

LOUISIANA DEPARTMENT OF INSURANCE  
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 P.O. BOX 94214  
 BATON ROUGE, LOUISIANA 70804-9214

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF AUGUST 06, 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: 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 Infracton 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: 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

The last rate adjustment for the above-captioned companies was filed and approved under Louisiana State Tracking Number 12/01/1989.

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

GL-89-  
IRPD1

GL-91-  
IALL1

GL-92-  
IALL1

**GL-93-  
BALL1**

**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

With this filing, the company is introducing the initial rates and rules for its Next Broad Market General

Liability Insurance Program, filed under the Commercial General Liability line of business. The Next Broad Market program is a General Liability program targeting small and mid-size businesses.

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

RP-2000- RGL1	CL-99- O99CT	GL-2001- OPAC2	GL-2001- OCT1	CL-2001- OWTRU	CL-2001- OMORU	GL-2001- OPOL2	GL-2001- OAL01
GL-2002- OPHD2	GL-2002- IALL1	GL-2002- OTRMU	GL-2002- OWLE2	CL-2002- OCT1	GL-2002- OMR00	RP-2003- RGL03	GL-2003- ORTRU
GL-2004- ORGLA	RP-2004- RRP03	RP-2004- RCR03	CL-2004- RTIPC	GL-2004- OMORU	GL-2003- RRU03	CL-2004- RTERP	GL-2004- IALL1
GL-2004- RPTRU	GL-2004- RDD04	RP-2004- RGL1	GL-2004- OSIER	GL-2005- RRPL1	RP-2005- RGL05	CL-2006- OTR01	GL-2005- IALL1
RP-2006- IALL1	RP-2006- RRP06	RP-2006- RCR06	GL-2006- OCTRU	GL-2000- BGL1	GL-2001- BGL1	GL-2002- BGL1	GL-2003- BGL1
GL-2004- RCLC1	GL-2004- BGL2	GL-2005- BGL1	GL-2006- BGL1	GL-2007- BGL1	GL-2006- RCTLC	GL-2008- BGL1	GL-2008- RZPLC
GL-2009- BGL1	GL-2010- BGL1	GL-2012- BGL1	GL-2012- OELP1	GL-2012- RCTLC	GL-2013- BGL1	GL-2014- BGL1	GL-2015- BGL1
GL-2016- RELP1	GL-2017- BGL1	CL-2007- RTRL1	CL-2008- RTOAL	GL-2007- OLPG2	GL-2008- IALL1	GL-2008- ORU08	GL-2008- RZIP1
GL-2010- IALL1	GL-2010- OCT10	GL-2012- ORU12	GL-2012- ORU12(A)	GL-2012- IALL1	GL-2013- ODBRU	GL-2014- IALL1	RP-2014- RGL14
GL-2014- RDD14	GL-2014- ODNRU	CL-2016- ODPRU	RP-2016- RRP16	RP-2016- RCP16			

The company will utilize and initial Loss Cost Multiplier of 1.538.

There is no rate impact associated as this is a new program.

The corresponding form(s), LDI Form Filing Number 709298, Company Form Filing Number SNIC-OL-BM-NEXT-LA-1801F is pending approval.

**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: 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: 710403**

Date Submitted: 06/07/2018

Progressive Property Insurance Company

1 - Property

Initial Rate and Rule

Introduction of DP3 Dwelling Fire Program

Company Reference: LA DP 2018-06 PPIC

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

The above-captioned company wishes to introduce rates and rules for its new DP3 Dwelling Fire Program.

There is no rate impact associated with this filing.

Companion forms (Item Key #

**Item Key: 710407**

Date Submitted: 06/07/2018

Progressive Property Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners (HOR, HOS and HOH programs)

Transfer of policies from ASI Lloyds to Progressive Property Insurance Company

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

The initial rates and rules for the above-captioned program were approved in April 2014 (Item Key #307334) to be effective July 15, 2014.

With this filing, the company states "American Strategic Insurance currently has Louisiana homeowner business in two underwriting companies:

Progressive Property Insurance Company

- Policies in force as of 4/30/2018
- HO3 - 410 policies

and ASI Lloyds:

- Policies in force as of 4/30/2018
- HOH - 34,308 policies (HOH is our proprietary version of ISO's HO3)
- HOR - 2,065 policies (HOR is our proprietary version of ISO's HO4)
- HOS - 4,016 policies (HOS is our proprietary version of ISO's HO5)

We would like to place all policyholders in a single underwriting company, Progressive Property Insurance Company. This decision was made, in part, to reduce IT system complexities, enhance operational effectiveness, and ultimately better serve our policyholders across all underwriting companies".

**HOR - Tenant (Similar to ISO's HO4)**

There are no tenant policies currently in Progressive Property Insurance Company. With this filing, the company proposes the following:

- On renewal, the company proposes moving all tenant policies from ASI Lloyds to Progressive Property Insurance Company.
- Using ASI Lloyds approved tenant rates/rules per SERFF Tracking number AMSI-129405673.

**HOS - Owner Occupied (similar to ISO's HO5)**

There are no HOS policies currently in Progressive Property Insurance Company. With this filing, the company proposes the following:

- On renewal, the company proposes moving all HOS policies from ASI Lloyds to Progressive Property

Insurance Company.

- Using ASI Lloyds approved HOS rates/rules per SERFF Tracking number AMSI-131146699

### **HOH - Owner Occupied (similar to ISO's HO3)**

There are 410 HO3 policies currently in Progressive Property Insurance Company. With this filing, the company proposes the following:

- On renewal, the company proposes moving all HOH policies from ASI Lloyds to Progressive Property Insurance Company.
- Using ASI Lloyds approved HOH rates/rules per SERFF Tracking number AMSI-131222032.

Rate impacts on the positive side are being capped at +20%.

Also with this filing, an Advance Quote Discount is being introduced. A discount applies to the Other Perils premium on policies quoted in advance of the effective date on new business. The discount is automatically applied based on the date the quote is initiated in the ASI rating system.

These changes will result in an overall rate decrease of **-2.6%** or **-\$20,440** (410 policyholders).

### **Item Key: 710414**

Date Submitted: 06/07/2018

Progressive Property Insurance Company

1 - Property

Installment Program

Introduction of Installment Payment Plan  
for DP3 Dwelling Fire Program

Transfer of policies from ASI Lloyds to Progressive Property Insurance Company

Company Reference: LA DP 2018-06 PPIC INSTALLMENT PLAN

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

The above-captioned company wishes to introduce an installment payment plan for use with its DP3 Dwelling Fire Program.

The initial rates and rules for the company's DP3 Dwelling Fire Program are still pending as Item Key #710403. With that filing, the company proposes to transfer business from ASI Lloyds to Progressive Property Insurance Company.

The installment payment plan reads as follows:

### **DP3 - Payment Plans**

We do not accept Premium Finance Agreements.

The selected payment plan must be indicated on the application.

Two optional payment plans are available in this program.

#### **Semi-Annual (2 Pay)**

55% Down

45% Due on 180th day

#### **Quarterly (4 Pay)**

31% Down

23% due on the 90th day

23% due on the 180th day

23% due on the 270th day

Installment Fee Schedule for 2 Pay & 4 Pay Plans:

**Premium Range Installment Fee**

\$0-499	\$4
\$500-649	\$5
\$650-799	\$6
\$800-949	\$6
\$950-and above	\$6

An installment fee is not charged on the initial down payment. There is a \$15 service charge on NSF checks.

**Monthly Electronic Funds Transfer (EFT) First term enrolled in the monthly EFT**

- 16.67% down payment due when initially enrolling.
- Ten equal installments of 8.333% due every 30 days.
- \$2 installment fee for each payment.

**Monthly Electronic Funds Transfer (EFT) All subsequent renewals after initial term is enrolled in the monthly EFT.**

- 8.333% due on the renewal effective date.
- Eleven equal installments of 8.333% due every 30 days.
- \$2 installment fee for each payment.

There is no rate impact associated with this filing.

Companion forms (Item Key #

**Item Key: 710417**

Date Submitted: 06/07/2018

Progressive Property Insurance Company

4 - Homeowners

Installment Program

Introduction of Installment Payment Plan

for Homeowners (HOR, HOS and HOH programs)

Transfer of policies from ASI Lloyds to Progressive Property Insurance Company

Company Reference: LA HO 2018-06 PPIC INSTALLMENT PLAN

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

The above-captioned company wishes to introduce an installment payment plan for use with its Homeowners (HOH, HOS and HOR) Programs.

The initial rates and rules for the company's Homeowners Program are still pending as Item Key #710407. With that filing, the company proposes to transfer business from ASI Lloyds to Progressive Property Insurance Company.

The installment payment plan reads as follows:

## **HOH, HOS and HOR**

### **Payment Plans**

We do not accept Premium Finance Agreements.

The selected payment plan must be indicated on the application.  
Two optional payment plans are available in this program.

<b>Semi-Annual (2 Pay)</b>	<b>Quarterly (4 Pay)</b>
55% Down	31% Down
45% Due on 180th day	23% due on the 90th day
	23% due on the 180th day
	23% due on the 270th day

Installment Fee Schedule for 2 Pay & 4 Pay Plans:

### **Premium Range Installment Fee**

\$0-499	\$4
\$500-649	\$5
\$650-799	\$6
\$800-949	\$6
\$950-and above	\$6

An installment fee is not charged on the initial down payment. There is a \$15 service charge on NSF checks.

### **Monthly Electronic Funds Transfer (EFT) First term enrolled in the monthly EFT**

- 16.67% down payment due when initially enrolling.
- Ten equal installments of 8.333% due every 30 days.
- \$2 installment fee for each payment.

### **Monthly Electronic Funds Transfer (EFT) All subsequent renewals after initial term is enrolled in the monthly EFT.**

- 8.333% due on the renewal effective date.
- Eleven equal installments of 8.333% due every 30 days.
- \$2 installment fee for each payment.

There is no rate impact associated with this filing.

Companion forms (Item Key #

### **Item Key: 710680**

Date Submitted: 06/11/2018

STATE NATIONAL INSURANCE COMPANY, INC.



17 - Other Liability  
 Initial Rate and Rule  
 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

With this filing, the company is introducing the initial rates and rules for its Commercial General Liability Royal & Sun Alliance Insurance Agency, Inc.'s exclusive RSA Multinational Insurance Program. The purpose of the RSA Multinational Insurance Program is to provide coverage for those insureds which have a Non-US relationship with RSA Insurance Group and their affiliates.

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

GL-2016-RELP1	GL-2012-ORU12 and GL-2012-ORU12(A)	GL-2004-OSIER	GL-97-R97CM	GL-95- ILDD1	RP- 2014- RGL14
GL-2015-BGL1	GL-2010-OCT10	GL-2004-OMORU	GL-97-O97PU	GL-94- O94ST	GL- 2017- BGL1
GL-2014-RDD14	GL-2008-RZPLC	GL-2003-RRU03	GL-96-O96RU	GL-94- R94LQ	
GL-2014-IALL1	GL-2008-RZIP1	GL-2002-OMR00	GL-96-O96MR	CL- 2016- ODPRU	
GL-2014-ODNRU	GL-2007-OLPG2	GL-2002-IALL1	GL-95-OBL1	GL- 2014- ODNRU	
GL-2013-ODBRU	GL-2006-OCTRU	GL-2001-OPOL2	GL-95-O95RU	GL- 2002- OTRRU	

The company will utilize an initial loss cost multiplier of 1.183.

There is no rate impact associate with this filing as this is a new program.

The corresponding form(s), LDI Form Filing Number 710667, Company Form Filing Number LA-GL-SNIC-18001-F is pending approval.

**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

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

There is no rate impact associated with this program.

The corresponding form(s), LDI Form Filing Number 710951, Company Form Filing Number 2018-08--01 LA AEP INITIAL FORM FILING was disapproved.

**Item Key: 710985**

Date Submitted: 06/15/2018

NATIONAL CASUALTY COMPANY

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Pet Health Insurance

Veterinary Pet Insurance Program

Revised Rate and Rule

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

The last rate filing (Item Key Number 390948) was approved effective 12/06/2017 for new business and 02/14/2018 for renewal business. It resulted in an overall rate increase of +23.00% or premium increase of +\$28,683 and affected 176 policyholders.

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

The company proposes the following:

1. Raising the base rate for Percent of Invoice - Plan A, from \$804.47, to \$949.27.
2. Increasing the Breed Group Rating Factors for Group B, Group C, Group D, Group X1, Group X2, and Group B2.
3. Raising the Deductible Rating Factors for \$250, from 0.70, to 0.85.
4. Removing the Percent of Invoice - Plan B section.

Companion forms (Item Key Number 711004 or Company Reference Number VPI LA06396NCF01) were approved effective 09/20/2018 for new business and 11/29/2018 for renewal business.

This filing will result in an overall rate increase of **+58.100%** or premium increase of **+\$180,244** affecting 446 policyholders.

**Item Key: 710988**

Date Submitted: 06/15/2018

PERMANENT GENERAL ASSURANCE CORPORATION

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

## Louisiana Private Passenger Nonstandard Auto 3.2 Program

Revised Rate

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

The last rate revision to this program was +6.7% (+\$217,627) which was approved under LDI Item Key #393235 with effective dates of 6/29/2017 for new business and 8/3/2017 for renewal business.

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

The rate impact associated with this filing is +5.7% (+\$459,703), affecting 3,552 policyholders.

**Item Key: 710990**

Date Submitted: 06/15/2018

PERMANENT GENERAL ASSURANCE CORPORATION

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Louisiana Private Passenger Nonstandard Auto"2.0" Program

Revised Rate

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

The last rate revision to this program was +15.4% (+\$341,547) which was approved under LDI Item Key #393234 with effective dates of 6/29/2017 for new business and 8/3/2017 for renewal business.

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

The rate impact associated with this filing is +5.8% (+\$76,290), affecting 394 policyholders.

**Item Key: 711014**

Date Submitted: 06/18/2018

OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Directors &amp; Officers Liability

# of Policyholders: **0**

Company Reference: LA-OR-17D0000-003-R

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

**Item Key: 711149**

Date Submitted: 06/19/2018

United Services Automobile Association

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **46381**

Company Reference: LA1801560

Requested Effective Dates - New: 12/31/2018    Renewal: 12/31/2018

The last adjustment to this program was approved in June 2016 (Item Key #337997) and resulted in an overall 0% to be effective December 31, 2016 for both new and renewal business.

With this filing, the companies propose modifications to perils, rating structures, rating structure relativities, minimum premium, expense provision, tier placement and base rates.

To improve pricing accuracy, rating structures for three additional non-catastrophe perils - Water, Theft and Liability - are being introduced.

The companies propose two new rating variables: Named-Insured Age and Marital Status. The companies propose a new Construction Type: Masonry Veneer. For Unit-Owners, the companies are separating Amount of Insurance from Deductible and proposing that they be two separate rating structures - Amount of Insurance and Deductible Percent. For dollar deductibles, the Deductible Percent is defined as the ratio of the dollar deductible amount to the Coverage C limit. (Note that the Amount of Insurance x Deductible rating structure does not change for Owners.) For Earthquake, the companies propose implementing territory boundaries and replacing zone factors with territory relativities.

The companies also propose adjustments to multiple structural relativities. Relativities for the following rating structures have been modified:

- Amount of Insurance x Deductible - Owners - Amount of Insurance is the Coverage A (Dwelling) limit. The companies propose five additional Amount of Insurance levels: \$250K, \$350K, \$450K, \$600k and \$3M.
- Underwriting Tier - Owners and Unit-Owners
- Square Footage - Owners
- Home Age - Owners
- Protection Class x Construction - Owners and Unit-Owners
- Increased Dwelling Ratio - Unit-Owners
- Roof Type and Age - Owners
- Increased Liability Limits - Owners and Unit-Owners
- Policy Form - Owners
- Home Protector Coverage - Owners
- Other Structures Coverage Amount (Coverage B %) - Owners
- Personal Property Coverage Amount (Coverage C %) - Owners
- Claims Surcharge - Owners and Unit-Owners
- Territory - Owners and Unit-Owners
- Automated Sprinkler Discount - Owners and Unit-Owners
- Burglar Alarm - Owners and Unit-Owners

The companies propose to incorporate an Expense Fee into their rating algorithm. This provision is designed to replace the Minimum Premium amount which is being removed from rating for both Owners and Unit-Owners. The proposed Expense Fee is \$190.

The companies propose changing the way Financial Responsibility, Relationship and Military impact Tier Placement. Updated Tier Guidelines are submitted as part of this filing.

For Unit-Owners, the Increased Dwelling Coverage rates are being removed for Other Perils, Fire and Other Wind and Hail. Instead, rating for Increased Dwelling Coverage will rely on the Amount of Insurance and Increased Dwelling Coverage ratio factors.

The companies propose decreasing the lower Owners premium cap from +/-25% to +/-15% and the upper Owners premium cap from +/-50% to +/-30% for Garrison.

Base rates have been revised to achieve the proposed overall rate effects by company for both Owners and Unit-Owners. The companies propose uniform base rates across companies for Unit-Owners.

These changes will result in an overall **0.0%** or **\$0** (46,381 policyholders).

**Item Key: 711178**

Date Submitted: 06/20/2018

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

FEDERATED RESERVE INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Revised Rate and Rule

Overall % Impact: **-11.4**

Overall \$ Impact: **-\$28,392**

# of Policyholders: **169**

Company Reference: IM-2018-2

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

The above-captioned companies are revising rates and rules for their Commercial Inland Marine program.

The companies are proposing the following:

1. Adding a Supplemental Extended Reporting Period option and corresponding table.
2. Adding a Electronic Media Defense and Liability coverage.
3. Adding Identity Recovery Coverage.
4. Revising Rule 4. Coverage limits table.

Companion forms (Item Key Number 711180 or Company Reference Number IM-2018-2) were still pending as of 08/08/2018.

This filing will result in an overall rate decrease of **-11.40%** or premium decrease of **-\$28,392** affecting 169 policyholders.

**Item Key: 711305**

Date Submitted: 06/21/2018

## CAPITOL INDEMNITY CORPORATION

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: 18-LIAB-RA-CW-056

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 275903 effective 10/01/2011 for new business and 12/01/2011 for renewal business.

With this filing, the company is making the following revisions to the rating rules used in conjunction with its currently approved CGL program.

1. Updating the Loss Cost Multipliers
2. Creating proprietary classes for its AFFTA business
3. Filing Additional Insured Charges for Farmers Market business
4. Implementing countrywide exceptions to the ISO General Liability Multistate Rating Plan for Experience and Schedule Rating

There is no rate impact associated with this filing.;

**Item Key: 711498**

Date Submitted: 06/26/2018

SECURITY NATIONAL INSURANCE COMPANY

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability

# of Policyholders: 0

Company Reference: LA-PL-1809-05-9981

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

**Item Key: 713041**

Date Submitted: 06/27/2018

Insurance Services Office, Inc.

17 - Other Liability

Revised Rule only

Management Protection Program

# of Policyholders: 0

Company Reference: MP-2018-RRU18

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

With this filing, the company is introducing a new Management Liability Module Policy as part of Division Fifteen – Management Protection. The coverage parts which are part of this Policy are: Private Company Directors And Officers Liability, Fiduciary Liability, Employment-related Practices Liability, Kidnap/Ransom And Extortion and Crime and Fidelity. Only the forms and endorsements, manual rules and

loss costs of the Private Company Directors And Officers Liability, Employment- related Practices Liability and Fiduciary Liability coverage parts reside in Division Fifteen – Management Protection.

These rules are new and only apply to the new Management Liability Module Policy and are separate from the existing rules which apply to the Management Protection Policy. They are differentiated as new page type "ML." The existing rules which apply to the Management Protection Policy have also been revised to include that they do not apply to private companies (other than financial institutions).

All new coverage forms and endorsements introduced in companion filing MP-2018-OFR18 will have a new designator of "ML" to differentiate these forms from the current "MP" forms and endorsements currently available under the Management Protection program. The current "MP" forms and endorsements will continue to apply for use with public corporations, non-for-profit corporations and financial institutions and are not applicable to the Management Liability Module Policy

The company is introducing the following state rules exception(s):

- ? Rule A1. Defense Within Limits Requirements
- ? Rule 4. Premium Computation
- ? Rule 9. Additional Premium Changes
- ? Rule 11. Cancellation
- ? Rule 20. Mandatory Forms And Endorsements
- ? Rule 21. Description Of Additional Optional Endorsements
- ? Rule 32. Private Company Directors And Officers Liability Coverage Part – Premium Determination
- ? Rule 52. Employment-related Practices Liability Coverage Part – Premium Determination
- ? Rule 62. Fiduciary Liability Coverage Part – Premium Determination
- ? Territory Definitions

We have used a format of underlining additions to indicate new material.

#### **Item Key: 713097**

Date Submitted: 06/28/2018

Privilege Underwriters Reciprocal Exchange

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Louisiana Private Fleet Auto Program

Revised Rate and Rule

Overall % Impact: **7.5**

Overall \$ Impact: **\$421,721**

# of Policyholders: **1021**

Company Reference: 18-LA-PA-001

Requested Effective Dates - New: 12/08/2018    Renewal: 02/06/2019

The last rate revision to this program was +9.9% (+\$456,385) which was approved under LDI Item Key #395890 with effective dates of 12/2/2017 for new business and 2/1/2018 for renewal business.

With this filing, the company proposes the following revisions:

- Tiering - changes to the current tiering variables and algorithm - four variables will be incorporated into a point-system algorithm;
- Driving Incidents / Household Averaging - incorporate all such incidents via secondary use class

- tables;
- Driver Assignment - incidents incorporated on a driver/policy basis, and the primary use class factors averaged therein, we will no longer incorporate an operator assignment mechanism;
  - Companion Credits - increase the discounts for home and excess companion policy discounts;
  - Revised Discounts / Surcharges - revise the application of the Good Student discount, Driver Training discount, Away at School discount, years Clean, Vacation Use, and Inexperienced Operator Surcharge;
  - Comprehensive / Collision Deductibles - revise comprehensive and collision deductible factors to match countrywide factors;
  - Adoption of ISO Symbols - adoption the new ISO Comprehensive and Collision symbol factors based on the Personal Auto ISO Circular LI-PA-2015-091;
  - Driver Class Factors - revise the driver class factors;
  - Base Rates - revise the base rates;
  - Rate Adjustment Factor - introduce a rate adjustment rule to address increases in loss severities in future years;
  - Net of Commission - introduce a Net of Commission Option; and
  - Manual Formatting - update the format to the rate and rule manuals for ease of usage and readability.

The rate impact associated with this filing is +7.5% (+\$421,721), affecting 1,021 policyholders.

**Item Key: 713957**

Date Submitted: 06/28/2018

Insurance Services Office, Inc.

17 - Other Liability

Revised Rule only

# of Policyholders: 0

Company Reference: RP-2018-RMP18

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

With this filing, the company is introducing a new section in Division Fifteen (Management Protection) - of the Commercial Lines Manual (CLM) containing two new Individual Risk Premium Modification (IRPM) Plans and one new Schedule Rating Plan -- namely, the Private Company Directors and Officers (D&O) Liability IRPM Plan, the new Fiduciary Liability IRPM Plan and a new Employment-related Practices Liability (ERPL) Schedule Rating (EPS) Plan. They complement enhancements to the current Management Protection Program, as contained in the companion filings referred to below. The new ERPL part is being incorporated into Division Fifteen (Management Protection) with no impact to the current standalone ERPL Program, which will continue as is in Division Eleven until further notice.

The new Private Company D&O Liability Individual Risk Premium Modification Plan may be applied to an applicable coverage part that develops an annual company premium of \$1,000 or more;

The new Fiduciary Liability Individual Risk Premium Modification Plan may be applied to an applicable coverage part that develops an annual company premium of \$1,000 or more;

The new Schedule Rating Plan may be applied to any Employment-related Practices Liability part which will now be written under the new coverage form which develops an annual company premium of \$1,000 or more;

The Rating Modification tables in Rule 3. reflect risk characteristics relevant to each individual IRPM Plan, with appropriate descriptions; and

The total credits or debits applied under each IRPM or Schedule Rating Plan shall not exceed 40%.



The corresponding form(s), LDI Form Filing Number 713040, Company Form Filing Number MP-2018-OFR18 was approved effective 01/01/2019.

**Item Key: 713994**

Date Submitted: 06/29/2018

ALLSTATE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Louisiana Trailer Program

Rate Revision

Overall % Impact: **+19.900%**

Overall \$ Impact: **\$199,049**

# of Policyholders: **2661**

Company Reference: R32569

Requested Effective Dates - New: 10/17/2019    Renewal: 10/17/2019

The last rate revision to this program was +12.1% (+\$125,339) which was approved under LDI Item Key #384655 with effective dates of 1/18/2017 for new and renewal business.

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

The rate impact associated with this filing is +19.9% (+\$199,049) affecting 2,661 policyholders.

**Item Key: 713995**

Date Submitted: 06/29/2018

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Louisiana Trailer Program

Rate Revision

Overall % Impact: **+30.000%**

Overall \$ Impact: **\$697,301**

# of Policyholders: **5080**

Company Reference: R32568

Requested Effective Dates - New: 10/22/2018    Renewal: 10/22/2018

The last rate revision to this program was +30.0% (+\$516,903) which was approved under LDI Item Key #391600 effective dates of 6/26/2017 for new and renewal business.

With this filing, the company proposes to revise the base rates for travel trailers and utility travel trailers.

The rate impact associated with this filing is +30.0% (+\$697,301) affecting 5,080

policyholders.

**Item Key: 714018**

Date Submitted: 06/29/2018

Lighthouse Property Insurance Corporation

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

LPIC LA CP 2018 Rate & Rule Filing

# of Policyholders: 0

Company Reference: LPIC-LA-CP-RR-2018-01

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

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

With this filing, the company is adopting the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers for Commercial Property rates, rules and rating plans:

<b>Filing Designation Number</b>	<b>Item Key Number</b>	<b>Effective Date</b>
LA18-02 (CF-2016-RRU16)	691556	August 1, 2018
LA18-01 (CF-2016-RLC16)	691554	August 1, 2018
RP-2004-RIR1 (ISO)	19117	May 1, 2005
LA15-03 (RP-2014-RML09)	318468	July 1, 2015
LA01-15 (RP-2001-RIR01)	6518	May 1, 2002
CL-99-099CT (ISO)	2434	February 1, 2001
CF-2011-OCT04	ISO Circular-LI-CF-2011-094	August 1, 2011

The company is adopting approved loss costs with rate deviations related to the following items:

- Deviations
- Named Storm Deductible
  - Rule 82
- Equipment Breakdown for Commercial Program
  - Rule AB
- Business Income
  - Rule 51.A.3.d
- Enhanced Endorsement
  - AA. Enhancement Coverage

There is no rate impact associated with this filing.

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

The corresponding form(s) filing, LDI Form Filing No. 714044, Company Form Filing No. CP\_2018 LA FORM-01 were pending as of August 3, 2018.

**Item Key: 714064**

Date Submitted: 07/02/2018

OMNI INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

Overall % Impact: **9.8**Overall \$ Impact: **\$223,886**# of Policyholders: **788**

Company Reference: LA05V20.00

Requested Effective Dates - New: 08/16/2018    Renewal: 09/24/2018

The last rate revision to this program had a rate impact of +20.5% (+\$460,619) and was approved under LDI Item Key Number 394511 with an effective date of 7/12/2017 for new business and 8/16/2017 for renewal business.

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

The rate impact associated with this filing is +9.8% (+\$223,886), affecting 788 policyholders.

**Item Key: 714139**

Date Submitted: 07/02/2018

Key Risk Insurance Company

17 - Other Liability

Initial Rate and Rule

Cyber Risk Insurance Program

# of Policyholders: **0**

Company Reference: BCRS201803-R1

**Item Key: 714231**

Date Submitted: 07/03/2018

AMERISURE MUTUAL INSURANCE COMPANY

AMERISURE INSURANCE COMPANY

AMERISURE PARTNERS INSURANCE COMPANY

26 - Burglary And Theft

Adoption

Commercial Burglary and Theft

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

Crime &amp; Fidelity Multistate Loss Costs &amp; Rules

Overall % Impact: **-21.1**Overall \$ Impact: **\$-609**# of Policyholders: **2**

Company Reference: LA-ISO-LI-CR-2018-001 RU\_LC

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

The last adjustment to this program occurred in July 2017 under the Prior Approval provision (Item Key #395255) to be effective October 1, 2017.

With this filing, the above-captioned companies wish to adopt the following Insurance Services Office, Inc. (ISO) filing designation numbers for Crime & Fidelity Multistate Loss Costs and Rules:

<b>Filing Designation Number</b>	<b>Item Key Number</b>	<b>Effective Date</b>
CR-2017-RLA1 (Loss Costs)	687911	June 1, 2018
CR-2017-REL1 (Rules)	687909	June 1, 2018

These changes results in a rate decrease of -21.1% or -\$609 (2 policyholders).

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

**Item Key: 714270**

Date Submitted: 07/03/2018  
 GEICO CASUALTY COMPANY  
 19 - Private Passenger Automobile  
 Revised Rule only  
 Private Passenger Automobile  
 Private Passenger Auto Program  
 Revised Rule

Company Reference: 2018-252  
 Requested Effective Dates - New: 08/01/2018    Renewal: 09/15/2018

With this filing, the company proposes to revise the New Business Placement Addendum and PPA Rule PPA-P-12, Reissuing Rating, to include insurance status and length of lapse on current reissue.

There is no rate impact associated with this filing.

**Item Key: 714384**

Date Submitted: 07/05/2018  
 Catlin Insurance Company, Inc.  
 9 - Inland Marine  
 Initial Rate and Rule  
 Personal Inland Marine  
 Travel Protection Program  
 Initial Rate and Rule

# of Policyholders: 0

Company Reference: 16CX-XH-CM01-MU-LA-R

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

Companion forms (Item Key Number 697879 or Company Reference Number 18CX-XH-CM01-MU-LA-F) received Certified Approval on 02/26/2018.

There is no rate impact associated with this filing.

**Item Key: 714429**

Date Submitted: 07/06/2018  
 AMERISURE MUTUAL INSURANCE COMPANY  
 AMERISURE INSURANCE COMPANY

## AMERISURE PARTNERS INSURANCE COMPANY

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: **16.1**Overall \$ Impact: **\$415,792**# of Policyholders: **70**

Company Reference: LA-ISO-LI-CA-2018-127-130

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

The last rate revision to this program was +8.9% or \$303,993 which was approved under LDI Item Key Number 397919 effective 12/1/2017 for both new and renewal business.

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

- CA-2017-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018; and
- CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706583 effective 11/1/2018.

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

<b>Company</b>	<b>Coverage</b>	<b>Loss Cost Multiplier</b>
Amerisure Partners Insurance Company	Liability	0.903
	Physical Damage	0.993
	Uninsured Motorists	2.299
Amerisure Insurance Company	Liability	0.985
	Physical Damage	1.083
	Uninsured Motorists	2.299
Amerisure Mutual Insurance Company	Liability	1.478
	Physical Damage	1.625
	Uninsured Motorists	2.290

The rate impact associated with this filing is +16.1% or \$415,792 affecting 70 policyholders.

**Item Key: 714870**

Date Submitted: 07/10/2018

QBE INSURANCE CORPORATION

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: **0**

Company Reference: 18-5715-GL-RULE

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

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

**CG 81 15 10 06 – Exclusion Aircraft Parts** - This optional endorsement is used to exclude Products/Completed Operations (Bodily Injury and Property Damage) and arising out of any of the insureds products that are in any way incorporated into or become part of any aircraft. There is no additional charge for this endorsement.

The corresponding form(s), LDI Form Filing Number 714045, Company Form Filing Number 18-5716-GL-FORM is pending approval.

**Item Key: 714938**

Date Submitted: 07/11/2018

LYNDON SOUTHERN INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Program A

Revised Rate

Overall % Impact:    **5.0**

Overall \$ Impact:    **\$971,523**

# of Policyholders:    **11017**

Company Reference: MULTI - PPA – PROGRAM A - RATES

Requested Effective Dates - New: 09/01/2018    Renewal: 10/01/2018

The last rate revision to this program was +7.5% (+\$168,075) which was approved under LDI Item Key #338600 with effective dates of 8/26/2016 for new and renewal business.

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

The rate impact associated with this filing is +5.0% (+\$194,351), affecting 11,017 policyholders.

**Item Key: 715020**

Date Submitted: 07/11/2018

NATIONAL AMERICAN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employee Benefit Liability

# of Policyholders:    **0**

Company Reference: NAIC-EBL-LA-2018-01-R

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

**Item Key: 715105**

Date Submitted: 07/11/2018

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

## Legacy Personal Auto Program

Revised Rate

Overall % Impact: **4.3**Overall \$ Impact: **\$235,646**# of Policyholders: **2660**

Company Reference: LA-PA-1811-03-1828

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

The last rate revision to this program was +6.4% (+\$352,812) which was approved under LDI Item Key #396961 with an effective date of 11/1/2017 for renewal business.

With this filing, the company propose to revise the base rates and update the symbols. This is a renewal only program.

Coverage	Total Impact
Bodily Injury	8.0%
Property Damage	8.0%
Medical Payments	0.0%
Uninsured Motorists BI	5.0%
Uninsured Motorists PD	0.0%
Comprehensive	0.0%
Collision	0.0%
Miscellaneous Coverages	0.0%
TOTAL	4.3%

The rate impact associated with this filing is +4.3% (+\$235,646), affecting 2,660 policyholders.

**Item Key: 715114**

Date Submitted: 07/11/2018

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-1802R

**Item Key: 715121**

Date Submitted: 07/11/2018

PROGRESSIVE PALOVERDE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule  
 Private Passenger Automobile  
 Private Passenger Automobile Program  
 Revised Rate and Rule

Overall % Impact: **-1.0**

Overall \$ Impact: **\$-1,507,102**

# of Policyholders: **69010**

Company Reference: LA201802RR-AU-D

Requested Effective Dates - New: 10/26/2018    Renewal: 11/23/2018

The last rate revision to this program was +16.5% (+\$22,255,202) which was approved under LDI Item Key #392141 with effective dates of 6/23/2017 for new business and 11/24/2017 for renewal business.

With this filing, the company proposes the following changes:

Rules:

- D02 - Added clarity to the definition of drivers who qualify for non-rated status.
- D04 - Added guidelines for same day offenses that carry the same Bodily Injury point count. NAF accidents are not counted as omitted incidents. Clearer language about adding a feature for the first time on a renewal offer transaction.
- D09 - Not applicable in Progressive Paloverde.
- D10 - The rule now focuses on qualification for the discount rather than application of the discount. Application of the discount is discussed in new Rule D15.
- D11 - New Discount name and the rule now focuses on qualification for the discount rather than application of the discount. Application of the discount is discussed in new Rule D15.
- D12 - The rule now focuses on qualification for the discount rather than application of the discount. Application of the discount is discussed in new Rule D15.
- D15 - New rule to describe how youthful driver discount factors are applied to policies.
- P16 - Going forward, Progressive Group policies will only be accepted as prior insurance if the prior policy was in force for 6 months.
- P18 - Clarified how waived claims are carried forward when the policy is rewritten.
- P21 - The rule now focuses on our ability to obtain a credit report when there is a Security Freeze rather than the customer's actions in requesting the Security Freeze.
- P23 - A cap is defined for annual policies.
- P25 - Removed gender specific pronouns. Removed discount evaluation transaction list. Discount eligibility is evaluated at all transactions, not just the two automatic evaluations previously listed.
- P26 - Added language about eligibility verification.
- P27 - Added language about eligibility verification
- P28 - Added clarification to include a new payment method, Automatic Card Payments (further defined in rule P83)
- P29 - Wording changes to make this rule consistent with Rule P28
- P31 - Removed reference to renewal treatment as this discount is only available in the new business policy term.
- P32 - Progressive Paloverde will no longer offer the Loyal Customer Discount.
- P33 - Added detail about policies written before this discount was available.
- P34 - Rule rewritten to add clarity to the progression from one discount level to the next. There are no changes in the progression, but this rule describes the progression in simpler language.
- P54 - New rule to replace Rule X09.
- P58 - Definitions redundant to Rule D04 were removed and references to specific parts of Rule D04 clarified.



- P59 - Definitions redundant to Rule D04 were removed and references to specific parts of Rule D04 clarified.
- P60 - New rule to replace Rule X12.
- P74 - Detail added to describe the effect of Rate Capping (Rule P23) on this rule.
- P79 - Further defined Company as it applies to this rule.
- P81 - Added abbreviations for expenses used in our Rate Order of Calculation
- P83 - New rule to define a new payment method.
- P100 - New rule to define a new feature.
- P105 - New rule to define a new feature.
- V01 - Detail regarding the treatment of new model year releases when a previous release of the make/model combination already exists.
- V03 - The application of the vehicle age factor is defined in new Rule V21.
- V10 - Rule updated to accommodate our new Rideshare use endorsement.
- V12 - Excluded drivers are not included in the driver count used to determine whether there are more vehicles than drivers.
- V15 - Better defined when this rule was introduced. Changed the name of some of our damage classification groupings. Added language for unavailable data. Defined which driving record occurrences are used in determining the factor.
- V16 - Removed redundant wording.
- V17 - New rule to accommodate our new Rideshare use endorsement.
- V18 - New rule to define a new product feature.
- V19 - New rule to define a new product feature.
- V20 - New rule to define a new product feature.
- V21 - New rule to define a new product feature.
- V22 - New rule to define a new product feature.
- X01 - Added and removed product features in the list of variables.
- X09 - Deleted rule, replaced with Rule P54.
- X12 - Deleted rule, replaced with Rule P60.
- X14 - Added and replaced rule references to correspond with replaced rules.

#### Factor Tables:

- Driver Classification Factor Table
- Driving Record Points Factor Tables
- Youthful Driver Factor Table
- Base Rate Table
- Financial Responsibility Tier Factor Table
- Occupation/Education Rank Table
- Occupation/Education Factor Table
- Full Coverage Factor Table
- Policy Term Factor Table
- Financial Responsibility by Number of Drivers Factor Table
- Household Structure Factor Table
- Limit Factor Tables
- Deductible Factor Tables
- Vehicle Garaging Location Factor Table
- Vehicle Symbol Factor Table
- Base Model Year Table
- Vehicle Risk Group Code Table
- Vehicle Age Factor – Table 1
- Vehicle Age Factor – Table 2
- Length of Vehicle Ownership Factor Table

- Vehicle History Interaction Factor Table
- Vehicle History Junk Title Factor Table
- Vehicle History Order Status Factor Table
- Vehicle History Damage Type 2 Factor Table
- Vehicle History Damage Type 2 by Vehicle Age Factor Table
- Vehicle History Damage Type 1 Factor Table
- Vehicle History Theft Factor Table
  
- Vehicle History Title Issue Factor Table
- Homeowner/Mobile Home/Multi-Car Discount Table
- Smart Technology Discount Table
- Three Year Safe Driving Discount Table
- New Business Five Year Accident Free/Five Year Claim Free Discount Table
- Paid in Full/Electronic Funds Transfer/Automatic Card Payment Discount Table
- Paperless Discount Table
- Business Use Surcharge Table
- Rideshare Use Factor Table
- Operations Expense Factor 1 Table
- Operations Expense Factor 2 Table
- Operations Expense Factor 3 Table
- Operations Expense Factor 4 Table
- Operations Expense Factor 5 Table
- Operations Expense Factor 6 Table
- Operations Expense Factor 8 Table
- Acquisition Expense Full Coverage Factor Table
- Acquisition Expense Homeowner Factor Table
- Acquisition Expense Online Quote Factor Table
- Acquisition Expense Prior Insurance Factor Table
- Acquisition Expense Prior Insurance Activity Factor Table
- Acquisition Expense Vehicle Count Factor Table
- Bad Debt Factor Table
- E-Signature Discount Table

The rate impact associated with this filing is -1.000% (-\$1,507,102), affecting 69,010 policyholders.

**Item Key: 715124**

Date Submitted: 07/11/2018

PROGRESSIVE SECURITY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate and Rule

Overall % Impact: **-1.3**

Overall \$ Impact: **\$-5,752,951**

# of Policyholders: **171068**

Company Reference: LA201802RR-AU-A

Requested Effective Dates - New: 10/26/2018    Renewal: 11/23/2018

The last rate revision to this program was +8.0% (+\$30,520,246) which was approved under LDI Item

Key #392139 with effective dates of 6/23/2017 for new business and 11/24/2017 for renewal business.

With this filing, the company proposes the following revisions:

Rules:

- D02 - Added clarity to the definition of drivers who qualify for non-rated status.
- D04 - Added guidelines for same day offenses that carry the same Bodily Injury point count. Clearer language about adding a feature for the first time on a renewal offer transaction.
- D10 - The rule now focuses on qualification for the discount rather than application of the discount. Application of the discount is discussed in new Rule D15.
- D11 - New Discount name and the rule now focuses on qualification for the discount rather than application of the discount. Application of the discount is discussed in new Rule D15.
- D12 - The rule now focuses on qualification for the discount rather than application of the discount. Application of the discount is discussed in new Rule D15.
- D15 - New rule to describe how youthful driver discount factors are applied to policies.
- P07 - Named operator policies will no longer be available at new policy purchase but remain available for customers who endorse all their vehicles off the policy but need to maintain liability coverage
- P18 - Clarified how waived claims are carried forward when the policy is rewritten.
- P19 - Clearer wording regarding what the rule accomplishes.
- P21 - The rule now focuses on our ability to obtain a credit report when there is a Security Freeze rather than the customer's actions in requesting the Security Freeze.
- P23 - A cap is defined for annual policies.
- P25 - Removed gender specific pronouns. Removed discount evaluation transaction list. Discount eligibility is evaluated at all transactions, not just the two automatic evaluation previously listed.
- P28 - Added clarification to include a new payment method, Automatic Card Payments (further defined in rule P83)
- P29 - Wording changes to make this rule consistent with Rule P28
- P33 - Added detail about policies written before this discount was available.
- P34 - Rule rewritten to add clarity to the progression from one discount level to the next. There are no changes in the progression, but this rule describes the progression in simpler language.
- P35 - Clarified the use of residency rewards on rewritten policies.
- P45 - Added the word "Rule" to rule references.
- P54 - New rule to replace Rule X09.
- P58 - Definitions redundant to Rule D04 were removed and references to specific parts of Rule D04 clarified.
- P59 - Definitions redundant to Rule D04 were removed and references to specific parts of Rule D04 clarified.
- P60 - New rule to replace Rule X12.
- P74 - Detail added to describe the effect of Rate Capping (Rule P23) on this rule.
- P79 - Further defined Company as it applies to this rule.
- P81 - Added abbreviations for coverages and expenses used in our Rate Order of Calculation.
- P82 - Removed description of the factor. The factor can be found in the rate filing pages.
- P83 - New rule to define a new payment method.
- P100 - New rule to define a new feature.
- P102 - New rule to replace Rule X03.

- P105 - New rule to define a new feature.
- V01 - Detail regarding the treatment of new model year releases when a previous release of the make/model combination already exists.
- V03 - The application of the vehicle age factor is defined in new Rule V21.
- V10 - Rule updated to accommodate our new Rideshare use endorsement.
- V12 - Excluded drivers are not included in the driver count used to determine whether there are more vehicles than drivers.
- V13 - Removed reference to third party data collection, which was not implemented in Progressive Security.
- V15 - Better defined when this rule was introduced. Changed the name of some of our damage classification groupings. Added language for unavailable data. Defined which driving record occurrences are used in determining the factor.
- V16 - Removed redundant wording.
- V17 - New rule to accommodate our new Rideshare use endorsement.
- V18 - New rule to define a new product feature.
- V19 - New rule to define a new product feature.
- V20 - New rule to define a new product feature.
- V21 - New rule to define a new product feature.
- V22 - New rule to define a new product feature.
- X01 - Added and removed product features in the list of variables.
- X03 - Deleted rule, replaced with Rule P102.
- X09 - Deleted rule, replaced with Rule P54.
- X12 - Deleted rule, replaced with Rule P60.
- X14 - Added and replaced rule references to correspond with replaced rules.

#### Factor Tables:

- Driver Classification Factor Table
- Driving Record Points Factor Tables
- Youthful Driver Factor Table
- Base Rate Table
- Financial Responsibility Tier Factor Table
- Occupation/Education Rank Table
- Occupation/Education Factor Table
- Full Coverage Factor Table
- Policy Term Factor Table
- Financial Responsibility by Number of Drivers Factor Table
- Household Structure Factor Table
- Luxury Vehicle Factor Table
- Advance Quote Factor Table
- Limit Factor Tables
- Deductible Factor Tables
- Vehicle Garaging Location Factor Table
- Vehicle Symbol Factor Table
- Base Model Year Table
- Vehicle Risk Group Code Table
- Vehicle Age Factor – Table 1
- Vehicle Age Factor – Table 2
- Length of Vehicle Ownership Factor Table
- Vehicle History Interaction Factor Table
- Vehicle History Junk Title Factor Table
- Vehicle History Order Status Factor Table
- Vehicle History Damage Type 2 Factor Table

- Vehicle History Damage Type 2 by Vehicle Age Factor Table
- Vehicle History Damage Type 1 Factor Table
- Vehicle History Theft Factor Table
- Vehicle History Title Issue Factor Table
- Homeowner/Mobile Home/Multi-Car Discount Table
- Smart Technology Discount Table
- Three Year Safe Driving Discount Table
- New Business Five Year Accident Free/Five Year Claim Free Discount Table
- Paid in Full/Electronic Funds Transfer/Automatic Card Payment Discount Table
- Business Use Surcharge Table
- Rideshare Use Factor Table
- Operations Expense Factor 1 Table
- Operations Expense Factor 2 Table
- Operations Expense Factor 3 Table
- Operations Expense Factor 4 Table
- Operations Expense Factor 5 Table
- Operations Expense Factor 6 Table
- Operations Expense Factor 7 Table
- Operations Expense Factor 8 Table
- Bad Debt Factor Table

The rate impact associated with this filing is -1.3% (-\$5,752,951), affecting 171,068 policyholders.

**Item Key: 715297**

Date Submitted: 07/13/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: LA-GL-20055266R

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

**Item Key: 715313**

Date Submitted: 07/13/2018

MEMIC Indemnity Company

16 - Workers Compensation

Initial Rule only

Workers Compensation

Large Risk Deductible Program

# of Policyholders: 0

Company Reference: 2018-03

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

With this filing, the above-captioned company proposes its optional Large Risk Deductible Program, effective 09/15/2018.

This optional program may only be used upon election by the insured and acceptance by the insured carrier.

This program permits a large insured to reimburse the insurer for losses paid in connection with the Workers' Compensation and Employers' Liability insurance coverage. In exchange for agreeing to reimburse the insurer for all amounts within the per accident deductible, the insured receives a premium reduction.

All states' estimated annual standard premium must exceed \$500,000 to qualify.

Insureds that meet eligibility requirements can choose to negotiate the individual pricing components in accordance with their individual risk needs.

The minimum deductible level will be \$10,000 and be available in increments that are in accordance with NCCI's Excess Loss Pure Premium Factors Table, not to exceed \$1,000,000.

**Item Key: 715346**

Date Submitted: 07/16/2018

CALIFORNIA CASUALTY INDEMNITY EXCHANGE

19 - Private Passenger Automobile

Adoption

Private Passenger Auto

Adoption

- ISO Designation PP-2017-RLP1(A2)

# of Policyholders: 0

Company Reference: LA-18-A-RU-152

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

With this filing, the company proposes to adopt ISO designation PP-2017-RLP1(A2) which was approved for ISO under LDI Item Key #689168 on 11/30/2017.

There is no rate impact associated with this filing.

**Item Key: 715350**

Date Submitted: 07/16/2018

Berkshire Hathaway Specialty Insurance Company

23 - Fidelity

Initial Rate and Rule

Fidelity

Initial Rate and Rule

Crime Protection Policy

# of Policyholders: 0

Company Reference: BHSIC-CPR-15-RR

The above-captioned company wishes to file initial rate and rule for its Crime Protection Policy product under the Fidelity program.

With this filing, the company will be introducing its independent forms (endorsement, declarations, applications) that will be used with the Surety and Fidelity Association of America (SFAA) Crime Protection Policy (Form SP 00 01) and SFAA Endorsements.

The independent forms will be replacing SFAA equivalents:

- EP-CPR-019-03/2015 - Include Coverage for Funds Transfer Fraud - replaces SFAA - SE 00 41
- EP-CPR-020-03/2015 - Executive Impersonation - replaces SFAA - SE 00 48

This filing also introduces the company's propriety Crime Protection Policy - Countrywide Rating Plan.

There is no rate impact associated with this filing.

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

The corresponding form(s) filing, LDI Form Filing No. 715337, Company Form Filing No. BHSIC-CPR-15-F were pending as of July 23, 2018.

**Item Key: 715352**

Date Submitted: 07/16/2018

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Automobile Program

Revised Rate and Rule

Overall % Impact: **17.2**

Overall \$ Impact: **\$19,569,510**

# of Policyholders: **34236**

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

Requested Effective Dates - New: 10/28/2018    Renewal: 12/09/2018

The last rate revision to this program was -0.013% (-\$16,132) which was approved under LDI Item Key #693574 with effective dates of 6/16/2018 for new business and 7/26/2018 for renewal business.

With this filing, the company proposes the following revisions:

- Base rates by coverage including liability, medical payments, UM, UIM, comprehensive, collision;
- Rate stabilization factors;
- Update Model Year Factors to include 2020;
- Increased Limit Factors for UM;
- Territory Factors for BI and UM;
- Adjust Safeco Louisiana Underwriting Scorecard; and
- Update the Safeco Louisiana Auto Product guide to provide further clarity regarding "non-rated drivers."

The rate impact associated with this filing is +17.20% (+\$19,569,510), affecting 34,236 policyholders.

**Item Key: 715454**

Date Submitted: 07/17/2018

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Internet Liability

Coalition Cyber Liability Program

# of Policyholders: **0**

Company Reference: 17-17800

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

With this filing, the company is introducing the initial rates and rules for its new Cyber Liability - Coalition Program.

**Item Key: 715499**

Date Submitted: 07/18/2018

Allied World Insurance Company

17 - Other Liability

Revised Rate and Rule

Professional Liability / E & O

Psychologist Program

# of Policyholders: 0

Company Reference: 2018SPM01LA R2

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 709268 effective 6/26/2018.

With this filing, the company introducing

**Item Key: 715502**

Date Submitted: 07/18/2018

PROTECTIVE INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Small Fleet Trucking Program

Initial Rate and Rule

# of Policyholders: 0

Company Reference: P-LACA18-01R

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

With this filing, the company proposes to introduce the rates and rules for the Small Fleet Trucking Program. The goal of this program for small fleet accounts is to classify all commercial auto accounts into appropriate pricing categories.

The corresponding form filing has been approved under company tracking number P-LACA18-01F, LDI Item Key Number 715496, effective 9/1/2018.

**Item Key: 715507**

Date Submitted: 07/18/2018

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

5 - Commercial Multiple Peril

Installment Program

Commercial Package Program

Installment Payment Plans

# of Policyholders: 0



Company Reference: 02-010A - 18122 - PKG  
 Requested Effective Dates - New: 08/15/2018    Renewal: 08/15/2018

The above-captioned companies are replacing their current Premium Computation Rule Page and Billing Service Charge Revision (DIRB-1) rule page with a single rule page for the above-captioned program.

The proposed new rule page simplifies the installment plan options for Agency Bill accounts and combines the installment charges and fees applicable to Direct Bill accounts into one comprehensive rule pages.

The companies have also removed references to the ISO Rule Manual in order to allow their customers the flexibility of utilizing these installment plans with their independent products in addition to their ISO issued policies.

The installment options and charges for the combined plans have not changed; however, the companies did make the following revisions:

- A \$10.00 late fee was added to the applicable fees for Direct Bill accounts for when a payment is not received within five days after the due date, but if payment is received before the fifth day of the grace period, the fee will not be charged.
- The 11-month option was removed because it was used infrequently.

A SERFF "Objection Letter" was sent to Ms. Amber Robinson on July 18, 2018 for additional information.

**Item Key: 715515**

Date Submitted: 07/18/2018

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

5 - Commercial Multiple Peril

Installment Program

E-Commerce Program

Installment Payment Plans

# of Policyholders:    **0**

Company Reference: 02-010A - 18122 - ECO  
 Requested Effective Dates - New: 10/01/2018    Renewal: 10/01/2018

The above-captioned companies are replacing their current Premium Computation Rule Page and Billing Service Charge Revision (DIRB-1) rule page with a single rule page for the above-captioned program.

The proposed new rule page simplifies the installment plan options for Agency Bill accounts and combines the installment charges and fees applicable to Direct Bill accounts into one comprehensive rule pages.

The companies have also removed references to the ISO Rule Manual in order to allow their customers the flexibility of utilizing these installment plans with their independent products in addition to their ISO issued policies.

The installment options and charges for the combined plans have not changed; however, the companies did make the following revisions:

- A \$10.00 late fee was added to the applicable fees for Direct Bill accounts for when a payment is not received within five days after the due date, but if payment is received before the fifth day of the grace period, the fee will not be charged.
- The 11-month option was removed because it was used infrequently.

A SERFF "Objection Letter" was sent to Ms. Amber Robinson on July 18, 2018 for additional information.

**Item Key: 715516**

Date Submitted: 07/18/2018

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

1 - Property

Installment Program

Commercial Property (Fire and Allied Lines)

Installment Payment Plans

# of Policyholders: 0

Company Reference: 02-010A - 18122 - PRO

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

The above-captioned companies are filing to replace their current Premium Computation Rule Page and Billing Service Charge Revision (DIRB-1) rule page with a single rule page for the above-captioned program.

The proposed new rule page simplifies the installment plan options for Agency Bill accounts and combines the installment charges and fees applicable to Direct Bill accounts into one comprehensive rule pages.

The companies have also removed references to the ISO Rule Manual in order to allow their customers the flexibility of utilizing these installment plans with their independent products in addition to their ISO issued policies.

The installment options and charges for the combined plans have not changed; however, the companies did make the following revisions:

- A \$10.00 late fee was added to the applicable fees for Direct Bill accounts for when a payment is not received within five days after the due date, but if payment is received before the fifth day of the grace period, the fee will not be charged.
- The 11-month option was removed because it was used infrequently.

**Item Key: 715517**

Date Submitted: 07/18/2018

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

Installment Program  
 Commercial Umbrella and Excess  
 Installment Plan  
 # of Policyholders: 0  
 Company Reference: 02-010A - 18122 - UMX  
 Requested Effective Dates - New: 08/15/2018 Renewal: 08/15/2018

The above-captioned companies are replacing their current Premium Computation Rule Page and Billing Service Charge Revision (DIRB-1) rule page with a single rule page for the above-captioned program.

The proposed new rule page simplifies the installment plan options for Agency Bill accounts and combines the installment charges and fees applicable to Direct Bill accounts into one comprehensive rule pages.

The companies have also removed references to the ISO Rule Manual in order to allow their customers the flexibility of utilizing these installment plans with their independent products in addition to their ISO issued policies.

The installment options and charges for the combined plans have not changed; however, the companies did make the following revisions:

- A \$10.00 late fee was added to the applicable fees for Direct Bill accounts for when a payment is not received within five days after the due date, but if payment is received before the fifth day of the grace period, the fee will not be charged.
- The 11-month option was removed because it was used infrequently.

**Item Key: 715518**

Date Submitted: 07/18/2018  
 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  
 26 - Burglary And Theft  
 Installment Program  
 Commercial Burglary and Theft  
 Installment Payment Plans  
 # of Policyholders: 0  
 Company Reference: 02-010A - 18122 - CR  
 Requested Effective Dates - New: 08/15/2018 Renewal: 08/15/2018

The above-captioned companies are filing to replace their current Premium Computation Rule Page and Billing Service Charge Revision (DIRB-1) rule page with a single rule page for the above-captioned program.

The proposed new rule page simplifies the installment plan options for Agency Bill accounts and combines the installment charges and fees applicable to Direct Bill accounts into one comprehensive rule pages.

The companies have also removed references to the ISO Rule Manual in order to allow their customers the flexibility of utilizing these installment plans with their independent products in addition to their ISO issued policies.

The installment options and charges for the combined plans have not changed; however, the companies did make the following revisions:

- A \$10.00 late fee was added to the applicable fees for Direct Bill accounts for when a payment is not received within five days after the due date, but if payment is received before the fifth day of the grace period, the fee will not be charged.
- The 11-month option was removed because it was used infrequently.

**Item Key: 715519**

Date Submitted: 07/18/2018

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

Installment Program

Commercial General Liability

Installment Plan

# of Policyholders: 0

Company Reference: 02-010A - 18122

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

**Item Key: 715521**

Date Submitted: 07/18/2018

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

9 - Inland Marine

Installment Program

Commercial Inland Marine

Installment Plan

# of Policyholders: 0

Company Reference: 02-010A - 18122

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

The above-captioned companies are revising their Installment Payment Plan for their Commercial Inland Marine line.

There is no rate impact associated with this filing.

**Item Key: 715522**

Date Submitted: 07/18/2018

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

23 - Fidelity

Installment Program

Fidelity

Installment Payment Plans

# of Policyholders: 0

Company Reference: 02-010A - 18122 - FI

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

The above-captioned companies are filing to replace their current Premium Computation Rule Page and Billing Service Charge Revision (DIRB-1) rule page with a single rule page for the above-captioned program.

The proposed new rule page simplifies the installment plan options for Agency Bill accounts and combines the installment charges and fees applicable to Direct Bill accounts into one comprehensive rule pages.

The companies have also removed references to the ISO Rule Manual in order to allow their customers the flexibility of utilizing these installment plans with their independent products in addition to their ISO issued policies.

The installment options and charges for the combined plans have not changed; however, the companies did make the following revisions:

- A \$10.00 late fee was added to the applicable fees for Direct Bill accounts for when a payment is not received within five days after the due date, but if payment is received before the fifth day of the grace period, the fee will not be charged.
- The 11-month option was removed because it was used infrequently.

**Item Key: 715523**

Date Submitted: 07/18/2018

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

27 - Boiler And Machinery

Installment Program

Boiler &amp; Machinery or Equipment Breakdown

Installment Plan

# of Policyholders: 0

Company Reference: 02-010A - 18122

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

**Item Key: 715524**

Date Submitted: 07/18/2018

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

19 - Commercial Automobile

Installment Program

Commercial Automobile

Installment Plan

# of Policyholders:    **0**

Company Reference: 02-010A - 18122 - CA

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

The above-captioned companies are replacing their current Premium Computation Rule Page and Billing Service Charge Revision (DIRB-1) rule page with a single rule page for the above-captioned program.

The proposed new rule page simplifies the installment plan options for Agency Bill accounts and combines the installment charges and fees applicable to Direct Bill accounts into one comprehensive rule pages.

The companies have also removed references to the ISO Rule Manual in order to allow their customers the flexibility of utilizing these installment plans with their independent products in addition to their ISO issued policies.

The installment options and charges for the combined plans have not changed; however, the companies did make the following revisions:

- A \$10.00 late fee was added to the applicable fees for Direct Bill accounts for when a payment is not received within five days after the due date, but if payment is received before the fifth day of the grace period, the fee will not be charged.
- The 11-month option was removed because it was used infrequently.

**Item Key: 715540**

Date Submitted: 07/18/2018

Riverport Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders:    **0**

Company Reference: BSS-GL-2018-5321-RARU-LA-29178

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

With this filing, the company is introducing a new Cyber Suite Coverage Rules for its Commercial General Liability General Risk Program. The Cyber Suite is comprised of seven coverage components – Data Compromise Response Expenses, Data Compromise Liability, Computer Attack, Network Security Liability, Cyber Extortion, Electronic Media Liability and Identity Recovery.

Insured entities are eligible unless they are included in the following ineligible classes: Adult Business, Gambling or Gaming, Financial Institutions.

There is no rate impact associated with this filing.

**Item Key: 715543**

Date Submitted: 07/18/2018

GREAT AMERICAN INSURANCE COMPANY

23 - Fidelity

Initial Rule only

Fidelity

Initial Rule

AUTOMATED TELLER MACHINE JACKPOTTING COVERAGE

# of Policyholders: 0

Company Reference: 18-0350- 18121

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

The above-captioned company wishes to submit new a rule for its Fidelity program to be used with the Automated Teller Machine Jackpottting Coverage.

With this filing, the company has submitted a new rule and an optional new form FI 78 08 (07/18) - Automated Teller Machine Jackpottting Rider to be approved for use with the company's Financial Institution Bond Standard Form 24.

The rule is as follows:

- **FI 7808 - Automated Teller Machine Jackpottting Rider**
  - A. Optional form to be used at the discretion of the insured to provide coverage for loss due to malware placed within a computer system that causes ATMs to dispense cash or when a device is fraudulently connected to an ATM that triggers cash to be dispensed.
  - B. Refer to page FI-27 of the SFAA Fidelity and Forgery Rule Manual for calculating the premium charge for this endorsement.
  - C. The minimum annual premium for the ATM Jackpottting Extension is \$500.
  - D. The minimum Single Loss Limit of \$250,000 for the ATM Jackpottting Rider to a maximum Single Loss Limit of \$2,500,000.
  - E. The minimum Single Loss Deductible for ATM Jackpottting is \$10,000 with no maximum.

This Rider is to provide coverage for Loss due to malware that is placed within the Computer System of the Insured that causes ATMs of the Insured to dispense cash.

Premium is calculated by utilizing the SFAA rating rule for their Unattended Automated Teller Machine Coverage which provides coverage to loss or damage through burglary and theft perils.

The company is requesting an effective date of November 11, 2018.

The corresponding form(s) filing, LDI Form Filing No. 715514, Company Form Filing No. 18-0350- 18121 were pending as of July 25, 2018.

**Item Key: 715544**

Date Submitted: 07/18/2018

AMERICAN RELIABLE INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Personal Inland Marine

Boatowners/Personal Watercraft

Revised Rule Only

# of Policyholders: 0

Company Reference: I-ARIC-2018-LA-WC-RR-1137

Requested Effective Dates - New: 12/01/2018 Renewal: 02/01/2019

The above-captioned company is updating Edition Dates for its Watercraft Program under its Personal Inland Marine line.

There is no rate impact associated with this filing.

**Item Key: 715546**

Date Submitted: 07/18/2018

MARKEL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: 3

Company Reference: 1806RR020

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 392665 effective 08/01/2017. With the filing, the company is proposing the following revisions to its previously approved Pest Control Program.

- MIC-PC-3: We are proposing to reduce the credit for the wood destroying organism exclusion to 20%. The rate impact can be seen in the enclosed program rate impact exhibit.
- MIC-PC-4: Introduced a new debit of 10% to the base rates for policies that have greater than 25% of their receipts coming from bed bug operations. The rate impact can be seen in the enclosed program rate impact exhibit.
- MIC-PC-4: Introduced a new credit of 10% to the base rates for policies that have less than 25% of their receipts coming from termite operations. The rate impact can be seen in the enclosed program rate impact exhibit.

There is no rate impact associated with this filing.

**Item Key: 715554**



Date Submitted: 07/18/2018  
 Insurance Services Office, Inc.  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 Overall % Impact: **1.1**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: GL-2018-IALL1  
 Requested Effective Dates - New: 02/01/2019    Renewal: 02/01/2019

With this filing, the company is proposing the following.

- Revising increased limit factors (ILFs) for all Premises/Operations Liability and Products/Completed Operations Liability classes. These increased limit factors represent a +1.7% change on average from the Premises/Operations increased limit factors currently in effect and a -1.3% change on average from the Products/Completed Operations increased limit factors currently in effect. The General Liability combined effect is +1.1%.
- Providing the analyses used to derive these increased limit factors.

**Item Key: 715563**

Date Submitted: 07/18/2018  
 NATIONAL CASUALTY COMPANY  
 5 - Commercial Multiple Peril  
 Loss Cost Adoption  
 Commercial Multi-Peril  
 Adoption of ISO Loss Cost Filing Designation No. CA-2018-BRLA1  
 Overall % Impact: **4.8**  
 Overall \$ Impact: **\$64,805**  
 # of Policyholders: **101**  
 Company Reference: CA LA06337NICR01 (CMP)  
 Requested Effective Dates - New: 11/01/2018    Renewal: 11/01/2018

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 706790, which resulted in a -0.8% rate decrease effective April 25, 2018.

The company is now filing to adopt ISO Loss Cost Filing Designation No. CA-2018-BRLA1.

The company will utilize the following loss cost multipliers:

Commercial Auto - Liability	1.625
Commercial Auto - Physical Damage	1.711

This change will result in a **+4.8%** rate increase or **+\$64,805**.

There will be **101** Louisiana policyholders affected by this rate increase.

**Item Key: 715585**

Date Submitted: 07/19/2018

Rural Community Insurance Company  
 2 - Crop  
 Initial Rate and Rule  
 Crop-Hail  
 Non-Reinsured Supplemental RPowerD Policy  
 # of Policyholders: **0**  
 Company Reference: RC19NP-RPWD-LA2  
 Requested Effective Dates - New: 09/01/2018    Renewal: N/A

With this filing, the above-captioned company introduces its Non-Reinsured Supplemental RPowerD Policy, effective 09/01/2018.

RPowerD Policy allows producers to select alternative price discovery methods and purchase coverage levels beyond those offered under FCIC's Revenue Protection plan of insurance.

Additionally, producers are required to purchase an FCIC policy, but the policy can be purchased through any Approved Insurance Provider (AIP).

**Item Key: 715588**

Date Submitted: 07/19/2018  
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate and Rule  
 Private Passenger Automobile  
 Republic Auto Personal Auto Program  
 Revised Rate and Rule  
 Overall % Impact: **8.0**  
 Overall \$ Impact: **\$546,698**  
 # of Policyholders: **2768**  
 Company Reference: LA-PA-1810-05-1827  
 Requested Effective Dates - New: 10/01/2018    Renewal: 11/01/2018

The last rate revision to this program was +9.9% (+\$399,881) which was approved under LDI Item Key #396944 with effective dates of 10/1/2017 for new business and 11/1/2017 for renewal business.

With this filing, the company proposes the following revisions:

- Base rate changes;
- Removing the 2% discount for the 2 payment per year bill plan; and
- Rebasing of Model Year factors for physical damage coverages.

Coverage	Total Impact
Bodily Injury	16.8%
Property Damage	16.8%

Medical Payments	0.2%
Uninsured Motorists BI	8.0%
Uninsured Motorists PD	0.0%
Comprehensive	0.2%
Collision	-1.8%
Miscellaneous Coverages	0.0%
TOTAL	8.0%

The rate impact associated with this filing is +8.0% (+\$546,698), affecting 2,768 policyholders.

**Item Key: 715605**

Date Submitted: 07/19/2018

Greenwich Insurance Company

XL INSURANCE AMERICA, INC.

1 - Property

Initial Rule only

Commercial Property (Fire and Allied Lines)

Initial Rule

Restaurant Wine Valuation Endorsement

# of Policyholders: **0**

Company Reference: 18MX-IS-CP07-MU-LA-R

The above-captioned companies wish to submit initial rule for its Restaurant Wine Valuation Endorsement, GXIP 410 0618 and corresponding rating rule, XLP-XL PC Restaurant Wine ED.0618 for use with ISO's Building and Personal Property Coverage Form CP 00 10.

With this filing, this endorsement is designed to adjust the valuation of bottled wine inventory based on the selling price of such wine for Insured's Fine Dining Restaurant(s). Use the Restaurant Valuation Endorsement, GXIP 410.

This is an optional endorsement, if selected by the insured, provides for wine inventory based upon the menu prices at the time of the covered loss to insure proper protection for the insured.

This endorsement amends the valuation clause of the Insurance Services Office (ISO) Building and Personal Property Coverage Form (CP 00 10) to the Insured's selling price of the wine.

The companies are requesting an effective date of "On Approval".

The corresponding form(s) filing, LDI Form Filing No. 715603, Company Form Filing No. 18MX-IS-CP07-MU-LA-F was approved effective July 23, 2018.

**Item Key: 715626**

Date Submitted: 07/20/2018

Intrepid Insurance Company

1 - Property

Revised Rate and Rule

General Risk Program - Commercial Property

Revised Rate and Rule

General Risk Program

Overall % Impact: **-18.451**Overall \$ Impact: **\$-617**# of Policyholders: **1**

Company Reference: IDI-CF-2018-5319-RARU-LA-28552

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

The last adjustment to this program occurred in January 2018 under the Prior Approval provision (Item Key #690352) to be effective February 1, 2018.

The above-captioned company wishes to submit revised rate and rule and to adopt approved Property Insurance Association of Louisiana (PIAL) filing designation numbers to be used for its General Risk Program for Commercial Property.

The company is adopting the following PIAL Filing Designation numbers:

<b>Filing Designation Number</b>	<b>Item Key Number</b>	<b>Effective Date</b>
LA15-18 (CF-2015-RRU11) Rules	327556	May 1, 2016
LA15-19 (CF-2015-RLC11) Rates	327546	May 1, 2016
LA18-01 (CF-2016-RLC16) Rates	691554	August 1, 2018
LA18-02 (CF-2016-RRU16) Rules	691556	August 1, 2018.

The company is submitting the following:

- **New Rules**

- Rule 82. GRP 3 - Windstorm or Hail Percentage Deductibles
  - This new exception to ISO Rule 82 is introducing deductible percentages of 3% and 4%. To arrive at the selected factors, the company fit the 1%, 2% and 5% factors into a logarithmic curve to select the 3% and 4% factors.

- **Revised Rules**

- Rule 51. - Business Income Coverage Options
  - The company have revised this ISO exception with the addition of Paragraph A. The company are revising paragraph 2. Ineligibility under the Agreed Value Optional Coverage to only apply to CO 15 20 - Premium Adjustment Endorsement. As such, Agreed Value may be used with the Business Income Form Dependent Properties endorsements.
- CP 83 14 Grp 2 - Actual Loss Sustained Endorsement
  - This rule has been revised to add factors for the corresponding Period of Restoration Waiting Period selected. These factors are identical to those found in ISO Rule 54.B and 54.D.
- CP 83 37 Grp 2 - Actual Loss Sustained - With Exception for Windstorm or Hail at Designated Location(s)
  - This rule has been revised to add factors for the corresponding Period of Restoration Waiting Period selected. These factors are identical to those found in ISO Rule 54.B and

## 54.D.

- CP 83 57 - Business Income Changes - Beginning of the Period of Restoration - 48 Hours
  - This rule has been revised to accommodate the changes made to ISO Rule 54.D. ISO revised their factors to match those in Rule 54.B.. The company is utilizing the 48 Hour factor found in Rule 54.B.

These changes results in a rate decrease of **-18.451%** or **-\$617** (1 policyholder).

The company has a Loss Cost Multiplier of **1.300**.

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

The corresponding form(s) filing, LDI Form Filing No. 715612, Company Form Filing No. IDI-CF-2018-5319-FM-LA-28551 was approved to be effective November 1, 2018.

**Item Key: 715647**

Date Submitted: 07/20/2018

QBE INSURANCE CORPORATION

PRAETORIAN INSURANCE COMPANY

STONINGTON INSURANCE COMPANY

26 - Burglary And Theft

Loss Cost Adoption

Burglary and Theft

Adoption of ISO Loss Cost Filing Designation No. CR-2017-RLA1

Essential Commercial Crime

Overall % Impact: **-21.0**

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

# of Policyholders: **0**

Company Reference: 18-5676-LA

Requested Effective Dates - New: 09/05/2018    Renewal: 09/05/2018

The last adjustment to this program occurred in June 2017 under the Prior Approval provision (Item Key #394737) to be effective June 14, 2017.

With this filing, the above-captioned companies wish to adopt the following Insurance Services Office, Inc. filing designation numbers:

<b>Filing Designation Numbers</b>	<b>Item Key Number</b>	<b>Effective Date</b>
CR-2017-RLA1	687911	June 1, 2017

There is no rate impact associated with this filing.

There is no change in the Loss Cost Multiplier (LCM) for these companies:

- QBE Insurance Company - **1.575**
- Praetorian Insurance Company - **1.575**
- Stoning Insurance Company - **1.900**

The companies are requesting an effective date of September 5, 2018.

**Item Key: 715656**

Date Submitted: 07/20/2018

TRUMBULL INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

The Hartford's 2013 Class Plan Program

Revised Rate and Rule

Overall % Impact: **+10.200%**

Overall \$ Impact: **\$48,897**

# of Policyholders: **30**

Company Reference: FN.02.505.2018.01

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

The last rate revision to this program was +4.0% or \$6,749 which was approved under LDI Item Key Number 382074 effective 10/1/2016 for both new and renewal business.

With this filing, the company proposes the following revisions:

- Implement new permissible loss ratios;
- Adopt Insurance Services Office, Inc. (ISO) designation CA-2017-IALL1 which was approved for ISO under LDI Item Key Number 393237 effective 11/1/2017;
- Revise the telematics factors;
- Revise the Electronic Stability Control (ESC) factors;
- Revise the TTT Primary Classification factors for medium and heavy sized vehicles;
- Revise weight to power ratio factors for PPTs;
- Revise the MVR and Credit factors in the risk score model.

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

<b>Vehicle Type</b>	<b>Coverage</b>	<b>Current LCM</b>	<b>Proposed LCM</b>
Trucks, Tractors and Trailers	Liability and Medical Payments	3.091	3.122
	Other Than Collision	1.872	1.854
	Collision	2.080	2.086
Private Passenger Types	Liability and Medical Payments	2.469	2.436
	Other Than Collision	2.413	2.157
	Collision	1.808	1.872
	Uninsured Motorists	1.751	1.887
All Types except Private Passenger Types	Uninsured Motorists	1.751	1.887
Garages and Statewide Miscellaneous Rates		1.751	1.715
Public Autos	Liability and Medical Payments	3.503	3.503

Other Than Collision	3.617	3.617
Collision	3.617	3.617

The rate impact associated with this filing is +10.2% or \$48,897 affecting 30 policyholders.

**Item Key: 715665**

Date Submitted: 07/20/2018

SENTRY SELECT INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability

Dealers Program

Overall % Impact: **14.2**

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

# of Policyholders: **0**

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

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

**Item Key: 715689**

Date Submitted: 07/23/2018

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile  
Blue 2.0 Non-Standard Program

Revised Rate and Rule

# of Policyholders: **3287**

Company Reference: R32655

Requested Effective Dates - New: 11/19/2018 Renewal: 11/19/2018

With this filing, the company proposes to revise Rule 27 Defensive Driving Discount rule to maintain consistency with the insurance code.

There is no rate impact associated with this filing.

**Item Key: 715691**

Date Submitted: 07/23/2018

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rule

# of Policyholders: **131519**

Company Reference: R32645

Requested Effective Dates - New: 11/19/2018 Renewal: 11/19/2018

With this filing, the company proposes to revise Rule 31 Defensive Driving Discount rule to maintain consistency with the insurance code.

There is no rate impact associated with this filing.

**Item Key: 715693**

Date Submitted: 07/23/2018

ALLSTATE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Voluntary Private Passenger Auto Program

Revised Rule

# of Policyholders: **47443**

Company Reference: R32644

With this filing, the company proposes to revise Rule 31 Defensive Driving Discount rule to maintain consistency with the insurance code.

There is no rate impact associated with this filing.

**Item Key: 715694**

Date Submitted: 07/23/2018

ALLSTATE INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Voluntary Private Passenger Auto Program

Revised Rule

# of Policyholders: **2357**

Company Reference: R32643

Requested Effective Dates - New: 11/19/2018    Renewal: 11/19/2018

With this filing, the company proposes to revise Rule 27 Defensive Driving Discount rule to maintain consistency with the insurance code.

There is no rate impact associated with this filing.

**Item Key: 715698**

Date Submitted: 07/23/2018

Essentia Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Classic Automobile Program

Rate and Rule Revision

Overall % Impact: **6.305**

Overall \$ Impact: **\$248,084**

# of Policyholders: **8764**

Company Reference: LACARR-184

Requested Effective Dates - New: 09/15/2018    Renewal: 10/15/2018

The last rate revision to this program was +0.00068% (+\$18) which was approved under LDI Item Key



#338302 with effective dates of 11/1/2016 for new business and 12/1/2016 for renewal business.

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

- Rule 2 Eligibility;
- Rule 3 Premium Determination;
- Rule 4 Premium Discounts;
- Rule 6 Policy Period, Payment Plans and Fees;
- Rule 10.1 Uninsured Motorists Coverage;
- Rule 12.1 Exotic and Special Interest Vehicle;
- Rule 12.2 Reproduction Models;
- Rule 12.4 Foreign Coverage;
- Rule 12.5 Waiver of Subrogation;
- Rule 12.6 Custom Features;
- Rule 12.7 Loss Payable Clause;
- Rule 12.8 Additional Insured;
- Rule 12.9 Limited Trailer and Paddock Collision;
- Rule 12.11 Business Use;
- Rule 12.12 Vehicles Insured Under a Reporting Form;
- Rule 12.13 Named Driver Exclusion;
- Rule 12.14 Collector Motorcycles;
- Rule 12.15 Auto Show Medical Reimbursement;
- Rule 12.16 Traveling Collector;
- Rule 12.17 Vehicle Under Construction;
- Rule 12.18 Cherished Salvage;
- Rule 12.19 Evacuation Expense;
- Rule 12.20 Key on Exclusion (Introduced);
- Rule 12.21 Legendary Ride (Introduced);
- Rule 12.22 Motorsports Advantage (Introduced);
- Rule 13 Amendment of Policy Provisions - Enthusiast Essentials;
- Rule 14.1 Operator Age Factors;
- Rule 14.2 Flex Rating Adjustments;
- Rule 14.4 Rating Factors Applicable to 1980 and Newer Vehicles;
- Rule 15 Value-Added;
- Rule 17 Personal Property - Scheduled and Blanket (Unscheduled) Coverage;
- Rates 1 through 3 Liability Rate Pages - Base Liability Rates, Motorcycle Passenger liability, Model Year Factors, Vehicle Modification Factors, Operator Age Factors, Flex Factors, and Insurance Score Factors;
- Rates 1.1 through 1.5 Physical Damage Rate Pages - Loss or Damage to Your Covered Auto - Other Than Collision, Collision, Motorsport and Pro-Street Vehicles without Liability;
- Rates 2.1 through 2.5 Vehicle Deductible Factors - Deductible Group 1, Deductible

- Group 2, Deductible Group 3, and Deductible Group 4;
- Rates 3.1 Other Factors - Storage Garaging Factors and Operator Age Factors;
- Rates 3.2 Flex Factors;
- Rates 3.3 Insurance Score Factors;
- Rate 5.1 Experience Rating Plan, Limited Trailer and Paddock Collision, and Cherished Salvage; and
- Rate 5.2 Waiver of Subrogation, Reserved for Future Use, Legendary Ride, and Motorsports Advantage

The rate impact associated with this filing is +6.305% (+\$248,084), affecting 8,764 policyholders.

**Item Key: 715701**

Date Submitted: 07/23/2018  
 THE CINCINNATI INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Commercial General Liability  
 Company Reference: C-RPG-18-0514-LA

**Item Key: 715706**

Date Submitted: 07/23/2018  
 AXIS Insurance Company  
 17 - Other Liability  
 Loss Cost Adoption  
 Commercial General Liability  
 Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1  
 Overall % Impact: **-2.1**  
 Overall \$ Impact: **-\$31,002**  
 # of Policyholders: **303**  
 Company Reference: ISOGL-2018-104-LA-AIC-R  
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 689359 effective 02/01/2018.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-BGL1 approved for ISO under state tracking number 710925 effective 02/01/2019.

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

These changes will result in a -2.1% rate decrease or -\$31002.00.

There will be 303 Louisiana policyholders affected by this rate decrease.

**Item Key: 715708**

Date Submitted: 07/23/2018

## OLD REPUBLIC INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Employee Benefit Liability/ Fiduciary

Excess Fiduciary Liability Program

Company Reference: LA-OR-17D0000-006-R

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

**Item Key: 715720**

Date Submitted: 07/23/2018

Starr Indemnity &amp; Liability Company

17 - Other Liability

Initial Rate and Rule

Directors &amp; Officers Liability

# of Policyholders: **0**

Company Reference: 17-046-00-GL-19-LA

**Item Key: 715726**

Date Submitted: 07/23/2018

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-RLA1

Commercial Crime

Overall % Impact: **-21.1**Overall \$ Impact: **\$0**# of Policyholders: **0**

Company Reference: 005.9951-18344 - 01 71 CRIME EFF 11-1-18 C/W - CR-2017-RLA1 (RATE)

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

The last adjustment to this program occurred in September 2016 under the Prior Approval provision (Item Key #383756) to be effective December 1, 2017, with an overall percentage impact of **-12.1%**.

With this filing, the above-captioned companies wish to adopt the following Insurance Services Office, Inc. (ISO) filing designation number: CR-2017-RLA1, Item Key #687911 with an effective date of June 1, 2018, for their Commercial Crime and Fidelity programs.

The company is submitting a decreased rate impact of **-21.1%** or **\$0** (0 policyholders).

There is no rate impact as there are no policies in Louisiana.

The Loss Cost Multiplier (LCM) is not changing, **1.590**.

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

The corresponding rule filing (709706) was approved with an effective date of November 1, 2018.

**Item Key: 716446**

Date Submitted: 07/24/2018

Capitol Preferred Insurance Company, Inc.

4 - Homeowners

Revised Rule only

Voluntary Homeowners Standard Program

Company Reference: CPL18-0009

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

The above-captioned company wishes to file rule revisions for use with its Voluntary Homeowners Standard Program.

With this filing, the company proposes the following changes:

**Underwriting Guidelines**

Update the cancellation provisions to comply with Louisiana Revised Statute 22:885 - Page UG1-10.

**Coverage Options****Deductibles**

Revise Rule 114. Deductibles to reflect deductible options consistent with the maximum coverage limits for Coverage A on H2 and H3 policies and Coverage C on HO6 policies - Page RD100-7.

**Service Line Enhancement Endorsement - H2 and H3 only**

Introduce Rule 120. to offer optional Service Line Enhancement coverage for H2 and H3 only - Page RD100-10. This endorsement provides coverage for wear and tear, rust, corrosion, decay, deterioration, collapse, electrical and mechanical pressure systems breakdown or freezing of piping or wiring providing services to the residence premises. The limit of coverage is \$10,000 per occurrence. This endorsement has a separate deductible of \$500 per occurrence. The premium for the endorsement is \$25 annually.

**Refrigerated Personal Property**

Introduce Rule 131. to offer optional Refrigerated Personal Property coverage - Page RD100-15. The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure. A separate deductible of \$100 applies to this coverage. The premium for the endorsement is \$10 annually.

In addition to the changes above, the company has made various formatting changes to the manual.

There is no rate impact associated with this filing.

Companion forms (Item Key #716476) were still pending as of August 8, 2018.

**Item Key: 716486**

Date Submitted: 07/24/2018

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Company Reference: 31-0170-18130

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

**Item Key: 716528**

Date Submitted: 07/25/2018

United Property &amp; Casualty Insurance Company

1 - Property

Installment Program

Personal Property (Fire and Allied Lines)

Dwelling Program

Installment Plan

# of Policyholders: **0**

Company Reference: LA UPC DP PAYPLAN 2018

Requested Effective Dates - New: 12/01/2018    Renewal: 02/01/2019

**Item Key: 716529**

Date Submitted: 07/25/2018

United Property &amp; Casualty Insurance Company

1 - Property

Revised Rate and Rule

Personal Property (Fire and Allied Lines)

Dwelling Program

Overall % Impact: **-3.8**Overall \$ Impact: **\$-96,950**# of Policyholders: **1625**

Company Reference: LA UPC DP RATERULE 2018

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

**Item Key: 716533**

Date Submitted: 07/25/2018

EXECUTIVE RISK INDEMNITY INC.

17 - Other Liability

Revised Rate only

Commercial General Liability

Company Reference: 18-GL-2016010

**Item Key: 716536**

Date Submitted: 07/25/2018

National Council on Compensation Insurance , Inc.

16 - Workers Compensation

Revised Rate and Rule

Workers' Compensation

Amendment to Item R-1414 - Revisions to Retrospective Rating Plan Manual Appendix B and all Related Rules and Endorsements

# of Policyholders: **0**

Company Reference: R-1414-A INF.EX.3

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

With this filing, the above-captioned rating organization submits revisions to Item R-1414-A, approved under State Tracking Number 711121, effective 01/01/2019.

This filing duplicated Item Key Number 711121, but also includes Informational Exhibit 3.

**Item Key: 716541**

Date Submitted: 07/25/2018

ALLSTATE INSURANCE COMPANY

1 - Property

Delayed Adoption

Commercial Property (Fire and Allied Lines)

Delay of PIAL Filing Designation Numbers CF-2016-RLC16/691554 and CF -RRU16/691556

PIAL Loss Cost and Rules

# of Policyholders: **0**

Company Reference: PIALD CF-2016-RLC16/691554, -RRU16/691556

Requested Effective Dates - New: 08/01/2019 Renewal: 10/12/2019

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

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

The company is requesting an effective date of August 1, 2019 for new business and October 12 for renewal business.

**Item Key: 716549**

Date Submitted: 07/25/2018

GOVERNMENT EMPLOYEES INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Personal Umbrella and Excess

Personal Umbrella Liability Program

Revised Rate and Rule

Overall % Impact: **15.3**

Overall \$ Impact: **\$182,259**

# of Policyholders: **1665**

Company Reference: 2018-264

Requested Effective Dates - New: 10/29/2018 Renewal: 10/29/2018

The last rate revision to this program was +3.8% or \$25,044 which was approved under LDI Item Key Number 319648 effective 8/10/2015 for both new and renewal business.

With this filing, the company proposes to revise the rates for Rental, Owned/Leased Auto, Antique Auto, Non-Owned Auto, Motorcycle, and RV. The company is also proposing the following revisions:

- Structural Revisions; and
- Revisions to the Ultra Preferred Underlying auto insurance risk group factor.

The rate impact associated with this filing is +15.3% or \$182,259 affecting 1,665 policyholders. The rate impact by coverage is as follows:

<b>Coverage</b>	<b>Proposed Impact</b>
Premises Liability	0.0%
Rental	+62.5%
Owned/Leased/Auto	+7.6%
Antique Auto	-3.0%
Non-Owned Auto	-3.0%
Motorcycle	+5.4%
RV	+5.4%
Golf Cart	0.0%
Scooter/Moped	0.0%
Youthful Driver	+127.5%
Watercraft Liability	0.0%
Business Pursuits	0.0%
UM	0.0%
<b>Total</b>	<b>+15.3%</b>

**Item Key: 716573**

Date Submitted: 07/26/2018

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

TWIN CITY FIRE INSURANCE COMPANY

HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Commercial General Liability

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **47**

Company Reference: BR.13.089.2018.02

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

**Item Key: 716585**

Date Submitted: 07/26/2018

Imperium Insurance Company

17 - Other Liability

Revised Rate and Rule

Professional Liability / E&amp;O

Lawyers Professional Liability Program

# of Policyholders: **0**

Company Reference: IIC-LPL-2018-LA-01R

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

The last rate adjustment for the above company was filed and approved under the "Prior Approval" provision, Item Key Number 395364 effective 08/01/2017.

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

Increasing base rates;  
Revising prior acts factors (which are embedded in base rates); and  
Removing the "Refer to Company" on the table in section 2. Total Premium.

**Item Key: 716605**

Date Submitted: 07/26/2018

NAVIGATORS INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Builders Risk Program

Revised Rate and Rule

Overall % Impact: **-31.0**

Overall \$ Impact: **-\$49,841**

# of Policyholders: **31**

Company Reference: BR-R-2245-LA

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

The above-captioned is revising rates and rules for its Builders Risk Inland Marine Program under its Commercial Inland Marine line.

The company proposes the following:

1. Lowering rates for all protection classes of MNC or Fire Resistive Base Rates for Rest of State.
2. Increasing limits for Demolition Cost, Increased Cost of Construction, Combined aggregate, and Property at Temporary Storage.
3. Lowering limits for Valuable Papers and Records.
4. Adding Claim Preparation Expense, Blue Print and Construction Documents, and Fraud and Deceit coverages.

Companion forms (Item Key Number 716602 or Company Reference Number BR-F-2245-LA) were approved effective 09/01/2018.

This filing will result in an overall rate decrease of **-31.00%** or premium decrease of **-\$49,841** affecting 31 policyholders.

**Item Key: 716609**

Date Submitted: 07/26/2018

BCS INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Internet Liability

Cyber and Privacy Liability Program

# of Policyholders: **0**



Company Reference: CYBER GDPR 94.528 RULE  
 Requested Effective Dates - New: 09/11/2018    Renewal: 09/11/2018

**Item Key: 716638**

Date Submitted: 07/27/2018  
 Independence American Insurance Company  
 9 - Inland Marine  
 Initial Rate and Rule  
 Personal Inland Marine  
 Pet Insurance  
 Initial Rate and Rule  
 # of Policyholders:   **0**  
 Company Reference: PETFIRST RATE FILING LA  
 Requested Effective Dates - New: 09/08/2018    Renewal: 09/08/2018

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

Companion forms (Item Key Number 716628 or Company Reference Number PETFIRST FORM FILING LA) were still pending as of 08/02/2018.

There is no rate impact associated with this filing.

**Item Key: 716647**

Date Submitted: 07/27/2018  
 STAR INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 # of Policyholders:   **0**  
 Company Reference: STAR-MU-GL-HOSP-0718R

**Item Key: 716650**

Date Submitted: 07/27/2018  
 STAR INSURANCE COMPANY  
 1 - Property  
 Initial Rate and Rule  
 Commercial Property (Fire and Allied Lines)  
 Initial Rates and Rules  
 Hospitality Product  
 # of Policyholders:   **0**  
 Company Reference: STAR-MU-CP-HOSP-0718R

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

With this filing, the company wishes to submit the following **optional** endorsements for this program:

- Silver Hospitality Enhancement Endorsement (5956 CP)

- A flat charge of **\$150** applies.
- Gold Hospitality Enhancement Endorsement (5957 CP)
  - A flat charge of **\$500** applies.
- Platinum Hospitality Enhancement Endorsement (5958 CP)
  - A flat charge of **\$600** applies.

This coverage can be offered on mono-line and package policies.

The company is requesting an effective date of "On Approval".

The corresponding form(s) filing, LDI Form Filing No. 716682, Form Filing No. STAR-MU-CP-HOSP-0718F was pending as of August 7, 2018.

**Item Key: 716652**

Date Submitted: 07/27/2018

ACE FIRE UNDERWRITERS INSURANCE COMPANY  
 ACE PROPERTY AND CASUALTY INSURANCE COMPANY  
 PACIFIC EMPLOYERS INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

Enhancements

# of Policyholders: **0**

Company Reference: 18-BOP-2015028(R) (REFILE)

These companies' initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 393461, effective May 17, 2017. The companies are making the following revisions:

- LA Auto Quick Lube CGL Loss Cost
  - Introducing a new class code for Automobile Quick Lubrication Services.
- LA CGL Class Codes and Rates
  - Introducing loss costs for "Medical Office - Physical Therapist". The "Wholesaler - no food or drink - NOC" class is being revising to (a) rates for the PCO loss cost.
  - Revising the General Liability Class table and Loss Costs pages as follows:
    - Replacing the prior class code (41670) and Rating Exposure (Each Member) for Charitable Foundation with 61224 and Area, respectively. This resulted in a change in rates to match the new rating exposure. There's no impact to existing policies since the companies state that they do not currently have any business for this class of business.
    - Amending Recording Studio Loss Costs to more appropriately reflect the exposure for this class. The new loss costs are based on ISO Estimated Loss Potential for the same class. The previous rates were inadvertently based on the Motion Pictures 98090 which was rated based on Payroll. However, since the Rating Exposure for the Recording Studio class 47103 is based on Area, the Motion Picture rates were not appropriate for this class. There's no impact to existing policies since the companies do not currently have any business for this class of business.
    - Adding the following new classes and corresponding Loss Costs:
      - Credit Research Agency - Rates are the same as Background Screening Firms.
      - Rug Stores - Rates are the same as Floor Coverings.
    - Revising description of Bakery - No Baking to "**Bakery Store - No Cooking or Deep**

**Frying".** This is to clarify the companies original intent for the class.

- LA Garage Keepers Rates
  - Introducing a new optional GarageKeepers coverage, within the Businessowners Liability Enhancement Endorsement, for insured to purchase.
- LA GL Class Codes & Rates - Manufacturing, Contractors & Freight
  - Introducing new GL Class Codes and Loss Costs for Manufacturing & Contracting and Freight.
- LA GL Class Codes and Rates Life Science
  - New GL Class Code Tables, Usage Rules and additional Rating Rules for the expansion to the Life Science Industries.
- LA Tech Addendum CGL Class Codes and Rates
  - Introducing new Technology General Liability Class Code and Loss Costs.
- New Rating and Usage Rules
  - Manufacturing & Contracting and Freight Additional Rating Rules
  - Manufacturing & Contracting and Freight Usage Rules
  - Book Transfer Rule
  - New rates for use with new Pet Care Professional Liability endorsement.
  - Form Rating/Usage Rules for premium and non-premium bearing endorsements.
- Revised Rating and Usage Rules
  - Company Exception Manual Pages
  - Form Rating/Usage Rules for premium and non-premium bearing endorsements.
  - Replacement of ISO Businessowners Liability Class Group Relativity Factors with new company factors for non-Technology Classes.
  - Enhancements to the companies businessowners program which includes an expansion to the Life Science Industry.

The corresponding form(s) filing, LDI Form Filing No. 714043, Company Form Filing No. 18-BOP-2015028(F), was approved effective July 26, 2018.

A SERFF "Objection Letter" was sent to Ms. Leslie Chiappa on July 27, 2018 for additional information.

**Item Key: 716722**

Date Submitted: 07/30/2018

QBE INSURANCE CORPORATION

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

# of Policyholders: **0**

Company Reference: 18-5771-LA-RATES/RULES

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

The above-captioned company is submitting a revised rate and rule filing for its Commercial Inland Marine Program.

The company proposes adding three optional endorsements.

Companion forms (Item Key Number 716569 or Company Reference Number 18-5772-LA-FORMS) were approved effective 09/01/2018.

There is no rate impact associated with this filing.

**Item Key: 716731**

Date Submitted: 07/30/2018  
 AmGUARD Insurance Company  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule

#### Businessowners Program

Overall % Impact: **5.550**  
 Overall \$ Impact: **\$342,066**  
 # of Policyholders: **978**  
 Company Reference: 2019-01-01-LA-BP-RELATIVITIES  
 Requested Effective Dates - New: 01/01/2019    Renewal: 01/01/2019

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

Item Key No. 694245	0.0%	Approved, effective 05/01/2018
Item Key No. 688703	0.0%	Approved, effective 04/01/2018
Item Key No. 684361	0.0%	Approved, effective 11/01/2017

The company is proposing several relativity factors present in its countrywide rating plan as follows:

- Adding a rating factor for Grocery Store classes to apply factors based in the square footage of the building.
- Revising the liability sole occupant factor.
- Reducing the discounts in the Large Restaurant Discount Table.
- Adding a liability factor based on the occupancy type for insureds located in Strip Malls.
- Changing several class relativity to target limited service restaurants, convenience stores, and contractor classes.
- A -10% Property and Liability relativity for all non-building habitational Lessors Risk insureds.
- Adding a liability relativity factor for the occupancy type Owner's more than 10% occupied.
- Reducing Liquor Liability rates.
- Revising spoilage rating.
- Introducing new class codes to account for Lessors Risk classifications that do not fall into the current class tables.
- Expanding of the Playgrounds and Amusement Areas charge to include Amenities for Hotels and Apartments.

These changes will result in a **+5.55%** rate increase or **+\$342,066**.

There will be **978** Louisiana policyholders affected by the rate increase.

#### **Item Key: 716732**

Date Submitted: 07/30/2018  
 PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY  
 17 - Other Liability  
 Loss Cost Adoption  
 Commercial General Liability  
 Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1  
 Overall % Impact: **-2.1**

Overall \$ Impact: **\$-28,955**  
 # of Policyholders: **94**  
 Company Reference: LA-GL-2018-LC-R  
 Requested Effective Dates - New: 02/01/2019    Renewal: 02/01/2019

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 683900 effective 02/01/2018.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-BGL1 approved for ISO under state tracking number 710925 effective 02/01/2019.

The company will continue to utilize a loss cost multiplier of 1.150.

These changes will result in rate decrease of -2.1% or -\$28,955.00.  
 There will be 94 Louisiana policyholders affected by this rate decrease.

**Item Key: 716736**

Date Submitted: 07/30/2018  
 CRUM & FORSTER INDEMNITY COMPANY  
 NORTH RIVER INSURANCE COMPANY, THE  
 UNITED STATES FIRE INSURANCE COMPANY  
 19 - Commercial Automobile  
 Adoption

Commercial Automobile  
 Adoption

ISO Designation Filing Number CA-2018-IALL1

# of Policyholders: **0**  
 Requested Effective Dates - New: 01/01/2019    Renewal: 01/01/2019

The last rate revision to this program was +23.1% or \$1,049,533 which was approved under LDI Item Key Number 710751 effective 1/1/2019 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

**Item Key: 716767**

Date Submitted: 07/30/2018  
 This is a Test Company  
 33 - Other Lines  
 Confidential Model Information

LexisNexis Risk Solutions - not an entity in EMS

LexisNexis® Attract<sup>SM</sup> Commercial  
 C204 Model Insurance Scores for Multi-Peril Policies

# of Policyholders: **0**

Company Reference: C204LA120315

The above-captioned company is introducing an insurance score that predicts loss for commercial multi-peril policies.

**Item Key: 716768**

Date Submitted: 07/30/2018

This is a Test Company

33 - Other Lines

Confidential Model Information

LexisNexis Risk Solutions - not an entity in EMS

LexisNexis® Attract<sup>SM</sup> Commercial

D104 Model Insurance Scores for Multi-Peril Policies

# of Policyholders: **0**

Company Reference: D104LA120315

The above-captioned company is introducing an insurance score that predicts loss for commercial multi-peril policies.

**Item Key: 716776**

Date Submitted: 07/30/2018

THE CINCINNATI INSURANCE COMPANY

19 - Private Passenger Automobile

Loss Cost Adoption

Private Passenger Automobile

Personal Auto Program

Loss Cost Adoption

- Adopt ISO Designation PP-2017-BRLA1

Overall % Impact: **2.490**

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

# of Policyholders: **0**

Company Reference: C-A-18-3918-LA

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

The last rate revision to this program was +5.98% (\$0) which was approved under LDI Item Key Number 703638 effective 4/12/2018 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation PP-2017-BRLA1 which was approved for ISO under LDI Item Key Number 397677 with an effective date of 4/1/2018.

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

Coverage	Current LCM	Proposed LCM
Liability	1.420	1.426

Physical Damage      1.471                      1.483

The rate impact associate with this filing is +2.490% (\$0) affecting 0 policyholders.

**Item Key: 716795**

Date Submitted: 07/31/2018

UNITED FIRE AND CASUALTY COMPANY

UNITED FIRE & INDEMNITY COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact:    **-0.750**

Overall \$ Impact:    **\$-52,407**

# of Policyholders:    **1476**

Company Reference: CG-LA-UFC-UF1-12012018-RA-RU-XX-LOSS COSTS

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 397105 effective 12/01/2017.

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

The companies will continue to utilize the following loss cost multipliers.

<b>Company Name</b>	<b>Premises/Completed Operations</b>	<b>Products/Completed Operations</b>
United Fire and Casualty Company	1.550	1.670
United Fire and Indemnity Company	2.020	2.170

These changes will result in a -0.750% rate decrease or -\$53,407.00.

There will be 1476 Louisiana policyholders affected by this rate decrease.

The companies are also introducing the following optional rules to be used in conjunction with the above-captioned program.

Rule 36.E.9. CG 04 37 Electronic Data Liability Endorsement

RULE 36.UFG.64 – DISCONTINUED OPERATIONS

**Item Key: 716797**

Date Submitted: 07/31/2018

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

9 - Inland Marine

Revised Rate and Rule

## Other Commercial Inland Marine

# of Policyholders: 0

Company Reference: 2018-02-0073-R

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

The above-captioned companies are revising rates and rules for their Musical Instrument Collectors Program under their Commercial Inland Marine line Program.

Companion forms (Item Key Number 716789 or Company Reference Number 2018-02-0073-F) were approved effective 03/01/2019

There is no rate impact associated with this filing.

**Item Key: 716808**

Date Submitted: 07/31/2018

Housing Enterprise Insurance Company, Inc.

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: HAGLCWLA18-01R

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

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

**Waiver of Subrogation HAGL 2018** - This optional endorsement is a formal acknowledgement of standard waiver of subrogation language within the policy form identifying a particular party to a written agreement. There is no premium adjustment for this endorsement.

The corresponding form(s), LDI Form Filing Number 716813, Company Form Filing Number HAGLCWLA18-01F is pending approval.

**Item Key: 716871**

Date Submitted: 08/01/2018

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate only

Personal Automobile

Motorcycle Program

Revised Rate

Overall % Impact: 8.2

Overall \$ Impact: \$93,340

# of Policyholders: 2762

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

Requested Effective Dates - New: 12/08/2018 Renewal: 01/19/2019

The last rate revision to this program was +10.6% (+\$100,833) which was approved under LDI Item Key #397140 with effective dates of 10/26/2017 for new business and 12/5/2017 for



renewal business.

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

The rate impact associated with this filing is +8.2% (+\$93,340), affecting 2,762 policyholders.

**Item Key: 716873**

Date Submitted: 08/01/2018

LYNDON SOUTHERN INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland marine

Introduction of Photographers & Videographers Program

Initial Rate and Rule

# of Policyholders: 0

Company Reference: LSIC-CIM-LA-1801R

The above-captioned company is introducing a Photographers & Videographers Program for its Commercial Inland Marine line.

The company intends to adopt the following ISO Filing Designation Numbers with this filing:

1. CM-98-RLA1
2. CM-2000-RLA1
3. CM-2002-RLA1
4. CM-2004-RLA1
5. CM-2006-RLA1
6. CM-2008-RLA1
7. CM-2009-RLC09
8. CM-2010-RLA1
9. CM-2012-RLA1
10. CM-2014-RLA1
11. CM-2016-RLA1

The company will use a loss cost multiplier of 1.538.

Companion forms (Item Key Number 716875 or Company Reference Number LSIC-CIM-LA-1801F) were approved on 08/08/2018.

There is no rate impact associated with this filing.

**Item Key: 716890**

Date Submitted: 08/01/2018

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

RIVERPORT INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

General Risk Program  
Loss Cost Adoption

ISO Designations CA-2018-BRLA1 and CA-2018-IALL1

Overall % Impact: **14.501**  
 Overall \$ Impact: **\$682,361**  
 # of Policyholders: **126**  
 Company Reference: BSS-CA-2018-2024-RARU-LA-29054  
 Requested Effective Dates - New: 01/01/2019    Renewal: 01/01/2019

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.

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-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

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

<b>Company</b>	<b>Coverage</b>	<b>LCM</b>
Berkley National Insurance Company	Liability	1.520
	Physical Damage	1.520
Berkley Regional Insurance Company	Liability	2.130
	Physical Damage	2.130
StarNet Insurance Company	Liability	1.140
	Physical Damage	1.140
Riverport Insurance Company	Liability	2.660
	Physical Damage	2.660

The rate impact associated with this filing is +14.501% or \$682,361 affecting 126 policyholders.

**Item Key: 716897**

Date Submitted: 08/01/2018  
 Fireman's Fund Insurance Company  
 17 - Other Liability  
 Installment Program  
 Commercial General Liability  
 Preferred Club Commercial General Liability Program Installment Plan

# of Policyholders: **0**  
 Company Reference: NLAMC0118.GL

**Item Key: 716899**

Date Submitted: 08/01/2018  
 AXIS Insurance Company  
 17 - Other Liability  
 Initial Rate and Rule  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: NALPGL-2018-102-LA-AIC-R

**Item Key: 716900**

Date Submitted: 08/01/2018  
 Starr Specialty Insurance Company  
 16 - Workers Compensation  
 Initial Rate and Rule  
 Workers Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01  
 # of Policyholders: **0**  
 Company Reference: SSIC-WC-LA-17-R2  
 Requested Effective Dates - New: 10/01/2018    Renewal: 10/01/2018

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

The company will utilize a 1.574 loss cost multiplier.

Associated LDI Form Filing Number 715658; SERFF Tracking Number SILC-131586764 was closed 07/13/2018.

**Item Key: 716901**

Date Submitted: 08/01/2018  
 Starr Indemnity & Liability Company  
 16 - Workers Compensation  
 Revised Rate and Rule  
 Workers Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2017-01  
 Overall % Impact: **7.873**  
 Overall \$ Impact: **\$905,255**  
 # of Policyholders: **159**  
 Company Reference: SILC-WC-LA-17-R  
 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 704870, which resulted in an overall -2.00% rate decrease, effective 05/01/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 10/01/2018.

The company will revise its loss cost multiplier from 1.702 to 1.836.

There is an overall +7.839 rate increase or \$905,255 as a result of this filing.

There will be 159 Louisiana policyholders affected by this filing.

**Item Key: 716919**

Date Submitted: 08/02/2018

Unimerica Insurance Company

17 - Other Liability

Revised Rate only

OptumHealth Stop Loss Program

Overall % Impact: **6.67**

Overall \$ Impact: **\$75,894**

# of Policyholders: **1**

Company Reference: UICSLR06/18 2

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 395143, which resulted in an -1.33% rate decrease effective June 15, 2017 for new business and July 1, 2017 for renewal business..

The company is revising its rates.

These changes will result in a +6.67% rate increase or +\$75,894.

There will be 1 Louisiana policyholder affected by this rate increase.

**Item Key: 716923**

Date Submitted: 08/02/2018

NAVIGATORS INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Commercial Properties - Technology

# of Policyholders: **0**

Company Reference: TCP-R-2253-LA

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

With this filing, the company is providing commercial property insurance and supplemental coverages to a variety of special insureds.

The company is introducing some independent rating that will be used with new independent forms for technology risks.

There is no change to the loss cost multiplier (LCM) of **1.504**, or any other previously submitted independent rating.

The proposed additions are as follows:

- **Rule T1 - Building & Business Personal Property Coverage Form**

- The company is introducing a new expanded coverage form, NSP 10 08 for risks in the technology marketplace. There are three coverage levels available:
  1. Core
  2. Plus
  3. Premier
- The coverages are outlined in the rate/rule manual. Due to the increased coverage provided by the form, there is an additional charge added to the ISO base premium. The additional charge was based on the Company's current rating for a similar form adjusted for the additional or removed/revised coverages. The Company relied on relevant ISO rating and/or competitor rating for each of the itemized coverage changes. Refer to Exhibit 1 for specific details.
- **Rule T2 - Business Income & Extra Expense Coverage Form**
  - The company is introducing a new coverage form for business income and extra expense. The new form is modeled after the ISO version, but contains additional coverages and coverage extensions. There are three coverage levels available:
    1. Core
    2. Plus
    3. Premier
  - The coverage levels are outlined in the rate/rule manual. Due to the increased coverage provided by the form, there is an additional charge added to the ISO base premium. The additional charge was based on the Company's current rating for a similar form adjusted for the additional or removed/revised coverages. The Company relied on relevant ISO rating and/or competitor rating for each of the itemized coverage changes. Refer to Exhibit 2 for specific details.

This is a new rating and the estimated impact is 0.0%.

This program will be used with the previously approved Package Property program, Item Key #386842 with an effective date of December 8, 2016.

The company is requesting an effective date of "On Approval".

The corresponding form(s) filing, LDI Form Filing No. 716916, Company Form Filing No. 716916 was pending as of August 8, 2018.

**Item Key: 716924**

Date Submitted: 08/02/2018

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  
 TWIN CITY FIRE INSURANCE COMPANY  
 HARTFORD ACCIDENT AND INDEMNITY COMPANY  
 HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: 0

Company Reference: FN.13.408.2018.10

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

With this filing, the companies are revising ISO Rule 36. Description of Additional Endorsements to reflect changes made to Form HC 30 52 12 18, Amendment of Definition of Coverage Territory-United States the form may now be applied to U.S. Territory locations, in addition to Canadian locations. This endorsement is optional and there is no charge associated with the endorsement.

There is no rate impact associated with this filing.

**Item Key: 716931**

Date Submitted: 08/02/2018

STAR INSURANCE COMPANY

26 - Burglary And Theft

Installment Program

Commercial Burglary and Theft

Installment Plan

# of Policyholders: 0

Company Reference: STAR-LA-CR-IPP

**Item Key: 716933**

Date Submitted: 08/02/2018

STAR INSURANCE COMPANY

19 - Commercial Automobile

Installment Program

Commercial Automobile

Installment Plan

# of Policyholders: 0

Company Reference: STAR-LA-CA-IPP

**Item Key: 716935**

Date Submitted: 08/02/2018

STAR INSURANCE COMPANY

17 - Other Liability

Installment Program

Commercial General Liability

Installment Plan

# of Policyholders: 0

Company Reference: STAR-LA-GL-IPP

**Item Key: 716936**

Date Submitted: 08/02/2018

STAR INSURANCE COMPANY

STAR INSURANCE COMPANY

19 - Commercial Automobile

Installment Program

Commercial Automobile

Installment Plan

# of Policyholders: 0

Company Reference: STAR-LA-CA-IPP

**Item Key: 716941**

Date Submitted: 08/02/2018  
 STAR INSURANCE COMPANY  
 1 - Property  
 Installment Program  
 Commercial Property (Fire and Allied Lines)  
 Installment Plan  
 # of Policyholders: 0  
 Company Reference: STAR-LA-CP-IPP

**Item Key: 716967**

Date Submitted: 08/02/2018  
 Midvale Indemnity Company  
 19 - Private Passenger Automobile  
 Revised Rule only  
 Private Passenger Automobile  
 Family Car Program  
 Revised Rule

# of Policyholders: 0  
 Company Reference: LA-PPA-18-274  
 Requested Effective Dates - New: 09/25/2018    Renewal: 09/25/2018

With this filing, the company proposes to revise their Connect Partner Discount by the addition of new qualifying partners.

There is no rate impact associated with this filing.

**Item Key: 716969**

Date Submitted: 08/02/2018  
 NOVA CASUALTY COMPANY  
 17 - Other Liability  
 Loss Cost Adoption  
 Commercial General Liability  
 Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1  
 # of Policyholders: 0  
 Company Reference: LA-GL-18444  
 Requested Effective Dates - New: 02/01/2019    Renewal: 02/01/2019

**Item Key: 716970**

Date Submitted: 08/02/2018  
 AXIS Insurance Company  
 1 - Property  
 Initial Rate and Rule  
 Commercial Property (Fire and Allied Lines)  
 # of Policyholders: 0  
 Company Reference: NALPCP-2018-103-LA-AIC-R

**Item Key: 716975**

Date Submitted: 08/02/2018  
 Fireman's Fund Insurance Company  
 1 - Property  
 Installment Program  
 Commercial Property (Fire and Allied Lines)  
 Installment Plan  
 # of Policyholders: 0  
 Company Reference: NLAMC0118.CP

**Item Key: 716979**

Date Submitted: 08/02/2018  
 Fireman's Fund Insurance Company  
 9 - Inland Marine  
 Installment Program  
 Other Commercial Inland Marine  
 Preferred Club Program  
 Installment Plan  
 # of Policyholders: 0  
 Company Reference: NLAMC0118.CM

The above-captioned company is introducing an Installment Plan for its Preferred Club Program under its Commercial Inland Marine line.

There is no rate impact associated with this filing.

**Item Key: 717002**

Date Submitted: 08/03/2018  
 UNITED WISCONSIN INSURANCE COMPANY  
 ACCIDENT FUND INSURANCE COMPANY OF AMERICA  
 9 - Inland Marine  
 Initial Rate and Rule  
 Commercial Inland Marine  
 Initial Rate and Rule  
 # of Policyholders: 0  
 Company Reference: BCBS-IM-GU-LA-1801R

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

CM-2016-RLA1 is being adopted with this initial filing.

The companies will use loss cost multipliers of 1.820 and 1.580 respectively.

Companion forms (Item Key Number 716996 or Company Reference Number BCBS-IM-GU-LA-1801F) were approved effective August 07, 2018.

There is no rate impact associated with this filing.

**Item Key: 717005**

Date Submitted: 08/03/2018  
 Platte River Insurance Company  
 24 - Surety  
 Revised Rate only  
 Surety



Overall % Impact: **-29.7**  
 Overall \$ Impact: **\$-142,225**  
 # of Policyholders: **137**  
 Company Reference: 18-SUR-RA-CW-064  
 Requested Effective Dates - New: 01/01/2019      Renewal: 01/01/2019

**Item Key: 717006**

Date Submitted: 08/03/2018  
 Spinnaker Insurance Company  
 4 - Homeowners  
 Revised Rule only  
 Tenant Homeowners  
 Renters Program  
 # of Policyholders: **0**  
 Company Reference: LA-SIC-RU-0818  
 Requested Effective Dates - New: 10/01/2018      Renewal: 10/01/2018

**Item Key: 717013**

Date Submitted: 08/03/2018  
 Fireman's Fund Insurance Company  
 27 - Boiler And Machinery  
 Installment Program  
 Boiler & Machinery or Equipment Breakdown  
 Preferred Club Equipment Breakdown Program Installment Plan  
 # of Policyholders: **0**  
 Company Reference: NLAMC0118.EB  
 With this filing, the above-captioned company introduces its Installment plan, effective on approval.

The installment plan is intended to be used with the Preferred Club Equipment Breakdown Program which was filed and approved under "Prior approval" provision Item Key Number 708734, effective 07/23/2018.

The installment plan allows an insured to submit annually, in four equal installments or in ten installments.

The Installment Plans are as follows:

<b>Plan</b>	<b>Installments</b>
Annual	Full-Pay / One Pay
	First Installment - Due on the inception date
	Second Installment - Due 75 days after inception date
4 Equal Payments	Third Installment - Due 150 days after inception date
	Fourth Installment - Due 240 days after inception date
10 Installments	First Installment - 25% Due on inception
	Second - Ninth Installments - 8.33%
	Tenth Installment - 8.36%

There are no additional fees for any payment plans.

**Item Key: 717016**

Date Submitted: 08/03/2018

Fireman's Fund Insurance Company

26 - Burglary And Theft

Installment Program

Commercial Burglary and Theft

Preferred Club Program

Installment Plan

# of Policyholders: **0**

Company Reference: NLAMC0118.CR

**Item Key: 717018**

Date Submitted: 08/03/2018

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

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: **15.4**

Overall \$ Impact: **\$1,352,677**

# of Policyholders: **465**

Company Reference: CA-LA-22887RARU

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

**Item Key: 717044**

Date Submitted: 08/03/2018

SECURITY NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

# of Policyholders: **0**

Company Reference: LA-GL-1808-02-2425

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

**Item Key: 717047**

Date Submitted: 08/03/2018

ESURANCE INSURANCE COMPANY

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Auto

Private Passenger Auto Program

PPA Symbol Updates

# of Policyholders: 0

Company Reference: 18-LA-EIC-PASYM-01

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

With this filing, the company proposes to update the new symbol assignment and factors to vehicles with production years greater than 2014.

There is no rate impact associated with this filing.