

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

RATE AND RULE FILINGS PENDING AS OF DECEMBER 04, 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: 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: 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: **0.2**Overall \$ Impact: **\$205**# of Policyholders: **17**

Company Reference: 17-0822

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 396808 effective 02/01/2018.

With this filing, the companies are revising their rating plans to include Employee Benefits Liability Coverage to be used in conjunction with the above-captioned program.

These changes will result in a +0.2% rate impact or +\$205.00.

There will be 17 Louisiana policyholders affected by this rate increase. The companies are also introducing a new endorsement to be used in conjunction with the above-captioned program.

**Exclusion For Computer-Related Damage or Injury, PGL 45 10** -This endorsement excludes coverage for all risks associated with the change to the year 2000 to the Commercial General Liability Coverage Part. There is no rate impact associated with this endorsement.

The corresponding form(s), LDI Form Filing Number 684597, Company Form Filing Number 17-0821 was approved effective 12/01/2017.

**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

With this filing, the companies are introducing the initial rates and rules for its Commercial General Liability Program.

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

GL-2017-BGL1    RP-2014-RGL14    RP-2016-RRP16

CL-2016-ODPRU    RP-2016-RCP16

The companies will utilize and initial loss cost multipliers

General Casualty Company of Wisconsin

1.510

Regent Insurance Company

1.285

There is no rate impact associated with this initial filing.

The corresponding form(s), LDI Form Filing Number 684612, Company Form Filing Number 17-4485-LA-GL-FORMS is pending approval.

**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: 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, Limited Water Damage Coverage, Advance Quote Discount, Personal Status Discount and Agency Transfer Discount

These changes will result in an overall rate increase of **+4.0% (amended from +4.7%)** or **+\$492,282 (amended from +\$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

With this filing, the company is introducing Liquor Liability State Exception Pages for use with the above-captioned program. This filing will activate rates and rules for Federated Reserve Insurance Company identical to those filed with and approved by your department for Federated Mutual Insurance Company, with the exception of the Company Factor.

The manual pages have been revised to include the name of Federated Reserve Insurance Company to the footer of the current Federated rate and rule pages.

There is no rate impact associated with this filing.

The corresponding forms. LDI Form Filing Number 685210, Company Form Filing Number LL-2017-1 was approved effective 01/01/2018.

and endorsements are contained in the related forms and endorsements filing submitted under SERFF

Tracking Number: FEMC-131206456 LL-2017-1

**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: N/A

The above-captioned company wishes to submit initial rates and rules for its Surety program.

With this filing, the company would like to adopt the following Surety & Fidelity Association of America (SFAA) rates and rules that are filed on the company's behalf:

<b>Filing Designation Number</b>	<b>Item Key Number/Agenda Number</b>	<b>Effective Date</b>
LA-SLC-1	#16 - 6/16/93	September 1, 1993

LA-SM-1	#1 - 6/19/93	September 1, 1993
LA-SLC-2	#61 - 9/15/93	September 29, 1993
LA-SM-2	#61 - 9/15/93	September 29, 1993
LA-SM-3		January 1, 1995
LA-SLC-3	#35 - 2/18/98	February 1, 1998
LA-SM-4	#30 - 2/18/98	January 1, 1998
LA-SLC-4	#93 - 12/21/94	September 1, 1998
LA-SM-5	#54 - 11/18/98	October 1, 1998
LA-SM-6	10178	December 1, 2002
LA-SLC-9	276110	January 1, 2012
LA-SLC-10	304594	July 1, 2014
LA-SM-10	317482	February 1, 2015

This filing is to add the above-captioned company to the Federated Mutual Insurance Company and Federated Service Insurance Company to the footer of the rate and rule pages. This is the only change to the rule and rate pages.

There is no rate change associated with this filing.

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

**\*\*\*\*\*Disapproved. An inadequate company response to an "Objection Letter" sent via SERFF from Wei Chung dated October 25, 2017.\*\*\*\*\***

**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

Overall % Impact: **1.6**

Overall \$ Impact: **\$1,517**

# of Policyholders: **9**

Company Reference: FR-LA-22208RARU

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

The initial rates and rules for the above-captioned companies program were approved in February 2013 (Item Key #291459) to be effective February 11, 2013.

The companies state "Our Farm product is being revised based on our decision to migrate to a new Policy Administration System, which has been designed to better meet the needs of our agents and insureds".

With this filing, the companies propose the following changes:

Adopt the following Property Insurance Association of Louisiana's (PIAL) and Insurance Services Office,

Inc.'s (ISO) Filing Designation Numbers:

**Rates**

LA13-09 (FR-2013-RLA1) - approved as Item Key #300850

**Rules**

FR-2014-ODBRU - approved as Item Key #307880

FR-2011-ORU1 - approved as Item Key #276089 and #278039

FR-2010-RCU05 - approved as Item Key #263807 and #269517

FR-2009-ORU05 - approved as Item Key #253380 and #267961

The company also proposes to withdraw, revise and introduce new rules as follows:

**Withdrawn Rules**

Additional Company Rule - Equine Care, Custody or Control Coverage FL 019

Additional Company Rule - Agriculture Liability Enhancement Endorsement FL 022

Additional Company Rule - Insureds' Liability While Employed by Others in Nonfarm Jobs FL 025

Additional Company Rule - Dairyman's Enhancement Endorsement FP 011

Additional Company Rule - Equine Enhancement Endorsement FP 012

Additional Company Rule - Orchard and Vineyard Enhancement Endorsement FP 013

Additional Company Rule - Agriculture Property Enhancement Endorsement FP 014

Additional Company Rule - Winery Enhancement Endorsement FP 015

Additional Company Rule - Blanket Cab Glass FP 016

Additional Company Rule - Agricultural Machinery and Equipment Rental Reimbursement FP 018

Additional Company Rule - Watercraft Coverage FP 019

Additional Company Rule - Nursery or Greenhouse Enhancement Endorsement FP 020

Rule 19. Eligibility

Rule 21. Basic Forms

Rule 50. Farm Excess Liability Coverage

All of the above rules are being withdrawn because the companion forms are being withdrawn.

**Revised Rules**

Additional Company Rule - Equipment Breakdown Coverage FP 004 - Rule reformatted, forms FP 004 and FP 005 are being addressed in separate rules, previously addressed under one rule. No change in rate.

Additional Company Rule - On and Off Site Pollutant Clean Up and Removal Coverage FP 009 - The rule has been re-named and reformatted.

Rule 1. Application of this Division - Rule has been revised with new rates unique to Dwellings; Farm Personal Property; Outbuildings; Livestock; Agricultural Machinery and Equipment; and Liability (Farm Liability and CGL Farm Liability).

Rule 8. Policywriting Minimum Premium - The header has been revised to only identify companies that are authorized to write farm coverage in your state. No change to Minimum Premium.

Rule 9. Additional Premium Changes - The header has been revised to only identify companies that are authorized to write farm coverage in your state. The Additional Premium Changes - Waiver of Premium dollar amount has been reduced from \$15 to \$5.

Rule 10. Return Premium Changes - The header has been revised to only identify companies that are authorized to write farm coverage in your state. The Return Premium Changes - Waiver of Premium dollar amount has been reduced from \$15 to \$5.

Rule 36. Farm Property Coverage - Rule and rate have been revised.

Rule 38. CGL Farm Liability Coverage - Rule revisions and rates.

Rule 42. CGL Farm Umbrella Liability Coverage - Rule has been revised.

**New Rules**

Additional Company Rule - Livestock Care, Custody or Control Coverage FL 028 - The companies are introducing a rule describing Livestock Care, Custody or Control Coverage.

Additional Company Rule - Premier Farm Liability Endorsement FL 029 - The companies are introducing a rule describing the Premier Farm Liability Endorsement.

Additional Company Rule - Premier CGL Farm Liability Endorsement FL 030 - The companies are introducing a rule describing the Premier CGL Farm Liability Endorsement.

Additional Company Rule - Watercraft Liability FL 031 - The companies are introducing a rule describing the Watercraft Liability Endorsement.

Equipment Breakdown Coverage Schedule FP 005 - The companies are introducing a rule describing the Equipment Breakdown Coverage Schedule. Note: FP 005 is used when an insured desires higher limits than those provided under FP 004.

Additional Company Rule - Additional Farm Property Covered FP 007 - The companies are introducing a rule describing the Additional Farm Property Covered Endorsement.

Additional Farm Property Not Covered FP 008 - The companies are introducing a rule describing the Additional Farm Property Not Covered Endorsement.

Additional Company Rule - Limited Seed Cotton Coverage FP 026 - The companies are introducing a rule describing Limited Seed Cotton Coverage.

Additional Company Rule - Scheduled Mobile Agricultural Machinery and Equipment Rental Reimbursement FP 027 - The companies are introducing a rule describing Scheduled Mobile Agricultural Machinery and Equipment Rental Reimbursement.

Additional Company Rule - Blanket Mobile Agricultural Machinery and Equipment Rental Reimbursement FP 028 - The companies are introducing a rule describing Blanket Mobile Agricultural Machinery and Equipment Rental Reimbursement.

Additional Company Rule - Watercraft Physical Damage Coverage FP 029 - The companies are introducing a rule describing Watercraft Physical Damage Coverage.

Additional Company Rule - Schedule Household Personal Property FP 030 - The companies are introducing a rule describing Scheduled Household Personal Property.

Additional Company Rule - Premier Farm Property Endorsement FP 031 - The companies are introducing a rule describing the Premier Farm Property Endorsement.

Additional Company Rule - Premier Farm Dwelling Endorsement FP 032 - The companies are introducing a rule describing the Premier Farm Dwelling Endorsement.

Additional Company Rule - Premier Farm Inland Marine Endorsement FP 033 - The companies are introducing a rule describing the Premier Farm Inland Marine Endorsement.

Additional Company Rule - Garden Nursery or Greenhouse Endorsement FP 035 - The companies are introducing a rule describing the Garden Nursery or Greenhouse Endorsement.

Additional Company Rule - Milk Contamination Endorsement FP 036 - The companies are introducing a rule describing the Milk Contamination Endorsement.

Additional Company Rule - Optional Miscellaneous Equipment Per Item Limit Endorsement FP 037 - The companies are introducing a rule describing the Optional Miscellaneous Equipment Per Item Limit Endorsement.

Additional Company Rule - Optional Stack Limit or Clear Space Endorsement FP 038 - The companies are introducing a rule describing the Optional Stack Limit or Clear Space Endorsement.

Additional Company Rule - Orchard or Vineyard Endorsement FP 039 - The companies are introducing a rule describing the Orchard or Vineyard Endorsement.

Additional Company Rule - Wine Contamination and Leakage Endorsement FP 040 - The companies are introducing a rule describing the Wine Contamination and Leakage Endorsement.

Additional Company Rule - Tobacco Curing Barns and Leaf Tobacco Endorsement FP 041 - The companies are introducing a rule describing the Tobacco Curing Barns and Leaf Tobacco.

Additional Company Rule - Cured Leaf Tobacco Stored in Farm Buildings Other Than Curing Barns Endorsement FP 042 - The companies are introducing a rule describing Cured Leaf Tobacco Store in Farm Buildings Other Than Curing Barns.

Additional Company Rule - Harvested Tobacco Endorsement FP 043 - The companies are introducing a rule describing Harvested Tobacco.

Additional Company Rule - Over Quota Tobacco Endorsement FP 044 - The companies are introducing a rule describing Over Quota Tobacco.

Additional Company Rule - Limitations on Windstorm or Hail Coverage for Roof Surfacing Endorsement FP 045 - The companies are introducing a rule describing Limitations on Windstorm or Hail Coverage for Roof Surfacing.

Rule 26. Change Endorsement - The companies are introducing an exception to reflect the change form is being replaced.

Rule 30. Disruption of Farming Operations - The companies are introducing a flat rate.

Rule 37. Farm Liability Coverage - The companies are introducing new exception page and rates.

Rule 39. Farm Inland Marine - The companies are introducing new Rule 39 exception page.

Rule 40. Farm and CGL Farm Umbrella Liability Coverage General Rules - The companies are introducing new exception rule page.

Rule 41. Farm Umbrella Liability Coverage - The companies are introducing new exception pages and rates.

Terrorism Supplement - The companies are withdrawing ISO rule and introducing new exception.

These changes will result in an overall rate increase of +1.6% or +\$1,517 (9 policyholders).

Companion forms (Item Key #685391) were still pending as of November 20, 2017.

**Item Key: 685559**

Date Submitted: 10/02/2017

Milwaukee 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: 685954**

Date Submitted: 10/05/2017

HANOVER AMERICAN INSURANCE COMPANY, THE

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Connections Home Product

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

The last adjustment to this program was approved in September 2016 (Item Key #383425) and resulted in an overall rate increase of +3.0% to be effective February 1, 2017 for both new and renewal business.



With this filing, the company proposes the following changes:

- Revised Base Rates for All Forms
- Revised AOI Curve
- Revised Deductible Factors
- New All Peril Deductibles - The company proposes to add several new All Peril Deductible combinations with Wind/Hail and Hurricane options. No changes have been made to any existing deductible combinations.
- Revised Minimum Premium for All Forms - HO-3, from \$450 to \$575, HO-6, from \$100 to \$250 and HO-4, from \$100 to \$150
- Revised Loss Free Credit
- Revised Water Back-Up and Sump Discharge or Overflow Rates
- Revised Personal Umbrella Liability Supplement

These changes will result in an overall rate increase of +3.5% or +\$480,454 (5,777 policyholders).

**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 +2.020%(amended from +1.330%) or premium increase of +\$15,180 (amended from +\$0) affecting 0 policyholders.

**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

The last rate adjustment for the above-captioned company was filed and approved under the 'Prior Approval' provision, Item Key Number 394561 effective 12/01/2017.

With this filing, the companies are proposing to delay adoption of the following Insurance Services Office, Inc., (ISO) filing designation numbers. The companies intend to delay implementation until 07/01/2018.

GL-2017-BGL1 approved for ISO under state tracking number 394708 effective 02/01/2018 and GL-2016-RELP1 approved for ISO under state tracking number 385574 effective 02/01/2016.

The companies will utilize the following Loss Cost Multipliers.

<b>Company Name</b>	<b>Current LCM</b>	<b>Proposed LCM</b>
American Fire and Casualty Company	1.388	1.474
The Ohio Casualty Insurance Company	2.396	2.480
Ohio Security Insurance Company	1.570	1.654
West American Insurance Company	2.032	2.119

The companies are introducing the following Loss Cost Multipliers to be used in conjunction with Estimated Loss Potentials.

<b>Company Name</b>	<b>Proposed LCM</b>
American Fire and Casualty Company	1.133
The Ohio Casualty Insurance Company	1.907
Ohio Security Insurance Company	1.272
West American Insurance Company	1.629

These changes will result in a +3.0% rate increase or +\$289,403.00.

There will be 3085 Louisiana policyholders affected by this rate increase.

**Item Key: 686370**

Date Submitted: 10/11/2017

Pharmacists Mutual Insurance Company

4 - Homeowners

Revised Rate only

Homeowners Program

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

The initial rates and rules for the above-captioned program were approved in October 2014 (Item Key #313989) to be effective November 1, 2014. The company is a member of American Association of Insurance Services (AAIS).

With this filing, the company will use the same AAIS rates approved in its initial filing, but proposes to delete one Loss Cost Multiplier (LCM) of 2.915 and change the other LCM from 3.068 to 3.460.

Initially, the company used two different loss cost multipliers (LCMs). One was for Base Loss Costs and one was for miscellaneous coverages. With this filing, the company proposes to use just one LCM for all loss costs.

On Exception page 1, the following changes are being made:

**Old Wording**

**Loss Cost Multiplier**

Pharmacists Mutual Insurance Company will use a loss cost multiplier of 2.915 with the "Base Loss Costs" established by AAIS for our Homeowners Program.

Pharmacists Mutual Insurance Company will use a loss cost multiplier of 3.068 with all other "Loss Costs" established by AAIS for our Homeowners Program.

**New Wording**

**Loss Cost Multiplier**

Pharmacists Mutual Insurance Company will use a loss cost multiplier of 3.460 with all "Loss Costs" established by AAIS for our Homeowners Program.

These changes will result in an overall rate increase of +19.9% or +\$39,778 (106 policyholders).

**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

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

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

GL-14-CW Minimum Premium

GL-1002-CW Care, Custody or Control Coverage

GL-1004-CW Blanket Waiver of Subrogation

GL-1005-CW Printers Errors and Omissions Liability

GL-1006-CW Beauty Salon-Barber Shop Professional Liability

GL-1007-CW Broad Form Products Coverage

GL-1026-CW Unintentional Failure To Disclose All Hazards

GL-1032-CW Composite Rate Endorsement

GL-1038-CW Social Services Professional Liability Endorsement  
 GL-1053-CW Exclusion – Organic Pathogen  
 GL-1059-CW Child Care Amendatory Endorsement

The companies are making revisions to the following rules used with the program.

CGLES-9-CW Schedule Rating - RU: 5 New Risk Characteristics added. Risk Characteristic max/min revised (+/- 25%). Individual Risk Characteristics increased to 25%

(Note: max debit/credit allowed per policy = +/-25%)

GL-9-CW Additional Premium Changes - Additional premium will no longer be waived for TIC and WIC.  
 GL-10-CW Return Premium Changes - Return premium will no longer be waived for RUIC, TIC and WIC.

Formatting change only for AICK, MCIC, SNIC

GL-16-LA Additional Interests - Form Number and Formatting changes only. RU: 3 forms added to rule. Edition date and formatting changes.

GL-P-23-CW Company Rates or Loss Costs - Rule 23.D - Rating for Damage Premises Rented to You revised

GL-P-36-CW Description of Additional Optional Endorsements – Electronic Data Liability - Content without rating impact changes. ISO rule E.A has "Refer to Company" for rating for optional endorsement. Clarified that unless otherwise specified, there is no premium impact for these optional endorsements. C.18 is added (Republic rule being filed in Amtrust Carriers). An additional Exclusion endorsement is being added to Rule 36.C.

GL-P-43-CW Employee Benefits Liability Coverage - Paragraph B is being deleted and replaced vs amended so item B.4 from the ISO Commercial GL Rate Manual has been added. Other than the aforementioned, all other changes are just formatting.

GL-1003-LA General Liability Expansion Endorsement - Combined Republic's expansion end and both of Amtrust's Expansion Ends into one form. RU: Rating method changed from a flat rate to a % of premium

GL-1045-CW Swimming Pool-Property Damage Coverage Endorsement - Formatting Change RU: Premium charge formatting changes.

These changes will result in a +1.830% rate increase or +\$7,349.00.

There will be 738 Louisiana policyholders affected by this rate increase.

The corresponding form(s), LDI Form Filing Number 686590, Company Form Filing Number LA-GL-1806-01-1165P is pending approval.

**Item Key: 686670**

Date Submitted: 10/16/2017

GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Louisiana Voluntary Homeowners Program

(Louisiana Select Homeowners Program)

Filing in response to House Bill 393

Overall % Impact: **9.0**

Overall \$ Impact: **\$988,394**

# of Policyholders: **7250**

Company Reference: 2017 LA SELECT HO ANNUAL RATE FILING

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

The last adjustment to this program was approved in March 2015 (Item Key #320046) and resulted in an overall rate decrease of -4.7% to be effective May 15, 2015 for new business and June 15, 2015 for renewal

business.

With this filing, the company proposes the following changes:

- Base Rates
- AOI Factors
- Deductibles
- Protective Device and New Roof Credits
- Experience Rating Factor
- Limit Options and Rates
- Endorsement Changes
- Clerical Changes

### **Rule 302. A.1 AOP and OW Key Premiums and Rule 302.B Hurricane Key Premiums**

Base rates for all forms have been updated.

### **Rule 303. A Key Factors**

Currently, Gulfstream has Amount of Insurance factors for Coverage A amounts of \$100,000 or more. Gulfstream proposes to add factors for amounts of \$75,000 to \$100,000. The Coverage A amount minimum for new business in this program will remain the same.

### **Rule 305 Deductibles**

Currently, Gulfstream has two options for HO3 deductibles; an All Perils Aggregate Deductible or a Split Deductible consisting of a Hurricane Deductible and an All Other Perils deductible. Gulfstream proposes to remove the All Perils Aggregate Deductible option. Additionally, the \$1,000 Hurricane deductible will be removed. Options of 1, 2, 5 and 10% All Other Perils and 1% and 10% Hurricane options will be added. These additions will ensure current policyholders with an All Perils Aggregate Deductible will keep their same deductibles upon renewal, as well as expand opportunities for new business.

Gulfstream also proposes to increase the Hurricane Deductible factors to be more in line with competitors. Competitor filings were used for comparison. Additionally, as part of Gulfstream's risk management efforts, policyholders will only be able to have a Hurricane Deductible that is greater than or equal to their All Other Perils Deductible. Policies currently with a \$1,000 Hurricane Deductible will be given a 1% Hurricane Deductible upon their next renewal and notified via a Notice of Change in Policyholder Terms letter. Policies with a Hurricane Deductible less than their All Other Perils Deductible will receive the next highest Hurricane Deductible option that satisfies this rule and be notified via a Notice of Change in Policyholder Terms letter.

Currently, Gulfstream only offers a \$500 deductible for HO4 and HO6. Gulfstream proposes to add \$1,000 and \$2,500 options.

### **Rule 308 Protective Devices**

Currently, Gulfstream offers a credit for having a smoke detector inside or outside each bedroom and on each additional story of the dwelling, a fire extinguisher on each story, and dead bolts on all exterior doors. Gulfstream proposes to remove this credit, making it consistent with its Homeowners programs in other states.

### **Rule 310 New Roof Credit**

Currently, Gulfstream offers a New Roof Credit for all forms, however, Gulfstream proposes to only offer this credit to Form HO3. This change is based on comparison of Gulfstream's current approved rule in other states.

### **Rule 403 Loyalty and Experience Rating Factor**

Currently, Gulfstream surcharges all forms for 2 or more qualifying losses in the last 3 years, and applies this to the All Other Perils premium. Gulfstream proposes to vary the experience rating factor for Form HO3 by the number of policy terms with Gulfstream. Additionally, Gulfstream proposes to add a surcharge factor for all forms for having 1 qualifying claim and have this rule apply to all perils.

**Rule 510 Personal Property - Increased Special Limits of Liability**

Gulfstream is increasing the rate for Money, Bank Notes, Coins, etc. There are currently no inforce policies that have this endorsement.

**Rule 512 Loss of Use Increased/Decreased Limits**

Currently, Loss of Use Increased/Decreased Limits applies only to Form HO3. Gulfstream proposes to have this rule apply to Forms HO4 and HO6 as well.

**Rule 517 Permitted Incidental Occupancies - Residence Premises**

Gulfstream proposes to remove this rule. Currently, 2 policyholders have this endorsement. Upon their next renewal, the endorsement and premium surcharge will be removed and they will be notified via a Notice of Change in Policyholder Terms letter.

**Rule 521 Personal Liability/Medical Payments**

Currently, Gulfstream only allows 3 options for Personal Liability/Medical limits. Gulfstream proposes to add additional Medical Payments limits and allow policyholders to select any combination of the offered Personal Liability/Medical limits. Gulfstream also proposes to increase the premium for the current approved limits in order to be in line with competitors.

**Rule 525 Refrigerated Personal Property**

Currently, Gulfstream does not offer this endorsement in Louisiana, but does in the rest of its Homeowners Programs in other states. Gulfstream proposes to add this endorsement. The charge will be \$10 and a deductible of \$100 applies.

In response to House Bill 393, the company also proposes the following:

**517. Personal Property Exclusion (HO3 and HO6)**

A. Coverage C Personal Property may be excluded from the policy if the following criteria are met:

1. The property is located in a disaster area as declared by the Governor of Louisiana, the President of the United States or any officer acting under Presidential authority.
2. The structure is rendered uninhabitable as determined by the local governing authority or GSPCIC because the structure sustained extensive damage to more than fifty percent of the dwelling area.
3. The policyholder has submitted a written request to exclude personal property.

B. The exclusion will be effective for the lesser of the following periods:

1. The structure has been repaired to the point that it is habitable.
2. The homeowner's policy has been terminated.
3. Twenty-four (24) months have passed from the date of disaster declaration.

C. Apply a 15% credit for HO3 and 50% credit for HO6 to the Base Premium.

Use Endorsement GS 231-2678 Personal Property Exclusion - Louisiana

Gulfstream also proposes several clerical changes to the manual as follows:

**Table of Contents**

The table of contents is updated to reflect numbering and rule changes.

### **Company Abbreviation**

The abbreviation "GPCIC" or the words "the Company" are replaced with the abbreviation "GSPCIC" throughout the Louisiana Select Homeowners Manual ("the manual").

### **Peril Abbreviations**

The words "All Other Perils", "Other Wind" or "Hurricane" are replaced with "AOP", "OW" and "HUR" respectively after the first use of the abbreviation in order to be consistent throughout the manual.

### **R101 Producer Appointments**

Details relating to agency contracts have been removed as they are stated in the contracts themselves.

### **R102 Limits of Liability and Coverage Relationships**

Gulfstream is clarifying that the listed limits are for the base policy.

### **R105 Eligibility**

Gulfstream is clarifying it's right to inspect properties and who/what a policy may be issued to.

### **R108 Protection Classification Codes and Information**

Gulfstream is simplifying the description of Protection Class 1-9.

### **R111 Applications for Insurance**

Gulfstream is removing reference to applications no longer used.

### **R114 Fees and Assessments**

Gulfstream is clarifying the application of the Citizens assessment in the policy premium.

### **R118 Mandatory Endorsement**

Gulfstream is clarifying the name and of various mandatory forms and which forms they apply to, as well as removing notices from this list so that it contains only coverage related forms.

### **R201 Binding**

Gulfstream is removing item (D) because it is in the Underwriting Guidelines.

### **R204 Insurance Score**

Gulfstream is clarifying the application of insurance score.

### **R307 Secured Community/Building**

Gulfstream is removing requirement (1) Community/building must have at least 30 residences, paved streets and street lights for both parts (A) and (B).

### **R308 Protective Devices**

Gulfstream is removing Endorsement GP 04 16 Premises Alarm or Fire Protection System.

### **R311 Roof Pitch Credit**

Gulfstream is clarifying the application of the roof pitch credit.

### **R502 Additional Amount of Insurance for Dwelling**

Gulfstream is replacing form HO 04 20 Specified Additional Amount of Insurance for Coverage A-Dwelling with approved form GS 231-1524 Extended Dwelling Replacement Cost to 125% of Stated Coverage A Limit.

**R504 Other Structures**

Gulfstream is clarifying the coverage limits available for Other Structures Rented to Others-Residence Premises.

**R505 Carports, Pool Cages and Screen Enclosures**

Gulfstream is clarifying how this rule applies in addition to Rule 518 Preferred Premium Package.

**R507 Special Personal Property Coverage**

Gulfstream is clarifying how to develop the premium for this rule.

**R510 Personal Property - Increased Special Limits of Liability**

Gulfstream is correcting the inconsistency between the Firearms incremental increase and the rate per increment. The limit per item for Jewelry, Watches and Furs is changes from \$1,500 to \$1,000.

**R511 Business Property - Increased Limits**

Gulfstream is removing reference to Form HO 04 42 Permitted Incidental Occupancies, which is being removed. Additionally, the off-premises limit of \$250 is being increased to \$500.

**R518 Preferred Premium Package**

Gulfstream is increasing the limit of Silverware from \$5,000 to \$10,000 and the limit of Equipment breakdown from \$50,000 to \$100,000. The sub-limits for Jewelry and Furs has been removed. The Damage to Property of Others Section II Coverage has been removed.

**R519 Identity Theft Expense Coverage**

Gulfstream is removing the list of covered expenses and exclusions as these can be found in the endorsement form.

**R520 Equipment Breakdown Coverage**

Gulfstream is increasing the limit of coverage from \$50,000 to \$100,000.

**R522 Animal Liability**

Gulfstream is removing Catahoula Leopard as an ineligible breed of dog.

**R523 Golf Cart Physical Damage Liability Coverage**

Gulfstream is clarifying the coverage limits available for this rule.

These changes will result in an overall rate increase of **+9.0%** or **+\$988,394** (7,250 policyholders).

Companion forms (Item Key #686674) were still pending as of November 15, 2017.

**Item Key: 686791**

Date Submitted: 10/18/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Directors & Officers Liability

# of Policyholders: 0

Company Reference: LA-DOL-20040243R

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

The last rate adjustment for the above-captioned company was filed and approved under the 'Prior Approval'



provision, Item Key Number 254468 effective 01/15/2010.

With this filing, the company is making the following revisions to the previously approved Directors and Officers Liability Program.

**Item Key: 686842**

Date Submitted: 10/18/2017

HARTFORD CASUALTY INSURANCE COMPANY  
 HARTFORD INSURANCE COMPANY OF THE MIDWEST  
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST  
 HARTFORD UNDERWRITERS INSURANCE COMPANY  
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD  
 TWIN CITY FIRE INSURANCE COMPANY  
 HARTFORD ACCIDENT AND INDEMNITY COMPANY  
 HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: FN.13.035.2016.05

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 384718 effective 10/21/2016.

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

**HS 30 06 03 17 (Option V. Blanket Additional Insured – As Required by Written Contract).** This endorsement modifies the Commercial General Liability (“CGL”) Coverage Part and is designed to provide blanket additional insured status and tracts contract requirements to ISO AI forms.

**HS 30 07 03 17 (Excess of Wrap)** - This endorsement modifies the CGL Coverage Part and adds additional extensions to the Wrap Exclusion that resides in the Contractor’s Broad Form only for the Named Insured.

**HS 30 08 03 17 (Excess of Wrap and Difference In Conditions Coverage)** - This endorsement adds additional extensions to the Wrap Exclusion that resides in the Contractor’s Broad Form and also adds broadened Conditions coverage only to the Named Insured.

**HS 30 09 - Anti-Stacking Provision** - This form modifies the Commercial General Liability Coverage Part. It is a new proprietary exclusionary endorsement to respond to continuing or progressively deteriorating “bodily injury” or “property damage”. The endorsement states that solely with respect to any “suit” or claim seeking damages that arise out of, or are in any way related to “your work” or “your product” arising out of a “residential premises” such continuing or progressively deteriorating “bodily injury” or “property damage” shall constitute a single “occurrence”. This form will be mandatory only for certain class codes. There will be a 15% credit to the policy premium if this endorsement is added.

**Item Key: 686853**

Date Submitted: 10/18/2017

Insurance Services Office, Inc.

19 - Commercial Automobile

Revised Rule only

Commercial Automobile  
Rule Revision

Introduce Rule B. ISO Risk Analyzer Commercial Auto Vehicle Symbol Rating Procedures

# of Policyholders: 0

Company Reference: CA-2017-RAVEH (2)

With this filing, Insurance Services Office, Inc. (ISO) proposes to introduce a set of optional rating rules that insurers may adopt for use to complement the program contained in the standard Commercial Lines Manual (CLM), the Optional Class Plan section of the CLM, or the insurer's own proprietary approaches. This filing introduces the ISO Risk Analyzer Commercial AUto Vehicle Symbol Rating Procedures.

This filing also includes the symbols module.

ISO is introducing this filing 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, it will be up to each individual insurer to:

- determine whether to adopt this filing, and to take appropriate filing action if it elects to adopt it;
- 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.

**Item Key: 686971**

Date Submitted: 10/20/2017

Insurance Services Office, Inc.

17 - Other Liability

Initial Rule only

Professional Liability/Errors and Omissions

Miscellaneous Professional Liability Program

# of Policyholders: 0

Company Reference: PF-2016-RMIRU

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

This filing introduces a new program – Miscellaneous Professional Liability – as part of the Commercial Lines Manual, Division Sixteen – Professional Liability (Other Than Medical). These rules correspond with the new Miscellaneous Professional Liability policy form and endorsements filed in concurrent filing PF- 2016-OMIFO. These rules have been divided into three sections: (I) General Rules; (II) Coverage Rules; and (III) Premium Determination. SPECIAL NOTE: While the rating factors displayed in the attached rules are included in this filing, the background information and actuarial support for them are included in the Miscellaneous Professional Liability Policy Loss Costs PF-2016-RMILC.

RULES FILING PF-2016-RMIRU (SUPPLEMENT) - This supplement addresses state-specific provisions with respect to the Miscellaneous Professional Liability Multistate Rules.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number

**Item Key: 687020**

Date Submitted: 10/23/2017

United Property & Casualty Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners Program (HO3, HO4, HO5 and HO6) UPC 1.0

Rate revision and response to House Bill 392

Overall % Impact: **-7.0**

Overall \$ Impact: **-\$2,910,771**

# of Policyholders: **19448**

Company Reference: UPC LA HO 2017 RATERULE

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

The initial rates and rules for the above-captioned company were approved in September 2014 (Item Key #313862) to be effective December 19, 2014.

With this filing, along with a base rate change, the company proposes territorial relativities and other factors changes and to offer new endorsement options to allow customers to better cover their property, if desired.

**Format only**

The company is implementing a new manual structure that it feels is better organized, provides additional clarification and will facilitate future changes.

**New rule for clarification**

A handful of rules are being introduced to provide additional information and guidance to agents pertaining to policy administration and company policies/procedures.

**Introduction of new limits/options**

Additional coverage limits and options are being introduced to create consistency amongst the companies owned by UIHC to streamline the broader product offerings and provide customers with an enhanced ability to tailor the policy to fit their insurance needs. The impacted rules/coverages are:

**Rule 210 - Coverage B - Other Structures** - Introduction of an option to exclude coverage for Other Structures at the customer's option. This will provide customers with more options to tailor the policy to their individual needs.

**Rule 230 - Coverage D - Loss of Use: HO3/5** - New limits of 15% and 25% are being introduced.

**Rule 440 - Companion Policy Discount** - Introduction of a Preferred Auto category.

**Rule 710 - Ordinance or Law Coverage** - Introduction of an option to reject Ordinance or Law coverage at the customer's option.

**Rule 780 - Personal Property - Increased Special Limits of Liability** - Introduction of new classes of property: Money, Securities, Firearms and Portable Electronic Equipment.

**Rule 950 - Rating Tier Determination** - Insurance Score will no longer be run automatically at the policy's third term. Instead, the customer will have the option of requesting their Insurance Score be re-ordered up to one time per year. Tier determination has been added for HO6 risks where the owner is a 1st time owner.

**Rule 1040 - Key Factors: HO3/5** - Introduction of Key Factors for Coverage A limits from \$75,000 to \$149,000.

**Rule 1040 - Key Factors: HO6** - Added a formula to clarify how the factor will be calculated for Coverage A+C amounts greater than \$500,000.

**Rule 1040 - Key Factors: HO4** - The All Other Perils formula for Coverage C limits greater than \$80,000 has been updated.

#### **Material change or update**

For rules being materially changed or new rules being introduced, additional details are provided below:

**Rule 100 - Coverage Limits** - This rule has been updated to summarize changes made to the limits of coverage available for purchase.

**Rule 120 - Minimum Premium: HO3/5** - Structure updated to allow for different minimum premiums based on the presence or absence of wind coverage. Lowered from \$500 to \$250 with wind and \$200 without wind.

**Rule 120 - Minimum Premium: HO6** - Lowered from \$250 to \$200 with wind and \$150 without wind.

**Rule 175 - Additional Fees and Credits** - Introduction of the Paperless Policy Credit and Managing General Agency Fee. A \$10 policy credit will apply when the customer elects to receive policy documents electronically. Applies to all forms. A \$20 MGA fee applies to all policies. This fee is fully earned at policy inception.

**Rule 230 - Coverage D - Loss of Use: HO6** - Policy form HO 06 has been broken out to have its own coverage limits and factors. The company feels that given the significant difference in the underlying coverage amount between HO 03 and HO 06, having the same percentages available may not be adequate to properly cover a customer's loss of use exposure. To account for this, the company proposes to offer a higher base limit of 50% and higher percentage options for customers to choose from.

**Rule 250 - Deductibles** - Factors updated.

**Rule 400 - Maximum Discount** - The company proposes to change the maximum discount from 60% to 65%.

**Rule 500 - Number of Stories** - The company proposes a Number of Stories structure.

**Rule 500 - Floors Above Unit** - The company proposes to introduce a Floors Above Unit rating variable. This will only be used for the rating of HO 06 policies where there are other units either above or below the insured unit.

**Rule 510 - Roof Age** - The roof age/home age matrix has been expanded to smooth premium changes at renewal and correct nonsensical rating scenarios.

**Rule 511 - Roof Material** - This discount is being introduced to offer premium reductions for risks based on the type of roofing material.

**Rule 550 - Windstorm or Hail Exclusion** - The company proposes to replace the Hurricane Exclusion with a Windstorm or Hail Exclusion.

**Rule 630 - Equipment Breakdown** - This rule is being deleted and replaced by Rule 631.

**Rule 631 - Home Systems Protection** - This coverage is being introduced as a replacement for Equipment Breakdown. The new coverage is broader than the old, but the company proposes to keep the premium the same to avoid any adverse impact to existing policyholders.

**Rule 632 - Service Line** - This is a new coverage being introduced to HO3/5 customers at their option.

**Rule 671 - Identity Theft Expense & Resolution Services** - This coverage is being updated to provide coverage for identity theft support services and credit monitoring. As a result of the increased coverage, the company proposes to update the premium associated with this endorsement from \$24 to \$29.

**Rule 720 - Other Insured Location Occupied by Insured** - The company proposes to introduce this new coverage in order to provide customers with more options and avoid any potential gaps in coverage.

**Rule 730 - Other Members of a Named Insured's Household** - The company proposes to introduce this new coverage in order to provide customers with more options and avoid any potential gaps in coverage.

**Rule 810 - Premier Endorsement** - Additional coverages have been added to this package in order to offer customers a more affordable way to purchase a basket of endorsements. The associated factor has been updated to reflect the additional coverages.

**Rule 820 - Premier Plus Endorsement** - Additional coverages have been added to this package in order to offer customers a more affordable way to purchase a basket of endorsements. The associated factor has been updated to reflect the additional coverages.

**Rule 830 - Premier Condominium Endorsement** - Additional coverages have been added to this package in order to offer customers a more affordable way to purchase a basket of endorsements. The associated factor has been updated to reflect the additional coverages.

**Rule 850 - Unit-Owners Rental to Others** - This rule has been updated to identify how home-sharing exposures will be classified for rating purposes for HO6 risks.

**Rule 860 - Residence Held in Trust** - The premium determination for this coverage has been simplified to a flat rate of \$25. The proposed flat rate is equal to the lowest combination from the old structure, so no customer will be adversely impacted by this change.

**Rule 870 - Special Coverage** - The company proposes to introduce Special Coverage C as an optional coverage for HO 06 customers who wish to broaden the coverage on their contents.

**Rule 880 - Student Away From Home** - The company proposes to introduce this new coverage in order to provide customers with more options and avoid any potential gaps in coverage.

**Rule 900 - Short-Term Rental/Homesharing** - This rule is being introduced to address how short-term rental or home sharing exposures will be rated for HO3/5 risks.

**Rule 910 - Damage to Property of Others Increased Limits** - The company proposes to introduce this new coverage in order to provide customers with more options and avoid any potential gaps in coverage.

**Rule 1010 - Base Rates** - The company proposes base rate changes.

**Rule 1030 - Protection Class/Construction Factors** - The All Other Perils factors have been updated to comply with Louisiana House Bill 392. This rule is also being expanded to apply to HO4 policies.

**Rule 1100 - Territorial Relativities** - The company proposes territorial relativity changes.

**Rule 1100 - Distance to Coast: HO3 and HO6** - New zip codes have been added that were missing from the originally approved rates.

Premium is calculated separately for Hurricane, Tornado/Hail and All Other Perils.

These changes will result in an overall rate decrease of -7.0% or -\$2,910,771 (19,448 policyholders).

Companion forms (Item Key #687060) were still pending as of November 30, 2017.

**Item Key: 687844**

Date Submitted: 10/25/2017

REPUBLIC UNDERWRITERS INSURANCE COMPANY  
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY  
SOUTHERN UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Employment Practices Liability

Overall \$ Impact: **-\$27,219**

# of Policyholders: **348**

Company Reference: LA-GL-1806-05-2025

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

**Item Key: 687849**

Date Submitted: 10/25/2017

SECURITY NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

# of Policyholders: **0**

Company Reference: LA-GL-1806-05-2025B

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

With this filing, the company is introducing the initial rates and rules for its Employment Practices Liability Program. This coverage provides for liability arising out of claims for a wrongful act committed against an employee because of an employment-related offense. Two coverage forms are available. One coverage form provides Standard Coverage and one coverage form provides Enhanced Coverage that includes inappropriate Third Party Conduct and Punitive Damages.

Both coverage forms are on a claims-made basis.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 685950, Company Form Filing Number LA-GL-1806-01-2025B was approved effective 06/01/2018.

**Item Key: 687879**

Date Submitted: 10/26/2017

Independence American Insurance Company

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Pet Insurance Plans

Initial Rate and Rule

# of Policyholders: **0**

Company Reference: IAIC PPI RATE FILING LA

Requested Effective Dates - New: 12/09/2017 Renewal: N/A

This is a re-submission of Item Key Number 397816, which was disapproved because the company did not respond to Mr. William Wolfe's SERFF "Objection Letter" dated September 5, 2017.

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

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 397817, Company Form Filing No. IAIC PETPARTNERS FORM FILING LA, were approved effective September 1, 2017 for new business.

**Item Key: 687886**

Date Submitted: 10/26/2017

United Services Automobile Association

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **19.1**

Overall \$ Impact: **\$41,079,066**

# of Policyholders: **93382**

Company Reference: LA1700201

Requested Effective Dates - New: 01/22/2018 Renewal: 03/08/2018

The last rate revision to this program was +14.6% (+\$28,473,970) which was approved under LDI Item Key #338830 with effective dates of 2/18/2017 for new and renewal business.

With this filing, the company proposes revisions to the following structures:

- Base Rates in all companies;
- Enhanced Rental Rates in all companies;
- Expense Fees in all companies;
- Max Rate Caps in USAA and USAA-CIC;
- Bodily Injury Increased Limit Factors in all companies;
- Property Damage Increased Limit Factors in all companies;
- Medical Payments Increased Limits Factors in all companies;
- Tier Factors in all companies;
- Tier Placement in all companies;
- Territory Boundaries in all companies;
- Territory Factors in all companies;
- Car Replacement Assistance Factors in all companies;
- Annual Mileage in all companies;
- Introduced Model Year 2020 Factors in all companies; and
- Introduction of the Louisiana Territory Tool.

The rate impact associated with this filing is +19.1% (+\$41,079,066), affecting 93,382 policyholders.

**Item Key: 687909**

Date Submitted: 10/26/2017

Insurance Services Office, Inc.

26 - Burglary And Theft

Revised Rate and Rule

Commercial Burglary and Theft

Revised Rules

Crime and Fidelity Multistate Rules Revision

# of Policyholders: **0**

Company Reference: CR-2017-REL1

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

The last adjustment to this program occurred in November 2015 under the Prior Approval provision (Item Key #327646) to be effective June 1, 2016.

With this filing, the company wish to revise the rules for the Supplemental Tables of the Rating Relativities and Factors section of Division Three - Crime and Fidelity of the Commercial Lines Manual (CLM).

The rate impact associated with this filing is a rate decrease of **-12.5%** or **\$0** (0 policyholders).

This filing is replacing approved Item Key #327652 which was effective on June 1, 2016.

The companion rate filing, CR-2017-RLA1, was pending approval under state tracking #687911 for an effective date of June 1, 2018.

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



**Item Key: 687940**

Date Submitted: 10/27/2017  
 AmGUARD Insurance Company  
 17 - Other Liability  
 Initial Rate and Rule  
 Professional Liability  
 Miscellaneous Professional Liability Program

# of Policyholders: 0  
 Company Reference: 2018-MPL-LA-RATE/RULE  
 Requested Effective Dates - New: 12/01/2017 Renewal: 12/01/2017

With this filing, the company is introducing the initial rates and rules for its new Miscellaneous Professional Liability Program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 687915, Company Form Filing Number 2018-LA-MPL-FORMS is pending approval.

**Item Key: 687948**

Date Submitted: 10/27/2017  
 Root Insurance Company  
 19 - Private Passenger Automobile  
 Initial Rate and Rule  
 Private Passenger Automobile  
 Private Passenger Auto Program  
 Initial Rate and Rule  
 # of Policyholders: 0  
 Company Reference: LA\_2017.12.10\_RATES  
 Requested Effective Dates - New: 12/10/2017 Renewal: N/A

With this filing, the company proposes to introduce their Private Passenger Auto Program. This company is a new auto insurance company with no historical loss experience upon which to rely for actuarial rate indications. Therefore, the company chose to rely mostly on competitive analysis to revise the proposed rating plan.

The competitive analysis was acquired from a competitive market basket provided by LexisNexis Risk solutions.

The corresponding form filing (**is pending**) under Company Tracking #LA\_2017.12.05\_FORMS, Form Filing ID #686759, with an approval date of (-----.)

**Item Key: 687950**

Date Submitted: 10/27/2017  
 ACCC INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Withdrawal of Rates or Rules  
 Private Passenger Automobile  
 Private Passenger Automobile Program  
 Program Withdrawal  
 # of Policyholders: 0  
 Company Reference: LAWITHDRAW

Requested Effective Dates - New: 01/25/2019 Renewal: N/A

With this filing, the company proposes to withdraw the rates and rules for the Private Passenger Automobile Program. This program had the following filings approved:

<u>LDI Item Key Number</u>	<u>Company Reference Number</u>	<u>New Effective Date</u>	<u>Renewal Effective Date</u>
1055	N/A	6/19/2001	N/A
8292	2006072	3/26/2002	3/26/2002
10110	N/A	9/1/2002	9/1/2002
16901	LA2004-01	4/15/2004	4/15/2004
21784	LA-2005-10-01	10/1/2005	10/1/2005
23483	LA2006-05-05	5/8/2006	5/8/2006
25833	LA-2007-05-01-R	5/1/2007	5/1/2007
246998	LA 2009-07 RE	N/A	9/1/2009
254101	LA 2009-12 RE	N/A	1/1/2010
259311	LA 2010-04 RULE RE	N/A	6/15/2010
327709	LA INSTALLMENT 2016-01	1/1/2016	1/1/2016
327710	LA RATE/RULE 2016-01 (2ND FILING)	1/1/2016	1/1/2016

**Item Key: 687951**

Date Submitted: 10/27/2017

ACCC INSURANCE COMPANY

19 - Private Passenger Automobile

Withdrawal of Rates or Rules

Private Passenger Automobile

Private Passenger Automobile Preferred Program

Program Withdrawal

# of Policyholders: 0

Company Reference: 1

With this filing, the company proposes to withdraw the rates and rules for the Private Passenger Automobile Preferred Program. This program had the following filings approved:

<u>LDI Item Key Number</u>	<u>Company Reference Number</u>	<u>New Effective Date</u>	<u>Renewal Effective Date</u>
247128	LA 2009-07 R2	9/1/2009	N/A
254114	LA 2009-12 R2	1/1/2010	1/1/2010
259318	LA 2010-04 RULE R2	6/15/2010	6/15/2010
327695	LA RATE/RULE PREFERRED 2016-01 (2ND FILING)	1/1/2016	1/1/2016
327697	LAP INSTALLMENT 2016-01	1/1/2016	1/1/2016

**Item Key: 687957**

Date Submitted: 10/27/2017

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: ORSIU-ESR-GL-17

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

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

**COMMERCIAL GENERAL LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN**

Rule 2.E. Eligibility for Experience Rating is deleted and replaced by the following:

E. Eligibility for Experience Rating

The Experience Rating Plan does not apply to commercial agribusiness risks.

There is no rate impact associated with this filing.

**Item Key: 687969**

Date Submitted: 10/27/2017

Vantapro Specialty Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

# of Policyholders: 0

Company Reference: VPSIC-17-IM-LA-R

The above-captioned company is introducing a Commercial Inland Marine Program.

The company proposes a loss cost multiplier of 1.695.

Companion forms (Item Key Number 687961 or Company Reference Number VPSIC-17-IM-LA-F) were still pending as of 11/08/2017.

There is no rate impact associated with this filing.

**Item Key: 687980**

Date Submitted: 10/27/2017

MARKEL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability/E&amp;O

Miscellaneous Professional Liability Program

# of Policyholders: 0

Company Reference: 1708RR024

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

With this filing, the company is introducing the initial rates and rules for its new Miscellaneous Professional Errors and Omissions Liability Program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 687974, Company Form Filing Number 1708FF024 is pending approval.

**Item Key: 688087**

Date Submitted: 10/31/2017

NOVA CASUALTY COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Revised Rate and Rule

# of Policyholders: 0

Company Reference: NCC-NFIMHANDBOOK-17

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

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

Companion forms (Item Key Number 688009 or Company Reference Number NCC-NFIMHANDBOOK-17) were still pending as of 10/31/2017.

There is no rate impact associated with this filing.

**Item Key: 688090**

Date Submitted: 10/31/2017

STATE NATIONAL INSURANCE COMPANY, INC.

4 - Homeowners

Initial Rate and Rule

Introduction of Renters Program

Company Reference: SNIC-LA-HO-10-30-17-R/R

The above-captioned company wishes to introduce initial rates and rules for its new Renters Program.

This program will provide tenant homeowners coverage on a standard Insurance Services Office, Inc.'s (ISO) HO-4 renter's policy and provides many options to increase coverage as well as the limits within the policy. The company currently has no tenants insured.

The rates for this new program were developed based on ISO and competitor rates.

There is no rate impact associated with this filing.

Companion forms (Item Key #

**Item Key: 688092**

Date Submitted: 10/31/2017

## QBE INSURANCE CORPORATION

24 - Surety

Initial Rate and Rule

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 resubmitting its filing that was disapproved as Item Key #685306, as no response from company to an "Objection Letter" sent via SERFF from Wei Chuang dated October 2, 2017.

This filing has address the issues in the "Objection Letter" of October 2, 2017.

With this filing, 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.

The Adjust Net Worth of \$1,000,000 on Surety-CW-RP-B page 2 is subject to the 1.25 factor and should be less than and equal to \$1 million.

The Average Rate refers to the average rate per \$1,000 and is a reference as in the following:

- First 250,000 id \$20 per \$1000 = \$5000 in premium
- Next 500,000 is \$15 per \$1000 = \$3750 in premium
- Next 750,000 is \$10 per \$1000 = \$2500 in premium
- Next 1,000,000 is \$5 per \$1000 = \$1250 in premium
- Over 2,500,000 is \$2 per \$1000 = \$3000 in premium

There is no rate impact associated with this filing.

There is a minimum premium of \$100.00.

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.

The company had requested and effective date of November 1, 2017.

**Item Key: 688176**

Date Submitted: 11/01/2017

Bankers Specialty Insurance Company

4 - Homeowners

Installment Program

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

Revision of Installment Payment Plan

Company Reference: 17-0059

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

**PAYMENT PLANS**

The payment plan applies to policy premium only. All policy fees are due at policy inception. The selected payment plan must be indicated on the application. All future renewals will be billed by the same plan unless otherwise instructed by insured or agent. Minimum Premium is \$400.

**Annual Payment**

Policy is required to be paid in full either with application or annual billing statement. No service fees.

**Two-Pay Payment Plan**

50% down due at new business

One payment of 50% due on the 75th day of the policy.

**Three-Pay Payment Plan**

40% due at inception

Two payments of 30% due on the 90th and 210th day of the policy.

**Four-Pay Payment Plan**

25% due at new business

Three payments of 25% due on the 60th, 150th and 240th day of policy.

**Monthly Payment Plan**

10% due at inception

11 equal payments due on 30 day intervals.

**Fees**

Installment Fee - \$3 per installment

NSF Fee - \$25

**PAYMENT OPTIONS****Automatic Deduction (EFT)**

Upon written authorization from the insured, the company will deduct the premiums due from the insured's checking or savings account. Any funds posted to the account will reduce the amount per deduction. If the total balance due is paid prior to an upcoming deduction, there will be no upcoming service charges for that policy term. A \$2.00 service fee will be applied to each installment except for the one due at inception.

**Recurring CC (RCC)**

Upon written authorization from the insured, the company will deduct the premiums due from the insured's credit or debit card. Any funds posted to the account will reduce the amount per deduction. If the total balance due is paid prior to an upcoming deduction, there will be no upcoming service charges for that policy term. A \$6.00 service fee will be applied to each installment except for the one due at inception.

**Bill by Mail**

Any funds posted to the account will reduce the amount per installment. If the total balance due is paid prior to an upcoming installment due date, there will be no upcoming service charges for that policy term. A \$3.00 service fee will be applied to each installment except for the one due at inception.

**NOTE:** We do accept premium finance agreements.

There is no rate impact associated with this filing.

**Item Key: 688224**

Date Submitted: 11/02/2017

PRAETORIAN INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Preferred and Standard Homeowners Program

Overall % Impact: **3.5**

Overall \$ Impact: **\$48,502**

# of Policyholders: **414**

Company Reference: 17-4792-LA-RATE/RULE

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

The last adjustment to this program was approved in July 2016 (Item Key #338892) and resulted in an overall rate increase of +10.03% to be effective November 1, 2016 for both new and renewal business.

With this filing, the company proposes a base rate revision. The change will be a flat base rate increase across all territories. Updates to manual page HO-R-4 were made for the revised base rates.

The company also proposes removing its Underwriting Guidelines from its manual. This information was previously contained on manual pages HO-E-3 and HO-E-5 through HO-E-9. The Underwriting Guidelines will now be maintained separately.

These changes will result in an overall rate increase of +3.5% or +\$48,502 (414 policyholders).

**Item Key: 688314**

Date Submitted: 11/03/2017

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Numbers GL-2017-BGL1, GL-2016-RELP1, GL-2014-ODNRU, GL-2014-RDD14, GL-2014-IALL1, RP-2014-RGL14, GL-2013-ODBRU, GL-2012-ORU12, GL-2010-OCT10, GL-2008-ORU08, RP-2006-RCR06, GL-2000-OMR00, GL-97-O97RU

Overall % Impact: **-8.9**

Overall \$ Impact: **\$-512,546**

# of Policyholders: **622**

Company Reference: GL-LA-22208RARU

Requested Effective Dates - New: 08/01/2018    Renewal: 08/01/2018

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

**Item Key: 688421**

Date Submitted: 11/07/2017

HANOVER INSURANCE COMPANY, THE

9 - Inland Marine

Revised Rate and Rule  
 Commercial Inland Marine  
 Revised Rate and Rule  
 Overall % Impact: **-13.0**  
 Overall \$ Impact: **-\$40,115**  
 # of Policyholders: **33**  
 Company Reference: CW-CIM-17717  
 Requested Effective Dates - New: 01/01/2018    Renewal: 01/01/2018

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

Companion forms (Item Key Number 688418 or Company Reference Number CW-CIM-17717) were approved on 11/15/2017.

This filing will result in an overall rate decrease of **-13.00%** or premium decrease of **-\$40,115** affecting 33 policyholders.

**Item Key: 688426**

Date Submitted: 11/07/2017  
 RLI Insurance Company  
 17 - Other Liability  
 Revised Rule only

Commercial Umbrella and Excess  
 RLIPack Excess Liability Program  
 Rule Revision

**Unmanned Aircraft**

Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **10**  
 Company Reference: XS-R-0917-RLIPACK  
 Requested Effective Dates - New: 01/01/2018    Renewal: 01/01/2018

With this filing, the company proposes to introduce the rules for Unmanned Aircraft coverage. The rules will outline the rating for the coverage.

The corresponding form filing has been submitted under company tracking number XS-F-0917-RLIPACK, LDI Item Key Number 688423.

There is no rate impact associated with this filing.

**Item Key: 688427**

Date Submitted: 11/07/2017  
 SOUTHERN INSURANCE COMPANY  
 26 - Burglary And Theft  
 Installment Program



## Commercial Burglary and Theft

## Installment Plan

## Service Fees

# of Policyholders: 0

Company Reference: LA-CR-1704-02-9682B

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

The above-captioned company wishes to submit a rule filing for its Commercial Crime program containing an installment payment plan with corresponding fees.

The following are installment options, as well as associated EFT and installment fees. The installment fees are charged per installment, but do not apply to the down payment. The fees are treated as premium and will be collected by the company, not the agent.

**Direct Bill Plan Options - \$10 fee per installment (No fee for down payment).**

- Annual Payment Plan (New and Renewal)
  - No service fees.
  - Policy is required to be paid in full on or before the policy effective date.
- Two Payment Plan - Monthly (New and Renewal)
  - 50% down payment plus one installment of 50%.
  - Installment due 30 days from policy effect date.
- Two Payment Plan Semi-Annual (New and Renewal)
  - 50% down payment plus one installment payment of 50%.
  - Installment due 180 days from policy effective date.
- Three Payment Plan - Quarterly (New and Renewal)
  - 40% down payment plus 2 quarterly installments at 30% each.
  - 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 at 25% each.
  - 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 at 20% each.
  - First installment due 90 days from policy effective date.
  - Remaining installments due every 90 day thereafter.
- Four Payment Plan - Quarterly 25 (New and Renewal)
  - 25% down payment plus 3 quarterly installments at 25% each.
  - 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 at 20% each.
  - 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 at 15% each.
  - 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 3 monthly installment at 12% each and the remaining 4 monthly installments at 11% each.
  - 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 at 9.375% each.
  - First installment due 30 days from policy effective date.
  - Remaining installment due every 30 days thereafter.
- Nine Payment Plan - Monthly 20 (New and Renewal)
  - 20% down payment plus 8 monthly installments at 10% each.
  - 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 3 monthly installments at 9% and the remaining 6 monthly installments at 8% each.
  - First installment due 30 days from 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 at 10% each.
  - First installment is 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 at 7.5% each.
  - First installment is due 30 days from the 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 at 8% each.
  - First installment is due 30 days from policy effective date.
  - Remaining installments due every 30 days thereafter.

**Multi-Year Payment Plan Options - \$10 fee per installment (No fee for down payment).**

- Annual Payment Plan - Multi-Year Policy (New and Renewal)
  - No service fees.
  - Premium is payable in annual installments. Policy premium for the first policy year is required to be paid on or before the policy year effective date. For each additional policy year, the annual installment is due on or before the effective date of the subsequent 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 of 50% is 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 of 50% is due 180 days thereafter.
- 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 quarterly installments at 25% each 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 quarterly installments at 25% each due every 90 days thereafter.
- Ten Payment Plan - Monthly Multi-Year Policy (New and Renewal)
  - Premium is payable 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 monthly installments at 10% each due every 30 days

thereafter.

- o 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 monthly installments at 10% each due every 30 days thereafter.

**Direct Debit Payment Plan Options** - EFT fee of \$3 are applied per installment. EFT fees do not apply to down payments.

- Four Payment Plan - Monthly Direct Debit (New and Renewal)
  - o 25% down payment plus 3 monthly withdrawals at 25% each.
  - o Down payment withdrawal is debited on policy effective date.
  - o First withdrawal is debited no earlier than 30 days from policy effective date.
  - o Remaining withdrawals debited every 30 days thereafter.
- Nine Payment Plan - Monthly Direct Debit (New and Renewal)
  - o 25% down payment plus 8 monthly withdrawals at 9.375% each.
  - o Down payment withdrawal is debited on policy effective date.
  - o First withdrawals is debited no earlier than 30 days from policy effective date.
  - o Remaining withdrawals debited every 30 days thereafter.
- Eleven Payment Plan - Monthly Direct Debit (New and Renewal)
  - o 8.3% down plus 10 monthly installments at 9.17% each.
  - o Down payment withdrawal is debited on policy effective date.
  - o First withdrawal is debited no earlier than 30 days from policy effective date.
  - o Remaining withdrawals debited every 30 days thereafter.

The corresponding form(s) filing, LDI Form Filing No. 686194, Company Form Filing No. LA-CR-1806-01-1906 was approved effective June 1, 2018.

**Item Key: 688428**

Date Submitted: 11/07/2017

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rates and Rules

PAS Implementation

# of Policyholders: 0

Company Reference: CF-LA-22208RARU

Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

The above-captioned companies wish to submit initial rates and rules for use with their Commercial Property program.

With this filing, the companies wish to adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
Rates		

LA16-01 (CF-2015-RLA1)	332810	July 1, 2016
LA13-07 (CF-2013-RBILC (CP 15 06 Off-premises Interruption of Business - Vehicles and Mobile Equipment)	300506	February 1, 2014
LA-15-19 (CF-2015-RLC11 (2012 MU Update)	327546	May 1, 2016
LA15-02 (CF-2014-RLC09) (LOI)	318462	July 1, 2015
LA15-03 (RP-2014-RML09 (MLPDCP)	318468	July 1, 2015
LA09-03 (CF-2009-RLC07) (2008 Update)	246354	May 1, 2010

### Rules

LA13-06 (CF-2013-RBIRU) (CP 15 06 Off-premises Interruption of Business - Vehicles and Mobile Equipment)	300058	February 1, 2014
LA15-18 (CF-2015-RRU11 (2012 MU Update)	327556	May 1, 2016
LA15-01 (CF-2014-RRU09) (LOI)	318441	July 1, 2015
LA09-09 (CF-2009-RGB09) (Green Upgrade)	251757	April 1, 2010
LA09-05 (CF-2009-RRU07) (2008 Update)	2246340	May 1, 2010

### Company Rule Exceptions

- There are 6 new exception pages and 5 exception pages which have been revised for content. All other pages have been revised to make each page state specific, as well as, for formatting.

### New

- CF\_LA\_ADDLR\_A7\_06 16
  - Provides 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.
- CF\_LA\_ADDLR\_A8\_TRIA\_0616
  - Provide 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. Insurance Coverage IL 065 06 16, has been submitted for review and approval in the corresponding forms filing.
- CF\_LA\_ADDLR\_TANK\_LEAKAGE\_CFP037\_0616
  - This is an exception page that gives usage and premium instruction to correspond with the company new form, CFP 037 Tank Leakage Coverage, which has been submitted for review and approval in the corresponding form filing.
- CF\_LA\_R14\_POL CHGS\_06 16
  - This exception page indicates a proprietary policy changes endorsement, CW-CHANGEDESC, will be used instead of ISO's form IL 12 01 and IL 12 02.
- CF\_LA\_R31\_C9\_PERS PROP\_0616
  - This exception is necessary to address the refer to company reference in the ISO Multistate rule

the companies are adopting in this filing.

- CF\_LA\_R31\_C1PERS PROP\_0616
  - This exception page is necessary to address the refer to company reference in the ISO Multistate rule the companies are adopting in this filing.

### **Revised for Content**

- CF\_LA\_ADDLR\_Prop Advantage\_0616
  - This exception page was changed due to the associated company form changes that were needed because of adopting the 2008 and 2012 ISO multistate forms revisions. As well, the each additional location premium charge has been changed.
- CF\_LA\_R78\_EQUIP BRKCDWN\_0616
  - This exception page was previously labeled as CF\_LA\_ADDLE\_EQQUIP BRKCDWN\_0210. The companies exception for Equipment Breakdown has been moved from a company Additional Rule to ISO's Rule 78. Otherwise, the content of the exception has not changed.
- CF\_LA\_R9\_ADDL PREM CHGE\_0616
  - The exception page was changed to amend the waived additional premium amount of \$5.00.
- CF\_LA\_R10\_RETURN PREMIUM\_0616
  - This exception was changed to amend the waived return premium amount to \$5.00.
- CF\_LA\_R51\_BIALS\_0616
  - Due to implementing a new Policy Administration System, the calculation of the applicable rating limit will not be automated as it is in the companies current system. Therefore, this rule has been revised to allow the underwriter the option of using a Business Income Worksheet or a percentage of gross sales/receipts or rents.

### **Withdrawn**

The following rules/rates are being withdrawn as they are no longer needed since the corresponding forms/plan are being withdrawn.

- CF\_LA\_AddIR\_FOOD\_CONT\_0113
- CF\_LA\_R13\_RESTRICT OF COV\_0113
- CF\_LA\_R14H\_BASIC FORMS\_0113
- CF\_LA\_R14I\_BASIC FORMS\_0113
- CF\_LA\_R31\_PERS PROP\_0113
- CF\_LA\_TRIA-E 0113

There is no rate impact associated with this filing.

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

The corresponding form(s) filing, LDI Form Filing No. 688416, Company Form Filing No. CF-LA-22208F was pending as of November 22, 2017.

**Item Key: 688449**

Date Submitted: 11/07/2017

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-RAPSS

With this filing, the company proposes to revise the Safety Scoring Telematics Model. Minor adjustments to the underlying model are being made in order to improve the accuracy of the calculated Safety Score.

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: 688491**

Date Submitted: 11/08/2017

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE  
STANDARD FIRE INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

4 - Homeowners

Installment Program

Company Reference: 2017-11-0032

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

**Item Key: 688494**

Date Submitted: 11/08/2017

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE  
STANDARD FIRE INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

1 - Property

Installment Program

Company Reference: 2017-11-0033

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

**Item Key: 688556**

Date Submitted: 11/09/2017

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

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

Private Passenger Automobile Program

Installment Plan Revision

# of Policyholders: 0

Company Reference: 2017-11-0029

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

With this filing, the companies propose to increase the service charge from \$1 to \$2 for installment Recurring Credit Card and Recurring Electronic Funds Transfer payment plans.

There is no rate impact associated with this filing.

**Item Key: 688564**

Date Submitted: 11/09/2017

American Home Assurance Company

AIU INSURANCE COMPANY

COMMERCE AND INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

ILLINOIS NATIONAL INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

AIG ASSURANCE COMPANY

AIG PROPERTY CASUALTY COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **10.0**

Overall \$ Impact: **\$399,321**

# of Policyholders: **481**

Company Reference: ISO-LA-17-GL-01

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 336012 effective 08/01/2016.

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

The companies will utilize the following loss cost multipliers.

<b>Products Completed Operations/Current LCM</b>	<b>Products Completed Operations/ Proposed LCM</b>	<b>Premises/Current LCM</b>	<b>Premises/Proposed LCM</b>
1.930	1.985	3.139	3.430

These changes will result in a +10.0% rate increase or +\$399,321.00.

There will be 481 Louisiana policyholders affected by this rate increase.

**Item Key: 688589**

Date Submitted: 11/09/2017

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed ISO Loss Cost Designation Filing Number GL-2017-BGL1

Overall % Impact: **-1.4**

Overall \$ Impact: **-\$18,941**

# of Policyholders: **48**

Company Reference: LA-GL-20053060

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 392604 effective 07/01/2017.

With this filing, the company is proposing to delay adoption of 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 intends to delay implementation until 05/01/2018.

The company will utilize a loss cost multiplier of 1.450.

These changes will result in a -1.4% rate decrease or -\$18941.00.

There will be 48 Louisiana policyholders affected by this rate decrease.

**Item Key: 688595**

Date Submitted: 11/09/2017

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rules

Moving and Storage Program

# of Policyholders: **0**

Company Reference: 17-2185

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

The last adjustments to this program occurred in August 2011 under the Prior Approval provision (Item Key #273256) with an effective date of August 29, 2011, also in May 2015 (Item Key #322050) with an effective date of August 1, 2015.

This filing is a resubmission of Item Key #686846, which was disapproved on October 23, 2017, due to an inadequate company response to an "Objection Letter" sent via SERFF from Wei Chuang.

With this filing, the above-captioned company wishes to file revised rules for the Commercial Property, Moving & Storage Program.

The revised manual pages are:

- CF-CW-ENH-E1
- CF-CW-ENH-E2

These revised rule pages are a result of the revised forms, as the tables are identical.

There is no rate impact associated with this filing.

Form **054006** must be added to all policies where **CP 00 10** is attached.



This filing is replacing approved Item Key #322050, effective August 1, 2015.

The company is requesting an effective date of December 1, 2017 for all new and renewal business.

The corresponding form(s) filing, LDI Form Filing No. 686854, Company Form Filing No. 17-2028, were approved effective December 1, 2017.

**Item Key: 688621**

Date Submitted: 11/09/2017

Financial Indemnity Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

GB Program

Revised Rate and Rule

Program Consolidation - CS and AB into GB

# of Policyholders: **0**

Company Reference: LA-FI-CS-ZB-CONSOLIDATE TO GB

The last rate revision to this program was +2.0% (+\$42,025) which was approved under LDI Item Key #384207 with effective dates of 2/4/2017 for new business and 4/5/2017 for renewal business.

With this filing, the company proposes to consolidate their current private passenger auto programs. The CS and ZB programs will be consolidated into the GB Program. Annual term policies for CS and ZB programs will convert to six month term policies under the GB Program on the policyholder's next annual renewal.

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

**Item Key: 688631**

Date Submitted: 11/09/2017

AMERICAN NATIONAL GENERAL INSURANCE COMPANY

ANPAC LOUISIANA INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Overall % Impact: **3.0**

Overall \$ Impact: **\$650,489**

# of Policyholders: **16403**

Company Reference: 17-H-G-17-0353

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

The last adjustment to this program was approved in July 2016 (Item Key #338328) and resulted in an overall rate increase of +0.028% to be effective December 6, 2016 for both new and renewal business.

With this filing, along with a base rate revision, the companies propose the following changes:

- Deductible Factors - The deductible curves have been adjusted to more accurately price dwelling deductibles in relation to the 1% base deductible.
- Protection Class Factors and Suburban Protection Plan Factors for LA HB 392 - The Factors are being changed to comply with LA HB 392.
- SH-92081 Coverage C Personal Property Exclusion Due to Declared Disaster Endorsement for LA HB 393 - There are proposed discounts to exclude personal property coverage by endorsement to comply with LA HB 393.
- General Rule 680 added for SH-92081 Coverage C Personal Property Exclusion Due to Declared Disaster for LA HB 393.
- General Rules 182, 230, 240, 310, 350, 450, 540, 600, 601 and 667 contain editorial revisions and/or additional clarification.
- Forms SH-91566, SH-91602, SH-91603, SH-91743, SH-91744, SH-92482, SH-92486, SH-92081, SH-92764 and Application SH-2167 contain editorial revisions and/or additional clarification.

The following are general rule revisions:

Rule 182, Protection Class is revised to clarify that paid fire receipts are only required for Form 3 and not for Forms 4 and 6.

These changes will result in an overall rate increase of +3.0% or +\$650,489 (16,403 policyholders).

**Item Key: 688636**

Date Submitted: 11/09/2017

ANPAC LOUISIANA INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Personal Property (Fire and Allied Lines)

Rental Owners Insurance Program

Overall % Impact: **7.7**

Overall \$ Impact: **\$60,661**

# of Policyholders: **1257**

Company Reference: 17-ROP-17-0354

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

**Item Key: 688674**

Date Submitted: 11/13/2017

JEFFERSON INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule  
 Commercial Inland Marine  
 Travel Insurance - Retail Program  
 Revised Rate and Rule

Overall % Impact: **5.410**  
 Overall \$ Impact: **\$35,308**  
 # of Policyholders: **6607**  
 Company Reference: JIC RT 700-715 2017 (R)  
 Requested Effective Dates - New: 07/16/2018    Renewal: N/A

The initial filing for this program was approved effective on 07/10/2013 as Item Key Number 297779.

The above-captioned company is revising rates and rules for its Travel Insurance - Retail Program under its Commercial Inland Marine line.

Companion forms (Item Key Number 688794 or Company Reference Number JIC RT 700-715 2017 (F)) received Certified Approval on 11/16/2017.

This filing will result in an overall rate increase of 5.410% or premium increase of +\$35,308 affecting 6,607 policyholders.

**Item Key: 688679**

Date Submitted: 11/13/2017  
 MARKEL AMERICAN INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate only  
 Private Passenger Automobile  
 Motorcycle (On-Road) Program  
 Revised Rate  
 Overall % Impact: **2.6**  
 Overall \$ Impact: **\$9,306**  
 # of Policyholders: **913**  
 Company Reference: LAMCRA-171  
 Requested Effective Dates - New: 02/06/2018    Renewal: 03/13/2018

The last rate revision to this program was -0.300% (-\$1070) which was approved under LDI Item Key #383098 with effective dates of 11/15/2016 for new business and 12/20/2016 for renewal business.

With this filing, the company proposes the following changes:

- Revise the 1st Party Symbol Factors;
- Revise the 1st Party Operator Age Factors;
- Revise Homeowner Factors; and
- Revise the base rates.

The rate impact associated with this filing is +2.6% (+\$9,306), affecting 913 policyholders.

**Item Key: 688695**

Date Submitted: 11/13/2017

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Overall % Impact: **0.200**Overall \$ Impact: **\$9,796**# of Policyholders: **885**

Company Reference: LA-GL-2017-BGL1

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 315972 effective 04/15/2015.

With this filing, the companies are filing to adopt the following ISO Filing Designation Number GL-2017-BGL1 approved for ISO under state tracking number 394708 effective 02/01/2018. The company intends to delay implementation until 10/01/2018.

The companies will utilize the following loss cost multipliers.

Markel American Insurance Company

Tier 1    1.300

Tier 2    1.630

Tier 3    2.350

Markel Insurance Company

1.630

These changes will result in a 0.200% rate increase or \$9,796.00.

There will be 885 Louisiana policyholders affected by this rate increase.

**Item Key: 688701**

Date Submitted: 11/13/2017

Milwaukee Casualty Insurance Company

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

17 - Other Liability

Revised Rate and Rule

Commercial Umbrella and Excess

Revised Rate and Rule

- CU-24-CW 0418 Minimum Retained Underlying Limit
- CU-1016-CW 0117 Excess Millions and Minimum Premiums Pricing Guide

Overall % Impact: **12.560%**Overall \$ Impact: **\$135,669**

# of Policyholders: **174**

Company Reference: LA-CU-1805-05-1909U

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

With this filing, the company is proposing to revise the following rules:

- CU-24-CW 0418 Minimum Retained Underlying Limit
  - Introducing the self-insured retention options and factors.
- CU-1016-CW 0117 Excess Millions and Minimum Premiums Pricing Guide
  - Expand the minimum premiums;
  - Expanding from one tier to three tiers based on hazard grade; and
  - Revising the Increased Limit Factors for \$2 to \$10 million.

The rate impact associated with this filing is +12.56% or \$135,669 affecting 174 policyholders.

**Item Key: 688703**

Date Submitted: 11/13/2017

AmGUARD Insurance Company

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

# of Policyholders: **0**

Company Reference: 2018-04-01-LABP-RR-LESSORS

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

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 684361, which resulted in an overall 0% rate impact effective November 1, 2017.

The company is making the following revisions:

- Introducing Lessor's Risk Plus, Form BP 99 510 10 17
  - If the Employee Dishonesty Optional Coverage is provided in the Businessowners Coverage Form, multiply the premium determined for that coverage in Rule 28.A.b.(5) by the factor displayed in Table 41.B.1.c.(RF) to develop the total premium for Employee Dishonesty Coverage including theft of customers' property.
  - This optional endorsement includes additional limits for Accounts Receivable, Business Income from Dependent Properties, Debris Removal, Electronic Data, Forgery or Alteration, Money Orders and "Counterfeit Money", Outdoor Signs, Personal Effects, Personal Property Off Premises and Valuable Papers and Records. It also increases Extended Business Income to 60 days, increases the limits in the Businessowners Coverage Form for Newly Constructed or Acquired Building and Business Personal Property and increase the period for preservation of Property. The following additional coverage are also included, Business Income: Newly Constructed or Acquired Premises, Claim Expenses, Computer Fraud and Funds Transfer Fraud, Credit Card Slips, Employee Dishonesty, Fine Arts, Identity Fraud Expense Coverage, Lock-out or Sale, Removal and Disposal Liability Coverage, Lock Replacement, Lost Lease - Lessor's Interest, Money and Securities, Ordinance or Law - Equipment Coverage, Outdoor Property, Property at other Premises, Reward Payment, Real Estate Tax Increase Payment, Tenant Move Back Expense, Tenants' Property Legal Liability Coverage, Utility Services - Direct Damage, Utility Services - Time Element and Water Back-up and Sump Overflow.

- For each location where coverage applies, charge a rate of \$200.
- Introducing Lessor's Risk Premier, Form BP 99 610 10 17
  - This optional endorsement includes the coverages as the Lessor's Risk Plus Endorsement, but includes a Blanket Limit of Insurance of \$150,000 for the following coverages: Accounts, Receivable, Business Income from Dependent Properties, Electronic Data, Forgery or Alteration, Money Orders and "Counterfeit Money", Outdoor Signs, Personal Property Off Premises and Valuable Papers and Records. This endorsement also includes higher limits of insurance from many of the other coverage in the endorsement. Increase in Rebuilding Expenses Following Disaster is also included in the Premier endorsement but is not included in the Plus.
  - The \$150000 Blanket Limit of Insurance could be increased to \$250,000 by scheduling the \$250,000 Blanket Limit in the Declarations for the applicable locations.
  - For each location where coverage applies charge a rate of \$300.
  - For each location where coverage applies and the \$250,000 Blanket Limit of Insurance was selected, charge a rate of \$350.
- Introduction of Exclusion - Liability for Hazards of Lead - Scheduled Buildings, Form BP 99 284.

The corresponding form(s) filing, LDI Form Filing No. 688803, Company Form Filing No. 2018-04-10-LABP-F-LESSORS, were approved effective April 1, 2018.

**Item Key: 688737**

Date Submitted: 11/13/2017

FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Antique and Classic Auto Program

Revised Rate

Overall % Impact: **15.6**

Overall \$ Impact: **\$44,290**

# of Policyholders: **1035**

Company Reference: C-62

Requested Effective Dates - New: 04/01/2018    Renewal: 05/01/2018

The last rate revision to this program had no rate impact and was approved under LDI Item Key #325575 with an effective date of 10/1/2015 for new and renewal business.

With this filing, the company proposes the following revisions:

- Base Rate revisions;
- Introduce Split Limit Coverage for Bodily Injury Liability, Uninsured Motorists Bodily Injury, and Property Damage Liability;
- Revise the language of the Accident Prevention Course premium modifier; and
- Added Bodily Injury Liability and Property Damage Liability to the Accident Prevention Course, Affinity Group, and Military Personnel Discount.

The rate impact associated with this filing is +15.6% (+\$44,290), affecting 1,035

policyholders.

The corresponding form filing was approved under company tracking number C-63, LDI Item Key Number 688806, with an approval date of 11/17/2017.

**Item Key: 688739**

Date Submitted: 11/13/2017

Access Home Insurance Company

1 - Property

Revised Rule only

Personal Property (Fire and Allied Lines)

Louisiana Voluntary Dwelling Program

# of Policyholders: 0

Company Reference: AHIC VOL DP R 11.13.17

**Item Key: 688741**

Date Submitted: 11/13/2017

Imperium Insurance Company

17 - Other Liability

Revised Rule only

Commercial General Liability

Pest Control Program

# of Policyholders: 0

Company Reference: IIC-PEST-LA-2017RU

With this filing, the company is revising the manual pages to remove any reference to the National Risk Purchasing Group. The coverage offered under the Pest Control Program will now only apply to the Imperium Insurance Group.

The company is also introducing the following rule to be used in conjunction with the above-captioned program.

**Treatment/Renewal/Special Coverage** - This optional endorsement provides liability coverage for property damage caused by the insured's failure to eliminate infestation through the treatments. There is no additional charge for this endorsement.

The corresponding form(s), LDI Form Filing Number 688807, Company Form Filing Number IIC-PEST-LA-2017F is pending approval.

**Item Key: 688744**

Date Submitted: 11/13/2017

Access Home Insurance Company

4 - Homeowners

Revised Rule only

Homeowners

# of Policyholders: 0

Company Reference: AHIC VOL HO 11.13.17

**Item Key: 688780**

Date Submitted: 11/14/2017  
 Greenwich Insurance Company  
 XL INSURANCE AMERICA, INC.  
 T.H.E. INSURANCE COMPANY  
 17 - Other Liability  
 Loss Cost Adoption  
 Commercial General Liability  
 Adoption of ISO Loss Cost Designation Filing Number GL-2017-BGL1  
 Overall % Impact: **-0.8**  
 Overall \$ Impact: **\$-5,922**  
 # of Policyholders: **75**  
 Company Reference: 17MX-IS-GL16-MU-LA  
 Requested Effective Dates - New: 02/01/2018    Renewal: 02/01/2018

**Item Key: 688789**

Date Submitted: 11/14/2017  
 Housing Enterprise Insurance Company, Inc.  
 17 - Other Liability  
 Revised Rule only  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: HEGLCWLA17-04R  
 Requested Effective Dates - New: 03/01/2018    Renewal: 03/01/2018

With this filing, the company is introducing several new rules for use with the above-captioned program.

**Exclusion – Abuse or Mistreatment** - This optional endorsement excludes bodily injury, property damage, personal injury or advertising injury arising out of actual or alleged sexual abuse, as well as claims arising from sexual abuse in which a component of the claim involves negligent hiring or supervision. There is no premium adjustment for this endorsement.

**Pollution Exclusion Amendment** - This optional endorsement provides an exception to the absolute pollution exclude to allow bodily injury sustained within a building and caused by smoke, fumes, vapor or soot originating from heating or cooling apparatus, or chemicals associated with swimming pools. There is no premium adjustment for this endorsement.

**Pollution Exclusion Exception** - This optional endorsement provides an exception to personal and advertising injury absolute pollution exclusion for hostile fires. There is no premium adjustment for this endorsement.

The corresponding form(s), LDI Form Filing Number 688813, Company Form Filing Number HEGLCWLA17-04F is pending approval.

**Item Key: 688820**

Date Submitted: 11/14/2017  
 TECHNOLOGY INSURANCE COMPANY, INC.  
 26 - Burglary And Theft  
 Initial Rate and Rule



## Commercial Burglary and Theft

Initial Rates &amp; Rules

ISO and Commercial Crime

# of Policyholders: 0

Company Reference: LA-CR-1806-02-9830

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

The above-captioned company wishes to submit initial rates and rules to be used by its Commercial Crime program.

With this filing, the company will be using the Insurance Services Office, Inc. (ISO) rates and rules that are filed on its behalf. The following ISO filing designation numbers are:

<b>Filing Designation Number</b>	<b>Item Key Number</b>	<b>Effective Date</b>
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)	388188	August 1, 2017
RP-2016-RRP16 (Retrospective Rating Plan)	388166	August 1, 2017
RP-2004-RKR1 (Kidnap/Ransom IRPM)	206319	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 Schedule Rating Plan)	206387	May 1, 2005

The loss cost multiplier that was approved under SERFF #UNKP-130973944, Item Key #392408, is **1.530**. The company is adopting the following rules that was approved for its sister company, Milwaukee Casualty Insurance Company:

<b>Rule Number</b>	<b>Rule Title</b>	<b>Rule Filing</b>	<b>Item Key Number</b>
CR-9-CW	Policy Writing Minimum Premium	LA-CR-1202-02-1760	279204
CR-11-CW	Premium Changes	LA-CR-1202-02-1760	279204
CR-13-CW	Basic Forms and Endorsements	LA-CR-1409-02-8633	308463
	<b>Employee Theft - Name or Position Schedule</b>		

CR-42-CW	Insuring Agreement (commercial)	LA-CR-1202-02-1760	279204
CR-45-CW	Guests Property Insuring Agreement	LA-CR-1202-02-1760	279204
CR-46-CW	Safe Depository Insuring Agreement	LA-CR-1202-02-1760	279204
<b>Employee Theft - Name or Position Schedule</b>			
CR-73-CW	Insuring Agreement (government)	LA-CR-1202-02-1760	279204
<b>Employee Theft - Name or Position Schedule</b>			
CR-87-CW	Insuring Agreement (employee theft)	LA-CR-1202-02-1760	279204
IL-1000-LA	Identity Recovery Coverage	LA-CR-1705-02-9959a	392640 (Approved for TIC)
IL-1010-CW	Returned Payment Fee	LA-CR-1701-02-1522	388469
IL-1012-CW	Reinstatement Fee	LA-CR-1704-02-9682	391357
IL-1013-LA	Late Fee	LA-CR-1701-02-1522	388469

There is no rate impact associated with this filing.

The company had requested an effective date of June 1, 2018 and in a post submission update is now requesting an effective date of April 1, 2018.

The corresponding form(s) filing, LDI Form Filing No. 68839, Company Form Filing No. LA-CR-1806-01-9830 were approved effective June 1, 2018, with a post submission update requested an effective date of April 1, 2018.

**Item Key: 688858**

Date Submitted: 11/15/2017

Peerless Indemnity Insurance Company  
PEERLESS INSURANCE COMPANY  
NETHERLANDS INSURANCE COMPANY THE  
AMERICA FIRST INSURANCE COMPANY

17 - Other Liability

Initial Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: 2017-MU-10-ML-A-R

Requested Effective Dates - New: 07/01/2018      Renewal: 09/01/2018

**Item Key: 688868**

Date Submitted: 11/15/2017

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule  
Internet Liability  
Cyber Liability Program  
# of Policyholders: 0  
Company Reference: LA-CYBER-2017-R1

**Item Key: 688888**

Date Submitted: 11/15/2017  
This is a Test Company  
4 - Homeowners  
Confidential Model Information  
LexisNexis Risk Solutions  
# of Policyholders: 0  
Company Reference: LA-201709-TERR-01

**Item Key: 688908**

Date Submitted: 11/15/2017  
REGENT INSURANCE COMPANY  
GENERAL CASUALTY COMPANY OF WISCONSIN  
17 - Other Liability  
Initial Rate and Rule  
Employment Practices Liability  
# of Policyholders: 0  
Company Reference: 17-4759-LA-EPL-RATES/RULES  
Requested Effective Dates - New: 09/01/2018    Renewal: 11/01/2018

**Item Key: 688910**

Date Submitted: 11/15/2017  
REGENT INSURANCE COMPANY  
GENERAL CASUALTY COMPANY OF WISCONSIN  
17 - Other Liability  
Initial Rate and Rule  
Directors & Officers Liability  
# of Policyholders: 0  
Company Reference: 17-4760-LA-D&O-RATES/RULES  
Requested Effective Dates - New: 09/01/2018    Renewal: 11/01/2018

**Item Key: 688916**

Date Submitted: 11/15/2017  
REGENT INSURANCE COMPANY  
GENERAL CASUALTY COMPANY OF WISCONSIN  
17 - Other Liability  
Initial Rate and Rule  
Professional Liability/E & O  
# of Policyholders: 0  
Company Reference: 17-4758-LA-PROF-RATES/RULES

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

**Item Key: 688919**

Date Submitted: 11/15/2017

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE  
STANDARD FIRE INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

4 - Homeowners

Revised Rate and Rule

Homeowners

Overall % Impact:   **-0.250**

Overall \$ Impact:   **\$-36,132**

# of Policyholders:   **2574**

Company Reference: 2017-10-0122

**Item Key: 688921**

Date Submitted: 11/15/2017

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE  
STANDARD FIRE INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

1 - Property

Revised Rate and Rule

Personal Property (Fire and Allied Lines)

Overall % Impact:   **0.490**

Overall \$ Impact:   **\$1,602**

# of Policyholders:   **133**

Company Reference: 2017-10-0115

**Item Key: 688923**

Date Submitted: 11/15/2017

PHOENIX INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

9 - Inland Marine

Revised Rate only

Personal Inland Marine

Revised Rate Only

HB 392

Overall % Impact:   **-0.430**

Overall \$ Impact:   **\$-669**

# of Policyholders:   **3**

Company Reference: 2017-10-0116

The company is submitting this filing in response to DOI request for update to protection factors.

This filing will result in an overall rate decrease of **-0.430%** or premium decrease of **-\$669** affecting 3 policyholders.

**Item Key: 688992**

Date Submitted: 11/16/2017

New Hampshire Insurance Company

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

StorSmart Insurance Program

Revised Rate and Rule

# of Policyholders: **0**

Company Reference: AIG-16-IM-03

The above-captioned company is revising rates and rules for its StorSmart program under its Commercial Inland Marine line.

The company proposes adding the following coverage endorsements:

1. Flood coverage
2. Replacement cost of property
3. Limited Mold
4. Limited Vermin

Companion forms (Item Key Number 689005 or Company Reference Number AIG-16-IM-03) received Certified Approval on 11/22/2017.

There is no rate impact associated with this filing.

**Item Key: 688999**

Date Submitted: 11/16/2017

ACE AMERICAN INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate only

Commercial Automobile

Overall % Impact: **+35.000%**# of Policyholders: **203**

Company Reference: 17-CA-2015161

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

**Item Key: 689015**

Date Submitted: 11/17/2017

STARNET INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Introduction of Individual Travel Insurance Policy Program

Initial Rate and Rule

# of Policyholders: **0**

Company Reference: SI-15000P RATE

The above-captioned company is introducing a Individual Travel Insurance Policy Program for its Personal Inland Marine line.

This program will provide coverage for trip cancellation and trip interruption coverage for trips up to \$50,000 in value. Other travel coverages such as trip delay, baggage delay, emergency medical treatment, accidental death and dismemberment and emergency medical evacuation. All additional benefit riders in this proposed program are optional.

Companion forms (Item Key Number 689079 or Company Reference Number SI-15000P FORM) were still pending as of 11/28/2017.

There is no rate impact associated with this filing.

**Item Key: 689041**

Date Submitted: 11/17/2017

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

11 - Medical Malpractice

Revised Rate and Rule

Medical Malpractice

Healthcare Providers Services Organization Program

Overall % Impact: **0.55**

Overall \$ Impact: **\$20,676**

# of Policyholders: **507**

Company Reference: 17-01486-RL

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 331925, which resulted in a +2.4% rate increase effective February 1, 2016.

With this filing, the company is making the following revisions:

- Increasing the rate for Nurse Practitioner and Physician Assistant classes by +3.0%.
- Reducing the rate for the Self-Employed Athletic Trainer classes by -10.0%.
- Changing the New Provider discount from a 1 year discount of 50% to a 3 year stepped discount as the amount of time after completion of training grows.
- Adding media expense coverage with a maximum aggregate limit of \$25,000 for individuals at no additional cost to the insured.
- Adding an additional credit for participating in a risk management orientation program. Participation in the Risk Management Orientation program qualifies a policyholder for a premium credit in the first and second year subsequent to completion of the program. Insureds who have previously received premium credits under the Risk Management Orientation program or Risk Management Programs are not eligible.

These changes will result in a +0.55% rate increase or +\$20,676.

There will be 507 Louisiana policyholders affected by this rate increase.

**Item Key: 689067**

Date Submitted: 11/17/2017

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA

17 - Other Liability

Revised Rate only

## Stop Loss Program

# of Policyholders: **0**

Company Reference: GP-1-SL-13-LA-RR

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No.389790, which resulted in a -0.2% rate decrease February 21, 2017.

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

These changes will result in a \_\_\_\_\_ rate \_\_crease or \_\_\_\_\_.

There will be \_ Louisiana policyholders affected by this rate \_\_crease.

A SERFF "Objection Letter" was sent to Mr. Andrew Mead on November 28, 2017 for additional information.

### **Item Key: 689100**

Date Submitted: 11/20/2017

MORTGAGE GUARANTY INSURANCE CORPORATION

6 - Mortgage Guaranty

Revised Rule only

Mortgage Guaranty

Revised Rules

Rating Rule Modifications

# of Policyholders: **0**

Company Reference: 17-71-5043

Requested Effective Dates - New: 12/04/2017    Renewal: N/A

The last adjustment to this program occurred in August 2017 under the Prior Approval provision (Item Key #397110) to be effective September 1, 2017, with a rate decrease of **-0.080%**.

With this filing, the above captioned company wishes to submit revised rules for it Mortgage Guaranty program.

The company is proposing to revised its existing fixed rate loan and nonfixed rate loan definitions in order to allow loans with temporary interest rate adjustments, commonly referred to as "buydowns", that covert to a fixed rated for the duration of the loan term, to be rated as fixed rate loans. The company's believe that the risk profile of loans with initial temporary buydowns will be similar to loans without interest rate adjustments and warrants the fixed premium rate.

The following rating rules have be revised:

- **Premium and Coverage Terms**

- Fixed Payment Loan

- Features level or declining payments for the first five years of the loan term, with no potential for negative amortization. Loans featuring temporary interest rate buydowns will also be rated as fixed payment loans if the permanent payment features meet the foregoing terms.

- Nonfixed Payment Loan

- Is a loan that is not a fixed payment loan as defined above and features scheduled

payment changes or the potential for payment changes during the first five years of the loan term.

- **Rule for Automated Underwriting Systems**

- Loans with other than a standard approval from an automated underwriting system, for example Freddie Mac's LP "Accept" or Fannie Mae's DU "Approve", will receive a premium rate based on the applicable credit score as reflected in the rate table.

These rules apply to the following rate pages:

<b>Rate Page</b>	<b>Item Key Number</b>	<b>Effective Date</b>
71-7735	397110	September 1, 2017
71-7792	397110	September 1, 2017
71-7956	337882	June 27, 2016
71-7942	337882	June 27, 2016
71-7899	324013	July 6, 2015
71-7871	323196	June 2, 2015
71-7708	314651	October 20, 2014
71-7793	294122	May 1, 2013
71-7566	239432	December 15, 2008

These revisions are for new policies written after the effective date of this filing and will match competitor offerings. There are no changes to the actual rates nor adjustments that have already been approved in previous filings.

The company is requesting an effective date of December 4, 2017 for this filing.

**Item Key: 689107**

Date Submitted: 11/20/2017

NATIONAL CASUALTY COMPANY

9 - Inland Marine

Revised Rule only

Personal Inland Marine

Veterinary Pet Insurance Program

Revised Rule Only

# of Policyholders: **0**

Company Reference: VPI LA06278NCR01

Requested Effective Dates - New: 01/17/2018      Renewal: 01/17/2018

The above-captioned company is proposing a Vethelpline consulting service for their Veterinary Pet Insurance Program under their Personal Inland Marine line.

There is no fee or charge associated with this service.



Companion forms (Item Key Number 689082 or Company Reference Number VPI LA06278NCF01) were approved on 11/29/2017.

There is no rate impact associated with this filing.

**Item Key: 689108**

Date Submitted: 11/20/2017

CAMICO MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Professional Liability/ E & O

Accountants Professional Liability Program

Overall % Impact: **3.7**

Overall \$ Impact: **\$31,550**

# of Policyholders: **127**

Company Reference: PL-LA-2017-R

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

The last rate adjustment for the above-captioned program was filed and approved under the 'Prior Approval' provision, Item Key Number 383111 effective 02/01/2017.

With this filing, the company is proposing to increase the rates as follows for its CyberCPA endorsement, an optional cyber liability coverage with the existing Accountants Professional Liability Program.

Limits per Insured Event	Premium Per Professionals
\$50,000	Increasing from \$40.00 to \$80.00
\$100,000	Increasing from \$60.00 to \$120.00

These changes will result in a +3.7% rate increase or +\$31,550.00.

There will be 127 Louisiana policyholders affected by this rate increase.

**Item Key: 689111**

Date Submitted: 11/20/2017

Endurance American Insurance Company

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Output Program

Introduction of Equipment Breakdown Coverage

# of Policyholders: **0**

Company Reference: EAIC-COP-EBR-2017

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 298388, effective June 27, 2013.

The company is now introducing equipment breakdown coverage to be used in conjunction with the above-captioned program.

**Item Key: 689130**

Date Submitted: 11/20/2017

UNITED STATES FIRE INSURANCE COMPANY

9 - Inland Marine

Revised Rate only

Pet Insurance

Overall % Impact: **11.0**Overall \$ Impact: **\$18,379**# of Policyholders: **456**

The last rate revision to this program was Item Key Number 306247, which was approved effective on 04/17/2014. It resulted in overall rate increase of +4.73% or premium increase of +\$8,708 and affected 315 policyholders.

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

The company proposes raising the rates for all territories and levels across the board for both cats and dogs.

This filing will result in an overall rate increase of +11.00% or premium increase of +\$18,379 affecting 456 policyholders.

**Item Key: 689157**

Date Submitted: 11/20/2017

AMERICAN FIRE AND CASUALTY COMPANY

OHIO CASUALTY INSURANCE COMPANY, THE

OHIO SECURITY INSURANCE COMPANY

WEST AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: **0**

Company Reference: 2017-MU-11-GL-E-R

**Item Key: 689163**

Date Submitted: 11/20/2017

FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Vehicle

Travel Trailer Program

Revised Rate and Rule

Overall % Impact: **25.9**Overall \$ Impact: **\$201,284**# of Policyholders: **992**

Company Reference: B-117

Requested Effective Dates - New: 06/01/2018    Renewal: 07/01/2018

The last rate revision to this program was +5.4% (+\$39,688) which was approved under LDI Item Key #334748 with effective dates of 12/15/2016 for new and renewal business.

With this filing, the company proposes the following:

- Revise the eligibility definitions;
- Change the term from seven to three years;
- Added territories;
- Added a Unit Class Descriptions table to define different types of travel trailers;
- Reset rate capping for three years;
- Revise the base rates for deductible, other than collision, collision, and total loss settlement provisions;
- Added the a base premium for additional limits of liability for Vacation Liability Coverage - Travel trailer;
- Revised the factors for Age of Travel Trailer, Named insured Age, and Years Owned; and
- Added premium modifiers for territories and unit class.

The rate impact associated with this filing is +25.9% (+\$201,284), affecting 992 policyholders.

**Item Key: 689166**

Date Submitted: 11/20/2017

Spinnaker Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners

# of Policyholders: 0

Company Reference: SIC17-0015

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

**Item Key: 689170**

Date Submitted: 11/20/2017

Spinnaker Insurance Company

1 - Property

Initial Rate and Rule

Personal Property (Fire and Allied Lines) Assumed Dwelling Fire Program

# of Policyholders: 0

Company Reference: SIC17-0012

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

**Item Key: 689206**

Date Submitted: 11/21/2017

EVEREST NATIONAL INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

**Loss Cost Adoption of NCCI Reference Number**Overall % Impact: **-14.10**Overall \$ Impact: **\$-254,316**# of Policyholders: **172**

Company Reference: LA-WC-20053342

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 314058, which resulted in an overall +1.400% rate increase, effective 12/01/2014.

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

The company will retain use of its 1.5314 loss cost multiplier.

These changes will result in an overall -14.10% rate decrease or -\$254,316.

172 Louisiana policyholders will be affected by this filing.

394514

**Item Key: 689211**

Date Submitted: 11/21/2017

Spinnaker Insurance Company

1 - Property

Installment Program

Personal Property (Fire and Allied Lines)

Installment Plan

# of Policyholders: **0**

Company Reference: SIC17-0014

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

**Item Key: 689213**

Date Submitted: 11/21/2017

GEICO INDEMNITY COMPANY

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rule

# of Policyholders: **0**

Company Reference: 2017-390A

With this filing, the companies are updating the territory definitions. The Recreational Vehicle and Private Passenger Auto programs were combined in a previous filing and the territory definitions for the Recreational Vehicle Program are no longer needed as the companies will use the territory definitions for the Private Passenger Auto Program.

There is no rate impact associated with this filing.

**Item Key: 689229**

Date Submitted: 11/21/2017

## FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Motor Home Program

Revised Rate &amp; Rule

Overall % Impact: **19.9**Overall \$ Impact: **\$86,094**# of Policyholders: **317**

Company Reference: B-116

Requested Effective Dates - New: 06/01/2018    Renewal: 07/01/2018

The last rate revision to this program was +5.3% (+\$22,252) which was approved under LDI Item Key #339438 with effective dates of 12/15/2016 for new and renewal business.

With this filing, the company proposes the following revisions:

- Added a Coverage Code table that displays the codes related to each coverage type that will be used throughout the manual;
- Revised the renewal capping for three years;
- Revised the base premium for bodily injury, property damage, other than collision, and collision;
- Added additional limits of liability for vacation liability;
- Revised the factors for unit age, rated driver age, and years owned;
- Revised the language on the Accident Prevention Course; and
- Added a new premium modifier for territories.

The rate impact associated with this filing is +19.9% (+\$86,094), affecting 317 policyholders.

**Item Key: 689232**

Date Submitted: 11/21/2017

Continental Western Insurance Company

UNION INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- Adoption of ISO Designations CA-2015-ROCP1; CA-2017-BRLB1; and CA-2017-IALL1
- Rule 298. Deductible Insurance
- Rule 200. Optional Class Plan
- Rule 109. Loan/Lease GAP Coverage
- Business Auto Extension Endorsement

Overall % Impact: **10.2**  
 Overall \$ Impact: **\$5,446**  
 # of Policyholders: **5**  
 Company Reference: 17-CA-RT-357  
 Requested Effective Dates - New: 03/01/2018    Renewal: 03/01/2018

The last rate revision to this program was +3.8% or \$12,514 which was approved under LDI Item Key Number 292937 effective 5/1/2013 for both new and renewal business.

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

<b>ISO Designation</b>	<b>LDI Item Key Number</b>	<b>Effective Date Approved for ISO</b>
CA-2015-ROCP1	382645	N/A
CA-2017-BRLB1	393197	11/1/2017
CA-2017-IALL1	393237	11/1/2017

The companies are also revising the following rules:

- Rule 109. Loan/Lease Gap Coverage  
Introduce an exception which states this coverage does not apply.
- Rule 200. Optional Classification Plan  
Introduce company specific rules for handling the physical damage calculation.
- Rule 298. Deductible Factors  
Introduce deviated Private Passenger Type Deductible factors.
- Business Auto Extension Endorsement  
Remove Loan/Lease Gap coverage.

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

<b>Company</b>	<b>Coverage</b>	<b>Loss Cost Multiplier</b>
Continental Western Insurance Company	Liability	1.990
	Physical Damage	2.050
Union Insurance Company	Liability	1.590
	Physical Damage	1.640

The corresponding form filing will be submitted.

The rate impact associated with this filing is +10.2% or \$5,446 affecting 5 policyholders.

**Item Key: 689235**

Date Submitted: 11/21/2017

MARKEL AMERICAN INSURANCE COMPANY

9 - Inland Marine

Installment Program  
 Personal Inland Marine  
 Boatowners/Personal Watercraft  
 Installment Plan  
 # of Policyholders: **0**  
 Company Reference: LASBIBRU-172  
 Requested Effective Dates - New: 02/14/2018    Renewal: 03/21/2018

The above-captioned company is revising its Installment Plan for its Boatowners/Personal Watercraft Program under its Personal Inland Marine line.

The EFT/ACH fee is being changed to \$2 from \$5, and a \$6 installment billing fee rather than the current \$1 fee is being proposed.

There is no rate impact associated with this filing.

**Item Key: 689247**

Date Submitted: 11/21/2017  
 MARKEL AMERICAN INSURANCE COMPANY  
 9 - Inland Marine  
 Revised Rule only  
 Personal Inland Marine  
 Boatowners/Personal Watercraft  
 Markel Boat Program  
 Revised Rule Only

# of Policyholders: **0**  
 Company Reference: LASBRU-172  
 Requested Effective Dates - New: 02/14/2018    Renewal: 03/21/2018

The above-captioned company is proposing a Reinstatement Fee of \$20 to their Boatowners/Personal Watercraft Program under their Personal Inland Marine line.

There is no rate impact associated with this filing.

**Item Key: 689253**

Date Submitted: 11/21/2017  
 CONTRACTORS BONDING AND INSURANCE COMPANY  
 17 - Other Liability  
 Loss Cost Adoption  
 Commercial General Liability  
 Adoption of ISO Loss Cost Designation Filing Number GL-2017-BGL1  
 Overall % Impact: **0.8**  
 Overall \$ Impact: **\$39**  
 # of Policyholders: **5**  
 Company Reference: CBIC-LA-GL-RA-17-02  
 Requested Effective Dates - New: 02/01/2018    Renewal: 02/01/2018

**Item Key: 689304**

Date Submitted: 11/22/2017

MARKEL AMERICAN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors &amp; Officers/Management Liability

Investment Adviser, Professional and Management Liability Program

# of Policyholders: **0**

Company Reference: 1709RR027

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

**Item Key: 689341**

Date Submitted: 11/27/2017

CHARTER OAK FIRE INSURANCE COMPANY, THE

PHOENIX INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE

TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

17 - Other Liability

Adoption

Commercial General Liability

Adoption of various ISO Designation Filing Numbers

# of Policyholders: **0**

Company Reference: 2017-08-0018-R

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

**Item Key: 689359**

Date Submitted: 11/27/2017

AXIS Insurance Company

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **-0.8**Overall \$ Impact: **\$-10,701**# of Policyholders: **135**

Company Reference: ISOGL-2017-124-LA-AIC-R

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 391356 effective 03/15/2017.

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

The company will continue to utilize a loss cost multiplier of 1.659.



These changes will result in a -0.8% rate decrease or -\$10,701.00.

There will be 135 Louisiana policyholders affected by this rate decrease.

**Item Key: 689362**

Date Submitted: 11/27/2017

Old Republic General Insurance Corporation

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: **-\$4,984**

# of Policyholders: **13**

Company Reference: LA035300700094

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 326480 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 02/01/2017.

The company will continue to utilize a loss cost multiplier of 1.410.

These changes will result in a -0.8% rate decrease or -\$4984.00

There will be 13 Louisiana policyholders affected by this rate decrease.

**Item Key: 689364**

Date Submitted: 11/27/2017

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Designation Filing Numbers GL-2017-BGL1 and GL-2016-RELP1

Overall % Impact: **-0.8**

Overall \$ Impact: **-\$13,767**

# of Policyholders: **149**

Company Reference: LA035300100093

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 326475 effective 02/01/2016.

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

GL-2017-BGL1 approved for ISO filing designation number 394708 effective 02/01/2018 and GL-2016-RELP1 approved for ISO under state tracking number 385574 effective 04/01/2017.

The company will utilize a loss cost multiplier of 1.350 for all classes with the exception of class code 99793

which will use a loss cost multiplier of 1.150.

The company's Expected Loss Ratio (ELR) is 0.685.

These changes will result in a -0.8% rate decrease or -\$13,767.00.

There will be 149 Louisiana policyholders affected by this rate decrease.

**Item Key: 689406**

Date Submitted: 11/27/2017

Accident Fund General Insurance Company

ACCIDENT FUND INSURANCE COMPANY OF AMERICA

ACCIDENT FUND NATIONAL INSURANCE COMPANY

16 - Workers Compensation

Installment Program

Workers' Compensation

Billing Plan Rules Revision

# of Policyholders: 0

Company Reference: LAR-2018-000BILLINGPLANRULE

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

The last billing plan for the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 308772, effective 06/15/2014.

With this filing, the companies propose to introduce revised billing plan rules, effective on approval.

<b>Payment Plan</b>	<b>Payment Breakdown</b>
1 Pay	100% is due as of the policy effective date Deposit is 50% of premium + non premium surcharges due by policy effective date
2 Pay	Remaining 50% due in one installment six months from policy effective date E.g. policy effective 1/15/2017, installment due 7/15/2017
4 Pay	Deposit is 25% of premium + non premium surcharges due by policy effective date Remaining 75% due monthly in three equal installments E.g. policy effective 1/15/2017 1st installment due 4/15/2017 2nd installment due 7/15/2017 3rd installment due 10/15/2017
10 Pay	Deposit is 10% of premium + non premium surcharges due by policy effective date Remaining 90% due monthly in nine equal installments

**Item Key: 689411**

Date Submitted: 11/27/2017

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

## 19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

IFAC Value Program

Overall % Impact: **8.6**Overall \$ Impact: **\$2,889,882**# of Policyholders: **12997**

Company Reference: LAIFACV201801

Requested Effective Dates - New: 01/14/2018      Renewal: 02/19/2018

**Item Key: 689414**

Date Submitted: 11/27/2017

SERVICE INSURANCE COMPANY

4 - Homeowners

Initial Rate and Rule

Homeowners

# of Policyholders: **0**

Company Reference: 17-2210

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

**Item Key: 689420**

Date Submitted: 11/27/2017

SERVICE INSURANCE COMPANY

4 - Homeowners

Confidential Model Information

Service Insurance Company

# of Policyholders: **0**

Company Reference: 17-2211

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

**Item Key: 689422**

Date Submitted: 11/27/2017

SERVICE INSURANCE COMPANY

4 - Homeowners

Installment Program

Homeowners

Preferred Homeowners Program

Installment Plan

# of Policyholders: **0**

Company Reference: 17-2212

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

**Item Key: 689427**

Date Submitted: 11/27/2017

CHARTER OAK FIRE INSURANCE COMPANY, THE  
 PHOENIX INSURANCE COMPANY, THE  
 TRAVELERS INDEMNITY COMPANY, THE  
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE  
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE  
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA  
 5 - Commercial Multiple Peril

Revised Rule only

Businessowners

Master Pac Program

General Liability Options

Withdrawal of Louisiana Master Pac Additional Rules-LA, Page 4

# of Policyholders: 0

Company Reference: 2017-09-0059-R

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

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

- Revising the General Liability Options pages to be consistent with updated forms.
- Withdrawing Louisiana Master Pac Additional Rules-LA, page 4, as it now obsolete.

The requested rules require approval of the companion form(s), LDI Form Filing No. 689434, Company Form Filing No. 2017-09-0059-F.

**Item Key: 689484**

Date Submitted: 11/28/2017

Campmed Casualty & Indemnity Company, Inc.

11 - Medical Malpractice

Initial Rate and Rule

Medical Malpractice

Healthcare Providers Professional Liability and Workplace Liability Program

Schedule Rating Plan

# of Policyholders: 0

Company Reference: LA17191XX00061

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

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

This program provides coverage for multiple allied healthcare provider classes, including, but not limited to, optometrist, audiologists, occupational therapists, physical therapists, pharmacists, and registered nurses.

A schedule rating plan is included in this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 689518, Company Form Filing No. LA17191XX00062.

A SERFF "Objection Letter" was sent to Mr. Gregory Pelletier on November 29, 2017 for additional information.

**Item Key: 689527**

Date Submitted: 11/29/2017

HANOVER INSURANCE COMPANY, THE  
 17 - Other Liability  
 Revised Rate and Rule  
 Professional Liability/ E & O  
 Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **207**  
 Company Reference: LA172690100054  
 Requested Effective Dates - New: N/A Renewal: 01/05/2018

**Item Key: 689529**

Date Submitted: 11/29/2017  
 NOVA CASUALTY COMPANY  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01  
 # of Policyholders: **0**  
 Company Reference: LA-WC-17818  
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

**Item Key: 689547**

Date Submitted: 11/29/2017  
 AMERICAN ECONOMY INSURANCE COMPANY  
 PEERLESS INDEMNITY INSURANCE COMPANY  
 PEERLESS INSURANCE COMPANY  
 AMERICAN STATES INSURANCE COMPANY  
 GENERAL INSURANCE COMPANY OF AMERICA  
 FIRST NATIONAL INSURANCE COMPANY OF AMERICA  
 SAFECO INSURANCE COMPANY OF AMERICA  
 NETHERLANDS INSURANCE COMPANY THE  
 AMERICA FIRST INSURANCE COMPANY  
 1 - Property  
 Non-Adoptions  
 Commercial Property (Fire and Allied Lines)  
 Non-Adoption  
 PIAL Designation Filing Number CF-2017-RLC1/396015  
 # of Policyholders: **0**  
 Company Reference: 2017-LA-8-CF-A.C-R  
 Requested Effective Dates - New: 01/15/2018 Renewal: 01/15/2018

The above-captioned companies wish to non-adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA17-07 (CF-2017-RLC1), Item Key #396015, with an effective date of August 1, 2017.

The companies are requesting an effective date of January 15, 2018.

**Item Key: 689561**

Date Submitted: 11/29/2017  
 Campmed Casualty & Indemnity Company, Inc.  
 11 - Medical Malpractice  
 Installment Program  
 Medical Malpractice  
 Healthcare Providers Professional Liability and Workplace Liability Program  
 Payment Plans Options and Fees  
 # of Policyholders: 0  
 Company Reference: LA15182XX00062  
 Requested Effective Dates - New: 02/01/2018    Renewal: 02/01/2018

The above-captioned company is filing its payment plan options and fees for the above-captioned program.

- Bill Plan: Direct Bill
  - Payment Plan Options
    - Full-Pay
    - Two-Pay
    - Four-Pay
    - Ten-Pay
    - Monthly
- Bill Plan: Agency Bill
  - Payment Plan Options
    - Full-Pay
    - Four-Pay
    - Ten-Pay
    - Monthly
- Invoice Fee
  - Direct Bill: Multiple policies may be billed on the same invoice or on separate invoices. A fee of \$6.00 will apply to each invoice.
- Late Fee
  - A fee in the amount of \$10.00 will be assessed on all Commercial Lines Direct Bill policies if payment has not been received three (3) days after the due date. A legal notice of intent to cancel for nonpayment of premium will be issued at that time and it will include the late fee and the original amount billed.
  - Policyholders will be notified on the company's intent to assess this fee on their bill statement 65 days in advance.
  - Payments received prior to the cancellation of the policy for nonpayment of premium will be applied first to the late fee and then to the outstanding premium. For any policy where the payment is not received, it will be cancelled and the late fee will become part of the outstanding earned premium due to the company.
- Non-Sufficient Funds Fee/Account Closed Fee
  - A fee in the amount of \$25.00 will be charged on all Commercial Lines Direct Bill and EFT payments returned by the banks for non-sufficient funds and account closed situations.
  - This fee is not part of the premium and is only applied when a bad check is remitted.

**Item Key: 689564**

Date Submitted: 11/29/2017  
 Nationwide Mutual Insurance Company  
 17 - Other Liability  
 Initial Rate only

**Stop Loss Program**

Groups Stop Loss Insurance: GBSL LA M20 000 0217, GBSL LA M23 000 1117, and GBSL AO M24 OBA 0217

Riders: GBSL AO M27 AFR 0217, GBSL AO M27 RCD 0217, and GBSL AO M27 TPL 1117

# of Policyholders: **0**

Company Reference: GBSL LA M23 000 1117 (RATES - W)

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

This program is designed to protect groups against catastrophic losses in their self funded medical plans. It reimburses for eligible claims in excess of specific and/or aggregate attachment points. Medical expenses eligible for reimbursement under this policy will generally follow those covered under the underlying medical plan. State requirements for minimum attachment points for both specific and aggregate stop loss coverage will be followed.

The requested rates require approval of companion form(s), LDI Form Filing No. 689618, Company Form Filing No. GBSL LA M23 000 1117 (FORMS - W).

A SERFF "Objection Letter" was sent to Ms. Andrea Roberts on December 5, 2017 for additional information.

**Item Key: 689569**

Date Submitted: 11/29/2017

Riverport Insurance Company

9 - Inland Marine

Initial 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-25914

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

This is a re-submission of Item Key Number 686996 which was disapproved on 11/14/2017. It was disapproved because no response was submitted to Mr. Wei Chuang's SERFF "Objection Letter" dated November 7, 2017.

This is a re-submission of Item Key Number 685293 which was disapproved on 10/19/2017. It was disapproved because no response was submitted to Mr. Wei Chuang's SERFF "Objection Letter" dated October 2, 2017

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 is adopting AAIS-2014-46R (Item Key Number 313369), AAIS-2014-46LC (Item Key Number 313368, and AAIS-2015-39R-1 (Item Key Number 333381).

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 approved on 11/06/2017.

There is no rate impact associated with this filing.

**Item Key: 689589**

Date Submitted: 11/29/2017

HARTFORD CASUALTY INSURANCE COMPANY  
 HARTFORD INSURANCE COMPANY OF THE MIDWEST  
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST  
 HARTFORD UNDERWRITERS INSURANCE COMPANY  
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD  
 TWIN CITY FIRE INSURANCE COMPANY  
 HARTFORD ACCIDENT AND INDEMNITY COMPANY  
 HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **2.0**

Overall \$ Impact: **\$12,825**

# of Policyholders: **174**

Company Reference: BR.13.089.2018.01

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

**Item Key: 689592**

Date Submitted: 11/29/2017

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

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: **0**

Company Reference: AIG-16-IL-04D

**Item Key: 689595**

Date Submitted: 11/29/2017

American Home Assurance Company  
 AIU INSURANCE COMPANY  
 COMMERCE AND INDUSTRY INSURANCE COMPANY  
 GRANITE STATE INSURANCE COMPANY  
 ILLINOIS NATIONAL INSURANCE COMPANY



NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA  
 NEW HAMPSHIRE INSURANCE COMPANY  
 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE  
 AIG ASSURANCE COMPANY  
 AIG PROPERTY CASUALTY COMPANY  
 19 - Commercial Automobile  
 Revised Rule only  
 Commercial Automobile  
 # of Policyholders: **0**  
 Company Reference: AIG-16-IL-04B

**Item Key: 689624**

Date Submitted: 11/30/2017  
 HANOVER INSURANCE COMPANY, THE  
 17 - Other Liability  
 Revised Rate and Rule

Personal Umbrella & Excess  
 Personal Umbrella Program  
 Revised Rate and Rule

- Territory Definitions
- Rates for \$1M
- Increased Limits Factors
- Minimum Premiums
- Automobile Insurance Surcharge
- UM Rates

Overall % Impact: **5.9**  
 Overall \$ Impact: **\$24,833**  
 # of Policyholders: **372**  
 Company Reference: LA-UMB-17827R  
 Requested Effective Dates - New: 04/01/2018    Renewal: 04/01/2018

The last rate revision to this program was +11.4% or \$18,968 which was approved under LDI Item Key Number 279550 effective 3/4/2012 for both new and renewal business.

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

- Territory Definitions;
- Rates for \$1M Umbrella by category;
- Increased Limits Factor;
- Minimum Premiums;
- Automobile Insurance Surcharge; and
- UM Rates.

The rate impact associated with this filing is +5.9% or \$24,833 affecting 372 policyholders.

**Item Key: 689630**

Date Submitted: 11/30/2017

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate only

**Commercial Automobile****Louisiana Commercial Auto Program****Rate Revision**

- Base Rates
- Body Type Factors
- Business Type Factors
- Insurance Rating Group/Deductible Factors
- Limit Factors
- Model Year Factors
- Years in Business Factors
- Territory Rating Factors
- Vehicle Use Factors
- Vehicle Weight Factors

Overall % Impact: **+5.700%**Overall \$ Impact: **\$1,178,485**# of Policyholders: **11136**

Company Reference: CV-40431

Requested Effective Dates - New: 03/19/2018    Renewal: 03/19/2018

The last rate revision to this program was +8.4% or \$1,538,959 which was approved under LDI Item Key Number 386644 effective 3/6/2017 for both new and renewal business.

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

- Base Rates;
- Territory Rating Factors;
- Business Description Factors;
- Vehicle Use Factors;
- Body Type Factors;
- Vehicle Weight Factors;
- Model Year Factors;
- Insurance Rating Group/Deductible Factors;
- Liability Limit Factors;
- Years in Business Factors;
- Church Bus Rates by Territory and Coverage; and
- Hired Car Liability and Physical Damage Base Rates.

The proposed rate impact associated with this filing is +5.7% or \$1,178,485 affecting 11,136 policyholders.

**Item Key: 689632**

Date Submitted: 11/30/2017

Riverport Insurance Company

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

General Risk Program

# of Policyholders: 0

Company Reference: BSS-CF-2017-5277-RARU-LA-25260

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

The above-captioned company is being added to the General Risk Program of Berkley National Insurance Company, Berkley Regional Insurance Company and StarNet Insurance Company.

With this filing, the company will be adopting the same Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) rules and rating procedures as those already adopted for the other companies.

The following filings are being adopted:

<b>Filing Designation Number</b>	<b>Item Key Number</b>	<b>Effective Date</b>
LA00-4 (CF-2000-OBGS1) (Rule)	3066	December 1, 2000
LA09-05 (CF-2009-RRU07) (Rule)	246340 / 250777 Amendment	May 1, 2010
LA06-05 (CF-2005-RRU1) (Rule)	231511	June 17, 2008
LA15-18 (CF-2015-RRU11) (Rule)	327556	March 1, 2016
LA15-01 (CF-2014-RRU09) (Rule)	318441	July 1, 2015
LA16-05 (CL-2016-ODNPR) (Rule)	338722	December 1, 2016
LA09-09 (CF-2009-RGB09) (Rule)	251757	April 1, 2010
LA01-6 (CF-2001-ORU1) (Rule)	3487	January 1, 2002
LA17-07 (CF-2017-RLC1) (Loss Cost)	396015	August 1, 2017
LA15-19 (CF-2015-RLC11) (Loss Cost)	327546	May 1, 2016
LA06-07 (CF-2005-RLC1) (Loss Cost)	23059	December 1, 2008
LA01-7 (CF-2001-RLA1) (Loss Cost)	3485	January 1, 2002
LA15-02 (CF-2014-RLC09) (Loss Cost)	318462	July 1, 2015

The companies manual pages have been updated to include the above-captioned company, Riverport Insurance Company, in the header and the edition date has been updated to January 2018.

There is no rate impact associated with this filing.

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

The corresponding form(s) filing, LDI Form Filing No. 689693, Company Form Filing No. BSS-CF-2017-5277-FM-LA-25259 were pending as of December 4, 2017.

**Item Key: 689639**

Date Submitted: 11/30/2017

UNITED FIRE AND CASUALTY COMPANY

UNITED FIRE & INDEMNITY COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- Adoption of ISO Designation Filing Numbers CA-2017-BRLA1 and CA-2017-IALL1
- LCM Revisions

Overall % Impact: **+5.000%**

Overall \$ Impact: **\$557,645**

# of Policyholders: **855**

Company Reference: CA-LA-UFC-UFI-03012018-RA-RU-X RESUB

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

The last rate revision to this program was +2.8% or \$233,204 which was approved under LDI Item Key Number 387112 effective 3/1/2017 for both new and renewal business.

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

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

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

<b>Company</b>	<b>Vehicle Type</b>	<b>Coverage</b>	<b>Territory</b>	<b>Current LCM</b>	<b>Proposed LCM</b>
United Fire & Casualty Company	Trucks, Tractors, Trailers	Liability	103, 104, 105, 106, 111, 112, 113, 114, 119, 120	1.370	1.280
			107, 118, 121	1.260	1.280
		Medical Pymts	All Territories	2.150	2.060
		Other Than Coll	All Territories	1.990	2.120
		Collision	All Territories	2.150	2.280

	<i>UM/UIM</i>	<i>All Territories</i>	<i>1.700</i>	<i>1.700</i>
Private Passenger Types	Liability	103, 104, 106, 111	1.260	1.470
		105, 112, 113, 114, 118, 119, 120	1.610	1.470
		107, 121	1.410	1.470
	Medical Pymts	All Territories	1.780	1.710
	Other Than Coll	All Territories	2.330	2.470
	Collision	All Territories	2.080	2.210
	<i>UM/UIM</i>	<i>All Territories</i>	<i>1.310</i>	<i>1.310</i>
Garage Dealers	<i>Liability</i>	<i>All Territories</i>	<i>1.140</i>	<i>1.140</i>
	<i>Physical Damage</i>	<i>All Territories</i>	<i>1.430</i>	<i>1.430</i>
	<i>UM/UIM</i>	<i>All Territories</i>	<i>1.700</i>	<i>1.700</i>
Garage Service	<i>Liability</i>	<i>All Territories</i>	<i>1.140</i>	<i>1.140</i>
	<i>UM/UIM</i>	<i>All Territories</i>	<i>1.700</i>	<i>1.700</i>
Garage Keepers	<i>Other Than Coll</i>	<i>All Territories</i>	<i>1.450</i>	<i>1.450</i>
	<i>Collision</i>	<i>All Territories</i>	<i>1.720</i>	<i>1.720</i>
All Other, Zone Rating, Special Types, Common Coverages		<i>All Territories</i>	<i>1.470</i>	<i>1.470</i>
All Other	<i>UM/UIM</i>	<i>All Territories</i>	<i>1.750</i>	<i>1.750</i>
United Fire & Indemnity Company	Trucks, Tractors, Trailers	Liability	103, 104, 105, 106, 111, 112, 113, 114, 119, 120	1.570
			107, 118, 121	1.440
	Medical Pymts	All Territories	2.470	2.370
	Other Than Coll	All Territories	2.350	2.490
	Collision	All Territories	2.540	2.690
	<i>UM/UIM</i>	<i>All Territories</i>	<i>1.950</i>	<i>1.950</i>
Private Passenger Types	Liability	103, 104, 106, 111	1.440	1.700
		105, 112, 113, 114, 118, 119, 120	1.850	1.700
		107, 121	1.620	1.700
	Medical Pymts	All Territories	2.050	1.970
	Other Than Coll	All Territories	2.760	2.930
	Collision	All Territories	2.460	2.610

	<i>UM/UIM</i>	<i>All Territories</i>	<i>1.500</i>	<i>1.500</i>
Garage Dealers	<i>Liability</i>	<i>All Territories</i>	<i>1.310</i>	<i>1.310</i>
	<i>Physical Damage</i>	<i>All Territories</i>	<i>1.690</i>	<i>1.690</i>
	<i>UM/UIM</i>	<i>All Territories</i>	<i>1.950</i>	<i>1.950</i>
Garage Service	<i>Liability</i>	<i>All Territories</i>	<i>1.310</i>	<i>1.310</i>
	<i>UM/UIM</i>	<i>All Territories</i>	<i>1.950</i>	<i>1.950</i>
Garage Keepers	<i>Other Than Coll</i>	<i>All Territories</i>	<i>1.720</i>	<i>1.720</i>
	<i>Collision</i>	<i>All Territories</i>	<i>2.040</i>	<i>2.040</i>
All Other, Zone Rating, Special Types, and Common Coverages	<i>Physical Damage</i>	<i>All Territories</i>	<i>1.860</i>	<i>1.860</i>
	<i>Liability</i>	<i>All Territories</i>	<i>1.690</i>	<i>1.690</i>
All Other	<i>UM/UIM</i>	<i>All Territories</i>	<i>2.010</i>	<i>2.010</i>

The rate impact associated with this filing is +5.0% or \$557,645 affecting 855 policyholders

**Item Key: 689642**

Date Submitted: 11/30/2017

Insurance Services Office, Inc.

26 - Burglary And Theft

Revised Rate only

Commercial Burglary and Theft

Revised Rate

Commercial Crime Advisory Prospective Loss Cost Revision

Overall % Impact: **-20.0**

# of Policyholders: **0**

Company Reference: CR-2017-RLA1 (2)

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

The last adjustment to this program occurred in November 2015 under the Prior Approval provision (Item Key #327646) to be effective June 1, 2016, with an overall rate impact of -12.1%

This filing is a resubmission of approved Item Key #687911, Company Tracking No. CR-2017-RLA1, SERFF No. ISOF-131236308.

This filing is to revise rate data under the Rate/Rule Schedule to reflect the overall percent change for Fidelity loss costs only. No changes have been made for this filing.

The loss cost for Fidelity coverage represent an overall change of -20.0% from the current loss cost level.

The loss cost for Burglary and Theft coverage represent an overall change of -30.0% from the current loss cost level.

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

The companion rule filing, CR-2017-REL1, was approval under state tracking #687909 with an effective date of June 1, 2018.

**Item Key: 689654**

Date Submitted: 11/30/2017

UNITED STATES FIRE INSURANCE COMPANY

17 - Other Liability

Informational Filing

Provider Excess of Loss Insurance Policy Program

Provider Excess Loss Forms

PEL-25000P - Provider Excess Loss Insurance Policy

PEL-25000AP - Application for Provider Excess Loss

PEL-25000R-CO - Carryover Provision Rider

PEL-25000R-ER - Experience Refund Rider

PEL-25000R-IA - Inner Aggregate Rider

PEL-25000R-RC - Retained Corridor Rider

# of Policyholders: **0**

Company Reference: PEL-2016-LA-RATE

The above-captioned company certifies that the minimum annual premium for each policy will be greater than \$10,000 for the above-captioned program.

This program will be marketed to institutional or professional providers of health care who are participants in a capitated provider agreement.

The corresponding form(s) filing, LDI Form Filing No. 688079, Company Form Filing No. PEL-2016-LA-FORM, were certified approved effective November 29, 2017.

A SERFF "Objection Letter" was sent to Ms. Alice Tribue on November 30, 2017 for additional information.

**Item Key: 689663**

Date Submitted: 11/30/2017

CUMIS Insurance Society, Inc.

17 - Other Liability

Revised Rate and Rule

Contractual Liability

Revised Rate and Rule

Overall % Impact: **46.1**

Overall \$ Impact: **\$536,084**

# of Policyholders: **66**

Company Reference: 2018 CLP - GAP REFRESH

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

The last rate revision was Item Key Number 390229, resulted in an overall rate increase of +27.80% or premium increase of +\$261,746 and affected 63 policyholders. It was approved effective for both new and renewal business on 10/01/2017.

The above-captioned company is revising rates and rules for its Contractual Liability Program.

The company proposes the following changes:

- Base claim cost change from \$56 to \$106
- GAP Plus base rate increase at all levels
- Introduction of Deductible factors
- Introduction of Co-Pay factors
- Simplification of Expense, Profit, and Risk Margin calculation
- Modification of GAP premium calculation to consider rating factors for Deductible and Co-pay factors.

This filing will result in an overall rate increase of +46.10% or premium increase of +\$536,084 affecting 66 policyholders.

**Item Key: 689665**

Date Submitted: 11/30/2017

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

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: **0**

Company Reference: 40878

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

**Item Key: 689678**

Date Submitted: 11/30/2017

AMERICAN FEDERATED INSURANCE COMPANY

24 - Surety

Initial Rate only

Surety

Initial Rate

Residential Mortgage Lender Surety Bond

# of Policyholders: **0**

Company Reference: TACH-131283339

The above-captioned company wishes to submit initial rates for its Surety Bond program.

With this filing, the bond rate for the residential mortgage lender surety bond is 1.5% of the bond amount.

These bonds will only be written on the company's affiliated loan companies in Louisiana and they do not intend to write coverage for non-affiliates.

The bonds are currently written through Liberty Mutual Company in Louisiana and the new submitted rate is currently the same as those used by Liberty Mutual Insurance Company in Louisiana.

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

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

The corresponding form(s) filing, LDI Form Filing No. 689701, Company Filing No. TACH-131283338 were pending as of December 5, 2017.



**Item Key: 689681**

Date Submitted: 11/30/2017

Retailers Casualty Insurance Company

16 - Workers Compensation

Delayed Adoption

Workers Compensation

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

Overall % Impact: **1.40**Overall \$ Impact: **\$262,977**# of Policyholders: **1902**

Company Reference: 17-WC-LA-1145

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 390612, which resulted in an overall -8.70% rate decrease, effective 07/01/2017.

With this filing, the company wishes to delay adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 385803, effective 07/01/201787.

The company will retain use of its 1.463 loss cost multiplier.

There is an overall +1.40% rate increase or +\$262,977 as a result of this filing.

There will be 1,902 Louisiana policyholders affected by this filing.

**Item Key: 689683**

Date Submitted: 11/30/2017

BRIDGEFIELD CASUALTY INSURANCE COMPANY

BRIDGEFIELD EMPLOYERS INSURANCE COMPANY

16 - Workers Compensation

Delayed Adoption

Workers Compensation

Delayed Adoption of NCCI Designation Filing Number LA-LC-2017-01

Overall % Impact: **0.10**Overall \$ Impact: **\$41,576**# of Policyholders: **2100**

Company Reference: 17-WC-LA-1144

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 390613, which resulted in an overall -9.10% rate decrease, effective 07/01/2017.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 07/01/2018.

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

Bridgefield Casualty Insurance Company	1.728
Bridgefield Employers Insurance Company	1.296

There is an overall +0.100% rate increase or +\$41,576 as a result of this filing.

There will be 2100 Louisiana policyholders affected by this filing.

**Item Key: 689684**

Date Submitted: 11/30/2017

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Exception Pages: FS-1 through FS-5

# of Policyholders: 0

Company Reference: CR-2017-3.2

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

The above-captioned companies wishes to submit initial rates and rules for their Surety line of business, exception pages FS-1 through FS-5.

With this filing, the exception pages FS-1 through FS-5 were approved for Federated Reserve Insurance Company in Item Key #688790 with an effective date of January 1, 2018.

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

**Item Key: 689720**

Date Submitted: 12/01/2017

Vantapro Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: VSIC-OL-GUP-LA-1701R

**Item Key: 689723**

Date Submitted: 12/01/2017

SAFEPOINT INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Louisiana Business Advantage Program

# of Policyholders: 0

Company Reference: LA PROPERTY BAP\_2017FIX

The last adjustment to this program occurred in September 2017 under the Prior Approval provision (Item Key #683459) to be effective October 1, 2017.

With this filing, the company is making adjustments to the property manual of the LA Business Advantage Program that was approved as Item Key #683459.

The company had filed the wind only program with the intention of matching Citizens program so that the company could participate in the Citizens depopulation.

In reviewing Citizens data for the 2017 assumption, the company discovered that Citizens was not using PIAL BGII rates for the Wind Only program as the company had originally thought. The company is filing to adjust the wind only rates to match those of Citizens.

The following rate table is for Wind only:

<b>Zone</b>	<b>Symbol</b>	<b>Building Contents</b>	
Zone 1	A	.127	.100
	AB	.144	.122
	B	.320	.262
Zone 2	A	.138	.115
	AB	.157	.142
	B	.352	.283
Zone 3	A	.117	.090
	AB	.155	.117
	B	.264	.200
Zone 4	A	.123	.081
	AB	.189	.116
	B	.320	.207
Zone 5	A	.342	.213
	AB	.609	.393
	B	.898	.556

This filing is to adopt the claims surcharge factors filed and approved for Citizens under state tracking #684857, this has become industry standard to include a prior claims surcharge. For new policies, all paid claims for a prospective insured qualify while, for renewing policies, only non- "Acts of God" paid claims qualify. Louisiana define "Act of God" as an incident due directly to natural causes and exclusively without human intervention.

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

This filing is also adopting the substandard risk surcharges for the Wind Only program and they are from Citizens Item Key #25110.

**Item Key: 689734**

Date Submitted: 12/01/2017

Insurance Services Office, Inc.

26 - Burglary And Theft

Withdrawal of Rates or Rules

Commercial Burglary and Theft

## Withdrawal of Rates and Rules

# of Policyholders: **0**

Company Reference: CR-2017-RLA1 (W)

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

**Item Key: 689744**

Date Submitted: 12/01/2017

GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Installment Program

Homeowners

Installment Plan

# of Policyholders: **0**

Company Reference: 2017 LA SELECT HO PAYMENT PLAN

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

**Item Key: 689745**

Date Submitted: 12/01/2017

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

HARTFORD UNDERWRITERS INSURANCE COMPANY

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

TWIN CITY FIRE INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: **0**

Company Reference: FN.13.408.2018.02

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

**Item Key: 689747**

Date Submitted: 12/01/2017

GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Conversion

Homeowners

Overall % Impact: **9.6**Overall \$ Impact: **\$1,021,965**# of Policyholders: **4680**

Company Reference: LA HANOVER PROGRAM CONVERSION

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

**Item Key: 689749**

Date Submitted: 12/01/2017

PROGRESSIVE PALOVERDE INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate only

Commercial Automobile

Overall % Impact: **3.8**Overall \$ Impact: **\$1,737,899**# of Policyholders: **9645**

Company Reference: LA0118 RR-COM

Requested Effective Dates - New: 01/25/2018      Renewal: 03/03/2018

**Item Key: 689753**

Date Submitted: 12/01/2017

MARKEL AMERICAN INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

# of Policyholders: **0**

Company Reference: LAORRU-171

Requested Effective Dates - New: 02/07/2018      Renewal: 03/22/2018