

LOUISIANA DEPARTMENT OF INSURANCE
 JAMES J. DONELON, COMMISSIONER
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OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF NOVEMBER 05, 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: 717697

Date Submitted: 08/16/2018

SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Initial Rate and Rule

DISAPPROVED

Private Passenger Automobile

Personal Auto Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: PPA-2018-02

Requested Effective Dates - New: 01/07/2019 Renewal: 01/07/2019

DISAPPROVED

With this filing, the company is introducing a new private passenger automobile program entitled **Personal Auto Program**. This program will have a new rate structure based upon the use of generalized linear modeling (GLM).

There is no rate impact as this is an initial rate and rule filing.

Item Key: 717907

Date Submitted: 08/20/2018

Root Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **16.5**
 Overall \$ Impact: **\$203,025**
 # of Policyholders: **940**

Company Reference: LA RATES 8.2018

The last rate revision to this program was the initial rate and rule submission, which was approved under LDI Item key Number 687948 with an effective date of 2/12/2018.

With this filing, the company proposes to revise the rates for this program. The company also proposes the addition of the Underwriting Tier factor.

BI	PD	COLL	COMP	MED	UMUIM	RENT
+14.0%	+17.2%	+17.6%	+17.6%	+21.1%	+17.7%	+19.1%

The rate impact associated with this filing is +16.5% (+\$203,025), affecting 940 policyholders.

Item Key: 718459

Date Submitted: 08/28/2018

QBE INSURANCE CORPORATION

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

Lawyer's Professional Liability Program

of Policyholders: **0**

Company Reference: 18-5873-LA-RATE/RULE

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

Item Key: 718703

Date Submitted: 08/31/2018

Starr Indemnity & Liability Company

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: **0**

Company Reference: STARR-FL-SSPV-18 (DO)

Item Key: 718705

Date Submitted: 08/31/2018

Starr Indemnity & Liability Company

17 - Other Liability

Initial Rate and Rule

Fiduciary Liability

of Policyholders: **0**

Company Reference: STARR-FL-SSPV-18 (FID)

Item Key: 718706

Date Submitted: 08/31/2018

Starr Indemnity & Liability Company

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

of Policyholders: 0

Company Reference: STARR-FL-SSPV-18 (EPL)

Item Key: 718735

Date Submitted: 08/31/2018

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

17 - Other Liability

Revised Rule only

Professional Liability/ E&O

Cyber First Program

of Policyholders: 0

Company Reference: 2018-04-0095-R

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 385029 effective 04/01/2017.

With this filing, the companies are introducing the following new coverages to be used with their CyberFirst Product.

Business Interruption and Additional Expenses Coverage - System Failure

Reputational Harm Expenses Coverage

Social Engineering Fraud Expense Coverage

Betterment Coverage

The company is also proposing the following revisions.

Page 33: Renumeration of VIII 1. to VIII A. for consistency with the rest of the manual

Page 34: Renumeration of VIII 1. a to VIII B. for consistency with the rest of the manual

Page 34: Renumeration of VIII 1. b. to VIII C. for consistency with the rest of the manual

Page 35: Transferred numerals IX, X, XI, XII to page 40

Page 40: Transferred numerals IX, X, XI, XII that were from page 35 for proper numeration with XIII and XIV

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 718732, Company Form Filing Number 2018-04-0095-F was approved effective 01/01/2019.

Item Key: 718829

Date Submitted: 09/04/2018

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Motor Home Program

Revised Rate

Overall % Impact: **15.0**Overall \$ Impact: **\$165,449**# of Policyholders: **1427**

Company Reference: R50108

Requested Effective Dates - New: 12/19/2018 Renewal: 12/19/2018

The last rate revision to this program was +15.0% (+\$143,694) which was approved under LDI Item Key #395891 with effective dates of 10/4/2017 for new and renewal business.

With this filing, the company proposes to revise the Rate Adjustment Factor, which is equivalent to increasing the base rates by a similar amount.

The rate impact associated with this filing is +15.0% (+\$165,449) affecting 1,427 policyholders.

Item Key: 719080

Date Submitted: 09/10/2018

EVEREST NATIONAL INSURANCE COMPANY

EVEREST PREMIER INSURANCE COMPANY

EVEREST DENALI 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: **\$-47,087**# of Policyholders: **71**

Company Reference: LA-GL-20057970B

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

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

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

The companies will utilize the following Loss Cost Multipliers.

Company Name	Loss Cost Multiplier
Everest National Insurance Company	1.450
Everest Premier Insurance Company	1.088
Everest Denali Insurance Company	1.813

These changes will result in a -2.1% rate decrease or -\$47,087.00.

There will be 71 Louisiana policyholders affected by this rate decrease.

Item Key: 719084

Date Submitted: 09/10/2018

American Association of Insurance Services

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Non-Standard Auto Program

Initial rule

Company Reference: AAIS-2018-29R

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

There is no rate impact associated with this filing.

Item Key: 719095

Date Submitted: 09/10/2018

STATE NATIONAL INSURANCE COMPANY, INC.

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Next Broad Market Commercial Auto Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: SNIC-CA-BM-NEXT-LA-1801R

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

This program will utilize Insurance Services Office, Inc. (ISO) rules and loss costs along with company exceptions and Loss Cost Multipliers (LCM). The company will not be automatically adopting future ISO filings of loss costs or rules.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-98-RUM2-Louisiana	#183 6/98	9/1/1998

RP-2000-RAL1-Louisiana	1669	4/1/2001
CA-2000-RAPD1-Louisiana	140	7/1/2001
CA-2000-IALL1	41	8/1/2001
CA-2001-096MU	397	8/1/2001
CA-2001-RCP1	297	8/1/2001
CA-2001-OUMU1	436	8/1/2001
CA-2001-RAPD1-Louisiana	2385	3/1/2002
CA-2002-OWTMR	7659	2/20/2002
CA-2001-OGS01-Louisiana	4872	11/1/2002
CA-2001-OGS01-Louisiana (Amendment)	8546	11/1/2002
CA-2001-IALL1	9133	8/1/2002
CA-2002-OTRRU	11631	1/15/2003
CA-2003-OWLE2-Louisiana	12583	3/25/2003
CA-2001-ORU00-Louisiana	5847	2/1/2004
CA-2003-IALL1-Louisiana	14341	2/1/2004
CA-2003-RRU03-Louisiana	14342	1/1/2004
CA-2003-OWLE2-Louisiana	12583	3/25/2003
RP-2003-RAL03-Louisiana	14340	1/1/2004
RP-2004-RRP03	16418	10/1/2004
RP-2004-RCR03	16417	10/1/2004
RP-2004-RPD04	17801	12/1/2004
CA-2004-RMERU	18244	12/1/2004
RP-2004-RPD1	19131	5/1/2005
RP-2004-RAL1	19132	5/1/2005
CA-2005-RCP1	20729	2/1/2006
CA-2005-IALL1 (Amendment)	21157	2/1/2006
CA-2005-RRU2-Louisiana	21343	4/1/2006
CA-2006-IALL1	23697	2/1/2007
CA-2006-RZR1-Louisiana	24594	4/1/2007
RP-2006-RRP06	24871	4/1/2007
RP-2006-RCR06	24872	4/1/2007
CA-2005-ORU01 (Amendment # 1)	21235	4/1/2006

CA-2005-ORU01 (Amendment # 2)	25444	8/1/2007
CA-2005-ORU01 (Amendment # 3)	25660	8/1/2007
RP-2007-RPD07	223253	4/1/2008
RP-2007-RAL07	223259	4/1/2008
CA-2008-IALL1	233580	2/1/2009
CA-2008-ORU1	239465	6/1/2009
CA-2009-RRU1	244596	10/1/2009
CA-2009-RRU2	252757	1/1/2010
CA-2009-RRU2 (Amendment)	254123	1/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2011-IALL1	274466	1/1/2012
CA-2010-RTER1	265775	12/1/2011
CA-2011-RCP1	274483	1/1/2012
RP-2012-RPD12	288390	4/1/2013
RP-2012-RAL12	288385	4/1/2013
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2012-RZR1	292543	1/1/2014
CA-2013-RBIRU	299776	12/1/2014
CA-2014-RPAC1	308956	11/1/2014
CA-2013-RVTS2	306369	10/1/2014
CL-2016-RRU1	335944	11/1/2016
CA-2015-ROCP1	382645	NA
RP-2016-RRP16	388183	8/1/2017
RP-2016-RCP16	388190	8/1/2017
CA-2017-IALL1	393237	11/1/2017
CA-99-BRLA1	3417	NA
CA-2001-RLC1-Louisiana	9030	NA
CA-2001-RSRP1	398	NA
CA-2001-RLCGS-Louisiana	4873	NA
CA-2003-BRLA1-Louisiana	14343	1/1/2004

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

The company is proposing to utilize an LCM of 1.587.

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

**The corresponding General Liability program, Next Broad Market General Liability Insurance Program, has been approved under company tracking number SNIC-OL-BM-NEXT-LA-1801R, LDI Item Key Number 709280, effective 7/30/2018. The company expects the Commercial Property, Professional Liability, Workers Compensation, and Commercial Package programs to be submitted.

Item Key: 719391

Date Submitted: 09/17/2018

QBE INSURANCE CORPORATION

17 - Other Liability

Initial Rate and Rule

Professional Liability / E&O

of Policyholders: 0

Company Reference: 18-5839-LA-RATES/RULES

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

Item Key: 719398

Date Submitted: 09/17/2018

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Fitness and Wellness Program

of Policyholders: 0

Company Reference: 41848

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

Item Key: 719563

Date Submitted: 09/19/2018

Starr Indemnity & Liability Company

17 - Other Liability

Delayed Adoption

Commercial General Liability

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

Overall % Impact: 0.680

Overall \$ Impact: \$19,897

of Policyholders: 48

Company Reference: 18-008-02-GL-12-LA-RU

Requested Effective Dates - New: 03/15/2019 Renewal: 03/15/2019

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

Item Key: 719628

Date Submitted: 09/20/2018

HORACE MANN INSURANCE COMPANY

HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY

TEACHERS INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile
 Private Passenger Automobile Program
 Revised Rate and Rule

Overall % Impact: **3.0**

Overall \$ Impact: **\$673,849**

of Policyholders: **15288**

Company Reference: LA A021619

Requested Effective Dates - New: 02/16/2019 Renewal: 02/16/2019

The last rate revision to this program was +14.5% (+\$2,726,367) which was approved under LDI Item Key #684240 with effective dates of 2/16/2018 for new and renewal business.

With this filing, the companies propose to revise the base rates, limits and deductibles, vehicle usage component of the class plan to use mileage bands, rating variables, model year, rate manual pages, Rule II.D.3 - Waiver of Premium, and Rule V.E - Loss of Income or Services Coverage. The rate impact associated with this filing is +3.0% (+\$673,849), affecting 15,288 policyholders.

Item Key: 719648

Date Submitted: 09/20/2018

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Employment Practices Liability

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 18-20289B

Item Key: 719649

Date Submitted: 09/20/2018

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Directors & Officers Liability

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 18-20289

Item Key: 719651

Date Submitted: 09/20/2018

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Fiduciary Liability

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 18-20289A

Item Key: 719694

Date Submitted: 09/21/2018

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rule only

Residential Property Program

Discontinuation of Mobile Home product

Company Reference: LA01MH101518RU

Requested Effective Dates - New: 10/15/2018 Renewal: 01/01/2019

The above-captioned company wishes to file for the discontinuation of its Mobile Home product that is filed and approved under its Residential Property Program.

The last adjustment to the Residential Property Program was approved in November 2017 (Item Key #684876) and resulted in an overall rate increase of +12.0% (amended from +18.6%) to be effective January 20, 2018 for new business and January 29, 2018 for renewal business.

With this filing, the company states "Metropolitan Property and Casualty Insurance Company will discontinue writing Mobile Home new business in your state. We will non-renew existing Mobile Home policies and transfer them to Foremost Insurance Company. The reason for this decision is the operational costs related to this product which cannot be supported by the small volume of business. Metropolitan Property and Casualty Insurance Company has 20 active policies with written premium of \$22,177 in the state.

Metropolitan Property and Casualty Insurance Company will cease writing new business effective 10/15/2018 and will begin non-renewing the Mobile Home policies effective on and after 1/1/2019. Reference to the Mobile Home product has been removed from the Underwriting Guidelines. We will send a communication to each policyholder advising them of our intent to non-renew their policy and provide them with a policy offer through Foremost Insurance Company. Foremost Insurance Company will issue a new policy with the same renewal effective date so there will be no interruption in their coverage. The Foremost Insurance policy will offer similar coverage, limits and deductibles".

There is no rate impact associated with this filing.

Companion forms (Item Key #) were not filed yet as of October 30, 2018.

Item Key: 719705

Date Submitted: 09/21/2018

CHARTER OAK FIRE INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Farm and Ranch

Agribusiness Program

Overall % Impact: **0.3**
 Overall \$ Impact: **\$9,487**
 # of Policyholders: **290**
 Company Reference: 2017-12-0036-R
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

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

With this filing, the company proposes the following:

Revising the following Countrywide General Rule:

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

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

Introduction of the following new Louisiana state specific rule:

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

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

Companion forms (Item Key #719702) were still pending as of October 10, 2018.

Item Key: 719942

Date Submitted: 09/26/2018

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

of Policyholders: **0**

Company Reference: 31-0170-18130

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

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

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

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

There is no rate impact associated with this filing.

Item Key: 719950

Date Submitted: 09/26/2018

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 ACCIDENT AND INDEMNITY COMPANY
 HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: FN.13.408.2018.13

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

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

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

Item Key: 720004

Date Submitted: 09/27/2018

Crestbrook Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Company Reference: A-2018JDHR-B2MRV3

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

The company will utilize a 1.460 loss cost multiplier.

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

There will be 0 Louisiana policyholders affected by this filing.

Item Key: 720044

Date Submitted: 09/28/2018
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability

Overall % Impact: **-0.7**
 Overall \$ Impact: **\$-16,808**
 # of Policyholders: **840**
 Company Reference: LA-GL-1810-05-2247
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

Item Key: 720049

Date Submitted: 09/28/2018
 Old American Indemnity Company
 19 - Private Passenger Automobile
 Initial Rate and Rule

Private Passenger Automobile
 Select Private Passenger Non-Standard Auto Program
 Initial Rate and Rule

Company Reference: OA LA SELECT_2018 12

With this filing, the company proposes to introduce a new program entitled **Select Private Passenger Non-Standard Auto Program**. This is a credit program.

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

The corresponding form filing is pending under Company Tracking Number LA-FORMS-2018, LDI Form Filing ID Number 720033

Item Key: 720052

Date Submitted: 09/28/2018
 Old American Indemnity Company
 19 - Private Passenger Automobile
 Initial Rate and Rule

Private Passenger Automobile
 Standard Private Passenger Non-Standard Auto Program
 Initial Rate and Rule

Company Reference: OA LA STANDARD_2018 12

With this filing, the company proposes to introduce a new program entitled **Standard Private Passenger Non-Standard Auto Program**. This is a non-credit program.

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

The corresponding form filing is pending under Company Tracking Number LA-FORMS-2018, LDI Form Filing ID Number 720033.

Item Key: 720053

Date Submitted: 09/28/2018

National Council on Compensation Insurance , Inc.

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Louisiana Advisory Loss Costs and Rating Values Filing Filing Number LA-LC-2018-01

Overall % Impact: **-5.60**

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

of Policyholders: **0**

Company Reference: LA-LC-2018-01

Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment for this Rating Organization was an overall +0.40% rate increase filed and approved under the "Prior Approval" provision, Item Key Number 687014 effective 05/01/2018.

With this filing, the Rating Organization, NCCI is submitting its LA-LC-2018-01 advisory prospective loss costs and rating values for the Louisiana Voluntary market to be effective May 1, 2019.

Please note the following in connection with this filing:

As a result of Item B-1397, effective July 1, 2007, a single combined loss cost is still calculated for Class Codes 7710 and 7711 via a payroll-weighted average of the separately indicated loss costs for these two Class Codes.

As a result of Item B-1435, effective May 1, 2018:

Class Codes 4750 and 4829 are combined to reflect the second year of a three-year transition program. In the third year of the transition, Class Code 4750 will be discontinued.

As a result of Item B-1436, effective May 1, 2019:

Class Codes 8825 and 8826 are combined to reflect the first year of a two-year transition program. In the second year of transition, Class Code 8825 will be discontinued.

As a result of Item R-1414, effective January 1, 2019, new parameters are shown on the **Retrospective Rating Plan Manual** pages.

As a result of Item R-1415, the retrospective rating plan parameters were updated.

Effective May 1, 2014, the payroll limitation for the Stevedoring Class Codes was increased from \$1,600 to \$3,200. As a result of Item 01-LA-2014, effective May 1, 2015, the payroll limitation for the Stevedoring Class Codes is eliminated. Therefore, multiple Expected Loss Rates are reflected for these Class Codes.

Item Key: 720277

Date Submitted: 10/02/2018

Everest Premier Insurance Company

EVEREST DENALI INSURANCE COMPANY

17 - Other Liability

Initial Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: LA-GL-20054405RR

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

Item Key: 720309

Date Submitted: 10/02/2018

Old American Indemnity Company

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

Select Private Passenger Non-Standard Auto Program

of Policyholders: 0

Company Reference: OA LA SELECT_PP_2018 12

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

There is no rate impact associated with this filing.

Item Key: 720310

Date Submitted: 10/02/2018

Old American Indemnity Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Standard Private Passenger Non-Standard Program

Premium Finance

Company Reference: OA LA STANDARD_PP_2018 12

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

There is no rate impact associated with this filing.

Item Key: 720385

Date Submitted: 10/03/2018

FOREMOST INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule**Introduction of Homeowners Program**

(replaces the current Homeowners Program - Owner Occupied)

Overall % Impact: **-6.17**

Overall \$ Impact: **\$-83,792**

of Policyholders: **690**

Company Reference: B-130

Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The above-captioned company currently has a homeowners program in place (Item Key #254023). It was a revision to the program, resulting in an overall rate increase of +10.9%, and was effective June 1, 2010 for both new and renewal business.

With this filing, the company proposes to submit its Homeowners Program to replace the one currently approved.

The company states "The primary purpose of this filing is to introduce our new Homeowners Insurance Policy. This policy will replace our current Classic CL Homeowners Policy. Our Classic CL Homeowners policy was placed on file approximately 13 years ago to serve a marketplace for hard-to-place Homeowners risks. We feel it is now time to expand to the standard homeowners market in addition to serving our current marketplace. We will do this with a new policy, endorsements, and the introduction of additional coverages".

The company has reformatted its manual. All changes to the new program are as follows:

Rule Section

The company has included the Rules, Definitions, Territories, Base Premium Rules, Premium Determination, Interpolation and Premium Modification Rules in this section.

Definitions

The company has revised the definition of Loss History.

Premium Determination

The company has changed its method of calculating Base Premiums from a displayed rate per Amount of Insurance to a Base Rate multiplied by an Amount of Insurance factor.

Interpolation

The company has changed the references to account for the updated Premium Determination.

Rate Section

The company has included the Base Rates, Premium Modification factors and Endorsements in this section. The company is introducing a Maximum Reduction factor of .40 for the set of premium modifiers shown on page MOD-1.

Premium Modification Rules

The company has added several premium modifiers outlined below.

Base Rates

The company has changed from a displayed rate per Amount of Insurance to a Base Premium multiplied by an Amount of Insurance factor to calculate base rates. The company has revised its base rates.

Additional Amounts of Insurance Above Package Limits

The company has changed the format for displaying its Additional Amounts of Insurance.

Additional Coverages

The company has added the following coverages by endorsement:

- Limited Matching Coverage
- Equipment Breakdown Coverage
- Service Line Coverage
- Personal Property Comprehensive Coverage
- Scheduled Personal Property Coverage
- Personal Injury Liability
- Identity Fraud Expense and Management
- Identity Fraud Expense and Management including Credit Monitoring
- Home-Sharing Coverage
- Extended Replacement Cost
- Marring Coverage Other Than Metal Roof Covering
- Water Backup of Sewers or Drains

The company has added additional limit options to the following coverages:

- Coverage F - Personal Liability
- Permitted Incidental Business
- Additional Residence Rented to Others
- Additional Residence - Owner Occupied

Premium Modification Factors

The company has changed the format for displaying its Premium Modification Factors.

- The company has added Hardi-Plank to its Masonry modifier.
- The company has removed Insurance Score I and renamed Insurance Score II as Insurance Score. The company has also changed the factors.
- The company has added \$4,000 and \$10,000 deductible options.

The company has added the following Premium Modifiers:

- Affinity
- Age of Home
- Claims Free
- Deadbolt
- Insured Full Pay
- Loss Cause (Replaced Loss History)
- Multi-Policy
- New Roof
- Non Smoker
- Platinum Package
- Plus Package
- Smoke Detectors
- Sprinkler System

The company has changed the name of the following Premium Modifiers:

- Protective Devices is now Burglar Alarm and Central Alarm.
- Dwellings Constructed Prior to 1930 is now Pre-1930.
- Two Family Dwellings is now Number of Families.

Endorsements

The company has revised the format of its endorsements and associated rates and provided the form number that relates to each endorsement. The company has also added a Schedule Personal Property rate chart.

Manual pages have been updated to reflect these changes.

These changes will result in an overall rate decrease of -6.17% or -\$83,792 (690 policyholders).

Companion forms (Item Key #720361) were still pending as of October 24, 2018.

Item Key: 720400

Date Submitted: 10/03/2018

Sompo America Fire & Marine Insurance Company

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Middle Market Property Program

of Policyholders: **0**

Company Reference: SAFM-CP-MMP-18

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

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

With this filing, the company will provide property coverage to commercial property risks focusing on mid-sized U.S. accounts with Risk Managers where the annual premium for all participating insurers is generally greater than or equal to \$100,000 annually. The risks covered by this program also include highly protected risks which warrant specialized loss prevention, rating and underwriting treatment due to the unique and complex nature of the risks.

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

The corresponding form(s) filing, LDI Form Filing No. 720405, Company Form Filing No. SAFM-CP-MMP-18 was approved with an effective date of October 18, 2018.

Item Key: 720549

Date Submitted: 10/05/2018

Cambridge Mobile Telematics, Inc.

19 - Private Passenger Automobile

Confidential Model Information

Private Passenger Automobile

Private Passenger Automobile Program

Rate and Rule Revision

DriveWell Program

Company Reference: 7019

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

With this filing, the company is submitting its DriveWell telematics solution for approval.

There is no rate impact associated with this filing.

Item Key: 720693

Date Submitted: 10/08/2018

Podiatry Insurance Company of America

11 - Medical Malpractice

Revised Rate and Rule

Medical Malpractice

Podiatric Professional Liability Program

Risk Management Discounts

of Policyholders: 0

Company Reference: LA-5444-P

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

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 300549, which resulted in a +9.0% rate increase effective January 1, 2014.

The company is revising its Risk Management Discount rule.

Item Key: 720821

Date Submitted: 10/09/2018

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: 27160

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

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 336317 effective 08/15/2016.

With this filing, the companies are:

1. Proposing new pricing for ISO pollution endorsements CG0428, CG0429, and CG0430.
2. Filing rates for optional ISO endorsements CG2422, CG2423, and CG2424. These endorsements will carry a premium of 5% of general liability premium with a minimum premium of \$250.
3. Adding new rule GL239 Transportation Broker Exclusion to reflect the new endorsement IL7225.

Item Key: 720942

Date Submitted: 10/10/2018

Vantapro Specialty Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package

Non-Profit and Social Service Program

Initial Adoption of PIAL Filing Designation No. LA15-16 (ML-2015-RLA1)

Schedule Rating Plan

of Policyholders: **0**

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

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

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

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

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

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

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

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

Commercial Automobile

714258

VSIC-2018-NPSS-CA-F

Approved, effective
08/01/2018

A schedule rating plan is included in this filing.

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

Item Key: 720976

Date Submitted: 10/11/2018

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

of Policyholders: **0**

Company Reference: 18-CIM-2016240 (RR)

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

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

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

Companion forms (Item Key Number 721383) were approved on 10/22/2018.

There is no rate impact associated with this filing.

Item Key: 721013

Date Submitted: 10/11/2018

AMERICAN SOUTHERN HOME INSURANCE COMPANY

1 - Property

Revised Rate only

Commercial Property (Fire and Allied Lines)

Revised Rate

Commercial Physical Damage Program

Overall % Impact: **8.4**

Overall \$ Impact: **\$62,572**

of Policyholders: **59**

Company Reference: 20180313-03

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

The last adjustment to this program occurred in September 2017 under the Prior Approval provision (Item Key #684320) to be effective January 1, 2018 with a rate impact of **8.53%** or **\$66,307** (64 policyholders).

The above-captioned company is making rate and territory revisions showing side-by-side comparisons in the company's manual pages.

The overall rate impact associated with this filing is **8.4%** or **\$62,572** (59 policyholders).

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

The corresponding form(s) filing, LDI Form Filing No. 720997, Company Form Filing No. 20180313-03F were pending as of October 16, 2018.

Item Key: 721020

Date Submitted: 10/11/2018

AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN FAMILY HOME INSURANCE COMPANY

AMERICAN SOUTHERN HOME INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability / E&O

of Policyholders: **0**

Company Reference: FG-PL-RARU-INSAGT-MU-2018-1

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

Item Key: 721024

Date Submitted: 10/11/2018

AMERICAN NATIONAL GENERAL INSURANCE COMPANY

ANPAC LOUISIANA INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Automobile Program

Rate and Rule Revision

Overall % Impact: **0.0**

Overall \$ Impact: **\$-12,329**

of Policyholders: **16865**

Company Reference: 17-MC-PA-180508R

Requested Effective Dates - New: 02/15/2019 Renewal: 02/15/2019

The last rate revision to this program was +18.0% (+\$6,321,692) which was approved under LDI Item Key #684728 with effective dates of 12/6/2017 for new and renewal business.

The companies propose the following rule revisions:

- A. Auto Rule 195, Coverage Requirements, is editorially revised to indicate that both Economic and Non-Economic Uninsured Motorist Coverage is available.
- B. Auto Rule 227, Physical Damage Symbol Factor, Newly Announced Models and Rule 242, Liability Symbols Factor, Newly Announced Model are revised. We have added the Mini SUVs group. In addition, Rule 243 is revised. A base symbol of 58 will apply to dune buggies and a base symbol of 11 will apply to all-terrain vehicles, golf mobiles, snowmobiles, trail bikes, and mini bikes that are licensed for road use.
- C. Auto Rule
- D. Auto Rule 284, Three Line Discount, is editorially revised to change the name of Farm Family Life Insurance Company to American National Life Insurance Company of New York. EDITORIAL
- E. Auto Rule 288, Good Student Discount, is revised to change “unmarried” to “single or divorced”. Rule 288 is also clarified that current grades are accepted and that evidence for academic home study programs requires that grades come from an independent source such as the office grades are reported to or ranking in a national test. EDITORIAL
- F. Auto Rule 289, Defensive Driver Discount, is revised to clarify that all operators on the policy must have the Defensive Driver certification before the discount will be applied. EDITORIAL
- G. Auto Rule 291, Active Military Discount, is revised to change “unmarried” to “single or divorced”. EDITORIAL
- H. ANPLA Auto Rule 301 a and ANG Auto Rule 303, Assignment of Points, are revised to clarify that vehicles without an assigned operator will have the factor for 0 DRRP points applied if it is not a High Risk Vehicle. EDITORIAL
- I. ANPLA Auto Rule 325 is deleted. We will surcharge for minor violations and a chargeable accident occurring on the same day. EDITORIAL
- J. ANG Auto Rule 331, High Risk Vehicles, is revised to add Dodge Demon.
- K. Auto Rule 440, Mounted Camper Units/Shells, is editorially revised to note that slide-in camper units with living quarters should be insured as a travel trailer. EDITORIAL
- L. Auto Rule 606, Reimbursement of Car Rental Expense, is revised to change “unmarried” to “single or divorced”. EDITORIAL
- M. Auto Rule 646, Customized Equipment, is revised to clarify that the endorsement is available for vehicles with Comprehensive or Comprehensive and Collision coverage. EDITORIAL
- N. Motorcycle Rule 160, Cancellations, is revised to indicate that refunds will be computed pro rata rather than seasonal pro rata.
- O. Motorcycle Rule 195, Coverage Requirements, is editorially revised to indicate that both Economic and Non-Economic Uninsured Motorist Coverage is available.
- P. Motorcycle Rule 240 is editorially clarified that a Class Factor will not apply for Cycles without a Rated Operator. EDITORIAL
- Q. Motorcycle Rule 250, Model Group Factor is clarified to remove “gasoline” from the Scooter/Moped description. EDITORIAL
- R. Motorcycle Rule 282, Away at School Discount, is revised to change “unmarried” to “single or divorced”. EDITORIAL
- S. Motorcycle Rule 283, Multi-Line Discount, is editorially revised to change the name of Farm Family Life Insurance Company to American National Life Insurance Company of New York. EDITORIAL
- T. Motorcycle Rule 287, Defensive Driver Discount, is revised to clarify that all operators on the policy must have the Defensive Driver certification before the discount will be applied. EDITORIAL
- U. Motorcycle Rule 288, Active Military Discount, is revised to change “unmarried” to “single or divorced”. EDITORIAL
- V. ANPLA Motorcycle Rule 301 and ANG Motorcycle Rule 303, Assignment of Points, are revised to clarify that motorcycles without an assigned operator will have the factor for 0 DRRP points applied.

The company proposes the following rate revisions:

- A. Base Rates;
- B. Model year Factors;
- C. Comprehensive and Collision Deductible Factors;
- D. 2016 & 2017 Symbols;
- E. Verified Mileage Factors;
- F. Elimination of Marital Status Change for widowed operators; and
- G. Collector, leisure and recreations vehicles and motorcycle rate and factors.

The rate impact associated with this filing is +0% (-\$12,329), affecting 16,865 policyholders.

Item Key: 721065

Date Submitted: 10/12/2018

SENTRY SELECT INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Dealer Operations Program

Loss Cost Adoption

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

Overall % Impact: **71.4**Overall \$ Impact: **\$673,093**# of Policyholders: **52**

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

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

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

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

ISO Designations	LDI Item Key Number	Effective Date Approved for ISO
CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017
CA-2015-RHLLC	319135	8/1/2015
CA-2014-BRLA1	308959	11/1/2014
CA-2014-RPAC1	308956	11/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2013-BRLA1	296157	11/1/2013
CA-2012-RZRLC	292515	1/1/2014
CA-2012-RZR1	292543	1/1/2014
CA-2012-RADLC	283374	10/1/2013
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2011-BRLA1	274473	1/1/2012

CA-2011-IALL1	274466	1/1/2012
CA-2011-RCP1	274483	1/1/2012
CA-2010-RTL1	265783	12/1/2011
CA-2010-RTER1	265775	12/1/2011
CA-2010-BRLA1	259210	12/1/2010
CA-2009-BRLA1	245661	12/1/2009
CA-2009-RLC09	248267	8/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2008-ORU1	239465	6/1/2009
CA-2008-BRLA1	232095	2/1/2009
CA-2008-IALL1	233580	2/1/2009
CA-2007-BRLA1	221984	N/A
CA-2006-RZRLC	25031	4/1/2007
CA-2006-RZR1-Louisiana	24594	4/1/2007
CA-2005-RLC01	21234	4/1/2006
CA-2005-ORU01 Amendment #1	21235	4/1/2006
CA-2005-ORU01 Amendment #2	25444	8/1/2007
CA-2005-ORU01 Amendment #3	25660	8/1/2007

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

Coverage	Current LCM	Proposed LCM
BA Liability	0.633	0.950
BA Physical Damage	1.097	0.890
Garage Liability	1.215	1.240
Garage Physical Damage	0.595	1.030
UM/UIM	1.315	1.240

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

- Countrywide
 - All Dealers Program Rules
 - Replace “Garage” references with “Auto Dealer” or Dealer Program references, and
 - Renumber several rules.
 - **Rule 1. Application of this Division**
Revise the outline of the ADCF coverages in this rule as the company offers broader coverages than ISO.
 - **Rule 12. Forms Portfolio Reference**
 - Update the forms listed as forms CA 88 04 and CA 88 05 will be included in Rule 49. and form CA 88 24 is being withdrawn, and

- Remove Item 2.
- **Rule 15. Individual Risk Situations**
Revise the basic premium threshold for application of the rule to \$50,000.
- **Rule 31. Eligibility**
Revise the rule to reflect that commercial risks are classified as fleet or non-fleet exposures related to their operations and not based on individual operator classifications.
- **Rule 49. Auto Dealer Premium Development**
 - Floorplan Wraparound Coverage
Revise the rule for this coverage.
 - Rule 49.B.3. Promotional Units
Add specific rating for these units.
 - Rule 49.C.1.e.
Include reference to the independent endorsement that is used to extend full covered autos limits to customers, per the corresponding forms filing.
 - Delete ISO Rule 49.C.2. which would apply a separate liability minimum premium based on 2 rating units multiplied by the location with the highest loss costs.
 - Rule 49.H. Garage Physical Damage, Special Repair Percentages
The proposed rule addresses the company's existing parts and labor repair percentages for dealerships.
 - Rule 49.H. Dealers Program Physical Damage Options – Earthquake and Flood
Introduce this rule on a countrywide basis.
 - Rule 49.H.3.
 - Add an Adjustment Factor for Comprehensive/Other than Collision coverage, and
 - Revise the credit factor for Hail Exclusion.
 - Rule 49.H.5.e.
Modify the ISO rule and Collision Adjustment Factors.
 - Rule 49.I.
Add additional deductible options to the existing false pretense coverage and revise the rates.
 - Rule 49.K.
As the new form includes coverage for drive away collision exposures, no separate endorsement is necessary and the rule does not apply.
- **Rule 50. Auto Dealers – Additional Provisions**
 - Rule 50.A.2.
Introduce the rule to provide a credit when the base policy deductible is increased.
 - Rule 50.A.3. Broad Form Options
 - Replace the ISO rule to refer to the company's Broad Form Products endorsement; and
 - Revise the rule for Broad Form Work You Performed and Garagekeepers Faulty Work endorsement.
 - Rule 50.B. Additional Coverages
 - Relocate several rules from Rule 50.C., and
 - Introduce the countrywide rules for endorsements which are new in Louisiana:
 - Operations Defense Costs – Additional Insurance,
 - Vicarious Liability for Identity Theft, and
 - Specified Statutes Suit Defense – Additional Insurance.
 - Rule 50.C.
Add rule to reference the newly filed endorsements which exclude General Liability Coverage for Access or Disclosure of Confidential or Personal

- Information.
 - Rule 50.C.2.c.(2) Damage to Rented Premises Exclusion
Modify the ISO rule to accommodate the existing rating practice.
- **Rule 51. Auto Dealers – General Liability Coverages Additional Interests**
Relocate the Additional Insured endorsements which were previously referenced under Rule 12.
- **Rule 55.C.**
Remove the company exception sentence to use state/territory based rating.
- **Rules 75.B., Premium Computation – Contingent Leasing, and 75.G., Leasing Concerns Broadened Liability**
Include additional rules to address endorsements and premium development.
- **Rule 75.F. Commercial Auto Rental – Premium Computation**
Revise the rule to note the revised form numbers.
- **Rule 77. Motorcycles**
Update the rule to allow motorcycles to be insured using Valued Vehicle basis or ACV basis.
- **Rule 97. Uninsured Motorists Coverage**
 - Update the minimum premium under this rule to match other states, and
 - Add an exception to the rule that if a risk is issued registration plates that are specifically for trailers, no UM/UIM charge will be made for those plates.
- **Rule 98.B.4. Auto Dealers Physical Damage – Other than Collision Deductibles**
 - Revise the section to separate the deductible options into separate perils to allow different combinations, and
 - Add references to the deductible endorsements.
- **Additional Rules Section**
 - Fellow Employee Bodily Injury Endorsement
Update the Fellow Employee Rule to reference the updated endorsement.
 - Sold Autos – Temporary Physical Damage for Contingent Sales
Revise the endorsement per the forms filing.
 - Garage Liability Extension for Additional Operations or Hazards
Introduce the rule for new endorsement CA 87 15 which will add non-garage exposures to the definition of Auto Dealer Operations.
 - Additional Rules Section – General Liability Extensions for Boat Sales
Introduce rules and endorsements to ensure proper coverage for motorcycle dealers that also sell boats.
 - Auto Repair and Service Market – Coverage Rules
Revise Rule E. to reference Rules 49. and 50.
- Louisiana State Exceptions
 - **Rule 8. Policy Writing Minimum Premiums**
Revise to add a \$500 policy minimum premium that applies to Auto Dealer Coverage form policies.
 - **Rule 12. Forms Portfolio Reference**
Include the State Specific Endorsements.
 - **Rule 23. Trucks, Tractors and Trailers Classification**
Remove the company rates for Sugar Cane Haulers and Carnival Parade Trucks.
 - **Rule 50.B. Other Additional Coverages**
 - Include reference to the state specific Employment Practices Coverage endorsement, and
 - Add deductible options for Employment Practices Coverage.
- Scorecard
Revise the Scorecard Rating Plan.

The companies are proposing to withdraw the following manual pages:

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

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

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

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

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

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

Item Key: 721070

Date Submitted: 10/12/2018

AMERICAN WESTERN HOME INSURANCE COMPANY

1 - Property

Adoption

Commercial Property (Fire and Allied Lines)

Adoption of various PIAL Rates and Rules

Town & Country Program

Overall % Impact: **-0.100**

Overall \$ Impact: **\$264**

of Policyholders: **22**

Company Reference: 20180802-07

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

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

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

Filing Designation Number	Item Key Number	Effective Date
LA15-01 (CF-2014-RRU09)	318441	July 1, 2015
LA15-18 (CF-2015-RRU11)	327556	May 1, 2016
LA18-02 (CF-2016-RRU16)	691556	August 1, 2018

LA15-02 (CF-2014-RLC09)	318462	July 1, 2015
LA15-19 (CF-2015-RLC11)	327546	May 1, 2016
LA16-01 (CF-2015-RLA1)	332810	July 1, 2016
LA17-14 (CF-2017-RLA1)	690221	July 1, 2018

These changes will apply to monoline and package policies.

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

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

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

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

Item Key: 721079

Date Submitted: 10/12/2018

SAFECO INSURANCE COMPANY OF OREGON

4 - Homeowners

Revised Rate and Rule

Independent Homeowners Program

Company Reference: 18-LA-S-HO-RR-NHC-AFH-INTRO

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

The above-captioned company proposes a rate and rule revision for use with its Independent Homeowners Program.

With this filing, the company wishes to introduce a new Premier level of coverage. This offering expands coverage by bundling many existing coverage offerings as an all-inclusive package.

The coverage options that are already available are: Essential, New Quality Plus and Optimum.

Safeco Premier option provides a higher base level of quality coverage for the customer who needs the highest internal limits and additional coverages. Safeco Premier includes all of the benefits provided at the Safeco Essential, Safeco New Quality Plus and Safeco Optimum levels. In addition, coverage is broadened by adding the following existing coverage offerings:

- Extended Dwelling Coverage up to an additional 100 percent of Coverage A
- Building Ordinance or Law Coverage up to an additional 100 percent of Coverage A
- Personal Property Replacement Cost
- Special Personal Property Coverage
- Personal Offense Coverage

This new policy form will be offered for new business going forward and available to all in-force customers at their next renewal following the Premier renewal business effective date. Customers with other package levels will automatically maintain their existing coverage. The new Premier policy form uses the same underwriting company, rating program and rules as the existing Safeco program.

Manual pages have been updated to reflect these changes.

There is no rate impact associated with this filing.

Companion forms (Item Key #720985) were still pending as of October 30, 2018.

Item Key: 721184

Date Submitted: 10/15/2018
 MARKEL INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Commercial General Liability
 Health and Fitness Program

of Policyholders: **0**
 Company Reference: 1807RR023-HF
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 721187

Date Submitted: 10/15/2018
 MARKEL AMERICAN INSURANCE COMPANY
 MARKEL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule

Commercial General Liability

Overall % Impact: **0.0**

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

of Policyholders: **770**

Company Reference: 1807RR023
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 721256

Date Submitted: 10/16/2018
 EVEREST NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule

Commercial General Liability
 Staffing Services Industry Program

of Policyholders: **0**

Company Reference: LA-STF-20041974GL
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

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

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

- ECG 03 609, Specific Client Limit of Liability Endorsement – For use with the ISO Commercial General Liability Coverage Form CG 00 01, proposed endorsement ECG 03 609 provides an additional limit of insurance with respect to our insured's rendering of staffing services for the scheduled entities.
- EIL 00 747, Selection Of Defense Counsel Endorsement – For use with the ISO Commercial General Liability Coverage Form CG 00 01, proprietary Staffing Services Industry Employment Practices Policy EEO 00 780, and proprietary Staffing Services Industry Professional Liability Policies EEO 00 750 and EEO 00 751, proposed endorsement EIL 00 747 provides for the insured a list of Defense Counsel in the Schedule of the Endorsement. Proposed Endorsement EIL 00 747 will replace our previously filed and approved endorsement EIL 00 723.

There is no rate impact associated with this filing.

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

Item Key: 721260

Date Submitted: 10/16/2018

Unitrin Auto and Home Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **0.0**

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

of Policyholders: **1400**

Company Reference: LA AU UAH LEGACY CONVERSION

Requested Effective Dates - New: 08/09/2019 Renewal: 08/09/2019

The last rate revision to this program was +3.2% (+\$101,244) which was approved under LDI Item Key #386846 with effective dates of 5/5/2017 for new business and 6/12/2017 for renewal business.

There is no rate impact associated with this filing.

Item Key: 721262

Date Submitted: 10/16/2018

Unitrin Auto and Home Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Overall % Impact: **0.0**

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

of Policyholders: **1089**

Company Reference: LA HO UAH LEGACY CONVERSION

Requested Effective Dates - New: 08/09/2019 Renewal: 08/09/2019

The last adjustment to this program was approved in February 2017 (Item Key #388079) and resulted in an overall rate increase of +9.3% (amended from +10.0%) to be effective May 5, 2017 for new business and June 12, 2017 for renewal business.

With this filing, the company proposes

Specific changes are as follows:

Updated form names and coverages throughout in conjunction with form filing.

Added:

- Equipment Breakdown Coverage
- Named Other Structures Exclusion
- Landlord Furnishings
- Roof Surfacing Cosmetic Damage Exclusion - Windstorm or Hail
- Home Business

These changes will result in an overall

Item Key: 721264

Date Submitted: 10/16/2018

Insurance Services Office, Inc.

9 - Inland Marine

Revised Rule only

Personal Inland Marine

of Policyholders: **0**

Company Reference: PM-2018-RYBRU

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

The rating organization states, that it is adding Rule 318 (Your Belongings), to accommodate new endorsement PM 00 43, for the Personal Inland Marine line.

Companion forms (Item Key Number 721249 or Company Reference Number PM-2018-OYBFR) were still pending as of 10/19/2018.

There is no rate impact associated with this filing.

Item Key: 721265

Date Submitted: 10/16/2018
 Insurance Services Office, Inc.
 9 - Inland Marine
 Loss Cost Filing

Personal Inland Marine
 Loss Cost Filing

of Policyholders: **0**

Company Reference: PM-2018-RYBLC

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

The rating organization is providing loss cost information in conjunction with Rule 318 (Your Belongings).

Companion forms (Item Key Number 721249 or Company Reference Number PM-2018-OYBFR) were still pending as of 10/19/2018.

There is no rate impact associated with this filing.

Item Key: 721266

Date Submitted: 10/16/2018
 EVEREST NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule

Employment Practices Liability
 Staffing Services Industry Program

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: LA-STF-20041974EPLR

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 706447 effective 07/01/2018.

With this filing, the company is introducing several new optional endorsement to be used with its Employment Practices Liability Staffing Services Insurance Program.

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

- ECG 03 609, Specific Client Limit of Liability Endorsement – For use with the ISO Commercial General Liability Coverage Form CG 00 01, proposed endorsement ECG 03 609 provides an additional limit of insurance with respect to our insured's rendering of staffing services for the scheduled entities.
- EEO 00 904, Specific Client Limit of Liability Endorsement – For use with our previously approved

proprietary Staffing Services Industry Employment Practices Liability Policy EEO 00 780, proposed endorsement EEO 00 904 provides an additional limit of insurance with respect to our insured's rendering of staffing services for the scheduled entities.

- EEO 00 905, Specific Client Limit of Liability Endorsement – For use with our previously approved proprietary Staffing Services Industry Professional Liability Policies EEO 00 750 and EEO 00 751, proposed endorsement EEO 00 905 provides an additional limit of insurance with respect to our insured's rendering of staffing services for the scheduled entities.
- EEO 00 903, Class Action And Large Exposure Claim Exclusion Endorsement – For use with our previously approved proprietary Staffing Services Industry Employment Practices Policy EEO 00 780, proposed endorsement EEO 00 903 excludes coverage for any claim arising out of staffing services with respect to a class action suit.
- EEO 00 902, Section VI – Exclusions Amended – For use with our previously approved proprietary Staffing Services Industry Professional Liability Policies EEO 00 750 and EEO 00 751, proposed endorsement EEO 00 902 deletes Exclusion 10. from the policy.
- EIL 00 747, Selection Of Defense Counsel Endorsement – For use with the ISO Commercial General Liability Coverage Form CG 00 01, proprietary Staffing Services Industry Employment Practices Policy EEO 00 780, and proprietary Staffing Services Industry Professional Liability Policies EEO 00 750 and EEO 00 751, proposed endorsement EIL 00 747 provides for the insured a list of Defense Counsel in the Schedule of the Endorsement. Proposed Endorsement EIL 00 747 will replace our previously filed and approved endorsement EIL 00 723.

There is no rate impact associated with this filing.

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

Item Key: 721268

Date Submitted: 10/16/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability / E&O

Staffing Services Industry Program

of Policyholders: 0

Company Reference: LA-STF-20041974PL

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

Item Key: 721294

Date Submitted: 10/16/2018

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

of Policyholders: **0**
 Company Reference: 2018-095

Item Key: 721298

Date Submitted: 10/16/2018
 PROTECTIVE INSURANCE COMPANY
 SAGAMORE INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Commercial Auto Program
 Loss Cost Adoption

ISO Designation CA-2018-BRLA1

Overall % Impact: **20.0**
 Overall \$ Impact: **\$260,888**
 # of Policyholders: **25**
 Company Reference: LACA18-03R
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

The last rate revision to this program for Protective Insurance Company was +25.4% or \$0 which was approved under LDI Item Key Number 396987 effective 11/1/2017 for both new and renewal business.

The last rate revision to this program for Sagamore Insurance Company was the initial filing which was approved under LDI Item Key Number 396988 effective 11/1/2017 for both new and renewal business.

With this filing, the companies propose to adopt Insurance Services Office, Inc. (ISO) designation CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018 for both new and renewal business.

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

Company	LCM
Protective Insurance Company	1.742
Sagamore Insurance Company	1.307

The rate impact associated with this filing is +20.05 or \$260,888 affecting 25 policyholders.

Item Key: 721302

Date Submitted: 10/16/2018
 AXIS Insurance Company
 17 - Other Liability
 Initial Rate and Rule

Cyber Liability

of Policyholders: 0
 Company Reference: HSBCYBER-2018-092-LA-AICR2

Item Key: 721328

Date Submitted: 10/17/2018
 Vantapro Specialty Insurance Company
 17 - Other Liability
 Initial Rate and Rule

Commercial General Liability
 Non-Profit and Social Service Providers Program

of Policyholders: 0
 Company Reference: VSIC-2018-NPSS-GL

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

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

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

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

There is no rate impact associated with this filing.

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

Item Key: 721345

Date Submitted: 10/17/2018
 American Service Insurance Company, Inc.
 GATEWAY INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Commercial Auto (Other than Taxi and Car Service) Program
 Loss Cost Adoption

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

Overall % Impact: **7.0**
 Overall \$ Impact: **\$378,059**
 # of Policyholders: **234**
 Company Reference: ATLAS LA 2018 07
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

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

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

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

Company	Coverage	Vehicle Type	Proposed LCM
American Service Insurance Company	Liability	Van Pools	1.180
		Charter Bus	1.260
		All Other Public Autos	1.580
		All Other Autos	1.580
	Physical Damage	Limousine	2.510
		Paratransit	3.730
		Social Service	3.730
		Charter Bus	2.450
	Uninsured Motorists	All Other Vehicles	1.630
			1.580
Gateway Insurance			

Company	Liability	Van Pools	1.480
		Charter Bus	1.580
		All Other Public Autos	1.980
		All Other Vehicles	1.980
	Physical Damage	Limousine	3.140
		Paratransit	4.650
		Social Service	4.650
		Charter Bus	3.060
		All Other Vehicles	2.040
	Uninsured Motorists		1.980

The rate impact associated with this filing is +7.0% or \$378,059 affecting 234 policyholders.

**The corresponding filing for the Taxi and Car Service Program has been submitted under company tracking number ATLAS LA 2018 06, LDI Item Key Number 721346.

Item Key: 721346

Date Submitted: 10/17/2018

American Service Insurance Company, Inc.

GATEWAY INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Taxi and Car Service Program

Loss Cost Adoption

ISO Designation Filing Number CA-2018-IALL1 and CA-2018-BRLA1

Overall % Impact: **1.5**

Overall \$ Impact: **\$111,984**

of Policyholders: **569**

Company Reference: ATLAS LA 2018 06

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

The last rate revision to this program was +18.6% or \$525,761 which was approved under LDI Item Key Number 684818 effective 11/1/2017 or 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:

Company	Coverage	Vehicle Type	Current LCM	Proposed LCM
	Medical Payments,			
American Service Insurance Company	Uninsured Motorist, Other Miscellaneous Coverages	Taxi and Car Service	1.580	1.580
	Physical Damage	Taxi	1.630	1.760
		Car Service	1.630	1.630
	Medical Payments,			
Gateway Insurance Company	Uninsured Motorist, Other Miscellaneous Coverages	Taxi and Car Service	1.580	1.980
	Physical Damage	Taxi	2.040	2.220
		Car Service	2.040	2.040

The rate impact associated with this filing is +1.5% or \$111,984 affecting 569 policyholders.

**The corresponding rate and rule filing for the Commercial Auto (Other Than Taxi and Car Service) Program has been submitted under company tracking number ATLAS LA 2018 07, LDI Item Key Number 721345.

Item Key: 721384

Date Submitted: 10/18/2018

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Introduction of Excess Inland Marine Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: 1809RR024-P

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

The above-captioned companies are introducing a Excess Inland Marine Program for its Personal Inland Marine line.

Companion forms (Item Key Number 721382 or Company Reference Number 1809FF024-P) were still pending as of 10/18/2018.

There is no rate impact associated with this filing.

Item Key: 721388

Date Submitted: 10/18/2018

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Excess Inland Marine Program

of Policyholders: 0

Company Reference: 1809RR024-C

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

The above-captioned companies are introducing a Excess Inland Marine Program for their Commercial Inland Marine line.

Companion forms (Item Key Number 721380 or Company Reference Number 1809FF024-C) were still pending as of 10/18/2018.

There is no rate impact associated with this filing.

Item Key: 721392

Date Submitted: 10/18/2018

STARNET INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Individual Event Ticket Cancellation Program

of Policyholders: 0

Company Reference: SI-25000P RATE

The above-captioned company is introducing an Individual Event Ticket Cancellation Program for its Personal Inland Marine line.

This program provides reimbursement or partial reimbursement for the cost of an event ticket purchased for a single-day, series or season/annual pass ticket if the purchaser is unable to attend the scheduled event.

Companion form (Item Key Number 721393 or Company Reference Number SI-25000P FORM) were still pending as of 10/23/2018.

There is no rate impact associated with this filing.

Item Key: 721451

Date Submitted: 10/19/2018

AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN FAMILY HOME INSURANCE COMPANY

AMERICAN SOUTHERN HOME INSURANCE COMPANY

5 - Commercial Multiple Peril

Delayed Adoption

Commercial Package Program

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

Overall % Impact: **3.7**Overall \$ Impact: **\$0**# of Policyholders: **129**

Company Reference: JW-ML-RU-GEN-LA-2018-1

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

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

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

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

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

Item Key: 721452

Date Submitted: 10/19/2018

TWIN CITY FIRE INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate only

Spectrum Program

Overall % Impact: **3.1**Overall \$ Impact: **\$64,474**# of Policyholders: **1017**

Company Reference: FN.07.890.2018.02

Requested Effective Dates - New: 12/19/2018 Renewal: 12/19/2018

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

Item Key No. 715481	0.0%	Approved, effective October 13, 2018
Item Key No. 714392	0.0%	Approved, effective September 8, 2018

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

The company is making the following revisions:

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

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

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

Item Key: 721460

Date Submitted: 10/19/2018

MARKEL INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Educational Institutions Program

Rating Class Factors

Overall % Impact: **9.7**

Overall \$ Impact: **\$2,824**

of Policyholders: **8**

Company Reference: 1612RR025-A

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

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

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

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

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

Item Key: 721462

Date Submitted: 10/19/2018

Everest Premier Insurance Company

EVEREST DENALI INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-GL-20055266RR

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

Item Key: 721466

Date Submitted: 10/19/2018

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-GL-20041822RU

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

Item Key: 721475

Date Submitted: 10/19/2018

GENWORTH MORTGAGE INSURANCE CORPORATION

6 - Mortgage Guaranty

Revised Rate only

Mortgage Guaranty

Revised Rate

Monthly, Split and BPMI Single Premiums

Overall % Impact: -1.7

Overall \$ Impact: \$0

of Policyholders: 0

Company Reference: GNW-1018-MPSSP

Requested Effective Dates - New: 11/22/2018 Renewal: 11/22/2018

The last adjustment to the Monthly Premiums Revision occurred in July 2016 under the Prior Approval provision (Item Key #339254) with an effective date of August 8, 2016 with a rate impact of -1.2%. The last adjustment to the Split Premiums and LPMI Singles Revision occurred in June 2017 under the Prior Approval provision (Item Key #394592) with an effective date of July 10, 2017 with a rate impact of -1.7%. The last adjustment to the BPMI Singles, Rating Rules occurred in October 2017 under the Prior Approval provision (Item Key #685446) with an effective date of October 30, 2017 with a rate impact of -0.2%. The above-captioned company wish to revise its Monthly, Single and Split Premium BPMI rate cards. Rates are being lowered for most credit scores and borrowers. New adjusters are being introduced:

- Premium reductions are now being given for loans with more than 1 borrower
- Loans with Debt to Income (DTI) ratios greater than 45% will now be surcharged
- Additionally, on monthly card, Non-fixed MI rates will now be determined using a multiplier - multiply the applicable Fixed Rates base rate - prior to the application of any adjustments - by 1.25 and round to the nearest basis point (1/100th or .01), and then apply adjustments as applicable.
 - Example:
 - Base rate = .38% x 1.25 = .475 or .47%
 - Base rate = 1.27% x 1.25 = 1.5875 or 1.59%

The company is attaching the following exhibits that support the rationale for the proposed changes to its rates.

- **Exhibit 1 - Historical Underwriting Performance**
 - Shows a 10-year historical view of premium, loss and expense data on a nationwide basis.
- **Exhibit 2 - Projected Coverage Percentage**
 - Presents support for the projected average coverage percentage used in the rate level indication on Exhibit 11.
- **Exhibit 3 - Projected Coverage Percentage**
 - Present support for the projected claim frequency rate which is determined by analyzing historical claims and payment patterns by book year, developing them to ultimate and making prospective selection based on various short- and **long-term averages**.
- **Exhibit 4 - Projected Claim Severity**
 - Presents support for the projected average claim severity, which gives the to= date severity for each of the historical book years. Severity is calculated as a ratio of loss to covered loan amount at the time of claim and the loss amount considers the back interest, legal fees and maintenance and property fees. The prospective severity selection is then chosen based on various short- and long-term averages>
- **Exhibit 5 - Projected Insured Life**
 - Develops the projected average insured life used in the rate level indication on Exhibit 11. The selected average life is determined by analyzing the historical lapse rates by book year, selecting a survival pattern, and making a judgmental selection for the average life within each of the future calendar years.
- **Exhibit 6 - Expense Provisions**
 - Presents historical premium- and loss-based expense ratios to arrive at a prospective provision for each of the expense categories, which are then used in the permissible loss ration calculation on Exhibit 11.
- **Exhibit 7 - Target Return on Surplus**
 - Shows the historical returns on surplus generated by the MI industry. This exhibit provides support for the company's target return on surplus, which is used in Exhibit 10 to develop the underwriting profit provision.
- **Exhibit 8 - Yield on Investments**
 - Presents support for the expected after-tax yield on invested assets which is then used in Exhibits 9 and 10.
- **Exhibit 9 - Return on Policyholder-Supplied Funds**
 - Develops expected investment income earnings on policyholder-supplied funds (unearned premium and loss reserves with adjustments for delayed remission of premium and pre-paid expenses) which are then used to derive the underwriting profit provision in Exhibit 10.
- **Exhibit 10 - Underwriting Profit Provision**
 - Develops the required underwriting profit form the target return on surplus. The calculation contains adjustments for investment income on surplus and policyholder-supplied funds as well

as federal income taxes.

- **Exhibit 11 - Indicated Rate Level Change**

- Presents the calculation of the indicated rate level change, which is the ration of the projected loss and LAE ration at current rates to the permissible loss ratio.

- **Exhibit 12 - Proposed Product Rates**

- Shows the overall proposed rate change based upon the current weighted average mix of business in each of the rate plans being revised. The proposed changes will result in an overall price decrease of 7.1% to the Genworth book of business for coverage placed on a go-forward basis.

These changes results in an overall rate decrease of -1.7% or \$0 (0 policyholders).

The company is requesting an effective date of November 22, 2018.

This filing is replacing previously approved Item Key Numbers: 339254, 394592 and 685446.

Item Key: 721476

Date Submitted: 10/19/2018

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

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

LAAEARTHQ17

of Policyholders: **0**

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

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

This is a resubmission of Item Key #695848, that was disapproved on February 27, 2018 due to an inadequate company response to an "Objection Letter" sent by Wei Chuang requesting additional information.

The last adjustment to this program occurred in July 2015 under the Prior Approval provision (Item Key

#324251) effective October 2015 and in May 2017 under the Prior Approval provision (Item Key # 392825) effective January 1, 2018.

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

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

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

The companies are filing the following three forms:

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

The companies are filing the following three rules:

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

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

The corresponding form(s) filing, LDI Form Filing No. 695728, Company Form Filing No. LA-CP-1802-01-1659 were approved effective April 1, 2018.

Item Key: 721495

Date Submitted: 10/22/2018

Lighthouse Property Insurance Corporation

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

of Policyholders: **0**

Company Reference: BOP_2018 LA RR-02

This company's initial rate/rule for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 714007, effective November 1, 2018 for new business.

The company is making the following revisions:

- Introducing a Building Age Modification.
- Adding limits for Sales and Disposal Liability.
- Adding limits for Customers' Goods Legal Liability.
- Increasing limits for Pollution clean Up and Removal.
- Automatic Increase in Insurance - revising the credits/debits to factors, and rebased to reflect 4% included automatic increase.

- Introducing the following rates/rating factors:
 - \$65 Fixed Expense Fee
 - Inspection Fee
 - Converted Structures
- Changing various rules.
- Clarifying rates that are currently "refer to company".

The corresponding form(s) filing, LDI Form Filing No. 721489, Company Form Filing No. BOP_2018 LA FORM-02, was approved effective October 25, 2018.

A SERFF "Objection Letter" was sent to Ms. Karen Landrum on October 23, 2018 for additional information.

Item Key: 721498

Date Submitted: 10/22/2018

Lighthouse Property Insurance Corporation

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

LPIC LA CP 2018 Rate & Rule Filing 2

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: CP_2018 LA RR-02

The last adjustment to this program occurred in August 2018 under the Prior Approval provision (Item Key #714018) with an effective date of November 1, 2018.

The above-captioned company wishes to file amendments to its approved initial filing, Item Key #714018 approved effective November 1, 2018.

With this filing, the company is submitting clarification to rates and rules that were found during implementation. The following changes being proposed to the rate and rule manual are:

- 1. Introduction of a Building Age Modification - adopting the rate/rule from Bankers Insurance Company approved in Filing #690173. This rate is being added to the rate factor calculations in rule 70.
- 2. Automatic Increase in Insurance - revising the credit/debits to factors, and rebased to reflect 4% included automatic increase.
- 3. Introduction of the following rates:
 - a. 31.C.9 Valuable Papers and Records - Other Than Electronic Data
 - b. 31.C.2.d Personal Property of Others (Non-Owned Detachable Trailers)
 - c. 77.D Electronic Commerce
 - d. Converted Structures - Company selected factors of 1.20 for building and building personal property applied to converted structures to reflect the increased risk associated with converting risks to another commercial use.
- 4. Introduction of the following fees:
 - i. Inspections for Rental Dwellings on Schedules will be \$25 per location

- o ii. Inspections for Tenant Business where no building coverage is provided will be \$25 per location
- o iii. Inspections for Businesses where building coverage is provided will be \$70 per location

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

Item Key: 721528

Date Submitted: 10/22/2018

GRAY INSURANCE COMPANY, THE

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Initial Rate and Rule

of Policyholders: 0

Company Reference: TGIC-AL-LA-DEDRR-10 18

With this filing, the company proposes to introduce the rates and rules for the Commercial Auto Program.

The company has traditionally written commercial auto on an excess basis. This filing will allow for commercial auto to be written on a deductible basis utilizing both Insurance Services Office, Inc. (ISO) and company rates and rules.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2018-BRLB1	706583	11/1/2018
CA-2081-BRLA1	706582	11/1/2018
CA-2018-IALL1	706580	11/1/2018
CA-2015-ROCP1	382645	N/A
RP-2018-RAL18	695471	11/1/2018
RP-2018-RPD18	695473	11/1/2018
RP-2016-RCP16	388190	8/1/2017
RP-2016-RRP16	388183	8/1/2017

The company is proposing to utilize the following Loss Cost Multipliers with this program:

The corresponding forms have been submitted under the following:

- Company tracking number TGIC-AL-LA-DEDF-10 18, LDI Item Key Number 721525;
- Company tracking number TGIC-LA-AL-F 07 17, LDI Item Key Number 396931, which was approved effective 7/20/2017; and
- Company tracking number TGIC LA OIC BA 01 17, LDI Item Key Number, which was approved effective 3/8/2017.

Item Key: 721530

Date Submitted: 10/22/2018

Insurance Services Office, Inc.

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Rule Revision

- Rule 8. Policywriting Minimum Premium
- Rule 9. Additional Premium Changes
- Rule 10 Return Premium Changes
- Rule 13. Minimum Premiums
- Rule 25. Description of Additional Optional Endorsements
- Rule 26. Risk-Specific Endorsements
- Rule 27. Special Rules Applicable to the Underlying Claims-Made Coverage Form 27 00
- Rule 30. Year 2000 Computer-Related Endorsements for Other Than Auto Exposure
- Rule 31. Uninsured Motorists Coverage
- Rule 53. Description of Additional Optional Endorsement
- Rule 55. Uninsured Motorists Coverage

of Policyholders: 0

Company Reference: CU-2017-ORU17

Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise the rules Division Thirteen - Commercial Liability Umbrella of the Commercial Lines Manual as follows:

- **Rule 8. Policywriting Minimum Premium**
 - Revise the rules to join the words "policy writing" into a single term in accordance with ISO's uniformity standards.
- **Rule 9. Additional Premium Changes**
 - Revise the rules to join the words "policy writing" into a single term in accordance with ISO's uniformity standards.
- **Rule 10. Return Premium Changes**
 - Revise the rules to join the words "policy writing" into a single term in accordance with ISO's uniformity standards.
- **Rule 13. Minimum Premiums**
 - Revise the rules to join the words "policy writing" into a single term in accordance with ISO's uniformity standards.
- **Rule 25. Description of Additional Optional Endorsements**

- Revise Paragraph C.2. to replace the reference to "Garage" Coverage Form with "Auto Dealers" Coverage Form and provide instruction on the use of the new endorsement CU 21 66 - Auto Dealers Exclusion - Your Products and Your Work.
- Revise Paragraph C.3. to provide instruction on the use of new endorsement CU 21 64 - Auto Dealers Exclusion - Designated Work and to indicate that endorsement CU 21 03 - Exclusion - Designated Work should not be used when an ADCF is used as underlying insurance.
- Revise Paragraph C.7. to indicate endorsements CU 21 09 - Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations) and CU 21 10 - Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations Excepted) should not be used when an ADCF is used as underlying insurance.
- Revise Paragraph C.13.b. to indicate that endorsement CU 21 84 - Limited Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program should not be used when an ADCF is used as underlying insurance.
- Revise Paragraph C.18. to provide instruction on the use of new endorsement CU 21 61 - Auto Dealers Exclusion - Designated Products and to indicate that endorsement CU 21 43 - Exclusion - Designated Products should not be used when an ADCF is used as underlying insurance.
- Revise Paragraph C.20. to indicate that endorsement CU 24 30 - Amendment of Insured Contract Definition should not be used when an ADCF is used as underlying insurance;
- Revise Paragraph C.22. to indicate that endorsement CU 21 08 - Exclusion - Intercompany Products Suits should not be used when an ADCF is used as underlying insurance;
- Introduce Paragraph C.27. to provide instruction on the use of new endorsement CU 34 05 - Exclusion of Federal Employees in Government Business.
- Revise Paragraph D.4. to correspond with the changes made to endorsements CU 22 25 - Emergency Vehicles - Volunteer Firefighters and Workers Injuries Excluded and CU 22 26 - Emergency Vehicles - Fellow Volunteer Firefighters and Workers Injuries Exclusion Buyback.
- Revise Paragraph D.7. to amend the title of the referenced endorsement CU 22 35.
- Revise Paragraph D.9. to amend the title of the referenced endorsement CU 22 38.
- Revise Paragraph D.10 to amend the title of the referenced endorsement CU 22 39 and to instruct that the endorsement can be used to provide liability coverage for drivers and their students while using non-owned autos for driver training.
- Revise Paragraph D.11.a. to indicate that endorsement CU 24 06 - Fiduciaries - Fiduciary Interest should not be used when an ADCF is used as underlying insurance.
- Revise Paragraph D.11.b. to indicate that endorsement CU 24 04 - Financial Institutions - Fiduciary Interest Only should not be used when an ADCF is used as underlying insurance.
- Revise Paragraph E.2. to indicate that endorsement CU 24 03 - Waiver of Transfer of Rights of Recovery Against Others To Us should not be used when an ADCF is used as underlying insurance or when CU 24 01 is also attached to the policy and to provide instruction on the use of new endorsement CU 24 01 - Waiver of Transfer of Rights of Recovery Against Others to Us (Waiver of Subrogation).
- Revise Paragraph E.14. to provide instruction on the use of new endorsement CU 24 34 - Auto Dealers Products and Work Aggregate Limit of Insurance Endorsement and to indicate that endorsement CU 24 36 - Products-Completed Operations Aggregate Limit should not be used when an ADCF is used as underlying insurance.
- Introduce Paragraph E.16. to provide instruction on the use of new endorsement CU 04 23 - Excess Auto Dealers Acts, Errors or Omissions Liability Coverages.

- **Rule 26. Risk-Specific Endorsements**
 - Revise Paragraph A. to amend the lead-in statement to reinforce that the endorsements referenced under this section are optional for all other risks, except Auto Dealer risks.
 - Revise Paragraph B. to:
 - Remove the lead-in statement which provides that the endorsements referenced are optional for other risks found under Division One - Commercial Auto;
 - Replace the references to "Garages" and "Garage" with "Auto Dealers" in subparagraph 1.;
 - Remove subparagraph 5. as the underlying forms have been withdrawn;
 - Revise subparagraph 3. to indicate the Motor Carrier Endorsement - CU 2237 should be used when a Business Auto Coverage Form with a Motor Carrier Endorsement is used as underlying insurance;
 - Add a new subparagraph 5. to reference and instruct on the use of new endorsement CU 34 06 - Amphibious Vehicles.
 - Add reference to and instruction on the usage of endorsement Cu 22 17 - Stevedoring Operations Limited Completed Operations Coverage.
- **Rule 27. Special Rules Applicable to the Underlying Claims-Made Coverage Form CU 27 00**
 - Revise Paragraph D.1. to indicate that endorsement CU 27 01 - Exclusion of Specific Accidents, Products, Work or Location should not be used when an ADCF is used as underlying insurance.
- **Rule 30. Year 2000 Computer-Related Endorsements for Other Than Auto Exposure**
 - Revise Paragraph B. to indicate that endorsement CU 21 19 - Exclusion - Year 2000 Computer-Related and Other Electronic Problems - Products/Completed Operations should not be used when an ADCF is used as underlying insurance.
- **Rule 31. Uninsured Motorists Coverage**
 - Revise the references to "uninsured motorists coverage" and "underinsured motorists coverage" in accordance with ISO's uniformity standards.
- **Rule 53. Description of Additional Optional Endorsements**
 - Revise Paragraph B.3. to provide instruction on the use of new endorsement CX 21 26 - Auto Dealers Exclusion - Your Products and Your Work and to indicate that endorsement CX 21 06 - Exclusion - Products-Completed Operations Hazard should not be used as underlying insurance.
 - Revise Paragraph B.4. to provide instruction on the use of new endorsement CX 21 25 - Auto Dealers Exclusion - Designated Work and to indicate that endorsement CX 21 07 - Exclusion - Designated Work should not be used when an ADCF is used as underlying insurance.
 - Revise Paragraph B.5. to indicate that endorsements CX 21 08 - Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations) and CX 21 09 - Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations Excepted) should not be used when an ADCF is used as underlying insurance.
 - Revise Paragraph B.11. to provide instruction on the use of new endorsement CX 21 22 - Auto Dealers Exclusion - Designated Products and to indicate that endorsement C 21 15 - Exclusion - Designated Products should not be used when an ADCF is used as underlying insurance.
 - Revise Paragraph C. to indicate that endorsement CX 04 01 - Excess Liability Coverage for Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program should not be used when and ADCF is used as underlying insurance.
 - Revise Paragraph D.1. to provide instruction on the use of new endorsement CX 24 02 - Auto Dealers Products and Work Aggregate Limit of Insurance and to indicate that

endorsement CX 24 01 - Products-Completed Operations Aggregate Limit of Insurance should not be used when an ADCF is used as underlying insurance.

- **Rule 55. Uninsured Motorists Coverage**

- Revise the references to "uninsured motorists coverage" and "underinsured motorists coverage" in accordance with ISO's uniformity standards.

The corresponding form filing has been submitted under company tracking number CU-2017-OFR17, LDI Item Key Number 721527.

There is no rate impact associated with this filing.

Item Key: 721558

Date Submitted: 10/23/2018

RLI Insurance Company

5 - Commercial Multiple Peril

Revised Rate and Rule

RLIPack Businessowners Program

Overall % Impact: **5.1**

Overall \$ Impact: **\$1,025**

of Policyholders: **20**

Company Reference: BOP-RU-1018-R

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

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

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

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

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

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

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

Item Key: 721607

Date Submitted: 10/23/2018

ALLSTATE INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Rule Revision

- Policy Tier Rating
- Experience and Schedule Rating Plan Exceptions - Liability, Rule 2.E. Eligibility for Schedule Rating
- Experience and Schedule Rating Plan Exceptions - Physical Damage, Rule 2.D. Eligibility for Schedule Rating

Company Reference: BR9390: EDIT PROPRIETARY RULES
 Requested Effective Dates - New: 12/05/2018 Renewal: 02/15/2019

With this filing, the company propose to revise the rules as follows:

- Policy Tier
 Replace the specific vendor reference "Dun & Bradstreet" with "commercial credit" throughout the rule.
- Experience and Schedule Rating Plan Exceptions - Liability, Rule 2.E. Eligibility for Schedule Rating
 Remove the requirement of 5 or more power units.
- Experience and Schedule Rating Plan Exceptions - Physical Damage, Rule 2.D. Eligibility for Schedule Rating
 Remove the requirement of 5 or more power units.

There is no rate impact associated with this filing.

Item Key: 722241

Date Submitted: 10/24/2018
 WESCO INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Commercial General Liability
 Sierra Madre Artisan Contractor Program

of Policyholders: 0
 Company Reference: LA-GL-1901-02-9983
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 722243

Date Submitted: 10/24/2018
 American Service Insurance Company, Inc.

17 - Other Liability
Installment Program

Commercial General Liability
Installment Program

of Policyholders: **0**

Company Reference: ASIC LA 2018 05

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

Item Key: 722245

Date Submitted: 10/24/2018

Harco National 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: **\$0**

of Policyholders: **0**

Company Reference: 18-1393

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 397926 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 1.530.

These changes will result in a -2.1% rate decrease or \$0.

There are 0 Louisiana policyholders affected by this rate decrease.

Item Key: 722257

Date Submitted: 10/24/2018

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Automobile

Private Passenger Auto Program

Symbol Update

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

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

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

There is no rate impact associated with this filing.

Item Key: 722267

Date Submitted: 10/24/2018

Great West Casualty Company

19 - Commercial Automobile

Confidential Model Information

Commercial Automobile

Confidential Model Information

of Policyholders: **0**

Company Reference: G2418M1

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

With this filing, the company proposes to make corrections to the model which was approved under company tracking number G2418M, LDI Item Key Number 714459, effective 11/1/2018 for both new and renewal business. As part of the model submitted on the previous filing, the company provided incorrect documentation for the two to nine unit models for liability, collision, and comprehensive damages. The documentation was prepared using the incorrect bulk multipliers. This information has been updated in the documentation provided in this filing.

There is no rate impact associated with this filing.

Item Key: 722313

Date Submitted: 10/25/2018

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption of ISO Loss Cost Designation Filing Numbers GL-2018-BGL1 and GL-2018-IALL1

Overall % Impact: **3.0**

Overall \$ Impact: **\$1,901**

of Policyholders: **41**

Company Reference: PS-18-GL-ISO-LCR-201

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

Item Key: 722331

Date Submitted: 10/25/2018

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

TRANSPORTATION INSURANCE COMPANY

VALLEY FORGE INSURANCE COMPANY

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Non-Adoptions

Commercial General Liability

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

of Policyholders: 771

Company Reference: 18-01585-R ILF

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

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

Item Key: 722336

Date Submitted: 10/25/2018

AMERICAN FIRE AND CASUALTY COMPANY
OHIO CASUALTY INSURANCE COMPANY, THE
OHIO SECURITY INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: 2018-MU-13-GL-E-R

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

Item Key: 722338

Date Submitted: 10/25/2018

LYNDON SOUTHERN INSURANCE COMPANY

28 - Credit

Initial Rate and Rule

Credit - Personal Property

Limited Physical Damage Program

of Policyholders: 0

Company Reference: LPD-RR-POS 2018

The above-captioned company is introducing a Limited Physical Damage Program for its Credit - Personal Property line.

This program will offer coverage to protect lenders against loss caused by certain perils on property subject to a collateralized loan.

Companion forms (Item Key Number 396629 or Company Reference Number LPD-LL-2017 6.17 - FORMS) were approved on 08/02/2017.

There is no rate impact associated with this filing.

Item Key: 722345

Date Submitted: 10/25/2018

BROTHERHOOD MUTUAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Ministry First Program Annual Rate Review

Overall % Impact: **19.13**Overall \$ Impact: **\$14,173**# of Policyholders: **5**

Company Reference: LA P RR 2018 02

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

The last adjustment to this program occurred in September 2018 under the Prior Approval provision (Item Key #717276) with an effective date of September 7, 2018.

With this filing, the above-captioned company wishes to file a rate increase of **19.13%** or **\$14,173** (5 policyholders). In the company's initial filing, it realized that it was charging inadequate premiums. The company is also correcting some immaterial errors and typos in its manual.

The company is also filing complete deviation from Property Insurance Association of Louisiana (PIAL) rules and rates as approved under the company's initial filing, state tracking number 397026. Upon approval of this filing, this filing may be used as a package program with the same rates and no modifications.

The analysis of the company suggested a 28% property rate increase, which is a significant increase from the initial rates. The company is proposing a 19.13% increase as described in the following:

- A 20% increase to the state multiplier.
- A 3.5% increase to the company multiplier.
- A 30% increase to the company's Extended Coverage (EC) base rates.
 - Wind and Hail Exclusion rates were also modified to maintain their proportional relationship with the EC base rates.

The state multiplier is used to multiply the company's countrywide rates to obtain a state specific rate. This factor varies widely from state to state.

The company began to write business in Louisiana June 1, 2018 and there are 5 Ministry First policies in-force as of September 30, 2018 totaling \$74,069 in property premium:

- The change to the state multiplier will generate an additional \$575 in premium.
- The change to the EC rates will generate an additional \$12,502 in premium.
- The change to the company multiplier will generate an additional \$1,096 in premium.
- No policies have a windstorm or hail exclusion, so there is no premium impact.

The company believes that without this rate increase that it doesn't believe the rates will be sufficient to continue writing in Louisiana.

As more policies are sold the company will be monitoring its experience and making rate level filings to make sure the rates are adequate but not excessive.

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

This filing is replacing approved Item Key #397026 and #717276.

Item Key: 722352

Date Submitted: 10/25/2018

UTICA MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability / E & O

of Policyholders: 0

Company Reference: 18039

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

Item Key: 722355

Date Submitted: 10/25/2018

FedNat Insurance Company

4 - Homeowners

Revised Rule only

Preferred Homeowners Program (Owner Occupied, Tenants and Condos)

Name Change from Federated National Insurance Company to FedNat Insurance Company

The above-captioned company is changing its name from Federated National Insurance Company to FedNat Insurance Company.

With this filing, the company wishes to change and name and logo on its Underwriting Guidelines and Rating Manuals for use with its Preferred Homeowners Program (Owner Occupied, Tenants and Condos).

No other changes were made to the manual.

There is no rate impact associated with this filing.

Item Key: 722367

Date Submitted: 10/25/2018

UNITED WISCONSIN INSURANCE COMPANY

ACCIDENT FUND INSURANCE COMPANY OF AMERICA

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rates and Rules

Commercial Property General Use

of Policyholders: 0

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

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

The companies will utilize the following PIAL filing designation numbers:

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

The Loss Cost Multiplier for this filing is:

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

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

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

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

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

Item Key: 722368

Date Submitted: 10/25/2018

RLI Insurance Company

17 - Other Liability

Revised Rate and Rule

Professional Liability / E & O

Design Professionals Program

Overall % Impact: **12.3**

Overall \$ Impact: **\$112,591**

of Policyholders: **76**

Company Reference: RDP-R-0918-REV

Requested Effective Dates - New: 12/15/2018 Renewal: 12/15/2018

Item Key: 722392

Date Submitted: 10/26/2018

Willis Towers Watson Analytical Insurance Services, Inc.

4 - Homeowners
 Confidential Model Information
 Homeowners
 Structure Insurance Score Model

of Policyholders: 0

Requested Effective Dates - New: 12/03/2018 Renewal: 12/03/2018

Item Key: 722400

Date Submitted: 10/26/2018

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

Commercial Automobile
 Non-Adoption

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

of Policyholders: 0

Company Reference: 02-010A - 18143

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

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

There is no rate impact associated with this filing.

Item Key: 722403

Date Submitted: 10/26/2018

Old Republic General Insurance Corporation
 17 - Other Liability
 Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: LA-OG-1700001-000-R
 Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

Item Key: 722419

Date Submitted: 10/26/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Directors & Officers Liability
 Management Liability Program

of Policyholders: **0**
 Company Reference: ASIC-MML-RR-LA-2018-2 (DO)

Item Key: 722425

Date Submitted: 10/26/2018
 MORTGAGE GUARANTY INSURANCE CORPORATION
 6 - Mortgage Guaranty
 Revised Rate and Rule
 Mortgage Guaranty
 Revised Rate and Rule
 Risk-Based Program

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

Company Reference: 18-71-5112
 Requested Effective Dates - New: 01/15/2019 Renewal: N/A

The last adjustment to this program occurred in May 2018 under the Prior Approval provision (Item Key #708798) with an effective date of June 25, 2018.

With this filing, the above-captioned company wishes to submit a new risk-based pricing program that is similar to recent plans introduced by three of its competitors, Arch Mortgage Insurance Company, National Mortgage Insurance Company and Essent Guaranty, Inc. This new program will appeal to lenders desiring a more granular approach to risk classification providing considerable price refinement.

This new program includes rates for all premium plans and lender types, including credit unions.

This company is a commercial mortgage guaranty insurer. The proposed new risk-based rating program will not affect insurance in force and will apply only to new insurance written after the effective date of this filing.

The company is requesting an effective date of January 15, 2019, or later, upon date of approval.

Item Key: 722474

Date Submitted: 10/29/2018
 Imperium Insurance Company
 17 - Other Liability

Revised Rate and Rule

Professional Liability / E & O
Lawyers Professional Liability Program

Overall % Impact: **197**
 Overall \$ Impact: **\$104,010**
 # of Policyholders: **50**
 Company Reference: IIC-LPL-2018-LA-02R
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 722475

Date Submitted: 10/29/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Employment Practices Liability
 Management Liability Program
 # of Policyholders: **0**
 Company Reference: ASIC-MML-RR-LA-2018-2 (EPLI)

Item Key: 722496

Date Submitted: 10/29/2018
 ACE AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: 18-GL-2016254

Item Key: 722500

Date Submitted: 10/29/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Professional Liability / E&O
 Management Liability Program

of Policyholders: **0**
 Company Reference: ASIC-MML-RR-LA-2018-2 (FIDUCIARY)

Item Key: 722505

Date Submitted: 10/29/2018
 BCS INSURANCE COMPANY

17 - Other Liability
 Initial Rate and Rule
 Professional Liability / E&O
 Select Life Agents Program
 # of Policyholders: 0
 Company Reference: BCS SELECT -2018-R
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 722514

Date Submitted: 10/29/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Professional Liability / E&O
 Management Liability Program

of Policyholders: 0
 Company Reference: ASIC-MML-RR-LA-2018-2 (ELPL)

Item Key: 722519

Date Submitted: 10/29/2018
 Amica Mutual Insurance Company
 9 - Inland Marine
 Revised Rate and Rule
 Boatowners/Personal Watercraft
 Revised Rate and Rule
 # of Policyholders: 0
 Company Reference: LA-O-18-2-RU
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

The last filing (Item Key Number 233653) was approved effective 01/01/2009.

The above-caption company is removing the rule "A \$6.00 minimum additional premium will be charged for changes after the policy inception date."

There is no rate impact associated with this filing.

Item Key: 722552

Date Submitted: 10/30/2018
 ATLANTIC SPECIALTY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Internet Liability
 Management Liability Program
 # of Policyholders: 0
 Company Reference: ASIC-MML-RR-LA-2018-2 (IRR)

Item Key: 722553

Date Submitted: 10/30/2018
 Everest Premier Insurance Company
 EVEREST DENALI INSURANCE COMPANY
 19 - Commercial Automobile
 Initial Rate and Rule
 Commercial Automobile
 # of Policyholders: **0**
 Company Reference: LA-CA-20039507
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 722557

Date Submitted: 10/30/2018
 Harco National Insurance Company
 24 - Surety
 Initial Rate and Rule
 Surety
 Initial Rate and Rule
 Contract and Commercial Surety Program
 # of Policyholders: **0**
 Company Reference: HNIC-SU-CCS-LA-1801R

Item Key: 722559

Date Submitted: 10/30/2018
 NAVIGATORS INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

 # of Policyholders: **0**
 Company Reference: PKGL-R-2258-LA

Item Key: 722567

Date Submitted: 10/30/2018
 Midvale Indemnity Company
 19 - Private Passenger Automobile
 Revised Rate only

 Private Passenger Automobile
 Louisiana Private Passenger Auto, Family Car Program

 Overall % Impact: **-14.2**
 Overall \$ Impact: **\$-87**
 # of Policyholders: **1**
 Company Reference: LA-PPA-18-515
 Requested Effective Dates - New: 03/15/2019 Renewal: 03/15/2019

Item Key: 722573

Date Submitted: 10/30/2018

ATLANTIC SPECIALTY INSURANCE COMPANY

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

Management Liability Program

of Policyholders: 0

Company Reference: ASIC-MML-RR-LA-2018-2 (BT)

The above-captioned company wishes to submit initial rate and rules for its Management Liability program under the Burglary and Theft program.

With this filing, the Management Liability program consists of Not-for-Profit Organizations and Private Companies. Also, the following lines are being submitted under separate coverage for the Management Liability program where each policy contains General Terms and Conditions Section:

- Directors, Officers and Organization Liability Coverage Section (D&O) - Item Key #722419
- Employment Practices Liability Coverage Section (EPL) - Item Key #722475
- Fiduciary Liability Coverage Section (FLI) - Item Key #722500
- Employed Lawyers Professional Liability Coverage Section (ELPL) - Item Key #722514
- Information Risk and Recovery Coverage Section (IRR) - 722552
- Fidelity Coverage Section - Item Key #722575

Crime is a new coverage section for the Management Liability Program, but the company has rating on file for this coverage (approved Item Key #373164 with an effective date of March 1, 2018 and approved Item Key #709615 with an effective date of June 12, 2018).

The company is submitting a set of Common Rating Rules, as Crime & Fidelity coverage can be written in conjunction with other coverage sections of the Management Liability program.

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

The corresponding form(s) filing, LDI Form Filing No. 722566, Company Form Filing No. ASIC-MML-FO-LA-2018-2 (BT) were pending as of November 1, 2018.

Item Key: 722575

Date Submitted: 10/30/2018

ATLANTIC SPECIALTY INSURANCE COMPANY

23 - Fidelity

Initial Rate and Rule

Fidelity

Initial Rate and Rule

Management Liability Program

of Policyholders: **0**

Company Reference: ASIC-MML-RR-LA-2018-2 (FIDELITY)

The above-captioned company wishes to submit initial rate and rules for its Management Liability program under the Fidelity program.

With this filing, the Management Liability program consists of Not-for-Profit Organizations and Private Companies. Also, the following lines are being submitted under separate coverage for the Management Liability program where each policy contains General Terms and Conditions Section:

- Directors, Officers and Organization Liability Coverage Section (D&O) - Item Key #722419
- Employment Practices Liability Coverage Section (EPL) - Item Key #722475
- Fiduciary Liability Coverage Section (FLI) - Item Key #722500
- Employed Lawyers Professional Liability Coverage Section (ELPL) - Item Key #722514
- Information Risk and Recovery Coverage Section (IRR) - 722552
- Burglary & Theft Section - Item Key #722573

Fidelity is a new coverage section for the Management Liability Program, but the company has rating on file for this coverage (approved Item Key #373164 with an effective date of March 1, 2018 and approved Item Key #709615 with an effective date of June 12, 2018).

The company is submitting a set of Common Rating Rules, as Crime & Fidelity coverage can be written in conjunction with other coverage sections of the Management Liability program.

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

The corresponding form(s) filing, LDI Form Filing No. 722566, Company Form Filing No. ASIC-MML-FO-LA-2018-2 (BT) were pending as of November 1, 2018.

Item Key: 722588

Date Submitted: 10/30/2018

Florists' Mutual Insurance Company

5 - Commercial Multiple Peril

Loss Cost Adoption

Commercial Package Program

General Liability Portion Only

Adoption of ISO Loss Cost Filing Designation No. GL-2018-BGL1

Overall % Impact: **7.6**

Overall \$ Impact: **\$1,419**

of Policyholders: **4**

Company Reference: 18-6

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

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

State Tracking Number

Overall % of Change

Action Taken

706717	0.0%	Approved, effective September 1, 2018
690353	0.0%	Approved, effective April 1, 2018
685220	5.3%	Approved, effective February 1, 2018

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

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

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

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

Item Key: 722589

Date Submitted: 10/30/2018

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

ABC Aviation Program

of Policyholders: **0**

Company Reference: 18-CP-2016283 (RR)

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

The above-captioned companies wish to submit initial rate and rule for a new program applicable to local municipal and regional airports for use with their Commercial Property program.

This filing is a new program which includes fixed base operations, general aviation operations as well as those businesses that support the industry defined by the following Service Industry Codes and Class Codes:

Property, Inland Marine and General Liability - Predominant Operations

SIC (applicable Service Industry Codes)

- **0721** - Crop Services - Aerial Dusting, spraying.
- **0851** - Forestry Services - Fire prevention, firefighting, forest.
- **3728** - Aircraft Parts and Auxiliary Equipment - NOC
 - **3721** - Manufacturing or assembling complete aircraft.
 - **3724** - Manufacturing aircraft engines and parts.
 - **3812** - Manufacturing aeronautical instruments.
- **4522** - Air Transportation - Nonscheduled - risks primarily engaged in furnishing airplane sightseeing services, air taxi services and helicopter passenger transportation services to, from or between local airports, whether or not scheduled.
 - Air cargo carriers, unscheduled, air passenger carriers, nonscheduled, air taxi services, ambulance services, air; flying charter services, helicopter carriers, sightseeing airplane services.
- **4581** - Airports, Flying Fields and Airport Terminal Services - air traffic control, except government, aircraft cleaning and janitorial service, aircraft servicing and repairing, except on a factory basis,

aircraft storage at airports, aircraft upholstery repair, airfreight handling at airports, airport hangar rental, airport terminal services, airports, flying fields, except those maintained by aviation clubs, hangar operations.

- **5088** - Transportation Equipment and Supplies, Except Motor Vehicles - establishments primarily engaged in the wholesale distribution of transportation equipment and supplies.
 - **7389** - mapmaking
 - **7812** - producing commercial video tape or films.
- **8299** - Flying Instruction Schools/Academies
- **8412** - Museums and Art Galleries - establishments engaged in the operation of museums and art galleries.
 - **5932** - if selling items to the general public.

Class Codes

Property:

- **0196** - Dwelling
- **0512** - Aircraft Distributors
- **0567** - Museums
- **0567** - Terminals
- **0570** - Fuel Tanks
- **0570** - Chemical Tanks
- **0921** - Flight School
- **0922** - Painting
- **0933** - Hangar - repair
- **0940** - Hangar - storage
- **1051** - Museums
- **1190** - Special Class Rates
- **6850** - Manufactures

General Liability:

- **40010** - Airports - Commercial
- **40015** - Airports - Private
- **46427** - Museums
- **47474** - Flight Schools
- **51201** - Aircraft parts Distribution/Manufactured
- **57997** - Phot Finishing Labs
- **61226** - Offices
- **63010** - Dwellings
- **68706** - Warehouse - for hangars
- **91606** - Ag/Aerial Operators

Inland Marine:

- **445** - Motor Truck Cargo - Owners Form
- **446** - Motor Truck Cargo - Liability Form
- **447** - EDP - written in conjunction with a schedule of Owned equipment or other supporting Property Coverage
- **448** - Miscellaneous Articles
- **526** - Trip Transit - All Other Property, Owners Vehicle
- **527** - Trip Transit - All Other Property, Public Carrier

This program does not cover any of the aviation liability and the following are excluded from the program and these exposures and operations insuring the following under a separate Aviation policy(ies):

1. Any flying exposure.
2. Any products or completed operation from aircraft maintenance, repair or assembly.
3. Any liability from management and/or transportation of people, use or operation of any aircraft on the ground or in the air.

The company will be utilizing the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers:

Filing Designation Number	Item Key Number	Effective Date
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The company is proposing to introduce the following rule:

- **Special Extensions of Coverage Forms**

- Business Property Enhancement optional form that may be used to provide commonly requested extensions of property coverage on policies issued to Aviation Program (new) policyholders:

Form #	Combined Annual Aggregate Limit	Flat Charge Per Policy
FA-51387	\$100,000	\$100
FA-51389	\$250,000	\$250
FA-51390	\$500,000	\$300
FA-51391	\$750,000	\$350
FA-51392	\$1,000,000	\$500

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

Item Key: 722591

Date Submitted: 10/30/2018

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

COLONIAL AMERICAN CASUALTY AND SURETY COMPANY

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption of ISO Designation Filing Numbers GL-2018-BGL1 and GL-2018-IALL1

Overall % Impact: **-11.1**Overall \$ Impact: **\$-1,396,089**# of Policyholders: **560**

Company Reference: 41649

Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment was filed and approved under the "Prior Approval" provision, Item Key Number 397836 effective 04/01/2018. The companies intend to delay implementation until 05/01/2019.

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

GL-2018-BGL1 GL-2018-IALL1

The companies will utilize a Loss Cost Multiplier of 2.421.

These changes will result in a -11.1% rate decrease or -\$1,396,089.00.

There will be 560 Louisiana policyholders affected by this rate decrease.

Item Key: 722593

Date Submitted: 10/30/2018

Cimarron Insurance Company, Inc.

16 - Workers Compensation

Initial Rate and Rule

Workers Compensation

of Policyholders: **0**

Company Reference: CMIC-WC-LA-1801R

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

Item Key: 722600

Date Submitted: 10/30/2018

ARCH MORTGAGE INSURANCE COMPANY

ARCH MORTGAGE GUARANTY COMPANY

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

6 - Mortgage Guaranty

Revised Rule only

Mortgage Guaranty

of Policyholders: **0**

Company Reference: 028.18 ARCH STANDARD RATING RULES & DEFINITIONS

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

Item Key: 722602

Date Submitted: 10/30/2018

Imperium Insurance Company
 GREAT MIDWEST INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only
 Commercial Automobile
 # of Policyholders: **0**
 Company Reference: HIIG-CA-2018-LA-02R
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

Item Key: 722603

Date Submitted: 10/30/2018
 ARCH MORTGAGE INSURANCE COMPANY
 ARCH MORTGAGE GUARANTY COMPANY
 UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF CALIFORNIA
 6 - Mortgage Guaranty
 Revised Rule only
 Mortgage Guaranty
 # of Policyholders: **0**
 Company Reference: 029.18 ARCH RATESTAR RATING RULES & DEFINITIONS
 Requested Effective Dates - New: 01/02/2019 Renewal: N/A

Item Key: 722607

Date Submitted: 10/30/2018
 GOVERNMENT EMPLOYEES INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile
 Commercial Auto Program
 Loss Cost Adoption

- ISO Designations CA-2018-BRLA1, CA-2018-IALL1, RP-2018-RAL18, and RP-2018-RPD18
- Revise LCMs

Overall % Impact: **12.8**
 Overall \$ Impact: **\$332,015**
 # of Policyholders: **1059**
 Company Reference: 2018-368
 Requested Effective Dates - New: 03/07/2019 Renewal: 05/21/2019

The last rate revision to this program was +11.6% or \$201,056 which was approved under LDI Item Key Number 397644 effective 11/16/2017 for new business and 1/30/2018 for renewal business.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
RP-2018-RAL18	695471	11/1/2018
RP-2018-RPD18	695473	11/1/2018
CA-2018-BRLA1	706582	11/1/2018
CA-2018-IALL1	706580	11/1/2018

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

Vehicle Type	Coverage	Current	Proposed
Common Coverages	Collision	1.675	2.429
	Comprehensive	1.485	2.153
	Medical Payments	1.215	1.215
	UM/UIM	1.809	1.809
	Liability	1.498	1.498
Garages	Collision	1.340	1.340
	Comprehensive	1.188	1.188
	Medical Payments	1.215	1.215
	UM/UIM	1.809	1.809
	Liability	1.498	1.498
PPT and Miscellaneous PPT	Collision	1.363	1.649
	Comprehensive	1.255	1.091
	Medical Payments	1.186	1.593
	UM/UIM	2.048	2.191
	Liability	1.521	1.413
Publics - Excluding Not Otherwise Classified	Collision	1.227	1.333
	Comprehensive	1.161	1.013
	Medical Payments	1.168	0.979
	UM/UIM	2.048	2.048
	Liability	1.563	1.304
Publics - Not Otherwise Classified	Collision	1.402	2.633
	Comprehensive	1.345	1.288
	Medical Payments	1.174	0.971
	UM/UIM	1.910	5.730
	Liability	1.740	1.801
Miscellaneous TTT	Collision	1.290	1.434
	Comprehensive	1.148	1.299
	Medical Payments	1.180	0.967
	UM/UIM	2.048	2.212
	Liability	1.652	1.412

Zone TTT	Collision	1.290	1.434
	Comprehensive	1.148	1.299
	Medical Payments	1.180	0.967
	UM/UIM	2.048	2.212
	Liability	1.652	1.412
Non-Zone TTT	Collision	1.290	1.434
	Comprehensive	1.148	1.299
	Medical Payments	1.180	0.967
	UM/UIM	2.048	2.212
	Liability	1.652	1.412

The rate impact associated with this filing is +12.8% or \$332,015 affecting 1,059 policyholders.

Item Key: 722612

Date Submitted: 10/31/2018
Insurance Services Office, Inc.
19 - Private Passenger Automobile
Revised Rule only

Commercial Automobile
Rule Revision

Revision to the Risk Analyzer Commercial Auto Environmental Score Tables

of Policyholders: 0

Company Reference: CA-2018-RACAT

With this filing, the company proposes to introduce updated tables which include the Area Definitions and the Scores by Area Name and Coverage within the Risk Analyzer Commercial Auto Environmental Score Tables.

There is no rate impact associated with this filing.

Item Key: 722613

Date Submitted: 10/31/2018
LYNDON SOUTHERN INSURANCE COMPANY
5 - Commercial Multiple Peril
Revised Rate and Rule

Businessowners Program
Introduction of Franchise Upgrade Endorsement

of Policyholders: 0

Company Reference: LYSIC-CMP-FB-LA-1801R

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 391984, which resulted in an overall 0% rate impact effective April 10, 2017.

The company is introducing the rates/rules for the following optional endorsement:

- Franchise Upgrade Endorsement
 - This endorsement is designed to provide coverage for potential gaps when dealing with businesses that have Franchise agreements in place. The endorsement will be offered on the Auto, Food, Office, Retail and Service Industry.
 - This endorsement provides coverage for the increased costs to repair, rebuild, restore or replace both damaged and undamaged property to comply with the most current specifications, as stipulated in the existing franchise agreement, at the time of the loss or damage.
 - In the event of a direct physical loss of or damage to covered property, covered of up to 125% of the applicable limit or sublimit is provided in any one occurrence.
 - In the event of a covered loss if complying with the franchise agreement requires the repair/rebuild/restore/replacement of undamaged property, coverage may be provided for that undamaged property as well.
 - First Premises - \$125.00
 - Each Additional Premises - \$25.00

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 722669, Company Form Filing No. LYSIC-CMP-FB-LA-1801F.

Item Key: 722618

Date Submitted: 10/31/2018

Berkley National Insurance Company
 RIVERPORT INSURANCE COMPANY
 BERKLEY REGIONAL INSURANCE COMPANY
 STARNET INSURANCE COMPANY

1 - Property

Non-Adoptions

Commercial Property (Fire and Allied Lines)

General Risk Program

Non-Adoption of PIAL Designation Filing Number CF-2018-RRU1

of Policyholders: 0

Company Reference: BSS-CF-2018-5324-RU-LA-31120

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

Item Key: 722620

Date Submitted: 10/31/2018

Intrepid Insurance Company

1 - Property

Non-Adoptions

Commercial Property (Fire and Allied Lines)

General Risk Program

Non-Adoption of PIAL Designation Filing Number CF-2018-RRU1

of Policyholders: **0**

Company Reference: IDI-CF-2018-5354-RU-LA-31121

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

Item Key: 722627

Date Submitted: 10/31/2018

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Animal Mortality

Kirk Horse Insurance Program

Overall % Impact: **0.3**

Overall \$ Impact: **\$730**

of Policyholders: **12**

Company Reference: LA-18-20170-R

The last rate impact (Item Key Number 261411) was approved effective 08/01/2010 and resulted in no rate impact.

This filing is a re-submission 718318 due to an inadequate company response to Mr. Wei Chuang's SERFF "Objection Letter" dated September 18, 2018.

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

The following changes are proposed:

1. Adding a Catastrophic Risk Coverage option.
2. Adding rate amounts for 1 or 2 testicles based upon volume in CCs.
3. Adding Lifetime Fertility Average of Stallion's Sire rates.
4. Changes to schedule rating characteristics.
5. Updating table for experience rating factors.

Companion forms (Item Key Number 718376 or Company Reference Number LA-18-20170-F) were still pending as of 10/05/2018.

This filing will result in an overall rate impact of rate increase of **+0.300%** or premium increase of **+\$730** affecting 12 policyholders.

Item Key: 722631

Date Submitted: 10/31/2018

Clear Blue Insurance Company

19 - Commercial Automobile

Initial Rate and Rule

Commercial Business Automobile

Adoption of various Loss Cost Designation Numbers

of Policyholders: **0**

Company Reference: LA-CA-RU-18001-R

With this filing, the company proposes to introduce the rates and rules for the Redstone Underwriters LLC Heavy Iron Program. This program will utilize Insurance Services Office, Inc. (ISO) loss costs, rules and rating plans with company exceptions.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2000-RAPD1-Louisiana	140	7/1/2001
CA-2003-RRU03	14342	1/1/2004
CA-2004-BRLA1-Louisiana	17717	N/A
CA-2005-ORU01 Amendment 1 and Supplement - Louisiana	21235	4/1/2006
CA-2005-ORU01 Amendment 2 and Supplement - Louisiana	25444	8/1/2007
CA-2005-ORU01 Amendment 3 and Supplement - Louisiana	25660	8/1/2007
CA-2005-RCP1	20729	2/1/2006
CA-2008-ORU1	239465	6/1/2009
CA-2008-IALL1	233580	2/1/2009
CA-2009-RLC09	248267	8/1/2010
CA-2009-RRU09	248259	8/1/2010
CA-2009-RRU1	244596	10/1/2009
CA-2010-RTLC1	265783	12/1/2011
CA-2010-RTER1	265775	12/1/2011
CA-2011-IALL1	274466	1/1/2012
CA-2011-BRLA1	274473	1/1/2012
CA-2011-RCP1	274483	1/1/2012
CA-2012-RADLC	283374	10/1/2013
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU Amendment	284282	10/1/2013
CA-2012-RZR1	292543	1/1/2014
CA-2012-RZRLC	292515	1/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2013-RVTS2	306369	10/1/2014

CA-2014-BRLA1	308959	11/1/2014
CA-2014-RPAC1	308956	11/1/2014
CA-2015-RHLLC	319135	8/1/2015
CL-2016-RRU1	335944	11/1/2016
CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017
RP-2000-RAL1-Louisiana	1669	4/1/2001
RP-2003-RAL03	14340	1/1/2004
RP-2004-RAL1-Louisiana	19132	5/1/2005
RP-2006-RCR06-Louisiana	24872	4/1/2007
RP-2007-RAL07	223259	4/1/2008
RP-2012-RAL12	288385	4/1/2013
RP-2018-RPD18	695473	11/1/2018
RP-2018-RAL18	695471	11/1/2018

The company is proposing to utilize a Loss Cost Multiplier of 1.650.

The corresponding form filing has been submitted under company tracking number LA-CA-RU-18001-F, LDI Item Key Number 722647.

Item Key: 722632

Date Submitted: 10/31/2018
 ARGONAUT INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Commercial General Liability
 Equine Monoline General Liability Program

of Policyholders: 0
 Company Reference: MGL-CPE-CG18R-600
 Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 722652

Date Submitted: 10/31/2018
 ARGONAUT INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rule only

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

of Policyholders: **0**

Company Reference: PKG-CPA-MW18R-195

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

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

- Rule 22. Description of Commercial General Liability Coverage
 - Item **C.2.c.** is deleted and replaced with the following:
 - C. Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - With Limited Bodily Injury Exception Endorsement **LS1403**.
 - This endorsement excludes liability arising out of access to or disclosure of any person's or organization's confidential or personal information, or cyber injury, under Coverage **A** and Coverage **B**. This endorsement includes a limited exception for bodily injury with respect to that part of the exclusion addressing cyber injury. For endorsement options addressing Access or Disclosure of Confidential or Personal Information and Cyber Injury in lieu of Endorsement **LS1403**, refer to Rule **36**.
- Rule 36. Description of Additional Optional Endorsements
 - Item **C.28.** is deleted and replaced with the following:
 - **28.** The mandatory Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - With Limited Bodily Injury Exception Endorsement **LS1403** referenced in Rule **22.** may be replaced by one of the following endorsements:
 - Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury Endorsement **LS1404**
 - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information under coverage **A** and Coverage **B**. The exclusion in this endorsement does not include the limited exception of bodily injury that is included in Endorsement **LS1403**.
 - Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - Personal and Advertising Injury Endorsement **LS1405**
 - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information only with respect to Coverage **B** (Personal and Advertising Injury Liability).

The requested rules require approval of companion form(s), LDI Form Filing No. 722645, Company Form Filing No. PKG-CPA-MW18F-194.

Item Key: 722665

Date Submitted: 10/31/2018

CONTRACTORS BONDING AND INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

of Policyholders: **0**

Company Reference: CBIC-LA-XS-RR-18-01

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

Item Key: 722675

Date Submitted: 10/31/2018

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Overall % Impact: **0.1**Overall \$ Impact: **\$1,499,183**# of Policyholders: **1021737**

Company Reference: IV-41360 REFILE

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

Item Key: 722681

Date Submitted: 10/31/2018

NORTH RIVER INSURANCE COMPANY, THE

UNITED STATES FIRE INSURANCE COMPANY

23 - Fidelity

Initial Rate and Rule

Fidelity

ERISA Bond Program

of Policyholders: **0**

Company Reference: ERISA BOND PROGRAM R

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

Item Key: 722683

Date Submitted: 10/31/2018

AMERISURE MUTUAL INSURANCE COMPANY

AMERISURE INSURANCE COMPANY

AMERISURE PARTNERS INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: LA-GL-COMPANY AI & CIP-R-2019

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

Item Key: 722698

Date Submitted: 11/01/2018

ARGONAUT INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rule only

Commercial Package

Commercial Programs Package Program

Rule 22. Description of Commercial General Liability Coverage

Rule 36. Description of Additional Optional Endorsements

of Policyholders: 0

Company Reference: PKG-CP-KW18R-289

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

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

- Rule 22. Description of Commercial General Liability Coverage
 - Item **C.2.c.** is deleted and replaced with the following:
 - C. Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - With Limited Bodily Injury Exception Endorsement **AG613**.
 - This endorsement excludes liability arising out of access to or disclosure of any person's or organization's confidential or personal information, or cyber injury, under Coverage **A** and Coverage **B**. This endorsement includes a limited exception for bodily injury with respect to that part of the exclusion addressing cyber injury. For endorsement options addressing Access or Disclosure of Confidential or Personal Information and Cyber Injury in lieu of Endorsement **AG613**, refer to Rule **36**.
- Rule 36. Description of Additional Optional Endorsements
 - Item **C.28.** is deleted and replaced with the following:
 - **28.** The mandatory Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - With Limited Bodily Injury Exception Endorsement **AG613** referenced in Rule **22.** may be replaced by one of the following endorsements:
 - Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury Endorsement **AG614**
 - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information under coverage **A** and Coverage **B**. The exclusion in this endorsement does not include the limited exception of bodily injury that is included in Endorsement **LG613**.
 - Exclusion - Access or Disclosure of Confidential or Personal Information and Cyber Injury - Personal and Advertising Injury Endorsement **AG615**
 - This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information only with respect to Coverage **B** (Personal and Advertising Injury Liability).

The requested rules require approval of companion form(s), LDI Form Filing No. 722695, Company Form Filing No. PKG-CP-KW18F-289.

Item Key: 722703

Date Submitted: 11/01/2018

CENTURY-NATIONAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Tenant Homeowners

of Policyholders: 0

Company Reference: GMMX-131705482
 Requested Effective Dates - New: 01/01/2019 Renewal: 02/13/2019

Item Key: 722707

Date Submitted: 11/01/2018
 Commercial Casualty 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: 2018-12-1- LA- CCIC - INITAL RATE
 Requested Effective Dates - New: 12/01/2018 Renewal: 12/01/2018

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

The company will utilize a loss cost multiplier from 1.150.

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

There will be 0 Louisiana policyholders affected by this filing.

Corresponding LDI Form Filing Number 721269; SERFF Tracking Number NTIN-131630966 is pending.

Item Key: 722708

Date Submitted: 11/01/2018
 NOVA CASUALTY COMPANY
 17 - Other Liability
 Delayed Adoption
 Commercial General Liability
 Delayed Adoption of ISO Designation Filing Number RP-2018-RGL18
 # of Policyholders: 0
 Company Reference: CW-GL-18626
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

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

There is no rate impact associated with this filing.

Item Key: 722720

Date Submitted: 11/01/2018
 AMERICAN ZURICH INSURANCE COMPANY
 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
 ZURICH AMERICAN INSURANCE COMPANY

5 - Commercial Multiple Peril
Revised Rate and Rule

Commercial Package
Property Portfolio Protection Program
Rule 21.C. Restrictions-in-Coverage

Company Reference: 42034
Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

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

These companies are making the following revisions:

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

The requested rate/rule requires approval of companion form(s), LDI Form Filing No. 722719, Company Form Filing No. 42034.

A SERFF "Objection Letter" was sent to Ms. Paula Bartell on November 1, 2018 for additional information.

Item Key: 722722

Date Submitted: 11/01/2018
AMERICAN MODERN HOME INSURANCE COMPANY

9 - Inland Marine
Revised Rate and Rule
Pet Insurance Plans
Pet Insurance Program
Revised Rate and Rule

Overall % Impact: **6.0**

Overall \$ Impact: **\$18,659**

of Policyholders: **525**

Company Reference: 20180727-04
Requested Effective Dates - New: 01/10/2019 Renewal: 01/10/2019

The above-captioned company is revising rates and rules

Item Key: 722732

Date Submitted: 11/01/2018
CHURCH MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril
Revised Rule only

Commercial Package
Independent Commercial Package Institutional Program

of Policyholders: **0**
Company Reference: ICP-150
Requested Effective Dates - New: 01/15/2019 Renewal: 03/15/2019

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

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

The requested rule requires approval of companion form(s), LDI Form Filing No. 722734, Company Form Filing No. ICP-151.

Item Key: 722739

Date Submitted: 11/01/2018
First Guard Insurance Company
19 - Commercial Automobile
Revised Rate only

Commercial Automobile
Truckers Physical Damage Policy Program
Rate Revision

- Base Factor
- Minimum Premiums

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

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

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

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

Item Key: 722775

Date Submitted: 11/02/2018

American Service Insurance Company, Inc.

GATEWAY INSURANCE COMPANY

19 - Commercial Automobile

Installment Program

Commercial Automobile

Taxi and Car Service Program

Installment Plan

of Policyholders: 0

Company Reference: ATLAS LA 2018 08

Requested Effective Dates - New: 12/17/2018 Renewal: 12/17/2018

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

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

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

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

There is no rate impact associated with this filing.

Item Key: 722777

Date Submitted: 11/02/2018

American Service Insurance Company, Inc.

GATEWAY INSURANCE COMPANY

19 - Commercial Automobile

Installment Program

Commercial Automobile

Commercial Auto (Other Than Taxi and Car Service) Program

Installment Plan

of Policyholders: 0

Company Reference: ATLAS LA 2018 09

Requested Effective Dates - New: 12/17/2018 Renewal: 12/17/2018

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

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

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

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

There is no rate impact associated with this filing.

Item Key: 722778

Date Submitted: 11/02/2018
Insurance Services Office, Inc.
17 - Other Liability
Initial Rate and Rule

Commercial General Liability
Home Healthcare Program

of Policyholders: 0
Company Reference: HH-2017-RRU17(A)
Requested Effective Dates - New: 04/01/2019 Renewal: N/A

Item Key: 722779

Date Submitted: 11/02/2018
HDI Global Insurance Company
9 - Inland Marine
Initial Rate and Rule
Personal Inland Marine
BriteCo Personal Jewelry Program

of Policyholders: 0
Company Reference: HDI-2018-GUM15
Requested Effective Dates - New: 01/01/2019 Renewal: 01/01/2019

Item Key: 722783

Date Submitted: 11/02/2018
American Modern Property And Casualty Insurance Company
1 - Property
Revised Rate and Rule

Personal Property (Fire and Allied Lines)
Dwelling Program

of Policyholders: 0
Company Reference: 20180925-01
Requested Effective Dates - New: 04/09/2019 Renewal: 04/17/2019

Item Key: 722790

Date Submitted: 11/02/2018
 Berkshire Hathaway Specialty Insurance Company
 17 - Other Liability
 Revised Rate and Rule
 Directors & Officers Liability
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: BHSIC-EP-D&O-18

Item Key: 722792

Date Submitted: 11/02/2018
 BERKLEY INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule

Directors & Officers (Management Liability)
 Executive Liability Insurance Program

of Policyholders: **0**
 Company Reference: BEL-030118-R
 Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

Item Key: 722794

Date Submitted: 11/02/2018
 MARKEL AMERICAN INSURANCE COMPANY
 MARKEL INSURANCE COMPANY
 1 - Property
 Installment Program

Commercial Property (Fire and Allied Lines)
 Installment Plan

of Policyholders: **0**
 Company Reference: 1810RR029-CP
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019