |
| | | Rule 23.D.11.b. | 1.510 | 1.510 |
| | | Rule 25. | 1.490 | 1.490 |
| | | Rule 32. | 0.990 | 0.980 |
| | | Rule 40. | 0.990 | 0.980 |
| | | Rule 49. | 0.970 | 1.140 |
| | | Rule 49.D.2. | 1.600 | 1.600 |
| | | Rule 49.E.1. | 1.500 | 1.500 |
| | | Rule 79. | 1.500 | 1.500 |
| | | Rule 80. | 1.500 | 1.500 |
| | | Rule 89. | 1.500 | 1.500 |
| | | Rule 90. | 1.060 | 0.980 |
| EMCASCO Insurance Company | | | | |

| | | | | |
|--------------------------------------|---------------------|------------------------|----------|-------|
| EMC Property and Casualty Company | Uninsured Motorists | Rule 97. | 1.600 | 1.800 |
| | Physical Damage | Rule A.3. | 1.630 | 1.630 |
| | | Rule 23. Collision | 1.430 | 1.500 |
| | | Rule 23. Comprehensive | 0.820 | 0.850 |
| | | Rule 24. | 1.630 | 1.630 |
| | | Rule 25. | 1.530 | 1.530 |
| | | Rule 32. Collision | 1.570 | 1.630 |
| | | Rule 32. Comprehensive | 1.360 | 1.530 |
| | | Rule 34. | 1.880 | 1.880 |
| | | Rule 40. Collision | 0.820 | 0.850 |
| | | Rule 40. Comprehensive | 0.820 | 0.850 |
| | | Rule 49. Collision | 0.980 | 1.090 |
| | | Rule 49. Comprehensive | 0.860 | 0.960 |
| | | Rule 49.K.1. | 1.560 | 1.560 |
| | | Rule 49.K.2. | 1.560 | 1.560 |
| | | Rule 49.I. | 1.560 | 1.560 |
| | | Rule 55. Collision | 1.140 | 1.290 |
| | | Rule 55. Comprehensive | 1.010 | 1.120 |
| | | Rule 66. | 1.560 | 1.560 |
| | | Rule 70. | 1.630 | 1.630 |
| | | Rule 75. | 1.630 | 1.630 |
| | | Rule 77. | 1.560 | 1.560 |
| | | Rule 80. | 1.630 | 1.630 |
| | | Rule 90. | 1.560 | 1.560 |
| | | Rule 94. | 1.630 | 1.630 |
| | | Rule 95. | 1.630 | 1.630 |
| | | Rule 96. | 1.630 | 1.630 |
| | | Medical | Rule 80. | 1.420 |
| | Liability | Rule 23. | 1.550 | 1.630 |
| | | Rule 23.D.10.b. | 1.510 | 1.510 |
| | | Rule 23.D.11.a. | 1.510 | 1.510 |
| | | Rule 23.D.11.b. | 1.510 | 1.510 |
| | | Rule 25. | 1.490 | 1.490 |
| Rule 32. | | 1.460 | 1.440 | |
| Rule 40. | | 1.460 | 1.440 | |
| Rule 49. | | 1.430 | 1.680 | |
| Rule 49.D.2. | | 1.600 | 1.600 | |

| | | | |
|------------------------|------------------------|-------|-------|
| | Rule 49.E.1. | 1.500 | 1.500 |
| | Rule 79. | 1.500 | 1.500 |
| | Rule 80. | 1.500 | 1.500 |
| | Rule 89. | 1.500 | 1.500 |
| | Rule 90. | 1.550 | 1.440 |
| Uninsured Motorists | Rule 97. | 1.600 | 1.800 |
| Physical Damage | Rule A.3. | 1.630 | 1.630 |
| | Rule 23. Collision | 2.100 | 2.200 |
| | Rule 23. Comprehensive | 1.200 | 1.250 |
| | Rule 24. | 1.630 | 1.630 |
| | Rule 25. | 1.530 | 1.530 |
| | Rule 32. Collision | 2.310 | 2.400 |
| | Rule 32. Comprehensive | 2.000 | 2.250 |
| | Rule 34. | 1.880 | 1.880 |
| | Rule 40. Collision | 1.200 | 1.250 |
| | Rule 40. Comprehensive | 1.200 | 1.250 |
| | Rule 49. Collision | 1.430 | 1.600 |
| | Rule 49. Comprehensive | 1.270 | 1.410 |
| | Rule 49.K.1. | 1.560 | 1.560 |
| | Rule 49.K.2. | 1.560 | 1.560 |
| | Rule 49.I. | 1.560 | 1.560 |
| | Rule 55. Collision | 1.680 | 1.900 |
| | Rule 55. Comprehensive | 1.470 | 1.650 |
| | Rule 66. | 1.560 | 1.560 |
| | Rule 70. | 1.630 | 1.630 |
| | Rule 75. | 1.630 | 1.630 |
| | Rule 77. | 1.560 | 1.560 |
| | Rule 80. | 1.630 | 1.630 |
| | Rule 90. | 1.560 | 1.560 |
| | Rule 94. | 1.630 | 1.630 |
| | Rule 95. | 1.630 | 1.630 |
| | Rule 96. | 1.630 | 1.630 |
| Medical | Rule 80. | 1.420 | 1.420 |

The rate impact associated with this filing is +12.7% or \$1,422,238 affecting 1,484 policyholders.

Item Key: 684563

Date Submitted: 09/11/2017
 Granite State Insurance Company
 ILLINOIS NATIONAL INSURANCE COMPANY
 NEW HAMPSHIRE INSURANCE COMPANY
 17 - Other Liability
 Revised Rate only
 Professional Errors & Omissions Liability
 Human Services Professional Liability Program
 # of Policyholders: 0
 Company Reference: AIG-17-EO-04

Item Key: 684565

Date Submitted: 09/11/2017
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 17 - Other Liability
 Initial Rate and Rule
 Commercial Umbrella and Excess
 Arrowhead Advantage Program
 Initial Rate and Rule
 # of Policyholders: 0
 Company Reference: 17-4494-LA-UMB-RATES/RULES
 Requested Effective Dates - New: 09/01/2018 Renewal: 11/01/2018

With this filing, the companies propose to introduce the rates and rules for Commercial Umbrella for the Arrowhead Advantage Program.

The purpose of this program is to provide a nationwide program specific branded ISO based product for business opportunities that can be written on a monoline and multiline basis.

The rates for this program will be the same for the monoline and package policies.

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

The companies are proposing to adopt the following ISO designations for use with this program:

| ISO Designation | LDI Item Key Number | Effective Date Approved for ISO |
|---------------------------|----------------------------|--|
| CL-2016-ODPRU | 384305 | 4/1/2017 |
| CU-2014-ORU1 | 313479 | 2/1/2015 |
| CU-2013-ODBRU | 300125 | 5/1/2014 |
| CU-2012-ORU12 | 285684 | 4/1/2013 |
| CU-2012-ORU12 (Amendment) | 287720 | 4/1/2013 |

The corresponding form filing has been submitted under company tracking number 17-4493-LA-UMB-FORMS, LDI Item Key Number 684611.

The companies have submitted the following corresponding filings for other lines of business:

| Line of Business | Company Tracking Number | LDI Item Key Number |
|------------------------------|--------------------------------|----------------------------|
| Commercial Multi-Peril | 17-4495-LA-CMP-RULES | 684577 |
| Commercial General Liability | 17-4486-LA-GL-RATES/RULES | 684573 |
| Commercial Inland Marine | 17-4488-LA-IM-RATES/RULES | 684571 |
| Commercial Crime | 17-4490-LA-CRIME-RATES/RULES | 684566 |
| Commercial Property | 17-4492-LA-PROP-RATES/RULES | 684572 |
| Commercial Automobile | 17-4168-LA-RR | 684621 |

The rate impact to the existing policies which will be written in this new program will be -30.4% or -\$3,306 affecting 3 policyholders.

Item Key: 684573

Date Submitted: 09/11/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Arrowhead Advantage Package Program

of Policyholders: **0**

Company Reference: 17-4486-LA-GL-RATES/RULES

Requested Effective Dates - New: 09/01/2018 Renewal: 11/01/2018

Item Key: 684621

Date Submitted: 09/12/2017

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Arrowhead Advantage Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: 17-4168-LA-RR

Requested Effective Dates - New: 09/01/2018 Renewal: 11/01/2018

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

The purpose of this program is to provide a nationwide program specific branded ISO based

product for business opportunities that can be written on a monoline and package basis. The rates will be the same for both the monoline and package.

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

The companies are proposing to adopt the following designations for use with this program:

| ISO Designation | LDI Item Key Number | Effective Date Approved for ISO |
|------------------------|----------------------------|--|
| CA-2017-BRLB1 | 393197 | 11/1/2017 |
| CA-2017-IALL1 | 393287 | 11/1/2017 |
| CA-2015-ROCP1 | 382645 | NA |
| RP-2012-RPD12 | 288390 | 4/1/2013 |
| RP-2012-RAL12 | 288385 | 4/1/2013 |
| RP-2012-RCP16 | 388190 | 8/1/2017 |
| RP-2017-RRP16 | 388183 | 8/1/2017 |

The companies are proposing to utilize the following with this program:

| Company | Coverage | LCM |
|---------------------------------------|----------------------------------|------------|
| General Casualty Company of Wisconsin | Liability | 1.668 |
| | Physical Damage | 1.668 |
| | Uninsured/Underinsured Motorists | 1.668 |
| Regent Insurance Company | Liability | 1.418 |
| | Physical Damage | 1.418 |
| | Uninsured/Underinsured Motorists | 1.418 |

The corresponding installment plan filing has been submitted under company tracking number 17-4588-LA-CA-PYMT-RULE, LDI Item Key Number 684613.

The corresponding form filing has been submitted under company tracking number 17-4169-LA-F, LDI Item Key Number 684617.

The companies have submitted the following corresponding filings for other lines of business:

| Line of Business | Company Tracking Number | LDI Item Key Number |
|------------------------------|--------------------------------|----------------------------|
| Commercial Multi-Peril | 17-4495-LA-CMP-RULES | 684577 |
| Commercial General Liability | 17-4486-LA-GL-RATES/RULES | 684573 |
| Commercial Inland Marine | 17-4488-LA-IM-RATES/RULES | 684571 |
| Commercial Crime | 17-4490-LA-CRIME-RATES/RULES | 684566 |
| | 17-4492-LA-PROP- | |

| | | |
|---------------------|--------------------------------|--------|
| Commercial Property | RATES/RULES | 684572 |
| Commercial Umbrella | 17-4494-LA-UMB- RATES/RULES | 684565 |

Item Key: 684632

Date Submitted: 09/12/2017

REGENT INSURANCE COMPANY

17 - Other Liability

Installment Program

Commercial General Liability

Arrowhead Advantage Program

Installment Plan

of Policyholders: 0

Company Reference: 17-4567-LA-GL-PAYMENT-RULE

Requested Effective Dates - New: 09/01/2018 Renewal: 11/01/2018

With this filing, the company is introducing the installment plan that will be used in conjunction with its Arrowhead Advantage Program.

The insured shall be given the option of paying the annual policy premium in full or in installments. The following installment options are available:

1. Annual Pay Plan – 100% due at inception.
2. Quarterly Installments – 25% due at inception with 25% due at 3 months, 25% at 6 months and 25% due at 9 months.
3. 16.67% Down and 10 equal monthly installments.
4. 25% Down Payment and 9 equal monthly installments.

If an Installment payment plan is chosen, a \$7.00 installment service fee will apply to each Statement Account installment bill. No service fee is applied to the annual payment plan nor to the down payment on an installment payment plan. If the policy is subsequently paid in full, no further installment service fees are applied. Non-Sufficient Fund Fee - \$25 and Late Fee - \$10.

There is no rate impact associated with this filing.

The Filing for the Initial Rate and Rules of the Arrowhead Advantage Program are filed under state tracking number 684573.

Item Key: 684728

Date Submitted: 09/13/2017

AMERICAN NATIONAL GENERAL INSURANCE COMPANY

ANPAC LOUISIANA INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate and Rule

Overall % Impact: **18.0**Overall \$ Impact: **\$6,321,692**# of Policyholders: **15626**

Company Reference: 17-AA-17-0377

Requested Effective Dates - New: 12/06/2017 Renewal: 12/06/2017

The last rate revision to this program was -0.016%% (-\$4,844) which was approved under LDI Item Key #389515 with effective dates of 7/1/2017 for new and renewal business.

With this filing, the company proposes to revise the Base Rates for Bodily Injury, Property Damage, Medical payments, Uninsured/Underinsured Motorist-BI, Comprehensive, Collision, and Roadside Assistance. The Model Year Relativity has also been revised.

The rate impact associated with this filing is +18.0% (+\$6,321,692), affecting 15,626 policyholders.

Item Key: 684783

Date Submitted: 09/14/2017

Penn Millers Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Solutions 2000 For Agribusiness Program

of Policyholders: 0

Company Reference: 17-GL-2014967

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

Item Key: 684818

Date Submitted: 09/15/2017

American Service Insurance Company, Inc.

GATEWAY INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Taxi and Car Service Program

Loss Cost Adoption

- ISO Loss Cost Designation Filing Numbers CA-2017-BRLA1 and CA-2017-IALL1
- Revise taxi base rates for liability
- Revise LCM

Overall % Impact: 19.0

Overall \$ Impact: \$560,228

of Policyholders: 357

Company Reference: ATLAS LA 2017 01

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

The last rate revision to this program for American Service Insurance Company had no rate impact and was approved under LDI Item Key Number 320395 effective 8/1/2015 for both new and renewal business.

The last rate revision to this program for Gateway Insurance Company had no rate impact and was approved under LDI Item Key Number 321532 effective 8/1/2015 for both new and renewal business.

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

- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017; and
- CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393287 effective 11/1/2017.

The companies are also proposing to revise the base rates for liability for taxis. Lastly, the companies are proposing to revise the Loss Cost Multipliers (LCM) as follows:

| Company | Coverage | Vehicle Type | Current LCM | Proposed LCM |
|---------|-------------------|--------------|-------------|--------------|
| | Medical Payments, | | | |

| | | | | |
|------------------------------------|---|----------------------|-------|-------|
| American Service Insurance Company | Uninsured Motorist, Other Miscellaneous Coverages | Taxi and Car Service | 1.580 | 1.580 |
| | Physical Damage | Taxi | 1.630 | 1.760 |
| | | Car Service | 1.630 | 1.630 |
| Gateway Insurance Company | Medical Payments, Uninsured Motorist, Other Miscellaneous Coverages | Taxi and Car Service | 1.580 | 1.980 |
| | Physical Damage | Taxi | 2.040 | 2.220 |
| | | Car Service | 2.040 | 2.040 |

The rate impact associated with this filing is +19.0% or \$560,228 affecting 357 policyholders.

Item Key: 684819

Date Submitted: 09/15/2017

UTICA MUTUAL INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **-0.8**

Overall \$ Impact: **-\$182**

of Policyholders: **5**

Company Reference: LA164210100001

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

The last rate adjustment for the above-captioned program was filed and approved under the 'Prior Approval' provision, Item Key Number 328105 effective 02/01/2016.

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

The company will utilize a loss cost multiplier of 1.838.

These changes will result in a -0.8% rate decrease or -\$182.00.

There will be 5 Louisiana policyholders affected by this rate decrease.

Item Key: 684829

Date Submitted: 09/15/2017

American Service Insurance Company, Inc.

GATEWAY INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile
 Commercial Auto (Other Than Taxi and Car Service) Program
 Loss Cost Adoption

- ISO Loss Cost Designation Filing Numbers CA-2017-BRLA1, CA-2017-IALL1
- Revise LCMs
- Revise Base Rates for Liability

Overall % Impact: **+5.000%**

Overall \$ Impact: **\$260,481**

of Policyholders: **232**

Company Reference: ATLAS LA 2017 02

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

The last rate revision to this program for American Service Insurance Company was +0.7% or \$19,823 which was approved under LDI Item Key Number 328878 effective 3/1/2016 for both new and renewal business.

The last rate revision to this program for Gateway Insurance Company was +0.37% or \$1,595 which was approved under LDI Item Key Number 331183 effective 3/1/2016 for both new and renewal business.

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

- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017; and
- CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393287 effective 11/1/2017.

The companies are also proposing to revise the liability rates for paratransit and social service vehicles.

Lastly, the companies propose to revise the Loss Cost Multipliers (LCM) as follows:

| Company | Coverage | Vehicle Type | Current LCM | Proposed LCM |
|--|-----------------|---------------------------|--------------------|---------------------|
| American Service Insurance Company | Liability | Van Pools | 1.180 | 1.180 |
| | | Charter Bus | 1.580 | 1.260 |
| | | All Other Public Autos | 1.580 | 1.580 |
| | | All Other Autos | 1.580 | 1.580 |
| | Physical Damage | Limousine | 2.510 | 2.510 |
| | | Paratransit | 3.030 | 3.730 |
| | | Social Service | 3.030 | 3.730 |

| | | | | |
|---------------------------|---------------------|------------------------|-------|-------|
| | | Charter Bus | 2.450 | 2.450 |
| | | All Other Vehicles | 1.630 | 1.630 |
| | Uninsured Motorists | | 1.580 | 1.580 |
| Gateway Insurance Company | Liability | Van Pools | 1.480 | 1.480 |
| | | Charter Bus | 1.980 | 1.580 |
| | | All Other Public Autos | 1.980 | 1.980 |
| | Physical Damage | All Other Vehicles | 1.980 | 1.980 |
| | | Limousine | 3.140 | 3.140 |
| | | Paratransit | 3.780 | 4.650 |
| | | Social Service | 3.780 | 4.650 |
| | | Charter Bus | 3.060 | 3.060 |
| | | All Other Vehicles | 2.040 | 2.040 |
| | Uninsured Motorists | | 1.580 | 1.980 |

The rate impact associated with this filing is +7.9% or \$391,720, corrected from +5.0% or \$260,481, affecting 232 policyholders.

Item Key: 684831

Date Submitted: 09/15/2017

Milford Casualty Insurance Company

SECURITY NATIONAL INSURANCE COMPANY

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

REPUBLIC UNDERWRITERS INSURANCE COMPANY

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

SOUTHERN UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: LA-CL-1709-02-1645GL2

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

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

IL-1017-CW 1117 CERTIFICATE HOLDER - NOTICE OF CANCELLATION - This optional endorsement allows the insurer to provide notice of cancellation to the person or organization listed on the Schedule when notice of cancellation is required by written contract, permit or agreement with the Named Insured. There is no premium associated with this endorsement.

This is no rate impact associated with this filing.

The corresponding form(s), Company Form Filing Number 684840 Company Form Filing Number LA-CL-1709-01-1645GL2, was approved 11/01/2017.

Item Key: 684857

Date Submitted: 09/15/2017

Louisiana Citizens Property Insurance Corporation

1 - Property

Revised Rate only

Commercial Property

Fair and Coastal Plans

Overall % Impact: **-5.2**

Overall \$ Impact: **\$-380,000**

of Policyholders: **2015**

Company Reference: 02012018

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

The last adjustment to this program was approved in October 2016 (Item Key #384036) and resulted in an overall rate decrease of -5.9% to be effective February 1, 2017 for both new and renewal business.

Louisiana Citizens Property Insurance Corporation (LCPIC) states "Louisiana law requires LCPIC to file rate changes every 12 months or sooner. Our last rate change was effective 2/1/2017. In accordance with the annual rate change requirement, we were directed at our board meeting on September 14, 2017 to file a proposed rate change of -5.2% for commercial property.

In addition, LCPIC wishes to introduce claim history surcharges.

Claim History Surcharges

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

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

This will result in an overall rate decrease of **-5.2%** or **-\$380,000** (2,015 policyholders).

Item Key: 684876

Date Submitted: 09/18/2017

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate only

Residential Property Program

Overall % Impact: **18.6**

Overall \$ Impact: **\$2,693,687**

of Policyholders: **8210**

Company Reference: LA01H111417RR

Requested Effective Dates - New: 11/14/2017 Renewal: 12/19/2017

The last adjustment to this program was approved in October 2016 (Item Key #383110) and resulted in an

overall rate increase of +9.4% to be effective November 14, 2016 for new business and November 21, 2016 for renewal business.

With this filing, the company proposes the following:

- Revise base rates
- Revise maximum deductible credits

These changes will result in an overall rate increase of +18.6% or +\$2,693,687 (8,210 policyholders).

Item Key: 684885

Date Submitted: 09/18/2017

AMERICAN ZURICH INSURANCE COMPANY
 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
 COLONIAL AMERICAN CASUALTY AND SURETY COMPANY
 FIDELITY AND DEPOSIT COMPANY OF MARYLAND
 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
 ZURICH AMERICAN INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Loss Cost Adoption

- Adoption of ISO Loss Cost Designation Filing Numbers CA-2017-BRLA1, CL-2016-RRU1, and CA-2017-IALL1
- Revise LCMs
- Revise ELRs
- Revise Secondary Factors in Rule 23
- Revise Physical Damage base rates in Rule 25
- Revise the proprietary Public Auto loss costs
- Revise the Deductible Factors in Rule 98

Overall % Impact: **15.4**

Overall \$ Impact: **\$2,012,109**

of Policyholders: **548**

Company Reference: 40416,39068,39999

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 328121 effective 4/1/2016.

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

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

| Company | Coverage | Current LCM | Proposed LCM |
|----------------|-----------------|--------------------|---------------------|
|----------------|-----------------|--------------------|---------------------|

| | | | |
|--|---------------------|-------|-------|
| Zurich American Insurance Company | Liability | 2.387 | 2.587 |
| | Physical Damage | 2.035 | 2.142 |
| | Uninsured Motorists | 2.170 | 2.352 |
| American Zurich Insurance Company | Liability | 1.302 | 1.411 |
| | Physical Damage | 1.110 | 1.168 |
| | Uninsured Motorists | 2.170 | 2.352 |
| American Guarantee and Liability Insurance Company | Liability | 1.845 | 1.999 |
| | Physical Damage | 1.573 | 1.655 |
| | Uninsured Motorists | 2.170 | 2.352 |
| Zurich American Insurance Company of Illinois | Liability | 2.930 | 3.175 |
| | Physical Damage | 2.498 | 2.628 |
| | Uninsured Motorists | 2.170 | 2.352 |
| Fidelity and Deposit Company of Maryland | Liability | 1.953 | 2.117 |
| | Physical Damage | 1.665 | 1.752 |
| | Uninsured Motorists | 2.170 | 2.352 |
| Colonial American Casualty and Surety Company | Liability | 1.736 | 1.882 |
| | Physical Damage | 1.480 | 1.558 |
| | Uninsured Motorists | 2.170 | 2.352 |

The companies are also proposing the following revisions:

- For all companies:
 - Revise the Expected Loss Ratios;
 - Update the deductible credits for deductible amounts over \$5,000 available under Rule 98., Deductible Insurance; and
 - Revise the base rates for Physical Damage.
- For all companies except Fidelity & Deposit Company of Maryland and Colonial American Casualty and Surety Company: and
 - Revise the proprietary secondary rating factors for Trucks, Tractors, and Trailers; and
 - Revise the proprietary Public Auto loss costs.

The corresponding form filing has been submitted under company tracking number 39068, LDI Item Key Number 684881.

The rate impact associated with this filing is +15.4% or \$2,012,109 affecting 548 policyholders.

Item Key: 684886

Date Submitted: 09/18/2017
 Harco National Insurance Company
 17 - Other Liability
 Editorial Changes
 Commercial General Liability
 Editorial Changes
 # of Policyholders: **0**
 Company Reference: 17-1901

Item Key: 684896

Date Submitted: 09/18/2017
 ASI Lloyds
 4 - Homeowners
 Revised Rate only
 Homeowners HOH and HOS Programs
 Overall % Impact: **-6.6**
 Overall \$ Impact: **-\$292,890**
 # of Policyholders: **3668**
 Company Reference: LA HO 2017-09 HOS
 Requested Effective Dates - New: 11/03/2017 Renewal: 01/03/2018

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

With this filing, the company proposes the following changes to current HOS rates/factors:

Modify hurricane zip code factors
 Modify base rates

These changes will result in an overall rate decrease of -6.6% or -\$292,890 (3,668 policyholders).

Item Key: 684922

Date Submitted: 09/19/2017
 SAFECO INSURANCE COMPANY OF OREGON
 1 - Property
 Installment Program
 Dwelling Fire Program - Landlord Protection
 Revision of Installment Payment Plan
 Company Reference: 17-LA-S-DF-RU-GEN-BP
 Requested Effective Dates - New: 11/20/2017 Renewal: 12/27/2017

The above-captioned company proposes a revision to its installment payment plan for its Dwelling Fire Program - Landlord Protection product.

With this filing, the company proposes a change to the billing schedule for the two-pay and four-pay billing plans to semi-annually and quarterly.

In the two-pay plan, Subsequent payment is due approximately "six" months later, in lieu of "five".

In the four-pay plan, Subsequent payments are due in approximately "3 month" intervals, in lieu of "60 day".

There is no rate impact associated with this filing.

Item Key: 684925

Date Submitted: 09/19/2017

SAFECO INSURANCE COMPANY OF OREGON

4 - Homeowners

Installment Program

Homeowners Program

Revision of Installment Payment Plan

Company Reference: 17-LA-S-HO-RU-GEN-BP

Requested Effective Dates - New: 11/20/2017 Renewal: 12/27/2017

The above-captioned company proposes a revision to its installment payment plan for its Homeowners Program.

With this filing, the company proposes a change to the billing schedule for the two-pay and four-pay billing plans to semi-annually and quarterly.

In the two-pay plan, Subsequent payment is due approximately "six" months later, in lieu of "five".

In the four-pay plan, Subsequent payments are due in approximately "3 month" intervals, in lieu of "60 day".

There is no rate impact associated with this filing.

Item Key: 684950

Date Submitted: 09/19/2017

GREAT AMERICAN INSURANCE COMPANY

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Overall % Impact: **-8.1**

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

of Policyholders: **0**

Company Reference: LA17143CG00019

Requested Effective Dates - New: 12/15/2017 Renewal: 12/15/2017

Item Key: 684956

Date Submitted: 09/19/2017

STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Outdoor Specialty Program

Overall % Impact: **0.0**

Overall \$ Impact: **\$100,668**

of Policyholders: **63**

Company Reference: LA-OSP-GL-RARU-2017-01
 Requested Effective Dates - New: 11/15/2017 Renewal: 11/15/2017

Item Key: 684991

Date Submitted: 09/20/2017
 ACE AMERICAN INSURANCE COMPANY
 ACE FIRE UNDERWRITERS INSURANCE COMPANY
 INSURANCE COMPANY OF NORTH AMERICA

9 - Inland Marine

Revised Rate and Rule

Inland Marine

Masterpiece Boat Program

Overall % Impact: **0.8**

Overall \$ Impact: **\$1,510**

of Policyholders: **304**

Company Reference: 17-12231-RR

Requested Effective Dates - New: 11/18/2017 Renewal: 02/15/2018

The last rate revision (Item Key Number 284415) was approved effective 06/18/2012 for new business and 08/18/2012 for renewal business. It resulted in an overall rate decrease of -19.70% or premium decrease of -\$22,278 and affected 250 policyholders.

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

The company proposes the following changes:

1. Hull (0710): now says "includes engines/motors and permanently attached equipment" rather than "may or may not include dinghy/lender value as indicated by user".
2. Changes to some rating values.
3. Hull Adjustments: 2.e, f, g, and I are being removed.
4. Revisions to Value Factors for Vessel Age.
5. Addition of a Engine Displacement Factor.

Companion forms (Item Key Number 684964 or Company Reference Number 17-12231-F) were still pending as of 09/20/2017.

6. Addition of Select Coverage Factor, Personal Property Factor, Hull (0710) - PWR, and Towing (0765) - PWR factors.

This filing will result in an overall rate increase of +0.800% or premium increase of +\$1,510 affecting 304 policyholders.

Item Key: 685003

Date Submitted: 09/20/2017
 Federated Reserve Insurance Company

1 - Property

Initial Rate and Rule

Commercial Property

of Policyholders: **0**

Company Reference: CP-2017-2
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

Item Key: 685026

Date Submitted: 09/20/2017
 Access Home Insurance Company
 4 - Homeowners
 Revised Rate and Rule
 Louisiana Voluntary Homeowners Program
 Introduction of rates and rules for Deductible Installment Plan

Company Reference: AHIC VOLHO M 9.22.17
 The above-captioned company proposes rule revisions for use with its Louisiana Voluntary Homeowners Program.

With this filing, the company proposes to introduce rates and rules for the Deductible Installment Plan endorsement. This endorsement is mandatory and provides for an insured to make payments over two and one-half years to satisfy up to two percent (2%) of the deductible amount after hurricane or other Insurance Services Office, Inc. (ISO) designated events.

The rule reads as follows:

Deductible Installment Plan - Louisiana (AH LA DIP)

This mandatory endorsement notifies the insured that we will offer a deductible advance to cover up to two percent (2%) of the Coverage A limit for the HO3 policy for a covered loss caused by a "Hurricane Occurrence" or "Catastrophe" event as designated by an ISO Claims Services number. The endorsement applied to covered losses that occur within the state of Louisiana. We shall not provide this endorsement for any other covered loss. The advanced amount will be an amount equivalent to the least of the total loss amount, the applicable policy deductible or two percentage (2%) of the Coverage A limit. The advanced amount will be an amount equivalent to the least of the total loss amount, the applicable policy deductible or two percent (2%) of the Coverage A limit. The advance amount is repayable in three (3) equal installments, with the first installment due in six (6) months. There are no fees or interest associated with this endorsement, and no penalty for early repayment.

*The description of the coverages and endorsements above are intended for informational purposes only. Please refer to the actual endorsement or policy form for a complete description of coverage.

Other proposed revisions are as follows:

Table of Contents - Page ii

Updated Table of Contents to reflect addition of Deductible Installment Plan - Louisiana endorsement and Payment Plan page added, as well as repagination for manual edits.
 New edition date.

Page 14-15

VIII. Coverage Endorsements added for the following: P. Deductible Installment Plan - Louisiana
 Moved "*The description of the coverages and endorsements.
 New edition dates.

Page 16-20

New edition date due to repagination.

There is no rate impact associated with this filing.

Companion forms (Item Key #685145) were still pending as of October 11, 2017.

Item Key: 685029

Date Submitted: 09/20/2017

AXA INSURANCE COMPANY

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Collector Vehicle Program

Initial Rate & Rule

of Policyholders: **0**

Company Reference: AXA-PPA-CA-LA-1701R

Requested Effective Dates - New: 11/15/2017 Renewal: N/A

With this filing, the company proposes to introduce the Collector Vehicle Program. This program will have the same rates and rules as the program currently approved for American Southern Home Insurance Company.

This program will include autos, trucks, motorcycles, race vehicles, non-registered, trailers, special interest, and kit cars.

Item Key: 685054

Date Submitted: 09/21/2017

GEICO Marine Insurance Company

9 - Inland Marine

Revised Rate and Rule

Boatowners/Personal Watercraft

Yacht & Pleasure Boat Program

Revised Rate and Rule

Overall % Impact: **-0.025**

Overall \$ Impact: **\$-740**

of Policyholders: **5748**

Company Reference: LA09GM201711151

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

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

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

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

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

quotation by lightning, tornado, hurricane haulout and towing."

4. Removing Section 8. Renewal Premium Capping.

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

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

6. Increasing the rates for Limit or Insurance.

This filing will result in an overall rate impact of -0.025% or premium decrease of -\$740 affecting 5,748 policyholders.

Item Key: 685065

Date Submitted: 09/21/2017

AEGIS SECURITY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Sports and Special Event RPG Program

of Policyholders: **0**

Company Reference: ASIC-RPG-LA-R1

With this filing, the company is introducing the rates and rules for its new Sports and Special Event Risk Purchasing Group Program. The program includes Special Events General Liability (excluding athletic participation) and for Sports General Liability (includes athletic participation). Insureds for this program will be members of the Sports and Special Event Risk Purchasing Group, formed under the Risk Retention Act of 1986.

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

GL-2016-RELP1 GL-2014-ODNRU GL-2012-ORU12 GL-2008-RZIP1 GL-2006-OCTRU
 GL-2015-BGL1 GL-2014-RDD14 GL-2010-OCT10 GL-2008-ORU08 GL-2004-OSIER
 GL-2014-IALL1 GL-2013-ODBRU GL-2008-RZPLC GL-2007-OLPG2 GL-2004-OMORU
 GL-2003-RRU03 GL-2002-OMR00 GL-2002-IALL1 CL-2016-ODPRU

The company will utilize the following initial loss cost multipliers.

Directly Written Policies 1.337

Independent Agent Written Policies 1.585

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 398052, Company Form Filing Number ASIC-RPG-LA-F was approved effective 09/13/2017.

Item Key: 685067

Date Submitted: 09/21/2017

Allied World Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Sports and Leisure Program

Overall % Impact: **10.0**Overall \$ Impact: **\$2,617**# of Policyholders: **2**

Company Reference: AWIC-2017-SL-LA-GL

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

With this filing, the company is introducing its initial rates and rules for its Sports and Leisure and Program. This program will serve a broader spectrum of the sports and leisure and market and sportsman classes in addition to the company's approved country club program. This expanded program includes ranches, lodges, and guides in addition to country clubs. The new classes will be offered the same coverages that are available in the Company's currently approved country club program, including commercial auto, general liability, and crime.

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

Item Key: 685074

Date Submitted: 09/21/2017

Allied World Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Sports and Leisure Program

Loss Cost Adoption

of Policyholders: **0**

Company Reference: AWIC-2017-SL-LA-CA

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

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 238343 effective 12/10/2008.

With this filing, the company proposes to revise the Commercial Auto portion of the Sports and Leisure Program. The company is revising the name of the Country Club Program to the Sports and Leisure Program. The company is expanding the existing Country Club Program to include ranches, lodges, and guides in addition to country clubs. The new classes will be offered the same coverages that are currently available in the Country Club Program, including commercial auto, general liability, and crime.

The company is proposing to adopt the following Insurance Services Office, Inc. (ISO) designations:

| ISO Designation | LDI Item Key Number | Effective Date Approved for ISO |
|------------------------|----------------------------|--|
| CA-2017-BRLA1 | 393191 | 11/1/2017 |
| CA-2009-RLC09 | 248267 | 8/1/2010 |
| CA-2011-BRLA1 | 274473 | 1/1/2013 |
| CL-2016-RRU1 | 335944 | 11/1/2016 |

| | | |
|---------------|--------|-----------|
| CA-2013-RBILC | 299772 | 2/1/2014 |
| CA-2012-RZRLC | 292515 | 1/1/2014 |
| CA-2012-RADLC | 283374 | 10/1/2013 |
| CA-2015-RHLLC | 319135 | 8/1/2015 |

The company is not proposing to revise the current Loss Cost Multiplier of 1.670.

The company is also proposing to introduce the Rating Plan which includes the Exceptions to ISO, Additional Rules, and ELRs for Experience Rating.

The corresponding forms filing has been submitted under company tracking number AWIC-2017-DL-LA-F, LDI Item Key Number 685744.

There is no rate impact associated with this filing.

**The following corresponding rate/rule filings have been submitted for other lines of business for this program:

| Line of Business | Company Tracking Number | LDI Item Key Number |
|------------------------------|--------------------------------|----------------------------|
| Commercial General Liability | AWIC-2017-SL-LA-GL | 685067 |
| Commercial Crime | AWIC-2017-SL-LA-CR | 685076 |

Item Key: 685076

Date Submitted: 09/21/2017

Allied World Insurance Company

26 - Burglary And Theft

Revised Rate and Rule

Commercial Burglary and Theft

Revised Rate and Rule

Sports and Leisure Program

of Policyholders: **0**

Company Reference: AWIC-2017-SL-LA-CR

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

The last adjustment to this program occurred in November 2008 under the Prior Approval provision (Item Key #237691) to be effective November 18, 2008.

With this filing, the company wishes to submit its Sports and Leisure Market to begin writing "sportsman" classes in addition to the approved country clubs program. This program will include ranches, lodges and guides in addition to country clubs.

The company is adopting the following Insurance Services Office, Inc. (ISO) filing designation numbers:

| Filing Designation Number | Item Key Number | Effective Date |
|----------------------------------|------------------------|-----------------------|
| CR-2015-RLA1 (Loss Costs) | 327646 | June 1, 2016 |
| CR-2009-RLC09 (Loss Costs) | 255042 | November 1, 2010 |
| CR-2017-ORRSA (Rules) | 391856 | September 1, 2017 |

The company will be using the Loss Costs Multiplier (LCM) of **1.613**.

There is no rate impact associated with this filing.

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

Item Key: 685086

Date Submitted: 09/21/2017

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Lawyers Professional Liability Program

Overall % Impact: **1.9**

Overall \$ Impact: **\$361,088**

of Policyholders: **3861**

Company Reference: 17-01402-RL

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 335014 effective 05/01/2016.

With this filing, the company is proposing the following rate revisions to its Lawyer's Professional Liability Program.

Increasing the Specific Area of Practice Factors

Item Key: 685131

Date Submitted: 09/22/2017

Access Home Insurance Company

4 - Homeowners

Installment Program

Louisiana Voluntary Homeowners Program

Revision of Installment Payment Plan to add

Deductible Installment Plan

Company Reference: AHIC VOLHO PP 9.22.17

The above-captioned company has filed for approval of a Deductible Installment Plan (Item Key #685026) for use with its Louisiana Voluntary Homeowners Program. That filing is currently still pending.

With this filing, the company wishes to add this Deductible Installment Plan to the installment payment plan manual page.

On manual page PP, the addition reads as follows:

XI. Deductible Installment Plan - Louisiana

A. All HO3 policies automatically include the Deductible Installment Plan - Louisiana Endorsement AH LA DIP. This endorsement notifies the insured that we will offer a deductible advance to cover up to two percent (2%) of the Coverage A limit for a covered loss caused by a "Hurricane Occurrence" or "Catastrophe" for the HO3 policy. The endorsement applies to covered losses that occur within the state of Louisiana. We shall not provide this endorsement for any other covered loss.

B. The advanced amount will be an amount equivalent to the least of the total loss amount, the applicable policy deductible or two percent (2%) of the Coverage A limit.

C. The advance amount is repayable in three (3) equal installments, with the first installment due in six (6)

months. There are no fees or interest associated with this endorsement, and no penalty for early repayment. Use Deductible Installment Plan - Louisiana AH LA DIP.

There is no rate impact associated with this filing.

Companion forms (Item Key #685145) were still pending as of October 11, 2017.

Item Key: 685212

Date Submitted: 09/26/2017

Safe Auto Insurance Company

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

GLM 1.0 Program

Revised Rate and Rule

Overall % Impact: **22.1**

Overall \$ Impact: **\$113,300**

of Policyholders: **391**

Company Reference: LA (GLM 1.0) RL 03-RESUBMISSION

The last rate revision to this program was +17.8% (+\$266,900) which was approved under LDI Item Key #336985 with effective dates of 8/8/2016 for new business and 10/10/2016 for renewal business.

With this filing, the company proposes to begin renewing policies currently in the GLM 1.0 Program into the new GLM 1.2 Program. The company further proposes to revise the base rates and the following rating factors:

- Age Insurance Score Group Violation Points Factors will be eliminated;
- Excluded Driver Factor will be new to GLM 1.0 policyholders;
- Insurance Score Group Prior Insurance will be new to GLM 1.0 policyholders;
- Insurance Score Tier by Group will be new to GLM 1.0 policyholders;
- Multi-car by PD will be new to GLM 1.0 policyholders;
- PAge DrAge InsScr Tier Viol Pts will be new to GLM 1.0 policyholders; and
- Veh Ct By NBT Factor will be new to GLM 1.0 policyholders.

The rate impact associated with this filing is +22.1% (+\$113,300), affecting 391 policyholders. GLM 1.0 is a renewal only program. GLM 1.2 accepts both new and renewal business.

Item Key: 685215

Date Submitted: 09/26/2017

Bankers Specialty Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowner HO-3 Hurricane Protection Plus Program, HO-4 Renters Program and HO-6 Condo Program

Overall % Impact: **4.7**

Overall \$ Impact: **\$579,839**
 # of Policyholders: **6291**
 Company Reference: 17-0023
 Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

The last adjustment to this program was approved in September 2014 (Item Key #308397) and resulted in an overall rate increase of +8.1% (amended from +11.5%) to be effective October 28, 2014 for new business and November 18, 2014 for renewal business.

With this filing, the company proposes the following:

- Modify non-hurricane base rates
- Modify hurricane base rates
- Modify non-hurricane age of home factors
- Introduce the following rating variables/endorsement which result from a competitor analysis:
 Generator Discount - Currently offered by Gulfstream, Limited Water Damage Coverage - Currently offered by ASI, Advance Quote Discount - Currently offered by ASI, Personal Status Discount- - Currently offered by Family Security
- Agency Transfer Discount - Minimizes the premium impact of policies transferred
- Provide insureds with a wider variety of payment options & payment plans.

These changes will result in an overall rate increase of +4.7% or +\$579,839 (6,291 policyholders).

Item Key: 685221

Date Submitted: 09/26/2017
 Federated Reserve Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: GL-2017-2
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

Item Key: 685233

Date Submitted: 09/26/2017
 Milford Casualty Insurance Company
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: LA-GL-1709-03-9697

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

Item Key: 685234

Date Submitted: 09/26/2017

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Liquor Liability

Overall % Impact: **-1.4**

Overall \$ Impact: **\$-839**

of Policyholders: **27**

Company Reference: LL-2016-1

Requested Effective Dates - New: 08/05/2016 Renewal: 08/05/2016

Item Key: 685237

Date Submitted: 09/26/2017

Federated Reserve Insurance Company

24 - Surety

Initial Rate and Rule

Surety

of Policyholders: **0**

Company Reference: CR-2017-3

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

Item Key: 685241

Date Submitted: 09/26/2017

HANOVER AMERICAN INSURANCE COMPANY, THE

HANOVER INSURANCE COMPANY, THE

MASSACHUSETTS BAY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability / E & O

Overall % Impact: **0.0**

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

of Policyholders: **56**

Company Reference: LA17442CG00045

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

Item Key: 685260

Date Submitted: 09/26/2017

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Internet Liability

of Policyholders: 0

Company Reference: LA L RR 2017 12

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

Item Key: 685262

Date Submitted: 09/26/2017

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: 0

Company Reference: LA L RR 2017 09

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

Item Key: 685264

Date Submitted: 09/26/2017

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

of Policyholders: 0

Company Reference: LA L RR 2017 10

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

Item Key: 685266

Date Submitted: 09/26/2017

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employee Benefit Liability

of Policyholders: 0

Company Reference: LA L RR 2017 11

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

Item Key: 685267

Date Submitted: 09/26/2017

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Installment Program

Employee Benefit Liability

Installment Plan

of Policyholders: 0

Company Reference: LA L RR 2017 06
Requested Effective Dates - New: 11/15/2017 Renewal: 11/15/2017

Item Key: 685269

Date Submitted: 09/26/2017
BROTHERHOOD MUTUAL INSURANCE COMPANY
17 - Other Liability
Initial Rate and Rule
Commercial General Liability
MinistryFirst Program
of Policyholders: **0**
Company Reference: LA L RR 2017 08
Requested Effective Dates - New: 11/15/2017 Renewal: 11/15/2017

Item Key: 685271

Date Submitted: 09/26/2017
BROTHERHOOD MUTUAL INSURANCE COMPANY
17 - Other Liability
Installment Program
Directors & Officers Liability
Installment Plan
of Policyholders: **0**
Company Reference: LA L RR 2017 04
Requested Effective Dates - New: 11/15/2017 Renewal: 11/15/2017

Item Key: 685272

Date Submitted: 09/26/2017
BROTHERHOOD MUTUAL INSURANCE COMPANY
17 - Other Liability
Installment Program
Employment Practices Liability
Installment Plan
of Policyholders: **0**
Company Reference: LA L RR 2017 05
Requested Effective Dates - New: 11/15/2017 Renewal: 11/15/2017

Item Key: 685276

Date Submitted: 09/26/2017
BROTHERHOOD MUTUAL INSURANCE COMPANY
17 - Other Liability
Installment Program
Internet Liability
Installment Plan
of Policyholders: **0**

Company Reference: LA L RR 2017 07
 Requested Effective Dates - New: 11/15/2017 Renewal: 11/15/2017

Item Key: 685293

Date Submitted: 09/27/2017
 Riverport Insurance Company
 9 - Inland Marine
 Revised Rate and Rule
 Commercial Inland Marine
 Non-Filed Classes
 General Risk Program
 Initial Rate and Rule
 # of Policyholders: 0
 Company Reference: BSS-NFIM-2017-5271-RARU-LA-24905
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

The above-captioned company is being added to the General Risk Program - Non-Filed Commercial Inland Marine coverages group of consisting of Berkley National Insurance Company, Berkley Regional Insurance Company, and Starnet Insurance Company.

The company proposes a loss cost multiplier of 1.05.

Companion forms (Item Key Number 685265 or Company Reference Number BSS-NFIM-2017-5271-FM-LA-24948) were still pending as of 09/27/2017.

There is no rate impact associated with this filing.

Item Key: 685298

Date Submitted: 09/27/2017
 Milford Casualty Insurance Company
 SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: LA-CL-1801-02-9966GL
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

Item Key: 685306

Date Submitted: 09/27/2017
 QBE INSURANCE CORPORATION
 24 - Surety
 Initial Rate only

Surety
 Initial Rate

Contract Bonds

of Policyholders: **0**

Company Reference: 17-3861-LA-RATES

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

The above-captioned company is submitting initial rates for use with its Surety program.

This filing proposes a countrywide rating plan for surety bonds issued by QBE Insurance Corporation, General Casualty Company of Wisconsin and Praetorian Insurance Company (individually and collectively, "QBE"). Surety is a new line of business for QBE.

There is no rate impact associated with this filing.

There is a minimum premium of \$100.00.

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

The filing for General Casualty Company of Wisconsin and Praetorian Insurance Company was approved as Item Key #315916, with an effective date of December 5, 2014.

Item Key: 685380

Date Submitted: 09/28/2017

FCCI Insurance Company

NATIONAL TRUST INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Farm & Ranch Program

Company Reference: FR-LA-22208RARU

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

Item Key: 685387

Date Submitted: 09/28/2017

HANOVER INSURANCE COMPANY, THE

HANOVER AMERICAN INSURANCE COMPANY, THE

MASSACHUSETTS BAY INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Manufactured Housing Communities

Overall % Impact: **0.0**

of Policyholders: **609**

Company Reference: LA17457CG00020

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

The last adjustment to this program occurred in April 2017 under the Prior Approval provision (Item Key #391515) to be effective August 1, 2017.

The above-captioned companies wish to submit initial rates and rules for their Manufactured Housing

Communities and Tenant Schedule Building Property endorsement. These new endorsements are designed to offer enhanced coverages that will provide coverage specific to the needs of these types of insureds. This filing includes a new waiting period option as part of the Business Income Changes - Beginning of the Period of Restoration.

Manufactured Housing

The rates for the Manufactured Housing Communities - Property Endorsement were determined by comparing the proposed policy coverage provisions to the Hanover's existing Silver Property Broadening Endorsement and Manufactured Housing Endorsement.

The Rate Determination Exhibits displays the final rates that were selected compared to the rates for the Hanover's current endorsements at the sub-coverage level. Input from underwriting was relied upon to help estimate the rate for each sub-coverage>

Once the premiums were estimated, each sub-coverage was compared under the current endorsements to the new endorsement then to the new endorsement then the new premium was estimated using the following approach:

1. **Not Included:** If the sub-coverage was not included in the new endorsement then the premium under the new endorsement for that sub-coverage premium.
2. **No Change:** If the limit for the sub-coverage under the new endorsement was the same as the limit under the current endorsement then the premium for the sub-coverage under the new endorsement would be the same as the premium estimate for the current endorsement.
3. **Modify Limit:** If the limit for the sub-coverage was different than the limit under the current endorsement then the premium for the sub-coverage under the new endorsement was estimated by increasing or decreasing the estimated premium under the current endorsement to reflect the change in limit.

The Silver Broadening Endorsement allows for the limits of some sub-coverages to be amended in the new Manufactured Housing Communities endorsement are proposed to allow for amended limits using the same rating and rules for the sub-coverages under the Silver Broadening Endorsement. The Property Broadening Rules for the amended limits rates and rating algorithm are:

- Accounts Receivable
- Business Income and Extra Expense from Dependent Properties
- Computer and Funds Transfer Fraud
- Debris Removal
- Employee Theft including ERISA Compliance
- Employee Tools and Work Clothing
- Extra Expense
- Foundation and Underground Pipes
- Money and Securities
- Newly Acquired - Business Personal Property
- Newly Acquired Locations - business Income & Extra Expense
- Newly Acquired or Constructed Property - Building
- Ordinance or Law
- Outdoor Property
- Property in Transit
- Rewards - Arson, Theft, Vandalism
- Sewer Backup
- Underground Water Seepage
- Utility Services - Business Income

- Utility Services - Direct Damage
- Valuable Papers and Records (Other Than Electronic Data)

The following sub-coverages are not eligible for amended limits under the Silver Broadening Endorsement, but are proposed to be eligible under the new endorsement for Manufactured Housing Communities - Property Endorsement:

- Debris Removal - Non-Owned Homes
- Electronic Data Processing Equipment
- Rental Income

Business Income Waiting Period

- The purposed factor for the 48-hour waiting period was determined by interpolating between the factors of the current options. The current and proposed factors are listed below:

| Waiting Period | Factor |
|-----------------------|---------------|
| No Waiting Period | 1.11 |
| 24-Hour | 1.05 |
| 48-Hour | 1.02 |
| 72-Hour | 1.00 |

Tenant Scheduled Building Property

A decision was made to rate this coverage similarly to existing building coverages because the exposure to loss is similar. A tenant can take on any number of different class exposures, thus developing an individual charge for this endorsement would not appropriately represent individual risk transfer. Therefore, Hanover proposes to use the filed building rates and rating algorithm to price this coverage. Any future building rate or rating algorithm changes the companies file will be incorporated into the rating of this endorsement.

The overall rate impact of this filing is 0.0%.

The companies are requesting an effective date of November 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 685392, Company Form Filing No. LA17457CG00021 was approved effective November 1, 2017.

Item Key: 685405

Date Submitted: 09/28/2017

MID-CONTINENT CASUALTY COMPANY

17 - Other Liability

Revised Rate only

Commercial General Liability

Overall % Impact: **0.0**

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

of Policyholders: **428**

Company Reference: LA-ACRP 0118

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

Item Key: 685415

Date Submitted: 09/28/2017

Access Home Insurance Company

4 - Homeowners

Revised Rate and Rule

Louisiana Standard Homeowners HO3 Program

Introduction of rates and rules for Deductible Installment Plan

Company Reference: AHIC STANDHO3 M 9.28.17

The above-captioned company proposes rule revisions for use with its Louisiana Standard Homeowners HO3 Program.

With this filing, the company wishes to implement a mandatory endorsement Deductible Installment Plan - Louisiana. The endorsement provides for an insured to make payments over two and one-half years to satisfy up to two percent (2%) of the deductible amount after hurricane or other Insurance Services Office, Inc. (ISO) designated events.

The following revisions to the rules are being made:

Table of Contents - Page i

Updated Table of Contents to reflect addition of Deductible Installment Plan - Louisiana to Payment Plan page.

New edition date.

Page 21

Added Form #AH LA DIP to endorsement list.

There is no rate impact associated with this filing.

Companion forms (Item Key #685145) were still pending as of October 11, 2017.

Item Key: 685416

Date Submitted: 09/28/2017

Access Home Insurance Company

4 - Homeowners

Installment Program

Louisiana Standard Homeowners HO3 Program

Revision of Installment Payment Plan to add

Deductible Installment Plan

Company Reference: AHIC STANDHO3 PP 9.28.17

The above-captioned company has filed for approval of a Deductible Installment Plan (Item Key #685415) for use with its Louisiana Standard Homeowners HO3 Program. That filing is currently still pending.

With this filing, the company wishes to add this Deductible Installment Plan to the installment payment plan manual page.

On manual page PP, the addition reads as follows:

Deductible Installment Plan - Louisiana

A. All HO3 policies automatically include the Deductible Installment Plan - Louisiana Endorsement AH LA DIP. This endorsement notifies the insured that we will offer a deductible advance to cover up to two percent (2%) of the Coverage A limit for a covered loss caused by a "Hurricane Occurrence" or

"Catastrophe" for the HO3 policy. The endorsement applies to covered losses that occur within the state of Louisiana. We shall not provide this endorsement for any other covered loss.

B. The advanced amount will be an amount equivalent to the least of the total loss amount, the applicable policy deductible or two percent (2%) of the Coverage A limit.

C. The advance amount is repayable in three (3) equal installments, with the first installment due in six (6) months. There are no fees or interest associated with this endorsement, and no penalty for early repayment. Use Deductible Installment Plan - Louisiana AH LA DIP.

There is no rate impact associated with this filing.

Companion forms (Item Key #685145) were still pending as of October 11, 2017.

Item Key: 685445

Date Submitted: 09/29/2017

GREAT AMERICAN INSURANCE COMPANY

26 - Burglary And Theft

Revised Rate and Rule

Commercial Burglary and Theft

Revised Rate and Rule

Security Incident Response Endorsement

of Policyholders: **0**

Company Reference: LA170960100154

Requested Effective Dates - New: 12/28/2017 Renewal: 12/28/2017

The last adjustment to this program occurred in September 2016 under the Prior Approval provision (Item Key # 339191) to be effective October 18, 2016.

This filing is a refile of disapproved Item Key #397962.

With this filing, the above-captioned company wishes to revise its previously approved Rate/Rule manual for Kidnap, Ransom & Extortion Program. The company has also added the Security Incident Response Endorsement to this program which was submitted under the companion form filing. No additional changes to the manual has been made.

This new optional endorsement will indemnify the insured for costs incurred up to 60 days for the Security and Investigation Services provided by Control Risks. These services include an initial assessment and support, fact finding, physical security, incident management, and mitigation and post incident support and advice.

The intent of this endorsement is to target primarily large, global and corporate accounts.

In this filing, any reference to "Nil" means **Zero**.

The company is requesting an effective date of December 28, 2017.

The corresponding form(s) filing, LDI Form Filing No. 397952, Company Form Filing No. LA170960100098 were pending as of October 6, 2016.

Item Key: 685446

Date Submitted: 09/29/2017

GENWORTH MORTGAGE INSURANCE CORPORATION

6 - Mortgage Guaranty

Revised Rate and Rule

Mortgage Guaranty
 Revised Rate and Rule
 Borrower Paid Single Premium and Rate Card
 Overall % Impact: **-0.2**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: GNW-917-SBPN
 Requested Effective Dates - New: 10/30/2017 Renewal: 10/30/2017

The last adjustment to this program occurred in December 2016 under the Prior Approval provision (Item Key #387602) for Credit Union Monthly/Loan Change effective January 30, 2017 and June 2017, Item Key #394592, for Split Premium, LPMIC Singles Revision effective July 1, 2017.

With this filing, the above-captioned company wishes to submit revised rate card and rating rules.

The following change are:

- Revising borrower paid single premium (BPML) rates to match those recently filed by Mortgage Guaranty Insurance Corporation which are generally lower for higher credit scores and lower amortization periods.
- Removing the adder for loan amounts from \$424,101 - \$650,000. An adder will now be applied only to loans greater than \$650,000.
- The rates for loans with lower amortization loan are being changed from an adjuster to discrete rates for terms less than or equal to 20 years.
- Revising the Loan Type definition in the Rating Rules for loans temporary interest rate buydowns. Currently these loans always receive rates from the Non-Fixed loan category. Loans with temporary interest rate buydowns will receive Fixed Payment rates when the permanent payment terms of the mortgage instrument meet the company's Fixed Payment definition.

This filing will have a rate decrease of **-0.20%** or **\$0** (0 policyholders).

The company is requesting an effective date of October 30, 2017.

Item Key: 685460

Date Submitted: 09/29/2017
 XL Insurance America, Inc.
 17 - Other Liability
 Revised Rule only

**Commercial Umbrella and Excess
 Rule Revision**

Introduce Rule CUU 476. Disaster Response Coverage Endorsement

of Policyholders: **0**
 Company Reference: 17WX-XW-UM03-MU-LA R
 Requested Effective Dates - New: 10/05/2017 Renewal: 10/05/2017

With this filing, the company proposes to introduce Rule CUU 476 Disaster Response Coverage

Endorsement. This mandatory endorsement will provide indemnification for disaster response expenses resulting from a disaster event if it is reported to the company immediately after the disaster event.

The corresponding form filing has been approved under company tracking number 17WX-XW-UM03-MU-LA F, LDI Item Key Number 685456, effective 10/10/2017 for new and renewal business.

There is no rate impact associated with this filing.

Item Key: 685463

Date Submitted: 09/29/2017

Allmerica Financial Alliance Insurance Company
 HANOVER INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER AMERICAN INSURANCE COMPANY, THE
 ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

16 - Workers Compensation

Initial Rule only

Workers Compensation

Dividend Plan

Initial Rules

of Policyholders: 0

Company Reference: LA17454CG00051

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

With this filing, the above-captioned program wishes to implement three optional endorsements, effective 11/20/2017.

The three optional endorsements are as follows:

WC 99 06 17 08 17 - Non-Participating Flat Dividend Plan Endorsement
 WC 99 06 25 08 17 - Non-Participating Combo Dividend Plan Endorsement
 WC 99 06 26 08 17 - Non-Participating Variable Dividend Plan Endorsement

These optional endorsements which amend the policy to be issued on a participatory basis, payment of a dividend is not guaranteed, and is subject to declaration by the Board of Directors.

There is no premium impact for these endorsements.

Item Key: 685469

Date Submitted: 09/29/2017

Access Home Insurance Company

1 - Property

Installment Program

Louisiana Dwelling Fire Voluntary Program

Revision to Installment Payment Plan to add

Deductible Installment Plan

Company Reference: AHIC VOLDP PP 9.29.17

The above-captioned company has filed for approval of a Deductible Installment Plan (Item Key #685471) for use with its Louisiana Dwelling Fire Voluntary Program. That filing is currently still pending.

With this filing, the company wishes to add this Deductible Installment Plan to the installment payment plan manual page.

On manual page PP, the addition reads as follows:

IX. Deductible Installment Plan - Louisiana

- A.** All DP-3 policies automatically include the Deductible Installment Plan - Louisiana Endorsement AH LA DIP. This endorsement notifies the insured that we will offer a deductible advance to cover up to two percent (2%) of the Coverage A limit for a covered loss caused by a "Hurricane Occurrence" or "Catastrophe" for the DP-3 Special Form policies. The endorsement applies to covered losses that occur within the state of Louisiana. The Deductible Installment Plan is not available for any other covered loss.
- B.** The advanced amount will be an amount equivalent to the least of the total loss amount, the applicable policy deductible or two percent (2%) of the Coverage A limit.
- C.** The advance amount is repayable in three (3) equal installments, with the first installment due in six (6) months. There are no fees or interest associated with this endorsement, and no penalty for early repayment. Use Deductible Installment Plan - Louisiana AH LA DIP.

There is no rate impact associated with this filing.

Companion forms (Item Key #685454) were still pending as of October 11, 2017.

Item Key: 685471

Date Submitted: 09/29/2017

Access Home Insurance Company

1 - Property

Installment Program

Louisiana Dwelling Fire Voluntary Program

Introduction of rates and rules for Deductible Installment Plan

Company Reference: AHIC VOLDP M 9.29.17

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

With this filing, the company proposes to introduce rates and rules for the Deductible Installment Plan endorsement. This endorsement is mandatory and provides for an insured to make payments over two and one-half years to satisfy up to two percent (2%) of the deductible amount after hurricane or other Insurance Services Office, Inc. (ISO) designated events.

The rule reads as follows:

J. Mandatory Endorsements

3. Endorsement AH LA DIP - Deductible Installment Plan - Louisiana is attached to all Dwelling policies. It notifies the insured that the company will offer a deductible advance to cover up to two percent (2%) of the Coverage A limit for a covered loss caused by a "Hurricane Occurrence" or "Catastrophe" event as designated by an ISO Claims Services number. The endorsement applies to covered losses that occur within the state of Louisiana. The Deductible Installment Plan is not available for any other covered loss.

- a. The advanced amount will be an amount equivalent to the least of the total loss amount, the applicable policy deductible or two percent (2%) of the Coverage A limit.

b. The advance amount is repayable in three (3) equal installments, with the first installment due in six (6) months. There are no fees or interest associated with this endorsement, and no penalty for early repayment. Other proposed revisions are as follows:

Table of Contents - Pages i-ii

Updated Table of Contents to reflect addition of Deductible Installment Plan - Louisiana endorsement and Payment Plan page added, as well as repagination for manual edits.

New edition date.

Pages 5-6

J. Mandatory Endorsements added for the following: 3. Deductible Installment Plan - Louisiana.

New edition dates.

There is no rate impact associated with this filing.

Companion forms (Item Key #685454) were still pending as of October 11, 2017.

Item Key: 685475

Date Submitted: 09/29/2017

Access Home Insurance Company

1 - Property

Installment Program

Personal Property

Dwelling Wind Only Program

Installment Plan

Company Reference: AHIC DWO PP 9.29.17

Item Key: 685476

Date Submitted: 09/29/2017

Access Home Insurance Company

1 - Property

Installment Program

Personal Property

Dwelling Wind Only Program

Installment Plan

of Policyholders: **0**

Company Reference: AHIC DWO M 9.29.17

Item Key: 685477

Date Submitted: 09/29/2017

TWIN CITY FIRE INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate only

Spectrum Businessowners Policy Program

Overall % Impact: **2.7**

Overall \$ Impact: **\$9,902**

of Policyholders: **294**

Company Reference: FN.07.890.2017.02

Requested Effective Dates - New: 12/13/2017 Renewal: 12/13/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, which resulted in an overall 0% rate impact effective December 2, 2017.

The company is making the following revisions:

- Revising liability base rates.
- Revising property base rates.
- Revising expense fee in proportion to the indications.
- Adjusting segmentation on a market group level.

These changes will result in a +2.7% rate increase or +\$9,902.

There will be 294 Louisiana policyholders affected by this rate increase.

Item Key: 685539

Date Submitted: 10/02/2017

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

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Motor Truck Cargo Program

Revised Rule Only

of Policyholders: **0**

Company Reference: MN 00 001 – MOTOR TRUCK CARGO IM

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

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

The following changes are proposed:

1. Replacement of Temperature Control System Breakdown Coverage Endorsement.
2. Removal of Locked Vehicle Endorsement.
3. Removal of Motor Truck forms 221. A, B, C, D, and E.
4. Removal of Attended Vehicle Endorsement.
5. Addition of new endorsements for Cargo Additional Insured.
6. Addition of new endorsement for Cargo Loss Payee.
7. Addition of new endorsement Designated Shipper Limit of Insurance.
8. Addition of new endorsement Designated Property Limits of Insurance.
9. Addition of new endorsement Theft from Unattended Vehicle Exclusion.
10. Addition of new endorsement Theft from Unattended Vehicle Exclusion - Two hour exception.
11. Addition of new endorsement Hired Auto Cargo Endorsement.

Companion forms (Item Key Number 685541 or Company Reference Number MN 00 001 – MOTOR TRUCK CARGO IM) were still pending as of 10/03/2017.

There is no rate impact associated with this filing.

Item Key: 685559

Date Submitted: 10/02/2017

Milford Casualty Insurance Company

AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: 0
 Company Reference: LA-GL-1711-02-2403
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Item Key: 685583

Date Submitted: 10/02/2017
 Access Home Insurance Company
 1 - Property
 Installment Program
 Personal Property
 Takeout Dwelling Fire Program

Installment Plan

of Policyholders: 0
 Company Reference: AHIC TODW M 10.2.17

Item Key: 685586

Date Submitted: 10/02/2017
 Access Home Insurance Company
 1 - Property
 Installment Program
 Personal Property
 Takeout Dwelling Fire Program
 Installment Plan

of Policyholders: 0
 Company Reference: AHIC TODW PP 10.2.17

Item Key: 685596

Date Submitted: 10/02/2017
 COLONIAL AMERICAN CASUALTY AND SURETY COMPANY
 FIDELITY AND DEPOSIT COMPANY OF MARYLAND
 5 - Commercial Multiple Peril
 Initial Rate and Rule
 Commercial Package
 Trust Protector Policy Program
 Adoption of Various ISO/PIAL Filing Designation Numbers
 # of Policyholders: 0

Company Reference: 40855

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

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

This program was created for financial institutions that manage portfolios of properties held in trust. The policy allows these institutions to obtain property and/or liability coverage to cover the properties within their trust portfolios. A given trust portfolio can be comprised of both residential and commercial properties.

The company is initially adopting the following ISO/PIAL Filing Designation Numbers:

LA13-06 (CF-2013-RBIRU) LA13-09 (FR-2013-RLA1)
 LA14-09 (HO-2014-RLC1) FR-2014-ODBRU
 GL-2015-BGL1 LA16-05 (CL-2016-ODNPR)
 LA17-06 (DP-2017-RRU1) LA17-07 (CF-2017-RLC1)

The following loss cost multipliers will be utilized:

| COMPANY | LOSS COST MULTIPLIER |
|--|----------------------|
| Colonial American Casualty and Surety Company (Premises/Operations) | 2.154 |
| Colonial American Casualty and Surety Company (Products/Completed Operations) | 2.534 |
| Fidelity and Deposit Company of Maryland (Premises/Operations) | 2.424 |
| Fidelity and Deposit Company of Maryland (Products/Completed Operations) | 2.851 |

The company states that this program will be offered on a package basis only.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 685582, Company Form Filing No. 40855.

Item Key: 685605

Date Submitted: 10/02/2017

Access Home Insurance Company

4 - Homeowners

Installment Program

Louisiana Homeowners Takeout Program

Revision of Installment Payment Plan to add

Deductible Installment Plan

Company Reference: AHIC TOHO PP 10.2.17

The above-captioned company has filed for approval of a Deductible Installment Plan (Item Key #685606) for use with its Louisiana Homeowners Takeout Program. That filing is currently still pending.

With this filing, the company wishes to add this Deductible Installment Plan to the installment payment plan manual page.

On manual page PP, the addition reads as follows:

Rule 635. Deductible Installment Plan - Louisiana

A. All HO 00 02 and HO 00 03 policies automatically include the Deductible Installment Plan - Louisiana Endorsement AH LA DIP. This endorsement notifies the insured that we will offer a deductible advance to

cover up to two percent (2%) of the Coverage A limit for a covered loss caused by a "Hurricane Occurrence" or "Catastrophe" for the HO 00 02 and HO 00 03 policies. The endorsement applies to covered losses that occur within the state of Louisiana. The Deductible Installment Plan is not available for any other covered loss.

B. The advanced amount will be an amount equivalent to the least of the total loss amount, the applicable policy deductible or two percent (2%) of the Coverage A limit.

C. The advance amount is repayable in three (3) equal installments, with the first installment due in six (6) months. There are no fees or interest associated with this endorsement, and no penalty for early repayment. Use Deductible Installment Plan - Louisiana AH LA DIP.

There is no rate impact associated with this filing.

Companion forms (Item Key #685145) were still pending as of October 11, 2017.

Item Key: 685606

Date Submitted: 10/02/2017

Access Home Insurance Company

4 - Homeowners

Revised Rate and Rule

Louisiana Homeowners Takeout Program

Introduction of rates and rules for Deductible Installment Plan

Company Reference: AHIC TOHO M 10.2.17

The above-captioned company proposes rule revisions for use with its Louisiana Homeowners Takeout Program.

With this filing, the company wishes to implement a mandatory endorsement Deductible Installment Plan - Louisiana. The endorsement provides for an insured to make payments over two and one-half years to satisfy up to two percent (2%) of the deductible amount after hurricane or other Insurance Services Office, Inc. (ISO) designated events.

The following revisions to the rules are being made:

Table of Contents - Page i

Updated Table of Contents to reflect addition of Deductible Installment Plan - Louisiana endorsement to Payment Plan page.

Page 23

Added AH LA DIP to Homeowners Forms list.

There is no rate impact associated with this filing.

Companion forms (Item Key #685145) were still pending as of October 11, 2017.

Item Key: 685636

Date Submitted: 10/03/2017

AEGIS SECURITY INSURANCE COMPANY

4 - Homeowners

Revised Rule only

Homeowners

Manufactured Home Program

of Policyholders: 0

Company Reference: 21-IL-17052-RF

Item Key: 685644

Date Submitted: 10/03/2017
 AEGIS SECURITY INSURANCE COMPANY
 1 - Property
 Revised Rule only
 Personal Property
 Dwelling Fire Program
 # of Policyholders: 0
 Company Reference: 24-LA-17053-RF

Item Key: 685660

Date Submitted: 10/03/2017
 UNIVERSAL UNDERWRITERS INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Contractual Liability
 Furniture Service Contract Program
 Initial Rate and Rule
 # of Policyholders: 0
 Company Reference: 40856
 Requested Effective Dates - New: 11/17/2017 Renewal: 11/17/2017

The above-captioned company is introducing a Furniture Service Contract Program under its Contractual Liability line.

This program will provide reimbursement coverage pertaining to the liability the seller assumes by selling protection agreements in connection with furniture sales. This coverage applies to such issues as stains and rips and adjustable bed motors.

There is no rate impact associated with this filing.

Item Key: 685664

Date Submitted: 10/03/2017
 CAPITOL INDEMNITY CORPORATION
 PLATTE RIVER INSURANCE COMPANY
 23 - Fidelity
 Adoption
 Fidelity
 Adoption
 SFAA Filing Designation Number: LA-FLC-13
 # of Policyholders: 0

Company Reference: 17-FID-RA-MU-089

The above-captioned companies wish to adopt the following Surety & Fidelity Association of America Loss Cost Filing Designation Number, LA-FLC-13, Item Key #301710, effective January 1, 2014.

The loss cost did not change, there were only changes in the manual.

There is no rate impact associated with this filing.

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

Item Key: 685680

Date Submitted: 10/03/2017

Allied World Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

Grocer and Restaurant Programs

Individual Risk Premium Modification Plans

of Policyholders: 0

Company Reference: AWIC-2017-GR-LA-R

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

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

The program is targeted to provide coverage specific to grocery stores, supermarkets, food specialties, bakeries and restaurant business, including franchise family style restaurants. The program is comprised with the following coverage parts: property, general liability, auto and crime as applicable to insured's coverage need.

The company is initially adopting the following ISO/PIAL Filing Designation Numbers:

LA16-01 (CF-2015-RLA1) CR-2015-RLA1
GL-2017-BGL1 CA-2017-BRLA1

The following loss cost multipliers will be utilized:

| LINE OF BUSINESS | LOSS COST MULTIPLIER |
|--------------------------------|-----------------------------|
| General Liability (Grocer) | 1.390 |
| General Liability (Restaurant) | 1.900 |
| Crime | 1.680 |
| Commercial Auto | 1.640 |

This program will written strictly on a package basis.

Individual Risk Premium Modification plans are included in this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 685685, Company Form Filing No. AWIC-2017-GR-LA-F.

A SERFF "Objection Letter" was sent to Ms. Yanni Kim on October 4, 2017 for additional information.

Item Key: 685694

Date Submitted: 10/03/2017

Liberty Mutual Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of Equine Mortality and Livestock Mortality Insurance Programs

Initial Rate and Rule

of Policyholders: 0

Company Reference: EQU-01-FRR-17-RARU

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

Companion forms (Item Key Number 684768 or Company Reference Number EQU-01-FRR-17-FO) were still pending as of 10/03/2017.

There is no rate impact associated with this filing.

Item Key: 685695

Date Submitted: 10/03/2017

Plaza Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

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

Overall % Impact: **4.5**

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

of Policyholders: **0**

Company Reference: LA PLZ-CA-REF-17-LC

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

Item Key: 685714

Date Submitted: 10/04/2017

Plaza Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

KBK Program

Loss Cost Adoption

- ISO Loss Cost Designation Number CA-2017-BRLA1

Overall % Impact: **4.5**

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

of Policyholders: **0**

Company Reference: LA KBK-CA-REF-17-LC

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 324021 effective 8/5/2015 for both new and renewal business.

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

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

| Coverage | Loss Cost Multiplier |
|-----------------|-----------------------------|
| Liability | 1.650 |
| Physical Damage | 1.700 |

The rate impact associated with this filing is +4.5% or \$0 affecting 0 policyholders.

Item Key: 685719

Date Submitted: 10/04/2017

Maison Insurance Company

1 - Property

Revised Rate and Rule

Personal Property

Louisiana Voluntary Dwelling Program

Overall % Impact: **1.490**Overall \$ Impact: **\$15,900**# of Policyholders: **636**

Company Reference: MERL-131183604

Item Key: 685725

Date Submitted: 10/04/2017

Maison Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners

Louisiana Voluntary Homeowners Program

Overall % Impact: **1.180**Overall \$ Impact: **\$322,075**# of Policyholders: **12883**

Company Reference: MERL-131191243

Item Key: 685729

Date Submitted: 10/04/2017

Maison Insurance Company

4 - Homeowners

Revised Rate and Rule

Mobile Homeowners

Louisiana Voluntary Mobile Homeowners Program

Overall % Impact: **1.630**Overall \$ Impact: **\$90,725**# of Policyholders: **3629**

Company Reference: MERL-131193109

Item Key: 685741

Date Submitted: 10/04/2017

AmGUARD Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

- ISO Loss Cost Designation Number CA-2017-BRLA1

Overall % Impact: **+4.500%**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 2017-11-01-BA-LA-LC_STANDARD RATE
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 393272 effective 5/11/2017 for both new and renewal business.

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

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

| Coverage | Loss Cost Multiplier |
|-----------------|-----------------------------|
| Liability | 1.530 |
| Physical Damage | 1.509 |

The rate impact associated with this filing is +4.5% or \$0 affecting 0 policyholders.

Item Key: 685750

Date Submitted: 10/04/2017
 AmGUARD Insurance Company
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Towing Program
 Loss Cost Adoption

ISO Loss Cost Designation Number CA-2017-BRLA1

Overall % Impact: **+4.500%**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 2017-11-01-BA-LA-LC-TOWING RATE
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 394079 effective 5/26/2017.

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

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

| Coverage | Loss Cost Multiplier |
|-----------------|-----------------------------|
| Liability | 1.650 |

Physical Damage 1.836

The rate impact associated with this filing is +4.5% or \$0 affecting 0 policyholders.

Item Key: 685757

Date Submitted: 10/04/2017

AIPSO

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Louisiana Automobile Insurance Plan

Loss Cost Adoption

- Adopt ISO Designations CA-2012-RZRLC and CA-2017-BRLA1
- Revise LCMs

Overall % Impact: **+9.600%**

Overall \$ Impact: **\$14,064**

of Policyholders: **10**

Company Reference: LA 17-06

Requested Effective Dates - New: 02/01/2018 Renewal: 03/01/2018

The last rate revision to this program was -23.5% or -\$37,653 which was approved under LDI Item Key Number 315469 effective 7/1/2015 for new business and 8/1/2015 for renewal business.

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

- CA-2012-RZRLC which was approved for ISO under LDI Item Key Number 292515 effective 1/1/2014; and
- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017.

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

| Sub-Line | Coverage | Current LCM | Proposed LCM |
|-------------------------------|----------------------------|--------------------|---------------------|
| Trucks, Tractors and Trailers | Single Limit Liability | 5.112 | 5.247 |
| Taxicabs and Limousines | Single Limit Liability | 4.885 | 5.014 |
| Garages | Single Limit Liability | 4.988 | 5.757 |
| Van Pools | Single Limit Liability | 4.863 | 4.993 |
| School and Church Buses | Single Limit Liability | 5.817 | 5.981 |
| Other Buses | Single Limit Liability | 5.609 | 5.756 |
| Uninsured Motorists | Single Limit Bodily Injury | 6.825 | 7.521 |

| | | | |
|----------------------------|--------------------------------|-------|-------|
| | Split Limit Bodily Injury | 5.330 | 6.211 |
| | Split Limit Property Damage | 3.986 | 4.351 |
| Hired Autos | Single Limit Liability | 6.087 | 6.300 |
| Employer Non- Ownership | Single Limit Liability | 5.456 | 6.002 |
| Zone 25 Rated Autos | Single Limit Liability | 5.550 | 6.105 |
| Zone 46 Rated Autos | Single Limit Liability | 5.550 | 6.105 |

The rate impact associated with this filing is +9.6% or \$14,064 affecting 10 policyholders.

Item Key: 685759

Date Submitted: 10/04/2017

Allianz Global Risks US Insurance Company

23 - Fidelity

Non-Adoptions

Fidelity

Non Adoption

SFAA Filing Designation Number: LA-FM-24

of Policyholders: 0

Company Reference: NLAFL0217R

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

The above-captioned company wishes to **non-adopt** the following Surety & Fidelity Association of America (SFAA) filing designation number: LA-FM-24, Item Key #397612, effective October 1, 2017.

This SFAA ERISA Dishonesty Bond and Endorsement Filing was approved as Item Key #397612, effective October 1, 2017.

Item Key: 685763

Date Submitted: 10/04/2017

Amica Mutual Insurance Company

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

Private Passenger Auto Program

Installment Plan

of Policyholders: 0

Company Reference: LA-A-17-3-RBC

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

With this filing, the company proposes to revise the installment plan.

There is no rate impact associated with this filing.

Item Key: 685777

Date Submitted: 10/04/2017

WESTERN SURETY COMPANY

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Contractors Withdrawal Retained Percentages

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

Company Reference: 17-5312017

The last adjustment for this company occurred in March 2005 under the Prior Approval provision (Item Key #20398) were approved April 1, 2005 for new business.

With this filing, the company wishes to submit initial rates and rules for a Contractor's Indemnity Bond for Withdrawal of Retained Percentages. This is a surety bond purchased by contractors to allow release of retainage funds.

This is a new program for the company, and the company is selecting for the risk both their general commercial surety rate of \$10 per thousand and their standard annual minimum premium of \$100. The classification code of **3106** will be assigned to the bond.

There is no rate impact associated with this filing.

This filing will be market on a monoline basis.

This company is an independent agency system.

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

Item Key: 685781

Date Submitted: 10/04/2017

Westchester Fire Insurance Company

23 - Fidelity

Loss Cost Adoption

Fidelity

Adoption

SFAA Loss Cost Filing Designation Number: LA-FLC-16

of Policyholders: **0**

Company Reference: 17-FI-2015061

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

The last adjustment to this program occurred in September 2016 under the Prior Approval provision (Item Key #382824) to be effective December 1, 2016.

The above-captioned company wishes to adopt the following Surety & Fidelity Association of America (SFAA), Loss Cost Filing, filing designation number: LA-FLC-16, Item Key #387650, to be effective February 15, 2018 (Computer Crime Policy for Financial Institutions).

There is no rate impact associated with this filing.

There is no change to the existing Loss Cost Multiplier of **1.434**.

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

Item Key: 685787

Date Submitted: 10/04/2017

Amica Mutual Insurance Company

1 - Property

Installment Program

Personal Property

Installment Plan

of Policyholders: **0**

Company Reference: LA-D-17-1-RBC

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

Item Key: 685788

Date Submitted: 10/04/2017

Amica Mutual Insurance Company

9 - Inland Marine

Installment Program

Boatowners/Personal Watercraft

Installment Plan

Revised Rule Only

of Policyholders: **0**

Company Reference: LA-O-17-1-RBC

With this filing, the above-captioned company is revising rules for its Boatowners/Personal Watercraft component of its Personal Inland Marine line.

The company is making a Rule Revision of the Electronic Delivery, Billing and Premium Payment Options rule.

There is no rate level impact associated with this filing.

Item Key: 685792

Date Submitted: 10/04/2017

Amica Mutual Insurance Company

4 - Homeowners

Installment Program

Homeowners

Installment Plan

of Policyholders: **0**

Company Reference: LA-H-17-2-RBC

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

Item Key: 685798

Date Submitted: 10/04/2017

Amica Mutual Insurance Company

9 - Inland Marine

Installment Program

Personal Inland Marine

Installment Plan

Revised Rule Only

of Policyholders: **0**

Company Reference: LA-I-17-2-RBC

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

With this filing, the above-captioned company is revising rules for its Personal Inland Marine line.

The company is making a Rule Revision of the Electronic Delivery, Billing and Premium Payment Options rule.

There is no rate level impact associated with this filing.

Item Key: 685799

Date Submitted: 10/04/2017

OHIO SECURITY INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate only

Commercial Package

Custom Protector™ Program

Rule 9. Class Factor Section

Overall % Impact: **0.5**

Overall \$ Impact: **\$46,461**

of Policyholders: **1365**

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

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 335207, which resulted in an overall +0.8% rate increase effective December 1, 2016.

The company is making the following revisions:

- Revising the format structure of the existing Rule 9. Classification - Sections A, B and D only.
- Revising factors for Rule 9. Classification - Section C.

These changes will result in a **+0.5%** rate increase or **+\$46,461**.

There will be **1,365** Louisiana policyholders affected by this rate increase.

Item Key: 685801

Date Submitted: 10/04/2017

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile
 Personal Auto Program
 Revised Rule

of Policyholders: 0

Company Reference: PP-2017-RLP1(A)

With this filing, the company proposes to amend Section A and Section B of a previously approved filing. The company wants to make corrections to Filing #397551, Company Reference #PP-2017-RLP1. Various symbols are being updated to reflect the actuarial support. Editorial changes such as vehicle names, number of doors, displayed model years, etc. are being made.

There is no rate impact associated with this filing.

ISO does not establish an effective date for Personal Auto loss cost revisions in Louisiana. Each insurer that elects to adopt this revision is responsible for determining its own effective date.

Item Key: 685803

Date Submitted: 10/04/2017

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

17 - Other Liability

Withdrawal of Rates or Rules

Commercial General Liability

Withdrawal of Rates and Rules

of Policyholders: 0

Company Reference: PRIVATE INVESTIGATORS

Item Key: 685924

Date Submitted: 10/05/2017

BROTHERHOOD MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Installment Program

Commercial Package

MinistryEssentials® Combination Policy Program

Premium Payment

of Policyholders: 0

Company Reference: LA CMP RR 2017 04

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

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

The filing includes the followings:

- Premium Payment Options
- Payment Plan Services Charges
- Policy Reinstatement Charges
- Insufficient Funds Charges
- Notice to Policyholder

Item Key: 685925

Date Submitted: 10/05/2017

Plaza Insurance Company

19 - Commercial Automobile
Revised Rule only

Commercial Automobile
General Commercial Auto Program
Rule Revision

Physical Damage Experience and Schedule Rating Plan Exception for Petroleum and Propane Risks

of Policyholders: **0**

Company Reference: LA PLZ-CA-PET-17-RR

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 324020 effective 8/5/2015 for both new and renewal business.

With this filing, the company proposes to introduce an exception to the Commercial Auto Physical Damage Experience and Schedule Rating Plan for Petroleum and Propane risks. The proposed exception states the plan will not apply to vehicles classified and rated as a Petroleum and Propane risks.

There is no rate impact associated with this filing.

Item Key: 685954

Date Submitted: 10/05/2017

HANOVER AMERICAN INSURANCE COMPANY, THE

4 - Homeowners

Revised Rate and Rule

Homeowners

Overall % Impact: **3.5**

Overall \$ Impact: **\$480,454**

of Policyholders: **5777**

Company Reference: LA-HO-17708

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

Item Key: 685967

Date Submitted: 10/05/2017

Arch Insurance Company

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Individual Retail Travel Accident Program

Revised Rate and Rule

Overall % Impact: **1.330**

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

of Policyholders: **0**

Company Reference: ARCH-17-109

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

The company proposes the following changes:

1. Removing programs C-011 a,b, C-012 a,b, C-013 a,b,c, C-014 a,b,c, C-015 b,c, and C-016 b,c.
2. Filing rate changes for programs A-001, A-002, A-003 a, C-015 a, and C-016 a.
3. Filing new rates for programs B-014, C-017, C-018, C-019, C-020, C-021, C-022, C-023, C-024, and C-025.

This filing will result in an overall rate increase of **+1.330%** or premium increase of **+\$0** affecting 0 policyholders.

Item Key: 685970

Date Submitted: 10/05/2017

GREAT NORTHERN INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY

FEDERAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Customarq Program

Section XVIII

of Policyholders: **0**

Company Reference: 17-CMQ-2015045-RR

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 392948, which resulted in an overall 0% rate impact effective October 1, 2017.

With this filing, the companies are introducing the following two optional endorsements:

- Personal Property of Patients Additional Coverage Added, Form 80-02-5394 (Ed. 2-17)
 - This endorsement adds a new Additional Coverage titled Personal Property of Patients, which applies to personal property owned or leased by a patient of the Insured while in the care, custody or control of the Insured. Coverage applies anywhere within the Coverage Territory. The coverage is subject to an Each Patient Limit of Insurance shown in the Declarations, which is the most that would be paid for any one patient in any occurrence, and an Each Occurrence Limit of Insurance shown in the Declarations, which is the most that would be paid in occurrence, regardless of the number of patients.
 - A rate adjustment factor (credit) is determined based on the per occurrence limit for this coverage and applied to the Personal Property rate.
- Personal Property of Students Additional Coverage Added, Form 80-02-5395 (Ed. 2-17)
 - This endorsement adds a new Additional Coverage titled Personal Property of Students, which applies to personal property owned or leased by students of the Insured while in the care, custody or control of the Insured. The coverage applies anywhere within the Coverage Territory. The coverage is subject to an Each Student Limit of Insurance, which is the most that will be paid for any one student in any occurrence, and an Each Occurrence Limit of Insurance which is the most that will be paid in any occurrence, regardless of the number of students.
 - A rate adjustment factor (credit) is determined based on the per occurrence limit for this coverage and applied to the Personal Property rate.

Section XVIII

The following rule are being added to the existing Section XVIII:

| | | |
|--|--|--|
| | | |
|--|--|--|

| Rule Title, Page # and Edition Date | Replaced Rule | Explanation |
|--|----------------------|--|
| Rule XVIII.134 Personal Property of Patients, Page 196.0, Edition 02/13/17 | New | This rule is for endorsement 80-02-5394. |
| Rule XVIII.135 Personal Property of Students, Page 197.0, Edition 02/13/17 | New | This rule is for endorsement 80-02-5395. |

The corresponding form(s) filing, LDI Form Filing No. 685974, Company Form Filing No. 17-CMQ-2015045-F, were approved effective December 1, 2017.

A SERFF "Objection Letter" was sent to Ms. Lazara Rovira's on October 5, 2017 for additional information.

Item Key: 685971

Date Submitted: 10/05/2017

EVEREST NATIONAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

ISO Designation Filing Numbers CA-2017-BRLA1 & CA-2017-IALL1

Overall % Impact: **+4.500%**

Overall \$ Impact: **\$12,357**

of Policyholders: **25**

Company Reference: LA-CA-20052733

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 321932 effective 9/1/2015 for both new and renewal business.

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

- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017; and
- CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393287 effective 11/1/2017.

The company is not proposing to revise the current Loss Cost Multiplier of 1.450.

The rate impact associated with this filing is +4.5% or \$12,357 affecting 25 policyholders.

Item Key: 686019

Date Submitted: 10/06/2017

MARKEL INSURANCE COMPANY

26 - Burglary And Theft

Installment Program

Commercial Burglary and Theft

Installment Plan

of Policyholders: 0

Company Reference: 1704RR011-CR

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

The last adjustment to this program occurred in August 2017 under the Prior Approval provision (Item Key #683263) to be effective June 1, 2018.

The above-captioned companies wish to submit an installment payment plan for this filing.

This plan will offer the insureds a more flexible means of covering their insurance premiums and provides a payment plan options from an Annual Plan to a 12 pay monthly plan.

The installment options are for new and renewal policies. The initial policy premium will be payable in full, unless the insured is offered one of the following options to pay the premium in installments:

- **Annual Plan** - this option requires payment of the premium in full on the initial bill with no installments available.
- **2 Pay Plan** - This option requires an initial payment of 50% of the annual premium on the initial billing with the remaining 50% installment due in the sixth month of the policy term.
- **4 Pay Plan** - This option requires an initial payment of 25% of the annual premium on the initial billing with three remaining 25% installments due in the 3rd, 5th and 7th months of the policy term.
- **8 Pay Plan** - This option requires an initial payment of 20% of the annual premium on the initial billing with seven remaining 11.428% installments due over a maximum of 7 months of the policy term. An additional .004% will be added to the final installment.
- **9 Pay Plan** - This option requires an initial payment of 25% of the annual premium on the initial billing with eight remaining 9.375% installments due over a maximum of 8 months of the policy term.
- **10 Pay Plan** - This option requires an initial payment of 20% of the annual premium on the initial billing with nine remaining 8.888% installments due over a maximum of 9 months of the policy term. An additional .008% will be added to the final installment.
- **11 Pay Plan** - This option requires an initial payment of 25% of the annual premium on the initial billing with ten remaining 7.5% installments due over a maximum of 10 months of the policy term.
- **12 Pay Plan** - This option requires an initial payment of 15% of the annual premium on the initial billing with 11 remaining 7.727% installments due every 30 days of the policy term. An additional .003% will be added to the final installment
- **Monthly Pay Plan** - This option requires eleven installment of 9.09% of the annual premium due every 30 days of the policy term. An additional .01% will be added to the final installment.

Installment Charges and Fees - Direct Billed Accounts

- No installment is due on the initial payment.
- A non-refundable charge of **\$5.00** will be added to the premium due on each installment bill.
- Failure to make any installment payment by the due date may result in cancellation of the policy as permitted by state regulations.
- If the premium is subsequently paid in full, subsequent installment fees will not be charged.
- A single installment charge or fee will be added to the premium due if multiple policies have premium due and are billed on a single insured statement.

There is no rate impact associated with this filing.

The companies are requesting an effective date of December 1, 2017.

Item Key: 686022

Date Submitted: 10/06/2017

MARKEL INSURANCE COMPANY

23 - Fidelity

Installment Program

Fidelity

Installment Plan

of Policyholders: 0

Company Reference: 1704RR011-FI

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

The last adjustment to this program occurred in November 2016 under the Prior Approval provision (Item Key #385669) to be effective February 1, 2017.

The above-captioned companies wish to submit an installment payment plan for this filing.

This plan will offer the insureds a more flexible means of covering their insurance premiums and provides a payment plan options from an Annual Plan to a 12 pay monthly plan.

The installment options are for new and renewal policies. The initial policy premium will be payable in full, unless the insured is offered one of the following options to pay the premium in installments:

- **Annual Plan** - this option requires payment of the premium in full on the initial bill with no installments available.
- **2 Pay Plan** - This option requires an initial payment of 50% of the annual premium on the initial billing with the remaining 50% installment due in the sixth month of the policy term.
- **4 Pay Plan** - This option requires an initial payment of 25% of the annual premium on the initial billing with three remaining 25% installments due in the 3rd, 5th and 7th months of the policy term.
- **8 Pay Plan** - This option requires an initial payment of 20% of the annual premium on the initial billing with seven remaining 11.428% installments due over a maximum of 7 months of the policy term. An additional .004% will be added to the final installment.
- **9 Pay Plan** - This option requires an initial payment of 25% of the annual premium on the initial billing with eight remaining 9.375% installments due over a maximum of 8 months of the policy term.
- **10 Pay Plan** - This option requires an initial payment of 20% of the annual premium on the initial billing with nine remaining 8.888% installments due over a maximum of 9 months of the policy term. An additional .008% will be added to the final installment.
- **11 Pay Plan** - This option requires an initial payment of 25% of the annual premium on the initial billing with ten remaining 7.5% installments due over a maximum of 10 months of the policy term.
- **12 Pay Plan** - This option requires an initial payment of 15% of the annual premium on the initial billing with 11 remaining 7.727% installments due every 30 days of the policy term. An additional .003% will be added to the final installment.
- **Monthly Pay Plan** - This option requires eleven installment of 9.09% of the annual premium due every 30 days of the policy term. An additional .01% will be added to the final installment.

Installment Charges and Fees - Direct Billed Accounts

- No installment is due on the initial payment.
- A non-refundable charge of **\$5.00** will be added to the premium due on each installment bill.

- Failure to make any installment payment by the due date may result in cancellation of the policy as permitted by state regulations.
- If the premium is subsequently paid in full, subsequent installment fees will not be charged.
- A single installment charge or fee will be added to the premium due if multiple policies have premium due and are billed on a single insured statement.

There is no rate impact associated with this filing.

The companies are requesting an effective date of December 1, 2017.

Item Key: 686030

Date Submitted: 10/06/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

of Policyholders: 0

Company Reference: LA-EMPLOYMENT-20039836R

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

Item Key: 686032

Date Submitted: 10/06/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Internet Liability

of Policyholders: 0

Company Reference: LA-CYBER LIAB-20039836R

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

Item Key: 686033

Date Submitted: 10/06/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: 0

Company Reference: LA-D&O-20039836R

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

Item Key: 686044

Date Submitted: 10/06/2017

Farmers Mutual Hail Insurance Company of Iowa

FMH AG RISK INSURANCE COMPANY

2 - Crop

Initial Rate and Rule

Crop-Hail

Corn and Soybeans 2018 Louisiana Revenue Accelerator Max Protection (RAMP) Rate Filing

of Policyholders: 0

Company Reference: PCI-18-17-RAMP-R2

With this filing, the above-captioned companies wish to introduce the Corn and Soybeans 2018 (RAMP) Revenue Accelerator Max Protection Policy of Insurance rate/rule filing, effective on approval.

RAMP is solely offered by FMH.

FMH offers two different RAMP plans:

RAMP Yield (RY) - a plan that pays based on where the production to count falls within the selected coverage band.

RAMP Revenue (RR) - a plan that pays based on where the harvest revenue falls within the selected coverage band.

Item Key: 686200

Date Submitted: 10/10/2017

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: MG 00 001 - CYBER PHASE 2 R

Requested Effective Dates - New: 11/08/2017 Renewal: 11/08/2017

Item Key: 686204

Date Submitted: 10/10/2017

SOUTHERN INSURANCE COMPANY

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

ISO & COMP Commercial Crime

of Policyholders: 0

Company Reference: LA-CR-1806-05-1906

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

The above-captioned company wishes to submit initial rates and rules for its Commercial Crime - Strategic Repositioning program.

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

| Filing Designation Number | Item Key Number | Effective Date |
|--|------------------------|-----------------------|
| CR-2015-RLA1 (Loss Costs) | 327646 | June 1, 2016 |
| CR-2017-ORRSA (Rules) | 391856 | September 1, 2017 |
| CR-2015-REL1 (Rules) | 327652 | June 1, 2016 |
| CR-2015-RRU15 (Rules) | 322494 | November 1, 2015 |
| CL-2015-OTRRU (Terrorism Rules) | 332561 | March 1, 2016 |
| RP-2016-RCP16 (Composite Rating Plan) | 388186 | August 1, 2017 |
| RP-2016-RRP16 (Retrospective Rating Plan) | 388183 | August 1, 2017 |
| RP-2004-RKR1 (Kidnap/Ransom IRPM) | 19056 | May 1, 2005 |
| RP-2016-RCR16 (Crime and Fidelity Experience and Schedule Rating Plan) | 338206 | November 1, 2016 |
| RP-2004-RCC1 (Crime and Fidelity Experience and Schedule Rating Plan) | 19133 | May 1, 2005 |

This filing is written on a monoline basic and package policies.

There is no rate impact associated with this filing.

Payment Plans

Direct Bill Payment Plan Options

- Annual Payment Plan (New and Renewal)
 - No service fees.
 - Policy is required to be paid in full within 15 days, if the policy is bound less than 15 days before the effective date. If the policy is bound 15 days or more prior to the policy effective, the policy is required to be paid in full on or before the effective date.
- Two Payment Plan - Monthly (New and Renewal)
 - 50% down payment plus one installment payment.
 - Installment due 30 days from policy effective date.
- Two Payment Plan - Semi-Annual (New and Renewal)
 - 50% down payment plus one installment payment.
 - Installment due 180 days from policy effective date.
- Three Payment Plan - Quarterly (New and Renewal)
 - 40% down payment plus 2 quarterly installments.
 - First installment due 90 days from policy effective date,
 - Remaining installment is due 90 days thereafter.
- Four Payment Plan - Monthly (New and Renewal)
 - 25% down payment plus 3 monthly installments.
 - First installment due 30 days from policy effective date.
 - Remaining installments due every 30 days thereafter.
- Four Payment Plan - Quarterly 40 (New and Renewal)
 - 40% down payment plus 3 quarterly installments.
 - First installment due 90 days from the policy effective date.

- Remaining installments due every 90 days thereafter.
- Four Payment Plan - Quarterly 25 (New and Renewal)
 - 25% down payment plus 3 quarterly installments.
 - First installment due 90 days from policy effective date.
 - Remaining installments due every 90 days thereafter.
- Five Payment Plan - Monthly (New and Renewal)
 - 20% down payment plus 4 monthly installments.
 - First installment due 30 days from policy effective date.
 - Remaining installments due every 30 days thereafter.
- Six Payment Plan - Monthly (New and Renewal)
 - 25% down payment plus 5 monthly installments.
 - First installment due 30 days from policy effective date.
 - Remaining installments due every 30 days thereafter.
- Eight Payment Plan - Monthly (New and Renewal)
 - 20% down payment plus 7 monthly installments.
 - First installment due 30 days from policy effective date.
 - Remaining installments due every 30 days thereafter.
- Nine Payment Plan - Monthly 25 (New and Renewal)
 - 25% down payment plus 8 monthly installments.
 - First installment due 30 days from policy effective date.
 - Remaining installments due every 30 days thereafter.
- Nine Payment Plan - Monthly 20 (New and Renewal)
 - 20% down payment plus 8 monthly installments.
 - First installments due 30 days from policy effective date.
 - Remaining installments due every 30 days thereafter.
- Ten Payment Plan - Monthly 20 (New and Renewal)
 - 20% down payment plus 9 monthly installments.
 - First installment due 30 days from policy effective date.
 - Remaining installments due every 30 days thereafter.
- Ten Payment Plan - Monthly 25 (New and Renewal)
 - 25% down payment plus 9 monthly installments.
 - First installment due 30 days from the policy effective date.
 - Remaining installments due every 30 days thereafter.
- Ten Payment Plan - Monthly 10 (New and Renewal)
 - 10% down payment plus 9 monthly installment.
 - First installment due 30 days from policy effective date.
 - Remaining installments due every 30 days thereafter.
- Eleven Payment Plan - Monthly 25 (New and Renewal)
 - 25% down payment plus 10 monthly installments.
 - First installment due 30 days from policy effective date.
 - Remaining installments due every 30 days thereafter.
- Eleven Payment Plan - Monthly 20 (New and Renewal)
 - 20% down payment plus 10 monthly installments.
 - First installment due 30 days from policy effective date.
 - Remaining installments due every 30 days thereafter.

The above installment plans will have \$15 applied per installment. No fee is applied to the down payment.

Multi-Year Payment Plan Options

- Annual Payment Plan - Multi-Year Policy (New and Renewal)

- No service fee.
- Premium is payable in annual installments. The premium for the first policy year is required to be paid in full within 15 days, if the policy is bound less than 15 days before the effective date. If the policy is bound 15 days or more prior to the policy effective, the policy is required to be paid in full on or before the effective date.
- For each additional policy, the annual installment is required to be paid in full within 20 days from the effective date of the subsequent policy year.
- Two Payment Plan - Semi-Annual Multi-Year Policy (New and Renewal)
 - Premium is payable in semi-annual installments.
 - 50% down payment for the first policy year is required to be paid on or before the policy year effective date, with the remaining 1 installment due 180 days from the policy effective date.
 - Each additional policy year, a 50% down payment is due on or before the effective date of the subsequent policy year, with the remaining 1 installment due 180 days after.
- Four Payment Plan - Quarterly Multi-Year Policy (New and Renewal)
 - Premium is payable in quarterly installments.
 - 25% down payment for the first policy year is required to be paid on or before the policy year effective date, with the remaining 3 installments due every 90 days thereafter.
 - Each additional policy year, a 25% down payment is due on or before the effective date of the subsequent policy year, with the remaining 3 installments due every 90 days thereafter.
- Ten Payment Plan - Monthly Multi-Year Policy (New and Renewal)
 - Premium is paid in monthly installments.
 - 10% down payment for the first policy year is required to be paid on or before the policy year effective date, with the remaining 9 installments due every 30 days thereafter.
 - Each additional policy year, a 10% down payment is due on or before the effective date of the subsequent policy year, with the remaining 9 installments due every 30 days thereafter.

For the above payment plans, a fee of \$15 will be applied to each installment. There is no fee applied to down payments.

Direct Debit Payment Plan Options

- Four Payment Plan - Monthly Direct Debit (New and Renewal)
 - 25% down payment plus 3 monthly withdrawals.
 - Down Payment withdrawal is debited on policy effective date.
 - First withdrawal is debited no earlier than 30 days from policy effective date.
 - Remaining withdrawals debited every 30 days thereafter.
- Nine Payment Plan - Monthly Direct Debit (New and Renewal)
 - 25% down payment plus 8 monthly withdrawal.
 - Down payment withdrawal is debited on policy effective date.
 - First withdrawal is debited no earlier than 30 days from policy effective date.
 - Remaining withdrawals debited every 30 days thereafter.
- Twelve Payment Plan - Monthly Direct Debit (New and Renewal)
 - 8.3% down plus 11 monthly installments.
 - Down payment withdrawal is debited on policy effective date.
 - First withdrawal is debited no earlier than 30 days from policy effective date.
 - Remaining withdrawals debited every 30 days thereafter.

This payment plan will have an EFT fee of \$3 per installment. No EFT fee on down payment.

The following fees also applies to payment plans:

- Return Payment Fee - \$25 dollars will be added to the next bill for any returned payment.
- Reinstatement Fee - \$50 will be charged when a policy has been canceled for non-payment of premium and the company agrees to reinstate the policy.
- Late Fee - \$20 will be charged when the minimum payment is not received before the 5th day following the due date.

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

The corresponding form(s) filing, LDI Form Filing No. 686194 and Company Form Filing No. LA-CR-1806-01-1906 were pending as of October 10, 2017.

Item Key: 686206

Date Submitted: 10/10/2017

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

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

Overall % Impact: **4.5**

Overall \$ Impact: **\$81,712**

of Policyholders: **66**

Company Reference: LA-CA-LOSS COSTS-2017-R

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

Item Key: 686209

Date Submitted: 10/10/2017

MERCHANTS BONDING COMPANY (MUTUAL)

24 - Surety

Revised Rate and Rule

Surety

Revised Rate and Rule

Fiduciary Bonds

Overall % Impact: **23.0**

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

of Policyholders: **0**

Company Reference: CF-LA-20545-MCB-R

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

The last adjustment to this program occurred in March 1996 under the Prior Approval provision (Item Key #39) with an effective date of April 15, 1996.

With this filing, the company wishes to submit new state rate exception pages and revised rule manual pages for its Court & Fiduciary line of business.

The following changes are being made to this program:

State Exception Page

- **Fiduciary Bonds (203, 204, 213, 214, 215)**
 - Bonds in Probate and Other Courts

| Amount of Bond | Rate per Thousand |
|--------------------------|--------------------------|
| Each of First \$2,000 | \$10.00 |
| Each of next \$48,000 | \$5.00 |
| Each of next \$150,000 | \$4.00 |
| Each of next \$300,000 | \$3.00 |
| Each of next \$500,000 | \$2.00 |
| Each of over \$1,000,000 | \$1.00 |

- **E. Replacement of Guardian/Conservator Bond in First Year**
 - When a Guardian/Conservator bond is replaced with an Administrator/Executor bond, for the same Principal, during the first year, a pro rata adjustment shall be allowed, subject to the minimum annual earned premium, on the Guardian/Conservator bond as of the date of discharge or release, and the unearned premium shall be applied to the premium of the replacement Administrator/Executor bond.
- **1. Bonds in Probate and Other Courts**
 - d. On bonds subject to Class Code 203 and 204 the premium developed by application of the Risk Type G Loss Costs for bond of **\$50,000** (increased from \$25,000) or less shall be for the term of the bond. No renewals shall be charged for the bonds.

This filing has an overall adjusted rate increase of **23.00%** on bonds rates.

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

Item Key: 686241

Date Submitted: 10/10/2017

EVEREST NATIONAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Financial Institution

of Policyholders: **0**

Company Reference: LA-FI-20037421CP

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

The last adjustment to this program occurred in July 2016 under the Prior Approval provision (Item Key #339219) to be effective November 1, 2016.

The above-captioned company wishes to submit rating and rules for use with their Financial Institution risks.

For the Commercial Property program, the company will utilize the attached proposed Financial Institutions Building and Personal Property Coverage Form **ECP 00 560** and any ISO state amendatory endorsements to comply with state law (e.g., cancellation/nonrenewal). Additionally, the company is filing the attached proposed proprietary mandatory and optional Commercial Property forms.

The company will utilize the ISO's Commercial Lines Manual and Company Exception Pages approved in the state of Louisiana. Revised Company Exception Pages are attached for each affected line of business that reflect the introduction of the proposed new proprietary forms.

The company intend to utilize in part, ISO policy forms, endorsements and state amendatory endorsements for Commercial Property (686241), Commercial General Liability (686247), Commercial Liability Umbrella (686260), Commercial Auto (686271) and Commercial Inland Marine (686249).

There is no additional charge for any of the company's proposed proprietary Financial Institution Enhancement Endorsements, the company will utilize ISO rating to arrive at the policy premium and apply the following proposed rate deviation factors:

1. .50 to be applied to the Commercial Property and Commercial Inland Marine Premiums for each risk.
2. .70 to be applied to the Commercial General Liability premium for each risk.

This filing is being offered on a package basis.

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

The corresponding form(s) filing, LDI Form Filing No. 684835, Company Form Filing No. LA-FI-20037421F were pending as of October 11, 2017.

Item Key: 686247

Date Submitted: 10/10/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-FI-20037421GL

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

Item Key: 686249

Date Submitted: 10/10/2017

EVEREST NATIONAL INSURANCE COMPANY

9 - Inland Marine

Revised Rate only

Commercial Inland Marine

of Policyholders: 0

Company Reference: LA-FI-20037421CMRA

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

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

There is no rate impact associated with this filing.

Item Key: 686260

Date Submitted: 10/10/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

of Policyholders: 0

Company Reference: LA-FI-20037421CU

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

Item Key: 686271

Date Submitted: 10/10/2017

EVEREST NATIONAL INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

of Policyholders: 0

Company Reference: LA-FI-20037421AU

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

Item Key: 686274

Date Submitted: 10/10/2017

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-GL-CYBERSUITE-2017-R

Item Key: 686281

Date Submitted: 10/10/2017

NAU Country Insurance Company

2 - Crop

Initial Rate and Rule

Crop-Hail

2018 Non-Reinsured Supplemental Product RPowerD

of Policyholders: 0

Company Reference: 2018 LA RPOWERD

With this initial filing, the above-captioned company submits its 2018 Non-Reinsured Supplemental Product Submission titled RPowerD, effective on approval.

It is expected that that coverage will be initially offered for corn, soybeans and wheat, but additional crops may be added as information regarding availability of FSA program data becomes more widely available.

RPowerD indemnities do not interact with Multi-Peril Crop Insurance (MPCI) indemnities in any way.

Item Key: 686289

Date Submitted: 10/10/2017

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

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption for ISO Loss Cost Designation Filing Number GL-2017-BGL1, GL-2016-RELP1

Overall % Impact: **3.0**

Overall \$ Impact: **\$289,403**

of Policyholders: **3085**

Company Reference: 2017-LA-1-GL-E-R, 2016-MU-5-GL-E-R

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

Item Key: 686294

Date Submitted: 10/10/2017

FCCI Insurance Company

5 - Commercial Multiple Peril

Revised Rule only

Commercial Package

Commercial Output Program

of Policyholders: **0**

Company Reference: COP-LA-22208RU

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

The above-captioned company is making the following revisions to the above-captioned program:

- Introducing
 - Limitations on Coverage for Roof Surfacing, IL 059 - This company exception page gives direction for the usage and rating of this form.
 - Calculation of Spoilage Premium - This company exception page incorporates the Spoilage rating within Rule 4.1, Step 3, which is the rating for the Building, Business Personal Property and Business Income coverages.
- Revising
 - Amended Notice of Cancellation Provided By Us - This exception page has been revised to change the name of the corresponding form.
 - Rule 9. Equipment Breakdown Premium Determination - This exception page has been revised to clarify item 2. for the coverage extensions included at \$25,000. As well, item 3. was added under Premium Determination to stipulate maximum limits allowed using the \$0.019 rate shown in item 1. of the same section.
 - Terrorism Losses - Rating Information - The company will be providing Certified Terrorism

Losses coverage to every policyholder at no premium charge subject to the terms and conditions of the Policyholder disclosure Notice of Terrorism Insurance Coverage (IL 065 06 16) that will be attached to the policy. By adding this coverage to the policy at no charge will be the company official offer of coverage. The insured may reject the coverage by requesting it be removed from the policy.

- **Withdrawing**
 - Rule 2.8 Reporting Conditions
 - Rule 7.3 Period of Loss Extension After Business Resumes
 - Rule 9.5 Limited Fungus and Related Perils Coverage - Equipment Breakdown Coverage Part
 - Rule 10.1.1 Schedules (Blanket Spoilage Coverage)
 - Rule 10.2.1 Schedules (Scheduled Spoilage Coverage)
 - Rule 14.2 Reporting Conditions
- **Reformatting all other pages**

The requested rules require approval of companion form(s), LDI Form Filing No. 686309, Company Form Filing No. COP-LA-22208F.

A SERFF "Objection Letter" was sent to Ms. Sherry Smith on October 11, 2017 for additional information.

Item Key: 686318

Date Submitted: 10/11/2017

AIG Property Casualty Company

17 - Other Liability

Revised Rate only

Personal Umbrella & Excess

AIG Private Client Group Personal Excess Liability Program

Rate Revision

Base Rates

Overall % Impact: **15.0**

Overall \$ Impact: **\$259,220**

of Policyholders: **1103**

Company Reference: PCG-LA-17-PEL-02

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

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 243260 effective 6/12/2009.

With this filing, the company proposes the following revisions:

- Revise the home base rates for all territories;
- Revise the vehicle base rates for all territories;
- Revise the watercraft base rates for all territories; and
- Revise the uninsured/underinsured motorist base rates for all territories.

The rate impact associated with this filing is +15.0% or \$259,220 affecting 1,103 policyholders.

Item Key: 686323

Date Submitted: 10/11/2017

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

1 - Property

Revised Rate only

Commercial Property (Fire and Allied Lines)

Rate Revision

eCLIQ Platform

Overall % Impact: **4.0**Overall \$ Impact: **\$338,715**# of Policyholders: **1850**

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

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

The last adjustment to this program occurred in November 2016 under the Prior Approval provision (Item Key #385434) to be effective July 1, 2017 for both new and renewal business with a rate increase of 7.4% or \$624,271 (1754 policyholders).

With this filing, the above-captioned companies wish to submit revised rates for their Commercial Property Specifically Rated Risks.

The following factors will be applied to the Property Insurance Association of Louisiana (PIAL) rates for all policies:

| Coverage Type | The Ohio Casualty Insurance Company | West American Insurance Company | American Fire and Casualty Company | Ohio Security Insurance Company |
|---|-------------------------------------|---------------------------------|------------------------------------|---------------------------------|
| Property, other than Earthquake/Earthquake Sprinkler Leakage | | | | |
| Basic Group I - Entire State | 1.803 | 1.408 | 1.136 | 1.262 |
| Basic Group II(1) - Other than Coast(4) | 1.803 | 1.408 | 1.136 | 1.262 |
| Basic Group II(2) - Coast (4) | 3.606 | 2.817 | 2.272 | 1.262 |
| Basic Group II(3) - Coast (4) | 1.803 | 1.408 | 1.136 | 1.262 |
| Special Causes of Loss - Entire State | 1.803 | 1.408 | 1.136 | 1.262 |
| Earthquake/Earthquake Sprinkler Leakage | | | | |
| Territory 11, 12 | 2.104 | 2.104 | 2.104 | 2.104 |

(1) Including Wind (Subline 027) or Excluding Wind (Subline 029)

(2) Including Wind (Subline 027)

(3) Excluding Wind (Subline 029)

(4) Coast consists of the following parishes:

- Assumption, Cameron, Iberia, Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Martin, St. Mary, St. Tammany, Terrebonne & Vermillion

The companies are revising eCLIQ platform Rate Deviation Factors. The overall impact of the proposed changes is 4.0%.

The indicated estimates are for BGI, BGII and SCOL coverages, which are the largest part of the companies Commercial Property book of business. This filing also includes data from the companies Custom Protector products as Custom Protector relies on the rate deviation factors and package modification factors filed with property.

These revisions has a rate increase of **4.0%** or **\$338,715** (1850 policyholders).

This filing is written on a monoline and package basic property.

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

Item Key: 686324

Date Submitted: 10/11/2017

AXIS Insurance Company

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Auto Dismantlers and Scrap Dealers Program

Initial Rate and Rule

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

of Policyholders: **0**

Company Reference: GJSCMP-2017-100-LA-AICCAR

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

Item Key: 686327

Date Submitted: 10/11/2017

AXIS Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Auto Dismantlers and Auto Scrap Dealers Program

of Policyholders: 0
 Company Reference: GJSCMP-2017-100-LA-AICCIMR

Item Key: 686330

Date Submitted: 10/11/2017
 AXIS Insurance Company
 1 - Property
 Initial Rate and Rule
 Commercial Property
 Auto Dismantlers and Scrap Dealers program

of Policyholders: 0
 Company Reference: GJSCMP-2017-100-LA-AICCPR
 The company is withdrawing this filing on October 12, 2017, as they will be submitting a package filing.

Item Key: 686334

Date Submitted: 10/11/2017
 AXIS Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 Auto Dismantlers and Scrap Dealers Program

of Policyholders: 0
 Company Reference: GJSCMP-2017-100-LA-AICOLR

Item Key: 686335

Date Submitted: 10/11/2017
 AMERISURE MUTUAL INSURANCE COMPANY
 AMERISURE INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial Umbrella and Excess

of Policyholders: 0
 Company Reference: LA-CU-CAP REFRESH-R-2017
 Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

Item Key: 686345

Date Submitted: 10/11/2017
 Berkley National Insurance Company
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Commercial Umbrella and Excess
 General Risk Program

Rule Revision

Rule 63. Premium Determination

of Policyholders: **0**

Company Reference: BSS-XS-2017-5264-RU-LA-25393

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

With this filing, the companies propose to update Rule 63., Premium Determination.

In LDI Item Key Number 684400, Riverport Insurance Company was added to the rates and rules for the General Risk Program previously approved for Berkley National Insurance Company (BNIC), Berkley Regional Insurance Company (BRIC), and StarNet Insurance Company (SIC). With that filing, a change was made to Rule 63. This filing will update the rule for BNIC, BRIC, and SIC to reflect the revisions to the rule in LDI Item Key Number 684400.

There is no rate impact associated with this filing.

Item Key: 686353

Date Submitted: 10/11/2017

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

Internet Liability

of Policyholders: **0**

Company Reference: PVSR-2016-043-LA-AIC-R3

Requested Effective Dates - New: 11/25/2017 Renewal: 11/25/2017

Item Key: 686360

Date Submitted: 10/11/2017

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Commercial General Liability

Overall % Impact: **-0.1**

Overall \$ Impact: **-\$1,858**

of Policyholders: **168**

Company Reference: GL-2018-2

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

Item Key: 686370

Date Submitted: 10/11/2017

Pharmacists Mutual Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners

Overall % Impact: **19.9**
 Overall \$ Impact: **\$39,778**
 # of Policyholders: **106**
 Company Reference: LA-HO-02-18-RR
 Requested Effective Dates - New: 02/01/2018 Renewal: 02/01/2018

Item Key: 686373

Date Submitted: 10/11/2017
 FEDERATED MUTUAL INSURANCE COMPANY
 FEDERATED SERVICE INSURANCE COMPANY
 1 - Property
 Revised Rate only
 Commercial Property (Fire and Allied Lines)
 Revised Rate
 Wholesale Filing
 Overall % Impact: **-0.1**
 Overall \$ Impact: **-\$2,248**
 # of Policyholders: **168**
 Company Reference: CP-2018-2
 Requested Effective Dates - New: 03/15/2018 Renewal: 03/15/2018

The last adjustment for this program occurred in December 2016 under the Prior Approval provision (Item Key #386362) to be effective August 1, 2017, with a rate increase of **4.881%** or **\$134,524** (156 policyholders).

With this filing, the above-captioned companies wish to submit revised rates for their Type of Business Factors for Wholesale Filings to be used with their Commercial Property program.

The following new rates for TOB 044 - Wholesale Trade are:

| Company | Old Rate | New Rate |
|-------------------------------------|-----------------|-----------------|
| Federated Mutual Insurance Company | 0.783 | 0.705 |
| Federated Service Insurance Company | 0.587 | 0.529 |

The revised rates will result in a rate decrease of **-0.1%** or **-\$2,248** (168 policyholders).

The companies are requesting an effective date of March 15, 2018.

Item Key: 686381

Date Submitted: 10/11/2017
 U.S. SPECIALTY INSURANCE COMPANY
 26 - Burglary And Theft
 Revised Rate and Rule
 Crime (Burglary & Theft)
 Revised Rate and Rule
 Kidnap & Ransom Liability Program
 # of Policyholders: **0**
 Company Reference: USSIC-KR-0917-001-R

The last adjustment to this program occurred in March 2015 under the Prior Approval provision (Item Key #320124) to be effective March 30, 2015.

The above-captioned company wishes to submit revised rates and rules for Kidnap and Ransom Liability.

The revisions are for new an enhanced coverages for the company's rate exceptions. Increased limit factors have been added to the Workplace Violence Coverage Extension for limits of \$2M and \$3M.

The following rate modifiers has been added to this filing:

- Amended Threat Response Expense - **1.05**
- Amended Disappearance Investigation and Expense - **1.05**
- Amended Loss of Earnings - **0.85**
- Loss of Earnings (Cyber Sub-limit) Endorsement - **1.35**

There is no rate impact associated with these changes as the revisions are new and would not impact any current insureds.

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

The corresponding form(s) filing, LDI Form Filing No. 686413, Company Form Filing No. USSIC-KR-0917-001-F was pending as of October 13, 2017.

Item Key: 686386

Date Submitted: 10/11/2017

AMERICAN CONTRACTORS INDEMNITY COMPANY

24 - Surety

Revised Rate and Rule

Surety

Revised Rate and Rule

Business and Janitorial Services Bond

Overall % Impact: **0.0**

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

of Policyholders: **2**

Company Reference: ACIC-SUR-BUS-LA-1701R

The last adjustment to this program occurred in June 2007 under the Prior Approval provision (Item Key #26449) to be effective July 5, 2007.

With this filing, the above-captioned company wishes to submit revised rate and rules for Janitorial/Business Services Bonds under its Surety program.

The revised rates and rules will improve the competitiveness of this program.

These changes will have no rate impact associated with this filing.

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

Item Key: 686446

Date Submitted: 10/12/2017

AMERICAN SECURITY INSURANCE COMPANY

1 - Property

Revised Rate only
 Personal Property
 First Select Dwelling Program
 # of Policyholders: **0**
 Company Reference: LA09015AS00001
 Requested Effective Dates - New: 01/01/2018 Renewal: 01/01/2018

Item Key: 686457

Date Submitted: 10/12/2017
 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rule only
 Agricultural Capital Assets Program
 Terrorism Risk Insurance Program Reauthorization Act of 2015
 Terrorism Pricing - Federal Backstop
 # of Policyholders: **0**
 Company Reference: ORSIU-AGRICAP-TRIA-17
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

The above-captioned company is filing is making the following revision to the above-captioned program:

- Terrorism Risk Insurance Program Reauthorization Act of 2015
 Terrorism Pricing - Federal Backstop
 - ISO's rules B.2. Certified Acts of Terrorism and C.2 Certified Acts of Terrorism - Limited Coverage are deleted in their entirety.
 - No premium charge applies.

Item Key: 686477

Date Submitted: 10/12/2017
 National Mortgage Insurance Corporation
 6 - Mortgage Guaranty
 Revised Rate only
 Mortgage Guaranty
 Overall % Impact: **-0.1**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 005.17 NMI
 Requested Effective Dates - New: 10/23/2017 Renewal: N/A

Item Key: 686484

Date Submitted: 10/12/2017
 ANPAC LOUISIANA INSURANCE COMPANY
 9 - Inland Marine
 Revised Rule only
 Personal Inland Marine

Boatowners/Personal Watercraft
 Personal Watercraft Program
 Revised Rule Only

of Policyholders: 0

Company Reference: 17-ANPLA-BOA-17-0498

Requested Effective Dates - New: 01/23/2018 Renewal: 01/23/2018

The above-captioned company is revising a rule for its Personal Watercraft Program under its Personal Inland Marine line.

The company is replacing its Seasonal Pro Rata table with a flat pro rata basis.

There is no rate impact associated with this filing.

Item Key: 686492

Date Submitted: 10/12/2017

TWIN CITY FIRE INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: AR.13.2017.83

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

Item Key: 686538

Date Submitted: 10/13/2017

EVEREST NATIONAL INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Non Filed Classes

Revised Rule Only

of Policyholders: 0

Company Reference: LA-NFIM-20040447R

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

The above-captioned company is submitting new optional endorsements for its Commercial Inland Marine Program.

Companion forms (Item Key Number 686984 or Company Reference Number LA-NFIM-20040447F) were still pending as of 10/17/2017.

There is no rate impact associated with this filing.

Item Key: 686544

Date Submitted: 10/13/2017

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Premier Restaurant Program# of Policyholders: **0**

Company Reference: 17-CP-2014929

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

The company's initial rates/rules for the above-captioned filing was filed and approved under the "Prior Approval" provision, Item Key No. 338467, effective June 30, 2016.

The company is making the following revisions:

- Adding some Commercial Property loss cost modification factors.
- Introducing a new Earthquake and Volcanic Eruption, or Flood - Limited Coverage endorsement with associated rates/rules.
- Updated Edition dates on state exception page.

The requested rules require approval of companion form(s), LDI Form Filing No. 686524, Company Form Filing No. 17-CP-2014929.

Item Key: 686568

Date Submitted: 10/13/2017

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Motorcycle/Off-Road Vehicle Program

Revised Rate and Rule

Overall % Impact: **4.0**Overall \$ Impact: **\$176,151**# of Policyholders: **13360**

Company Reference: R31621

Requested Effective Dates - New: 03/14/2018 Renewal: 03/14/2018

The last rate revision to this program was +7.1% (+\$303,076) which was approved under LDI Item Key #384641 with effective dates of 1/4/2017 for new and renewal business.

With this filing, the company proposes to introduce the following discounts:

Homeownership Discount, Allstate Easy Pay Plan Discount, Fullpay Discount, and the Early Signing Discount. The company also proposes to include structural changes to existing rating plans, introduce new rating plans, introduce several miscellaneous coverages/ revised coverage limits for several miscellaneous coverages, revise existing rating factors, and update territorial relativity.

The rate impact associated with this filing is +4.0% (+\$176,151), affecting 13,360 policyholders.

Item Key: 686569

Date Submitted: 10/13/2017

Independence American Insurance Company

9 - Inland Marine
 Revised Rate only
 Personal Inland Marine
 Pet Health Insurance
 Revised Rate Only
 Overall % Impact: **11.1**
 Overall \$ Impact: **\$19,071**
 # of Policyholders: **311**
 Company Reference: IAIC PETS BEST RATE FILING LA
 Requested Effective Dates - New: 01/01/2018 Renewal: N/A

This is a re-submission of Item Key Number 684958 which was disapproved because the company did not respond to Mr. William Wolfe's SERFF "Objection Letter" dated September 20, 2017.

The last rate revision (Item Key Number 382355) was approved effective 01/01/2017 for both new and renewal business and resulted in an overall rate increase of +8.90% or premium increase of +\$14,197 and affected 317 policyholders.

The above-captioned company is revising rates for its Pet Health Insurance Program.

Companion forms (Item Key Number 684955 or Company Reference Number IAIC PETS BEST FORM FILING LA) were still pending as of 09/20/2017.

This filing will result in an overall rate increase of +11.10% or premium increase of +\$19,071 affecting 311 policyholders.

Item Key: 686571

Date Submitted: 10/13/2017
 Florists' Mutual Insurance Company
 5 - Commercial Multiple Peril
 Delayed Adoption
 Commercial Package
 Delay Adoption of ISO Filing Designation Numbers RP-2016-RCP16 (GL) and RP-2016-RRP16 (GL)
 # of Policyholders: **0**
 Company Reference: 17-13
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

The above-captioned company is filing to delay adopting of ISOO Filing Designation Numbers RP-2016-RCP16 (GL) and RP-2016-RRP16 (GL) until March 1, 2018 in lieu of August 1, 2107 for the above-captioned program.

Item Key: 686578

Date Submitted: 10/13/2017
 GREAT NORTHERN INSURANCE COMPANY
 PACIFIC INDEMNITY COMPANY
 VIGILANT INSURANCE COMPANY
 FEDERAL INSURANCE COMPANY
 27 - Boiler And Machinery
 Initial Rule only
 Boiler and Machinery

Apex EBD Chubb Exception Initial Rule
 Company Reference: 17-BM-2014976-R-R
 With this filing, the above-captioned program introduces new Equipment Breakdown Defender (EBD) Chubb Exception rules, effective 03/01/2018.

The following rules are being added:

Item Key: 686585

Date Submitted: 10/13/2017
 NAVIGATORS INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Adoption of ISO Loss Cost Designation Filing Number CA-2017-BRLA1
 Overall % Impact: **4.5**
 Overall \$ Impact: **\$1,702**
 # of Policyholders: **7**
 Company Reference: CA-R-2227-LA
 Requested Effective Dates - New: 11/01/2017 Renewal: 11/01/2017

Item Key: 686586

Date Submitted: 10/13/2017
 EMC PROPERTY & CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 EMPLOYERS MUTUAL CASUALTY COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property
 # of Policyholders: **0**
 Company Reference: LA-CP-2017-05
 Requested Effective Dates - New: 03/01/2018 Renewal: 03/01/2018

Item Key: 686598

Date Submitted: 10/13/2017
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: LA-GL-1806-02-1165P
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Item Key: 686600

Date Submitted: 10/13/2017

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY

LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY

SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate only

Homeowners

of Policyholders: **0**

Company Reference: HO-2017-01

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