

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

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF JUNE 18, 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: 705487

Date Submitted: 04/05/2018

Unitrin Safeguard Insurance Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Kemper Prime Auto Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: LA PRIME AUTO USIC

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

With this filing, the company proposes to introduce the rates and rules for the Kemper Prime Auto Plan.

The program will utilize the Insurance Services Office, Inc. (ISO) Risk Analyzer Personal Auto (RAPA) vehicle symbols submitted under the following designations:

- PP-2011-RAVEH which was approved for ISO under LDI Item Key Number 276431; and
- PP-2014-RAVLP which was approved for ISO under LDI Item Key Numbers 307582 and 309808.

The corresponding form filing has been approved under SERFF Tracking Number KEMP-131248582, LDI Item Key Number 688146, effective 8/17/2018.

Item Key: 706035

Date Submitted: 04/11/2018

AIG Property Casualty Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Client Group Personal Automobile Program

Revised Rate and Rule

Overall % Impact: **+14.900%**

Overall \$ Impact: **\$695,562**

of Policyholders: **816**

Company Reference: PCG-LA-18-AU-01

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

The last rate revision to this program was +15.5% (+\$649,266) which was approved under LDI Item Key #316128 with effective dates of 3/30/2015 for new business and 6/28/2015 for renewal business.

With this filing, the company proposes the following revisions:

- Introduction of Core Coverage;
- Introduction of Gender/Marital Factors;
- Introduction of Household Infraction Factor;
- Revision of Liability and Med Pay Symbol Factors;
- Revision of Physical Damage Table;
- Clarification of Rule 16 and Rule 17 related to the use of various vehicle characteristics;
- Introduction of Quarterly Rate Factors;
- Introduction of Rate Stabilization Factors;
- Introduction of Discounts/Surcharge;
- Revision of Base Rates;
- Introduction of Miscellaneous Vehicle and Collector Vehicle Rating; and
- Clarification of Credit Score use in Tier Factor.

The rate impact associated with this filing is +14.9% (+\$695,562), affecting 816 policyholders.

The corresponding form filing is pending under company tracking number PCG-LA-18-AU-01, LDI Form Filing ID Number 705814, with an effective date of 10/15/2018 for new and renewal business.

Item Key: 706417

Date Submitted: 04/16/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: 0

Company Reference: LA-DO-20053717R

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

With this filing, the company is introducing its initial rates and rules for its Everest Expedition Directors & Officers Management Liability Program. This program provides coverage for management and professional liability risks.

The corresponding form(s), LDI Form Filing Number 708052, Company Form Filing Number LA-DO-20053717F was approved effective 07/01/2018.

Item Key: 706425

Date Submitted: 04/16/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

of Policyholders: 0

Company Reference: LA-ELL-20053717

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

Item Key: 706435

Date Submitted: 04/16/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: 0

Company Reference: LA-MPL-20053717

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

With this filing, the company is introducing its initial rates and rules for its Everest Expedition Professional Errors and Omissions Liability Management Liability Program. This program provides coverage for management and professional liability risks.

The corresponding form(s), LDI Form Filing Number 706411, Company Form Filing Number LA-PL-20041074F was approved effective 05/01/2018.

Item Key: 706438

Date Submitted: 04/16/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employee Benefit Plan/ Fiduciary Liability

of Policyholders: 0

Company Reference: LA-FID-20053717

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

With this filing, the company is introducing its initial rates and rules for its Everest Expedition Fiduciary Liability Management Liability Program. This program provides coverage for management and professional liability risks.

The corresponding form(s), LDI Form Filing Number

Item Key: 706447

Date Submitted: 04/16/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Employment Practices Liability

of Policyholders: 0

Company Reference: LA-EPL-20053717

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

With this filing, the company is introducing its initial rates and rules for its Everest Expedition Employment Practices Management Liability Program. This program provides coverage for management and professional liability risks.

The corresponding form(s), LDI Form Filing Number

Item Key: 706827

Date Submitted: 04/23/2018

Key Risk Insurance Company

17 - Other Liability

Initial Rate and Rule

Internet Liability

of Policyholders: 0

Company Reference: BCRS201803-R

Item Key: 707763

Date Submitted: 04/25/2018

BITCO GENERAL INSURANCE CORPORATION

BITCO NATIONAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

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

Overall % Impact: 8.300%

Overall \$ Impact: \$287,460

of Policyholders: 69

Company Reference: LA10162CG00122

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

Item Key: 708014

Date Submitted: 04/30/2018

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **-47.3**
 Overall \$ Impact: **\$-6,170**
 # of Policyholders: **5**
 Company Reference: 005.9970-18057 LA SBP GL RATE RULE
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

With this filing, the companies are proposing to become current with Insurance Services Office, Inc., (ISO) by adopting the following ISO filing designation numbers.

Item Key: 708119

Date Submitted: 05/01/2018
 SENTRY SELECT INSURANCE COMPANY
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of various ISO Lost Cost Designation Filing Numbers
 Overall % Impact: **-27.200**
 Overall \$ Impact: **\$-67,035**
 # of Policyholders: **20**
 Company Reference: 9957-17906 SSDO GL CATCHUP & SCORECARD
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 708121

Date Submitted: 05/01/2018
 SENTRY SELECT INSURANCE COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Revised Rate and Rule
 2018 LA SSDO Property Catchup + New General Scorecard
 Overall % Impact: **17.9**
 Overall \$ Impact: **\$101,630**
 # of Policyholders: **47**
 Company Reference: 005.9956-18590 LA SSDO CATCH UP + NEW GEN SCORECARD
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last adjustment to this program occurred in June 2013 under the Prior Approval provision (Item Key #296252) to be effective September 1, 2013.

With this filing, the above-captioned company wishes to play catchup on the rates and rules dating back to the mid 1990's and early 2000's time period.

The company is adopting 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
LA17-14 (CF-2017-RLA1)	690221	July 1, 2018
LA15-16 (ML-2015-RLA1)	326134	March 1, 2016
LA17-07 (CF-2017-RLC1)	396015	August 1, 2017
LA16-05 (CL-2016-ODNPR)	338722	December 1, 2016
LA16-04 (CL-2016-ODNPF)	338728	December 1, 2016
LA16-02 (CL-2015-OTRRU)	333652	March 1, 2016
LA16-01 (CF-2015-RLA1)	332810	May 1, 2016
LA15-19 (CF-2015-RLC11)	327546	May 1, 2016
LA15-18 (CF-2015-RRU11)	327556	May 1, 2016
LA15-03 (RP-2014-RML09)	318468	July 1, 2015
LA15-02 (CF-2014-RLC09)	318462	July 1, 2015
LA15-01 (CF-2014-RRU09)	318441	July 1, 2016
LA13-13 (CF-2013-RLA1)	303376	July 1, 2014
LA13-07 (CF-2013-RBILC)	300506	February 1, 2014
LA13-06 (CF-2013-RBIRU)	300058	February 1, 2014
LA10-13 (CF-2010-OLOB1)	263711	May 1, 2011

LA10-11 (CF-2010-RLA1)	262380	January 1, 2011
LA09-10 (CF-2009-OGB09) (Forms)	252241	April 1, 2010
LA09-09 (CF-2009-RGB09)	251757	April 1, 2010
LA09-03 (CF-2009-RLC07)	246354	May 1, 2010
LA09-02 (CF-2008-OWERO)	243410	September 1, 2009
LA08-25 (CF-2008-OWEFO) (Forms)	235577	January 1, 2009

The company is also updating its Scorecard Model which is a Package model and changing it to a property specific Scorecard that is isolated to the account characteristics that will more accurately price the property policies and only applies to the property policy. The company will be using a rating factor of **0.90**.

The following changes are being made to the rules in this filing:

Manual Page	Replaces	Description of Change
CF-CE-1 09 14	CF-DP-1 09 05 CF-DP-1a 09-05	<p>Editorial revisions to Section 2 title - "Exceptions" became "Exception Rule" - Division five was elaborated with "Fire and Allied Lines".</p> <p>Introduced new exception rule E. for Rule 20.B Unrated Risks-added procedures related to non-class eligible risks that are unrated by ISO. The tentative rate developed will apply until the first renewal after the ISO specific rate is received.</p> <p>Introduced new exception rule F. for Rule 33. Deductibles-rates for \$250 deductible by applying a 1.05 deductible factor.</p> <p>Revised minimum premium, additional premium and return premium rules contained in Rules 8, 9, & 10.</p> <p>Editorial revisions for outline formatting.</p> <p>Introduced new exception rule G. modifies ISO Rule 37, Loss Payable and Additional Insured - we will not implement provisions relating to building owners. We will continue to use our own Additional Insured endorsement (CP 70 11) and our own Company Additional Rule 3.E.</p>
CF-CE-2 01 16	CF-DP-1 09 05 CF-DP-2 09-05	<p>Introduced new exception rule I. for Rule 41. Builder's Risk Coverage Options. Rule A. 4.a. is replaced. We will use only the .75 time 100% coinsurance completed building rate for rate calculation purposes.</p> <p>Introduced new exception rule J. Discretionary Payroll Expense- we will not apply a rate factor in the premium determination process; the increased limit described in paragraph 3.b. of the ISO rule will provide any additional premium that may be required.</p> <p>Exception Rule K for Rule 81. Deductible Insurance Plan amended to clarify how the</p>

CF-CE-3 09 14	CF-DP-3 07 00	<p>Wind/Hail and Theft deductibles are applied when they are different than the policy deductible.</p> <p>Editorials revisions for outline formatting.</p> <p>Introduction of new Deductible Factor Table- deductible amounts, not by Limit of Insurance or by Cause of Loss criteria.</p>
CF-CE-4 01 16	CF-DP-4 08 02	<p>Editorial and typo revisions.</p> <p>Added "Fire and Allied" to section 3 title to be more descriptive.</p> <p>Typo- "or" changed to "of". In a "endorsement" is changed to "form" to better reflect what the document is.</p> <p>Rule F. we changed the ERE endorsement from old FA000600 to CP 88 10.</p>
CF-CE-5 01 16	CF-DP-5 07 00	<p>Additional Rule G.- False Pretense Loss to Stock is revised to clarify that no premium adjustments are applied to its \$50 flat charge.</p>
<p>CF-CE-5 01 16</p> <p>CF-CE-6 03 16</p> <p>CF-CE-7 01 16</p> <p>CF-CE-8 01 16</p>	<p>CF-DP-5 07 00</p> <p>CF-DP-6 11 08</p>	<p>Additional Rule H - Enhanced Annual Business Income Coverage has been revised to change its rating structure and to add Optional Coverage Periods of 6 months, 9 months, 18 months and 24 months of coverage to the standard 12 month Coverage Period.</p> <p>The rating structure has changed by applying exposure factors to the location's net sales; and by applying a rate modification to that exposure base. Factors are different based on whether coverage includes or excludes extra expense; what market the risk is in; and the number of months coverage.</p> <p>Editorial Revisions.</p>
CF-CE-9 01 16	<p>CF-DP-6 11 08</p> <p>CF-DP-7 11 08</p>	<p>Old Additional Rule I. Net Income Clarification is revised to become provision 5. of the new Additional Rule H. Also respective endorsement number has changed from FA000700 to CP 88 14.</p> <p>Additional Rule Equipment Breakdown Coverage is re-lettered from J. to I. Standard limits have increased to \$250,000 for the Equipment Breakdown rule amended to delete provision 2)b) and 2)c) for the withdrawal of endorsements CP 70 48 and CP 70 49.</p> <p>Electronic Media Rule K. becomes new Rule J.</p> <p>Editorial Revisions.</p> <p>Added new Rule L. Dealers Broadened Building and Personal Property Coverage.</p> <ul style="list-style-type: none"> • Added new optional Endorsement CP 88 11 for this coverage. • Premium for this endorsement will be based on the total amount of

		covered personal property at all locations; plus there will be a \$25 per each covered building.
CF-CE-10 01 16	New	<ul style="list-style-type: none"> • There is no coverage for personal property for equipment dealers or boat dealers at these types of dealers have their personal property covered under our Inland Marine coverage forms- Special Transit or Boat Dealers. We are implementing similar IM Broadened coverage endorsements and rules for Special Transit and Boat Dealers coverages in a companion Inland Marine filing. • Several of the coverage in endorsement CP 88 11 may be increased; Rule k.3 governs those increases and parallels SIAMCO Additional Rule 38-5.
		Added New Rule L. Dealers Broadened Annual Business Income Coverage.
CF-CE-10 01 16	New	<ul style="list-style-type: none"> • Added new optional endorsement CP 88 12 for this coverage. • There is a \$75 charge for each policy that includes this new endorsement. • A few of the coverages in the endorsement may be increased; Rule L.3. Governs those increases and parallels SIAMCO Additional Rule 38-5.
CF-RP-1,2 08 17	New	Scorecard
CF-RP-3 10 18	CF-RP-1 05 12	Scorecard
CF-RP-4 08 17	CF-RP-2 05 12	Scorecard
CF-CE-LA-1 06 19	New	State Exception Page
CF-RE-LA-1 06 19	CF-RE-LA-1 06 11	State Exception Page
CF-CE-DEV 06 13	Withdrawn	Obsolete
CF-DP-LA-1 11 14	Withdrawn	Obsolete
CF-RP-LA-1 thru 5 09 12	Withdrawn	Obsolete
DP-EX-LA 04 02	Withdrawn	Obsolete
CF-CRD-1 10 13	Withdrawn	Obsolete

These changes results in an increased rate impact of +13.4% rate increase or +\$75,949 (corrected from 17.9% or \$101,630) (47 policyholders).

Item Key: 708123

Date Submitted: 05/01/2018

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

LA SBP Catch Up + New Gen Scorecard

Overall % Impact: **16.8**

Overall \$ Impact: **\$455**

of Policyholders: **4**

Company Reference: 005.9956-18590 - LA SBP CATCH UP + NEW GEN SCORECARD
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last adjustment to this program occurred in March 2012 under the Prior Approval provision (Item Key #282377) to be effective September 1, 2012.

With this filing, the above-captioned companies wish to play catchup on the rates and rules and are adopting 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
LA17-14 (CF-2017-RLA1)	690221	July 1, 2018
LA15-16 (ML-2015-RLA1)	326134	March 1, 2016
LA17-07 (CF-2017-RLC1)	396015	August 1, 2017
LA16-05 (CL-2016-ODNPR)	338722	December 1, 2016
LA16-04 (CL-2016-ODNPF)	338728	December 1, 2016
LA16-02 (CL-2015-OTRRU)	333652	March 1, 2016
LA16-01 (CF-2015-RLA1)	332810	May 1, 2016
LA15-19 (CF-2015-RLC11)	327546	May 1, 2016
LA15-18 (CF-2015-RRU11)	327556	May 1, 2016
LA15-03 (RP-2014-RML09)	318468	July 1, 2015
LA15-02 (CF-2014-RLC09)	318462	July 1, 2015
LA15-01 (CF-2014-RRU09)	318441	July 1, 2016
LA13-13 (CF-2013-RLA1)	303376	July 1, 2014
LA13-07 (CF-2013-RBILC)	300506	February 1, 2014
LA13-06 (CF-2013-RBIRU)	300058	February 1, 2014

With this filing the companies are implementing a new property scorecard, removing the building age discount factors and removing their package deviation factors. With the implementation of the new property scorecard the companies are withdrawing the Building Age Discount factors as these will now be accounted for within the scorecard factor determination. The factor table were re-based to achieve an overall 1.0 countrywide scorecard factor.

The following changes will be made to this filing:

Rule Number	Rule Name	New Page Number	Edition Date	Withdrawn Page	Edition
19	Interstate Accounts Rates (Rule 20) Unrated Risk (B.) Replaced by the following One Term rate provision: Risks not eligible for class rates and not yet specifically rated may be written at a	CF-CE-1	09-14	CF-EX-1	03-09
20	tentative rate until the specific loss cost is provided by ISO. The new rate will be applied at the next renewal after the actual specific rate is available.	CF-CE-1	09-14	New	
30	Building	CF-CE-1	09-14	CF-EX-1	03-09
31	Personal Property	CF-CE-2	09-14	CF-EX-1	03-09
33	Deductible	CF-CE-2	09-14	CF-EX-1	03-09
36	Value Reporting form	CF-CE-2	09-14	CF-EX-2	03-09
	Loss Payable & Additional Insured				

37	Provisions - New - We will not implement ISO provisions relating to building owners. We will continue to use our Additional Insured endorsement (CP 70 11) which is governed by our own Additional Rule 38-3	CF-CE-2	09-14	NEW	
38	Building & Personal Property Coverage Options	CF-CE-2	09-14	CF-EX-2	03-09
38.3.d.	Ordinance or Law Coverage	CF-CE-3	01-16	CF-EX-3	03-11
38.K.4	Newly Acquired Property - Increased Limit	CF-CE-3	01-16	CF-EX-3	03-11
41	Builders' Risk Coverage Options - New - Rule 41.A.4.A. is replaced by: If coverage is not written using Endorsement CP 11 05, use .75 times the 100% Coinsurance completed building rate.	CF-CE-3	01-16	NEW	
51	Business Income Coverage Options - New- Discretionary Payroll Coverage (Rule 51.L) We will not apply a rate factor in the premium determination process; the increased limit described in paragraph 3.b of the ISO rule will provide any additional premium that may be required.	CF-CE-3	01-16	NEW	
54	Common Time Element Options	CF-CE-4	09-14	CF-EX-4	03-11
66	Legal Liability Coverage	CF-CE-4	09-14	CF-EX-4	03-11
72	Cause of Loss - Special form	CF-CE-4	09-14	CF-EX-4	03-11
81	Deductible Insurance Plan - delete provision & revised deductible factors; Deleted exception Rule 81.D. Forms. Revised Rule 81 E. for adoption of LOIs and removal of Special Theft Increments; and addition of Windstorm or Hail deductibles exception. We are implementing revised deductible factors for the \$1,000; \$2,000;	CF-CE-4, 5	09-14	CF-EX-3 CF-EX-4	03-11 03-09

\$5,000; \$10,000;
\$25,000; \$50,000; and
\$75,000 deductibles.
The factors will not
vary by total insured
value at the location.
The change will allow
us to mechanize
application of the
deductible factor in
the rating process.

14-1	Conditions and Signatures	CF-CE-6	01-16	CF-AR-1	04-13
14-2	Additional Endorsements	CF-CE-6	01-16	CF-AR-1	04-13
14-3	Additional Endorsements	CF-CE-6	01-16	CF-AR-1	04-13
38-3	Additional Insured	CF-CE-6	01-16	CF-AR-1	04-13
38-5	Special Broadened Property Coverage	CF-CE-7, 8, 9, 10	07-14	CF-AR-1	04-13
				CF-AR-2	04-13
				CF-AR-3	04-13
				CF-AR-4	04-13
				CF-AR-5	04-13
38-6	Customers' Patterns, Dies, and Molds	CF-CE-10	07-14	CF-AR-6	03-09
38-7	Reserved for future Use	CF-CE-11	07-14	CF-AR-6	03-09
38-8	Electronic Media Records Coverage	CF-CE-11	07-14	CF-AR-6	03-09
38-9	Employee Property	CF-CE-11	07-14	CF-AR-6	03-09
51-2	Annual Business Income	CF-CE-11	07-14	CF-AR-7, 8, 9 CF-AR-10	05-12 05-12
		CF-CE-12			
		CF-CE-13			
		CF-CE-14			
		CF-CE-15			
74-1	Equipment Breakdown Coverage	CF-CE-15	07-17	CF-AR-10 CF-AR-11	05-12 03-09
74-2	Reserved for Future Use	CF-CE-16	07-17	CF-AR-11	03-09
74-3	False Pretense	CF-CE-17	07-17	CF-AR-11	03-09
81-1	Disappearing Deductible - WITHDRAWN			CF-AR-12	03-09
				CF-AR-13	03-09
81-2	Participating Deductible Plan - WITHDRAWN			CF-AR-14	03-09
				CF-AR-15	03-09
	We willow follow countrywide rules - Replacing with new exception	CF-CE-LA-1	06-19	CF-CE-LA-1	11-14

Additional Rule 38-5

1. Section B - Contractors Equipment Limitation CP 80 04 and Rented Contractors Equipment CP 80 05

rule were deleted for lack of use.

Additional Rule 51-2

- Added clarification statement to D. Premium Determination 2. Rate modification stating that the Rate Factors are not to be applied to the Special Causes of Loss base rate.

Additional Rule 74-1

- Forms. Rules 2. and 3. were deleted as we no longer write Basic and Broad Causes of Loss forms.
- Revised our Equipment Breakdown Coverage to be based on either a manufacturing or a Non-manufacturing type risk which corresponding rates to go with each class (mfg. vs. non-mfg. based on NAIC code)

Additional Rule 81-1

- Disappearing Deductibles have been discontinued and as such this rule has been deleted.

Additional Rule 81-2

- Participating Deductibles have been discontinued and as such this rule has been deleted.

Additional Manual Page Changes

Rule Name	New Page Number	Edition	Withdrawn Page	Edition
Company Rule	N/A		CF-CWR-1	4th Ed. 10-90
			CF-CWR-2	3rd Ed. 10-91
			CF-CWR-3	3rd. Ed. 10-91
			CF-CWR-4	3rd. Ed. 7-88
			CF-CWR-5	2nd Ed. 7-88
			CF-CWR-6, 7, 8	3rd Ed. 7-88
			CF-CWR-9 thru 14	1st Ed. 7-88
			7-100-B, 7-100-B(2)	05-2002
Scorecard	CF-RP-1, 2	08 17		
Scorecard	CF-RP-3	10 18		
Scorecard	CF-RP-4	08 17		
			CF-CRD-1	10 13

These changes results in an rate increase of **16.8%** or **\$455** (4 policyholders).

All rates in this division shall be increased by 25% prior to their use.

The companies are requesting an effective date of June 1, 2019.

Item Key: 708124

Date Submitted: 05/01/2018

SENTRY SELECT INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Overall % Impact: **-15.6**

Overall \$ Impact: **-\$15,453**

of Policyholders: **33**

Company Reference: 005.9952-18581 - LA SSDO CATCH UP + NEW GEN SCORECARD

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

The last rate impact (Item Key Number 296346), resulted in an overall rate increase of **+5.60%** or premium increase of **+\$4,590** and affected 41 policyholders. It was approved effective 09/01/2013.

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

Companion forms (Item Key Number 708130 or Company Reference Number 005.9952-18581 - LA SSDO CATCH UP + NEW GEN SCORECARD) were approved on 05/08/2018.

This filing will result in an overall rate increase of **+1.700%** corrected from (rate decrease of -15.60%) or premium increase of **+\$1,684** corrected from (premium decrease of -\$15,453) affecting 33 policyholders.

Item Key: 708148

Date Submitted: 05/01/2018

CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 26 - Burglary And Theft

Delayed Adoption

Commercial Burglary and Theft

Revised Rate and Rules

Crime and Fidelity

Overall % Impact: **-25.5**Overall \$ Impact: **-\$1,713**# of Policyholders: **0**

Company Reference: 2017 CRIME & FIDELITY R

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

The last adjustment to this program occurred in October 2009 under the Prior Approval provision (Item Key #251857) to be effective December 1, 2009.

The above-captioned companies are filing revised rates and rules for its Burglary and Theft program for Crime and Fidelity.

The companies are also submitting proprietary forms and endorsements, in addition to loss cost multipliers (LCM), and rule exceptions to their Insurance Services Office, Inc. (ISO) CLM. They are also adopting the following ISO's filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
CR-2010-OLOB1	263109	March 1, 2011
CR-2011-ORU1	276085	April 1, 2012
CR-2011-REL1	277917	June 1, 2012
CR-2013-REL1	302535	June 1, 2014
CR-2015-REL1	327652	June 1, 2016
CR-2017-REL1	687909	June 1, 2018

The following exception pages and additional rules are being added to the Crime and Fidelity program:

- **SECTION X – COMMERCIAL CRIME POLICY AND GOVERNMENT CRIME POLICY**
 - New proprietary countrywide Section X – Commercial Crime Policy and Government Crime Policy introduces rules to provide guidance on the usage of new endorsements filed in our companion forms filing.
- **ADDITIONAL RULE AR1. COMMERCIAL CRIME POLICY – DESCRIPTION OF COVERAGE**
 - This rule amends Section II, Rule 26., Table 26.D. Insuring Agreements Available by Endorsement of ISO's Crime and Fidelity Commercial Lines Manual to include ATM Coverage offered in newly introduced proprietary endorsement, CCP 04 004.
- **ADDITIONAL RULE AR2. COMMERCIAL CRIME, GOVERNMENT CRIME, AND EMPLOYEE THEFT AND FORGERY POLICIES ENDORSEMENTS**
 - Various endorsements introduced in our companion forms filing that apply to both the Commercial and Government Crime Policy are described in Paragraph A.
 - Paragraph B. describes endorsements that apply to the Commercial Crime Policy and Employee Theft and Forgery Policy.
 - Paragraph C. describes an endorsement that applies only to the Government Crime Policy.
- **ADDITIONAL RULE AR3. COMMERCIAL CRIME POLICY – EMPLOYEE THEFT INSURING AGREEMENT**
 - This rule amends Section II, Rule 27., Paragraph C.1. to provide guidance on proprietary coverage amendment endorsements filed in our companion forms filing.
- **ADDITIONAL RULE AR4. COMMERCIAL CRIME POLICY – INSIDE THE PREMISES – THEFT OF MONEY AND SECURITIES INSURING AGREEMENT**
 - This rule amends Section II, Rule 29., Paragraph C.1. to provide guidance on proprietary Automated Teller Machines Endorsement, CCP 24 020.
- **ADDITIONAL RULE AR5. COMMERCIAL CRIME POLICY – INSIDE THE PREMISES – ROBBERY OR SAFE BURGLARY OF OTHER PROPERTY INSURING AGREEMENT**
 - This rule amends Section II, Rule 30., Paragraph C.1. to provide guidance on proprietary Amended Special Limit of Insurance for Specified Property Endorsement, CCP 25 001.
- **ADDITIONAL RULE AR6. COMMERCIAL CRIME POLICY – OUTSIDE THE PREMISES INSURING AGREEMENT**
 - This rule describes coverage amendments provided by proprietary ATM Coverage Endorsement, CCP 04 004, and provides its premium development.
- **ADDITIONAL RULE AR7. COMMERCIAL CRIME POLICY – ATM COVERAGE**
 - This rule describes coverage amendments provided by proprietary ATM Coverage Endorsement, CCP 04 004, and

provides its premium development.

- **ADDITIONAL RULE AR8. GOVERNMENT CRIME POLICY – EMPLOYEE THEFT – PER LOSS INSURING AGREEMENT**
 - This rule amends Section III. Rule 57., Paragraph C.1. to provide guidance on proprietary Amended Governmental Exclusions Endorsement, CGP 21 000.
- **ADDITIONAL RULE AR9. GOVERNMENT CRIME POLICY – EMPLOYEE THEFT – PER EMPLOYEE INSURING AGREEMENT**
 - This rule amends Section III. Rule 58., Paragraph C.1. to provide guidance on proprietary Amended Governmental Exclusions Endorsement, CGP 21 000.
- **ADDITIONAL RULE AR10. GOVERNMENT CRIME POLICY – OUTSIDE THE PREMISES INSURING AGREEMENT**
 - This rule amends Section III. Rule 62., Paragraph C.1. to provide guidance on proprietary endorsements:
 - Unattended Vehicle Endorsement, CCP 24 027; and
 - Applied Special Limit of Insurance for Money Outside the Premises Endorsement, CCP 25 004.
- **ADDITIONAL RULE AR11. POLICY WRITING MINIMUM PREMIUM**
 - This rule amends paragraphs A. and B. of Section I. Rule 9., contained in ISO's Division 3 Commercial Lines Multistate Rules Manual. Paragraph A. states the minimum premium of \$5,000 for stand-alone crime policies. Paragraph B. states the minimum premium of \$250 for crime coverage form parts that are included in a Commercial Package Policy.
- **ADDITIONAL RULE AR12. DESCRIPTION OF THE CRIME AND FIDELITY COVERAGE PART AND POLICIES**
 - This rule explains that the Crime and Fidelity Coverage Part, endorsements, rules, rates, applicable ISO loss costs, and companies' loss cost multipliers in effect prior to the 06 18 edition of rule exceptions to Division Three – Crime & Fidelity will continue to apply to all policies written on a package basis. It states that the rules bearing an edition date of 06 18 and any applicable forms, endorsements, and rating apply only to stand-alone policies. This rule is necessary because the policy-issuing system for our package policies cannot be programmed with these changes until later in 2018.

The companies are revising the following rules contained in various state-exceptions manuals and incorporating them into our new countrywide manual:

- **ADDITIONAL RULE AR13. PREMIUM CHANGES**
 - This rule amends Section I. Rule 11. by replacing paragraphs B.4. and C.4. to provide guidance on waived additional and return premiums. Only the designation as Additional Rule AR13 is new.
- **RATING PLANS**
 - This rule provides exceptions to ISO's Division Three Experience and Schedule and Composite Rating plans. Only editorial changes were made.

The Loss Cost Multipliers for these companies are **1.925**, with no deviations.

These changes results in a rate decrease of **-25.5%** or **-\$1,713** (1 policyholder).

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

The corresponding form(s) filing, LDI Form Filing No. 708141, Corresponding Form Filing No. 2017 CRIME & FIDELITY F were pending as of May 31, 2018.

Item Key: 708152

Date Submitted: 05/01/2018

SENTRY SELECT INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability/ E & O

Overall % Impact: **14.2**

Overall \$ Impact: **\$3,494**

of Policyholders: **40**

Company Reference: 005.9957-17907 LA E&O SCORECARD - 88

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 274871 effective 01/01/2012.

With this filing, the company is proposing to withdraw its previously approved scorecard rating plan and revise its Errors and Omissions premium charges.

These changes will result in a 14.4% rate increase or \$3494.00.

There will be 40 Louisiana policyholders affected by this rate increase.

Item Key: 708196

Date Submitted: 05/02/2018

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

4 - Homeowners

Revised Rate and Rule

Homeowners Plus Program

(Mobile, Manufactured and Modular Homes)

Overall % Impact: **18.9**Overall \$ Impact: **\$2,820,376**# of Policyholders: **10400**

Company Reference: SF_90_HPM_LA_AI_930

Requested Effective Dates - New: 07/01/2018 Renewal: 08/15/2018

The last adjustment to this program was approved in March 2015 (Item Key #317608) and resulted in an overall rate increase of +17.2% (corrected and amended from +19.4%) to be effective July 1, 2015 for new business and August 1, 2015 for renewal business.

With this filing, along with a base rate revision, the company proposes to update the flood deductible from \$500 to a \$1,000 "per coverage" deductible.

State Exception pages has been revised as follows:

Index Page - this was revised to remove reference to Territory Map.

Index Page, Section VI. Mandatory Endorsement and Notices - this was revised to add new mandatory Flood Deductible Endorsement Form HPM0003E to accommodate the new proposed flood deductible per coverage.

AB#HPM#LA (Page A) Forms List, Section II Mandatory Endorsements and Notices - this was revised to include Item H. Flood Deductible Endorsement.

AB#HPM#LA (Page B) Territorial Map - the territorial map page was removed.

AB#HPM#LA (Page 2) Section I. Comprehensive Form Package - the base deductible section was revised to reflect the changes being submitted with this filing.

AB#HPM#LA (Pages 3 thru 6) - the pages were revised to include the new proposed rates.

AB#HPM#LA (Page 12) Section VI. Mandatory Endorsements and Notices - this was revised to add the new Flood Deductible Endorsement - Form HPM0003E-0418, which states "This endorsement is mandatory for all policies issued with a \$1,000 per coverage Flood Deductible".

The edition date of all revised State Exception Pages have changed to read 04/18.

These changes will result in an overall rate increase of **+18.9%** or **+\$2,820,376** (10,400 policyholders).

Companion forms (Item Key #708193) were approved on May 25, 2018.

Item Key: 708197

Date Submitted: 05/02/2018

Crestbrook Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: A-2018BSVK-AWSGE9

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

With this filing, the company is introducing its initial rates and rules for its commercial general liability program.

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

GI-2017-BGL1 CL-2016-
ODPRU RP-2014-RGL14 RP-2016-RCP16 RP-2016-RRP16 CL-2015-
OTRRU

The company will be utilizing the following initial loss cost multipliers.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 708180, Company Form Filing Number A-2018BSVK-AWSGE9 is pending approval.

Tier	Proposed LCM
Preferred Tier	1.238
Standard Tier	1.547
Non-Standard Tier	2.011

Item Key: 708206

Date Submitted: 05/02/2018

SENTRY INSURANCE A MUTUAL COMPANY
MIDDLESEX INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Employment Practices Liability

Adoption of various ISO Loss Cost Designation Filing Numbers

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 005.9944-18708 - LA - EPLI CATCH-UP

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

The last rate adjustment for the above-captioned filing was filed and approved under the "Prior Approval" provision, Item Key Number 25189 effective 04/01/2007.

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

EP-2016-RLA1 EP-2014-RLA1 EP-2010-RAL1 EP-2008-RAL1 EP-2014-REPRU

The companies will utilize the following Loss Cost Multiplier.

Current LCM	Proposed LCM
1.517	1.670

Item Key: 708350

Date Submitted: 05/04/2018

JEFFERSON INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Travel Insurance

Travel Insurance E-Commerce Program

Revised Rate and Rule

Company Reference: JIC BP 800-914 2017 (R)

Requested Effective Dates - New: 09/21/2018 Renewal: N/A

The above-captioned company is introducing a Travel Insurance E-Commerce Program for Travel Insurance under their Personal Inland Marine line.

Companion forms (Item Key Number 708347 or Company Reference Number JIC BP 800-914 2017 (F)) received Certified Approval on 05/10/2018.

There is no rate impact associated with this filing.

Item Key: 708353

Date Submitted: 05/04/2018

AmGUARD Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Liability/ E & O

of Policyholders: **0**

Company Reference: 2018-06-01-MPL-LA-RATE/RULE
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

Item Key: 708377

Date Submitted: 05/04/2018
 AMERICAN NATIONAL GENERAL INSURANCE COMPANY
 ANPAC LOUISIANA INSURANCE COMPANY
 4 - Homeowners
 Revised Rule only
 Homeowners Program
 Revision of Named Storm and Wind/Hail deductibles
 Company Reference: 17-HO-MC-180358R
 Requested Effective Dates - New: 09/18/2018 Renewal: 09/18/2018

The above-captioned companies wish to file rule revisions for use with their Homeowners Program.

With this filing, the companies propose the following:

The companies state "In an effort to streamline our deductible offerings and provide clear communication to our clients, we have changed the structure of our Named Storm and Wind Hail Deductible options.

Currently, we have six different Named Storm and/or Wind/Hail deductible endorsements - each stating a percentage deductible amount. Under the proposed structure, we have one Named Storm Deductible Endorsement and one Wind/Hail Deductible Endorsement. The endorsement language informs the policyholder that the deductible amount is listed on the Declarations.

We believe this structure will provide clarity to our clients regarding the deductibles they've selected and the triggers for each deductible type".

The General Rules are revised as follows:

A. Rule 671 - Named Storm Deductible Endorsement (Forms 3 & 7, 2% Deductible) - is revised to remove reference to specific policy forms in the title, to change the endorsement number from SH-91602 to SH-92925 and to remove references to 2%.

B. Rule 672 - Named Storm Deductible Endorsement (Forms 4 & 6, 2% Deductible) - is being deleted. This endorsement is replaced with the new SH-92925 now listed in Rule 671.

C. Rule 673 - Named Storm Deductible Endorsement (Forms 3 & 7, 5% Deductible) - is being deleted. This endorsement is replaced with the new SH-92925 now listed in Rule 671.

D. Rule 674 - Named Storm Deductible Endorsement (Forms 4 & 6, 5% Deductible) - is being deleted. This endorsement is replaced with the new SH-92925 now listed in Rule 671.

E. Rule 675 - Wind or Hail Deductible Endorsement - is revised to change the name from Named Storm Deductible or Wind/Hail Deductible Endorsement - 1%, to change the endorsement number from SH-92482 to SH-92926 and to remove references to Named Storm deductibles.

F. Rule 676 - Named Storm Deductible or Wind/Hail Deductible Endorsement - 2% - is being deleted. This endorsement is replaced with the new SH-92926 now listed in Rule 675.

The table below includes all deductible options that will continue to be available to insureds:

All Peril	All Other Peril and Wind/Hail	All Other Peril and Named Storm
\$1,000 All Peril	\$1,000 AOP / 1% Wind/Hail	\$1,000 AOP / 2% Named Storm
\$2,000 All Peril	\$2,000 AOP / 1% Wind/Hail	\$2,000 AOP / 2% Named Storm
\$3,000 All Peril	\$3,000 AOP / 1% Wind/Hail	\$3,000 AOP / 2% Named Storm
\$5,000 All Peril	\$5,000 AOP / 1% Wind/Hail	\$5,000 AOP / 2% Named Storm
1% All Peril	\$1,000 AOP / 2% Wind/Hail	1% AOP / 2% Named Storm
2% All Peril	\$2,000 AOP / 2% Wind/Hail	\$1,000 AOP / 5% Named Storm
	\$3,000 AOP / 2% Wind/Hail	\$2,000 AOP / 5% Named Storm
	\$5,000 AOP / 2% Wind/Hail	\$3,000 AOP / 5% Named Storm
	1% AOP / 2% Wind/Hail	\$5,000 AOP / 5% Named Storm

1% AOP / 5% Named Storm

2% AOP / 5% Named Storm

The following outlines the current minimum deductibles available based on location:

Area A - Parishes: Acadia, Assumption, Calcasieu, Cameron, Iberia, Jefferson, Jefferson Davis, Lafayette, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Martin, St. Mary, St. Tammany, Terrebonne, Vermillion

Wind exclusion and 1% or \$1,000 All Peril minimum

Area B - Parishes: Allen, Ascension, Beauregard, East Baton Rouge, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, St. Helena, St. Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana

2% Named Storm with 1% or \$1,000 All Other Peril minimum

Area C - remainder of state

\$1,000 All Peril or 1% Named Storm with \$1,000 All Other Peril minimum

There is no rate impact associated with this filing.

Companion forms (Item Key #708371) were approved on May 30, 2018.

Item Key: 708378

Date Submitted: 05/04/2018

ANPAC LOUISIANA INSURANCE COMPANY

1 - Property

Revised Rule only

Rental Owners Program

Revision of Named Storm and Wind/Hail deductibles

Company Reference: 17-RO-LA-180361R

Requested Effective Dates - New: 09/18/2018 Renewal: 09/18/2018

The above-captioned company wishes to file rule revisions for use with its Rental Owners Program.

With this filing, the company proposes the following:

The company states "In an effort to streamline our deductible offerings and provide clear communication to our clients, we have changed the structure of our Named Storm Deductible Endorsements. We have added the Wind or Hail Deductible Endorsement to match our Homeowners Program.

Currently, we have two different Named Storm deductible endorsements - each stating a percentage deductible amount. Under the proposed structure, we have one Named Storm Deductible Endorsement. The endorsement language informs the policyholder that the deductible amount is listed on the Declarations.

We believe this structure will provide clarity to our clients regarding the deductibles they've selected and the triggers for each deductible type".

The General Rules are revised as follows:

A. Rule 671 - Named Storm Deductible Endorsement (2% Deductible) - is revised to change the endorsement number from SD-91602 to SD-92925 and to remove references to 2%.

B. Rule 673 - Wind or Hail Deductible Endorsement - is revised to change the name from Named Storm Deductible Endorsement (5% Deductible), to change the endorsement number from SD-91603 to SD-92926 and to remove references to Named Storm deductibles.

The table below includes all deductible options that will continue to be available to insureds:

All Peril	All Other Peril and Wind/Hail	All Other Peril and Named Storm
\$1,000 All Peril	\$1,000 AOP / 1% Wind/Hail	\$1,000 AOP / 2% Named Storm
\$2,000 All Peril	\$2,000 AOP / 1% Wind/Hail	\$2,000 AOP / 2% Named Storm
\$3,000 All Peril	\$3,000 AOP / 1% Wind/Hail	\$3,000 AOP / 2% Named Storm

\$5,000 All Peril	\$5,000 AOP / 1% Wind/Hail	\$5,000 AOP / 2% Named Storm
1% All Peril	\$1,000 AOP / 2% Wind/Hail	1% AOP / 2% Named Storm
2% All Peril	\$2,000 AOP / 2% Wind/Hail	\$1,000 AOP / 5% Named Storm
	\$3,000 AOP / 2% Wind/Hail	\$2,000 AOP / 5% Named Storm
	\$5,000 AOP / 2% Wind/Hail	\$3,000 AOP / 5% Named Storm
	1% AOP / 2% Wind/Hail	\$5,000 AOP / 5% Named Storm
		1% AOP / 5% Named Storm
		2% AOP / 5% Named Storm

The following outlines the current minimum deductibles available based on location:

Area A - Parishes: Acadia, Assumption, Calcasieu, Cameron, Iberia, Jefferson, Jefferson Davis, Lafayette, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Martin, St. Mary, St. Tammany, Terrebonne, Vermillion

Wind exclusion and 1% All Peril minimum

Area B - Parishes: Allen, Ascension, Beauregard, East Baton Rouge, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, St. Helena, St. Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana

2% Named Storm with \$1,000 All Other Peril minimum

Area C - remainder of state

1% All Peril minimum

There is no rate impact associated with this filing.

Companion forms (Item Key #708370) were approved on May 24, 2018.

Item Key: 708442

Date Submitted: 05/07/2018

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Other Liability

Coalition Program

of Policyholders: **0**

Company Reference: 17-17800

Item Key: 708535

Date Submitted: 05/08/2018

FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Distinct Choice (Select 2.5) Program

Revised Rate and Rule

Overall % Impact: **11.635**

Overall \$ Impact: **\$527,273**

of Policyholders: **3056**

Company Reference: RRLA06212018

Requested Effective Dates - New: 06/21/2018 Renewal: 07/26/2018

The last rate revision to this program was +16.076% (+\$703,722) which was approved under LDI Item Key #394270 with effective dates of 6/15/2017 for new business and 7/20/2017 for renewal business.

With this filing, the company proposes to revise the base rates, revise the Single Car Lapse factors, add an Additional Driver factor, and add a Severe Prior Damage factor.

The rate impact associated with this filing is +11.635% (+\$1,054,497), amended from +11.635% (+\$1,054,497), affecting 3,056 policyholders.

Item Key: 708578

Date Submitted: 05/09/2018

SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Internet Liability
 # of Policyholders: 0
 Company Reference: LA-PL-1806-05-2416A
 Requested Effective Dates - New: 06/23/2018 Renewal: 06/23/2018

Item Key: 708579
 Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Directors & Officers Liability
 # of Policyholders: 0
 Company Reference: LA-PL-1806-05-2416B
 Requested Effective Dates - New: 06/22/2018 Renewal: 06/22/2018

Item Key: 708581
 Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Employment Practices Liability
 # of Policyholders: 0
 Company Reference: LA-PL-1806-05-2416C
 Requested Effective Dates - New: 06/23/2018 Renewal: 06/23/2018

Item Key: 708583
 Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Employee Benefit Plan/Fiduciary Liability
 # of Policyholders: 0
 Company Reference: LA-PL-1806-05-2416D
 Requested Effective Dates - New: 06/23/2018 Renewal: 06/23/2018

Item Key: 708585
 Date Submitted: 05/09/2018
 SECURITY NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability/ E & O
 # of Policyholders: 0
 Company Reference: LA-PL-1806-05-2416E
 Requested Effective Dates - New: 06/23/2018 Renewal: 06/23/2018

Item Key: 708608
 Date Submitted: 05/09/2018
 Berkley National Insurance Company
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 RIVERPORT INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate and Rule

 Commercial Automobile
 General Risk Program

Revised Rate and Rule

Rule 90. Hired Autos

Overall % Impact: **0.800%**Overall \$ Impact: **\$29,949**# of Policyholders: **115**

Company Reference: BSS-CA-2018-5312-RARU-LA-28115

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

The last rate revision to this program was +7.148% or \$260,513 which was approved under LDI Item Key Number 685474 effective 12/1/2017 for both new and renewal business.

Item Key: 708775

Date Submitted: 05/14/2018

GREAT AMERICAN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Contractual Liability

Introduction of Lessor Equipment Liability Insurance Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: LA131500100088

Requested Effective Dates - New: 06/30/2018 Renewal: 06/30/2018

The above-captioned company is introducing a Lessor Equipment Liability Insurance Program for its Contractual Liability line.

Companion forms (Item Key Number 708763 or Company Reference Number LA131500100087) were still pending as of 05/22/2018.

There is no rate impact associated with this filing.

Item Key: 708824

Date Submitted: 05/14/2018

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Fiduciary

AlphaPack Commercial Insurance Program

of Policyholders: **0**

Company Reference: LA-FID-2018-R1

Item Key: 708827

Date Submitted: 05/14/2018

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

AlphaPack Commercial Insurance Program

of Policyholders: **0**

Company Reference: LA-EPL-2018-R1

Item Key: 708828

Date Submitted: 05/14/2018

STRATFORD INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

AlphaPack Commercial Insurance Program

of Policyholders: **0**

Company Reference: LA-DOP-2018-R1

Item Key: 708840

Date Submitted: 05/15/2018

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: **16.3**
 Overall \$ Impact: **\$1,822,930**
 # of Policyholders: **14796**

Company Reference: LA RV 201801 REFILE
 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 following base rates:

<u>Motor Home</u>	<u>Rate Change</u>
Liability	+8.7%
Physical Damage	+9.6%
Overall	+9.5%
<u>Travel Trailer</u>	<u>Rate Change</u>
Liability	0.0%
Physical Damage	+12.3%
Overall	+12.2%

The rate impact associated with this filing is +11.0 (+\$1,208,021), amended from +16.3% (+\$1,822,930), affecting 14,796 policyholders.

Item Key: 708875

Date Submitted: 05/15/2018
 Maison Insurance Company
 4 - Homeowners
 Revised Rate and Rule
 Louisiana Voluntary Homeowners HO3 Program

Overall % Impact: **9.0**
 Overall \$ Impact: **\$2,394,310**
 # of Policyholders: **17477**

Company Reference: LA-HO3-18-001
 Requested Effective Dates - New: 07/01/2018 Renewal: 08/01/2018

The last adjustment to this program was approved in November 2017 (Item Key #685725) and resulted in an overall rate revision of 0.0% (corrected from +1.18%) to be effective April 2, 2018 for new business and May 10, 2018 for renewal business.

With this filing, the company proposes the following changes:

- Revision of Non-Hurricane Base Rates by Territory
- Revision of Financial Responsibility Score Bands and Factors
- Hurricane Zone Definitions - The Hurricane Zones were previously defined completely separate from the Non-Hurricane Territories. They will now be defined at a more granular level.
- Revision of Hurricane Base Rates by Zone
- Removal of the Distance to Water Factors

These changes will result in an overall rate increase of **+9.0%** or **+\$2,394,310** (17,477 policyholders).

Item Key: 709084

Date Submitted: 05/18/2018
 RLI Insurance Company
 17 - Other Liability
 Initial Rate and Rule

Commercial General Liability
 Essential Pac Program
 # of Policyholders: **0**
 Company Reference: RLI-LA-GL-RR-EP-A
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

Item Key: 709103

Date Submitted: 05/18/2018
 TEST
 4 - Homeowners
 Confidential Model Information
 Homeowners
 LexisNexis Territory Index Introduction
 # of Policyholders: **0**
 Company Reference: LA-201805-TERR-01

Item Key: 709122

Date Submitted: 05/21/2018
 MARKEL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: 1803RR009 - GL
 Requested Effective Dates - New: 07/01/2018 Renewal: N/A

Item Key: 709236

Date Submitted: 05/22/2018
 Vantapro Specialty Insurance Company
 19 - Commercial Automobile
 Initial Rate and Rule
 Commercial Automobile
 # of Policyholders: **0**
 Company Reference: VPSIC-17-CA-01

Item Key: 709249

Date Submitted: 05/22/2018
 Intrepid Insurance Company
 19 - Commercial Automobile
 Revised Rate only

Commercial Automobile
 General Risk Program
 Rate Revision

Rule 90. Hired Autos

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **1**
 Company Reference: IDI-CA-2018-5313-RARU-LA-28613
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 391296 effective 3/16/2017 for both new and renewal business.

With this filing, the company proposes to revise the loss costs for Hired Autos.

There is no rate impact associated with this filing.

Item Key: 709261

Date Submitted: 05/22/2018

OHIO INDEMNITY COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Equipment Physical Damage Program

Revised Rate and Rule

Overall % Impact: **55.8**

Company Reference: EPD-LA-2018-01R

Requested Effective Dates - New: 07/30/2018 Renewal: 07/30/2018

The last rate revision (Item Key Number 392477), resulted in an overall rate impact of **+94.700%** or premium increase of **+\$393,068 (corrected from +\$415,068)** and affected 2,319 policyholders. It was approved effective 07/01/2017 for both new and renewal business.

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

The following changes are proposed:

1. Addition of a Recovery Expense Endorsement, which covers retrieving, removing or extracting equipment that has suffered a loss, so that it can be transported to the nearest authorized repair facility.
2. Addition of a Administrative Expense for Risk and Expense Modification Factors.
3. Changing the calculation for Loss History Adjustment.
4. Designating the proposed EPD-210 policy form as the basic physical damage coverage form.

Companion forms (Item Key Number 709272 or Company Reference Number EPD-LA-2018-01F) were still pending as of 05/23/2018.

This filing will result in an overall rate increase of **+55.80%** or premium increase of?

Item Key: 709268

Date Submitted: 05/22/2018

Allied World Insurance Company

17 - Other Liability

Revised Rule only

Professional Liability

Psychologist Program

of Policyholders: **0**

Company Reference: 2018SPM01LAR

Item Key: 709275

Date Submitted: 05/22/2018

NOVA CASUALTY COMPANY

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of ISO Designation Filing Number LI-CM-2017-002

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **1**

Company Reference: CW-CIM-18116R

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

The above-captioned company is introducing a Builders Risk and Installation Program for its Commercial Inland Marine line.

Companion forms (Item Key Number 708107 or Company Reference Number CW-CIM-18116F) received certified approval on 05/07/2018.

There is no rate impact associated with this filing.

Item Key: 709276

Date Submitted: 05/22/2018

HDI Global Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-2.90**
 Overall \$ Impact: **-\$923**
 # of Policyholders: **8**
 Company Reference: HDIG-REF-2018-019 WC
 Requested Effective Dates - New: 06/01/2018 Renewal: 06/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 337580, which resulted in an overall -2.30% rate decrease, effective 05/01/2016.

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 1.370 to 1.600.

There is an overall -2.90% rate decrease or -\$923 as a result of this filing.

There will be 8 Louisiana policyholders affected by this filing.

Item Key: 709280

Date Submitted: 05/22/2018
 STATE NATIONAL INSURANCE COMPANY, INC.
 17 - Other Liability
 Initial Rate and Rule
 Commercial General Liability
 Next Broad market General Liability Insurance Program
 # of Policyholders: **0**
 Company Reference: SNIC-OL-BM-NEXT-LA-1801R

Item Key: 709300

Date Submitted: 05/23/2018
 FREEDOM SPECIALTY INSURANCE COMPANY
 28 - Credit
 Initial Rate and Rule
 Credit- Credit Default
 World Trade Credit Program
 Initial Rate and Rule
 # of Policyholders: **0**
 Company Reference: TC LA06333FCR01
 The above-captioned company is introducing a Trade Credit Insurance Program under its Credit-Credit Default line.

Companion forms (Item Key Number 709296 or Company Reference Number TC LA06333FCF01) were still pending as of 06/01/2018.

There is no rate impact associated with this filing.

Item Key: 709302

Date Submitted: 05/23/2018
 ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Connections Auto Program
 Revised Rate and Rule
 Overall % Impact: **11.7**
 Overall \$ Impact: **\$2,593,002**
 # of Policyholders: **6912**
 Company Reference: LA-PA-18247R
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

The last rate revision to this program was +9.0% (+\$1,701,998) which was approved under LDI Item Key #393483 with an effective date of 9/1/2017 for new and renewal business.

With this filing, the company proposes the following revisions:

- Base Rate Revisions;
- Territory Relativities - Revise factors for 13 of the company's 95 territories;

- **Rated Points** - Increase the charge for rated points by 10%; and
- **Update the Full Glass Coverage rule** to fix a clerical error.

The rate impact associated with this filing is +11.7% (+\$2,593,002), affecting 6,912 policyholders.

Item Key: 709345

Date Submitted: 05/23/2018

SENTRUITY CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Contractual Liability

Toyota Extra Care "TEC" Tire and Wheel Programs

Revised Rate and Rule

Overall % Impact: **51.3**

Overall \$ Impact: **\$84,068**

of Policyholders: **1**

Company Reference: SENTRUITY-LA-CLIP-T&W-R-5/18

The initial filing (Item Key Number 328848) was approved effective 12/12/2010.

The above-captioned company is revising rates and rules for its "TEC" Tire and Wheel Program under its Contractual Liability line.

The company proposes the following:

1. Revision of classifications, which entails vehicles with higher cost tires being moved to a higher classification.
2. Addition of a Key FOB (smart car key) coverage.
3. A 35% increase to the Tire and Wheel coverage base rate.
4. Addition of a 72 month term option.

This filing will result in an overall rate increase of +51.30% or premium increase of +\$84,068 affecting 1 policyholder.

Item Key: 709360

Date Submitted: 05/23/2018

Fireman's Fund Insurance Company

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rule

Property-Gard Pinnacle Enhancement Endorsements Phase II

Company Reference: NLAPG0118R-RSB

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

The last adjustments to this program occurred in March 2013 under the Prior Approval provision (Item Key #294875) to be effective January 1, 2014, also in December 2013 under the Prior Approval provision (Item Key #304234) to be effective January 1, 2014 and in April 2015 under the Prior Approval provision (Item Key #321242) to be effective August 1, 2015.

With this filing, the above-captioned company wishes to revise its rules to broaden eligibility for Property-Gard Pinnacle for the Fireman's Fund customers using the Property-Gard and Property-Gard select products.

This filing is being submitted on a monoline basis, but it can also be used as part of a package policy.

The company is submitting fourteen (14) new optional endorsements:

1. Master Global Extension Endorsement - 250130:
 - o This endorsement enhances coverage under the domestic US policy to provide contingent insurance solutions for the insured's property at location(s) outside the United States.
2. Mobile Equipment Coverage - 250131:
 - o This endorsement enhances coverage for mobile equipment while such mobile equipment is away from the premises anywhere in the coverage territory.
3. Vehicle Coverage - 250132:
 - o This endorsement provides coverage for physical loss or damage to vehicles while such vehicles are at, or within a specified number of miles of, the location scheduled on the Declaration.
4. Data Compromise Coverage - 250133:
 - o This endorsement provides coverage for the necessary expenses incurred to respond to a personal data compromise involving loss or theft of personal information, as defined in the

- endorsement.
5. Payment Card Security Extra Expense Coverage - 250134:
 - o This endorsement provides coverage for the necessary expenses incurred to respond to a breach of payment card security standards, as defined in the endorsement.
 6. Theft, Forgery or Fraud Coverage - 250135:
 - o This endorsement enhances coverage by providing additional Extensions of Coverage for loss of the types of property described in the endorsement and necessary loss adjustment expenses incurred, caused by or resulting from theft, forgery or fraudulent activity.
 7. Loss Adjustment Expense Coverage - Designated Entity - 250136:
 - o This endorsement adjusts the limit for Loss Adjustment Expense Coverage to apply based on a percentage of the covered loss, as respects to expenses and fees paid to the designated person or organization described in the endorsement.
 8. Beer Product Extension and Valuation Endorsement - 250137:
 - o This endorsement enhances coverage for breweries by providing:
 - a. An agreed value method for valuing a brewery manufacturer's beer product. If beer product is not shown in the Declarations at an agreed value, then a secondary method is used which is still preferred over the basic valuation method of replacement cost provided in the Property-Gard Pinnacle Coverage Form - 250000; and
 - b. Additional Extensions of Coverage which are uniquely applicable to the beer manufacturing industry.
 9. Actual Loss Sustained Coverage - 250138:
 - o This endorsement amends the provisions for business income and extra expense coverage to apply on an actual loss sustained basis, with the available amount of coverage dependent upon a described time period rather than a Limit of Insurance.
 10. Roof Covering - Valuation and Cosmetic Damage Exclusion Endorsement - 250139:
 - o This endorsement amends coverage for roof coverings at the location described in the Declarations by:
 - a. Adjusting the valuation method to Actual Cash Value; and
 - b. Excluding cosmetic damage.
 11. Royalty, Licensing, and Commission Agreements Coverage - 250140:
 - o This endorsement amends the provisions for business income and extra expense coverage when a royalty, licensing or commission agreement exists under which the insured:
 - a. Provides business support and services to another company; or
 - b. Permits such other company to carry the insured's company name.
 12. Interdependent Property Coverage - 250141:
 - o This endorsement amends the provisions for business income and extra expense coverage when the insured operates property that is not described in the Declarations of the policy but upon which the insured depends to:
 - a. Deliver materials or services;
 - b. Accept their products or services;
 - c. Manufacture products for delivery to their customers under contract of sale; or
 - d. Attract customers.
 13. Guest Property Coverage - Anywhere at a Location - 250142:
 - o This enhancement enhances coverage for guests' property while such property is anywhere at a location described in the Declarations.
 14. Stock Exclusion - 250143:
 - o This endorsement is designed to:
 - a. Places a sublimit of insurance on stock, which is otherwise insured up to the Limits of Insurance; or
 - b. Exclude stock.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 709369, Company Form Filing No. NLAPG0118F-RSB, was approved effective October 1, 2018.

Item Key: 709455

Date Submitted: 05/25/2018

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

1 - Property

Non-Adoptions

Commercial Property (Fire and Allied Lines)

Non-Adoption of PIAL Designation Filing Numbers CF-2016-RLC16/691554 & CF-2016-RRU16/691556

Commercial Property Multistate Rules and Loss Costs Revision

of Policyholders: 0

Company Reference: 2017-MU-2-CF-G-R

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

The above-captioned companies wish to non-adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
LA18-01 (CF-2016-RLC16)	691554	August 1, 2018
LA18-02 (CF-2016-RRU16)	691556	August 1, 2018

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

The corresponding form(s) filing, LDI Form Filing No. 709456, Company Form Filing No. 2017-MU-2-CF-G-F were pending as of June 7, 2018.

Item Key: 709466

Date Submitted: 05/25/2018

U.S. SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: **0**

Company Reference: USS-LA-MAG-18-01 R

Item Key: 709485

Date Submitted: 05/25/2018

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Medical Sales and Service Program

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 1804RR014 - GL

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

Item Key: 709490

Date Submitted: 05/25/2018

NATIONAL INTERSTATE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

ISO Designation Number CA-2018-BRLA1

Overall % Impact: **16.8**

Overall \$ Impact: **\$89,814**

of Policyholders: **13**

Company Reference: NTNL-131485643

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

The last rate revision to this program was +4.6% or \$106,566 which was approved under LDI Item Key Number 393813 effective 11/1/2017 for both new and renewal business.

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

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

Coverage	LCM
Liability	1.277
Physical Damage	1.700

The rate impact associated with this filing is +16.8% or \$89,814 affecting 13 policyholders.

Item Key: 709491

Date Submitted: 05/25/2018
 VANLINER INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Loss Cost Adoption

ISO Designation Filing Number CA-2018-BRLA1

Overall % Impact: **+18.900%**
 Overall \$ Impact: **\$62,044**
 # of Policyholders: **9**
 Company Reference: NTNL-131485646
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

The last rate revision to this program was +4.5% or \$3,301 which was approved under LDI Item Key Number 383844 effective 11/1/2017 for both new and renewal business.

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

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

Coverage	LCM
Liability	1.479
Physical Damage	1.499

The rate impact associated with this filing is +18.9% or \$62,044 affecting 9 policyholders, corrected from +18.5% or \$32,069 affecting 6 policyholders.

Item Key: 709493

Date Submitted: 05/25/2018
 NATIONAL INTERSTATE INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Ambulance Program
 Loss Cost Adoption

ISO Designation Number CA-2018-BRLA1

Overall % Impact: **15.8**
 Overall \$ Impact: **\$45,248**
 # of Policyholders: **2**
 Company Reference: NTNL-131485647
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

The last rate revision to this program was +5.2% or \$12,155 which was approved under LDI Item Key Number 393816 effective 11/1/2017 for both new and renewal business.

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

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

Coverage	Tier	Loss Cost Multiplier
Liability	Ambulance	1.860
	RPG 1	0.560
	RPG 2	1.120
	RPG 3	1.680

	RPG 4	2.240
	RPG 5	2.800
	RPG 6	3.360
	RPG 7	3.920
	RPG 8	4.480
Physical Damage		1.980

The rate impact associated with this filing is +15.8% or \$45,248 affecting 2 policyholders, corrected from +19.1% or \$102,061 affecting 4 policyholders.

Item Key: 709501

Date Submitted: 05/25/2018

Berkley National Insurance Company

RIVERPORT INSURANCE COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

9 - Inland Marine

Loss Cost Adoption

Commercial Inland Marine

Adoption of ISO Loss Cost Designation Filing Number CM-2016-RLA1

Overall % Impact: **-13.0**

Overall \$ Impact: **\$-3**

of Policyholders: **3**

Company Reference: BSS-CM-2018-5314-RA-LA-28177

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

The above-captioned companies are adopting ISO Filing Designation Number CM-2016-RLA1 (Approved as Item Key Number 336872). for their Commercial Inland Marine Program.

This filing will result in an overall rate decrease of **-13.00%** or premium decrease of **-\$3.00** affecting 3 policyholders.

Item Key: 709509

Date Submitted: 05/25/2018

Liberty Mutual Insurance Company

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

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

Crime and Fidelity

Overall % Impact: **-21.0**

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

of Policyholders: **0**

Company Reference: CR-LA-18001-RA

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

The last adjustment to this program occurred in September 2016 under the Prior Approval provision (Item Key #382837) to be effective September 16, 2016, with a rate decrease of -12.1%.

With this filing, the above-captioned company wishes to adopt the Insurance Services Office, Inc. (ISO) filing designation number: CR-2017-RLA1, Item Key #687911, with an effective date of June 1, 2018.

The loss cost multipliers (LCM) that were approved in filing #285601 will remain unchanged, with a LCM of **2.543**.

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

Item Key: 709510

Date Submitted: 05/25/2018

CAROLINA CASUALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Nonprofit Management Liability

of Policyholders: 0

Company Reference: NP-050118-R

With this filing, the company is making the following revisions to page 15 of the manual used in conjunction with that above-captioned program.

Line 10 "Costs of Defense in Addition to the Limit...Declarations Page, CT 235054...+10%" has been removed in its entirety. The base rate contemplates Costs of Defense in Addition to the Limit, an additional 10% should not be charged if Costs of Defense in Addition to the Limit of Liability is indicated on the dec page. The 10% credit on the following line for "Costs of Defense within the Limit" (on the dec page) remains unchanged.

In addition, the company is removing all references to endorsement CT 231610, Nonprofit Management Liability Enhancement Endorsement for Foundations from the manual page.

There is no rate impact associated with this filing.

Item Key: 709579

Date Submitted: 05/29/2018

ARGONAUT INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Equine Monoline General Liability Program

of Policyholders: 0

Company Reference: MGL-CPE-CG18R-505

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

With this filing, the company is introducing three new optional non-premium bearing endorsements to be used in conjunction with its Equine Monoline General Liability Program.

ELP 440 and ELP 441 Exclusions – Total Liquor Liability Exclusion – these endorsements are attached to exclude liquor liability totally.

ELP 513 Exclusion – Death Or Injury To Animals – this endorsement is attached to exclude injury to or loss of any animal arising out of any sponsored or sanctioned activities.

The company is also addressing typographical errors on pages 7 and 20 of 21.

The corresponding form(s), LDI Form Filing Number 709575, Company Form Filing Number MGL-CPE-CG18F-504 is pending approval.

Item Key: 709586

Date Submitted: 05/29/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Commercial Umbrella and Excess Program

of Policyholders: 0

Company Reference: LA-FI-20054926CU

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

Item Key: 709689

Date Submitted: 05/30/2018

JEFFERSON INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Travel

Overall % Impact: 0.0

Overall \$ Impact: \$0

of Policyholders: 0

Company Reference: JIC RT 101-OE-17-2018 (R)

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

The above-captioned company is adding a Missed Activity coverage for its Travel Insurance Retail Program.

Companion forms (Item Key Number 709688 or Company Reference Number JIC RT 101-OE-17-2018 (F))

were still pending as of 06/05/2018.

There is no rate impact associated with this filing.

Item Key: 709706

Date Submitted: 05/30/2018

SENTRY INSURANCE A MUTUAL COMPANY

MIDDLESEX INSURANCE COMPANY

26 - Burglary And Theft

Adoption

Commercial Burglary and Theft

Adoption of ISO designation Filing Number CR-2017-REL1

Commercial Crime

of Policyholders: **0**

Company Reference: 005.9951-18344 - 01 71 CRIME EFF 11-1-18 C/W - CR-2017-REL1 (RULE)

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

The last adjustment to this program occurred in August 2017 under the Prior Approval provision (Item Key #395606) to be effective December 1, 2017.

With this filing, the above-captioned companies wish to adopt the following Insurance Services Office, Inc. (ISO) filing designation number: CR-2017-REL1, Item Key #687909 with an effective date of June 1, 2018.

The companies are requesting an effective date of November 1, 2018 for all policies.

The corresponding rate filing, Company No. SEPX-131521368 has not been submitted, however it is pending Actuary submission, per Ms. Danczyk letter in SERFF dated June 13, 2018.

Item Key: 709755

Date Submitted: 05/31/2018

RLI Insurance Company

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Public Auto Program

Revised Rate and Rule

Overall % Impact: **19.3**

Overall \$ Impact: **\$130,180**

of Policyholders: **1**

Company Reference: PUBAUTO-RR-2018

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

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 313973 effective 1/1/2015 for both new and renewal business.

With this filing, the company proposes to revise the rates and rules for the Public Auto Program. The company is proposing to revise the base loss costs, territory relativities, severity tables, and Experience Rating rules.

The rate impact associated with this filing is +19.3% or \$130,180 affecting 1 policyholder.

Item Key: 709757

Date Submitted: 05/31/2018

MORTGAGE GUARANTY INSURANCE CORPORATION

6 - Mortgage Guaranty

Revised Rule only

Mortgage Guaranty

Revised Rule

Rating Rule Modifications

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 18-71-5105

Requested Effective Dates - New: 07/09/2018 Renewal: N/A

The last adjustment to this program occurred in May 2018 under the Prior Approval provision (Item Key #708798) to be effective June 25, 2018, resulting in a rate decrease of **-11.3%** or **-\$368,581** (3,088 policyholders).

With this filing the above-captioned company wishes to submit revised Rating Rules for use with its Mortgage Guaranty program.

The company is revising the following rating rules rate pages:

Rate Page	SERFF Tracking Number	State Tracking Number
71-7952 (06-18)	MRTG-131467126	707769
71-7780 (06-18)	MRTG-131467126	707769
71-7871 (06-18)	MRTG-131494546	708798
71-7896 (06-18)	MRTG-131494546	708798
71-7735 (09-17)	MRTG-131127019	397110
71-7942 (06-16)	MRTG-130584428	337882
71-7708 (10-14)	MRTG-129723692	314651
XX-7793 (02-13)	MRTG-128902372	294122
71-7566 (12-08)	MRTG-125913221	239432

Changes are being added to the following rules:

- Rate Modification
 - Premium rates, after applicable premium adjustments, may be adjusted by a minimum of +/- 25%, applied generally or to individual lenders within the proposed range, depending on general mortgage market conditions* and/or one or more of the following risk characteristics.
 - 1. Credit Quality
 - Factors affecting risk including, for example, debt-to-income ratio, nontraditional credit, housing ration, credit history, credit score, number of borrows with income and down payment assistance.
 - 2. Origination Channel
 - Factors affecting risk including, for example, loans which are originated by the insured lender (retail) vs. originated by a third-party originator (broker) and/or correspondent.
 - 3. Property Type
 - Factors affecting risk including, for example, loans collateralized by single family, detached properties, condominiums, co-ops, manufactured housing, module homes, mixed use properties or PUDs.
 - 4. Borrower Characteristics
 - Factors affecting risk including for example, borrower assets, borrower cash reserves, borrower deferred debt, number of borrowers on the loan, education length and type, employment length and type and relocation.
 - 5. Lender
 - Factor affecting risk including, for example, lender type, such as, banks, credit unions, or mortgage companies and lender characteristics, such as, lenders who securitize vs. retain loans in portfolio, rely on warehouse credit lines vs. deposit base, or are rapidly expanding vs. growing at a stable rate.
 - 6. Loan Risk
 - Factors affecting risk including, for example, loans with higher risk characteristics or risk layering (for example, combined and original LTV ratios, documentation type, loan amount, loan instrument, loan purpose, loan seasoning, number of occupying borrowers, occupancy type, and seller contributions.
 - 7. Geography
 - Factors affecting risk including, for example, broad vs. lesser dispersion of risks or location of properties in strong vs. weak real estate markets.
 - 8. Expected Duration of Coverage
 - Factors affecting the length of time the insurance is expected to remain in force including, for example, market conditions, availability of credit, amortization type, interest rate, loan term, or PITI.
 - 9. Acquisition Types
 - Factors affecting the extent of loan information submitted to the company for underwriting, for example, documentation to support an automated underwriting decision, loans underwriting under a delegated program or loan files submitted to the company for manual underwriting.

The following rules are being deleted:

1. Nonstandard Loans
2. Special Loan Instruments and Programs

There is no rate impact associated with this filing.

The rule changes will apply only to new insurance written after the effective date of this filing.

This filing is replacing approved Item Key #707769.

The company is requesting an effective date of July 9, 2018.

Item Key: 709758

Date Submitted: 05/31/2018

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

6 - Mortgage Guaranty

Revised Rate only

Mortgage Guaranty

of Policyholders: **0**

Company Reference: 019.18 ARCH BP MONTHLY

Requested Effective Dates - New: 06/04/2018 Renewal: N/A

Item Key: 709762

Date Submitted: 05/31/2018

ARCH MORTGAGE INSURANCE COMPANY

ARCH MORTGAGE GUARANTY COMPANY

6 - Mortgage Guaranty

Revised Rate only

Mortgage Guaranty

Revised Rate

Traditional/Standard Rating Plan

of Policyholders: **0**

Company Reference: 016.18 ARCH BP MONTHLY

Requested Effective Dates - New: 06/04/2018 Renewal: N/A

Item Key: 709787

Date Submitted: 05/31/2018

ATLANTIC SPECIALTY INSURANCE COMPANY

24 - Surety

Revised Rate and Rule

Surety

Revised Rate and Rule

Commercial Surety Rating Plan

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: ASIC-SUR-LA-1801R

The last adjustment to this program occurred in October 2012 under the Prior Approval provision (Item Key #289166) to be effective October 10, 2012.

The above-captioned company wishes to submit revised rate and rules for its Commercial Surety Rating Plan.

The purpose of this revised filing is twofold:

1. Introduces two new base account rates: Preferred Accounts at a rate of \$3.00 per M and Non-Standard Accounts at a rate of \$30.00 per M.
2. Introduce a court Bond minimum premium of \$500 except for accounts that generate premium of \$10,000 or more per annum.

The description of the Commercial Surety Rating Plan, went from 5 to 7 Base Account Rates for all commercial Surety Bonds. Base Account Rates are defined as follows:

Type of Account	Base Account Rate	Condition and/or Definition
		Accounts requesting a simplified

Non-Standard Accounts (New)	\$30.00 per M	<p>bond program may be charged a non-standard rate. Accounts represents a unique and high hazard risk due to its credit profile and surety program, which generate premium of \$100 or more.</p> <p>Accounts requesting a simplified bond program may be charged the basic rate. Accounts typical do not have a diverse portfolio of bonds and may have a bond need that is high hazard in its risk.</p> <p>A firm or individual that signs as indemnity agreement protecting the surety from loss, purchases domestic surety bonds required in the normal course of business, which generate premium of \$1,000 or more.</p> <p>A firm or individual that operates throughout an entire geographic region and signs an indemnity agreement protecting the surety from loss, purchases domestic surety bonds, required in the normal course of business, which generate premium of \$5,000 or more.</p> <p>A firm or individual that has operations throughout multiple geographic regions, signs an indemnity agreement protecting the surety from loss, maintains a CPA audited or reviewed financial statement, purchases domestic surety bonds required in the normal course of business, which generate premium of \$10,000 or more.</p> <p>A firm which has significant national or international operations, maintains a CPA Audited Statement, signs an indemnity agreement protecting the surety from loss, has stockholder equity in excess of \$100,000,000 and purchase domestic surety bonds required in the normal course of business, which generates premium of \$25,000 or more.</p> <p>A firm with significant national or international operation, maintains a CPA Audited Statement, signs an indemnity agreement protecting the surety from loss, has stockholder equity in excess of \$200,000,000 and purchases domestic surety bonds required in the normal course of business, which generates premium of \$50,000 or more.</p>
Basic Accounts	\$20.00 per M	
Local Accounts	\$15.00 per M	
Regional Accounts	\$10.00 per M	
Multiregional Accounts	\$6.00 per M	
National Accounts	\$4.00 per M	
Preferred Accounts (New)	\$3.00 per M	

Changes were also made to the following:

- **Objective Modifiers**
 - Account Credit Risk Factor -
 - In the company's plan is seen as the probability of a financial default by an account. For accounts that have a senior unsecured rating from Standard & Poor's or Moody's, the

company will use the lower of the two if rated by both. If the account does not have a senior unsecured rating the corporate credit rating, long terms issue rating, or long term senior implied rating is used. For accounts that are not rated by either Standard & Poor's, Moody's or Fitch, the company will use an equivalent rating derived by a model which considers the account's credit metrics, specifically an account's balance sheet (i.e. net worth, debt and working capital), income statement (I.e. revenues, operating profit, EBITDA, net income and profitability trends) and statement of cash flows (i.e. cash from operations, cash from investment activities and cash from financing activities and Free Cash Flow).

- **Account Risk Premium Modification Plan (ARPM)**

- Eligibility

1. Florida accounts rated under this Plan must develop at least \$1,000 in company manual premium before and after the application of the ARPM Plan.
2. New York accounts rated under the Plan must develop at least \$2,500 in premium to be eligible for the ARPM Plan.

There is no rate impact associated with this filing.

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

This filing will be replacing the previously approved filing Item Key #289166.

Item Key: 709802

Date Submitted: 05/31/2018

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

ISO Designation Number CA-2018-BRLA1

Overall % Impact: **19.2**

Overall \$ Impact: **\$411,793**

of Policyholders: **68**

Company Reference: LA-CA-LC-2018-R

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

The last rate revision to this program was +5.0% or \$90,791 which was approved under LDI Item Key Number 691888 effective 6/1/2017 for both new and renewal business.

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

The company is not proposing to revise the current Loss Cost Multiplier of 1.420.

The rate impact associated with this filing is +19.2% or \$411,793 affecting 68 policyholders.

Item Key: 709806

Date Submitted: 05/31/2018
 Gulf States Insurance Company
 1 - Property
 Revised Rate and Rule
 Louisiana Dwelling Property DP3 Program
 Company Reference: GSIC-LA-DP-RATE-2018B
 The initial rates and rules for the above-captioned company were approved in April 2018 (Item Key #705405) to be effective June 1, 2018.

With this filing, the company proposes the following changes:

Mandatory Form DL 25 17 01 16 Special Provisions - The company wishes to add a description for this endorsement as required by the forms filing. The company was not able to include this in the initial filing as it was already approved contingent upon form approval when the forms were amended. Rule H on page 6 of the manual is being revised.

Equipment Breakdown Premium for 3-4 Family Dwelling - The company identified an oversight in the initial filing where it did not incorporate the premium value for when the dwelling is 3-4 families/units (annual premium of \$40). The rule already included the 1-2 families/units annual premium of \$30. Rule L on page 16 of the manual is being revised. This coverage is optional.

Service Line Coverage Premium for 3-4 Family Dwelling - The company identified an oversight in the initial filing where it did not incorporate the premium value for when the dwelling is 3-4 families/units (annual premium of \$40). The rule already included the 1-2 families/units annual premium of \$30. Rule M on page 16 of the manual is being revised. This coverage is optional.

There is no rate impact associated with this filing.

Item Key: 709811

Date Submitted: 05/31/2018
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **840**
 Company Reference: LA-GL-1808-05-2247
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

Item Key: 709836

Date Submitted: 06/01/2018
 Berkley National Insurance Company
 BERKLEY REGIONAL INSURANCE COMPANY
 TRI-STATE INSURANCE COMPANY OF MINNESOTA
 RIVERPORT INSURANCE COMPANY
 16 - Workers Compensation
 Revised Rate and Rule
 Workers Compensation
 Miscellaneous Values Revision
 Overall % Impact: **14.571**
 Overall \$ Impact: **\$500,213**
 # of Policyholders: **203**
 Company Reference: BSS-WC-2018-5322-RARU-LA-28438
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

Item Key: 709878

Date Submitted: 06/01/2018
 U.S. SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability/ E & O
 # of Policyholders: **0**
 Company Reference: USSIC-OL-NB-LA-1802R

Item Key: 709880

Date Submitted: 06/01/2018
 Starr Indemnity & Liability Company
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Commercial Auto Program
 Loss Cost Adoption

- Adoption of ISO Designation Numbers CA-2018-BRLA1 and CA-2018-IALL1
- Revise LCMs

Overall % Impact: **22.2**
 Overall \$ Impact: **\$1,594,103**
 # of Policyholders: **96**
 Company Reference: 18-005-01-CA-01-LA
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

Item Key: 709884

Date Submitted: 06/01/2018
 STATE NATIONAL INSURANCE COMPANY, INC.
 1 - Property
 Initial Rate and Rule
 Commercial Property (Fire and Allied Lines)
 Initial Rate and Rule
 RSA Multinational Insurance Program
 # of Policyholders: **0**
 Company Reference: LA-HPR-SNIC-18001-RR
 Requested Effective Dates - New: 07/01/2018 Renewal: N/A

This filing is a resubmission of filing number 708769 which was withdrawn due to the filing being submitted as a Commercial Multi-Peril filing.

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

With this filing, the company is submitting for its new Highly Protected Risks (HPR) - RSA (Royal & SunAlliance) Multinational Insurance Program, to provide coverage for Royal & SunAlliance Insurance Agency, Inc. (RSAIA) global insureds that have a U.S. exposure.

This filing is being filed under the commercial package line of business. This program will provide property coverage for large commercial risks and is designed for those risks which warrant specialized loss prevention, rating and underwriting treatment because of their insurance needs and characteristic are not, and are not intended to be, fully reflected in general rating plans or rules.

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

The corresponding form(s) filing, LDI Form Filing No. 708756, Company Form Filing No. LA-CMP-SNIC-18001-F were pending as of June 4, 2018.

Item Key: 709948

Date Submitted: 06/04/2018
 SENTRY INSURANCE A MUTUAL COMPANY
 MIDDLESEX INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Delayed Adoption of various ISO Designation Filing Numbers
 Overall % Impact: **7.4**
 Overall \$ Impact: **\$4,031**
 # of Policyholders: **5**

Company Reference: 035-13911 LA AUTO CATCH UP 01 71 RATE/RULE
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 709953

Date Submitted: 06/04/2018
 SENTRY SELECT INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Delayed Adoption of various ISO Designation Filing Numbers
 Overall % Impact: **105.7**
 Overall \$ Impact: **\$995,835**
 # of Policyholders: **52**
 Company Reference: 035-13910 LA AUTO CATCH UP DO - RATE/RULE
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 710002

Date Submitted: 06/04/2018
 AMERICAN ZURICH INSURANCE COMPANY
 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
 COLONIAL AMERICAN CASUALTY AND SURETY COMPANY
 FIDELITY AND DEPOSIT COMPANY OF MARYLAND
 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
 ZURICH AMERICAN INSURANCE COMPANY
 1 - Property
 Delayed Adoption
 Commercial Property (Fire and Allied Lines)
 Delayed Adoption of PIAL Designation Filing Numbers CF-2017-RLA1 and CF-2015-RLA1
 Louisiana Commercial Rates
 Company Reference: 41433 , 41489
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

The above-captioned companies wish to delay adoption of the following Property Insurance Association of Louisiana (PIAL) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
LA16-01 (CF-2015-RLA1)	332810	July 1, 2016
LA17-14 (CF-2017-RLA1)	690221	July 1, 2018

With this filing, the companies are not having any changes to their current company deviations, and do not expect any rate impact.

Item Key: 710013

Date Submitted: 06/04/2018
 United Services Automobile Association
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY
 4 - Homeowners
 Revised Rate only
 Renters Protection Policy Program (Tenants)
 Overall % Impact: **10.0**
 Overall \$ Impact: **\$514,725**
 # of Policyholders: **21371**
 Company Reference: LA1801550
 Requested Effective Dates - New: 10/25/2018 Renewal: 10/25/2018

The last adjustment to this program was approved in April 2017 (Item Key #391686) and resulted in an overall rate increase of +15.0% to be effective October 25, 2017 for both new and renewal business.

With this filing, the company proposes the following:

- Base rate changes to the Contents and Liability premiums.

There are no changes proposed for other property premiums.

These changes will result in an overall rate increase of +10.0% or +\$514,725 (21,371 policyholders).

Item Key: 710105

Date Submitted: 06/05/2018

MARKEL AMERICAN INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Revised Rule Only

Builders Risk Program

of Policyholders: **0**

Company Reference: 1805RR018

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

The above-captioned company is revising a rule for its Builders Risk Program under its Commercial Inland Marine line.

Companion forms (Item Key Number 710205 or Company Reference Number 1805FF018) were disapproved on 06/07/2018.

There is no rate impact associated with this filing.

Item Key: 710288

Date Submitted: 06/06/2018

PRAETORIAN INSURANCE COMPANY

16 - Workers Compensation

Revised Rate only

Workers Compensation

Class Code Exceptions

Overall % Impact: **-11.30**

Overall \$ Impact: **-\$53,652**

of Policyholders: **111**

Company Reference: QBE-LA-2018-002

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 703794, which resulted in an overall +2.36% rate increase, effective 05/01/2018.

With this filing, the company wishes to reapply the "Forestry" class code exceptions that the company utilized prior to 10/01/2017.

Praetorian Insurance Company will maintain its existing 2.00 Loss Cost Multiplier; however for class codes 2701 and 2719, the company wishes to utilize a Loss Cost Multiplier of 1.70, effective 08/01/2018.

Item Key: 710328

Date Submitted: 06/06/2018

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Cyber Disruption Property Damage and Business Interruption Insurance endorsement

of Policyholders: **0**

Company Reference: 17 PROP - CYBER 09-18

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

The above-captioned company wishes to submit initial rate and rules for its Cyber Disruption Property Damage and Business Interruption Insurance endorsement ("Cyber PD") for Commercial Property.

This optional endorsement is to be attached to the company's All Risk Blanket Policy ("ARB") which provides coverage for property, general and auto liability and crime coverage.

The Cyber Disruption Property Damage and Business Interruption is only available to Federated Rural Insurance Exchange All-Risk Blanket Policyholders who have purchased the Cyber Liability Endorsement.

This coverage can not be added mid-term, only at renewal.

Cyber Disruption Property Damage and Business Interruption Insurance Limits and Premium

Insured Value	\$500K Limit	\$1M Limit
Up to \$10,000,000	\$1,800	\$3,000
\$10,000,000 - \$20,000,000	\$3,000	\$4,500
\$20,000,000 - \$30,000,000	\$4,200	\$6,300
\$30,000,000+	\$5,400	\$8,100

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

Item Key: 710338

Date Submitted: 06/06/2018

Liberty Mutual Fire Insurance Company

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of AAIS Designation Filing Numbers AAIS-2014-46LC: State 313368 / AAIS-2014-46R and state file number 313369

of Policyholders: 0

Company Reference: 2018-LA-3-IM-G-R

Requested Effective Dates - New: 07/20/2018 Renewal: 07/20/2018

Item Key: 710397

Date Submitted: 06/07/2018

Starr Indemnity & Liability Company

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Travel Insurance

Introduction of Skiers Rescue and Evacuation Insurance Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: STARR-IM-SREI-LA-1801R

The above-captioned company is introducing a Skiers Rescue and Evacuation Insurance Program for its Personal Inland Marine line.

Companion forms (Item Key Number 710391 or Company Reference Number STARR-IM-SREI-LA-1801F) were still pending as of 06/18/2018.

There is no rate impact associated with this filing.

Item Key: 710399

Date Submitted: 06/07/2018

U.S. SPECIALTY INSURANCE COMPANY

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Notary Public Surety Bond Program

of Policyholders: 0

Company Reference: USSIC-SUR-NB-LA-1801R

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

The base premium for the Notary Bond program is **\$110**.

The rate impact is **0%** or **\$0** (0 policyholders).

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

Item Key: 710403

Date Submitted: 06/07/2018

Progressive Property Insurance Company

1 - Property

Initial Rate and Rule

Personal Property (Fire and Allied Lines)

Louisiana Dwelling Fire Program

of Policyholders: **0**

Company Reference: LA DP 2018-06 PPIC

Requested Effective Dates - New: 07/29/2018 Renewal: 07/29/2018

Item Key: 710407

Date Submitted: 06/07/2018

Progressive Property Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners

Louisiana Homeowners Program

Overall % Impact: **-2.6**

Overall \$ Impact: **\$-20,440**

of Policyholders: **410**

Company Reference: LA HO 2018-06 PPIC

Requested Effective Dates - New: 07/29/2018 Renewal: 09/29/2018

Item Key: 710414

Date Submitted: 06/07/2018

Progressive Property Insurance Company

1 - Property

Installment Program

Personal Property (Fire and Allied Lines)

Dwelling Fire Program

Installment Program

of Policyholders: **0**

Company Reference: LA DP 2018-06 PPIC INSTALLMENT PLAN

Requested Effective Dates - New: 07/29/2018 Renewal: 07/29/2018

Item Key: 710417

Date Submitted: 06/07/2018

Progressive Property Insurance Company

4 - Homeowners

Installment Program

Homeowners

Installment Program

of Policyholders: **0**

Company Reference: LA HO 2018-06 PPIC INSTALLMENT PLAN

Requested Effective Dates - New: 07/29/2018 Renewal: 07/29/2018

Item Key: 710421

Date Submitted: 06/07/2018

NOVA CASUALTY COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

ISO Designation Numbers CA-2018-BRLA1 and CA-2018-IALL1

Overall % Impact: **+17.100%**

Overall \$ Impact: **\$309,424**

of Policyholders: **126**

Company Reference: LA-CA-18284

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

The last rate revision for this program was +3.7% or \$55,602 which was approved under LDI Item Key

Number 394084 effective 11/1/2017 for both new and renewal business.

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

- CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018; and
- CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

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

Coverage	Loss Cost Multiplier
Liability	1.611
Physical Damage	1.906

The rate impact associated with this filing is +17.1% or \$309,424 affecting 126 policyholders.

Item Key: 710432

Date Submitted: 06/07/2018

American Service Insurance Company, Inc.

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: ASIC LA 2018 03

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

Item Key: 710441

Date Submitted: 06/07/2018

Safe Auto Insurance Company

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

GLM 2.0 Program

Revised Rate

Overall % Impact: **0.0**

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

of Policyholders: **2570**

Company Reference: LA (GLM 2.0) RL 03

Requested Effective Dates - New: 07/20/2018 Renewal: 08/27/2018

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 690629 with an effective date of 3/20/2018 for renewal business.

With this filing, the company proposes to update the model used for this program by using historical Safe Auto Private Passenger new and renewal policies spanning January 2012 through December 2016. This new analysis resulted in updated rating factors.

The rate impact associated with this filing is 0% (\$0), affecting 2,570 policyholders.

Item Key: 710444

Date Submitted: 06/07/2018

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Business Automobile

Ambulance Insurance Program

of Policyholders: **0**

Company Reference: ORSIU-AIP-AUTO-18

Item Key: 710474

Date Submitted: 06/07/2018

Amica Mutual Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate and Rule

Overall % Impact: **3.7**Overall \$ Impact: **\$160,214**# of Policyholders: **1302**

Company Reference: LA-A-18-1-RR

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

The last rate revision to this program was +9.0% (+\$370,806) which was approved under LDI Item Key #394099 with effective dates of 12/1/2017 for new business and renewal business.

With this filing, the company proposes to revise the base model year from 2017 to 2018. The company further proposes to revise the following base rates:

<u>Coverage</u>	<u>Rate Level Change</u>
Bodily Injury	+ 5.2%
Medical Payments	+ 3.9%
Underinsured Motorists	+ 5.1%
Property Damage	+ 6.5%
Comprehensive	0.0%
Collision	- 0.1%

The following rule changes have also been submitted:

- Rule 4 Classifications - clarify who is eligible for the Loyalty Discount in section D.3;
- Rule 5 Safe Driver Insurance Plan - list out 0,1, and 2 under Years Insured rather than keeping them combined as 0-2 years; and
- Rule 14 Miscellaneous Coverages - revise the auto deductible relativities for Comprehensive and Collision.

The rate impact associated with this filing is +3.7% (+\$160,214), affecting 1,302 policyholders.

Item Key: 710475

Date Submitted: 06/07/2018

Crestbrook Insurance Company

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Adoption of various ISO Designation Filing Numbers

Commercial Crime and Fidelity

of Policyholders: **0**

Company Reference: A-2018TMLN-AXAJS8

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

The above-caption company wishes to file to adopt the following Insurance Services Office, Inc. (ISO) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
CR-2017-RLA1	687911	June 1, 2018
CR-2017-REL1	687909	June 1, 2018
RP-2001-RCC01	6541	November 1, 2002
RP-2016-RCP16	388188	August 1, 2017
RP-2016-RRP16	388166	August 1, 2017
CF-2011-OCT04	ISO Circular - LI-CF-2011-094	August 4, 2011
RP-2004-RKR1	206319	May 1, 2003
CL-2015-OTRRU (LA16-02)	333652	March 1, 2016
CL-2015-OTRFO	318595	January 12, 2015

The company's goal is to have this program available for use for new business effective January 1, 2019.

This program is available to cover commercial agribusiness clients who are approved for submission to the

commercial agribusiness division of Nationwide.

The Loss Costs Multiplier for this program is **1.021**.

There is no rate impact associated with this filing.

The company is requesting an effective date of January 1, 2019.

The corresponding form(s) filing, LDI Form Filing No. 710473, Company Form Filing No. A-2018-TMLN-AXAJS8 were pending as of June 14, 2018.

Item Key: 710513

Date Submitted: 06/08/2018

Safeco Insurance Company of America

5 - Commercial Multiple Peril

Initial Rate and Rule

Businessowners

MiniCo MiniPak Platinum Program

Company Reference: 2017-MU-2-SC-C-R

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

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

This program is specifically designed for the owner/operator of a self-service storage business. All storage buildings are eligible which have been designed and constructed principally for use as a self-storage occupancy or converted for use for that purpose.

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

A SERFF "Objection Letter" was sent to Ms. Linae Treu on June 8, 2018 for additional information.

Item Key: 710520

Date Submitted: 06/08/2018

Fireman's Fund Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Preferred Club Program

of Policyholders: **0**

Company Reference: NLAGL0118R

Item Key: 710523

Date Submitted: 06/08/2018

NOVA CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Rates/Rules to be Used in Conjunction With Several Endorsements

of Policyholders: **158**

Company Reference: CW-GL-18303R

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

Item Key: 710525

Date Submitted: 06/08/2018

ATLANTIC SPECIALTY INSURANCE COMPANY

1 - Property

Non-Adoptions

Commercial Property (Fire and Allied Lines)

Non-Adoption

LOUISIANA COMMERCIAL FIRE AND ALLIED LINES ADVISORY PROSPECTIVE LOSS COST REVISION

of Policyholders: **0**

Company Reference: 2018-CP-LA-LC-2030

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

The above-captioned company wishes to non-adopt the following Property Insurance Association of

Louisiana (PIAL) loss cost filing designation number: CF-2017-RLA1, 690221, to be effective July 1, 2018.

When the company is ready to adopt they will inform the LDI.

Item Key: 710542

Date Submitted: 06/08/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only
 Commercial Automobile
 Rule Revision

Company Reference: 2018-CA-LA-RU-2074
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

With this filing, the company proposes to revise Additional Rule 200., Automobile Extender Endorsements, to reference the revised Broad Form Automobile Endorsement.

Also, the company proposes to introduce Rules 12.D.1. and 12.D.2. to include the rules for the following new endorsements:

- OB CA 200 - Additional Insured - Automatic Status When Required by Written Contract, Agreement, Permit or Authorization; and
- OB CA 201 - Amendment of Employee Definition - Temporary Employee.

The corresponding form filing has been submitted under company tracking number 2018-CA-LA-FO-2074, LDI Item Key Number 710518.

There is no rate impact associated with this filing.

Item Key: 710577

Date Submitted: 06/11/2018
 Insurance Services Office, Inc.
 19 - Private Passenger Automobile
 Revised Rule only
 Withdrawn
 Private Passenger Automobile
 # of Policyholders: 0
 Company Reference: PP-2017-RRU17 (A)
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

Withdrawn

Item Key: 710580

Date Submitted: 06/11/2018
 GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 GREAT AMERICAN SECURITY INSURANCE COMPANY
 GREAT AMERICAN SPIRIT INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Commercial Umbrella and Excess
 # of Policyholders: 0
 Company Reference: 02-010A - 18050
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

Item Key: 710588

Date Submitted: 06/11/2018
 AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 OHIO SECURITY INSURANCE COMPANY

WEST AMERICAN INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

of Policyholders: 0

Company Reference: 2015-MU-48-IM-E-R

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

Item Key: 710590

Date Submitted: 06/11/2018

AMERICAN ECONOMY INSURANCE COMPANY

AMERICAN STATES INSURANCE COMPANY

GENERAL INSURANCE COMPANY OF AMERICA

FIRST NATIONAL INSURANCE COMPANY OF AMERICA

SAFECO INSURANCE COMPANY OF AMERICA

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

of Policyholders: 0

Company Reference: 2017-MU-10-IM-C-R

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

The above-captioned companies are introducing a

Item Key: 710600

Date Submitted: 06/11/2018

ARCH MORTGAGE INSURANCE COMPANY

ARCH MORTGAGE GUARANTY COMPANY

6 - Mortgage Guaranty

Revised Rate only

Mortgage Guaranty

ARCH MI RateStar Program

of Policyholders: 0

Company Reference: 020.18 ARCH RATESTAR

Requested Effective Dates - New: 06/18/2018 Renewal: N/A

Item Key: 710603

Date Submitted: 06/11/2018

Insurance Services Office, Inc.

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: RP-2018-RGL18

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

Item Key: 710604

Date Submitted: 06/11/2018

Rockwood Casualty Insurance Company

16 - Workers Compensation

Initial Rule only

Workers Compensation

Premium Payment Installment Plans

Company Reference: PREMIUM PAYMENT INSTALLMENT PLAN ED 06/2016

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

With this filing, the above-captioned company submits for approval its Premium Payment Installment Plans, effective 08/01/2018.

The payment plans are as follows:

Plan**Down Payment****Installments****Eligibility**

I	50%	1 equal payment 30 days after the deposit payment	\$500 minimum qualifying premium Policies may be combined to meet requirements
II	25%	3 equal monthly payments 30 days after the deposit payment	\$1,000 minimum qualifying premium Policies may be combined to meet requirements
III	25%	6 equal monthly payments 30 days after the deposit payment	\$2,500 minimum qualifying premium Policies may be combined to meet requirements
IV	25%	9 equal monthly payments 30 days after the deposit payment	\$5,000 minimum qualifying premium Policies may be combined to meet requirements
V	10%	9 equal monthly payments 30 days after the deposit payment	\$5,000 minimum qualifying premium Policies may be combined to meet requirements
VI	10%	9 equal monthly payments 30 days after the deposit payment	\$50,000 minimum qualifying premium Policies may be combined to meet requirements

A \$6 service will be applied to each policy installment billing after the deposit payment.

Item Key: 710606

Date Submitted: 06/11/2018

QBE INSURANCE CORPORATION

17 - Other Liability

Revised Rate and Rule

Professional Liability E & O

of Policyholders: 0

Company Reference: 18-5591-LA-RATE/RULE

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

Item Key: 710618

Date Submitted: 06/11/2018

Granite State Insurance Company

ILLINOIS NATIONAL INSURANCE COMPANY

NEW HAMPSHIRE INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Microbreweries and Wineries Program

Rule 45. Liquor Liability Coverage

of Policyholders: 0

Company Reference: AIG-17-MP-07

These companies' initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 321440, effective May 2, 2015.

The companies are introducing Rule 45. Liquor Liability Coverage.

A SERFF "Objection Letter" was sent to Janine Graham on June 12, 2018 for additional information.

Item Key: 710675

Date Submitted: 06/11/2018

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

1 - Property

Delayed Adoption

Commercial Property (Fire and Allied Lines)

Delayed adoption of ISO Designation Number CF-2017-RLA1 (LA17-14)

of Policyholders: 0

Company Reference: CF-2017-RLA1

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

The last adjustment to this program occurred in May 2018 under the Prior Approval provision (Item Key #709123) to be effective July 1, 2018.

The above-captioned companies wish to delay adoption of the following Property Insurance Association of Louisiana (PIAL) filing designation number: LA17-14 (CF-2017-RLA1), Item Key #690221, to be effective July 1, 2018.

The companies will submit a filing at a later date to adopt this program.

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

Item Key: 710680

Date Submitted: 06/11/2018

STATE NATIONAL INSURANCE COMPANY, INC.

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

RSA Multinational Insurance Program

Adoption of various ISO Loss Cost Adoption Designation Numbers

of Policyholders: **0**

Company Reference: LA-GL-SNIC-18001-R

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

Item Key: 710690

Date Submitted: 06/11/2018

American Modern Property And Casualty Insurance Company

4 - Homeowners

Revised Rate and Rule

Manufactured Home Program

(Transition/Conversion of business from American Western Home Insurance Company and American Southern Home Insurance Company)

Including flood coverage

Overall % Impact: **0**

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

Company Reference: 20180531-03

Requested Effective Dates - New: 10/09/2018 Renewal: 10/17/2018

The initial rates and rules for the above-captioned program were approved in September 2017 (Item Key #396050) to be effective May 15, 2018.

With this filing, the company proposes the following:

- Flood territories are being revised, adding storm surge based on RMS 16 model.
- Flood base rate is being adjusted from \$20.0000 to \$19.8500.
- Flood relativity for territory 4 is being revised from 0.3420 to 0.5710.

These changes will result in an overall **0%** or **\$0**.

Item Key: 710702

Date Submitted: 06/11/2018

Colony Specialty Insurance Company

9 - Inland Marine

Adoption

Commercial Inland Marine

Inland Marine Program

of Policyholders: **0**

Company Reference: IM-IM-MW18R-024

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

Item Key: 710719

Date Submitted: 06/12/2018

RLI Insurance Company
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Business Automobile
 RLI Pack Program
 Loss Cost Adoption

ISO Designation Number CA-2018-BRLA1

Overall % Impact: **19.1**
 Overall \$ Impact: **\$1,638**
 # of Policyholders: **3**
 Company Reference: ISO-CA-R-0618-LA-R
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 397939 effective 1/1/2018 for new business and 3/1/2018 for renewal business.

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

The company is not proposing to revise the current Loss Cost Multiplier of 1.600.

The rate impact associated with this filing is +19.1% or \$1,638 affecting 3 policyholders.

Item Key: 710725

Date Submitted: 06/12/2018
 STATE NATIONAL INSURANCE COMPANY, INC.
 5 - Commercial Multiple Peril
 Initial Rate and Rule
 Manufacturers Output
 RSA Multinational Insurance Program
 Commercial Output Policy
 Initial Adoption of AAIS Filing Designation Nos. AAIS-2002-57R, AAIS-2005-05R, and AAIS-2007-96R
 # of Policyholders: **0**
 Company Reference: LA-COP-SNIC-18002-RA/RU
 Requested Effective Dates - New: 07/01/2018 Renewal: N/A

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

The company is initially adopting the following AAIS Filing Designation Numbers:

AAIS-2002-57R AAIS-2005-05R

AAIS-2007-96R

LDI Form Filing No. 707986, Company Form Filing No. LA-COP-SNIC-18001-FO, was approved effective July 1, 2018.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 708570, Company Form Filing No. LA-IL-SNIC-18001-F.

Item Key: 710734

Date Submitted: 06/12/2018
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 SECURITY NATIONAL INSURANCE COMPANY
 MILFORD CASUALTY INSURANCE COMPANY
 WESCO INSURANCE COMPANY
 TECHNOLOGY INSURANCE COMPANY, INC.
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Adoption of ISO Loss Cost Designation Filing Numbers CA-2018-BRLA1 and CA-2018-IALL1
 Overall % Impact: **19.2**
 Overall \$ Impact: **\$8,049,513**
 # of Policyholders: **2909**

Company Reference: LA-CA-1812-05-2315
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 710740

Date Submitted: 06/12/2018
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 4 - Homeowners
 Revised Rate and Rule
 American Association of Retired Persons (AARP) Homeowners Policy Program
 Overall % Impact: **1.6**
 Overall \$ Impact: **\$96,502**
 # of Policyholders: **2809**
 Company Reference: FN.14.799/RWG.2018.01
 Requested Effective Dates - New: 10/04/2018 Renewal: 11/18/2018

The last adjustment to this program was approved in June 2017 (Item Key #394455) and resulted in an overall rate increase of +9.9% to be effective September 23, 2017 for new business and November 11, 2017 for renewal business.

With this filing, the company proposes the following:

- Base rate revision
- Update to the premium in Rule 806 Additional Limits in the Event of a Total Loss to the Dwelling. The annual premium is changing from \$5 to \$60.

These changes will result in an overall rate increase of +1.6% or +\$96,502 (2,809 policyholders).

Item Key: 710751

Date Submitted: 06/12/2018
 CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Loss Cost Adoption

- ISO Designation Numbers CA-2017-BRLA1 and CA-2018-BRLA1
- Revise LCMs

Overall % Impact: **23.1**
 Overall \$ Impact: **\$1,049,533**
 # of Policyholders: **54**

Company Reference: LOSS COSTS 2018
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

The last rate revision to this program was +5.4% or \$75,121 which was approved under LDI Item Key Number 388305 effective 6/1/2017 for both new and renewal business.

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

- CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018; and
- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 393191 effective 11/1/2017.

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

Company	Coverage	Current LCM	Proposed LCM
United States Fire Insurance Company	Liability	1.671	1.613

	Physical Damage	1.788	1.666
The North River Insurance Company	Liability	1.421	1.371
	Physical Damage	1.520	1.416
Crum & Forster Indemnity Company	Liability	1.922	1.855
	Physical Damage	2.056	1.916

The rate impact associated with this filing is +23.1% or \$1,049,533 affecting 54 policyholders.

Item Key: 710752

Date Submitted: 06/12/2018

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

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Restaurant, Bar and Tavern Program

of Policyholders: 0

Company Reference: 41608

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

Item Key: 710756

Date Submitted: 06/12/2018

FCCI Insurance Company
MONROE GUARANTY INSURANCE COMPANY
NATIONAL TRUST INSURANCE COMPANY

26 - Burglary And Theft

Adoption

Commercial Burglary and Theft

Adoption of ISO Designation Filing Number RP-2016-RCR16

Crime ISO Rule 10 Withdrawal Adoption

of Policyholders: 0

Company Reference: CR-LA-22208RUCU-2

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

The above-captioned companies wish to adopt the updated rule revisions for the following Insurance Services Office, Inc. (ISO) filing designation number: RP-2016-RCR16, Item Key #338206, to be effective August 1, 2017.

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

Item Key: 710766

Date Submitted: 06/12/2018

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: GMIC-GL-2018-LA-01R

Item Key: 710770

Date Submitted: 06/12/2018

FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Automobile

Select 2.5 (Distinct Choice) Program

Symbol Update

of Policyholders: 0

Company Reference: LA-SELECT 2.5-2018Q2-SYM

Requested Effective Dates - New: 06/18/2018 Renewal: 06/18/2018

With this filing, the company proposes to introduce additional vehicle symbols.

There is no rate impact associated with this filing.

Item Key: 710792

Date Submitted: 06/13/2018

INTERNATIONAL FIDELITY INSURANCE COMPANY

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Non-Standard Contract Surety

of Policyholders: **0**

Company Reference: IFIC-SU-NSC-LA-1801R

The above-captioned company wishes to submit initial rate and rule for a new program, Non-Standard Contract Surety, for its Surety line of business.

The company is submitting a flat rate of \$25.00.

Item Key: 710793

Date Submitted: 06/13/2018

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Overall % Impact: **-1.8**

Overall \$ Impact: **\$-28,520,541**

of Policyholders: **1057189**

Company Reference: PV-41180

Requested Effective Dates - New: 09/10/2018 Renewal: 09/10/2018

Item Key: 710798

Date Submitted: 06/13/2018

UTICA MUTUAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- ISO Designation Numbers: CA-2010-BRLA1, CA-2011-BRLA1, CA-2012-RADLC, CA-2012-RZRLC, CA-2013-BRLA1, CA-2013-RBIRU, CA-2013-RBILC, CA-2014-BRLA1, CA-2015-RHLLC, CA-2017-BRLA1, CA-2018-BRLA1, CA-2011-RCP1, C-2010-RTER1, CA-2011-IALL1, CA-2012-RADRU, CA-2012-RZR1, CA-2014-RPAC1, CL-2016-RRU1, CA-2015-ROCPI, CA-2018-IALL1
- Revise LCMs

Overall % Impact: **8.2**

Overall \$ Impact: **\$2,200**

of Policyholders: **2**

Company Reference: UTCX-131539147

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

The last rate revision to this program was +5.0% or \$1,435 which was approved under LDI Item Key Number 276013 effective 1/1/2012 for both new and renewal business.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2010-BRLA1	259210	12/1/2010

CA-2011-BRLA1	274473	1/1/2012
CA-2012-RADLC	283374	10/1/2013
CA-2012-RZRLC	292515	1/1/2014
CA-2013-BRLA1	296157	11/1/2013
CA-2013-RBIRU	299776	2/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2014-BRLA1	308959	11/1/2014
CA-2015-RHLLC	319135	8/1/2015
CA-2017-BRLA1	393191	11/1/2017
CA-2018-BRLA1	706582	11/1/2018
CA-2011-RCP1	274483	1/1/2012
CA-2010-RTER1	265775	12/1/2011
CA-2011-IALL1	274466	1/1/2012
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2012-RZR1	292543	1/1/2014
CA-2014-RPAC1	308956	11/1/2014
CL-2016-RRU1	335944	11/1/2016
CA-2015-ROCP1	382645	N/A
CA-2018-IALL1	706580	11/1/2018

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

Coverage	Current LCM	Proposed LCM
Liability	1.703	1.497
Physical Damage	1.714	1.658

The rate impact associated with this filing is +8.2% or \$2,200 affecting 2 policyholders.

Item Key: 710800

Date Submitted: 06/13/2018

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Revised Rate only

Personal Umbrella and Excess

AICPA CNA Personal Catastrophe Liability Program

Rate Revision

- Base Rates
- UM Rates

Overall % Impact: **5.0**

Overall \$ Impact: **\$18,200**

of Policyholders: **717**

Company Reference: 18-01634-R

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

The last rate revision to this program was +4.9% or \$16,709 which was approved under LDI Item Key Number 394619 effective 11/1/2017 for both new and renewal business.

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

The rate impact associated with this filing is +5.0% or \$18,200 affecting 717 policyholders.

Item Key: 710803

Date Submitted: 06/13/2018

HANOVER AMERICAN INSURANCE COMPANY, THE

MASSACHUSETTS BAY INSURANCE COMPANY

HANOVER INSURANCE COMPANY, THE

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile
 Legacy Auto Program
 Overall % Impact: **5.0**
 Overall \$ Impact: **\$109,890**
 # of Policyholders: **809**
 Company Reference: LA-PA-18332
 Requested Effective Dates - New: N/A Renewal: 09/30/2018

Item Key: 710805
 Date Submitted: 06/13/2018
 RLI Insurance Company
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Marine Commercial Automobile Program
 Loss Cost Adoption

ISO Designation Number CA-2018-BRLA1

Overall % Impact: **19.1**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: ISO-CA-R-0618-LA-M
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

The last rate revision to this program was +3.2% or \$0 which was approved under LDI Item Key Number 396678 effective 11/1/2017 for both new and renewal business.

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

The company is not proposing to revise the current Loss Cost Multiplier of 1.650.

The proposed rate impact is +19.1% or \$0 affecting 0 policyholders.

Item Key: 710808
 Date Submitted: 06/13/2018
 Lion Insurance Company
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 Overall % Impact: **0.190**
 Overall \$ Impact: **\$818**
 # of Policyholders: **26**
 Company Reference: LION-18-001
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 389461, which resulted in an overall -4.900% rate decrease, effective 07/05/2017.

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 1.450 loss cost multiplier.

There is an overall +0.190% rate increase or +\$818 as a result of this filing.

There will be 26 Louisiana policyholders affected by this filing.

Item Key: 710810
 Date Submitted: 06/13/2018
 CONTRACTORS BONDING AND INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
Loss Cost Adoption

ISO Designation Number CA-2018-BRLA1

Overall % Impact: **+19.100%**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: ISO-CA-R-0618-LA-C
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 693587 effective 3/15/2018 for both new and renewal business.

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

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

Coverage	Loss Cost Multiplier
Liability	1.750
Physical Damage	1.800

The rate impact associated with this filing is +19.1% or \$0 affecting 0 policyholders

Item Key: 710844

Date Submitted: 06/13/2018
 Insurance Services Office, Inc.
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: PP-2017-RRU17 (A1)
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

Item Key: 710851

Date Submitted: 06/13/2018
 CHARTER OAK FIRE INSURANCE COMPANY, THE
 PHOENIX INSURANCE COMPANY, THE
 TRAVELERS INDEMNITY COMPANY, THE
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
 17 - Other Liability
 Delayed Adoption
 Commercial General Liability
 Delayed adoption of ISO Loss Cost Designation Filing Number GL-2017-BGL1
 Overall % Impact: **1.018**
 Overall \$ Impact: **\$223,525**
 # of Policyholders: **2213**
 Company Reference: 2018-02-0020
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

Item Key: 710852

Date Submitted: 06/13/2018
 Berkley National Insurance Company
 RIVERPORT INSURANCE COMPANY
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY
 1 - Property
 Revised Rate and Rule
 Commercial Property (Fire and Allied Lines)
 General Risk Program
 Overall % Impact: **0.0**

Overall \$ Impact: **\$0**
 # of Policyholders: **49**
 Company Reference: BSS-CF-2018-5316-RARU-LA-28476
 Requested Effective Dates - New: 11/01/2018 Renewal: 11/01/2018

Item Key: 710853

Date Submitted: 06/13/2018
 TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Moving & Storage Program.
 # of Policyholders: **0**
 Company Reference: 18-921
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

Item Key: 710870

Date Submitted: 06/14/2018
 New Hampshire Insurance Company
 9 - Inland Marine
 Revised Rate and Rule
 Pet Insurance
 # of Policyholders: **0**
 Company Reference: NHIC18PET01-RATE

Item Key: 710873

Date Submitted: 06/14/2018
 WESTPORT INSURANCE CORPORATION
 17 - Other Liability
 Revised Rate and Rule
 Professional Liability / E&O
 Professionals Premier for Lawyers Program
 Overall % Impact: **-21.1**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: LA-18-19034-R(3)
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 710874

Date Submitted: 06/14/2018
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
 4 - Homeowners
 Revised Rate and Rule
 American Association of Retired Persons (AARP) Homeowners Policy Program
 Overall % Impact: **3.0**
 Overall \$ Impact: **\$161,955**
 # of Policyholders: **2812**
 Company Reference: FN.14.799/RWG.2018.02
 Requested Effective Dates - New: 10/04/2018 Renewal: 11/18/2018

The last adjustment to this program was approved in June 2017 (Item Key #394453) and resulted in an overall rate increase of +15.0% to be effective September 23, 2017 for new business and November 11, 2017 for renewal business.

With this filing, the company proposes the following:

- Base rate revision
- Update to the premium in Rule 806 Additional Limits in the Event of a Total Loss to the Dwelling. The annual premium is changing from \$5 to \$60.

These changes will result in an overall rate increase of **+3.0%** or **+\$161,955** (2,812 policyholders).

Item Key: 710886

Date Submitted: 06/14/2018
 METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 ECONOMY PREMIER ASSURANCE COMPANY
 4 - Homeowners
 Confidential Model Information
 Homeowners
 Metropolitan Property and Casualty Insurance Company -Confidential Model
 # of Policyholders: **0**
 Company Reference: LA0199HGP091511RU
 Requested Effective Dates - New: 09/15/2011 Renewal: 09/30/2011

Item Key: 710888

Date Submitted: 06/14/2018
 ACE AMERICAN INSURANCE COMPANY
 ACE FIRE UNDERWRITERS INSURANCE COMPANY
 ACE PROPERTY AND CASUALTY INSURANCE COMPANY
 BANKERS STANDARD INSURANCE COMPANY
 INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
 INSURANCE COMPANY OF NORTH AMERICA
 PACIFIC EMPLOYERS INSURANCE COMPANY
 WESTCHESTER FIRE INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Adoption of ISO Loss Cost Designation Filing Number CA-2018-BRLA1
 Overall % Impact: **26.4**
 Overall \$ Impact: **\$1,229,833**
 # of Policyholders: **261**
 Company Reference: 18-CA-2015286
 Requested Effective Dates - New: 09/01/2018 Renewal: 09/01/2018

Item Key: 710890

Date Submitted: 06/14/2018
 ANPAC LOUISIANA INSURANCE COMPANY
 19 - Commercial Automobile
 Non-Adoptions

Commercial Business Automobile
 Non-Adoption

ISO Designation Numbers RP-2018-RPD18 and RP-2018-RAL18

of Policyholders: **0**
 Company Reference: 17-CA-LA-180492R

With this filing, the company proposes to non-adopt the following Insurance Service Offices, Inc. (ISO) designations:

- RP-2018-RAL18 which was approved for ISO under LDI Item Key Number 695471 effective 11/1/2018; and
- RP-2018-RPD18 which was approved for ISO under LDI Item Key Number 695473 effective 11/1/2018.

There is no rate impact associated with this filing.

Item Key: 710896

Date Submitted: 06/14/2018
 LYNDON SOUTHERN INSURANCE COMPANY
 4 - Homeowners

Initial Rate and Rule
 Tenant Homeowners
 Renters Insurance Program
 # of Policyholders: **0**
 Company Reference: LL-HO4-RENTERS INSURANCE- 2018- RATES - RULES

Item Key: 710907

Date Submitted: 06/14/2018
 ESURANCE INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Overall % Impact: **2.6**
 Overall \$ Impact: **\$599,324**
 # of Policyholders: **7296**
 Company Reference: 18-LA-EIC-PARA-01
 Requested Effective Dates - New: 09/19/2018 Renewal: 11/08/2018

Item Key: 710913

Date Submitted: 06/14/2018
 Pharmacists Mutual Insurance Company
 11 - Medical Malpractice
 Revised Rate and Rule
 Medical Malpractice
 Individual Pharmacist Professional Liability Program
 Rule I.1.2 Policy Forms
 # of Policyholders: **125**
 Company Reference: LA-PHL-07-18-B-RR
 Requested Effective Dates - New: 07/31/2018 Renewal: 07/31/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 701443, which resulted in an overall 0% rate impact, effective May 31, 2018.

The company is making the following revision:

- Rule I.1.2 Policy Forms
 - Revising the rule to introduce a debit to include coverage for direct patient care. C. and D. have been added to reflect the newly introduced form numbers.

The company states that the rate impact for these revisions is **0.0%**.

The requested rates/rules require approval of companion form(s) filing, LDI Form Filing No. 710943, Company Form Filing No. LA-PHL-07-18-B-F.

Item Key: 710925

Date Submitted: 06/15/2018
 Insurance Services Office, Inc.
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Overall % Impact: **-0.8**
 # of Policyholders: **0**
 Company Reference: GL-2018-BGL1
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

Item Key: 710934

Date Submitted: 06/15/2018
 HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

SENTINEL INSURANCE COMPANY, LTD.
 TWIN CITY FIRE INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 HARTFORD FIRE INSURANCE COMPANY
 16 - Workers Compensation
 Delayed Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01
 Overall % Impact: **-0.30**
 Overall \$ Impact: **-\$37,560**
 # of Policyholders: **5473**
 Company Reference: BR.20.696000.2018.01
 Requested Effective Dates - New: 10/01/2018 Renewal: 10/01/2018

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 393352, which resulted in an overall -3.40% rate decrease, effective 10/01/2017.

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 multiplier:

Company	Loss Cost Multiplier
Hartford Casualty Insurance Company	2.232
Hartford Insurance Company of the Midwest	1.674
Hartford Insurance Company of the Southeast	1.488
Hartford Underwriters Insurance Company	2.046
Property and Casualty Insurance Company of Hartford	1.395
Sentinel Insurance Company, Ltd.	1.953
Twin City Fire Insurance Company	1.860
Hartford Accident and Indemnity Company	1.581
Hartford Fire Insurance Company	1.767

There is an overall -0.30% rate decrease or -\$37,560 as a result of this filing.

There will be 5,473 Louisiana policyholders affected by this filing.

Item Key: 710949

Date Submitted: 06/15/2018
 CHURCH MUTUAL INSURANCE COMPANY
 19 - Commercial Automobile
 Non-Adoptions
 Commercial Business Automobile
 Non-Adoption of ISO Designation Filing Numbers
 # of Policyholders: **0**
 Company Reference: AUTO-66

Item Key: 710953

Date Submitted: 06/15/2018
 AmGUARD Insurance Company
 17 - Other Liability
 Initial Rate and Rule
 Professional Liability / E & O
 # of Policyholders: **0**
 Company Reference: 2018-08-01- LA- AEP INITIAL RATE/RULE FILING
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

Item Key: 710954

Date Submitted: 06/15/2018
 National Union Fire Insurance Company of Pittsburgh, PA
 17 - Other Liability
 Revised Rule only
 Commercial Umbrella and Excess

Commercial Umbrella Program

of Policyholders: 0

Company Reference: AIG-18-CU-09

Item Key: 710958

Date Submitted: 06/15/2018

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

19 - Commercial Automobile

Non-Adoptions

Commercial Automobile

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

of Policyholders: 0

Company Reference: 2018-04-0034

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

Item Key: 710959

Date Submitted: 06/15/2018

NORTHLAND INSURANCE COMPANY

19 - Commercial Automobile

Non-Adoptions

Commercial Automobile

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

of Policyholders: 0

Company Reference: 2018-04-0035

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

Item Key: 710960

Date Submitted: 06/15/2018

Oak River Insurance Company

16 - Workers Compensation

Initial Rule only

Workers Compensation

Rating Manual Exception Page

of Policyholders: 0

Company Reference: LAWC20181001 SBRP

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

With this filing, the above-captioned company wishes to introduce its Small Business Rating Program, effective 10/01/2018.

This program is available to policies with modified premium of \$50,000 or less at policy inception.

The eligibility criteria has been included with the exception page.

Item Key: 710962

Date Submitted: 06/15/2018

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

5 - Commercial Multiple Peril

Installment Program

Businessowners Program

Installment Payment Plan

of Policyholders: 0

Company Reference: ABF-CMP-BOP-LA-1803RU

The above-captioned company is filing its Installment Payment Plan for the above-captioned program.

- Installment Fees
 - A fee of \$3.00 per installment on all policies placed on installments, regardless of the number of installments. Full pay policies will pay no installment fees.
- Late Fee
 - A fee of \$10.00 will be applied whenever an installment payment is received 5 or more days after the due date.

The corresponding form(s) filing, LDI Form Filing No. 698950, Company Form Filing No. ABF-CMP-BOP-LA-1801F, was approved effective March 20, 2018.

A SERFF "Objection Letter" was sent to Ms. Neresa Torres on June 15, 2018 for additional information.

Item Key: 710985

Date Submitted: 06/15/2018

NATIONAL CASUALTY COMPANY

9 - Inland Marine

Revised Rate and Rule

Pet Health Insurance

Overall % Impact: **58.1**

Overall \$ Impact: **\$180,244**

of Policyholders: **446**

Company Reference: VPI LA06396NCR01

Requested Effective Dates - New: 09/20/2018 Renewal: 11/29/2018

Item Key: 710986

Date Submitted: 06/15/2018

Greenwich Insurance Company

XL INSURANCE AMERICA, INC.

XL SPECIALTY INSURANCE COMPANY

26 - Burglary And Theft

Loss Cost Adoption

Commercial Burglary and Theft

Adoption of ISO Loss Cost Designation Filing Numbers CR-2017-REL1 and CR-2017-RLA1

Overall % Impact: **-21.1**

Overall \$ Impact: **-\$6,482**

of Policyholders: **17**

Company Reference: 18MX-IS-BT01-MU-LA

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

Item Key: 710988

Date Submitted: 06/15/2018

PERMANENT GENERAL ASSURANCE CORPORATION

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Nonstandard Auto "3.2" Program

Overall % Impact: **5.7**

Overall \$ Impact: **\$459,703**

of Policyholders: **3552**

Company Reference: PGAC-3.2-2018-07

Requested Effective Dates - New: 07/31/2018 Renewal: 09/04/2018

Item Key: 710990

Date Submitted: 06/15/2018

PERMANENT GENERAL ASSURANCE CORPORATION

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Nonstandard Auto "2.0" Program

Overall % Impact: **5.8**

Overall \$ Impact: **\$76,290**

of Policyholders: **394**

Company Reference: PGAC-2.0-2018-07
Requested Effective Dates - New: 07/31/2018 Renewal: 09/04/2018