

LOUISIANA DEPARTMENT OF INSURANCE
 JAMES J. DONELON, COMMISSIONER
 P.O. BOX 94214
 BATON ROUGE, LOUISIANA 70804-9214

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS ACTED UPON FOR THE WEEK OF NOVEMBER 05, 2018

Item Key: 719084

American Association of Insurance Services
 19 - Private Passenger Automobile
 Initial Rule only
 Private Passenger Automobile
 Non-Standard Auto Program
 Initial Rule
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: AAIS-2018-29R

With this filing, the company is filing rules for a new Non-Standard Auto Program.

There is no rate impact associated with this filing.

Final Action: Approved

Contingent upon form(s) approval.

Item Key: 719095

STATE NATIONAL INSURANCE COMPANY, INC.
 19 - Commercial Automobile
 Initial Rate and Rule

Commercial Automobile
 Next Broad Market Commercial Auto Program
 Initial Rate and Rule

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: SNIC-CA-BM-NEXT-LA-1801R

With this filing, the company proposes to introduce the rates and rules for the Next Broad Market Commercial Auto Program for small and mid-size business.

This program will utilize Insurance Services Office, Inc. (ISO) rules and loss costs along with

company exceptions and Loss Cost Multipliers (LCM). The company will not be automatically adopting future ISO filings of loss costs or rules.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-98-RUM2-Louisiana	#183 6/98	9/1/1998
RP-2000-RAL1-Louisiana	1669	4/1/2001
CA-2000-RAPD1-Louisiana	140	7/1/2001
CA-2000-IALL1	41	8/1/2001
CA-2001-096MU	397	8/1/2001
CA-2001-RCP1	297	8/1/2001
CA-2001-OUMU1	436	8/1/2001
CA-2001-RAPD1-Louisiana	2385	3/1/2002
CA-2002-OWTMR	7659	2/20/2002
CA-2001-OGS01-Louisiana	4872	11/1/2002
CA-2001-OGS01-Louisiana (Amendment)	8546	11/1/2002
CA-2001-IALL1	9133	8/1/2002
CA-2002-OTRRU	11631	1/15/2003
CA-2003-OWLE2-Louisiana	12583	3/25/2003
CA-2001-ORU00-Louisiana	5847	2/1/2004
CA-2003-IALL1-Louisiana	14341	2/1/2004
CA-2003-RRU03-Louisiana	14342	1/1/2004
CA-2003-OWLE2-Louisiana	12583	3/25/2003
RP-2003-RAL03-Louisiana	14340	1/1/2004
RP-2004-RRP03	16418	10/1/2004
RP-2004-RCR03	16417	10/1/2004
RP-2004-RPD04	17801	12/1/2004
CA-2004-RMERU	18244	12/1/2004
RP-2004-RPD1	19131	5/1/2005
RP-2004-RAL1	19132	5/1/2005
CA-2005-RCP1	20729	2/1/2006
CA-2005-IALL1 (Amendment)	21157	2/1/2006
CA-2005-RRU2-Louisiana	21343	4/1/2006

CA-2006-IALL1	23697	2/1/2007
CA-2006-RZR1-Louisiana	24594	4/1/2007
RP-2006-RRP06	24871	4/1/2007
RP-2006-RCR06	24872	4/1/2007
CA-2005-ORU01 (Amendment # 1)	21235	4/1/2006
CA-2005-ORU01 (Amendment # 2)	25444	8/1/2007
CA-2005-ORU01 (Amendment # 3)	25660	8/1/2007
RP-2007-RPD07	223253	4/1/2008
RP-2007-RAL07	223259	4/1/2008
CA-2008-IALL1	233580	2/1/2009
CA-2008-ORU1	239465	6/1/2009
CA-2009-RRU1	244596	10/1/2009
CA-2009-RRU2	252757	1/1/2010
CA-2009-RRU2 (Amendment)	254123	1/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2011-IALL1	274466	1/1/2012
CA-2010-RTER1	265775	12/1/2011
CA-2011-RCP1	274483	1/1/2012
RP-2012-RPD12	288390	4/1/2013
RP-2012-RAL12	288385	4/1/2013
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2012-RZR1	292543	1/1/2014
CA-2013-RBIRU	299776	12/1/2014
CA-2014-RPAC1	308956	11/1/2014
CA-2013-RVTS2	306369	10/1/2014
CL-2016-RRU1	335944	11/1/2016
CA-2015-ROCP1	382645	NA
RP-2016-RRP16	388183	8/1/2017
RP-2016-RCP16	388190	8/1/2017
CA-2017-IALL1	393237	11/1/2017

CA-99-BRLA1	3417	NA
CA-2001-RLC1-Louisiana	9030	NA
CA-2001-RSRP1	398	NA
CA-2001-RLCGS-Louisiana	4873	NA
CA-2003-BRLA1-Louisiana	14343	1/1/2004
CA-2004-BRLA1-Louisiana	17717	NA
CA-2005-BRLA1	20737	NA
CA-2005-RLC1	21773	4/1/2006
CA-2006-BRLA1 (Amendment)	24058	NA
CA-2006-RZRLC	25031	4/1/2007
CA-2005-RLC01	21234	4/1/2006
CA-2007-BRLA1	221984	NA
CA-2008-BRLA1	232095	2/1/2009
CA-2009-BRLA1	245661	12/1/2009
CA-2009-RLC1	252758	1/1/2010
CA-2009-RLC09	248267	8/1/2010
CA-2010-BRLA1	259210	12/1/2010
CA-2011-BRLA1	274473	1/1/2012
CA-2012-RADLC	283374	10/1/2013
CA-2012-RZRLC	292515	1/1/2014
CA-2013-BRLA1	296157	11/1/2013
CA-2013-RBIRU	299776	2/1/2014
CA-2014-BRLA1	308959	11/1/2014
CA-2015-RHLLC	319135	8/1/2015
CA-2016-BRLB1	382646	NA
CA-2017-BRLB1	393197	11/1/2017
CA-2017-BRLA1	393191	11/1/2017

The company is proposing to utilize an LCM of 1.587.

The corresponding form filing has been disapproved under company tracking number SNIC-CA-BM-NEXT-LA-1801F, LDI Item Key Number 719072. A new form filing will be submitted under company tracking number SNIC-CA-BM-NEXT-LA-1802F.

**The corresponding General Liability program, Next Broad Market General Liability Insurance Program, has been approved under company tracking number SNIC-OL-BM-NEXT-LA-1801R,

LDI Item Key Number 709280, effective 7/30/2018. The company expects the Commercial Property, Professional Liability, Workers Compensation, and Commercial Package programs to be submitted.

Final Action: Disapproved - Not Actuarially Justified

Item Key: 719705

CHARTER OAK FIRE INSURANCE COMPANY, THE
TRAVELERS INDEMNITY COMPANY, THE
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
5 - Commercial Multiple Peril
Revised Rate and Rule

Commercial Farm and Ranch
Agribusiness Program

Overall % Impact: **0.3**

Overall \$ Impact: **\$9,487**

of Policyholders: **290**

Company Reference: 2017-12-0036-R

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

The last adjustment to this program was approved in July 2017 (Item Key #395570) and resulted in an overall rate increase of +5.2% to be effective September 1, 2017 for both new and renewal business.

With this filing, the company proposes the following:

Revising the following Countrywide General Rule:

- Section III, Rule 1. AG-Plus II Property Endorsement, page FR-III-1. This revision includes:

1. Amending the currently approved flat charge from \$225 to \$250.
2. Adding subpart D. to clarify that form FP0013 must appear on the policy in order to choose the AG-Plus II endorsement.

Introduction of the following new Louisiana state specific rule:

- Section III. Additional Rule 01, Windstorm or Hail Percentage Deductible, new pages FR-III-LA-EX-9 and FR-III-LA-EX-10. The introduction of this rule and associated factors corresponds to the introduction of new form FP T3 85, Windstorm or Hail Percentage Deductible, to replace form FP 03 15.

These changes will result in an overall rate increase of +0.3% or +\$9,487 (290 policyholders).

Companion forms (Item Key #719702) were approved on October 15, 2018.

Final Action: Approved

Item Key: 719942

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 31-0170-18130

Requested Effective Dates - New: 10/15/2018 Renewal: 10/15/2018

The previous submission (Item Key Number 716486) was withdrawn by the company 09/07/2018.

The above-captioned company is proposing to file a new coverage offering for a miscellaneous rental equipment program under its Commercial Inland Marine line.

Companion forms (Item Key Number 716477 or Company Reference Number 31-0170-18130) received Certified Approval on 07/31/2018.

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 719950**

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

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: FN.13.408.2018.13

Requested Effective Dates - New: 12/08/2018 Renewal: 12/08/2018

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

HC 05 25 12 18 – Amendment of Supplementary Payments – Court Costs - This new mandatory endorsement provides coverage for court costs taxed against the insured and not to provide coverage for the plaintiff's attorneys' fees or expenses taxed against the insured. This endorsement will not generate any change in premium.

The corresponding form(s), LDI Form Filing Number 719946, Company Form Filing Number FN.13.408.2018.13 was approved effective 12/08/2018.

Final Action: Approved

Item Key: 720004

Crestbrook Insurance Company
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: A-2018JDHR-B2MRV3
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

With this initial filing the above-captioned company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 01/01/2019.

The company will utilize a 1.460 loss cost multiplier.

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

There will be 0 Louisiana policyholders affected by this filing.

Corresponding LDI Form Filing Number 720026; SERFF Tracking Number NWPP-131647041 was approved 10/05/2018.

Final Action: Approved

Item Key: 720309

Old American Indemnity Company
 19 - Private Passenger Automobile
 Installment Program

 Private Passenger Automobile
 Select Private Passenger Non-Standard Auto Program
 Premium Finance Plan

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: OA LA SELECT_PP_2018 12

With this filing, the company is proposing its premium finance plan to correspond with their Non-Standard PPA Program.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 720310

Old American Indemnity Company
19 - Private Passenger Automobile
Installment Program

Private Passenger Automobile
Standard Private Passenger Non-Standard Program
Premium Finance

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: OA LA STANDARD_PP_2018 12

With this filing, the company is proposing its premium finance plan to correspond with their Standard Private Passenger Non-Standard PPA Program.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 720942

Vantapro Specialty Insurance Company
5 - Commercial Multiple Peril
Initial Rate and Rule

Commercial Package
Non-Profit and Social Service Program
Initial Adoption of PIAL Filing Designation No. LA15-16 (ML-2015-RLA1)
Schedule Rating Plan

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: VSIC-2018-NPSS-CMP-R-2

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

This program provides comprehensive coverages that meet the unique needs of behavioral addiction providers. This program will provide coverage for commercial property, crime, inland marine, general liability, professional liability, and commercial auto.

The company is initially adopting PIAL Filing Designation No. LA15-16 (ML-2015-RLA1).

The monoline rates/rules filings for each individual lines of business are as follows:

STATE TRACKING	COMPANY
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LINE OF BUSINESS	NUMBER	TRACKING NUMBER	STATE STATUS
General Liability	721328	VSIC-2018-NPSS-GL	PENDING
Commercial Property	692926	VPSIC-17-CP-01	Approved, effective 02/01/2018
Commercial Inland Marine	713999	VPSIC-17-IM-LA-R(3)	Approved, effective 07/30/2018
Commercial Crime	695134	VPSIC-17-CR-01	Approved, effective 02/27/2018
Commercial Automobile	714256	VSIC-2018-NPSS-CA-R	Approved, effective 08/07/2018

The corresponding form(s) filings for each individual lines of business filings are as follows:

LINE OF BUSINESS	STATE TRACKING NUMBER	COMPANY FORM FILING TRACKING NUMBER	STATE STATUS
General Liability	720949	VSIC-2018-NPSS-CMP- F-2	Approved, effective 10/23/2018
Commercial Property	693194	VPSIC-17-CP-01	Approved, effective 01/29/2018
Commercial Inland Marine	687961	VPSIC-17-IM-LA-F	Approved, effective 11/29/2017
Commercial Crime	695137	VPSIC-17-CR-01	Approved, effective 02/16/2018
Commercial Automobile	714258	VSIC-2018-NPSS-CA-F	Approved, effective 08/01/2018

A schedule rating plan is included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 720949, Company Form Filing No. VSIC-2018-NPSS-CMP-F-2, was approved effective October 23, 2018.

Final Action: Approved

Item Key: 720976

ACE AMERICAN INSURANCE COMPANY
 ACE FIRE UNDERWRITERS INSURANCE COMPANY
 ACE PROPERTY AND CASUALTY INSURANCE COMPANY
 INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
 PACIFIC EMPLOYERS INSURANCE COMPANY

9 - Inland Marine
 Initial Rate and Rule

Commercial Inland Marine
 Initial Rate and Rule

Overall % Impact: N/A
 Overall \$ Impact: N/A

of Policyholders: **0**

Company Reference: 18-CIM-2016240 (RR)

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

The above-captioned companies are introducing a Commercial Inland Marine Program.

This program is designed to provide coverage for fixed base operations, general aviation operations and ancillary businesses/services.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 721383, Company Form Filing No. 18-CIM-2016286, was approved effective January 1, 2019.

Final Action: Withdrawn

Withdrawn by company, per Mr. Anthony Evans' SERFF "Response Letter" dated November 7, 2018.

Item Key: 721065

SENTRY SELECT INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Dealer Operations Program

Loss Cost Adoption

- Adoption of Various ISO Designations
- Various Rule Revisions
- LCM Revisions

Overall % Impact: **71.4**

Overall \$ Impact: **\$673,093**

of Policyholders: **52**

Company Reference: 035-13910 2ND REFILE LA AUTO CATCH UP DO - RATE/RULE

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

The last rate revision to this program was +5.2% or \$57,024 which was approved under LDI Item Key Number 320547 effective 7/1/2015 for both new and renewal business.

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

ISO Designations	LDI Item Key Number	Effective Date Approved for ISO
CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017
CA-2015-RHLLC	319135	8/1/2015
CA-2014-BRLA1	308959	11/1/2014

CA-2014-RPAC1	308956	11/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2013-BRLA1	296157	11/1/2013
CA-2012-RZRLC	292515	1/1/2014
CA-2012-RZR1	292543	1/1/2014
CA-2012-RADLC	283374	10/1/2013
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2011-BRLA1	274473	1/1/2012
CA-2011-IALL1	274466	1/1/2012
CA-2011-RCP1	274483	1/1/2012
CA-2010-RTLC1	265783	12/1/2011
CA-2010-RTER1	265775	12/1/2011
CA-2010-BRLA1	259210	12/1/2010
CA-2009-BRLA1	245661	12/1/2009
CA-2009-RLC09	248267	8/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2008-ORU1	239465	6/1/2009
CA-2008-BRLA1	232095	2/1/2009
CA-2008-IALL1	233580	2/1/2009
CA-2007-BRLA1	221984	N/A
CA-2006-RZRLC	25031	4/1/2007
CA-2006-RZR1-Louisiana	24594	4/1/2007
CA-2005-RLC01	21234	4/1/2006
CA-2005-ORU01 Amendment #1	21235	4/1/2006
CA-2005-ORU01 Amendment #2	25444	8/1/2007
CA-2005-ORU01 Amendment #3	25660	8/1/2007

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

Coverage	Current LCM	Proposed LCM
BA Liability	0.633	0.736
BA Physical Damage	1.097	0.803
Garage Liability	1.215	0.686
Garage Physical Damage	0.595	0.546
UM/UIM	1.315	0.686

The company is also proposing to revise the following independent rates/rules:

- Countrywide
 - All Dealers Program Rules
 - Replace “Garage” references with “Auto Dealer” or Dealer Program references, and
 - Renumber several rules.
 - **Rule 1. Application of this Division**
Revise the outline of the ADCF coverages in this rule as the company offers broader coverages than ISO.
 - **Rule 12. Forms Portfolio Reference**
 - Update the forms listed as forms CA 88 04 and CA 88 05 will be included in Rule 49. and form CA 88 24 is being withdrawn, and
 - Remove Item 2.
 - **Rule 15. Individual Risk Situations**
Revise the basic premium threshold for application of the rule to \$50,000.
 - **Rule 31. Eligibility**
Revise the rule to reflect that commercial risks are classified as fleet or non-fleet exposures related to their operations and not based on individual operator classifications.
 - **Rule 49. Auto Dealer Premium Development**
 - Floorplan Wraparound Coverage
Revise the rule for this coverage.
 - Rule 49.B.3. Promotional Units
Add specific rating for these units.
 - Rule 49.C.1.e.
Include reference to the independent endorsement that is used to extend full covered autos limits to customers, per the corresponding forms filing.
 - Delete ISO Rule 49.C.2. which would apply a separate liability minimum premium based on 2 rating units multiplied by the location with the highest loss costs.
 - Rule 49.H. Garage Physical Damage, Special Repair Percentages
The proposed rule addresses the company’s existing parts and labor repair percentages for dealerships.
 - Rule 49.H. Dealers Program Physical Damage Options – Earthquake and Flood
Introduce this rule on a countrywide basis.
 - Rule 49.H.3.
 - Add an Adjustment Factor for Comprehensive/Other than Collision coverage, and
 - Revise the credit factor for Hail Exclusion.
 - Rule 49.H.5.e.
Modify the ISO rule and Collision Adjustment Factors.
 - Rule 49.I.
Add additional deductible options to the existing false pretense coverage and revise the rates.
 - Rule 49.K.
As the new form includes coverage for drive away collision exposures, no separate endorsement is necessary and the rule does not apply.
 - **Rule 50. Auto Dealers – Additional Provisions**
 - Rule 50.A.2.
Introduce the rule to provide a credit when the base policy deductible is increased.

- Rule 50.A.3. Broad Form Options
 - Replace the ISO rule to refer to the company's Broad Form Products endorsement; and
 - Revise the rule for Broad Form Work You Performed and Garagekeepers Faulty Work endorsement.
 - Rule 50.B. Additional Coverages
 - Relocate several rules from Rule 50.C., and
 - Introduce the countrywide rules for endorsements which are new in Louisiana:
 - Operations Defense Costs – Additional Insurance,
 - Vicarious Liability for Identity Theft, and
 - Specified Statutes Suit Defense – Additional Insurance.
 - Rule 50.C.
 - Add rule to reference the newly filed endorsements which exclude General Liability Coverage for Access or Disclosure of Confidential or Personal Information.
 - Rule 50.C.2.c.(2) Damage to Rented Premises Exclusion
 - Modify the ISO rule to accommodate the existing rating practice.
 - **Rule 51. Auto Dealers – General Liability Coverages Additional Interests**
 - Relocate the Additional Insured endorsements which were previously referenced under Rule 12.
 - **Rule 55.C.**
 - Remove the company exception sentence to use state/territory based rating.
 - **Rules 75.B., Premium Computation – Contingent Leasing, and 75.G., Leasing Concerns Broadened Liability**
 - Include additional rules to address endorsements and premium development.
 - **Rule 75.F. Commercial Auto Rental – Premium Computation**
 - Revise the rule to note the revised form numbers.
 - **Rule 77. Motorcycles**
 - Update the rule to allow motorcycles to be insured using Valued Vehicle basis or ACV basis.
 - **Rule 97. Uninsured Motorists Coverage**
 - Update the minimum premium under this rule to match other states, and
 - Add an exception to the rule that if a risk is issued registration plates that are specifically for trailers, no UM/UIM charge will be made for those plates.
 - **Rule 98.B.4. Auto Dealers Physical Damage – Other than Collision Deductibles**
 - Revise the section to separate the deductible options into separate perils to allow different combinations, and
 - Add references to the deductible endorsements.
 - **Additional Rules Section**
 - Fellow Employee Bodily Injury Endorsement
 - Update the Fellow Employee Rule to reference the updated endorsement.
 - Sold Autos – Temporary Physical Damage for Contingent Sales
 - Revise the endorsement per the forms filing.
 - Garage Liability Extension for Additional Operations or Hazards
 - Introduce the rule for new endorsement CA 87 15 which will add non-garage exposures to the definition of Auto Dealer Operations.
 - Additional Rules Section – General Liability Extensions for Boat Sales
 - Introduce rules and endorsements to ensure proper coverage for motorcycle dealers that also sell boats.
 - Auto Repair and Service Market – Coverage Rules

Revise Rule E. to reference Rules 49. and 50.

- Louisiana State Exceptions
 - **Rule 8. Policy Writing Minimum Premiums**
Revise to add a \$500 policy minimum premium that applies to Auto Dealer Coverage form policies.
 - **Rule 12. Forms Portfolio Reference**
Include the State Specific Endorsements.
 - **Rule 23. Trucks, Tractors and Trailers Classification**
Remove the company rates for Sugar Cane Haulers and Carnival Parade Trucks.
 - **Rule 50.B. Other Additional Coverages**
 - Include reference to the state specific Employment Practices Coverage endorsement, and
 - Add deductible options for Employment Practices Coverage.
- Scorecard
Revise the Scorecard Rating Plan.

The companies are proposing to withdraw the following manual pages:

- CA-CE-LA-33(a),
- CA-CE-DEV,
- CA-RP-1 & 2, and
- CA-RP-LA-1 to CA-RP-LA-5.

Along with the adoption of the updated ISO rules, the company is proposing to convert to a set of “Countrywide” rule pages to replace the older state specific rule pages.

The corresponding form filing has been approved under company tracking number 035-13910 LA AUTO CATCH UP DO FORM, LDI Item Key Number 709951, effective 6/1/2019.

The rate impact associated with this filing is +17.9% or \$168,805, amended from +71.4% or \$673,093, affecting 52 policyholders.

**This filing is a resubmission of the following disapproved filings:

- LDI Item Key Number 719603, Company Tracking Number 035-13910 REFILE LA AUTO CATCH UP DO - RATE/RULE, which was disapproved due to an inadequate response to the LDI's objection letters; and
- LDI Item Key Number 709953, Company Tracking Number 035-13910 LA AUTO CATCH UP DO - RATE/RULE, which was disapproved as the filing was not actuarially justified.

Final Action: Approved - Amended Rate

Amended from +71.4% or +\$673,093 to **+17.9% or +\$168,805.**

Item Key: 721070

AMERICAN WESTERN HOME INSURANCE COMPANY

1 - Property

Adoption

Commercial Property (Fire and Allied Lines)

Adoption of various PIAL Rates and Rules

Town & Country Program

Overall % Impact: **-0.100**Overall \$ Impact: **\$264**# of Policyholders: **22**

Company Reference: 20180802-07

Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

The last rate adjustment to this program occurred in September 2018 under the Prior Approval provision (Item Key #718064) with an effective date of October 1, 2018, and the last rule adjustment to this program occurred in September 2018 under the Prior Approval provision (Item Key #718068) with an effective date of October 1, 2018.

With this filing, the above-captioned company wishes to adopt the following Property Insurance Association of Louisiana (PIAL) rates and rules filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
LA15-01 (CF-2014-RRU09)	318441	July 1, 2015
LA15-18 (CF-2015-RRU11)	327556	May 1, 2016
LA18-02 (CF-2016-RRU16)	691556	August 1, 2018
LA15-02 (CF-2014-RLC09)	318462	July 1, 2015
LA15-19 (CF-2015-RLC11)	327546	May 1, 2016
LA16-01 (CF-2015-RLA1)	332810	July 1, 2016
LA17-14 (CF-2017-RLA1)	690221	July 1, 2018

These changes will apply to monoline and package policies.

The modification for this filing is being changed from **1.37** to **1.70**.

These changes results in a rate decrease of **-0.1%** or **-\$264** (22 policyholders), **Corrected from -0.1% or +\$264.**

The corresponding form(s) filing, LDI Form Filing No. 721023, Company Form Filing No. 20180802-07F was approved with an effective date of December 1, 2018.

Final Action: Approved - Corrected Rate

Corrected from -0.1% or +\$264 to **-0.1%** or **-\$264.**

Item Key: 721256

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Staffing Services Industry Program

Overall % Impact: **N/A**Overall \$ Impact: **N/A**# of Policyholders: **0**

Company Reference: LA-STF-20041974GL

Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 385140 effective 11/22/2016.

With this filing, the company is introducing several new endorsements to be used in conjunction with it previously approved Commercial General Liability Staffing Services Industry Program.

• **ECG 03 609, Specific Client Limit of Liability Endorsement** – For use with the ISO Commercial General Liability Coverage Form CG 00 01, proposed endorsement ECG 03 609 provides an additional limit of insurance with respect to our insured's rendering of staffing services for the scheduled entities.

• **EIL 00 747, Selection Of Defense Counsel Endorsement** – For use with the ISO Commercial General Liability Coverage Form CG 00 01, proprietary Staffing Services Industry Employment Practices Policy EEO 00 780, and proprietary Staffing Services Industry Professional Liability Policies EEO 00 750 and EEO 00 751, proposed endorsement EIL 00 747 provides for the insured a list of Defense Counsel in the Schedule of the Endorsement. Proposed Endorsement EIL 00 747 will replace our previously filed and approved endorsement EIL 00 723.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 721205, Company Form Filing Number LA-STF-20041974F was approved effective 12/01/2018.

Final Action: Approved

Item Key: 721302

AXIS Insurance Company
17 - Other Liability
Initial Rate and Rule

Cyber Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: HSBCYBER-2018-092-LA-AICR2

Final Action: Withdrawn

Withdrawn by company, per Ms. Paula Rossman's SERFF "Note to Reviewer" dated November 8, 2018.

Item Key: 721328

Vantapro Specialty Insurance Company
17 - Other Liability
Initial Rate and Rule

Commercial General Liability
Non-Profit and Social Service Providers Program

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: VSIC-2018-NPSS-GL

With this filing, the company is introducing the initial rates and rules for its Commercial General Liability Non-Profit Social Service Program.

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

GL-2000- BGL1	GL-2005- BGL1	GL-2012- BGL1	GL-2016- RELP1	GL-2002- IALL1	CL-2004- RTIPC	RP-2004- RGL1	GL-2006- IALL1
GL-2001- BGL1	GL-2006- BGL1	GL-2012- RCTLC	GL-2017- BGL1	GL-2002- OWLE2	CL-2004- RTERP	GL-2004- OSIER	RP-2006- RRP06
GL-2002- BGL1	GL-2007- BGL1	GL-2012- OELP1	GL-2001- OPAC2	CL-2002- OCT1	GL-2004- IALL1	GL-2004- RPTRU	RP-2006- RCR06
GL-2003- BGL1	GL-2006- RCTLC	GL-2013- BGL1	GL-2001- OCT1	GL-2002- OMR00	GL-2004- ORGLA	GL-2005- RRPL1	GL-2006- OCTRU
GL-2004- BGL2	GL-2008- BGL1	GL-2014- BGL1	GL-2001- OTA01	RP-2003- RGL03	GL-2003- RRU03	RP-2005- RGL05	CL-2007- RTRL1
GL-2004- RCLC1	GL-2010- BGL1	GL-2015- BGL1	GL-2001- OPOL2	GL-2004- OMORU	GL-2004- RDD04	CL-2006- OTR01	GL-2007- OLPG2
CL-2008- RTOAL	GL-2008- IALL1	GL-2008- ORU08	GL-2008- RZIP1	GL-2010- OCT10	GL-2010- IALL1	GL-2012- ORU12	GL-2012- ORU12(A)
GL-2012- IALL1	GL-2013- ODBRU	RP-2014- RGL14	GL-2014- RDD14	GL-2014- IALL1	GL-2014- ODNRU	CL-2016- ODPRU	RP- 2016RRP16
RP-2016- RCP16	RP-2004- RRP03	RP-2004- RCR03					

The company will utilize and initial loss cost multiplier of 3.520.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 720949, Company Form Filing Number VSIC-2018-NPSS-CMP-F-2 was approved effective 10/23/2018.

Final Action: Approved

Item Key: 721451

AMERICAN ALTERNATIVE INSURANCE CORPORATION
 AMERICAN FAMILY HOME INSURANCE COMPANY
 AMERICAN SOUTHERN HOME INSURANCE COMPANY

5 - Commercial Multiple Peril

Delayed Adoption

Commercial Package Program

Delayed Adoption of ISO Designation Filing Number ML-2015-RLA1

Overall % Impact: **3.7**
 Overall \$ Impact: **\$0**
 # of Policyholders: **129**
 Company Reference: JW-ML-RU-GEN-LA-2018-1
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

These companies' last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 261488, which resulted in an -5.3% rate decrease effective December 1, 2010.

The company is now filing to delay adoption of ISO Designation Filing Number ML-2015-RLA1 until April 1, 2019 in lieu of ISO effective date of March 1, 2016.

This will result in a **+3.7%** rate increase or **\$34,988** (corrected from +3.7% or \$0).

There will be **129** Louisiana policyholders affected by this rate increase.

Final Action: Approved - Corrected Rate

Corrected from +3.7% or \$0 to **+3.7%** or **+\$34,988**.

Item Key: 721452

TWIN CITY FIRE INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate only

Spectrum Program

Overall % Impact: **3.1**
 Overall \$ Impact: **\$65,474**
 # of Policyholders: **1017**
 Company Reference: FN.07.890.2018.02
 Requested Effective Dates - New: 12/19/2018 Renewal: 12/19/2018

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

Item Key No. 715481	0.0%	Approved, effective October 13, 2018
Item Key No. 714392	0.0%	Approved, effective September 8, 2018
Item Key No. 705089	0.0%	Approved, effective September 8, 2018
Item Key No. 693965	0.0%	Approved, effective May 16, 2018
Item Key No. 685477	+2.7%	Approved, effective December 13, 2017

The company is making the following revisions:

- Revising base rates.
- Revising market groups.
- Revising expense fee and exposure size/amount of insurance.

These changes will result in a +3.1% rate increase or +\$65,474.

There will be 1,017 Louisiana policyholders affected by this rate increase.

Final Action: Approved

Item Key: 721460

MARKEL INSURANCE COMPANY
5 - Commercial Multiple Peril
Revised Rate and Rule

Commercial Package
Educational Institutions Program
Rating Class Factors

Overall % Impact: **9.7**
Overall \$ Impact: **\$2,824**
of Policyholders: **8**
Company Reference: 1612RR025-A
Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

The last rate adjustment for the above-captioned program were filed and approved under the "Prior Approval" provision, Item Key No. 398087, which resulted in an overall 0% rate impact effective October 1, 2017.

The Program Rating Factors amends 3.C.3.a Combined Rating Class Factors from 1.20 to 1.40.

This change will result in a +9.7% rate increase or +\$2,824.

There will be 8 Louisiana policyholders affected by this rate increase.

Final Action: Approved

Item Key: 721465

NATIONAL SPECIALTY INSURANCE COMPANY
5 - Commercial Multiple Peril
Initial Rate and Rule

Businessowners
Regional Distribution Program
Initially Adopting Various ISO/PIAL Filing Designation Numbers
Rate Modification Plan

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: NSIC-MU-RETAILDIST-BOP-0718 - RA/RU

This company is introducing the initial rates/rules for the above-captioned program.

This program will be heterogeneous and distributed by retail agents and it not geared around the retail industry.

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

RP 2004-RIR1 - Louisiana	LA01-15 (RP-2001-RIR01)	LA17-12 (BP-2017-RLC17)
B 2001-RRU01 and Supplement - Louisiana	BP-2004-RRU04 and Supplement and Amendment - Louisiana	BP 2004-RRU04 (Amendment to the Supplement) - Louisiana
BP 2004-RRU04 (Amendment 3)	BP 2005-RABRU - Louisiana	BP-2005-RABRU (Amendment 1) - Louisiana
BP-2011-ORU2	LA17-04 (BP-2017-RRU2)	BP-2017-RRU1
BP-2107-RRU1 (A)		

The company will utilize a loss cost multiplier of 1.580.

A Rate Modification Plan is included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 720822, Company Form Filing No. NSIC-MU-RETAILDIST-BOP-0718-FO, was approved effective October 30, 2018.

Final Action: Disapproved

No company response to Ms. Constance K. Cannon's SERFF "Objection Letter" dated October 19, 2018.

Item Key: 721558

RLI Insurance Company
 5 - Commercial Multiple Peril
 Revised Rate and Rule

RLIPack Businessowners Program

Overall % Impact: **5.1**
 Overall \$ Impact: **\$1,025**
 # of Policyholders: **20**
 Company Reference: BOP-RU-1018-R
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Listed below is the company's history for the above-captioned program:

Item Key No. 706492	0.0%	Approved, effective 09/01/2018 (NB) and 11/01/2018 (RB)
Item Key No. 395142	0.0%	Approved, effective August 1, 2017
Item Key No. 335914	0.0%	Approved, effective September 1, 2016

The company is amending the rule regarding the rating of Hired and Non-Owned Auto Coverage. The company is amending Item 42, Rule 29.B.11.c.(1) to indicate that no rate adjustment factors apply to the Hired and Non-Owned Auto premium.

The company states that there is no other changes being made at this time.

This change will result in a **+0.1%** rate increase or **+\$16** (amended from +5.1% or +\$1,025).

There will be **20** Louisiana policyholders affected by this rate increase.

Final Action: Approved - Amended Rate

Amended from +5.1% or +\$1,025 to **+0.1%** or **+\$16**.

Item Key: 72257

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Automobile

Private Passenger Auto Program

Symbol Update

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: 19-LA-S-AO-RU-STP-SYMB

Requested Effective Dates - New: 01/19/2019 Renewal: 03/02/2019

With this filing, the company proposes to revise the Symbol Rated Vehicles Rule, Accident Free Discount experience period, and Violation Free Discount experience period.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 722331

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

TRANSPORTATION INSURANCE COMPANY

VALLEY FORGE INSURANCE COMPANY

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Non-Adoptions

Commercial General Liability

Non-Adoption of ISO Designation Filing Number GL-2018-IALL1

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 771

Company Reference: 18-01585-R ILF

Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

With this filing the companies are proposing to non-adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-IALL1 approved under state tracking number 715554 effective 02/01/2019.

Final Action: Approved**Item Key: 722367**

UNITED WISCONSIN INSURANCE COMPANY

ACCIDENT FUND INSURANCE COMPANY OF AMERICA

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rates and Rules

Commercial Property General Use

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: BCBS-CP-GU-LA-1802R

The above-captioned companies wish to submit initial Loss Costs and Rules from Property Insurance Association of Louisiana (PIAL) for their Commercial Property General Use program.

The companies will utilize the following PIAL filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
LA17-14 (CF-2017-RLA1) Loss Cost	690221	July 1, 2018
LA18-02 (CF-2016-RRU16) Rules	691556	August 1, 2018
LA15-03 (RP-2014-RML09) Rules	318468	July 1, 2015
LA04-01 (RP-2004-RIR1) Rules	19117	May 1, 2005

The Loss Cost Multiplier for this filing is:

- United Wisconsin Insurance Company - 1.780
- Accident Fund Insurance Company of America - 1.550

The policy writing minimum premium is **\$500** for prepaid policies and also **\$500** for annual premium payment plan policies or continuous policies.

The companies will waive an additional premium of \$15 or less, and will also waive a return premium of \$15 or less. If the return premium is requested by the insured it will be returned.

The corresponding form(s) filing, LDI Form Filing No. 722357, Company Form Filing No. BCBS-CP-GU-LA-1802F were pending as of October 30, 2018.

Final Action: Approved

Item Key: 722400

GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 19 - Commercial Automobile
 Non-Adoptions

Commercial Automobile
 Non-Adoption

ISO Designation Filing Numbers RP-2018-RAL18 & RP-2018-RPD18

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: 02-010A - 18143

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
RP-2018-RAL18	695471	11/1/2018
RP-2018-RPD18	695473	11/1/2018

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 722588

Florists' Mutual Insurance Company
 5 - Commercial Multiple Peril
 Loss Cost Adoption

Commercial Package Program
 General Liability Portion Only
 Adoption of ISO Loss Cost Filing Designation No. GL-2018-BGL1

Overall % Impact: **7.6**
 Overall \$ Impact: **\$2,005**
 # of Policyholders: **4**
 Company Reference: 18-6
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

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

State Tracking Number	Overall % of Change	Action Taken
706717	0.0%	Approved, effective September 1, 2018
690353	0.0%	Approved, effective April 1, 2018
685220	5.3%	Approved, effective February 1, 2018

The company is filing to adopt ISO Loss Cost Filing Designation No. GL-2018-BGL1 for the general liability portion of the company's commercial package program.

The loss cost multiplier has been revised from 1.449 to **1.473**.

This change will result in a **+7.6%** rate increase or **+\$1,419** (corrected from +7.6% or +\$2,005).

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

Final Action: Approved - Corrected Rate

Corrected from +7.6% or +\$2,005 to +7.6% or **+\$1,419**.

Item Key: 722602

Imperium Insurance Company
 GREAT MIDWEST INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Rule Revision

- Company Rule 4 - Coverage Limitation for Unreported Drivers
- Company Rule 5 - Owner/Operator Insurance Requirements
- Company Rule 8 - Commercial Auto Composite Rate Endorsement

Overall % Impact: **N/A**
 Overall \$ Impact: **N/A**
 # of Policyholders: **0**

Company Reference: HIIG-CA-2018-LA-03R
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

With this filing, the company proposes to introduce the rules for the following new endorsements:

- HIIG CA 20 34 Commercial Auto Composite Rate Endorsement;
- HIIG CA 20 12 Owner/Operator Insurance Requirements; and
- HIIG CA 20 10 Coverage Limitation for Unreported Drivers.

The corresponding form filing has been approved under company tracking number HIIG-CA-2018-LA-02F, LDI Item Key Number 722599, effective 12/1/2018.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 722652

ARGONAUT INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rule only

Commercial Package
 Commercial Programs - Agricultural Package Program
 Rule 22. Description of Commercial General Liability Coverage
 Rule 36. Description of Additional Optional Endorsements

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: PKG-CPA-MW18R-195
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

The above-captioned company is introducing the following rules to be used in conjunction with several new endorsements for the above-captioned program:

- Rule 22. Description of Commercial General Liability Coverage
 - Item **C.2.c.** is deleted and replaced with the following:
 - C. Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - With Limited Bodily Injury Exception Endorsement **LS1403**.
 - This endorsement excludes liability arising out of access to or disclosure of any person's or organization's confidential or personal information, or cyber injury, under Coverage **A** and Coverage **B**. This endorsement includes a limited exception for bodily injury with respect to that part of the exclusion addressing cyber injury. For endorsement options addressing Access or Disclosure of Confidential or Personal Information and Cyber Injury in lieu of Endorsement **LS1403**, refer to Rule **36**.
- Rule 36. Description of Additional Optional Endorsements
 - Item **C.28.** is deleted and replaced with the following:
 - **28.** The mandatory Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - With Limited Bodily Injury Exception Endorsement **LS1403** referenced in

Rule 22. may be replaced by one of the following endorsements:

- Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury Endorsement **LS1404**
 - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information under coverage **A** and Coverage **B**. The exclusion in this endorsement does not include the limited exception of bodily injury that is included in Endorsement **LS1403**.
- Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - Personal and Advertising Injury Endorsement **LS1405**
 - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information only with respect to Coverage **B** (Personal and Advertising Injury Liability).

The corresponding form(s) filing, LDI Form Filing No. 722645, Company Form Filing No. PKG-CPA-MW18F-194, was approved effective January 1, 2019.

Final Action: Approved

Item Key: 722698

ARGONAUT INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rule only

Commercial Package

Commercial Programs Package Program

Rule 22. Description of Commercial General Liability Coverage

Rule 36. Description of Additional Optional Endorsements

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: PKG-CP-KW18R-289

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

The above-captioned company is introducing the following rules to be used in conjunction with several new endorsements for the above-captioned program:

- Rule 22. Description of Commercial General Liability Coverage
 - Item **C.2.c.** is deleted and replaced with the following:
 - C. Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - With Limited Bodily Injury Exception Endorsement **AG613**.
 - This endorsement excludes liability arising out of access to or disclosure of any person's or organization's confidential or personal information, or cyber injury, under Coverage **A** and Coverage **B**. This endorsement includes a limited exception for bodily injury with respect to that part of the exclusion addressing cyber injury. For endorsement options addressing Access or Disclosure of Confidential or Personal Information and Cyber Injury in lieu of Endorsement **AG613**, refer to Rule **36**.
- Rule 36. Description of Additional Optional Endorsements
 - Item **C.28.** is deleted and replaced with the following:
 - **28.** The mandatory Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - With Limited Bodily Injury Exception Endorsement **AG613** referenced in

Rule 22. may be replaced by one of the following endorsements:

- Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury Endorsement **AG614**
 - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information under coverage **A** and Coverage **B**. The exclusion in this endorsement does not include the limited exception of bodily injury that is included in Endorsement **LG613**.
- Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - Personal and Advertising Injury Endorsement **AG615**
 - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information only with respect to Coverage **B** (Personal and Advertising Injury Liability).

The corresponding form(s) filing, LDI Form Filing No. 722695, Company Form Filing No. PKG-CP-KW18F-289, was approved effective January 1, 2019.

Final Action: Approved

Item Key: 722708

NOVA CASUALTY COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption of ISO Designation Filing Number RP-2018-RGL18

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CW-GL-18626

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

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number RP-2018-RGL18 approved under state tracking number 710603 effective 02/01/2019. The company intends to delay implementation until 04/01/2019.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 722720

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Property Portfolio Protection Program

Rule 21.C. Restrictions-in-Coverage

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: 42034
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

These companies' last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 339229, which resulted in an overall 0% rate impact effective October 1, 2016.

These companies are making the following revisions:

- Introduction of Rule 21.C. Restrictions-in-Coverage
 - 21.C.27) Cosmetic Damage to Roof Covering Limitation - Form PPP-0252 (09 18)
 - 21.C.27) a. Application - This form is used to limit payment for cosmetic damage to roof covering caused by or resulting from hail.
 - 21.C.27) b. Rates - Multiply the Modified Tornado/Hail Windstorm Loading by .98 prior to calculating the Unmodified Real and Personal Property Rate for a premises.
 - This coverage is used to limit payment for cosmetic damage to roof covering caused by or resulting from hail.

The corresponding form(s) filing, LDI Form Filing No. 722719, Company Form Filing No. 42034, was approved effective January 1, 2019.

Final Action: Approved

Item Key: 722732

CHURCH MUTUAL INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rule only

Commercial Package
 Independent Commercial Package Institutional Program

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: ICP-150
 Requested Effective Dates - New: 01/15/2019 Renewal: 03/15/2019

This company is making the following revision to the above-captioned program:

- GR-9 (10-15-18)
 - Revising the name of endorsement A 200.3, from Amendment of Coverage Territory - Worldwide Coverage to Amendment of Coverage Territory - Worldwide Mission Ministry.

The corresponding form(s) filing, LDI Form Filing No. 722734, Company Form Filing No. ICP-151, was approved effective January 15, 2019 for new business and March 15, 2019 for renewal business.

Final Action: Approved**Item Key: 722739**

First Guard Insurance Company
 19 - Commercial Automobile
 Revised Rate only

Commercial Automobile
 Truckers Physical Damage Policy Program
 Rate Revision

- Base Factor
- Minimum Premiums

Overall % Impact: **7.080**
 Overall \$ Impact: **\$28,356**
 # of Policyholders: **135**
 Company Reference: LOUISIANA PD 2019
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

The last rate revision to this program was +15.0% or \$68,760 which was approved under LDI Item Key Number 392985 effective 7/1/2017 for both new and renewal business.

With this filing, the company proposes to revise the base factor for Class 1 only and the minimum premiums for all classes.

The rate impact associated with this filing is +7.08% or \$28,356 affecting 135 policyholders.

Final Action: Approved**Item Key: 722775**

American Service Insurance Company, Inc.
 GATEWAY INSURANCE COMPANY
 19 - Commercial Automobile
 Installment Program
 Commercial Automobile
 Taxi and Car Service Program
 Installment Plan

Overall % Impact: **N/A**
 Overall \$ Impact: **N/A**
 # of Policyholders: **0**
 Company Reference: ATLAS LA 2018 08
 Requested Effective Dates - New: 12/17/2018 Renewal: 12/17/2018

The last rate revision to this program was +18.6% or \$525,761 which was approved under LDI Item Key Number 684818 effective 11/1/2017 for both new and renewal business.

The last revision to the installment plan for American Service Insurance Company, Inc. was approved under LDI Item Key Number 331624 effective 3/1/2016 for both new and renewal business.

The last revision to the installment plan for Gateway Insurance Company was approved under LDI Item Key Number 331611 effective 3/1/2016 for both new and renewal business.

With this filing, the companies propose to introduce the Automatic Reoccurring Withdrawal installment plans which will allow for EFT options.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 722777

American Service Insurance Company, Inc.
 GATEWAY INSURANCE COMPANY
 19 - Commercial Automobile
 Installment Program
 Commercial Automobile
 Commercial Auto (Other Than Taxi and Car Service) Program
 Installment Plan
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: ATLAS LA 2018 09
 Requested Effective Dates - New: 12/17/2018 Renewal: 12/17/2018

The last rate revision to this program was +7.9% or \$391,720 which was approved under LDI Item Key Number 684829 effective 11/1/2017 for both new and renewal business.

The last revision to the installment plan for American Service Insurance Company, Inc. was approved under LDI Item Key Number 331629 effective 3/1/2016 for both new and renewal business.

The last revision to the installment plan for Gateway Insurance Company was approved under LDI Item Key Number 331620 effective 3/1/2016 for both new and renewal business.

With this filing, the companies propose to introduce the Automatic Reoccurring Withdrawal installment plans which will allow for EFT options.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 722814

AmTrust Insurance Company of Kansas, Inc.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 MILFORD CASUALTY INSURANCE COMPANY

5 - Commercial Multiple Peril
Revised Rate and Rule

Businessowners Program
Rule 16. Mandatory Forms, Coverage and Limits
Rule 29.B. Liability Endorsements

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: 0
Company Reference: LA-BP-1901-02-1455
Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Listed below is the company's history for the above-captioned program:

Item Key No. 717663	0.0%	Approved, effective 10/01/2018
Item Key No. 684915	0.0%	Approved, effective 12/01/2017

The companies are making the following revisions:

- Paragraph **E.** is added to Rule **16. Mandatory forms, Coverage and Limits:**
 - **E. Exclusion - Access or Disclosure of Confidential or Personal Information and Data-related Liability - With Limited Bodily Injury Exception Not Included Endorsement BP990070LA.**
 - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information. The exclusion in this endorsement includes a limited exception for bodily injury with respect to that part of the exclusion addressing electronic data. There is no rate modification for this endorsement.
 - This endorsement must be attached to all policies.
- Rule **29.B. Liability Endorsements** is amended as follows:
 - I. The following Paragraph is added to Rule **29.B:**

Exclusion - Access or Disclosure of Confidential or Personal Information and Data-related Liability - Limited Bodily Injury Exception Not Included Endorsement

The mandatory Exclusion - Access or Disclosure of Confidential or Personal Information and Data-related Liability - With Limited Bodily Injury Exception not Included BP9900701LA referenced in Rule 16.

- **Exclusion - Access or Disclosure of Confidential or Personal Information and Data-related Liability - Limited Bodily Injury Exception Not Included Endorsement**
 - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential information. The exclusion in this endorsement does not include the limited exception for bodily injury.
 - Premium Determination - Refer to company.

The corresponding form(s) filing, LDI Form Filing No. 722820, Company Form Filing No. LA-BP-1901-01-1455, was approved effective January 1, 2019.

Final Action: Approved**Item Key: 722832**

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate only

Commercial Automobile
 Rate Revision

LCM Revision

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

Overall % Impact: **12.0**
 Overall \$ Impact: **\$257,370**
 # of Policyholders: **68**
 Company Reference: LA-CA-LCM-2018-R
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

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

Final Action: Withdrawn

Withdrawn by company, per Ms. Pamela Holliday's SERFF "Response Letter" dated November 8, 2018.

Item Key: 722948

FEDERATED MUTUAL INSURANCE COMPANY
 FEDERATED SERVICE INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate only

Commercial Automobile
 Rate Revision

Revision to LDI Item Key Number 716889

Overall % Impact: **N/A**
 Overall \$ Impact: **N/A**
 # of Policyholders: **N/A**
 Company Reference: CA-2018-2.2
 Requested Effective Dates - New: 12/15/2018 Renewal: 12/15/2018

The last rate revision to this program was -0.003% or -\$193 which was approved under LDI Item Key Number 716889 effective 12/15/2018 for both new and renewal business.

With this filing, the companies propose to update the previously approved filing. In the previous filing, the company inadvertently listed the adoption of Insurance Services Office, Inc. (ISO) designation CA-2018-BRLB1. The company did not intend to include the designation in the previous filing.

This filing includes the revised versions of all forms and exhibits which incorrectly listed the designation.

The company has stated the pervious filing accurately reflects their intention to not include the adoption of ISO designation CA-2018-BRLB1.

There is no rate impact associated with this filing.

Final Action: Approved