

LOUISIANA DEPARTMENT OF INSURANCE
 JAMES J. DONELON, COMMISSIONER
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 BATON ROUGE, LOUISIANA 70804-9214

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF MARCH 12, 2018

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

Item Key: 389274

Date Submitted: 01/18/2017

AMERISURE MUTUAL INSURANCE COMPANY

17 - Other Liability

Consent to Rate

Commercial General Liability

Insured: Interior Exterior Building Supply, LP

Policy Number: GL 2068351011

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

of Policyholders: **1**

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

Item Key: 690217

Date Submitted: 12/13/2017

LM General Insurance Company

LM INSURANCE CORPORATION

LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

LibertyGuard Auto Policy Program

Rule Revision

- TechSafety Discount
- Additional Features Levels

of Policyholders: **0**

Company Reference: 18-LA-P-AO-RR-GRS-TSAFE

Requested Effective Dates - New: 03/19/2018 Renewal: 04/23/2018

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

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

The Custom Coverage level is equivalent to the companies' current product offering and there is no

rate change contemplated. The new Basics Only level does not include Accident Forgiveness or New Car Replacement and will be offered at a discount to the Additional Features Level.

There is no rate impact associated with this filing.

Item Key: 690500

Date Submitted: 12/19/2017

Midvale Indemnity Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Family Car Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: LA-AM-17R-2189

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

With this filing, the company proposes to introduce the rates and rules for the Family Car Program.

The corresponding form filing has been submitted under company tracking number LA-AM-17F-2188, LDI Item Key Number 690464.

Item Key: 690689

Date Submitted: 12/22/2017

UNION NATIONAL FIRE INSURANCE COMPANY

1 - Property

Revised Rate only

Debit Fire (Industrial)

Residential Property

Form UNF 700 - Owner Occupied Dwelling

Overall % Impact: **15.0**

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

of Policyholders: **3912**

Company Reference: FIRE 2018

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

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

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

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

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

Item Key: 691014

Date Submitted: 01/03/2018

Starr Indemnity & Liability Company

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

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

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

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

- OG 166 (09-17) Violation of Statutes in Connection with Sending, Transmitting or Communicating any Material or Information Exclusionary Endorsement
- OG 234 (07-16) Limited Exclusion-Designated Operations Covered By a Consolidated (Wrap-Up) Insurance Program Amendatory Endorsement
- OG 237 (09-17) Time Element Pollution Endorsement Amendment
- OG 238 (03-17) Additional Insured-Where Required Under Contract Or Agreement Amendatory Endorsement
- OG 239 (03-17) Additional Insured-Where Required Under Contract Or Agreement Amendatory Endorsement (Primary Coverage Where Required by Contract)
- OG 240 (04-17) New York Work - Employer's Liability And Labor Law Exclusionary Endorsement
- OG 242 (07-17) Omnibus Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement
- OG 243 (07-17) Omnibus Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement
- OG 244 (07-17) Products-Completed Operations Hazard Coverage Amendatory Endorsement
- OG 245 (07-17) Damage to Property Exclusionary Endorsement
- OG 246 (07-17) Joint Defense Amendatory Endorsement
- OG 248 (09-17) Chinese Drywall Exclusionary Endorsement Note: Because, in Arkansas, OG 248 AR (09-17) Exclusion – Drywall Contaminant And Similar Products Arkansas applies instead of OG 248, SILC Division 6 GL Arkansas State Exception Pages were revised to add reference to OG 248 AR in place of OG 248. SILC-GL-AR-3 & SILC-GL-AR-4, Ed. 05-18 replace SILC-GL-AR-3, Ed. 10-14.
- OG 249 (10-17) Amendment of Limits of Insurance (Per Project, Per Location or Per Project and Per Location Limit)
- OG 250 (10-17) Exclusion - Designated Operations Covered By A Consolidated (Wrap-Up) Insurance Program – Enrolled

The company is also making the following revisions to rules previously approved for use with the program.

- Rating rule revision for ISO form CG 04 35 - Employee Benefits Liability Coverage (including any state-specific iterations of this form): In order to allow additional limits of insurance and deductibles, the current flat premium is replaced by a per employee rate, subject to an increased limit factor and a deductible factor. The premium produced is subject to an annual minimum of \$350, and an annual maximum of \$3,000.
- Due to recent revision by ISO, title of ISO Form CG 21 44 (including any state-specific iterations of this form) is changed to “Limitation of Coverage To Designated Premises, Project Or Operation” and rule changed to include reference to "operation". See revised page GL-RTC-CW-5.
- Rating rule revision for ISO form CG 28 03 - Supplemental Extended Reporting Period Endorsement (including any state-specific iterations of this form): The rule stating “no premium adjustment” is changed to “200% of the annual premium for CG 00 34”. This is a correction to our previous filing.
- Rating rule revision for ISO form CG 28 34 - Supplemental Extended Reporting Period Endorsement

(including any state-specific iterations of this form): The rule stating “no premium adjustment” is changed to “200% of the annual premium for CG 00 38”. This is a correction to our previous filing.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 691047, Company Form Filing Number 17-036-00-GL-19-LA(F) was approved effective 09/01/2018.

Item Key: 692884

Date Submitted: 01/19/2018

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **4.4**

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

of Policyholders: **276**

Company Reference: 1801RR001

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

Item Key: 692970

Date Submitted: 01/22/2018

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Voluntary Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **4.8**

Overall \$ Impact: **\$4,983,861**

of Policyholders: **38982**

Company Reference: 2018-017

Requested Effective Dates - New: 02/22/2018 Renewal: 05/22/2018

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

Coverage	Total Impact
Bodily Injury	9.0%

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

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

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

Item Key: 693058

Date Submitted: 01/23/2018

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

SERVE Program

of Policyholders: 0

Company Reference: ORG-OL-SERVE-LA-1701R

Item Key: 693269

Date Submitted: 01/24/2018

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Taxicab & Public Livery Program

Revised Rate and Rule

of Policyholders: 0

Company Reference: IFACLA2018TAXIRR

The last rate revision to this program was +1.85% or \$79,666 which was approved under LDI Item Key Number 320817 effective 5/1/2015 for both new and renewal business.

With this filing, the company proposes to update the rate and rule manual as a result of the LDI's

Market Conduct review of the program. The company is withdrawing the current manual and replacing it with a new version. The new manual incorporates the required updates, as well as, some cosmetic changes to streamline the manual. The new rate sections and rules will be separate sections.

The proposed revisions include the following:

- Base Rates
 - Remove the Dual Shift rating.
- Driver to Vehicle Ratio
 - Revise "Multiple" to "Two or More".
- Point Surcharges
 - Revise "Liability" to "BI/PD".
- Fees
 - Introduce the fee table.
- Territory
 - Revise "Liability" to "BI/PD".
- Definitions
 - Revise or remove the definitions used for this program.
 - Remove the following definitions:
 - Owned,
 - Risk,
 - Major Violation,
 - Multi-Driver,
 - Dual Shift,
 - Master Numbers,
 - Independent Operator, and
 - Approved Taxicab Company/Line.
 - Revise the reimbursement threshold for Chargeable Accident.
- Eligibility Requirements
 - Clarify the rule.
- Financial Responsibility - SR22
 - Update the rule.
- Cancellations
 - Update the rule.
- Premium Calculation
 - Add clarification to the rule.
- Late/Reinstatement Fees
 - Clarify the rule and move the fee amount to the fee table.
- Undisclosed Operator
 - Align name to match surcharge.
- Removed the following sections:
 - Application,
 - Coverage Limits,
 - Policy Term,
 - Territory,
 - Endorsements,
 - Reinstatement,
 - Reports, and
 - Point Determination.

There is no rate impact associated with this filing.

Item Key: 693349

Date Submitted: 01/25/2018

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Revised Rate and Rule

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

Overall % Impact: **-0.1**Overall \$ Impact: **-\$1,315,181**# of Policyholders: **1083462**

Company Reference: PV-40644

Requested Effective Dates - New: 04/30/2018 Renewal: 04/30/2018

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

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

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

The rate impact associated with this filing is -0.100% or -\$1,315,181 affecting 1,083,462 policyholders.

Item Key: 693574

Date Submitted: 01/29/2018

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Overall % Impact: **-0.0**Overall \$ Impact: **-\$16,132**# of Policyholders: **0**

Company Reference: 18-LA-S-AO-RR-STP-TAG

Requested Effective Dates - New: 04/26/2018 Renewal: 04/26/2018

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

With this filing, the company proposes the following revisions:

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

There is no rate impact associated with this filing.

Item Key: 693699

Date Submitted: 01/29/2018

EMPLOYERS INSURANCE COMPANY OF WAUSAU

LIBERTY MUTUAL INSURANCE COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

LM INSURANCE CORPORATION

FIRST LIBERTY INSURANCE CORPORATION, THE

LIBERTY INSURANCE CORPORATION

17 - Other Liability

Adoption

Commercial General Liability

Overall % Impact: **-0.480**

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

of Policyholders: **322**

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

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

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 04/01/2013.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2016-RELP1 approved for ISO under state tracking number 385574 effective 04/01/2017.

The companies will utilize the following Loss Cost Multipliers.

Liberty Mutual Insurance Company	2.383
Employers Insurance Company of Wausau	3.404
Liberty Insurance Corporation	1.168
First Liberty Insurance Corporation	2.383
LM Insurance Corporation	0.759
Liberty Mutual Fire Insurance Company	1.668

These changes will result in a -0.480 rate decrease or -\$95420.00.

There will be 322 Louisiana policyholders affected by this rate decrease.

Item Key: 693744

Date Submitted: 01/30/2018

MARKEL AMERICAN INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Motorcycle Program

Rate Revision

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

Overall % Impact: **0.010**Overall \$ Impact: **\$29**# of Policyholders: **997**

Company Reference: LAMCRA-181

Requested Effective Dates - New: 04/11/2018 Renewal: 05/16/2018

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

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

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

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

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

Item Key: 693869

Date Submitted: 01/31/2018

CONTINENTAL INSURANCE COMPANY, THE

11 - Medical Malpractice

Initial Rate and Rule

Medical Malpractice

Allied Healthcare Facilities Professional Liability Program

of Policyholders: **0**

Company Reference: 17-01456-RL

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

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

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

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

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

Item Key: 693873

Date Submitted: 01/31/2018

Encompass Property and Casualty Company

17 - Other Liability

Revised Rate and Rule

Personal Umbrella and Excess

Overall % Impact: **-0.1**

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

of Policyholders: **608**

Company Reference: ER3547

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

Item Key: 693901

Date Submitted: 01/31/2018

HARTFORD INSURANCE COMPANY OF THE MIDWEST

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Rate Revision

Base Rates

Overall % Impact: **12.0**

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

of Policyholders: **2664**

Company Reference: FN.15.599/RWG.2018.01

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

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

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

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

Item Key: 693986

Date Submitted: 02/01/2018

Everest Denali Insurance Company

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

Item Key: 693989

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

Item Key: 694091

Date Submitted: 02/02/2018
 FIDELITY SECURITY LIFE INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Group Stop Loss Program
 Rate Filing for M-8009LA et.al.
 # of Policyholders: 0
 Company Reference: M-8009 - RATE
 The above-captioned company is filing initial rates/rules for the above-captioned program.

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

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

Item Key: 694154

Date Submitted: 02/02/2018
 Unitrin Safeguard Insurance Company
 19 - Private Passenger Automobile
 Initial Rate and Rule
 Private Passenger Automobile

 # of Policyholders: 0
 Company Reference: LA AUTO PRIME USIC
 Requested Effective Dates - New: 08/17/2018 Renewal: N/A

Item Key: 694158

Date Submitted: 02/02/2018

HARTFORD CASUALTY INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Overall % Impact: **17.8**Overall \$ Impact: **\$4,327,687**# of Policyholders: **11530**

Company Reference: FN.15.599.2018.01

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

Item Key: 694160

Date Submitted: 02/02/2018

HARTFORD CASUALTY INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Automobile

of Policyholders: **0**

Company Reference: FN.15.599.2018.01 SY

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

Item Key: 694206

Date Submitted: 02/05/2018

STATE NATIONAL INSURANCE COMPANY, INC.

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of Artisan Contractor Liability Program

of Policyholders: **0**

Company Reference: SNIC-IM-NEXT-LA-1801R

Requested Effective Dates - New: 03/18/2018 Renewal: 03/18/2018

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

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

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

The company proposes a loss cost multiplier of 2.00.

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

There is no rate impact associated with this filing.

Item Key: 694229

Date Submitted: 02/05/2018

LM General Insurance Company

LM INSURANCE CORPORATION

LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Overall % Impact: **17.1**

Overall \$ Impact: **\$20,382,233**

of Policyholders: **31843**

Company Reference: 18-LA-P-AO-R-GRS-ASR

Requested Effective Dates - New: 04/21/2018 Renewal: 05/26/2018

The last rate revision to this program was +0.001% (+\$1,197) which was approved under LDI Item Key #397381 with effective dates of 12/11/2017 for new business and 2/26/2018 for renewal business.

With this filing, the companies propose to revise the base rates.

Coverage	Total Impact
Bodily Injury	30.1%
Property Damage	3.3%
Medical Payments	7.0%
UM/UIM	15.4%
Total Liability	20.9%
Comprehensive	13.7%
Collision	6.6%
Towing + Rental	0.0%
Total Physical Damage	8.1%
TOTAL	17.1%

The rate impact associated with this filing is +17.1% (+\$20,382,233), affecting 31,843 policyholders.

Item Key: 694237

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

The last rate revision to this program was +15.0% (+\$4,503,042) which was approved under LDI Item Key #388427 with an effective date of 5/26/2017 for renewal business.

With this filing, the companies propose to revise the base rates and the model year symbol factors.

Coverage	Change
Bodily Injury/PD	22.0%
Med Pay	6.0%
UM/UIM	17.4%
Total Liability	20.9%
Comprehensive	13.1%
Collision	6.4%
Towing	0.0%
Total Physical Damage	8.3%
Total	17.0%

The rate impact associated with this filing is +17.0% (+\$4,380,713), affecting 7,208 policyholders.

Item Key: 694357

Date Submitted: 02/06/2018
 HANOVER INSURANCE COMPANY, THE
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**

Company Reference: CW-GL-17878R
Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 694423

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

Item Key: 694586

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

Item Key: 694604

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

Item Key: 694649

Date Submitted: 02/07/2018
EVEREST NATIONAL INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-FI-20053658GL

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

Item Key: 694793

Date Submitted: 02/08/2018

HDI Global Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Oil and Gas Program

of Policyholders: 0

Company Reference: HDI-2017-GUM17

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 326200 effective 09/03/2015.

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

EN GL AM 10 07 OK OIL AND GAS INDUSTRY POLLUTION LIABILITY ENDORSEMENT -

This endorsement provides sudden and accidental pollution coverage for Oil and Gas Operators as well as Oil and Gas Contractors.

Rates: Pricing of this pollution coverage grant endorsement will be rated according to the hazard classification of the risk presented by the particular operations/exposures as a percentage of the underlying General Liability Premium.

EN GL AM 10 06 Oil and Gas Industry General Liability Endorsement - This endorsement provides a range of coverage enhancement for Oil and Gas. This endorsement is optional at the insured's option. There is no charge for this endorsement.

EN GL AM 10 08 Oil and Gas Industry Composite Rate Endorsement - The purpose of this form is to develop a composite rate in accordance with Oil and Gas Industry insurance standards. This endorsement is mandatory. Attach to all oil and gas industry risks. There is no charge for this endorsement.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 694859, Company Form Filing Number HDI-2017-GUM17 is pending approval.

Item Key: 694868

Date Submitted: 02/09/2018

Arch Insurance Company

17 - Other Liability

Initial Rate and Rule

Internet Liability
 NetSafe for P&C Programs
 # of Policyholders: 0
 Company Reference: ARCH-18-015

Item Key: 694870

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

Item Key: 694911

Date Submitted: 02/09/2018
 UNITED FIRE AND CASUALTY COMPANY
 17 - Other Liability
 Withdrawal of Rates or Rules
 Commercial General Liability
 Withdrawal of Rate or Rule
 # of Policyholders: 0
 Company Reference: CG-LA-UFC-UFU-01012013-XX-RU-X CG7202-WITHDRAWAL
 Requested Effective Dates - New: 01/01/2013 Renewal: 01/01/2013

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

Item Key: 695040

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

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

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

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

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

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

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

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

The following coverages use loss costs that are based on the approved SFAA loss costs as found in SFAA filing number LA-FLC-9 (Item Key #22827, effective May 1, 2006):

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

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

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

Bonds may be written for 5 years or less.

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

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

The corresponding form(s) filing, LDI Form Filing No. 695046, Company Form Filing No. FIN-CRF-2018-5300-FM-LA-26969 was acknowledged on February 28, 2018.

Item Key: 695366

Date Submitted: 02/14/2018

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Overall % Impact: **7.9**

Overall \$ Impact: **\$328,232**

of Policyholders: **1854**

Company Reference: FN.15.599/RWG.2018.02

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

The last rate revision to this program was +17.9% (+\$668,386) which was approved under LDI Item Key #390113 with effective dates of 6/22/2017 for new business and 8/12/2017 for renewal business.

With this filing, the company proposes the follow base rate changes:

Coverage	Proposed Rate Level Change
Bodily Injury	18.0%
Property Damage	0.0%
Medical Payments	0.0%
Uninsured Motorists	8.1%
<u>Liability Subtotal</u>	<u>11.4%</u>
Comprehensive	7.0%
Collision	0.0%
<u>Physical Damage Subtotal</u>	<u>2.1%</u>
TOTAL	7.9%

The rate impact associated with this filing is +7.9% (+\$328,232), affecting 1,854 policyholders.

Item Key: 695373

Date Submitted: 02/14/2018

HANOVER INSURANCE COMPANY, THE

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

of Policyholders: **0**

Company Reference: CW-PR-17724

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

Item Key: 695468

Date Submitted: 02/14/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: LA-GL-20040955

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

Item Key: 695473

Date Submitted: 02/14/2018
 Insurance Services Office, Inc.
 19 - Commercial Automobile
 Revised Rate and Rule

Commercial Automobile
 Rule Revision

Commercial Automobile Physical Damage Experience and Schedule Rating Plan

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

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

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

There is no rate impact associated with this filing.

Item Key: 695508

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

Companion forms?

There is no rate impact associated with this filing.

Item Key: 695559

Date Submitted: 02/14/2018
 PERMANENT GENERAL ASSURANCE CORPORATION
 19 - Private Passenger Automobile
 Revised Rate only
 WITHDRAWN

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

WITHDRAWN

Item Key: 695567

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

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

WITHDRAWN

Item Key: 695584

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

The last rate revision to this program was +14.239% (+\$32,186,197) which was approved under LDI Item Key #389572 with effective dates of 6/1/2017 for new and renewal business.

The rate impact associated with this filing is +7.144% (+\$18,019,922), affecting 227,969 policyholders.

Item Key: 695716

Date Submitted: 02/15/2018

HANOVER AMERICAN INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER INSURANCE COMPANY, THE

5 - Commercial Multiple Peril

Revised Rate only

Commercial Package Program

Independent Package Modification Factors

Overall % Impact: **6.3**

Overall \$ Impact: **\$515,345**

of Policyholders: **556**

Company Reference: LA-ML-18103

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

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

These companies are revising their independent package modification factors.

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

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

Item Key: 695794

Date Submitted: 02/16/2018

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Recreational Vehicle Program

Revised Rate

Overall % Impact: **30.0**

Overall \$ Impact: **\$493,982**

of Policyholders: **3293**

Company Reference: 18-LA-S-RV-R-GEN-LVL1

Requested Effective Dates - New: 05/31/2018 Renewal: 07/10/2018

The last rate revision to this program was +0.02% (+\$171) which was approved under LDI Item Key #328178 with effective dates of 4/9/2016 for new business and 5/21/2016 for renewal business.

With this filing, the company proposes the following changes:

- Increase the base rates for trailers on Comprehensive and Collision;

- Revise the Bodily Injury, Property Damage, Medical, Uninsured Motorists, Comprehensive, and Collision base rates for motorhomes;
- Revise the rate manual pages for travel trailers; and
- Revise the rate manual pages for motorhomes.

The rate impact associated with this filing is +30.0% (+\$493,982), affecting 3,293 policyholders.

Item Key: 695833

Date Submitted: 02/16/2018

HANOVER AMERICAN INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER INSURANCE COMPANY, THE

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **-2.2**

Overall \$ Impact: **-\$151,893**

of Policyholders: **704**

Company Reference: LA-GL-18103

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

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 391542 effective 08/01/2017.

With this filing, the companies are proposing to adopt Insurance Services Offices, Inc., (ISO) filing designations GL-2017-BGL1 and GL-2016-RELP1.

The company will utilize the following Loss Cost Multipliers.

Company Name	Current LCM/Loss Cost	Proposed LCM/Loss Cost	Current LCM ELP/Premises Operations and Products Completed Operations	Proposed LCM ELP/Premises Operations and Products Completed Operations
The Hanover American Insurance Company	1.325	1.314	1.767	17.52
Massachusetts Bay Insurance Company	1.767	1.752	1.767	1.752
The Hanover Insurance Company	2.209	2.190	1.767	1.752

These changes will result in a -2.2% rate decrease or -\$151,893.00.

There will be 704 Louisiana policyholder affected by this rate decrease.

The companies are also proposing to delete the following manufacturing class codes in favor of ISO Class

Codes.

Deleted Class Codes	Replaced New ISO Class Codes
21253	51253
22438	52438
25993	56911
26911	58058
28058	51253
31253	52438
32438	56911
36911	58058
38058	

Item Key: 695840

Date Submitted: 02/16/2018

HANOVER AMERICAN INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER INSURANCE COMPANY, THE

1 - Property

Loss Cost Adoption

Commercial Property (Fire and Allied Lines)

Adoption

PIAL Loss Cost Filing Designation Number LA17-14

Overall % Impact: **-3.0**

Overall \$ Impact: **\$-102,780**

of Policyholders: **459**

Company Reference: LA-CP-18103

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

The last adjustment to this program occurred in April 2017 under the Prior Approval provision (Item Key #391515) with an effective date of July 1, 2017.

The above-captioned companies are filing to adopt the Property Insurance Association of Louisiana (PIAL) filing designation number: LA17-14 (CF-2017-RLA1), Item Key #690221 with an effective date of July 1, 2018.

The Lost Cost Multipliers (LCM) for the following companies:

- The Hanover Insurance Company - 2.350
- Massachusetts Bay Insurance Company - 1.880
- The Hanover American Insurance Company - 1.410

The loss cost multiplier apply to the PIAL filing designation numbers below:

Filing Designation Number	Item Key Number	Effective Date
LA-17-14 (CF-2017-RLA1)	690221	August 1, 2018
LA16-01 (CF-2015-RLA1)	332810	August 1, 2017
LA15-02 (CF-2014-RLC09)	318462	June 1, 2016
LA13-13 (CF-2013-RLA1)	303376	February 1, 2015
LA10-11 (CF-2010-RLA1)	262380	August 1, 2012
LA09-03 (CF-2009-RLC07)	246354	September 1, 2010
LA08-09 (CF-2008-RLA1)	231391	September 1, 2010

These changes results in a decreased rate impact of -3.0% or -\$102,780.00 (459 policyholders).

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

Item Key: 695848

Date Submitted: 02/16/2018

SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 MILFORD CASUALTY INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

LAAEARTHQ17

of Policyholders: 0

Company Reference: LA-CP-1802-02-1659

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

The last adjustment to this program occurred in July 2015 under the Prior Approval provision (Item Key #324251) effective October 2015 and in May 2017 under the Prior Approval provision (Item Key # 392825) effective January 1, 2018.

With this filing, the companies are submitting the availability to insured's of lower deductible options covering the peril of earthquake.

The companies write low hazard earthquake risks. Most of the companies' insureds are looking for coverage on a sub-limit basis as they should not experience a catastrophic earthquake loss requiring full coverage limits, but with a manageable deductible. The minimum deductible under the ISO commercial property rating plan, rule 75 is 5%, which would be a financial challenge for many of the companies insureds.

The companies would like to expand the deductible options on the lower end, from 5% down to 1/10 of a percent, to anything in-between and will show this deductible on the policy, not as a percentage, but as a fixed dollar deductible for clarity to the insured as to their exposure in the event of loss.

The companies are filing the following three forms:

- CP990076 1217 Earthquake and Volcanic Eruption Endorsement
- CP990077 1217 Earthquake and Volcanic Eruption Endorsement (Sub-Limit)
- CP990086 1217 Replacement Cost Over-Limit Protection

The companies are filing the following three rules:

- CP-73-LA 0418 Cause of Loss - Earthquake Form
- CP-75-LA 0418 Earthquake and Volcanic Eruption Endorsement (Sub-Limit Form)
- CP-1023-CW 1217 Replacement Cost Over-Limit Protection

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

The corresponding form(s) filing, LDI Form Filing No. 695728, Company Form Filing No. LA-CP-1802-01-1659 was pending as of February 26, 2018.

Item Key: 695852

Date Submitted: 02/16/2018

JEFFERSON INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Introduction of Annual Travel Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: JIC ANNUAL 1000-1001 2017 (R)

Requested Effective Dates - New: 07/16/2018 Renewal: N/A

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

This Travel program will offer coverage for such events as trip cancellation, baggage delay, trip delay, theft, travel accident, rental car damage, and emergency transportation.

Companion forms (Item Key Number 695740 or Company Reference Number JIC ANNUAL 1000-1001 2017 (F)) were still pending as of 02/21/2018.

There is no rate impact associated with this filing.

Item Key: 695855

Date Submitted: 02/16/2018

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

SOUTHERN UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Commercial General Liability

Overall % Impact: **-0.8**

Overall \$ Impact: **\$-31,823**

of Policyholders: **1675**

Company Reference: LA-GL-1806-03-2029
 Requested Effective Dates - New: 06/01/2018 Renewal: 07/01/2018

The last rate adjustment for the above-captioned companies was filed and approved under the Prior Approval provision Item Key Number 397380 effective 02/01/2018.

The AmTrust Group of insurance companies in Item Key #392624 filed revisions to integrate the Republic Companies with AmTrust Companies to create a cohesive program for the business going forward. The proposal was to use seven companies to accommodate the current Republic business with little to no change to the current rating at the policy level.

With this filing the companies are reducing the number of companies from seven to six, as listed below, eliminating Southern Underwriters Insurance Company:

- Security National Insurance Company
- AmTrust Insurance Company of Kansas
- Technology Insurance Company
- Wesco Insurance Company
- Republic Underwriters Insurance Company
- Republic Fire and Casualty

To implement this change with minimal rate impact at the policy level, the companies are proposing to adopt the approved property deviation from Southern Insurance Company into Republic Fire and Casualty Insurance Company.

The deviation for Republic Fire and Casualty Insurance Company is +100%.

With this change, there is a rate decrease of

Item Key: 695865

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

Overall % Impact: **0.40**

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

of Policyholders: **0**

Company Reference: LA-WC-17-043

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

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

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

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

There is an overall +0.40% rate increase or -\$0 as a result of this filing.

There will be 0 Louisiana policyholders affected by this filing.

Item Key: 695878

Date Submitted: 02/16/2018

TDC National Assurance Company

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: **0**

Company Reference: TDCNA-DO-ML-LA-1801R

Item Key: 695881

Date Submitted: 02/16/2018

TDC National Assurance Company

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

of Policyholders: **0**

Company Reference: TDCNA-EPL-ML-LA-1801R

Item Key: 695890

Date Submitted: 02/16/2018

TDC National Assurance Company

17 - Other Liability

Initial Rate and Rule

Employee Benefit Plan/ Fiduciary Liability

of Policyholders: **0**

Company Reference: TDCNA-FID-ML-LA-1801R

Item Key: 697029

Date Submitted: 02/19/2018

Access Home Insurance Company

4 - Homeowners

Revised Rule only

Louisiana Voluntary Homeowners Program

Overall % Impact: **-2.2**

Overall \$ Impact: **\$-292,465**

of Policyholders: **3661**

Company Reference: AHIC VOLHO 2018 - SSB REV

Requested Effective Dates - New: 04/02/2018 Renewal: 04/02/2018

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

With this filing, the company proposes the following changes:

Revisions to the Insurance Score Tier assignments; and

Revisions to the Special Structures Buyback Coverage as follows:

In May 2013 (Item Key #296599), the company introduced the Special Structures Buyback (SSB) coverage. This optional endorsement provides coverage for damage caused by the perils of wind, hail and hurricane to specific types of other structures excluded from coverage in the policy. The company's competitor includes within the base policy Special Structures coverage for unattached structures *other than* those listed below:

- A. Outdoor radio and television antennas or satellite dishes and aerials including their lead wiring, masts or towers; or
- B. Awnings, aluminum framed screened enclosures, or aluminum framed carports; or
- C. Solar panels, solar water heating systems including solar panels, pipes supplying and returning water to solar pales, and equipment or devices controlling solar water heating systems.

The company proposes to remove the Special Structure exclusion such that coverage for unattached structures other than A-C are included in the base policy. Coverage for the unattached structures will automatically be included, subject to the Coverage B limit.

The company proposes to continue to allow the optional purchase of coverage for items A-C at its current Special Structures Buyback rates.

These changes will result in an overall rate decrease of -2.2% or -\$292,465 (3,661 policyholders).

Companion forms (Item Key #695545) were approved on February 28, 2018.

Item Key: 697343

Date Submitted: 02/20/2018

Encompass Property and Casualty Company

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program, USP

Revised Rate

Overall % Impact: **2.6**

Overall \$ Impact: **\$103,906**

of Policyholders: **917**

Company Reference: ER3545

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

The last rate revision to this program had no impact and was approved under LDI Item Key #397947 with effective dates of 12/27/2017 for new and renewal business.

With this filing, the company proposes the following revisions:

- Auto Base Rates;
- Stated Amount Coverage Rates;
- Miscellaneous Type Vehicle Coverages Rates;
- Auto Rating Tier Factors;
- Auto Multi-Car Rating Factors;
- Auto Merit Rating Factors;

- Good Student Discount Factors;
- Resident Student Discount;
- Accident/Violation Free Discount;
- Homeownership Discount;
- Preferred Protection Discount; and
- Non-Verifiable Driving Record Surcharge.

The rate impact associated with this filing is +2.6% (+\$103,906), affecting 917 policyholders.

Item Key: 697355

Date Submitted: 02/20/2018

BITCO GENERAL INSURANCE CORPORATION

BITCO NATIONAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

Adoption of ISO Designation Filing Numbers CA-2017-BRLB1 and CA-2015-ROCP1

Overall % Impact: **8.3**

Overall \$ Impact: **\$287,460**

of Policyholders: **69**

Company Reference: LA10162CG00122

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 320753 effective 9/1/2015 for both new and renewal business.

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

- CA-2017-BRLB1 which was approved for ISO under LDI Item Key Number 393197 effective 11/1/2017; and
- CA-2015-ROCP1 which was approved for ISO under LDI Item Key Number 382645.

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

Coverage	Current LCM	Proposed LCM
Liability	1.481	1.410
Physical Damage	2.200	2.200

The rate impact associated with this filing is +8.3% or \$287,460 affecting 69 policyholders.

Item Key: 697410

Date Submitted: 02/20/2018

ENCOMPASS INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

USP, SRM

Revised Rate

Overall % Impact: **2.6**Overall \$ Impact: **\$45,399**# of Policyholders: **324**

Company Reference: ER3606

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

The last rate revision to this program was +19.6% (+\$384,193) which was approved under LDI Item Key #388529 with effective date of 6/9/2017 for renewal business.

With this filing, the company proposes the following revisions:

- Auto Base Rates;
- Miscellaneous Type Vehicle Coverage Rates;
- Model Year and Symbol Factors; and
- State Rate and Territory Pages.

The rate impact associated with this filing is +2.6% (+\$45,339), affecting 324 policyholders.

This program was closed to new business on 5/26/2008.

Item Key: 697421

Date Submitted: 02/20/2018

Encompass Insurance Company of America

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Program, USP

Revised Rate

Overall % Impact: **2.6**Overall \$ Impact: **\$69,584**# of Policyholders: **630**

Company Reference: ER3609

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

The last rate revision to this program was +19.6% (+\$598,367) which was approved under LDI Item Key #388548 with effective dates of 6/9/2017 renewal business.

With this filing, the company proposes to revise the Base Rates, Miscellaneous Type Vehicle Coverage Rates, and Model Year & Symbol Factors.

The rate impact associated with this filing is +2.6% (+\$69,584), affecting 630 policyholders.

This program was closed to new business on 1/1/2003.

Item Key: 697439

Date Submitted: 02/20/2018

Encompass Property and Casualty Company

4 - Homeowners

Revised Rate only

Universal Security Policy Portfolio (USP)

Other Than Auto

Overall % Impact: **9.4**

Overall \$ Impact: **\$428,841**

of Policyholders: **1166**

Company Reference: ER3546

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

The last adjustment to this program was approved in September 2017 (Item Key #398066) and resulted in an overall 0% to be effective December 27, 2017 for both new and renewal business.

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

-Rate Adjustment Factors (HO, DF)

-Dwelling Base Premiums (HO, DF)

These changes will result in an overall rate increase of +9.4% or +\$428,841 (1,166 policyholders).

Encompass Property and Casualty Company opened on 5/26/2008 and is currently accepting new business.

Item Key: 697445

Date Submitted: 02/20/2018

ENCOMPASS INDEMNITY COMPANY

4 - Homeowners

Revised Rate and Rule

Universal Security Policy Portfolio (USP)

Other Than Auto

Overall % Impact: **9.1**

Overall \$ Impact: **\$215,526**

of Policyholders: **591**

Company Reference: ER3607

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

The last adjustment to this program was approved in April 2017 (Item Key #388538) and resulted in an overall rate increase of +2.2% (amended from +13.3%) to be effective June 9, 2017 for renewal business.

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

-Maximum Premium Credits (HO, DF)

-Dwelling Base Premiums (HO, DF)

-Occupancy Factors (DF)

The company also proposes an editorial change to the State Rate and Territory pages. In the General Rules Manual, the State Rate and Territory pages rule (Rule 15) has been updated to clarify how Encompass currently defines territories.

These changes will result in an overall rate increase of +9.1% or +\$215,526 (591 policyholders).

Encompass Indemnity Company opened on 1/1/2003 and closed on 5/26/2008.

Item Key: 697457

Date Submitted: 02/20/2018

Encompass Insurance Company of America

4 - Homeowners

Revised Rate only

Universal Security Policy Portfolio (USP)

Other Than Auto

Overall % Impact: **8.5**

Overall \$ Impact: **\$411,449**

of Policyholders: **1125**

Company Reference: ER3610

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

The last adjustment to this program was approved in April 2017 (Item Key #388552) and resulted in an overall rate increase of +2.2% (amended from +13.0%) to be effective June 9, 2017 for renewal business.

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

-Base Rates (HO, DF)

-Maximum Premium Credits (HO, DF)

-Occupancy Factors (DF)

These changes will result in an overall rate increase of +8.5% or +\$411,449 (1,125 policyholders).

Encompass Insurance Company of America closed on 1/1/2003 and closed roughly 3 years after the Allstate Corporation's purchase of Encompass, so business was acquired under the ownership of both CNA and Allstate.

Item Key: 697459

Date Submitted: 02/20/2018

GEICO INDEMNITY COMPANY

GEICO CASUALTY COMPANY

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **10.980**Overall \$ Impact: **\$26,404,476**# of Policyholders: **165929**

Company Reference: 2018-015

Requested Effective Dates - New: 05/24/2018 Renewal: 07/10/2018

The last rate revision to this program was +5.7% (+\$1,365,390) which was approved under LDI Item Key #388142 with effective dates of 4/6/2017 for new business and 5/22/2017 for renewal business.

With this filing the companies propose the following rate revisions:

Coverage	Total Impact
Bodily Injury	13.4%
Property Damage	17.8%
Medical Payments	16.8%
Uninsured Motorists	25.9%
Uninsured Motorists Property Damage	9.2%
Comprehensive	1.4%
Collision	2.2%
Emergency Road Service	28.0%
TOTAL	11.0%

The companies also propose the following changes:

- revise the New Business Placement Addendum for underwriting tier placement;
- revise the Vehicle Liability Rating Symbol (VLR) section;
- revise Private Passenger Rule 21 for GEICO and GEICO General;
- revise General Rule G-11 for GEICO Casualty;
- revise Miscellaneous Rule M-10 for GEICO Casualty;
- revise Private Passenger Rule PPA-03 for GEICO Casualty; and
- revise Private Passenger Rules 9, 11, 21, and 29 for GEICO Indemnity.

The rate impact associated with this filing is +10.980% (+\$26,404,476), affecting 165,929 policyholders.

Item Key: 697827

Date Submitted: 02/21/2018

AmTrust Insurance Company of Kansas, Inc.

MILFORD CASUALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial Umbrella and Excess

Revised Rate and Rule

- CU-24-CW 0918 Minimum Retained Underlying Limit
- CU-1016-CW 0117 Excess Millions and Minimum Premiums Pricing Guide

Overall % Impact: **8.160**Overall \$ Impact: **\$88,188**# of Policyholders: **174**

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

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 390168 effective 7/1/2017 for both new and renewal business.

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

- CU-24-CW 0918 Minimum Retained Underlying Limit
- CU-1016-CW 0117 Excess Millions and Minimum Premiums Pricing Guide.

The purpose of this filing is:

1. Revise the Increased Limit Factors for \$2 to \$10 million to match what is filed countrywide; and
2. Introduce the self-insured retention options and factors for Commercial Umbrella.

The rate impact associated with this filing is +8.16% or \$88,188 affecting 174 policyholders.

Item Key: 697834

Date Submitted: 02/21/2018

XL Specialty Insurance Company

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Petplan Pet Health Insurance Program (formerly Fetch Pet Health Insurance Program)

Revised Rate and Rule

Overall % Impact: **10.7**Overall \$ Impact: **\$12,466**

of Policyholders: **322**

Company Reference: 18SX-XP-CM01-MU-LA-R

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

The initial filing (Item Key Number 336009) was approved effective 06/01/2016.

The above-captioned company is revising rates and rules for its PetPlan Insurance Program (formerly Fetch Pet Health Insurance Program) under its Personal Inland Marine line.

This filing entails adjustments to base rates, state relativity and policy limits factors, and the addition of a new Claims Fee Credit.

The company is changing the name of the Program from Fetch Pet Health Insurance Program to Petplan Pet Health Insurance Program.

The Claims Free Credit is as follows: For each consecutive 12-month policy period that a pet has been insured by the company and has gone without a paid claim, a 2% credit shall apply up to a maximum credit of 10%. The credit will be calculated when the renewal is processed by Petplan, and the following rules apply:

1. The calculation will assume no losses from the time of the calculation until the expiration of the current policy.
2. The credit only applies if there has not been a paid claim since the previous calculation. If this is the first calculation, the credit only applies if the current policy period is free of paid claims at the time of the calculation.
3. The credit resets to 0% if there has been a paid claim since the previous calculation.
4. The credit calculation only includes consecutive policy periods insured with the company.
5. Only pets that have been insured with the company for at least 9 consecutive months are eligible for this credit.
6. This credit will only be applied at policy renewal.

Companion forms (Item Key Number 697829 or Company Reference Number 18SX-XP-CM01-MU-LA-F) were still pending as of 03/12/2018.

This filing will result in an overall rate increase of **+10.70%** or premium increase of **+12,466** affecting 322 policyholders.

Item Key: 697842

Date Submitted: 02/21/2018

Pharmacists Mutual Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Overall % Impact: **19.9**

Overall \$ Impact: **\$45,439**

of Policyholders: **106**

Company Reference: LA-HO-06-18-RR

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

This filing was originally filed in October 2017 (Item Key #686370) but withdrawn by the company on January 5, 2018. The company now resubmits the filing in its entirety.

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 +\$45,439 (106 policyholders).

Item Key: 697895

Date Submitted: 02/21/2018

Nationwide Mutual Insurance Company

17 - Other Liability

Revised Rate only

Stop Loss Program

of Policyholders: 0

Company Reference: GBSL AO M27 0AA 0217

The above-captioned company is filing the following rates/rules for use with the Stop Loss riders listed below for the above-captioned program:

- Monthly Aggregate Accommodation Rider - GBSL AO M27 0AA 0217
 - This rider is designed to assist smaller employers/plan sponsors with cash flow during the policy period, by reimbursing eligible aggregate claims monthly instead of at the end of the policy year.
- Aggregate Terminal Run-Out Rider - GBSL AO M27 AGG 0217
 - This rider is designed to provide three months of paid claims run out protection on the aggregate stop loss, in the event the employer/plan sponsor terminates its stop loss policy. The aggregate attachment point is adjusted upward to reflect the additional 90-day risk.
- Specific Terminal Run-Out Rider - GBSL AO M27 SPC 0217
 - This rider is designed to provide the selected number of months of paid claims run-out protection on the specific stop loss, in the event that the employer/plan sponsor terminates the stop loss policy. Claims must be incurred prior to the end of the policy period to be considered eligible.

The corresponding form(s) filing, LDI Form Filing No. 684327, Company Form Filing No. GBSL LA M20 000 0217 (FORMS - TW), were certified approved effective September 12, 2017.

A SERFF "Objection Letter" was sent to Ms. Andrea Roberts on March 8, 2018 for additional information.

A SERFF "Note to Filer" was sent to Ms. Andrea Roberts on March 9, 2018.

Item Key: 698130

Date Submitted: 02/22/2018

Stonewood Insurance Company

16 - Workers Compensation

Installment Program

Workers Compensation

Premium Installment Plan, Payment Plan

of Policyholders: 0

Company Reference: LA-WC-18-184-RR-SIC

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

With this initial installment plan filing, the company wishes to submit for approval its Direct Bill Pay Plan and Fee Schedule Installment Plan, effective 05/01/2018.

The installment plans are as follows:

Item Key: 698143

Date Submitted: 02/22/2018

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

General Risk Program

of Policyholders: 0

Company Reference: BSS-GL-2018-5281-RARU-LA-27276

With this filing, the companies are revising rule CG 83 56 LA 01 18, Cyber Coverage Insurance - Louisiana to replace the word "void" with word "rescinded". These changes are within the following sections of the rule.

J. Application

K. False or Fraudulent Claims.

There is no rate impact associated with this filing.

Item Key: 698156

Date Submitted: 02/22/2018

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Professional Liability/ E&O

Veterinarians Professional Liability Program

Overall % Impact: **4.7**
 Overall \$ Impact: **\$22,216**
 # of Policyholders: **996**
 Company Reference: 41279
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 698177

Date Submitted: 02/22/2018
 OHIO FARMERS INSURANCE COMPANY
 WESTFIELD INSURANCE COMPANY
 24 - Surety
 Revised Rate only
 Surety
 Revised Rate
 Rate Change for Loss Security Bonds and Probate Bonds
 # of Policyholders: **0**
 Company Reference: 180418LASUWIRAR
 Requested Effective Dates - New: 04/18/2018 Renewal: 04/18/2018

The above-captioned companies wish to file rate changes to their Surety Bond program.

With this filing, the following changes are being made to the companies' Surety program:

- Class Code 553 - Open Penalty Loss Securities Blanket Bonds in the Lost Security Bonds Program
 - The companies are reducing the rate per thousand from \$30.00 to **\$15.00** per M. This reduction is due to favorable loss experience.
 - New rate only applies to new business

The companies are also making a rate deviation for Court and Fiduciary bonds. This deviation only applies to new business. The companies request is to increase the sixth and final pricing layer from .50 to 1.00 per each 1,000 units for bond amount over \$1 million and remove the 33 1/3% discount from class codes 217 and 218. All other pricing layers are unchanged.

The following Probate / Miscellaneous Fiduciary class codes are:

- 203 - Administrators, including temporary and special administrators pendente lite and additional bond for sale of real estate.
- 204 - Executors, administrators with will annexed.
- 213 - Bonds in Estates of incompetents, including bond for sale of real estate.
- 214 - Guardians and tutors of minors, including bond for sale of real estate; guardians ad litem.
- 215 - Bonds in Trust Estates. Trustees under deed or will, also trustees under contract and miscellaneous indentures.
- 215 - Life Tenants' Bonds: In jurisdiction where life tenant is only a trustee.
- 217 - All Fiduciary Bonds-bank or trust company as sole or joint principal.
- 218 - All Fiduciary Bonds-individual serving as co-fiduciary with unbonded bank or trust company.
- 213 - Trustees, Custodians or other persons appointed for veterans or incompetent members of the armed services. Where bond is limited to disbursement of benefits payable to one veteran or incompetent and/or his minor children.

The companies are requesting an effective date of April 18, 2018.

Item Key: 698244

Date Submitted: 02/22/2018

Nationwide Agribusiness Insurance Company

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

Adoption

ISO Loss Cost Filing Designation Number: CR-2017-RLA1

of Policyholders: 0

Company Reference: A-2018TMLN-AVSMNE

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

The above-captioned company wishes to adopt the following Insurance Services Office, Inc. (ISO) Crime and Fidelity Multistate loss costs revision filing designation number: CR-2017-RLA1, Item Key #687911 with an effective date of June 1, 2018.

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

Item Key: 698573

Date Submitted: 02/23/2018

NORTH RIVER INSURANCE COMPANY, THE

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Pet Insurance Program

Revised Rate and Rule

Overall % Impact: 5.5

Overall \$ Impact: \$10,128

of Policyholders: 435

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

The company proposes the following changes:

1. Increase of monthly base rates for all categories.
2. Changing the name of the Essential Plan under Shelter Adoption to Extra Plan.
3. Changing the loss cost multiplier to 1.835 from 1.739.

This filing will result in an overall rate increase of **+5.50%** or premium increase of **+\$10,128** affecting 435 policyholders.

Item Key: 698635

Date Submitted: 02/23/2018

BENCHMARK INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: 6978

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

Item Key: 698640

Date Submitted: 02/23/2018

BITCO GENERAL INSURANCE CORPORATION

BITCO NATIONAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Business Automobile

Overall % Impact: **5.7**Overall \$ Impact: **\$134,714**# of Policyholders: **63**

Company Reference: LA10162CG00136

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

Item Key: 698660

Date Submitted: 02/23/2018

First Chicago Insurance Company

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Overall % Impact: **4.2**Overall \$ Impact: **\$130,291**# of Policyholders: **1135**

Company Reference: RF201804TXLA

Requested Effective Dates - New: 04/20/2018 Renewal: 04/20/2018

Item Key: 698664

Date Submitted: 02/23/2018

TRAVELERS INDEMNITY COMPANY, THE

TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rule

Large Commercial First Party Property Program

of Policyholders: **0**

Company Reference: 2017-10-0009-R

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

The above-captioned companies wish to file initial rules for its Commercial Property program.

With this filing, the companies are introducing their Large First Party Risk program. This program is intended to accommodate a flexible combination of property, inland marine, boiler & machinery and crime coverages designed to more adequately respond to the first party insurance requirements of large accounts meeting the following eligibility requirements:

- Commercial Risks which:
 - Carry a minimum deductible of \$100,000 applying to direct loss or damage to property.
 - Have aggregate property values in excess of \$50,000.
 - Develop an annual policy premium of \$50,000 or more from commercial property, inland marine, boiler and machinery and crime insurance.

This program is only offered to highly sophisticated and very large risks. It is designed to meet the companies unique insurance needs and requirements.

This program will allow the companies to adequately price and compete more effectively in the marketplace on a broader spectrum of risks.

There is no rate impact associated with this filing.

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

The corresponding form(s) filing, LDI Form Filing No. 698830, Company Form Filing No. 2017-10-0009-F was approved with an effective date of October 1, 2018.

Item Key: 698668

Date Submitted: 02/23/2018

Pharmacists Mutual Insurance Company

19 - Private Passenger Automobile

Loss Cost Adoption

Private Passenger Automobile

Private Passenger Automobile Program

Adoption of ISO Loss Cost Filing Designation No. PP-2017-BRLA1

Adoption of ISO Increased Limits Revision Filing Designation No. PP-2015-IRLA1

Overall % Impact: **29.5**

Overall \$ Impact: **\$64,724**

of Policyholders: **228**

Company Reference: LA-APV-05-18-RR

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

The last rate revision to this program was +29.5% (+\$64,724) which was approved under LDI Item Key Number 384602 effective 12/1/2016 for both new and renewal business.

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

- PP-2015-IRLA1 (Increased Limited Revision) which was approved for ISO under LDI Item Key Number 326617 effective 4/1/2016; and
- PP-2017-BRLA1 (Loss Costs) which was approved for ISO under LDI Item Key Number 397677 effective 4/1/2018.

The company is not proposing to revise the current Loss Cost Multiplier for Private Passenger Autos, however, a new loss cost multiplier is being introduced that will affect Miscellaneous

Type Vehicles only.

The rate impact associated with this filing is +11.9% or \$21,821 affecting 90 policyholders.

Item Key: 698921

Date Submitted: 02/26/2018

MARKEL AMERICAN INSURANCE COMPANY

9 - Inland Marine

Revised Rate only

Personal Inland Marine

Boatowners/Personal Watercraft

Markel Boat Program

Revised Rate Only

Overall % Impact: **1.3**

Overall \$ Impact: **\$2,856**

of Policyholders: **379**

Company Reference: LASBRA-181

Requested Effective Dates - New: 04/06/2018 Renewal: 05/11/2018

The last rate revision (Item Key Number 395684) resulted in an overall rate increase of **0.300%** or premium increase of **\$619** and affected 345 policyholders

The above-captioned company is revising rates for its Markel Boat Program under its Personal Inland Marine line.

This filing will result in an overall rate increase of **+1.30%** or premium increase of **+\$2,856** affecting 379 policyholders.

Item Key: 698926

Date Submitted: 02/26/2018

ATLANTIC SPECIALTY INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Introduction of Additional Coverage Program

Overall % Impact: **-2.1**

Overall \$ Impact: **\$-7,781**

of Policyholders: **77**

Company Reference: 2018-CP-LA-RR-2053-1

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

This filing is a resubmission of a filing that was disapproved on February 14, 2018 as being not actuarially justified.

The last adjustment to this program occurred in April 2012 under the Prior Approval provision (Item Key #281436) to be effective April 30, 2012.

The above-captioned company is submitting initial rates and rules for its new Commercial Property Additional Coverage Program (ACP).

This Additional Coverage Program is based on proprietary forms, rules and rating filed by ASIC as

exceptions, additions and supplements to the Fire and Allied Lines program. As a specialty insurer, OneBeacon Insurance Group provides specialty insurance solutions for a wide variety of insureds. The ACP program provides a greater flexibility to meet those needs. This filing also allows the company to harness the efficiencies provided by ISO resources.

The company is proposing this new product for use in writing monoline Commercial Property policies and commercial multi-peril policies which provide commercial property coverage.

The company is moving from use of its rates, rating factors, product manual and forms to the new ISO-based Additional Coverage Program product.

The following three types of proprietary rules are:

1. **Rule and Rate Exceptions to ISO** rules apply across programs.
2. **Supplemental Rules** add Additional Coverage Program rules that do not directly modify ISO rules.
3. **Additional Rules** add Additional Coverage Program rules that do not directly modify ISO rules.

The **Additional Rating Rules** has **Four Limit Level Options** which are:

1. Standard
 - Is intended for Commercial Property accounts with smaller exposures and limit needs, or accounts of any size that want to carry a low level of Included Limits and/or do not want to purchase one of the higher sets of Included Limits at the Plus Level or higher.
2. Plus
 - Is intended for Commercial Property accounts with small to medium exposures and limit needs, or accounts of any size that want to carry medium-sized Included Limits and/or do not want to purchase one of the higher sets of Included Limits at the Premier Level or higher.
3. Premier
 - Is intended for Commercial Property accounts with medium to large exposures and limit needs, or accounts of any size that want to purchase the highest set of Included Limits at the Elite Level.
4. Elite
 - Is intended for Commercial Property accounts with the largest exposures and limit needs, and/or accounts of any size that want to purchase the highest set of Included Limits.

The following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers are being adopted:

Filing Designation Number	Item Key Number	Effective Date
LA13-07 (CF-2013-RBILC)	300506	February 1, 2014
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
LA16-03 (CF-2015-RLC11(A))	333706	May 1, 2016
LA17-07 (CF-2017-RLC1)	396015	August 1, 2017

These changes results in a rate decrease of **-2.1%** or **\$7,781**(77 policyholders).

Below is a list of the Loss Cost Multipliers:

- **1.350** (Tier 1)

- **1.125** (Tier 2)
- **0.900** (Standard Tier)
- **0.675** (Preferred Tier)
- **0.450** (Super Preferred Tier)
- **0.900** (Louisiana Property Expenses)

The corresponding form(s) filing, LDI Form Filing No. 690961, Company Filing No. 2018-CP-LA-FO-2053 was approved with an effective date of September 1, 2018.

Item Key: 698942

Date Submitted: 02/26/2018

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

5 - Commercial Multiple Peril

Initial Rate and Rule

Businessowners Program

Initial Adoption of Numerous ISO/PIAL Filing Designation Numbers

of Policyholders: **0**

Company Reference: ABF-CMP-BOP-LA-1801R

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

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

The company will be utilizing a loss cost multiplier of **1.795**.

A Individual Risk Premium Modification Plan and terrorism is included in this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 698950, Company Form Filing No. ABF-CMP-BOP-LA-180F.

A SERFF "Objection Letter" was sent to Ms. Neresa Torres on February 27, 2018 for additional information.

Item Key: 699014

Date Submitted: 02/26/2018

ATLANTIC SPECIALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

of Policyholders: **0**

Company Reference: 2018-CA-LA-RU-965-4

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

Item Key: 699028

Date Submitted: 02/26/2018

FARMINGTON CASUALTY COMPANY

CHARTER OAK FIRE INSURANCE COMPANY, THE

PHOENIX INSURANCE COMPANY, THE

STANDARD FIRE INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
 TRAVELERS CASUALTY AND SURETY COMPANY
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 Overall % Impact: **0.40**
 Overall \$ Impact: **\$163,799**
 # of Policyholders: **5520**
 Company Reference: 2018-02-0037
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 393245, which resulted in an overall -6.30% 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 05/01/2018.

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

Company	Loss Cost Multiplier
Farmington Casualty Company	1.080
The Charter Oak Fire Insurance Company	1.980
The Phoenix Insurance Company	1.260
The Standard Fire Insurance Company	1.440
The Travelers Indemnity Company	1.620
The Travelers Indemnity Company of America	2.340
The Travelers Indemnity Company Of Connecticut	1.800
Travelers Casualty and Surety Company	2.700
Travelers Property Casualty Company of America	2.160

There is an overall +0.40% rate increase or +\$163,799 as a result of this filing.

There will be 5520 Louisiana policyholders affected by this filing.

Item Key: 699059

Date Submitted: 02/26/2018
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of ISO Loss Cost Designation Filing Number GL-2017-BGL1
 Overall % Impact: **1.4**
 Overall \$ Impact: **\$597**
 # of Policyholders: **30**
 Company Reference: PS-18-ISO-LC-23
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

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

With this filing, the company is 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 company will utilize a loss cost multiplier of 1.594.

These changes will result in a 1.4% rate increase or \$597.00.

There will be 30 Louisiana policyholders affected by this rate increase.

Item Key: 699075

Date Submitted: 02/26/2018

STATE NATIONAL INSURANCE COMPANY, INC.

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

The Energi Program

of Policyholders: 0

Company Reference: ENERGI-GL-18

Item Key: 699192

Date Submitted: 02/27/2018

AXIS Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Multi-Peril

General Binding & Tow Truck Program

of Policyholders: 0

Company Reference: KDCCMP-2018-026-LA-AIC-R

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

This program is targeted to those risks located throughout the United States that are involved in towing operations and middle market "main street" type businesses.

Schedule rating plans are included in this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 699217, Company Form Filing No. KDCCMP-2018-026-LA-AIC-F.

A SERFF "Objection Letter" was sent to Mr. Joshua Altman on February 27, 2018 for additional information.

Item Key: 699330

Date Submitted: 02/27/2018

Federal Insurance Company

23 - Fidelity

Initial Rate and Rule

Fidelity

Initial Rate and Rule

Enhanced Fidelity Endorsement for Asset Managers

of Policyholders: 0

Company Reference: 18-BN-2015485-RR

The above-captioned company wishes to submit initial rate and rule for its new Enhancement Rating Plan for Financial Fidelity.

With this filing, the company propose to expand Social Engineering Coverage to Customer Funds along with introducing coverage for Computer Systems Fraud. The company intends for this to be a coverage which would protect its insureds from being deceived into voluntarily parting with the Assured's or Customer's money or securities based on the intentional misleading of an employee through the use of an electronic telegraphic, cable, teletype, telephone, or written instruction that purports to be from a vendor or another employee, but in fact was not.

The rating for this endorsement is based largely on the rating for the standard Social Engineering Fraud endorsement that provides coverage for Assured's funds. The base rates were increased to account for the extra exposure of Computer System Fraud and coverage for Customer's funds.

The premium calculation uses the following:

- Base Rates
- Increased Limit Factors
- Deductible Factors
- Combined Limit Retention Factor

Base Rates are \$1 million limit and \$50 thousand deductible.

Number of Employees	Base Rate (\$)
1 - 14	1,100
15 - 99	1,375
100 - 499	1,650
500 - 999	1,925
1,000 - 1,400	2,200
1,500 - 1,999	2,475
2,000 - 2,999	2,750
3,000 - 3,999	3,025
4,000 - 4,999	3,300
5,000+	3,575

Increased Limit Factors

Limit of Liability	Factor
\$50,000	0.200
\$100,000	0.400
\$250,000	0.550
\$500,000	0.750
\$1,000,000	1.000
\$1,500,000	1.275
\$2,000,000	1.516
\$2,500,000	1.733

\$5,000,000 2.627

Deductible Factors

Deductible Factor

\$5,000	1.102
\$10,000	1.087
\$25,000	1.051
\$50,000	1.000
\$100,000	0.912
\$250,000	0.775
\$500,000	0.615
\$750,000	0.566
\$1,000,000	0.541

Rating Modification Factors

- Process and Control Modifiers
 - Select the appropriate modifier based on the number of desired controls the entity has implemented.
- Desired Controls
 1. Assured confirms all changes to vendor details requested by the vendor with a person independent of the requestor of the change.
 2. Assured maintains out-of-band dual authentication procedures to verify the authenticity of requests to transfer the Assured's funds, or initiate payments when such request is from an internal company source (I.e. another employee, corporate officer, or similar official).
 3. Assured maintains out-of-band dual authentication procedures to verify the authenticity of requests to transfer the Client's funds to outside parties.
 4. Assured has implemented email authentication methods to help detect spoofed email, or employs similar active network monitoring software.
 5. Assured has provided anti-fraud training, including detection of social engineering, phishing and other email scams to all employees that are responsible for wire transfers involving the Assured's or Client's funds.

Process and Control Factors

Process Exposure	Definition	Factor
Lowest	Risks demonstrate all five of the controls as outlined above.	0.70
Lower	Risks demonstrate four of the controls as outlined above.	0.85
Average	Risks demonstrate three of the controls as outlined above.	1.00
Higher	Risks demonstrate two of the controls as outlined above.	1.15
Highest	Risk demonstrate one or none of the controls outlined above.	1.30

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

Item Key: 699405

Date Submitted: 02/27/2018

SOUTHERN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

Commercial Umbrella Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: LA-CU-1806-05-1906S

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

With this filing, the company proposes to introduce the rates and rules for the Commercial Umbrella Program. The program will utilize Insurance Services Office, Inc. (ISO) rules along with independent company rules.

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

ISO Designation Number	LDI Item Key Number	Effective Date Approved for ISO
CA-2003-RRU03 & Supplement (Amendments 1, 2, and 3)	16625	9/1/2004
CU-2007-REPRU	227297	11/1/2008
CU-2007-REPRU (Amendment)	232009	11/1/2008
CU-2007-OCTRU and Supplement - Louisiana	25587	5/1/2008
CU-2012-ORU12	285684	4/1/2013
CU-2012-ORU12 (Amendment)	287720	4/1/2013
CU-2013-ODBRU	300125	5/1/2014
CL-2016-ODPRU	384305	4/1/2017
CL-2016-RRU1	335944	11/1/2016
CU-2004-RRU03	18416	12/1/2004 NB, 4/1/2005 RB
CU-2005-ORU05-Louisiana	21567	9/1/2006
CU-2014-ORU1	313479	2/1/2015
CU-2014-ODNRU	317340	7/1/2015

The corresponding form filing has been approved under company tracking number LA-CU-1806-01-1906, LDI Item Key Number 690557, effective 6/1/2008.

Item Key: 699414

Date Submitted: 02/27/2018

CorePointe Insurance Company

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess
Commercial Umbrella Program
Rule Revision

Introduce Independent Company Rules

of Policyholders: 0

Company Reference: LA-CU-1806-05-1906C

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

With this filing, the company proposes to introduce the independent company rules to be used with the Insurance Services Office, Inc. (ISO) rules.

The corresponding form filing has been approved under company tracking number LA-CU-1806-01-1906, LDI Item Key Number 690557, effective 6/1/2018.

There is no rate impact associated with this filing.

Item Key: 699653

Date Submitted: 02/27/2018

STATE NATIONAL INSURANCE COMPANY, INC.

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Energi Insurance Services, Inc. Commercial Auto Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: ENERGI-CA-18

With this filing, the company proposes to introduce the rates and rules for the Energi Insurance Services, Inc. Commercial Auto Program. This program will utilize Insurance Services Office, Inc. (ISO) loss costs, rules and rating plans with company exceptions and independent rules.

The company is proposing to adopt the following ISO designations for use with this program:

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2017-BRLA1	393191	11/1/2017
CA-2017-BRLB1	393197	11/1/2017
CA-2016-BRLB1	382646	N/A
CA-2015-RHLLC	319135	8/1/2015
CA-2014-BRLA1	308959	11/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2012-RZRLC	292515	1/1/2014
CA-2012-RADLC	283374	10/1/2013
CA-2009-RLC09	248267	8/1/2010
CA-2009-RLC1	252758	1/1/2010
CA-2017-IALL1	393237	11/1/2017

CA-2015-ROCP1	382645	N/A
CL-2016-RRU1	335944	11/1/2016
CA-2014-RPAC1	308956	11/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2012-RZR1	292543	1/1/2014
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2011-RCP1	274483	1/1/2012
CA-2011-IALL1	274466	1/1/2012
CA-2010-RTER1	265775	12/1/2011
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU2	252757	1/1/2010
CA-2009-RRU2 (Amendment)	254123	1/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2008-ORU1	239465	6/1/2009
CA-2005-ORU01 (Amendment #1)	21235	4/1/2006
CA-2005-ORU01 (Amendment #2)	25444	8/1/2007
CA-2005-ORU01 (Amendment #3)	25660	8/1/2007
CA-2005-RCP1	20729	2/1/2006
RP-2016-RCP16	388190	8/1/2017
RP-2016-RRP16	388183	8/1/2016
RP-2012-RAL12	288385	4/1/2013
RP-2012-RPD12	288390	4/1/2013
RP-2006-RCR06	24872	4/1/2007
RP-2006-RRP06	24871	4/1/2007

The company is proposing to utilize the following Loss Cost Multipliers (LCM):

Coverage	LCM
Liability	1.408
Physical Damage	1.408

The corresponding form filing has been submitted under the company tracking number ENERGI-CA-18, LDI Item Key Number 699987.

Item Key: 700004

Date Submitted: 02/28/2018

LYNDON SOUTHERN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: CGL 2018 (RR) LA

Item Key: 700010

Date Submitted: 02/28/2018

EXECUTIVE RISK INDEMNITY INC.

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **-2.6**

Overall \$ Impact: **\$-2,230**

of Policyholders: **4**

Company Reference: 17-GL-2015064-LC

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

Item Key: 700599

Date Submitted: 03/01/2018

AMERICAN AUTOMOBILE INSURANCE COMPANY

ASSOCIATED INDEMNITY CORPORATION

FIREMAN'S FUND INSURANCE COMPANY

NATIONAL SURETY CORPORATION

AMERICAN INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **26.90**

Overall \$ Impact: **\$506,991**

of Policyholders: **78**

Company Reference: NLAWC0817

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 391915, which resulted in an overall -8.90% rate decrease, effective 05/01/2017.

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

The company will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
American Automobile Insurance Company	1.617	2.054
Associated Indemnity Corporation	1.617	2.054
Fireman's Fund Insurance Company	1.617	1.541
National Surety Corporation	1.617	1.746
The American Insurance Company	1.617	2.054

There is an overall +26.90% rate increase or +\$506,991 as a result of this filing.

There will be 78 Louisiana policyholders affected by this filing.

Item Key: 700729

Date Submitted: 03/01/2018

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **0.0**

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

of Policyholders: **7**

Company Reference: 1801RR001-HF-B

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

Item Key: 700786

Date Submitted: 03/01/2018

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Contractual Liability

GAP Reimbursement Coverage Program

Revised Rate and Rule

Overall % Impact: **64.1**

Overall \$ Impact: **\$1,333**

of Policyholders: **20**

Company Reference: 41302

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

The last/original rate filing (Item Key Number 305513) was approved effective for 06/02/2014.

The above-captioned company is revising rates and rules for its GAP Reimbursement Coverage Program.

The following changes are proposed:

1. Rate increase to \$80 from \$62 for 1-60 month term.
2. Rate increase to \$203 from \$112 for 61-72 month term.
3. Rate increase to \$245 from \$162 for 73-84 month term.
4. Addition of 85-96 month term option rated at \$295.

This filing will result in an overall rate increase of **+64.10%** or premium increase of **+\$1,333** affecting 20 policyholders.

Item Key: 700873

Date Submitted: 03/01/2018

Arity, LLC

19 - Private Passenger Automobile

Confidential Model Information

Private Passenger Automobile
 Arity, LLC is introducing their driving score model, Drivesight 2.0, in the state of Louisiana.

of Policyholders: **0**
 Company Reference: AR00031

Item Key: 700881

Date Submitted: 03/01/2018
 DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE, THE
 11 - Medical Malpractice
 Initial Rate and Rule
 Medical Malpractice
 Dental Professional Liability Claims-Made and Occurrence Insurance Program
 Dental Healthcare Providers
 # of Policyholders: **0**
 Company Reference: 2018-LA-DEN01
 Requested Effective Dates - New: 07/01/2018 Renewal: N/A

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

A schedule rating plan is included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 690580, Company Form Filing No. 2017-LA-DEN01, was approved effective July 1, 2018.

Item Key: 700973

Date Submitted: 03/02/2018
 ALLSTATE INSURANCE COMPANY
 1 - Property
 Loss Cost Adoption
 Commercial Property (Fire and Allied Lines)
 Adoption
 PIAL Loss Cost Designation Filing Number: LA17-14 (CF-2017-RLA1) State Tracking #690221
 Revise Company Rate Deviation, Introducing New Territorial Multiplier Rule
 Overall % Impact: **-1.6**
 Overall \$ Impact: **\$-33,329**
 # of Policyholders: **840**
 Company Reference: BR8918 (0.0% RATE CHANGE)
 Requested Effective Dates - New: 07/23/2018 Renewal: 10/03/2018

The last adjustment to this program occurred in November 2016 under the Prior Approval provision (Item Key #385663) to be effective January 30, 2017 for new business and April 12, 2017 for renewal business.

With this filing, the above-captioned company wishes to revise the company rate deviation and introduce a new territorial multiplier rule in an effort to provide flexibility to expand territorial rating for the company's policies.

The company is proposing a loss cost multiplier of **-1.6%** for the commercial package and monoline policyholders combined.

The company is also requesting to delay the adoption of the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA17-14 (CF-2017-RLA1), Item Key #690221, with an effective date of July 1, 2018 for both new and renewal business. The company would like the proposed effective dates to be: July 23, 2018 for new business and October 3, 2018 for renewal business.

This change will result in a **0.0%** of rate impact for monoline Commercial Fire and Allied Lines.

The rate deviation, **1.237**, shall not apply to factors, rates, premiums, minimum premium charges, or Flat charges including but not limited to the following:

- Equipment Breakdown Coverage
- Employment Practices Liability
- Data Compromise
- Identity Recovery
- Cyber One
- Uncontrolled Inland Marine
- Silver Broadening Endorsement
- Water Damage
- Terrorism

The factor for all territorial multiplier is **1.0**.

The company is requesting an effective date of July 23, 2018 for new business and October 3, 2018 for renewal.

Item Key: 700980

Date Submitted: 03/02/2018

STATE FARM FIRE AND CASUALTY COMPANY

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Boatowners/Personal Watercraft

Louisiana Boatowners Program

Revised Rate and Rule

Overall % Impact: **-4.9**

Overall \$ Impact: **\$-648,228**

of Policyholders: **31338**

Company Reference: BO-40493

Requested Effective Dates - New: 07/15/2018 Renewal: 09/15/2018

The last rate filing (Item Key Number 296592) was approved 10/15/2013 for new business and 12/15/2013 for renewal business and resulted in an overall rate increase of +09.00% or premium increase of +\$1,075,00 and affected 33,029 policyholders.

The above-captioned company is revising rates and rules for its Louisiana Boatowners/Personal Watercraft Program.

The following changes are proposed and entail no additional premium:

1. Elimination of the Short Rating Premium Adjustment.
2. Elimination of the Client Entertainment Charge.
3. Increasing the amount of additional coverage provided for Emergency Service and Wreck Removal.

The following new optional endorsements are proposed in conjunction with the approved companion forms:

1. Uninsured and Underinsured Watercraft Coverage (BO-2426).
2. Boat Rented to Others Endorsement (BO-2406).
3. Boat Rental Reimbursement and Liability Endorsement (BO-2407).
4. Boat Rental Liability Endorsement (BO-2404).
5. Fishing Tournament Fee Reimbursement Endorsement (BO-2405).
6. Incidental Commercial Fishing Endorsement (BO-2408).

Companion forms (Item Key Number 688557 or Company Reference Number BO-33979) were approved (01/11/2018) 07/15/2018 for new business and 09/15/2018 for renewal business.

This filing will result in an overall rate decrease of **-04.90%** or premium decrease of **-\$648,228** affecting 31,338 policyholders.

Item Key: 700981

Date Submitted: 03/02/2018

Sompo America Insurance Company

SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

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

Overall % Impact: **21.7**

Overall \$ Impact: **\$51,966**

of Policyholders: **29**

Company Reference: 18-N-CA-040R

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

Item Key: 701159

Date Submitted: 03/02/2018

ALLSTATE INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial General Liability

Overall % Impact: **3.1**

Overall \$ Impact: **\$21,899**

of Policyholders: **1098**

Company Reference: BR8919: 0.4% RATE CHANGE

Requested Effective Dates - New: 07/23/2018 Renewal: 10/03/2018

Item Key: 701161

Date Submitted: 03/02/2018

Unitrin Safeguard Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of Louisiana Personal Lines Homeowners Program

Company Reference: LA HOME PRIME USIC

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

The above-captioned company wishes to introduce rates and rules for use with its new Louisiana Personal Lines Homeowners Program.

There is no rate impact associated with this filing.

Companion forms (Item Key #687897) were approved on December 22, 2017.

Item Key: 701175

Date Submitted: 03/02/2018

SENECA INSURANCE COMPANY, INC.

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

Adoption - Filing Designation Number CR-2017-RLA1

ISO Multistate Loss Costs

Overall % Impact: **-21.0**Overall \$ Impact: **\$0**# of Policyholders: **0**

Company Reference: SIC-REF-CR-1804

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

The last adjustment to this program occurred in March 2014 under the Prior Approval provision (Item Key #307122) to be effective June 1, 2014.

The above-captioned company wishes to adopt the Insurance Services Office, Inc. (ISO) filing designation number: CF-2017-RLA1, Item Key #687911, effective June 1, 2018.

The company has no premiums or policyholders for this program, therefore the current rate is **\$0.00** with a **-21.0%** rate impact.

The company's loss cost multiplier remain unchanged at **1.757**.

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

Item Key: 701179

Date Submitted: 03/02/2018

ALLSTATE INSURANCE COMPANY

9 - Inland Marine
 Loss Cost Adoption
 Commercial Inland Marine
 Adoption of ISO Loss Cost Designation Filing Number CM-2016-RLA1
 Overall % Impact: **-0.6**
 Overall \$ Impact: **-\$1,415**
 # of Policyholders: **704**
 Company Reference: BR8920: -0.6%
 Requested Effective Dates - New: 07/23/2018 Renewal: 10/03/2018

The last rate change (Item Key Number 335527) was approved 08/15/2016 for new business and 10/26/2016 for renewal business and resulted in an overall rate increase of 48.70% or premium increase of +\$87,971 and affected 374 policyholders.

The above-captioned company is adopting ISO Loss Cost Designation Filing Number CM-2016-RLA1.

The company proposes changing its loss cost multiplier from 1.701 to 1.650.

This filing will result in an overall rate decrease of **-0.60%** or premium decrease of **-\$1,415** affecting 704 policyholders.

Item Key: 701192

Date Submitted: 03/02/2018
 EVEREST NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Internet Liability
 # of Policyholders: **0**
 Company Reference: LA-ECE-20041012R
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 701249

Date Submitted: 03/05/2018
 UNITED FIRE & INDEMNITY COMPANY
 1 - Property
 Revised Rate only
 Dwelling Fire
 Change in deviation
 Overall % Impact: **2.9**
 Overall \$ Impact: **\$31,620**
 # of Policyholders: **632**
 Company Reference: DF-LA-06012018-R
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

The last adjustment to this program was approved in September 2015 (Item Key #326435) and resulted in an overall rate increase of +10.3% to be effective December 1, 2015 for both new and renewal business. In that filing, the company adopted The Property Insurance Association of Louisiana's (PIAL) rates found in Filing Designation No. LA15-14 (DP-2015-RLA1).

In November 2017, the company filed a non-adoption (Item Key #688105) of PIAL's new rates. The company is still using LA15-14 (DP-2015-RLA1) rates.

With this filing, the company proposes to change its deviation from those rates as follows:

In the manual, under Section II - Premium Development, Part I - Base Premium Computation, the following changes are being made:

OLD WORDING (FACTORS)

To calculate premiums for United Fire & Indemnity Company, use:

- a. A factor of .84 of the PIAL base fire premiums in Part I, II, III and IV.
- b. The base PIAL EC premiums for DWG-1, DWG-2 and DWG-3 are adjusted by the following factors:

Territory Factor

1	<i>1.93</i>
5	1.15
30-32	0.76
33-35	1.69
36,38	2.40
37	2.19

NEW WORDING (FACTORS)To calculate premiums for United Fire & Indemnity Company, use:

- a. A factor of .89 of the PIAL base fire premiums in Part I, II, III and IV.
- b. The base PIAL EC premiums for DWG-1, DWG-2 and DWG-3 are adjusted by the following factors:

Territory Factor

1	<i>2.13</i>
5	1.15
30-32	.78
33-35	1.86
36,38	2.45
37	2.27

Updated factors are in *italics*.

These changes will result in an overall rate increase of +2.9% or +\$31,620 (632 policyholders).

Item Key: 701263

Date Submitted: 03/05/2018

Penn Millers Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Solutions 2000 For Agribusiness Program

of Policyholders: **0**

Company Reference: 18-GL-2015455R

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 684783 effective 01/01/2018.

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

program.

Commercial General Liability Plus + Endorsement LA 05-01-2018 - This optional endorsement amends the underlying ISO CG 00 01 Commercial General Liability Coverage Form to provide several expanded and additional coverages as detailed in the endorsement. Rating: Premium charge of 5% of the underlying commercial general liability premium subject to a maximum charge of \$500 not subject to further modification by any other manual rule.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number

Item Key: 701265

Date Submitted: 03/05/2018

WESTPORT INSURANCE CORPORATION

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

NORTH AMERICAN ELITE INSURANCE COMPANY

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

Adoption

ISO Loss Cost Adoption Filing Designation Number: CR-2017-RLA1

Overall % Impact: **-21.0**

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

of Policyholders: **0**

Company Reference: 18-18387

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

The last adjustment to this program occurred in February 2016 under the Prior Approval provision (Item Key #333365) to be effective June 1, 2016.

With this filing, the above-captioned companies wish to adopt the following Insurance Services Office, Inc. (ISO) filing designation number: CR-2017-RLA1, Item Key #687911, to be effective June 1, 2018.

The companies have a rate impact of **-21.1%** or **\$0.00** (0 policyholders), as the companies currently does not have any business in Louisiana.

The companies are maintaining their currently approved loss cost multipliers of:

- Westport Insurance Corporation - **1.742**
- North American Specialty Insurance Company - **1.394**
- North American Elite Insurance Company - **2.178**

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

Item Key: 701267

Date Submitted: 03/05/2018

STATE FARM FIRE AND CASUALTY COMPANY

24 - Surety

Revised Rate only

Surety

Revised Rate

Mortgage Bankers, Brokers and Lenders Rates

Overall % Impact: **-50.0**Overall \$ Impact: **\$-33,556**# of Policyholders: **176**

Company Reference: SR-40831

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

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

With this filing, the company's rate decrease was for the Mortgage Bankers, Brokers and Lenders rate for the class code of 458. The decrease for the rate on the bonds were from \$15 to \$7.50 with an effective date of May 1, 2018.

This change is for both new and renewal business and result in a rate impact of -50%.

This filing has a rate decrease of **-50%** or **-\$33,556** (176 policyholders).

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

Item Key: 701269

Date Submitted: 03/05/2018

Gulf States Insurance Company

4 - Homeowners

Revised Rate and Rule

Louisiana Homeowners HO3 Program

Introduction of Non Structural Hail Loss Limitation (for metal roof types)

Overall % Impact: **-0.082**Overall \$ Impact: **\$-3,203**# of Policyholders: **81**

Company Reference: GSIC722 NON STRUCTURAL HAIL LOSS LIMITATION

The initial rates and rules for the above-captioned program were approved in January 2017 (Item Key #388316) to be effective January 11, 2017.

Since the initial filing, the company has had one rate revision (Item Key #396980) which resulted in an overall rate decrease of -0.79% (corrected from -12.13%) to be effective August 1, 2017 for both new and renewal business.

With this filing, the company proposes the addition of GSIC722 Non Structural Hail Loss Limitation with a factor of 0.97 for policies where homes have a metal roof type. Policies that have a metal roof type will renew with the new form. This will help the company to better provide accurate and fair coverage for homes with metal roof types that sustain structural damages.

The company states "In the initial filing, the intent was to apply HO 06 30 10 12 Actual Cash Value Loss Settlement Windstorm or Hail Losses - Louisiana for composition shingle roof types over 15 years, architectural roof types over 20 years and all metal roof types. We wish to withdraw the rule for the metal roof types from the application of that HO 06 30 10 12 form and replace that rule with the application of

GSIC722 Non Structural Hail Loss Limitation for the metal roof types".

The company also states "After introducing our product to the market, we identified that the application of the HO 06 30 10 12 Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing - Louisiana did not achieve hail exposure management for metal roof types. After a thorough review of the market and optional forms, the company is proposing to add form GSIC722 02_28_2018 Non-Structural Hail Loss Limitation to attach to the policy when the roof type is metal with a factor of 0.97 in lieu of the HO 06 30 10 12 endorsement".

The rule reads as follows:

V. Non-Structural Hail Loss Limitation

This endorsement modifies the Section I - Loss Settlement Conditions in the policy form with respect to a covered loss for roof damages resulting from hail. The follow paragraph is added: When damage from Hail consists of dents, scratches, or nicks on the exterior surface of the home or other structures that do not compromise the structural integrity of your home or other structures we will pay the lowest of the following amounts:

- a. The cost of repairing or replacing the damaged portion of the property; or
- b. 2% of the amount of insurance provided under Coverage A (Dwelling).

This endorsement is mandatory for homes that have metal roof types.

The factor for this endorsement is .97 and applies to the Hurricane and Non-Hurricane Premium.

Use Endorsement GSIC722 02_28_2018 Non Structural Hail Loss Limitation

This will result in an overall rate decrease of -0.082% or -\$3,203 (81 policyholders).

Companion forms (Item Key #701392) were still pending as of March 13, 2018.

Item Key: 701330

Date Submitted: 03/05/2018

CHURCH MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Independent Commercial Package Institutional Program

of Policyholders: **0**

Company Reference: ICP-144

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 397113, which resulted in an 0.0% rate impact effective December 1, 2017 for new business and February 1, 2018 for renewal business.

The company is making the following revisions:

- Rule Pages

- GR-1 (02/28/18) I. eligibility, is being revised to allow for market expansion.
- GR-7 (02/28/18) Withdrawing form A 1011, Institutional Income and Extra Expense Amendatory Loss Limit of Insurance.
- Rate Pages
 - R-6h (02/28/18) Item N. Rate Modification, added deductible coverage factors for additional limits of 475,000 and \$100,000 for Basic Group I, Group Ii and Other Cause of Loss.

The corresponding form(s) filing, LDI Form Filing No. 701387, Company Form Filing No. CP-145, were acknowledged effective July 1, 2018 for new business and September 1, 2018 for renewal business.

A SERFF "Objection Letter" was sent to Ms. Corene Obermeyer on March 6, 2018 for additional information.

Item Key: 701331

Date Submitted: 03/05/2018

PROGRESSIVE PALOVERDE INSURANCE COMPANY

PROGRESSIVE SECURITY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Recreational Vehicle Program

Revised Rate

Overall % Impact: **24.1**

Overall \$ Impact: **\$2,583,413**

of Policyholders: **14780**

Company Reference: LA RV 201801

Requested Effective Dates - New: 06/15/2018 Renewal: 07/25/2018

The last rate revision to this program was +6.1% or \$597,975 which was approved under LDI Item Key Number 387258 effective 6/16/2017 for new business and 7/17/2017 for renewal business.

With this filing, the companies propose to revise the base rates.

<u>Motor Home</u>	<u>Rate Change</u>
Liability	+11.3%
Physical Damage	+20.7%
Overall	+19.2%
<u>Travel Trailer</u>	<u>Rate Change</u>
Liability	0.0%
Physical Damage	+28.0%
Overall	+27.6%

The rate impact associated with this filing is +24.140% (+\$2,583,413), affective 14,780 policyholders.

Item Key: 701354

Date Submitted: 03/05/2018

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY
 FEDERATED RESERVE INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Commercial General Liability

Overall % Impact: **-1.2**

Overall \$ Impact: **\$-32,634**

of Policyholders: **168**

Company Reference: GL-2018-1

Requested Effective Dates - New: 08/15/2018 Renewal: 08/15/2018

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Numbers 686360 and 685221 effective 01/01/2018 and 03/15/2017.

Item Key: 701355

Date Submitted: 03/05/2018

American Hallmark Insurance Company of Texas

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Adoption of various ISO Designation Numbers

of Policyholders: **0**

Company Reference: AHIC-LA-GL-002

Item Key: 701357

Date Submitted: 03/05/2018

American Hallmark Insurance Company of Texas

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Adoption of various ISO Designation Numbers

Initial Rate and Rule

of Policyholders: **0**

Company Reference: AHIC-LA-IM-002

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

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

1. CL-2002-ORUTR
2. CM-2010-ORU10
3. CL-98-OY2KR
4. CM-2010-RLA1
5. CM-2001-ORU1
6. CM-2011-OFR11
7. CM-2003-ORU03
8. CM-2016-RLA1
9. CM-2009-ORU09
10. CM-99-R99RU
11. CM-2009-RLC09
12. RP-2004-RCM1

The company proposes a loss cost multiplier of 1.67.

Companion forms (Item Key Number 701394 or Company Reference Number AHIC-LA-IM-001) were still pending as of 03/07/2018.

There is no rate impact associated with this filing.

Item Key: 701360

Date Submitted: 03/05/2018

American Hallmark Insurance Company of Texas

1 - Property

Adoption

Commercial Property (Fire and Allied Lines)

Adoption

Various PIAL & ISO Filing Designation Numbers

of Policyholders: **0**

Company Reference: AHIC-LA-CP-002

This filing is a resubmission of filing #394354, which was withdrawn by the company on May 17, 2017.

The above-captioned company wishes 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
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Item Key: 701363

Date Submitted: 03/05/2018

American Hallmark Insurance Company of Texas

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

Adoption of various ISO Filing Designation Numbers

TRIAD

of Policyholders: **0**

Company Reference: AHIC-LA-CR-002

The above-captioned company wishes to file initial rate and rule for its Burglary and Theft program.

With this filing, the company will be using a loss cost multiplier (LCM) of **1.67**, it will have a minimum for prepaid policies of **\$500**.

The company will waive an additional premium of \$15 and will also waive a return premium of \$15 unless the insured request the returned premium and it will be granted.

If a policy is cancelled, the company will retain \$250 of the returned premium except when the policy is

cancelled as of the inception date.

The company would also like to adopt the following Insurance Services Office, Inc. filing designation numbers for:

- ISO's Commercial Lines Manual, Division Three, Crime & Fidelity
- ISO's Crime & Fidelity Experience and Schedule Rating
- ISO's Kidnap, Ransom and Extortion Individual Risk Premium - Modification Plan
- ISO's Retrospective Rating Plan
- ISO's Composite Rating Plan

Filing Designation Number	Item Key Number	Effective Date
CF-2011-OCT04	ISO Circular - LI-CF-2011-094	August 4, 2011
CL-2002-ORUTR	11541	January 15, 2003
CL-2004-OFR01	189307	January 1, 2005
CL-2005-OEND1	111033	September 1, 2006
CL-2007-OPR07	234569	February 1, 2009
CL-2011-OEND1	276064	March 1, 2012
CL-2015-OTRFO	318595	January 12, 2015
CL-98-O98IS	169397	December 1, 1998
CR-2001-R01RU	6542 / 8490 (Amendment)	December 1, 2001 / November 1, 2002
CR-2003-RLA1	15174	November 20, 2003
CR-2005-OMF05	182582	October 1, 2006
CR-2006-OFR06	107103	October 1, 2007
CR-2006-ORU06	24657 / 25451 (Supplement)	October 1, 2007
CR-2006-OTF01	109859 / 232267 (Amendment)	May 2, 2006 / November 1, 2008
CR-2006-RLC06	24655	October 1, 2007
CR-2008-OFR08	237741	November 1, 2009
CR-2008-ORU08	237705	November 1, 2009
CR-2008-OTOAP	232267	November 1, 2008
CR-2009-OFR09	255391	October 1, 2010
CR-2009-RLC09	255042	October 1, 2010
CR-2009-RRU09	255029	October 1, 2010
CR-2012-OFR12	290351	August 1, 2013
CR-2012-RRU12	290360	August 1, 2013
CR-2015-OFR15	322466	December 1, 2015
CR-2015-REL1	327652	June 1, 2016
CR-2015-RLA1	327646	June 1, 2016
CR-2015-RRU1	322494	December 1, 2015
CR-99-O99RU	4066 / 2435 (Amendment)	September 1, 2000 / February 1, 2001
RP-2001-RCC01	6541	November 1, 2002
RP-2001-RKR01	6545	March 1, 2003
RP-2004-RCR03	16417	October 1, 2004

RP-2004-RKR1	206319	May 1, 2005
RP-2004-RRP03	19070	January 1, 2005
RP-2006-RCR06	24872	April 1, 2007
RP-2006-RRP06	24871	April 1, 2007
RP-2016-RCP16	388186	August 1, 2017
RP-2016-RCR16	338206	August 1, 2017
RP-2016-RRP16	388183	November 1, 2016
RP-99-R99CC	3958	September 1, 2000

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

The corresponding form(s) filing, LDI Form Filing No.701389, Company Form Filing No. AHIC-LA-CR-001 were pending as of March 12, 2018.

Item Key: 701397

Date Submitted: 03/06/2018

PHILADELPHIA REINSURANCE CORPORATION

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Commercial Bail Bonds

of Policyholders: 0

Company Reference: PRC-SU-BB-LA-1801R

The above-captioned company wishes to submit initial rate and rule for their new Commercial Bail Bonds program.

With this filing, the rates are for the term of the bond as a percent of the bond penalty. Premium charged is considered fully earned.

- **Bail Bond Rates**
 - Standard 12%
 - Minimum Premium is \$120
- **U.S. Immigration Bond Rate**
 - Standard 10%
 - Minimum premium for all U.S. Immigration Bonds is \$100

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

Item Key: 701398

Date Submitted: 03/06/2018

AMERICAN AGRI-BUSINESS INSURANCE COMPANY

2 - Crop

Revised Rate and Rule

Crop-Hail Insurance

Supplemental Replant Rates and Rules Revision

Overall % Impact: **30.00**
 Overall \$ Impact: **\$2,640**
 # of Policyholders: **9**
 Company Reference: LA-CH 2018 RATE/RULE
 Requested Effective Dates - New: 04/18/2018 Renewal: 04/18/2018

The last Rates and Rules adoption for the above-captioned company was filed and approved under "Prior Approval" provision Item Key Number 392800, effective 04/07/2017.

With this filing, the company wishes to submit its Supplemental Replant Option coverage, effective on approval.

There is an overall +30.00% rate increase or +\$2,640 as a result of this filing.

There will be 9 Louisiana policyholders affected by this filing.

Item Key: 701399

Date Submitted: 03/06/2018
 FEDERATED MUTUAL INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate only
 Businessowners Program

- Federated Mutual Type of Business Factor Page: BP-R-73 (August 2018)
- Federated State Rate pages: BP-F-48, BP-R-49, and BP-R-50 (August 2018)

Overall % Impact: **0.7**
 Overall \$ Impact: **\$10,091**
 # of Policyholders: **186**
 Company Reference: BP-2018-1
 Requested Effective Dates - New: 08/15/2018 Renewal: 08/15/2018

The last rate adjustment for the above-captioned program filed and approved under the "Prior Approval" provision, Item Key No. 685609, which resulted in a -0.5% rate decrease effective March 15, 2018.

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

- Changing the Type of Business factors.
- Revising businessowners liability base rates in order to maintain territory relativities current with Federated's general liability territory relativities.

This change will result in a +0.7%% rate increase or +\$10,091.

There will be 186 Louisiana policyholder affected by this rate increase.

Item Key: 701403

Date Submitted: 03/06/2018

GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 26 - Burglary And Theft
 Adoption
 Commercial Burglary and Theft
 Adoption of ISO Designation Filing Number CR-2017-REL1
 # of Policyholders: **0**
 Company Reference: 18038
 Requested Effective Dates - New: 07/14/2018 Renewal: 07/14/2018

Item Key: 701437

Date Submitted: 03/06/2018
 HDI Global Insurance Company
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of ISO Loss Cost Designation Filing Numbers GL-2015-BGL1 and GL-2017-BGL1
 Overall % Impact: **-1.460**
 Overall \$ Impact: **\$-3,182**
 # of Policyholders: **121**
 Company Reference: HDI-GLLC-01-0218-LA
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 701444

Date Submitted: 03/06/2018
 EMPLOYERS INSURANCE COMPANY OF WAUSAU
 WAUSAU UNDERWRITERS INSURANCE COMPANY
 LIBERTY MUTUAL INSURANCE COMPANY
 LIBERTY MUTUAL FIRE INSURANCE COMPANY
 LM INSURANCE CORPORATION
 FIRST LIBERTY INSURANCE CORPORATION, THE
 LIBERTY INSURANCE CORPORATION
 1 - Property
 Withdrawal of Rates or Rules
 Commercial Property (Fire and Allied Lines)
 Withdrawal of PIAL Designation Filing Number LA17-07 (CF-2017-RLC1)/State Tracking #396015
 # of Policyholders: **0**
 Company Reference: 2017-LA-8-CF-G-R
 Requested Effective Dates - New: 04/01/2018 Renewal: 04/01/2018

Item Key: 701491

Date Submitted: 03/07/2018
 OLD REPUBLIC INSURANCE COMPANY
 23 - Fidelity

Revised Rule only

Fidelity

of Policyholders: 0

Company Reference: 2018 17 ERISA R7

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

Item Key: 701492

Date Submitted: 03/07/2018

Eastern Alliance Insurance Company

ALLIED EASTERN INDEMNITY COMPANY

EASTERN ADVANTAGE ASSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: 0.002

Overall \$ Impact: \$6,214

of Policyholders: 141

Company Reference: LA-ALL-RATES-070118

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 393047, which resulted in an overall +0.250% rate increase, 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 companies will retain use of the following loss cost multipliers:

Company	Loss Cost Multiplier
Eastern Alliance Insurance Company	1.430
Allied Eastern Indemnity Company	1.900
Eastern Advantage Assurance Company	1.100

There is an overall +0.002% rate increase or +\$6,214 as a result of this filing.

There will be 141 Louisiana policyholders affected by this filing.

Item Key: 701498

Date Submitted: 03/07/2018

SECURITY NATIONAL INSURANCE COMPANY

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

REPUBLIC UNDERWRITERS INSURANCE COMPANY

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

SOUTHERN UNDERWRITERS INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-GL-1803-02-2412

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 397380 effective 02/01/2018.

With this filing, the company is revising rule GL-1045-CW to remove the charge for endorsement GL990139, Swimming Pool – Property Damage Coverage Endorsement. If this exclusion is attached to a policy, it is not our intent to charge an additional premium for it, therefore it is now a non-premium bearing endorsement.

There is no rate impact associated with this endorsement.

Item Key: 701513

Date Submitted: 03/07/2018

American Home Assurance Company

AIU INSURANCE COMPANY

COMMERCE AND INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

ILLINOIS NATIONAL INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

AIG ASSURANCE COMPANY

AIG PROPERTY CASUALTY COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: 0.30

Overall \$ Impact: \$88,059

of Policyholders: 342

Company Reference: AIG-18-WC-01

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 391464, which resulted in an overall -8.10% rate decrease, effective 05/01/2017.

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

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
American Home Assurance Company	1.918	1.919
AIU Insurance Company	1.347	1.349
Commerce and Industry Insurance Company	2.384	2.386
Granite State Insurance Company	2.591	2.594
Illinois National Insurance Co.	2.073	2.075

National Union Fire Insurance Company of Pittsburgh, Pa.	2.073	2.075
New Hampshire Insurance Company	1.762	1.764
The Insurance Company of the State of Pennsylvania	2.073	2.073
AIG Assurance Company	1.555	1.556
AIG Property Casualty Company	2.228	2.231

There is an overall +0.30% rate increase or +\$88,059 as a result of this filing.

There will be 342 Louisiana policyholders affected by this filing.

Item Key: 702531

Date Submitted: 03/07/2018

AmGUARD Insurance Company

EASTGUARD INSURANCE COMPANY

NORGUARD INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **0.720**

Overall \$ Impact: **\$28,978**

of Policyholders: **818**

Company Reference: 2018-05-01-WC-LA-LC ADOPTION

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 394259, which resulted in an overall -10.30% 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 05/01/2018.

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

Company	Loss Cost Multiplier
AmGUARD Insurance Company	1.450
EastGUARD Insurance Company	1.350
NorGUARD Insurance Company	1.600

There is an overall +0.720% rate increase or +\$28,978 as a result of this filing.

There will be 818 Louisiana policyholders affected by this filing.

Item Key: 703554

Date Submitted: 03/08/2018

SeaBright Insurance Company

16 - Workers Compensation

Revised Rule only
 Workers Compensation
 Large Deductible Program
 # of Policyholders: **0**
 Company Reference: SBIC-WC-LD-LA-1802RU
 Requested Effective Dates - New: 04/06/2018 Renewal: 04/06/2018

With this filing, the above-captioned company is submitting its optional initial Large Deductible Program, effective on approval.

A minimum of \$250,000 of countrywide estimated annual Worker's Compensation standard premium is required to be eligible for this program.

The minimum per accident deductible is \$100,000 per accident or per employee, while the maximum is \$10 million.

Item Key: 703558

Date Submitted: 03/08/2018
 Preferred Professional Insurance Company
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 Overall % Impact: **0.40**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: LA-WC-18-01
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 389801, which resulted in an overall -9.80% rate decrease, effective 05/01/2017.

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

The company will retain use of its 1.410 loss cost multiplier.

There is an overall +0.40% rate increase or \$0 as a result of this filing.

There will be 0 Louisiana policyholders affected by this filing.

Item Key: 703567

Date Submitted: 03/08/2018
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 26 - Burglary And Theft
 Non-Adoptions
 Commercial Burglary and Theft
 Arrowhead Advantage Program
 Non-Adoption of ISO Designation Filing Number CR-2017-REL1
 # of Policyholders: **0**

Company Reference: 18-5320-LA-RU
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Item Key: 703571

Date Submitted: 03/08/2018
 AMERICAN ALTERNATIVE INSURANCE CORPORATION
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Hospice, Home Health Care and Related Organizations Program

Overall % Impact: **8.7**
 Overall \$ Impact: **\$15,872**
 # of Policyholders: **28**
 Company Reference: BM-GL-RARU-HOSPICE-MU-2018-1
 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 327174 effective 01/01/2016.

With this filing, the company is proposing revised rates and rules for its Hospice, Home Health Care and Related Organizations Program.

- Adjusting base rates for classes H001 through H008
- Increasing Hired/Non-Owned Auto minimum premiums from \$650 to \$810; increasing rate per employee from \$6.50 to \$8.10
- Adding a factor for a new \$250,000 deductible option
- Adding rates and minimum premiums for a new \$1M/\$1M limit option for cyber liability and privacy crisis management expense coverage
- Revising rule pages to ensure that minimum premiums are subject to application of the expense variation factor

These changes will result in a 8.7% rate increase or \$15,872.00.

There will be 28 Louisiana policyholders affected by this rate increase.

Item Key: 703573

Date Submitted: 03/08/2018
 BITCO GENERAL INSURANCE CORPORATION
 BITCO NATIONAL INSURANCE COMPANY
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 Overall % Impact: **2.80**
 Overall \$ Impact: **\$63,163**
 # of Policyholders: **67**
 Company Reference: 2018 WC RATING VALUES

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 331849, which resulted in an overall -0.500% rate decrease, effective 05/01/2017.

With this filing, the companies wish 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 the following loss cost multipliers:

Company	Class Code	Loss Cost Multiplier
BITCO General Insurance Corporation	2719	1.488
	All Other Class Codes	1.750
BITCO National Insurance Company	2719	1.488
	All Other Class Codes	1.750

There is an overall +2.80% rate increase or +\$63,163 as a result of this filing.

There will be 67 Louisiana policyholders affected by this filing.

Item Key: 703577

Date Submitted: 03/08/2018

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

**Commercial Automobile
Loss Cost Adoption**

- Adoption of ISO Designation Numbers CA-2017-BRLA1 and CA-2017-IALL1
- Revise Type of Business Factors
- Revise the base rates for Uninsured Motorists
- Remove the charge for the CA-F-75

Overall % Impact: **10.961**

Overall \$ Impact: **\$652,508**

of Policyholders: **354**

Company Reference: CA-2018-1

Requested Effective Dates - New: 08/15/2018 Renewal: 08/15/2018

The last rate revision to this program was +8.154% or \$652,508 which was approved under LDI Item Key Number 387289 effective 4/15/2017 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 not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

Coverage	LCM
Liability	1.521
Physical Damage	1.615

The companies are also proposing the following revisions:

- Revise the Type of Business Factors for all companies;
- Revise the base rates for Uninsured Motorist Insurance; and
- Remove the charge for the Auto Dealers Coverage Form in the Additional Rule - Additional Insured Endorsement.

The rate impact associated with this filing is +10.961% or \$652,508 affecting 354 policyholders.

Item Key: 703585

Date Submitted: 03/08/2018

Excalibur National Insurance Company

4 - Homeowners

Revised Rule only

Louisiana Voluntary Homeowners HO3 Program

Company Reference: ENIC LA VHO R 3.8.18

The initial rates and rules for the above-captioned program were approved in May 2016 (Item Key #337102) to be effective June 19, 2016.

With this filing, the company proposes revising its manual pages to correctly reference new Hartford Steam Boiler (HSB) endorsements (already approved by our Forms Division as Item Key #390004).

The new forms were for the Home Systems Protection Coverage, Identity Recovery Coverage and Service Line Coverage.

The associated premium for these endorsements did not change.

The company proposes the following revisions:

New Rule M. Automatic Increased Limits - Coverage A was added, as was P. Interpolation/Extrapolation Examples.

In addition, minor typographical and grammar edits were made. Below lists edits by page:

- 1) Table of Contents - Page ii is revised and page iii included in filing due to repagination.
- 2) Page 4 - M. Automatic Increased Limits - Coverage A is added. It reads as follows: The Coverage A dwelling limit may be adjusted at each renewal for inflation. For example, if the Building Cost Index increased by 3%, the Coverage A amount on a dwelling insured for \$100,000 will be automatically increased

to \$103,000 at renewal. Other Section I blanket limits will be adjusted proportionately. If an adjustment is made to the Section I - Coverage A Dwelling limit, it will be indicated on the renewal Declarations Page by the following statement: "Property coverage limit may increase at renewal by an inflation factor measured by the building cost index".

- 3) Page 11 - On Page 11, in the final line the word "factor" was misspelled and now corrected.
- 4) Page 12 - "at least" was added to C.2; "or Internet Reporting" was added to Type of System chart.
- 5) Page 20 - Identity Recovery Coverage has been revised to the HSB endorsement.
- 6) Page 23 - Service Line Coverage and Home Systems Protection Coverage are revised to the HSB endorsements. Interpolation language added.

There is no rate impact associated with this filing.

Companion forms (Item Key #390004) were approved on March 21, 2017.

Item Key: 703586

Date Submitted: 03/08/2018

Excalibur National Insurance Company

4 - Homeowners

Installment Program

Louisiana Voluntary Homeowners HO3 Program

Revision of Installment Payment Plan

Introduction of \$6.00 Installment Service Fee

Company Reference: ENIC LA VHO PP 3.8.18

The introduction of the Installment Payment Plan for the above-captioned program was approved in May 2016 (Item Key #337100) to be effective June 19, 2016.

With this filing, the company proposes a revision to the Installment Payment Plan by introducing a \$6.00 installment service fee and a few new sentences.

The additional wording to the Installment Payment Plan is on Page PP, under X. Payment Plans, A., and it reads as follows:

Excalibur offers payment alternatives for policies with a minimum premium of \$400 or more. An installment service fee of six dollars (\$6.00) is imposed on all installments. The installment service fee does not apply to the down payment.

There is no rate impact associated with this filing.

Item Key: 703589

Date Submitted: 03/08/2018

MAG Mutual Insurance Company

16 - Workers Compensation

Initial Rate and Rule

Workers Compensation

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

of Policyholders: 0

Company Reference: 280901-1849

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

With this initial 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 utilize a 1.612 loss cost multiplier.

There will be 0 Louisiana policyholders affected by this filing.

Item Key: 703603

Date Submitted: 03/09/2018

CUMIS Insurance Society, Inc.

23 - Fidelity

Revised Rate and Rule

Fidelity

Overall % Impact: **0.0**

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

of Policyholders: **188**

Company Reference: 2018 FB REWRITE

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

Item Key: 703620

Date Submitted: 03/09/2018

American Mining Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **1.80**

Overall \$ Impact: **\$2,296**

of Policyholders: **20**

Company Reference: LA NCCI LOSS COSTS 05012018

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 389710, which resulted in an overall -10.70% rate decrease, effective 05/01/2017.

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

The company will retain use of its 1.750 loss cost multiplier.

There is an overall +1.80% rate increase or +\$2,296 as a result of this filing.

There will be 20 Louisiana policyholders affected by this filing.

Item Key: 703624

Date Submitted: 03/09/2018

GoAuto Insurance Company

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program 1.0

Overall % Impact: **5.4**

Overall \$ Impact: **\$715,392**

of Policyholders: **5259**
 Company Reference: GOA-PPA1-LA-1801RA
 Requested Effective Dates - New: N/A Renewal: 04/23/2018

Item Key: 703625

Date Submitted: 03/09/2018
 Great West Casualty Company
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 Overall % Impact: **-0.20**
 Overall \$ Impact: **-\$1,518**
 # of Policyholders: **22**
 Company Reference: G0118M
 Requested Effective Dates - New: 05/01/2018 Renewal: 05/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 391332, which resulted in an overall -10.20% rate decrease, effective 05/01/2017.

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

The company will revise its loss cost multiplier from 1.994 to 1.971.

There is an overall -0.20% rate decrease or -\$1,518 as a result of this filing.

There will be 22 Louisiana policyholders affected by this filing.

Item Key: 703626

Date Submitted: 03/09/2018
 GoAuto Insurance Company
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Private Passenger Auto Program 2.0
 Overall % Impact: **5.3**
 Overall \$ Impact: **\$5,193,417**
 # of Policyholders: **62053**
 Company Reference: GOA-PPA2-LA-1801RA
 Requested Effective Dates - New: 04/23/2018 Renewal: 05/23/2018

Item Key: 703638

Date Submitted: 03/09/2018
 THE CINCINNATI INSURANCE COMPANY
 19 - Private Passenger Automobile
 Loss Cost Adoption
 Private Passenger Automobile

Adoption of ISO Loss Cost Designation Filing Number PP-2016-BRLA1

Overall % Impact: **5.98**

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

of Policyholders: **0**

Company Reference: C-A-17-3872A-LA

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

Item Key: 703644

Date Submitted: 03/09/2018

ARAG Insurance Company

33 - Other Lines

Initial Rate and Rule

Other Commercial Lines

Group Legal Expense Insurance Policy Program

of Policyholders: **0**

Company Reference: LA-PULPLAN_2016 12/17

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

This program is a legal plan generally consisting of thirty to sixty of well-defined and distinct coverages. The policyholder (usually an employer) contact solicited by ARAG is most generally the individual responsible for Human Resource activities in the policyholder's organization. Once the policyholder purchases a legal plan and a contract is written, ARAG's legal package is offered as an employee benefit option. This can differ with larger policyholders, as they are usually more sophisticated buyers that research, design and seek competitive pricing for packages specifically designed for their employees. The special design of these plans relate only to the number of combinations of coverages offered.

The corresponding form(s) filing, LDI Form Filing No. 693525, Company Form Filing No. LA-PULPLAN_2016 1/17, was acknowledged effective February 9, 2018.

A SERFF "Objection Letter" was sent to Ms. Jane Fors on March 13, 2018 for additional information.

Item Key: 703646

Date Submitted: 03/09/2018

Berkley National Insurance Company

RIVERPORT INSURANCE COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

TRI-STATE INSURANCE COMPANY OF MINNESOTA

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-0.355**

Overall \$ Impact: **\$-11,995**

of Policyholders: **207**

Company Reference: BSS-WC-2017-2025-RA-LA-25915

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 388960, which resulted in an overall -14.492% rate decrease, effective 05/01/2017.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State

Tracking Number 687014, effective 05/01/2018.

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

Company	Loss Cost Multiplier
Berkley National Insurance Company	1.310
Riverport Insurance Company	1.740
Berkley Regional Insurance Company	2.260
Tri-State Insurance Company of Minnesota	1.740

There is an overall -0.355% rate decrease or -\$11,995 as a result of this filing.

There will be 207 Louisiana policyholders affected by this filing.

Item Key: 703652

Date Submitted: 03/09/2018

Essentia Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Classic Automobile Program

Overall % Impact: **7.288**

Overall \$ Impact: **\$266,482**

of Policyholders: **8238**

Company Reference: LACARR-181

Requested Effective Dates - New: 05/15/2018 Renewal: 06/15/2018

Item Key: 703655

Date Submitted: 03/09/2018

Essentia Insurance Company

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

Classic Automobile Program

Installment Plan

of Policyholders: **0**

Company Reference: LACAPP-181

Requested Effective Dates - New: 05/15/2018 Renewal: 06/15/2018