

LOUISIANA INSURANCE RATING COMMISSION  
POST OFFICE BOX 94157, CAPITOL STATION  
BATON ROUGE, LOUISIANA 70804-9157

MEMORANDUM TO: Members of the Louisiana Insurance Rating Commission

FROM: Staff Members

RE: Regular Meeting to be Held **10:00 A.M.** on **Tuesday**  
**April 27, 2004**

Hearing on Companies Failing to Provide Information.

Hearing Room, 1<sup>st</sup> Floor  
Poydras Building  
1702 N. 3<sup>rd</sup> Street  
Baton Rouge, Louisiana 70802

**AGENDA AND NOTICE**

**Part I -- Casualty**

Reading of the Minutes of Previous Meeting

**1 - 2004 April 27 10 AM - 17324**

AMERICAN ALTERNATIVE INSURANCE CORPORATION  
17 - OTHER LIABILITY  
REVISED RATE AND RULE  
MANAGEMENT LIABILITY  
REVISED RATE AND RULE FILING  
VFIS EMERGENCY SERVICE ORGANIZATION PROGRAM  
(+15.0%)  
COMPANY REFERENCE: MG LA0150001R01  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The last adjustment to this program occurred in November 2002 (#10778), which resulted in an overall increase of +15.0%.

The company now files for an overall increase of +15% or \$36,381 that will affect 246 policyholders.

The company's experience is shown below:

**LOUISIANA**

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 171,242	\$ 25,581	14.9%
1999	170,177	61,823	36.3%
2000	180,907	902,115	498.7%
2001	195,349	436,906	223.7%
2002	208,381	126,712	60.8%
All Years	\$ 926,057	\$ 1,533,138	167.7%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 6,169,260	\$ 2,251,738	36.5%
1999	5,711,363	2,579,930	45.2%
2000	5,798,618	4,625,253	79.8%
2001	6,058,322	3,011,740	49.7%
2002	6,592,701	3,183,143	48.3%
All Years	\$ 30,330,264	\$ 15,651,804	51.6%

2 - 2004 April 27 10 AM - 17325

ST. PAUL FIRE AND MARINE INSURANCE COMPANY  
ST. PAUL MERCURY INSURANCE COMPANY  
ST. PAUL GUARDIAN INSURANCE COMPANY  
ATHENA ASSURANCE COMPANY  
ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY  
ST. PAUL PROTECTIVE INSURANCE COMPANY  
17 - OTHER LIABILITY  
LOSS COST ADOPTION  
COMMERCIAL GENERAL LIABILITY - DIVISION SIX - GENERAL LIABILITY  
COMMERCIAL LINES MANUAL  
ADOPTION OF LOSS COSTS, REVISED INCREASED LIMITS FACTORS  
ISO'S REFERENCE FILING #'S: GL-2003-BGL1, GL-2002-IALL1, GL-2002-BGL1  
(+10.3%)  
COMPANY REFERENCE: 2003-12-0047  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The last adjustment to this program was an adoption of ISO Loss Cost Filing Designation No.: GL-2001-BGL1, which occurred in January 2003, (Item #30). This resulted in an overall rate increase of +14.4% to be effective January 15, 2003.

These companies are now filing to adopt ISO's Loss Cost Filing Designation No.: GL-2003-BGL1, GL-2002-IALL1, and GL-2002-BGL1. This will result in a +10.3% rate increase of +\$544,644. (394 policyholders) The companies proposed multipliers are listed below:

Company	Premises	Operations	Products/Completed Operations
---------	----------	------------	-------------------------------

St. Paul Fire & Marine	2.166	2.166	2.166
St. Paul Mercury	2.166	2.166	2.166
St. Paul Guardian	2.166	2.166	2.166
Athena Assurance	2.166	2.166	2.166
St. Paul Medical Liability	2.166	2.166	2.166
St. Paul Protective Ins. Co.	1.408	1.408	1.408

The Louisiana and countrywide experience follows:

### LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 4,770,284	\$ 3,867,263	81.1%
1999	4,358,227	5,991,149	137.5%
2000	4,660,465	4,983,923	106.9%
2001	6,288,364	3,492,603	55.5%
2002	6,495,666	2,901,970	44.7%
All Years	\$ 26,573,007	\$ 21,236,908	79.9%

### COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 140,516,164	\$ 109,474,099	77.9%
1999	133,950,244	106,544,754	79.5%
2000	144,632,770	121,468,989	84.0%
2001	157,329,766	138,962,768	88.3%
2002	166,454,996	95,563,809	57.4%
All Years	\$ 742,883,940	\$ 572,014,419	77.0%

Listed below is a summary of Louisiana direct experience:

Calendar Year	Earned Premium \$	Total Loss & LAE Incurred \$	Total Loss & LAE Incurred Ratio %	Total Underwriting Expense Incurred Ratio %
2002	25,029,277	19,316,676	77.2%	26.6%
2001	17,317,497	19,284,320	111.4%	26.6%
2000	12,316,748	3,838,112	31.2%	28.5%
1999	10,168,151	10,642,287	104.7%	31.1%
1998	10,576,411	10,968,875	103.7%	31.3%
1997	11,206,546	14,548,206	129.8%	27.5%
1996	9,306,428	7,314,954	78.6%	30.1%

1995	8,076,894	6,540,629	81.0%	22.9%
1994	5,303,062	4,626,899	87.2%	27.0%
1993	6,385,615	6,514,440	102.0%	32.9%
All Years	115,684,629	103,595,398	89.5%	28.0%

Calendar Year	Other Income Less Other Expenses Ratio %	Underwriting Gain or Loss %	Investment Gain on Funds Ratio %	Overall Gain or Loss %
2002	1.1%	-6.5%	17.0%	10.5%
2001	1.9%	-39.1%	24.4%	-14.7%
2000	3.6%	39.2%	45.3%	84.5%
1999	3.0%	-36.1%	36.2%	0.1%
1998	2.2%	-32.4%	32.5%	0.1%
1997	3.0%	-53.5%	45.8%	-7.7%
1996	2.5%	-7.5%	31.6%	24.1%
1995	2.5%	-4.8%	31.4%	26.6%
1994	3.4%	-13.1%	31.9%	18.8%
1993	2.8%	-32.3%	33.8%	1.5%
All Years	2.3%	-17.7%	24.3%	6.6%

### 3 - 2004 April 27 10 AM - 17337

DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY  
 19 - COMMERCIAL AUTOMOBILE  
 LOSS COST ADOPTION  
 ISO LOSS COSTS FILING DESIGNATION #CA-2003-BRLA1  
 (+9.9%)

COMPANY REFERENCE: 03-PA-LA-02

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program was an adoption of ISO loss cost CA-2001-BRLA1, which occurred in April 2003 (Item # 46). This resulted in an overall rate increase of +3.7% to be effective 4/17/03.

The referenced company is now filing to adopt ISO loss cost filing designation number CA-2003-BRLA1 and will continue to use the currently approved loss cost multipliers of 1.235 for liability and 1.331 for physical damage. This will result in an overall rate increase of +9.9% or +\$75,593.

Listed below is the Louisiana and countrywide experience:

#### LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2000	\$ 0	\$ 0	0.0%

2001		243,933		28,623	11.73%
2002		506,906		23,239	4.58%
All Years	\$	750,839	\$	51,862	6.91%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2000	\$ 0	\$ 0	0.0%
2001	43,014,963	15,850,827	36.85%
2002	47,221,859	41,430,202	87.74%
All Years	\$ 90,236,823	\$ 57,457,834	63.67%

4 - 2004 April 27 10 AM - 17340

ACE AMERICAN INSURANCE COMPANY  
 11 - MEDICAL MALPRACTICE  
 INITIAL RATE AND RULE  
 ALLIED HEALTH PROGRAM  
 INCLUDING SCHEDULE RATING  
 (+45.7%)

COMPANY REFERENCE: 03PR369

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company's history of the existing program follows:

Under CIGNA	Initial filing	#89, 8/99, effective 8/18/99
Ace American	+72.6%	#54, 3/03, effective 3/25/03

The company, with this filing, proposes to introduce a new Allied Health program that will completely replace its existing program and which it states will result in an overall impact of +45.7% or +\$86,824.

Professional Liability and General Liability coverages, under this program, are available on an occurrence or claims-made basis.

Several optional coverages are available in this program such as:

- **Additional Insured**- Added to the policy for a charge of \$250, with the exception of certified members of the National Association of Alcoholism and Drug Abuse Counselors (NAADAC). For these members the additional charge is \$50. Lessors may be added to the policy at no additional premium.
- **General Liability**-The occurrence General Liability premium is calculated at 10% of the mature claims-made professional liability premium at the same limit of liability. The premium for other limits will be rated on a "refer to company" basis. Entities (Organizations including Corporations, Partnerships, Joint Ventures, Trusts and Limited Liability Companies) are subject to a minimum charge of \$250. If General Liability coverage is purchased, then Employee Benefits Liability coverage is available at no additional charge and the insured may obtain coverage for Certified Acts of Terrorism for an additional premium charge of 2% of the General Liability premium.
- **Non-Owned Automobile Liability**-This option is available for entities only.

- **Claims-Made Coverage-** Applies to professional liability written on a claims-made basis.
- **Extended Reporting Period Coverage-** Provided for up to an unlimited basis, with some exceptions.
- **Leave of Absence-** This option is subject to company underwriting approval and may be used for parental leave, medical leave, military call-up to active duty or sabbatical.

The Schedule Rating plan included adheres to L.I.R.C. guidelines.

The Medical Malpractice questionnaire and Histogram have been included in the Actuary's rate revision summary.

This is similar in nature to others approved for like coverage.

The requested rate/rule requires approval of companion form(s).

## 5 - 2004 April 27 10 AM - 17349

FIRST COLONIAL INSURANCE COMPANY

17 - OTHER LIABILITY

INITIAL RATE AND RULE

CONTRACTUAL LIABILITY

VEHICLE SERVICE CONTRACT PROGRAM

COMPANY REFERENCE: VSCLA2R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The Commission voted to disapprove this filing in August 2003 (Item #112), as it its their opinion that before granting approval on an initial rate and rule filing, the companion form filing must be approved. The company has resubmitted its form filing, and ask that the Commission reconsider this filing in its entirety.

The above referenced company is submitting its initial rates to be used with the above captioned program. The service contract policies are issued to administrators and/or dealers who, through contracts with consumers, have agreed to provide services. The purpose of this policy is to reimburse the costs of these programs and ensure that consumers are provided the benefits for which they contracted.

An **optional** reducing deductible plan is provided in this filing that will reduce the customer's deductible if they return to the selling dealer. an example given by the company is if the customer had a \$200 deductible it would be reduced to \$100. The rate adjustment for the \$200 deductible to \$100 deductible is 91.7% of the \$100.00 rate.

Included in this filing is a schedule rating plan that meets LIRC guidelines.

The requested rate/rule requires approval of companion forms.

## 6 - 2004 April 27 10 AM - 17351

AMERICAN HOME ASSURANCE COMPANY

BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA

COMMERCE AND INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

ILLINOIS NATIONAL INSURANCE COMPANY  
NATIONAL UNION FIRE INSURANCE COMPANY OF LOUISIANA  
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA  
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE  
17 - OTHER LIABILITY  
INITIAL RULE ONLY  
COMMERCIAL GENERAL LIABILITY  
ACCIDENT INSURANCE ENDORSEMENT RULE PAGE  
COMPANY REFERENCE: AIC-03-MP-10-B  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced companies are submitting their initial rule to be used with the above captioned program.

### Accident Insurance Endorsement

General Liability Groups: \$20.00 per person

Auto Groups: \$15.00 per person

The requested rates/rules requires approval of companion forms.

**7 - 2004 April 27 10 AM - 17357**

INSURANCE SERVICES OFFICE, INC.  
17 - OTHER LIABILITY  
REVISED RULE ONLY  
LOUISIANA RULES REVISION TO REFERENCE FUNGI OR BACTERIA  
ENDORSEMENT OPTIONS  
DIVISION SIX OF THE COMMERCIAL LINES MANUAL (CLM)  
COMPANY REFERENCE: GL-2004-OMORU  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The last adjustment to this program occurred in April 2002 (Item #16) effective July 1, 2002.

The company now wishes to revise the following rules:

Rule **36**. Description of Additional Optional Endorsements to add reference to **CG 32 10 09 04** - Fungi Or Bacteria Exclusion under Paragraph C. and **CG 32 11 09 04** - Limited Fungi Or Bacteria Coverage under Paragraph E.

Rule **46**. Owners and Contractors Protective Liability Insurance And Principals Protective Liability Insurance to add reference to **CG 35 56 09 04** - Fungi Or Bacteria Exclusion and **CG 33 57 09 04** - Limited Fungi and Bacteria Coverage under Paragraph B.

Rule **48**. Products/Completed Operations Liability Coverage to add reference to **CG 33 56 09 04** - Fungi Or Bacteria Exclusion and **CG 33 57 09 04** - Limited Fungi And Bacteria Coverage under Paragraph A.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY  
 17 - OTHER LIABILITY  
 INITIAL RATE AND RULE  
 CONTRACTUAL LIABILITY - DESIGNATED CONTRACTS PROGRAM  
 COMPANY REFERENCE: IIFS-CW-CLIP-1003  
 REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced company is submitting its initial rates and rules to be used with the above captioned program. This program was developed for financial institutions, leasing companies and franchised automobile dealerships.

The coverage insures the liability insurance of a dealer/lender/lessor in the issuing of the guarantee contract, GAP waiver of tire guarantee. Three types of contracts are covered under this program as follows:

1. **Type 1 Contracts- Guarantee Contracts:** This contract is sold on an incidental basis by auto dealers or independent franchisees. Covered under this program is theft deterrent or paint finish contracts. The company states this may be expanded in the future. Contracts may offer a flat benefit amount in the event that the guaranteed product does not prevent the theft of the vehicle and may also offer an enhanced benefit to include incidental expenses. A replacement cost of repair contract or a repair contract based on the NADA value can be offered.
2. **Type 2 Contracts- GAP Waiver/Debt Cancellation Contracts:** This contract provides a GAP waiver to reimburse a portion of the difference between the borrower's/lessee's net outstanding loan balance, and the actual cash value settlement paid by the primary insurance carrier or retail vehicle value in the event of a total loss. This "gap" can be a sizable amount since depreciation reduces the value of an automobile at a much faster rate than the loan balance is reduced by monthly payments. Where allowed and for an additional optional premium, a credit of up to \$1,000 will be applied to the down payment of a replacement vehicle by endorsement.

Dealers other than franchised auto dealers are on a refer to company basis. Motorcycle, boat, recreational vehicle and travel trailer, ATV's, snowmobiles, and personal watercraft are eligible on a refer to company basis. Surcharges are built into the program for high theft, certain commercial vehicles, high depreciation type vehicles and increased M.S.R.P.

The maximum allowable value is as follows:

Vehicle	Value
Autos/Trucks/Vans	\$75,000
Boats	\$100,000
RVS, Travel Trailers, Motorhomes	\$125,000
Snowmobiles, Personal Watercraft, ATVs	\$25,000
Motorcycles	\$50,000 (Harleys) \$25,000 (all other)

The maximum limit of liability is as follows:

Vehicle	Limit of Liability
---------	--------------------

Autos/Trucks/Vans	\$50,000
Boats	\$50,000
RVS, Travel Trailers, Motorhomes	\$75,000
Snowmobiles, Personal Watercraft, ATVs	\$25,000
Motorcycles	\$25,000

3. **Type 3 Contracts- Tire Program:** To provide physical damage and road hazard coverage for the customers of an independent tire dealer. Any such contracts are subject to the company's approval prior to use.

The rates for these program types vary based on specific criteria and the options chosen. A schedule rating plan for each contract type is included which meets LIRC guidelines. The requested rates and rules require approval of companion forms.

9 - 2004 April 27 10 AM - 17363

AMERICAN AND FOREIGN INSURANCE COMPANY

GLOBE INDEMNITY COMPANY

ROYAL INDEMNITY COMPANY

ROYAL INSURANCE COMPANY OF AMERICA

SAFEGUARD INSURANCE COMPANY

17 - OTHER LIABILITY

LOSS COST ADOPTION

ISO FILING DESIGNATION NUMBER GL-99-BGL1; GL-2000-BGL1; GL-2001-BGL1; GL-2002-BGL1; GL-2002-IALL1; GL-2002-RCL1C1

**(-18.7%)**

COMPANY REFERENCE: 2003-8312

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The Commission voted to disapproved this filing in August 2003, (Item #111); in the Commission's opinion it was found not to be statistically justified.

They are now filing to adopt ISO's Loss Cost Filing Designation Nos.: GL-99-BGL1; GL-2000-BGL1; 2001-BGL1; GL-2002-BGL1; GL-2002-IALL1; GL-2002-RCLC1, with the following lost cost multipliers:

American and Foreign Insurance Company - 1.027

Globe Indemnity Company - 1.469

Royal Indemnity Company - 1.469

Royal Insurance Company of America - 1.248

Safeguard Insurance Company - 1.027

Which result in an overall decrease of -18.7% or -\$1,825,033.

The Louisiana and countrywide experience is shown below:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 441,251	\$ 539,263	122.2%
1999	701,312	3,801,186	542.0%
2000	550,794	811,981	147.4%
2001	205,471	219,548	106.9%
2002	238,041	134,823	56.6%
All Years	\$ 2,136,869	\$ 5,506,801	257.7%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 184,827,650	\$ 177,986,656	96.3%
1999	191,052,046	215,085,256	112.6%
2000	155,091,970	160,581,462	103.5%
2001	78,621,578	79,369,887	101.0%
2002	78,065,123	69,943,866	89.6%
All Years	\$ 687,658,367	\$ 702,967,127	102.2%

10 - 2004 April 27 10 AM - 17364

EVEREST NATIONAL INSURANCE COMPANY

17 - OTHER LIABILITY

INITIAL RATE AND RULE

COMMERCIAL GENERAL LIABILITY - DIVISION SIX

INDEPENDENT RATES AND RULES FOR VARIOUS ENDORSEMENTS

COMPANY REFERENCE: LA-GL-20011814

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This company submits independent rates and rules for new optional endorsements as follows:

- **Named Insured Extension - Subsidiaries ECG 20 507 12 03** - Attach this endorsement to include subsidiaries as Named Insureds.
- **Extension - Damage to Rented Premises - Additional Perils ECG 04 573** - Attach this endorsement to extend Damage To Premises Rented To You to apply to additional perils. The additional premium for this endorsement is .5% (1/2 of 1%) of the General Liability Premium.
- **General Liability Summit Extension ECG 04 574** - Attach this endorsement to provide 8 extensions of coverage: Expected Or Intended Injury - Property Damage; Non-Owned Watercraft - 60 Feet; Damage To Rented Premises - Additional Perils; Named Insured - Subsidiaries; Notice And Knowledge Of Occurrence, Representations (Unintentional Errors And Omissions); Definition Of Bodily Injury - Mental Injury; Definition Of Mobile Equipment - Certain Equipment Less Than 1,000 Pounds. The additional premium for this endorsement is 1% of the General Liability premium.

- **ECG 21 510 - Absolute Asbestos Exclusion** - Attach this endorsement to exclude Liability arising out of, directly or indirectly, asbestos.
- **ECG 21 511 - Earth Movement Exclusion** - Attach this endorsement to exclude Liability caused by, resulting from, attributable or contributed to, or aggravated by earth movement, except for X, C and U hazards under specified conditions.
- **ECG 21 512 - Absolute Lead Exclusion** - Attach this endorsement to exclude Liability arising out of the existence or control of the hazardous properties of lead.
- **ECG 21 513 - Cross Liability Exclusion** - Attach this endorsement for Liability arising out of any claim made by or on behalf of a parent corporation, a subsidiary or any insured against any other insured.
- **Exclusion - Intellectual Property ECG 21 569** - Attach this endorsement to exclude damages arising out of infringement of intellectual property.
- **Exclusion - Electromagnetic Hazard ECG 21 570** - Attach this endorsement to exclude damages arising out of an electromagnetic hazard.
- **Exclusion - Electronic Communications ECG 21 571** - Attach this endorsement to exclude damages arising out of electronic content.
- **ECG 21 536 - Organic Pathogen, Mold or Fungus Exclusion** - Attach this endorsement to exclude liability arising out of any organic pathogen, mold or fungus exposure.

The requested rate/rule requires approval of companion forms.

11 - 2004 April 27 10 AM - 17368

STATE NATIONAL SPECIALTY INSURANCE COMPANY  
 19 - COMMERCIAL AUTOMOBILE  
 INITIAL RATE AND RULE  
 SUPPLEMENTAL RENTAL LIABILITY PROGRAM  
 COMPANY REFERENCE: SNS-CA-SLI-LA-04-01-R  
 REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting its initial rates and rules to be used with the above captioned program.

This coverage will be marketed to commercial automobile rental companies and provides the renter with liability protection against third party automobile claims, with a limit of the difference between \$1 million and the higher of the state required financial responsibility limits or the underlying policy limits. A separate optional coverage for UM will also be made available to the renter, providing up to the state required minimum limits, not to exceed \$100,000.

The rates are **\$4.00** per option day for liability and **\$1.00** per option day for UM.

Included is this filing is a rate modification plan or schedule rating plan that meets LIRC guidelines.  
The requested rates and rules require approval of companion forms.

**12 - 2004 April 27 10 AM - 17371**

WESTPORT INSURANCE CORPORATION  
19 - COMMERCIAL AUTOMOBILE  
INITIAL RATE AND RULE  
CONTINGENT LIABILITY- MASONIC ORGANIZATIONS  
COMPANY REFERENCE: CA-LA-03667-WPR  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program was an adoption of ISO loss cost CA-2003-BRLA1, which occurred in December 2003 (#10) and resulted in an overall rate increase of +8.6% to be effective 5/1/04.

The referenced company is now filing an additional endorsement and rate for Masonic fraternal organizations. This coverage provides contingent automobile liability coverage to members of Masonic organizations using their own autos in sponsored parade events. The charge for this endorsement is **5% of the final auto BI/PD premium.**

The company states this is rate neutral as this is a new coverage provided.

**13 - 2004 April 27 10 AM - 17373**

PEERLESS INDEMNITY INSURANCE COMPANY  
26 - BURGLARY AND THEFT  
LOSS COST ADOPTION  
INITIAL ADOPTION OF ISO COMMERCIAL CRIME LOSS COST FILING DESIGNATION NUMBER CR -97-  
RLA1  
COMPANY REFERENCE: 2003-02310  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting its initial adoption of ISO loss cost filing designation number CR-97-RAL1. They will use a loss cost multiplier of 2.348.

**14 - 2004 April 27 10 AM - 17378**

ACE AMERICAN INSURANCE COMPANY  
ACE FIRE UNDERWRITERS INSURANCE COMPANY  
ACE PROPERTY AND CASUALTY INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
REVISED RULE ONLY  
ADVANTAGE COMMERCIAL PACKAGE PROGRAM  
PREFERRED GOLF COURSE PROGRAM  
COMPANY REFERENCE: 2003-CML-461  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

These Companies submit rates and rules for use with new **optional** endorsements to be utilized with their new Preferred Golf Course Program in their Advantage Commercial Package Insurance Program.

These new forms are as follows:

- FA-15100 (9/03) Preferred Club Program Special Conditions
- FA-15099 (9/03) Preferred Club Golf Course Endorsement
- FA-15098 (9/03) Blanket Aggregate Coverage Limit

The companies state these forms consolidate insurance coverages typically requested by their insureds into a single endorsement. These endorsements are optional and may be purchased for an annual flat charge of \$650, \$2,500 and \$500 respectively.

The requested rate/rule requires approval of companion forms.

15 - 2004 April 27 10 AM - 17379

NORTHLAND INSURANCE COMPANY

5 - COMMERCIAL MULTIPLE PERIL

REVISED RATE AND RULE

SPORTSMEN'S PROGRAM

REVISION TO THE COMMERCIAL PROPERTY PORTION (+15.7%)

OVERALL (+2.82%)

COMPANY REFERENCE: NIC-04-003LARRCPP

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in September 2000 (item # 51), which resulted in an overall decrease of (-.31%) effective October 1, 2000 for new business and November 1, 2000 for renewal business.

This program is designed to provide Building and Personal Property, General Liability, Inland Marine, Commercial Automobile, Professional Liability, Directors and Officers Liability, and Excess liability coverages on a monoline or package basis for:

Non-Profit Hunting Clubs

For-Profit Hunting Clubs

For-Profit Hunting Reserves

Guides and Outfitters

Non-Profit Shooting and Other Non-Profit Clubs

For-Profit Shooting Ranges

With this filing, the company is amending its Sportsmen's Program. The specific changes to the filing are as follows:

**Exception Filing Page SP-5 (3/04) replaces the (1/00R) edition:**

- Revised property pricing under item 2.b.1)b) Buildings occupied 30% or more of the time.

Exception Filing Page SP-7 (3/04) replaces the (1/00) edition:

- Deleted reference to ISO

The company states all pricing changes were developed based on a combination of underwriting judgment and input from its program administrator.

The changes will result in an increase of +15.7% or +\$654 for the Commercial Property portion and an increase of +2.82% or +\$7,888 for the entire Sportsmen's Program. This will affect 369 policyholders.

Its Experience for the entire Sportsmen's Program is shown below:

**LOUISIANA**

(Accident Year as of 12/31/03)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 204,877	\$ 94,936	46%
2000	237,793	146,372	62%
2001	234,116	497,964	213%
2002	224,318	126,062	56%
2003	249,722	255,832	102%
All Years	\$ 1,150,826	\$ 1,121,166	97%

**COUNTRYWIDE**

(Accident Year as of 12/31/03)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 2,839,159	\$ 986,252	35%
2000	2,979,309	1,525,236	51%
2001	3,099,122	1,049,630	34%
2002	3,389,840	1,674,088	49%
2003	3,679,928	1,585,813	43%
All Years	\$ 15,987,358	\$ 6,821,019	43%

The company states the year-end written premium for commercial property was only \$4164.

16 - 2004 April 27 10 AM - 17383

NORTHLAND INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
REVISED RATE AND RULE  
SPORTSMEN'S PROGRAM  
REVISION TO GENERAL LIABILITY PORTION (+2.7%)  
OVERALL (+2.82%)  
COMPANY REFERENCE: NIC-04-001LARRGL

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in September 2000, item # 51, which resulted in an overall of (-.31%) effective October 1, 2000 for New Business and November 1, 2000 for Renewal Business.

This program is designed to provide Building and Personal Property, General Liability, Inland Marine, Commercial Automobile, Professional Liability, Directors and Officers Liability, and Excess liability coverages on a monoline or package basis for:

Non-Profit Hunting Clubs  
For-Profit Hunting Clubs  
For-Profit Hunting Reserves  
Guides and Outfitters  
Non-Profit Shooting and Other Non-Profit Clubs  
For-Profit Shooting Ranges  
Shooting Instructors  
Gunsmiths  
Gunshops  
Various other similar risks

With this filing, the company is revising its General Liability rates by **+2.7% (+7,468)**, resulting in an overall increase of **+2.82%**, or **+\$7,888** to the entire Sportsmen's Program. This will affect 369 policyholders.

Its Experience for the entire Sportsmen's Program is shown below:

LOUISIANA

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1999	\$	204,877	\$	94,936	46%
2000		237,793		146,372	62%
2001		234,116		497,964	213%
2002		224,318		126,062	56%
2003		249,722		255,832	102%
Total	\$	1,150,826	\$	1,121,166	97%

COUNTRYWIDE

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1999	\$	2,839,159	\$	986,252	35%
2000		2,979,309		1,525,236	51%
2001		3,099,122		1,049,630	34%
2002		3,389,840		1,674,088	49%
2003		3,679,928		1,585,813	43%
Total	\$	15,987,358	\$	6,821,019	43%

HARTFORD FIRE INSURANCE COMPANY  
 HARTFORD ACCIDENT AND INDEMNITY COMPANY  
 HARTFORD CASUALTY INSURANCE COMPANY  
 HARTFORD UNDERWRITERS INSURANCE COMPANY  
 TWIN CITY FIRE INSURANCE COMPANY  
 HARTFORD INSURANCE COMPANY OF THE MIDWEST  
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST  
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD  
 5 - COMMERCIAL MULTIPLE PERIL  
 REVISED RATE ONLY  
 PROPERTY CHOICE PROGRAM  
 CMP RATE FILING  
 (+3.7%)

COMPANY REFERENCE: FN.07.900.2003.14

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

Listed below is the history of the actions taken by the LIRC in regard to this program:

Item # 28 - 2/03	+5.0%	Approved	Effective 4/18/03
Item #51 - 2/00	-4.8%	Approved	Effective 5/1/00
Item #23a - 5/99	Initial	Approved	Effective 6/14/99

The companies now file for an overall +3.7 increase, or +\$34,933. This will affect 246 policyholders.

Their experience is shown below:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 8,577	\$ 0	0.0%
2000	686,040	454,163	66.2%
2001	1,002,013	978,751	97.7%
2002	910,265	701,179	77.0%
2003	1,110,611	289,630	26.1%
All Years	\$ 3,708,929	\$ 1,969,559	53.1%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 6,316,054	\$ 2,914,477	46.1%
2000	161,694,565	92,947,143	57.5%
2001	276,608,673	332,467,861	120.2%
2002	374,426,772	161,073,917	43.0%
2003	479,738,761	220,585,515	46.0%

All Years	\$	1,298,784,825	\$	809,988,912	62.4%
-----------	----	---------------	----	-------------	-------

18 - 2004 April 27 10 AM - 17388

REPUBLIC MORTGAGE INSURANCE COMPANY

6 - MORTGAGE GUARANTY

REVISED RATE AND RULE

STEADY ANNUAL, CREDIT UNION AND AFFORDABLE HOUSING PROGRAM:

INTRODUCTION OF MANUFACTURED HOUSING RULE

REVISED REDUCED DOCUMENTATION RULE

RULE FILING FOR INVESTOR PROPERTY

(+0.44%)

COMPANY REFERENCE: 031-504

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company, with this filing, wishes to achieve various changes in its Steady Annual, Credit Union and Affordable Housing program which will result in an overall increase of +0.44% or +\$16, 616, affecting **no** existing business.

It states that it first proposes to introduce a Manufactured Housing rule for borrowers who purchase a manufactured home that is constructed offsite and transported to a permanent site where it is completed and placed on a permanent foundation. This rule provides for a 20 basis point surcharge, and applies to A Paper loans using the company's Steady Annual, Credit Union, or Affordable Housing rates.

Next, the company would like to modify its existing Reduced Documentation rating rule (#46, 2/03) for loans with FICO scores greater than 699. This change increases the surcharge from 8 basis points to 14 basis points and applies to A Paper loans. This filing does not affect its existing Reduced Documentation rule for A Minus loans. The company maintains that this change will make its surcharge equal to that charged by its competitors.

Further, the company stresses that the Investor rating rule it has filed and approved with Louisiana (#66,10/00) is used with its A Paper Steady Annual rates and in order to accommodate its customers, it would like to propose the use of this rule with its A Paper Affordable Housing rates as well. This rule provides for a 38 basis point surcharge on residential properties that are used primarily for investment purposes.

The company's mortgage guaranty experience follows:

### LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 2,843,786	\$ 454,289	16.0%
1999	2,042,076	536,950	26.3%
2000	1,146,334	642,617	56.1%
2001	1,863,440	1,084,319	58.2%
2002	1,210,104	1,862,108	153.9%
All Years	\$ 9,105,740	\$ 4,580,283	50.3%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 363,132,438	\$ 60,371,608	16.6%
1999	286,606,195	50,912,763	17.8%
2000	157,171,392	58,922,259	37.5%
2001	208,112,315	122,594,101	58.9%
2002	112,647,000	81,419,664	72.3%
All Years	\$ 1,127,669,340	\$ 374,220,396	33.2%

19 - 2004 April 27 10 AM - 17391

NCMIC INSURANCE COMPANY  
 11 - MEDICAL MALPRACTICE  
 REVISED RATE AND RULE  
 ADVANTAGE CHIROPRACTIC MALPRACTICE PROGRAM  
 (0.0%)

COMPANY REFERENCE: ADV Rate Rule 2003

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last rate adjustment to this program occurred in November 1998 (#108), which resulted in an overall decrease of -0.4%, effective November 18, 1998.

The referenced company submitted this filing (#23, 3/3/04); however, it was found to be not actuarially justified. The company asks that the filing be heard again, as it has submitted additional documentation to the department.

The company proposes, with this filing, an overall impact of 0% or \$0 affecting 185 insureds.

The company states that due to current conditions affecting the medical malpractice market, reinsurance considerations and financial analysis of its chiropractic book of business it finds a realignment of its Increased Limit Factors is warranted. Therefore, it offers the following:

Limits of Liability	Current ILF	Proposed ILF	Percent Change
\$100,000/300,000	1.000	1.000	No Change
\$200,000/600,000	1.300	1.159	-11%
\$250,000/750,000	1.310	1.215	-7.3%
\$500,000/1,000,000	1.360	1.408	+3.5%
\$1,000,000/3,000,000	1.488	1.590	+6.9%
\$2,000,000/4,000,000	2.096	1.741	-17%

Additional changes are being suggested in the filing as cited below.

- Removal of 75% part time discount for practicing less than ten hours per week
- Addition of 5% charge for corporations with shared limits of liability that employ other licensed healthcare professionals

- Removal of 3% annual payment discount
- Amended territorial definition to state that insured will be rated in territory where they have 51% of their practice. If multiple territories have an equal percentage of practice the insured will be rated in the higher rated territory
- Removal of 2 and 3 year policy terms
- Removal of Vicarious Liability endorsements
- Addition of Government Proceedings endorsement
- Addition of Multiple Corporation endorsement

The company's experience follows.

### LOUISIANA

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1998	\$	321,293	\$	47,207	14.7%
1999		290,365		130,449	44.9%
2000		270,154		105,847	39.2%
2001		262,911		61,007	23.2%
2002		291,522		0	0.0%
All Years	\$	1,436,245	\$	344,511	24.0%

### COUNTRYWIDE

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1998	\$	48,353,577	\$	17,032,307	35.2%
1999		45,149,064		22,029,127	48.8%
2000		43,116,257		30,481,962	70.7%
2001		43,157,512		22,592,585	52.3%
2002		45,209,384		16,354,679	36.2%
All Years	\$	224,985,794	\$	108,490,660	48.2%

A Medical Malpractice questionnaire and Histogram have been included in the actuary's Rate Revision Summary.

**20 - 2004 April 27 10 AM - 17395**

HEALTH CARE INDEMNITY, INC.  
 11 - MEDICAL MALPRACTICE  
 REVISED RATE AND RULE  
 2004 HOSPITAL PROFESSIONAL, GENERAL LIABILITY AND  
 PHYSICIAN AND SURGEON PROFESSIONAL LIABILITY  
 (+4.8%)

COMPANY REFERENCE: LA2004-01R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

Initial approval of this program occurred June 2001 (#23) effective June 19, 2001.

The company now wishes to submit its proposed Hospital Professional, General Liability and Physician and Surgeon Professional Liability rates and rules for 2004 and projects the overall impact on Louisiana insureds to be +4.8% or +490,000.

The Schedule Rating plan included in the filing adheres to L.I.R.C. guidelines.

The company's experience is illustrated below.

### LOUISIANA

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1998	\$	0	\$	0	0.0%
1999		0		0	0.0%
2000		6,173,000		171,094,412	2771.7%
2001		8,950,000		123,907,512	1384.4%
2002		9,557,000		5,231,932	54.7%
All Years	\$	26,680,000	\$	300,233,856	1216.5%

### COUNTRYWIDE

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1998	\$	270,804,000	\$	367,905,652	135.9%
1999		204,151,000		255,698,072	125.2%
2000		197,056,000		305,501,776	155.0%
2001		260,105,000		227,974,022	87.6%
2002		317,625,000		173,874,582	54.7%
All Years	\$	1,249,741,000	\$	1,330,954,104	106.5%

21 - 2004 April 27 10 AM - 17397

ZURICH AMERICAN INSURANCE COMPANY  
 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY  
 AMERICAN ZURICH INSURANCE COMPANY  
 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS  
 MARYLAND CASUALTY COMPANY  
 ASSURANCE COMPANY OF AMERICA  
 NORTHERN INSURANCE COMPANY OF NEW YORK  
 VALIANT INSURANCE COMPANY  
 MARYLAND INSURANCE COMPANY  
 NATIONAL STANDARD INSURANCE COMPANY  
 FIDELITY AND DEPOSIT COMPANY OF MARYLAND  
 COLONIAL AMERICAN CASUALTY AND SURETY COMPANY  
 16 - WORKERS COMPENSATION  
 LOSS COST ADOPTION  
 ADOPTION OF NCCI MAY 1, 2004 ADVISORY LOSS COSTS AND RATING VALUES

REVISED LOSS COST MULTIPLIERS  
INCLUDING SCHEDULE RATING  
(-14.0%)

COMPANY REFERENCE: LA WC 22808  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred under the File and Use provision, which resulted in an overall increase of +2.7% effective September 15, 2003.

The companies now propose to adopt the NCCI May 1, 2004 advisory loss costs and rating values and revise their loss cost multipliers as follows:

COMPANY	CURRENT LCM	PROPOSED LCM
Zurich American	2.237	2.036
American Zurich	1.790	1.629
American Guarantee & Liab.	2.013	1.833
Zurich American of Illinois	2.461	2.240
Maryland Casualty	2.461	2.240
Maryland Insurance	1.566	1.425
National Standard	1.342	1.222
Northern Ins. Co. of New York	2.013	1.833
Assurance Co. of America	2.237	2.036
Valiant Insurance Co.	1.790	1.629
Fidelity and Deposit of Md.	2.013	2.036
Colonial American C & S	1.790	1.833

These revisions, the companies maintain, will result in an overall decrease of -14.0% or -\$3,009,442.

The Schedule Rating plan included in this filing adheres to L.I.R.C. guidelines.

The companies' experience is as illustrated below:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 17,066,000	\$ 14,568,000	85.4%
1999	19,139,000	18,852,000	98.5%
2000	22,086,000	27,850,000	126.1%
2001	32,167,000	32,734,000	101.8%
2002	41,261,000	48,047,000	116.4%
All Years	\$ 131,719,000	\$ 142,051,000	107.8%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 394,128,000	\$ 489,133,000	124.1%

1999		400,742,000		619,907,000	154.7%
2000		493,337,000		723,528,000	146.7%
2001		778,033,000		1,130,254,000	145.3%
2002		828,408,000		1,084,545,000	130.9%
All Years	\$	2,894,648,000	\$	4,047,367,000	139.8%

22 - 2004 April 27 10 AM - 17400

STAR INSURANCE COMPANY

16 - WORKERS COMPENSATION

LOSS COST ADOPTION

ADOPTION OF NCCI MAY 1, 2004 ADVISORY LOSS COSTS, RATING VALUES AND RETROSPECTIVE RATING PLAN PARAMETERS

REVISED LOSS COST MULTIPLIER

REMOVAL OF FACTOR FOR CLASS CODE 8045

IMPLEMENTATION OF DEVIATION FOR VARIOUS CLASS CODES

INCREASE IN EXPENSE CONSTANT

**(-0.3%)**

COMPANY REFERENCE: WC-LA-LCM-03/04-01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred December 2002 (#51), which resulted in an overall 0% impact effective January 1, 2003.

The company now wishes to adopt NCCI's May 1, 2004 advisory loss costs, rating values and retrospective rating plan parameters.

Also, the company proposes to revise its current multiplier for all classes from 1.30 to **1.50**, remove its factor of .78 for class code 8045, implement a deviation of 0.93 for class codes 2589, 2881 and 8391 and increase the expense constant from \$160 to \$200.

These changes, it states, will result in an overall **-0.3%** or **-\$2,581**, affecting 206 policyholders.

The company's experience is illustrated below:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 150,821	\$ 116,445	77.2%
2000	263,602	101,208	38.4%
2001	301,959	57,214	18.9%
2002	192,864	27,567	14.3%
2003	591,329	607,216	102.7%
All Years	\$ 1,500,576	\$ 909,649	60.6%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 62,095,157	\$ 63,611,736	102.4%
2000	69,865,783	82,697,163	118.4%
2001	88,778,076	77,660,113	87.5%
2002	66,221,017	44,503,635	67.2%
2003	74,093,811	35,927,261	48.5%
All Years	\$ 361,053,844	\$ 304,399,907	84.3%

23 - 2004 April 27 10 AM - 17401

VANLINER INSURANCE COMPANY  
 16 - WORKERS COMPENSATION  
 LOSS COST ADOPTION  
 ADOPTION OF NCCI MAY 1, 2004 LOSS COSTS  
 REVISED LOSS COST MULTIPLIER  
 (-1.74%)  
 COMPANY REFERENCE: LA-2004-01  
 REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The last adjustment to this program occurred September 2003 (#44) with the adoption of NCCI's May 1, 2003 loss costs. This was effective October 1, 2003 and resulted in an overall increase of +1.0%.

The referenced company now wishes to adopt NCCI's May 1, 2004 loss costs and utilize a revised multiplier of 1.529 in lieu of its current 1.525. The company states this will result in an overall decrease of -1.74% or -\$9,546, affecting 14 policyholders.

The company's experience follows.

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 169,733	\$ 85,950	50.6%
2000	260,737	212,057	81.3%
2001	332,723	36,261	10.9%
2002	378,206	270,244	71.5%
2003	507,613	269,960	53.2%
All Years	\$ 1,649,012	\$ 874,471	53.0%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 21,837	\$ 15,719	72.0%
2000	24,852	29,067	117.0%
2001	31,026	30,243	97.5%

2002		38,454		39,342	102.3%
2003		47,118		40,929	86.9%
All Years	\$	163,287	\$	155,300	95.1%

24 - 2004 April 27 10 AM - 17404

FEDERATED MUTUAL INSURANCE COMPANY  
 FEDERATED SERVICE INSURANCE COMPANY  
 17 - OTHER LIABILITY  
 REVISED RATE AND RULE  
 GENERAL LIABILITY - DIVISION SIX

- REVISED FEDERATED MUTUAL TYPE OF BUSINESS FACTORS PAGE GL R-6 JUNE 2004
- REVISED FEDERATED SERVICE TYPE OF BUSINESS FACTORS PAGE GL R-6 JUNE 2004
- REVISED FEDERATED STATE RATE PAGE GL-R-3 JANUARY 2004
- REVISED FEDERATED STATE EXCEPTION PAGE GL E-2 THRU GL E-7, GL E10, GL E-12 JANUARY 2004
- REVISED FEDERATED COMMERCIAL GENERAL LIABILITY EXPERIENCE PLAN AND SCHEDULE RATING PLAN PAGES 3 THRU 6, 8 THRU 10, 13 JANUARY 2004
- WITHDRAWN FEDERATED COMMERCIAL GENERAL LIABILITY EXPERIENCE PLAN AND SCHEDULE RATING PLAN PAGES 17 THRU 20
- ADOPTION OF ISO DESIGNATION NUMBERS GL-2002-OMR00, CL-2002-OCT1, GL-2002-RCLC1, GL-2002-BGL1 AND GL-2003-GBL1

(+9.9%)

COMPANY REFERENCE: F-GL-04-3-R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in May 2003, (Item #7), which resulted in an overall rate increase of +15.0%, effective August 1, 2003.

These companies are now requesting a flat +9.9% rate increase or +\$264,260.  
 (386 policyholders)

They state there are no rate changes with these rules.

Listed below is the Louisiana and countrywide experience:

**LOUISIANA**

(Accident Year as of 12/31/02)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2000	\$ 837,937	1,014,829	121.1%
2001	1,332,582	3,022,235	226.8%
2002	1,332,582	907,504	68.1%
All Years	\$ 3,503,101	\$ 4,944,568	141.1%

**COUNTRYWIDE**

(Accident Year as of 12/31/01)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2000	\$ 100,055,755	\$ 94,654,109	94.6%
2001	118,786,331	86,772,144	73.0%
2002	129,196,966	95,193,115	73.7%
All Years	\$ 348,039,052	\$ 276,619,367	79.5%

The requested rates/rules requires approval of companion forms.

25 - 2004 April 27 10 AM - 17405

MARKEL AMERICAN INSURANCE COMPANY  
 19 - PRIVATE PASSENGER AUTOMOBILE  
 REVISED RATE AND RULE  
 MOTORCYCLE AND RECREATIONAL VEHICLE PROGRAM  
 (+14.0%)

COMPANY REFERENCE: LAREC-041

REQUESTED EFFECTIVE DATES - NEW: N/A RENEWAL: N/A

Listed below is the history of the actions taken by the LIRC in regard to this program:

01/03 - #4	+10%	Effective 1/15/03	Approved
03/02 - #31	+12.03%	Effective 8/21/02	Disapproved-STATS
08/02 - #6	+12.03%	Effective 3/26/02	Disapproved-STATS
01/01 - #26	+3.95%	Effective 2/01/01	Approved
01/00 - #26	-0.93%	Effective 2/1/00	Approved
03/99 - #29	-2.88%	Effective 3/18/99	Approved

The company proposes an overall increase of +14.0% or \$176,152 that will affect 4,959 policyholders consisting of the following:

- The liability base rate will increase +9.90% for an overall rate increase including class changes of +14.6%.
- The physical damage base rate will decrease +0.29% for an overall rate increase including class changes of +12.6%.
- The uninsured motorists rates will increase +18.8%.
- The Medical Payments rates will increase +8.0%.
- Increased the operator age factor for several physical damage categories.
- Update of the Symbols and Motorcycle Age Factors

### LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 556,287	\$ 348,045	62.6%
2000	639,587	628,257	98.2%
2001	845,198	824,767	97.6%
2002	1,210,488	1,021,934	84.4%

2003		1,681,135		1,393,728	82.9%
All Years	\$	4,932,695	\$	4,216,730	85.5%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 7,662,516	\$ 3,581,712	46.7%
2000	8,363,050	4,715,989	56.4%
2001	10,203,395	5,834,569	57.2%
2002	14,307,594	8,678,929	60.7%
2003	19,968,048	12,623,139	63.2%
All Years	\$ 60,504,603	\$ 35,434,339	58.6%

26 - 2004 April 27 10 AM - 17407

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - COMMERCIAL AUTOMOBILE

REVISED RATE AND RULE

TAXICAB AND PUBLIC LIVERY PROGRAM

STANDARD PROGRAM ONLY

(+4.49%)

COMPANY REFERENCE: 18-45-039

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in September 2001 (Item # 34) and resulted in an overall rate increase of +9.395% to be effective 11/1/01.

The referenced company is now filing a revision to their Commercial Automobile rates and rating structure for their taxicab and public livery standard program. The proposed changes include:

1. **Territory relativity** factor for territory 06 is being changed from 1.100 to **1.500**. The effect of this change will be +0.14%.
2. **Addition of a driver to vehicle ratio factor** that will surcharge those policies that are rated as single shift yet have more than one operator listed. The effect of this change will be +4.22%.
3. **Points surcharge** changes include the deletion of a zero point surcharge for the first minor violation to a charge of **1 point** and addition of the undisclosed driver surcharge of **2 violation points** for an accident involving an undisclosed operator. These revisions will have a rate effect of +0.12%.

\*The base rates of \$335 for single-shift vehicles and \$499 for dual- shift vehicles that was approved in September 2001 (Item # 34) have not been changed with this filing.

The overall rate impact of these changes is proposed at +4.49% or **+\$185,712** (2,935 policyholders).

The Louisiana experience is shown below:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 892,933	\$ 369,514	41.4%
2000	2,572,445	1,691,361	65.7%
2001	7,561,960	4,646,818	61.4%
2002	8,501,426	5,774,666	67.9%
2003	8,272,253	5,263,207	63.6%
All Years	\$ 27,801,017	\$ 17,745,566	63.8%

Listed below is a summary of Louisiana direct experience:

Calendar Year	Earned Premium \$	Total Loss & LAE Incurred \$	Total Loss & LAE Incurred Ratio %	Total Underwriting Expense Incurred Ratio %
2003	3,083,000	2,209,000	71.7%	13.8%
2002	900,000	961,000	106.8%	-84.0%
2001	378,000	580,000	153.4%	-234.7%
2000	130,000	206,000	158.5%	-268.2%
1999	42,000	47,000	111.9%	-302.8%
All Years	4,533,000	4,003,000	88.3%	-36.5%

Calendar Year	Other Income Less Other Expenses Ratio %	Underwriting Gain or Loss %	Investment Gain on Funds Ratio %	Overall Gain or Loss %
2003	0.0%	10.3%	1.3%	11.5%
2002	20.1%	117.4%	2.7%	120.1%
2001	13.8%	223.5%	1.1%	224.6%
2000	0.0%	356.2%	2.3%	358.5%
1999	0.0%	500.0%	7.1%	507.1%
All Years	5.1%	63.8%	1.6%	65.4%

27 - 2004 April 27 10 AM - 17410

INSURANCE SERVICES OFFICE, INC.

19 - COMMERCIAL AUTOMOBILE

LOSS COST FILING

REVISION OF COMMERCIAL AUTO LIABILITY AND PHYSICAL DAMAGE LOSS COST FILING DESIGNATION NUMBER CA-2004-BRLA1

(+6.6%)

COMPANY REFERENCE: CA 2004-BRLA1 - Louisiana

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to ISO loss cost was for CA-2003-BRLA1, which occurred in August 2003 (Item # 5). This resulted in an overall rate increase of +9.9% in loss cost.

The Insurance Services Office, Inc. now files advisory loss cost for Commercial Automobile liability and physical damage under filing designation number **CA-2004-BRLA1-Louisiana**.

This will result in an overall increase of +6.6% in loss cost.

The Statewide Advisory Loss Cost Level Changes are as follows:

Classes	Proposed Loss Cost Rate Change
<b>Trucks, Tractors &amp; Trailers</b>	
Single Limit Liability	+8.1%
Physical Damage	
Other Than Collision	-12.7%
Collision	-8.7%
Total TTT	+6.1%
<b>Private Passenger Types</b>	
Single Limit Liability	+18.5%
Physical Damage	
Other Than Collision	-9.8%
Collision	+3.8%
Total Private Passenger Types	+12.9%
<b>Garages</b>	
Single Limit Liability	+7.4%
Physical Damage	
<b>Dealers</b>	
Other Than Collision	-7.4%
Collision	-4.5%
<b>Garagekeepers</b>	
Other Than Collision	-10.3%
Collision	-8.9%
Total Garages	+3.1%
<b>Grand Total</b>	<b>+6.6%</b>

28 - 2004 April 27 10 AM - 17412

MARKEL INSURANCE COMPANY  
MARKEL AMERICAN INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE  
LOSS COST ADOPTION

ISO LOSS COSTS FILING DESIGNATION NUMBERS CA-2003-BRLA1, CA-2003-IALL1, CA-2003-RRU03, AND RP-2003-RAL03

(+14.8%)

COMPANY REFERENCE: 0312RR116

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program was an adoption of ISO loss cost filing designation number CA-2001-BRLA1 and increased limits factors CA-2001-IALL1, which occurred in February 2003 (Item # 107) and resulted in an overall rate increase of +14.8% to be effective 5/1/03.

The referenced companies are now filing to adopt ISO loss cost CA-2003-BRLA1, increased limits factors CA-2003-IALL1, and rules CA-2003-RRU03 and RP-2003-RAL03. They will continue to use their approved loss cost multipliers of 1.620 for liability and 1.780 for physical damage.

This will result in an overall rate increase of +14.8% or +\$50,388 (63 policyholders). The Louisiana and countrywide experience is listed below:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 26,512	\$ 5,226	19.7%
2000	35,329	9,924	28.1%
2001	221,083	251,519	113.8%
2002	236,351	195,788	82.8%
2003	294,600	258,565	87.8%
All Years	\$ 813,875	\$ 721,021	88.6%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 4,059,151	\$ 2,393,817	59.0%
2000	4,267,810	2,616,049	61.3%
2001	5,670,131	3,717,714	65.6%
2002	8,678,917	5,331,955	61.4%
2003	10,983,443	8,211,005	74.8%
All Years	\$ 33,659,451	\$ 22,270,540	66.2%

29 - 2004 April 27 10 AM - 17413

SURETY ASSOCIATION OF AMERICA, THE

23 - FIDELITY

LOSS COST FILING

REVISED LOSS COST FOR FIDELITY AND FORGERY

(+7.3%)

COMPANY REFERENCE: LA-FLC-7

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment for Fidelity loss cost was under filing designation number LA-FLC-4, which occurred in April 1998 (Item #15) and resulted in an decrease of -3.2% in loss cost to be effective 9/1/98.

The rating organization now is filing a revision to loss cost under filing designation number LA-FLC-7. This will result in an overall increase in loss cost of +7.3%, which is broken down as follows:

Mercantile	+4.4%
Governmental Entities	-10.4%
Financial Institutions	+11.9%
<b>Total</b>	<b>+7.3%</b>

A companion rule filing under designation number LA-FM-11 is also being filed under Item Key # 16969 in this agenda.

**30 - 2004 April 27 10 AM - 17415**

SURETY ASSOCIATION OF AMERICA, THE  
24 - SURETY  
LOSS COST FILING  
REVISED LOSS COST FILING DESIGNATION NUMBER LA-SLC-5  
(+14.7%)  
COMPANY REFERENCE: LA-SLC-5  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The last adjustment for Surety loss cost was under filing designation number LA-SLC-4, which occurred in April 1998 (Item #15) and resulted in an decrease of -11.8% in loss cost to be effective 9/1/98.

The rating organization now is filing a revision to loss cost under filing designation number LA-SLC-5. This will result in an overall increase in loss cost of +14.7%, which is broken down as follows:

Commercial Surety	+0.4%
Contract Surety	+20.0%
<b>Total</b>	<b>+14.7%</b>

A companion rule filing under designation number LA-SM-8 is also being filed under Item Key # 16968 in this agenda.

**31 - 2004 April 27 10 AM - 17418**

TRAVELERS CASUALTY AND SURETY COMPANY  
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA  
24 - SURETY  
REVISED RATE ONLY  
SURETY RATING PLAN ADMENDMENT

(+27.3%)

COMPANY REFERENCE: 2003-17-MC-500

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The Commission voted to disapprove this filing in December 2003 (Item # 34), as it was found, in the LIRC's opinion, not statistically justified.

The last adjustment to this program occurred in February 2001 (Item # 23), which resulted in an overall 0% rate change to be effective 03/01/01.

The above referenced companies are now filing a revision to Section 1, "Procedures, Common General Rules, Rates and Statistical Codes and Section 2, " Contract Bonds". The primary changes to Section 1 are in sub-section VI "Construction Contractors Surety Rate Plan" and include adjustments to base rates and current factors and the addition of new factors to provide more objective differentiation between contractors. Rates will increase for all size accounts and all size bonds, impacting the "Large Account" Rate Plan and bonds with limits in excess of \$2.5 million. These changes will result in an overall rate increase of **+27.3%** or **+\$647,805** (223 policyholders).

**Section 1-** The Construction Contractors Surety Rate Plan is divided into three segments. Below is a comparison of the current and proposed rate changes for each segment:

1. Large Construction Account Rate Plan

Current

Net Worth	Current Factors
< 0.5M	1.200
\$0.5M - \$1.5M	1.000
\$1.5M - \$5M	0.900
\$5M - \$25M	0.800
\$25M - \$100M	0.700
> \$100M	0.500

Proposed

Net Worth	Proposed Factors
\$0- \$5M	1.000
\$5M - \$25M	0.875
\$25M - \$50M	0.800
\$50M - \$100M	0.750
> \$100M	0.625

2. Standard Construction Account Rate Plan

Current

Net Worth	Current Factors
< \$0.5M	1.167

\$0.5M - \$1.5M	1.000
\$1.5M - \$5M	0.900
\$5M - \$25M	0.833
\$25M - \$100M	0.750
> \$100M	0.667

**Proposed**

Net Worth	Proposed Factors
< \$0.5M	1.335
\$0.5M - \$1.0M	1.165
\$1.0M - \$2.5M	1.000
\$2.5M - \$5M	0.942
\$5M - \$10M	0.900
\$10M - \$50M	0.854
>\$50M	0.792

3. **Small Construction Account Rate Plan**- this plan is being added to set consistent rate for small contractors without the impact of factors in the Standard Account Rate Plan. Eligibility requirements for placement in this plan include:

- a. Contractors in the Federal Small Business Administration (SBA) Plan B program;
- b. Contractors that meet two of the following criteria:
  - Total work program of \$1M or less;
  - Contractor average annual revenue of less than \$5M;
  - Five or less bonds annual average per year;
  - Fiscal year-end financial statement not audited

**Section 2-** Contract bonds- the rules for calculating maintenance bonds have been expanded to provide a \$2/thousand rate for maintenance terms of 13 months to 48 months and a \$3/thousand rate maintenance terms in excess of 48 months. The impact of this enhancement is 0%.

Listed below is the Louisiana and countrywide experience:

**LOUISIANA**

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 1,086,000	\$ 27,000	2.5%
2000	1,217,000	127,000	10.4%
2001	1,816,000	27,000	1.5%
2002	1,951,000	35,000	1.8%
2003	1,739,000	42,000	2.4%
All Years	\$ 7,809,000	\$ 258,000	3.3%

**COUNTRYWIDE**

Year	Actual Earned Premium	Developed Loss	Loss Ratio
------	-----------------------	----------------	------------

1999	\$	84,072,000	\$	37,348,000	44.4%
2000		110,647,000		76,835,000	69.4%
2001		226,531,000		357,944,000	158.0%
2002		279,848,000		89,953,000	32.1%
2003		321,863,000		129,520,000	40.2%
All Years	\$	1,022,961,000	\$	691,600,000	67.6%

**32 - 2004 April 27 10 AM - 17419**

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.

5 - COMMERCIAL MULTIPLE PERIL

ADOPTION

ADOPTION OF ISO FILING DESIGNATION NUMBERS CP-97-097RU (MULTI-STATE RULES REVISIONS) AND CP-94-093CN (PACKAGE MODIFICATION FACTORS)

COMPANY REFERENCE: ML LA0405601R01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

**33 - 2004 April 27 10 AM - 17422**

HANOVER INSURANCE COMPANY, THE

MASSACHUSETTS BAY INSURANCE COMPANY

HANOVER AMERICAN INSURANCE COMPANY, THE

5 - COMMERCIAL MULTIPLE PERIL

INITIAL RATE AND RULE

PERFORMING ARTS PROGRAM

COMPANY REFERENCE: ML-LA-40135-01R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

These companies file to use a flat rate of \$100 for their Commercial Property Arts Property Broadening Endorsement (411-0537 2/04) under Division Five.

The requested rate and rule requires approval of companion forms.

**34 - 2004 April 27 10 AM - 17423**

CHURCH MUTUAL INSURANCE COMPANY

5 - COMMERCIAL MULTIPLE PERIL

REVISED RULE ONLY

INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL PROGRAM

PACKAGE MODIFICATION FACTORS

COMPANY REFERENCE: ICP-30

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This company is revising its manual page R-1- Item I.A, Package Modification, and Item II, Factors are added/and or revised to recognize the different exposures for the various market segments in which the company's religious market is involved.

The **current** rating rule reads" the package modification factor of .90 is to be applied to the premiums developed under all parts of the Independent Commercial Package Institutional Program."

The proposed factors are as follows:

Market Segment Description	Modification Factor
Church	
(Select)	.70
(Traditional)	.80
(Standard)	.90
(Nonstandard)	1.10
Denominational Offices	.65
Camps	.90
Schools	.90
All Remaining	1.00

The company states the rate impact is 0.0% with no overall premium change.

35 - 2004 April 27 10 AM - 17425

CONTINENTAL CASUALTY COMPANY  
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD  
TRANSPORTATION INSURANCE COMPANY  
TRANSCONTINENTAL INSURANCE COMPANY  
VALLEY FORGE INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
INITIAL RULE ONLY  
BUSINESS ACCOUNT PACKAGE POLICY (BAPP) PROGRAM  
RULES 13.B.14, 15 AND 16  
COMPANY REFERENCE: 04-L3099  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

This company submits rules 13.B. 14, 15, 16 to be used in conjunction with the BAPP-Business Liability Coverage Forms (20510 & G-114666-VA) and the Umbrella Liability Forms (G-20506 & G-134827 - not applicable in all states including VA) as related to the Silica, Respirable Dust and Statutory Violations Exclusions.

The companies state these are new and mandatory endorsements.

There is no rate impact related to this filing.

The requested rule requires approval of companion forms.

**36 - 2004 April 27 10 AM - 17428**

FEDERATED MUTUAL INSURANCE COMPANY  
FEDERATED SERVICE INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
INITIAL RATE AND RULE  
BUSINESSOWNERS  
RETAIL JEWELRY COVERAGE PROGRAM  
COMPANY REFERENCE: BP-2004-1(Rules/Rates)  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

These companies file to introduce new rates and rules for their Businessowners Retail Jewelry Coverage Program designed to meet the needs of retail jewelers.

The program consists of Businessowners Special Property Coverage Form and Businessowners Liability Coverage Form. Property premiums will be based on classification, construction, public protection class, and limit of liability for buildings or contents. Liability premiums will be based on classification, limits, and annual receipts. Limit options of \$300,000, \$500,000 and \$1,000,000 are available.

Coverage will be modified by adding coverage enhancement endorsements for one of three levels of coverage: Bronze, Silver or Gold. The property and liability coverage forms provide coverage for the basic exposures of most small business owners. Bronze coverage level endorsements provide additional basic coverages that are tailor-made for a specific class of business, in this case, retail jewelers. The Silver and Gold coverage enhancements provide additional coverages and higher limits for some coverages. They may be selected for additional premium.

The classification table was also updated to add the classifications needed for this type business and rates for the new classifications were added to the rate pages.

All reference to Service Company is also being removed from all manual pages. The companies state Services Company has never been used for Businessowners in the State of Louisiana, and it has now been decided that the Service Company wording will be removed.

The requested rates/rules require approval of companion forms.

**37 - 2004 April 27 10 AM - 17430**

CMG MORTGAGE INSURANCE COMPANY  
6 - MORTGAGE GUARANTY  
INITIAL RATE AND RULE  
INTRODUCTION OF TIERED RATING STRUCTURE FOR A-MINUS RATE LOANS & PRICING FOR SINGLE PREMIUM LOANS WITH 31-40 YEAR TERMS  
COMPANY REFERENCE: 003.04 CMG  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company wishes to introduce its tiered rating structure for A-minus rate loans and pricing for Single premium loans with 31-40 year terms.

Rates for A-minus loans are being structured into distinct categories and due to reduced risks of the unique credit union market; the proposed rates are slightly lower than other mortgage insurers the company states. However, the proposed risk categories are the same as filed CMG's co-parent PMI Mortgage company (#74, 8/03), as well as, other mortgage insurers.

**38 - 2004 April 27 10 AM - 17432**

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION  
6 - MORTGAGE GUARANTY  
INITIAL RULE ONLY  
CONVERSION OF ANNUAL TO LENDER PAID SINGLE PREMIUM RULE  
MANUAL RULE PAGE 4/04  
COMPANY REFERENCE: GE-0304-R03  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced company wishes to file this initial rule for the treatment of loans when a lender requests a single premium on a loan that cannot be placed into its current single premium plans.

The company states that this would happen when a lender fails to put mortgage insurance on a loan requiring mortgage insurance at loan closing and frequently when the loan is sold on the secondary market, the lender needs to place mortgage insurance on the loan and requests a single premium.

The company maintains that in connection with all of its single premium plans it is purchasing a group job loss protection policy from an unaffiliated insurer and all borrowers choosing a single premium payment option will receive this job loss coverage; it is not an optional feature.

Because the borrower has not selected this product or received disclosure of the existence of the job loss insurance prior to closing, it will no longer use this premium plan in the post-closing situations where the lender mistakenly fails to place mortgage insurance on the loans. It receives approximately 200 loans per year of this type.

**39 - 2004 April 27 10 AM - 17433**

RADIAN GUARANTY INC.  
6 - MORTGAGE GUARANTY  
INITIAL RATE ONLY  
NON-TRADITIONAL LOANS PROGRAM  
COMPANY REFERENCE: RAD-AA51AA  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced company asks that this filing be heard again as the L.I.R.C. voted to disapprove this filing in March 2004(# 6), as the company did not respond in time.

The company wishes to file rates for its new Non-Traditional Loans program and states that this program offers mortgage insurance protection to lenders who want to provide home loans to borrowers with less than perfect credit. Lenders can approve loans to those borrowers who are believed to be a good risk, even though they fail just short of traditional investment standards.

Also, the company advocates that this program will help the borrower with limited credit to acquire mortgage insurance in order to purchase a home and allows the consumer to take advantage of the opportunity to purchase a home with mortgage insurance when they place less than 20% down on a home.

The company maintains that these rates will provide an insurance option for those lenders who make mortgage loans to borrowers that do not meet the same credit and debt quality standards as the loans traditionally insured by mortgage guaranty insurers.

The company's experience for its entire Mortgage Guaranty book of business follows:

**LOUISIANA**

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 3,269	\$ 104	3.2%
1999	3,269	0	0.0%
2000	5,530	0	0.0%
2001	6,397	0	0.0%
2002	7,163	0	0.0%
All Years	\$ 25,628	\$ 104	3.2%

**COUNTRYWIDE**

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 311,798	\$ 50,453	16.2%
1999	350,563	79,300	0.2%
2000	570,702	0	0.0%
2001	626,316	0	0.0%
2002	868,074	0	0.0%
All Years	\$ 2,727,453	\$ 129,753	16.4%

40 - 2004 April 27 10 AM - 17434

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION  
 6 - MORTGAGE GUARANTY  
 REVISED RULE ONLY  
 LENDER PAID MORTGAGE INSURANCE PROGRAM  
 MANUAL RULE PAGE 4/00(REV. 1)  
 DELETION OF PREMIUM REDUCTION FOR SINGLE PREMIUM PLANS  
 COMPANY REFERENCE: 0304-R04  
 REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced company, with this filing, proposes to delete the premium reductions for Single Premium plans from its Lender Paid Mortgage Insurance program (#72, 5/00) as the Single Premium plans have been separately filed and approved (#42, 3/3/04) effective March 29, 2004.

41 - 2004 April 27 10 AM - 17435

UNITED GUARANTY RESIDENTIAL INSURANCE OF NORTH CAROLINA  
 6 - MORTGAGE GUARANTY  
 INITIAL RATE AND RULE  
 PURCHASE MONEY RISK-BASED RATES PROGRAM  
 INCLUDED SCHEDULE RATING PLAN  
 COMPANY REFERENCE: GPMNW1003 10/03  
 REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced company proposes to introduce this special risk-based pricing program to be used for both individual and portfolios of purchase-money second mortgage loans.

The company states that the base rates vary based on the credit profile of the borrower (as measured by the credit score); as well as, the original combined loan-to-value (CLTV) and then modified based on the unique risk characteristics of the loan.

If the lender requests insurance on a portfolio of purchase-money second mortgage loans, the rate may be blended based on the individual base rates calculated initially. This blended rate may be adjusted slightly due to the unique characteristics of the portfolio, such as expense savings or a riskier product profile.

The Schedule Rating plan included adheres to L.I.R.C. guidelines.

The company's entire Mortgage Guaranty experience follows:

**LOUISIANA**

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 56,665	\$ 29,832	52.6%
1999	40,693	14,123	34.7%
2000	28,259	(13,528)	-47.9%
2001	19,984	28,099	140.6%
2002	15,838	(25,118)	-158.6%
All Years	\$ 161,439	\$ 33,408	20.7%

**COUNTRYWIDE**

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 13,822,653	\$ 5,706,921	41.3%
1999	18,151,408	6,296,144	34.7%
2000	25,898,636	11,240,232	43.4%
2001	36,159,780	19,663,526	54.4%

2002		54,978,974		35,736,773	65.0%
All Years	\$	149,011,451	\$	78,643,596	52.8%

42 - 2004 April 27 10 AM - 17436

GRANITE STATE INSURANCE COMPANY  
 11 - MEDICAL MALPRACTICE  
 REVISED RATE ONLY  
 GENERAL HEALTHCARE PROVIDER PROFESSIONAL LIABILITY PROGRAM  
 (+9.9%)

COMPANY REFERENCE: AIC-03-EO-10

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to the entire program occurred in April 2002 (#54), which resulted in an overall increase of +16.5% effective April 24, 2002.

The referenced company now wishes to revise its rates for its General Healthcare Provider Professional Liability program which it maintains will result in an overall increase of +9.9% or +\$9,428.

The company's experience is illustrated below.

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 64,000	\$ 2,000	3.8%
1999	60,000	8,000	13.1%
2000	61,000	42,000	68.9%
2001	62,000	177,000	285.5%
2002	72,000	42,000	58.3%
All Years	\$ 319,000	\$ 271,000	85.0%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 6,373,000	\$ 8,479,000	133.0%
1999	6,163,000	4,110,000	66.7%
2000	6,444,000	9,452,000	146.7%
2001	6,540,000	5,180,000	79.2%
2002	8,082,000	5,362,000	66.3%
All Years	\$ 33,602,000	\$ 32,583,000	97.0%

The Medical Malpractice questionnaire and Histogram have been included in the actuary's Rate Revision summary.

The companion forms have been approved by our Forms division.

43 - 2004 April 27 10 AM - 17437

INSURANCE COMPANY OF THE WEST

16 - WORKERS COMPENSATION

LOSS COST ADOPTION

ADOPTION OF NCCI MAY 1, 2004 LOSS COSTS, RATING VALUES AND RETROSPECTIVE RATING PLAN PARAMETERS

(-1.9%)

COMPANY REFERENCE: LA04-WO04

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred April 2003 (#60) with the adoption of NCCI May 1, 2003 loss costs, which resulted in an overall +4.0% effective May 1, 2003.

The company now wishes to adopt NCCI's May 1, 2004 loss costs, rating values and retrospective rating plan parameters, while utilizing its currently approved multiplier of 1.50.

The company maintains that this will result in an overall -1.9% or -\$63.

The company's experience follows:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 42,000	\$ 21,000	50.0%
2000	16,000	17,000	106.3%
2001	5,000	0	0.0%
2002	-1,000	0	0.0%
2003	3,000	0	0.0%
All Years	\$ 65,000	\$ 38,000	58.8%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 22,705,000	\$ 37,094,000	166.9%
2000	41,415,000	60,136,000	145.2%
2001	39,119,000	46,638,000	119.2%
2002	21,232,000	19,122,000	90.1%
2003	17,993,000	6,207,000	34.5%
All Years	\$ 142,464,000	\$ 170,007,000	119.3%

44 - 2004 April 27 10 AM - 17438

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

16 - WORKERS COMPENSATION

LOSS COST ADOPTION

ADOPTION OF NCCI MAY 1, 2004 LOSS COSTS, RATING VALUES AND RETROSPECTIVE RATING PLAN PARAMETERS

REVISED LOSS COST MULTIPLIER

(0%)

COMPANY REFERENCE: LA-WC-04-21S-01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in March 2004 (#44) with no overall impact and which was effective March 3, 2004.

The company now wishes to adopt NCCI's May 1, 2004 loss costs, rating values and retrospective rating plan parameters, which it states will result in a 0% and \$0 impact.

The company also proposes to revise its current loss cost multiplier (1.359) to **1.385**.

The company's experience is illustrated below.

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 322,595	\$ 232,887	72.2%
1999	426,290	1,651,182	387.3%
2000	457,122	1,071,390	234.4%
2001	385,500	185,629	48.2%
2002	192,484	318,506	165.5%
All Years	\$ 1,783,991	\$ 3,459,594	193.9%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 7,212,139	\$ 6,281,492	87.1%
1999	13,184,277	18,272,656	138.6%
2000	39,360,475	52,612,453	133.7%
2001	106,434,264	128,178,582	120.4%
2002	70,396,910	34,663,28	49.2%
All Years	\$ 236,588,065	\$ 240,008,612	101.4%

45 - 2004 April 27 10 AM - 17439

PETROLEUM CASUALTY COMPANY

16 - WORKERS COMPENSATION

LOSS COST ADOPTION

INITIAL ADOPTION OF NCCI MAY 1, 2004 LOSS COSTS

COMPANY REFERENCE: LA-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The captioned company, with this filing, wishes to adopt NCCI's May 1, 2004 Advisory Loss Costs and proposes to utilize a multiplier of **1.026**.

Since this is an initial filing, there is no experience to report.

**46 - 2004 April 27 10 AM - 17440**

PROVIDENCE PROPERTY & CASUALTY INSURANCE COMPANY

16 - WORKERS COMPENSATION

INITIAL RATE AND RULE

INITIAL ADOPTION OF NCCI MAY 1, 2004 LOSS COSTS

COMPANY REFERENCE: WCPROV0504

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The captioned company wishes to file initial rates and rules for a Workers Compensation program in the state of Louisiana.

It files to adopt NCCI's May 1, 2004 Advisory Loss Costs and proposes to utilize a multiplier of **1.690**.

The requested rates/rules require approval of companion form(s).

**47 - 2004 April 27 10 AM - 17441**

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

16 - WORKERS COMPENSATION

REVISED RATE AND RULE

**ITEM U-1386A**-URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

COMPANY REFERENCE: Item U-1386A

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This organization submits the referenced filing, on behalf of its members and subscribers, to update the pension tables contained in the URE Workers Compensation Statistical Plan. It will be utilizing data from the 1999 United States Life Tables and also data contained in the 1980 United States Railroad Retirement Board Remarriage Table.

The organization states that the changes vary by age and gender and reflect the new life expectancies and remarriage rates.

The replacement tables incorporate the updated mortality figures, the differences in mortality due to gender and likelihood of remarriage.

It further maintains that the overall impact varies by age and gender for the new life expectancies and remarriage rates.

48 - 2004 April 27 10 AM - 17442

ARCH INSURANCE COMPANY  
16 - WORKERS COMPENSATION  
INITIAL RATE AND RULE  
LARGE DEDUCTIBLE RATING PLAN  
COMPANY REFERENCE: ARCH-02-004-LA-R  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is proposing, with this filing, to introduce its Workers' Compensation Large Deductible rating plan.

The company states that under this plan, it will provide options to insureds of an alternative to self-insurance, while retaining the services and stability of an insurance carrier. It further maintains that the rating is mutually agreed upon by the carrier and insured.

In order to qualify for this plan, the minimum deductible is \$25,000 with higher amounts permitted and the minimum premium amount is \$100,000 annually.

An aggregate is available to limit the total deductible amount by the insured during the policy period. Aggregate deductible amounts may be equal to a mutually agreed upon percentage of Total Workers Compensation Payroll, standard premium or other variable basis for each separate policy period covered. The amount of the aggregate deductible may be estimated at policy inception and is finalized when the insureds final audited workers compensation payroll, premium or other exposure base is determined. this feature is comparable to the operation of retrospectively rated maximum premiums.

For retrospectively rated risks, selection of a loss limit is an optional feature that may be chosen by the insured with carrier agreement. Similarly, occurrence deductibles are optional and remain negotiable between this company and insured.

This is similar in nature to others approved for like coverage.

The requested rate/rule requires approval of companion form(s).

49 - 2004 April 27 10 AM - 17443

XL SPECIALTY INSURANCE COMPANY  
16 - WORKERS COMPENSATION  
INITIAL RATE AND RULE  
EXCESS LIABILITY INSURANCE FOR QUALIFIED SELF INSURERS WORKERS' COMPENSATION AND  
EMPLOYERS LIABILITY  
INCLUDED SCHEDULE RATING PLAN  
COMPANY REFERENCE: 04SD-XW-UM01-CW-LA-R  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This company submits its initial program for Excess Liability Insurance for Qualified Self -Insurers Workers'

## Compensation and Employers Liability.

This program will only be available for public and private employers who have qualified as self-insurers in Louisiana and contemplates a self-insured retention which equals \$100,000 or greater.

Also, the program provides a limited indemnification to the self-insurer for expenses, which may incur in the defense or settlement of a claim, but does not provide for the defense, adjustment or settlement on any claim.

Further, it provides a limited indemnification to the Named Insured for its (unlimited) liability as a self-insurer under Workers Compensation, limited indemnification to the Named Insured for its liability as a self-insurer of Employer Liability but only in combination with Workers Compensation coverage, and limited indemnification to the Named Insured for its liability when employees from the state(s) where it has qualified as a self-insurer temporarily travel to another state, are injured and receive benefits from that other state.

The Schedule Rating plan included adheres to L.I.R.C. guidelines.

This program is similar in nature to others approved for like coverage.

The requested rate/rule requires approval of companion form(s).

**50 - 2004 April 27 10 AM - 17444**

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY

16 - WORKERS COMPENSATION

INITIAL RATE AND RULE

INDEPENDENT LARGE DEDUCTIBLE PROGRAM

COMPANY REFERENCE: 2963

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company wishes to file its independent and initial rates and rules for its Workers Compensation Large Deductible program.

It states that under the proposed program, Indiana Lumbermens Mutual Insurance Company retains full statutory liability for Workers' Compensation coverage for an insured's employees from first dollar whether or not Indiana Lumbermens receives reimbursement from the insured after paying claims within the deductible. It maintains that failure to reimburse does not affect Indiana Mutual Insurance Company's liability under the policy.

It further states that application of the large Deductible rating program is dependent upon mutual agreement between ILM and the insured and the selected deductible amount determines the appropriate deductible credit to be applied to the manual modified premium.

An insured generating **\$100,000** or more annually in manual Workers Compensation and Employers Liability insurance premiums (prior to experience modification) may be eligible for the deductible program.

A minimum per accident deductible of \$25, 000 is required.

In addition to the specified per accident deductible, an aggregate deductible may be specified to apply to all claims

subject to the Workers Compensation Large Deductible Rating program.

The deductible premium shall be calculated as follows:

Deductible= (Manual Modified - Deductible)  
Premium (Premium Credit)

Policies are filed on an Individual Risk basis.

The company's entire Workers' Compensation experience follows:

### LOUISIANA

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1999	\$	38,719	\$	47,444	123%
2000		44,688		49,916	112%
2001		48,835		145,606	298%
2002		39,313		98,038	249%
2003		19,683		45,330	230%
All Years	\$	191,238	\$	386,334	202%

### COUNTRYWIDE

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1999	\$	16,566,168	\$	13,920,570	84%
2000		20,218,082		16,386,278	81%
2001		21,926,114		19,481,957	89%
2002		20,464,081		43,778,394	214%
2003		18,582,022		56,151,673	302%
All Years	\$	97,756,467	\$	149,718,872	153%

The requested rate/rule requires approval of companion form(s).

**51 - 2004 April 27 10 AM - 17445**

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.  
16 - WORKERS COMPENSATION  
REVISED RULE ONLY  
ITEM B-1387-REVISION OF BASIC MANUAL CLASSIFICATIONS  
COMPANY REFERENCE: B-1387  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced organization wishes to file **Item B-1387**-Revision of Basic Manual Classifications in order to amend the classification treatment of Charitable Welfare Organizations, Group Homes and Bottling Operations contained in the Basic Manual for Workers Compensation and Employers Liability Insurance and the

Retrospective Rating Plan Manual.

This filing will also execute a three-year rate/loss cost and rating value transition program as follows:

1. Charitable Welfare Organizations and Group Homes

- During the transition period: Clarify the use of Code 8861-Charitable or Welfare Organization- Professional Employees & Clerical and Code 9110- Charitable or Welfare Organization- Non-Professional Employees & Drivers by clarifying the wording of Code 8861 and Code 9110 in the **Scopes Manual**
- After the transition period: Eliminate Codes 8861 and 9110 and combine these classifications codes into a newly created Code 8864- Social Services Organization- All Employees & Salespersons, Drivers
- After the transition period: Remove group home operations from Codes 8861 and 9110 and establish Code 8842- Group Homes- All Employees & Salespersons, Drivers

2. Bottling Operations

- Eliminate Code 2156- Bottling- Not Carbonated Liquids- Or Spirituous Liquors- & Route Supervisors, Drivers and Combine these operations with amended code 2157- Bottling-All Operations & Route Supervisors, Drivers

The organization feels that this item will foster uniform and equitable treatment of risks within the social services industry and the internal transition program will unburden the carriers and ease the impact of the realignment within a short time frame.

52 - 2004 April 27 10 AM - 17446

PROVIDENCE PROPERTY & CASUALTY INSURANCE COMPANY

16 - WORKERS COMPENSATION

INITIAL RATE AND RULE

LARGE DEDUCTIBLE RATING PLAN

COMPANY REFERENCE: 2206

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is proposing, with this filing, to introduce its Workers' Compensation Large Deductible rating plan.

In order to qualify for this plan, the minimum deductible is \$100,000 and the minimum premium amount is \$500,000.

This is similar in nature to others approved for like coverage.

The requested rate/rule requires approval of companion form(s).

53 - 2004 April 27 10 AM - 17447

NATIONAL TRUST INSURANCE COMPANY

16 - WORKERS COMPENSATION

INITIAL RULE ONLY

BLANKET WAIVER OF SUBROGATION RULE FILING

COMPANY REFERENCE: WC-LA-20173 Rule

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company, with this filing, proposes not charging for a Waiver of Subrogation in Louisiana under workers' Compensation policies and to permit attachment of a company-designed Blanket Waiver of Subrogation endorsement.

The requested rate/rule requires approval of companion form(s).

54 - 2004 April 27 10 AM - 17448

ALEA NORTH AMERICA INSURANCE COMPANY

16 - WORKERS COMPENSATION

LOSS COST ADOPTION

ADOPTION OF NCCI MAY 1, 2004 ADVISORY LOSS COSTS

(+3.9%)

COMPANY REFERENCE: 2004-0517

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program was the initial filing for Workers' Compensation October 2002 (#62). The referenced company adopted NCCI's May 1, 2002 Advisory Loss Costs and utilized a multiplier of **1.800**.

The company states that the intent of this filing is to maintain parity with the current NCCI manual by adopting the NCCI May 1, 2004 advisory loss costs and rating values and it proposes to continue the use of its currently approved multiplier.

The company also maintains that this will result in an overall increase of +3.9% or +\$13,884, affecting 40 policyholders.

The company's experience is illustrated below.

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 0	\$ 0	0.0%
2000	0	0	0.0%
2001	0	0	0.0%
2002	0	0	0.0%
2003	364,390	152,897	42%
All Years	\$ 364,390	\$ 152,897	42%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 0	\$ 0	0.0%

2000		0		0	0.0%
2001		0		0	0.0%
2002		15,720,971		8,536,193	54%
2003		103,362,034		72,037,262	70%
All Years	\$	119,083,005	,	\$ 80,573,455	68%

55 - 2004 April 27 10 AM - 17449

EMPLOYERS REINSURANCE CORPORATION  
16 - WORKERS COMPENSATION  
INITIAL RATE AND RULE  
INTRODUCTION OF EXCESS WORKERS COMPENSATION PROGRAM  
COMPANY REFERENCE: RFF-04-00024-LA-EXCS-ERR  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced company wishes to file its initial rates and rules for Specific Excess Workers Compensation coverage.

It states that this coverage provides indemnity against loss arising from each loss occurring during the liability period and is provided for excess of a specific retention. The retention is based on the applicable state Workers' Compensation benefits and the exposures.

It maintains that the minimum retention is specified by state.

This is similar in nature to others approved for like coverage.

56 - 2004 April 27 10 AM - 17450

WESTPORT INSURANCE CORPORATION  
17 - OTHER LIABILITY  
INITIAL RATE AND RULE  
LARGE LAW FIRM  
COMPANY REFERENCE: PR-LA-02210-WPR  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The Commission disapproved the above referenced filing in August 2003, (Item #14), as the companion form filing had not been approved.

This company is now resubmitting its initial rates/rules to be used with the above captioned program. This program targets larger law firms, defined as having at least 35 attorneys.

The base rates per lawyer are \$600.

Basic Increased Limits Factors are \$1,000,000 per limit/ \$1,000,000 aggregate.

Specific credits and specific debits are given for specific criteria.

A schedule-rating plan is included that adheres to the L.I.R.C.'s guidelines.

The requested rate/rule requires approval of companion forms.

**57 - 2004 April 27 10 AM - 17451**

STONINGTON INSURANCE COMPANY

17 - OTHER LIABILITY

INITIAL RATE AND RULE

COMMERCIAL UMBRELLA LIABILITY PROGRAM

COMPANY REFERENCE: TSIC 03 549 R&R-a

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting its initial rates and rules to be used with the above captioned program. This program provides excess liability coverage for:

1. Higher limits of insurance over primary underlying coverage
2. Broader coverage than is generally available under primary underlying coverage; and
3. A drop-down feature when underlying coverage is exhausted

Policies may be written for a specific term up to three years or on a continuous basis. Contained in this filing are several optional endorsements to be used with this program. Several schedule-rating plans are included in this filing that meet LIRC guidelines.

The requested rates and rules require approval of companion forms.

**58 - 2004 April 27 10 AM - 17452**

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

17 - OTHER LIABILITY

INITIAL RATE AND RULE

SELECTPLUS FOR INSURANCE COMPANIES

COMPANY REFERENCE: CW-OL-22585

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

These companies state they are introducing a new product, the Insurance Company SelectPlus Insurance Policy. The new product is a result of updating and revising their already approved D&O and E&O Insurance Company Policy/Rating Plans. Modifications include making shared aggregate limits the standard option, as opposed to separate aggregate limits, lowering the A.M. Best's credit, and enhancing the Professional Services definition.

The pricing underlying the proposed premium is intended to be revenue neutral. The companies already approved rates from their current D&O and E&O Rating Plans have been appropriately decreased to the shared aggregate limit amount (An appropriate adjustment will be necessary when separate aggregate limits are selected). The rates were then off balanced to neutralize the impact of 1. Lowering and further distinguishing the A.M. Best's

credits applied to various rating groups and 2. Enhancing the Professional Services Definition to now include services which were previously optional. The resulting proposed premium and rating algorithms for both D&O and E&O will now be combined into one rating plan, displayed and individually.

The requested rate/rule filing requires approval of the companion forms.

**59 - 2004 April 27 10 AM - 17453**

INSURANCE SERVICES OFFICE, INC.

17 - OTHER LIABILITY

INITIAL RULE ONLY

COMMERCIAL UMBRELLA LIABILITY

TERRORISM PREMIUM DETERMINATION RULE

COMPANY REFERENCE: CU 2004-RPCRU-LOUISIANA

REQUESTED EFFECTIVE DATES - NEW: N/A RENEWAL: N/A

This rating organization is introducing a terrorism premium determination rule for use with the Commercial Lines Manual (CLM), Division Thirteen - Commercial Liability Umbrella program.

For umbrella coverage, the premium for "certified acts of terrorism" will be determined in one of two ways:

1. If there is underlying coverage for certified acts of terrorism, the factors used for determining the premium for coverage for certified acts of terrorism for the underlying coverage would be applied to the appropriate portion of the applicable umbrella premium.
2. If there is no underlying coverage for certified acts of terrorism, the factors used for determining the premium for coverage for certified acts of terrorism for the underlying coverage would be applied to the appropriate portion of the applicable umbrella premium and recalculated at the umbrella limits.

All factors used in determining the premium for certified acts of terrorism must be referred-to- company prior to using.

The requested rule requires approval of companion forms.

**60 - 2004 April 27 10 AM - 17454**

DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY

17 - OTHER LIABILITY

INITIAL RATE AND RULE

COMMERCIAL GENERAL LIABILITY

EXCEPTION PAGES

COMPANY REFERENCE: 04-PL-LA 01 R

REQUESTED EFFECTIVE DATES - NEW: RENEWAL

The referenced company is submitting the initial rates/rules to be used with the above captioned program.

The company wishes to revise Louisiana and countrywide Exception pages, which has no extension of coverage or reduction of coverage by these changes. The language is being updated to track with the new ISO language. They also included two new forms in the form filing that have rating impact, DG 22 10 - Hired and Nonowned Auto Liability and DG 22 27 - Louisiana Garagekeepers Coverage. These forms will be rated according to Division One - Automobile rating rules applicable to these coverages.

The requested rates/rules requires approval of companion forms.

**61 - 2004 April 27 10 AM - 17455**

CONTINENTAL WESTERN INSURANCE COMPANY  
UNION INSURANCE COMPANY  
17 - OTHER LIABILITY  
REVISED RULE ONLY  
DIVISION SIX- GENERAL LIABILTY  
REVISION OF COMMERCILA LINES MANUAL  
EXCLUSION ENDORSEMENTS  
COMPANY REFERENCE: 04-GL-RU-8  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting its initial rates/rules to be used with the following companion forms.

CL CG 21 22 11 03 Absolute Exclusion - Transmissible Spongiform Encephaopathies (and Related Foot-And-Mouth Disease (CGL)

CL CG 21 23 11 93 Absolute Exclusion - Transmissible Spongiform Encephaopathesis (and Related Foot-And-Mouth Disease (OCP)

GL CG 21 24 11 03 Exclusion - Pressure Treated Wood (CGL)

CL CG 21 25 11 03 Exclusion - Pressure Treated Wood (OCP)

There is no associated rate impact with these rules.

The requested rates/rules requires approval of companion forms.

**62 - 2004 April 27 10 AM - 17456**

ZURICH AMERICAN INSURANCE COMPANY  
17 - OTHER LIABILITY  
INITIAL RATE AND RULE  
COMMERCIAL UMBRELLA / EXCESS  
PROVIDER EXCESS LOSS RATE  
COMPANY REFERENCE: CW-ML-22677  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting its initial rate and rule filing to be used with the above captioned program.

The provider excess loss rate program provides coverage for specific excess loss benefits to be provided to medical service providers in the commercial, Medicare and Medicaid markets. The coverage reimburses providers for eligible medical expenses in excess of the specific deductible per covered member, subject to coinsurance and a maximum overall payment per covered person.

There are four levels of coverage available with and without retail prescription drugs including physician services, hospital services, and hospital inpatient services and combined physician and hospital services.

Various contract types for which the providers may purchase provider excess loss protection are as follows:

1. **Fully incurred contract**- any eligible services that are incurred during the 12-month contract period is eligible for accumulation toward the deductible.
2. **12/12 contract**- any eligible expenses incurred and paid within the 12-month period are eligible for accumulation toward the deductible.
3. **12/15 contract**- any eligible expenses incurred during the contract period but paid either during the contract period itself or during the 3-month period immediately following the contract period are eligible for accumulation toward the deductible.
4. **2/18 contract**- any eligible expenses incurred during the contract period but paid either during the contract period itself or during the 6-month period immediately following the contract period are eligible for accumulation toward the deductible.

The premium rates for aggregate excess loss protection is expressed on a per member per month basis. This value is determined by multiplying the total expected claims per member per month by 5%.

The requested rate/rule requires approval of companion forms.

**63 - 2004 April 27 10 AM - 17457**

OHIO CASUALTY INSURANCE COMPANY, THE  
WEST AMERICAN INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY  
17 - OTHER LIABILITY  
REVISED RULE ONLY  
GENERAL LIABILITY  
WITHDRAWAL OF EXCEPTION PAGE RULE 25.D (CG 22 97)  
CLASSIFICATION: DRUGGISTS - BROADENED COVERAGE  
COMPANY REFERENCE: 20020312(R), 19990375 (R) and 19990146(R)  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The Commission approved this filing in January 2004, (Item #17).

The companies have now advised that they wish to withdraw company Exception Page Rule 25. D because the referenced form (CG 22 97) does not apply in Louisiana.

K-M INSURANCE COMPANY  
 17 - OTHER LIABILITY  
 INITIAL RATE AND RULE  
 COMMERCIAL GENERAL LIABILITY  
 COMPANY REFERENCE: GL LA 01759 04R01  
 REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The Commission voted to disapprove this filing in December 2003 (Item #45), as the companion form filing had not been approved.

They are now resubmitting their rates/rules to be used with the above captioned program.

- K-M Manual Rates for Commercial General Liability  
 \$1,000,000 Limit of Liability  
 \$1,000,000 Deductible

Exposure	Rate
M&C	
Oil & Gas	1.0857 per \$1000/Payroll
Chemical	0.0555 per \$1000/Sales
Products	0.0683 per \$1000/Sales

These rates included in this filing are for administration expenses of the captive. There is no insurance risk exposure net of the deductible.

BANCINSURE, INC  
 17 - OTHER LIABILITY  
 REVISED RATE AND RULE  
 DIRECTORS AND OFFICERS LIABILITY PROGRAM  
 (+23.33%)  
 COMPANY REFERENCE: PR LA 01747 01 R01  
 REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

Listed below is the history of the actions taken by the LIRC in regard to this program:

#59 -2/99	0.0%	Effective 3/15/99	Approved
#126 - 9/95	Initial	Effective 10/01/95	Approved

The company is now requesting a +23.33% rate increase or +\$28,785 with the following changes:

1. Revising page DO-RATE-10.14 to reflect the additional premium charge for endorsement form no.: BI-DO-00338 Lender Liability Insurance Endorsement to be 65% of the premium for the Directors and Officers

Liability Policy. The additional premium charge was previously 55%.

2. Additionally, the three-year prepayment term factor has been amended to reflect up to 3.0 instead of 2.7.

There will be five policyholders affected by this increase.

Listed below is the Louisiana and countrywide experience:

**LOUISIANA**

(Accident Year as of 12/31/02)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 68,165	\$ 940	1.4%
1999	51,569	69,775	135.3%
2000	37,623	0	0.0%
2001	49,116	63,075	128.4%
2002	77,262	44,189	57.2%
All Years	\$ 283,735	\$ 177,979	62.7%

**COUNTRYWIDE**

(Accident Year as of 12/31/02)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 848,559	\$ 308,798	36.4%
1999	918,419	695,473	75.7%
2000	1,259,201	1,089,432	86.5%
2001	1,579,038	1,069,328	67.7
2002	2,182,667	2,024,870	92.8%
All Years	\$ 6,787,884	\$ 5,187,900	71.8%

The requested rate/rule requires approval of companion forms.

66 - 2004 April 27 10 AM - 17460

AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY

17 - OTHER LIABILITY

LOSS COST ADOPTION

COMMERCIAL GENERAL LIABILITY

ADOPTION OF ISO FILING NO.: GL-2003-BGL1

(-9.2%)

COMPANY REFERENCE: AXA 04 040 R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in February 2002 (Item #64) effective 2/20/02.

The company wishes to adopt ISO Filing Designation No.: GL-2003-BGL1, and maintain their current loss cost multiplier of 1.628. There is no Louisiana experience; therefore, the impact of this adoption is 0%.

The Louisiana and countrywide experience is shown below:

LOUISIANA

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1998	\$	N/A	\$	N/A	N/A
1999		0		0	0
2000		0		0	0
2001		0		0	0
2002		0		0	0
All Years	\$	0	\$	0	0

COUNTRYWIDE

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1998	\$	N/A	\$	N/A	N/A
1999		151		1,048,706	694507.3%
2000		92,746		45,619	49.2%
2001		744,984		402,926	54.1%
2002		5,330,627		4,512,638	84.7%
All Years	\$	6,168,508	\$	6,009,889	97.4%

67 - 2004 April 27 10 AM - 17461

STONINGTON INSURANCE COMPANY

17 - OTHER LIABILITY

LOSS COST ADOPTION

COMMERCIAL GENERAL LIABILITY

ADOPTION OF ISO FILING NO.: GL-2003-BGL1

COMPANY REFERENCE: TSIC 04 517 R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in May 2003 (Item #92), with an effective date of June 1, 2003.

The company now wishes to adopt ISO Filing Designation No.: GL-2003-BGL1, with a loss cost multiplier of 1.794. This will result in an overall increase of +9.2% or \$0.

LOUISIANA

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1998	\$	65,159	\$	383,569	588.7%
1999		8,305		1,083,028	13040.7%
2000		1,741		411,026	3608.6%

2001		0		54,816	0
2002		0		56,591	0
All Years	\$	75,205	\$	1,989,030	2644.8%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 9,043,605	\$ 35,144,146	388.6%
1999	4,994,585	40,858,831	818.1%
2000	387,646	31,493,573	8124.3%
2001	-21,202	27,551,217	-129946.3%
2002	-203	25,003,944	-12317213.8%
All Years	\$ 14,404,431	\$ 160,051,711	1111.1%

They also state that there is no dollar impact with this filing.

**68 - 2004 April 27 10 AM - 17462**

STONINGTON INSURANCE COMPANY

17 - OTHER LIABILITY

LOSS COST ADOPTION

COMMERCIAL GENERAL LIABILITY

ADOPTION OF ISO FILING NO.: GL-2002-RCLC1

COMPANY REFERENCE: TSIC 04 245 R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This company files to adopt ISO filing designation number GL-2002-RCLC1. It will use a multiplier of **1.794**.

The company states there is no overall percent of increase or decrease as a result of this filing and there is no premium dollar impact on Louisiana insureds.

**69 - 2004 April 27 10 AM - 17463**

HARTFORD FIRE INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD UNDERWRITERS INSURANCE COMPANY

TWIN CITY FIRE INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

17 - OTHER LIABILITY

REVISED RULE ONLY

EXTERIOR INSULATION AND FINISH SYSTEM

RULE 36 REVISED TO REFERENCE FORM HC 21 93 EXCLUSION

COMPANY REFERENCE: FF.13.001.2003.10

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

These companies wish to submit revised Rule 36 to reference a new optional form HC 21 93 Exclusion - Exterior Insulation and Finish System, that excludes damages arising out of and (EIFS) Exterior Insulation and Finish System along with any flashing, caulking or sealants used with or affecting the system. This optional form is intended for use where the underwriter believes the risk has the potential to present an undesirable liability exposure to the direct involvement with EIFS. The companies state that there is no rate impact associated with the use of this endorsement.

Further, the companies have reformatted the following rules to be compatible with their on-line manual.

1. Rule 25. Classifications (document FL\_RU-2.25-LA-0304)
2. Rule 34 Special Rule for Individual Risk Situation (document GL\_RU-2.36-LA-0304)

The requested rate/rule filing requires approval of companion forms.

**70 - 2004 April 27 10 AM - 17464**

ALEA NORTH AMERICA INSURANCE COMPANY

17 - OTHER LIABILITY

INITIAL RULE ONLY

COMMERCIAL GENERAL LIABILITY

AUTO REPOSSESSION OPERATIONS

ADDITIONAL RULE PAGE GL-ARO-CW

COMPANY REFERENCE: 2004-0164

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The company wishes to introduce Additional Rule 01, Auto Repossession Operations, which modifies coverage as indicated below:

- A. Modifies Coverage B-Personal Injury and Advertising Injury to provide that damages covered and payable under Coverage B. Personal Injury and Advertising Injury arising out of wrongful auto repossession will be subject to a mandatory \$5,000 deductible per occurrence. No other options are available.
- B. Adds additional exclusions for damages arising out of guard dogs, dogs or other animals owned or used by the insured, and damages arising out of the spreading of any communicable disease by the insured.

The company states endorsement GL-ARO-GW will be used when the Named Insured is engaged in the business of auto repossession.

The company further states this does not affect the rating of the policy.

The requested rule requires approval of companion forms.

71 - 2004 April 27 10 AM - 17465

UTICA MUTUAL INSURANCE COMPANY

17 - OTHER LIABILITY

INITIAL RULE ONLY

COMMERCIAL GENERAL LIABILITY

8-MP-1969 ED. 01-2004 ADDITIONAL RULE - EXCLUSION - SILICA LIABILITY HAZARDS

COMPANY REFERENCE: GL LA0636001R01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting the initial rates/rules to be used with the above captioned program.

This program modifies the Commercial General Liability Coverage Form by excluding coverage for claims or suits involving exposure to silica dust or silica particles in any form.

The company states that there is no premium modification for use of this endorsement.

The requested rates rules/requires approval of companion forms.

72 - 2004 April 27 10 AM - 17466

INSURANCE SERVICES OFFICE, INC.

DEFERRED BY COMPANY REQUEST

17 - OTHER LIABILITY

REVISED RULE ONLY

COMMERCIAL GENERAL LIABILITY

RULE REVISION OF ISO'S REFERENCE NO.: GL-2004-ORGLA

COMPANY REFERENCE: GL-2004-ORGLA

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company wishes to revise rules which correspond with GL 2004-ORGLA - Louisiana.

- Rule No. 16 Additional Interests
- Rule No. 36 Description of Additional Optional Endorsements.

The requested rates/rules requires approval of companion forms.

73 - 2004 April 27 10 AM - 17467

CONTINENTAL CASUALTY COMPANY

17 - OTHER LIABILITY

INITIAL RATE AND RULE

AGENTS PROFESSIONALS LIABILITY SERVICE ORGANIZATION

PROPERTY AND CASUALTY AGENTS PROFESSIONAL LIABILITY PROGRAM

COMPANY REFERENCE: 03-2021 R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is submitting its initial rates/rules to be used with the above captioned program.

This program has been developed to provide coverage to members of the above referenced risk-purchasing group. It provides professional liability coverage for P&C Insurance Producers on a claims-made and reported basis.

Base rates are based on Adjusted Gross Written Premium.

This filing consists of the following:

Number of Rating Territories	1
Minimum Limit of Liability	\$100K/\$300K
Base Rate Limit of Liability	\$1M/\$1M
Maximum Limit of Liability	\$5M/\$5M
Minimum Deductible	\$1,000
Base Deductible	\$2,500
Minimum Premium	\$500

**74 - 2004 April 27 10 AM - 17468**

AMERICAN ALTERNATIVE INSURANCE CORPORATION

17 - OTHER LIABILITY

REVISED RULE ONLY

COMMERCIAL GENERAL LIABILITY

REVISION OF EMPLOYEE BENEFITS LIABILITY COVERAGE

COMPANY REFERENCE: GL LA0113701R01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The purpose of this filing is to revise manual rule page GL-EXC-3 to reflect the withdrawal of GL2001/and the use of the ISO endorsement, and to supplement ISO Rule 43 Employee Benefits Liability Coverage.

The requested rates/rules requires approval of companion forms.

**75 - 2004 April 27 10 AM - 17469**

NATIONAL INTERSTATE INSURANCE COMPANY

17 - OTHER LIABILITY

LOSS COST ADOPTION

GENERAL LIABILITY

ADOPTION OF ISO'S ADVISORY PROSPECTIVE LOSS COSTS

ISO'S REFERENCE NO.: GL-2003-BGL1

COMPANY REFERENCE: LA-GL-0304-01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in October 2002 (Item #85) effective 11/01/02.

It now files to adopt ISO Loss Cost Filing Designation No.: GL-2003-BGL1, with a loss cost multiplier of 1.69.

The Louisiana and countrywide experience is shown below:

LOUISIANA

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1998	\$	0	\$	0	0
1999		0		0	0
2000		0		0	0
2001		0		0	0
2002		4,769		0	0
All Years	\$	4,769	\$	0	0

COUNTRYWIDE

Year	Actual Earned Premium		Developed Loss		Loss Ratio
1998	\$	0	\$	0	0
1999		0		0	0
2000		0		0	0
2001		0		0	0
2002		3,963,000		1,135,000	28.6%
All Years	\$	3,963,000	\$	1,135,000	28.6%

76 - 2004 April 27 10 AM - 17470

FIRST COLONIAL INSURANCE COMPANY  
17 - OTHER LIABILITY  
REVISED RATE AND RULE  
CONTRACTUAL LIABILITY INSURANCE POLICY PROGRAM  
REDUCING DEDUCTIBLE OPTION PLAN  
COMPANY REFERENCE: NASC-VSC-F-LA-01  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The initial rates and rules for this program were approved in April 2003 (Item # 67).

This filing is to introduce a reducing deductible option plan that will reduce the customer's deductible provided they return to the selling dealer. For example, if the customer had a \$200 deductible it would be reduced to \$100 when they purchased a new vehicle from the same selling dealer.

Additionally, the company is adding the following lease terms to this program: 36/50, 39/39 and 48/48. This filing will result in a **neutral rate** affect as the contracts expire at the end of the lease term.

77 - 2004 April 27 10 AM - 17471

ALEA NORTH AMERICA INSURANCE COMPANY

17 - OTHER LIABILITY

REVISED RULE ONLY

COMMERCIAL GENERAL LIABILITY

RULE FILING

COMPANY REFERENCE: 2004-0238

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company wishes to revise ISO's Rule 23 D.1. to include their company's increased limits charge for damage to premises rented to the insured and for increased medical payment limits.

The company states that premium charge for increased medical payment limits is based on the filed GL increased limit factors and medical payments as a proportion of total premises and operations losses. They also state that premium charge for damage to premises rented is based on their best underwriting judgment.

Increased limits are available as follows:

**A. Premises rented to you**

**Available Limits per occurrence**

\$150,000	\$500,000
\$300,000	\$1,000,000

**Premium Charge**

- Use 25% of the applicable Group I Fire rate per \$100 of limit in excess of the \$1000,000 basic limit.
- Apply the result as a flat charge.

**B. Medical Payments**

**Available Limit per person**

\$10,000

**Premium Charge**

Apply 1.03 factor to the basic limits

premises/operations or  
products/completed operations rate.

78 - 2004 April 27 10 AM - 17472

INSURANCE SERVICES OFFICE, INC.

17 - OTHER LIABILITY

REVISED RULE ONLY

LOUISIANA 2004 GENERAL LIABILITY

DIVISION SIX OF THE COMMERCIAL LINES MANUAL (CLM)

COMPANY REFERENCE: GL 2003-RRU03 - LOUISIANA

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This rating organization is revising various multistate rules in the Division Six - General Liability - Commercial Lines Manual to clarify existing rules and to reflect changes made in forms filing GL-2004-OFR03 and rule filing GL-2003-RRU03.

The following Commercial General Liability manual rules are being revised:

- Rule 14. Minimum Premium
- Rule 22. Description of Commercial General Liability Coverage
- Rule 25. Classifications
- Rule 26. Classifications -- Scope of Application
- Rule 29. Mercantile Risks -- Classification Assignment and Premium Computation Procedure
- Rule 30. Transition Coverage
- Rule 34. Special Rule for Individual Risk Situations
- Rule 35. Premium Determination
- Rule 36. Description of Additional Optional Endorsements
- Rule 42. Electronic Data Liability Coverage
- Rule 44. Products Withdrawal Liability Coverage
- Rule 45. Liquor Liability Coverage
- Rule 46. Owners and Contractors Protective Liability Insurance and Principals Protective Liability Insurance
- Rule 47. Pollution Liability Coverage
- Rule 48. Products/Completed Operations Liability Coverage
- Rule 49. Railroad Protective Liability
- Rule 53. Underground Storage Tank (UST) Coverage

The requested rates/rules requires approval of companion forms.

**79 - 2004 April 27 10 AM - 17473**

CNL/INSURANCE AMERICA, INC.

17 - OTHER LIABILITY

INITIAL RATE AND RULE

CONTRACTUAL LIABILITY

DEBT CANCELLATION CONTRACTS AND DEBT SUSPENSION AGREEMENTS

COMPANY REFERENCE: CLP-LA

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company wishes to submit its initial rates and rules to be used with the above captioned program.

The Debt Cancellation Contractual Liability policy is issued to banks to cover their exposure for the debt cancellation or debt suspension programs that are addendums to their loan agreement with creditors. Under this contractual liability insurance policy, the insurer obligates itself to reimburse the lender for all, or a portion, of each cancellation or suspension that the lender makes pursuant to an addendum.

Each financial institution will be individually rated based on the protections provided in the addendum, the type of

underlying debt, relevant historical experience for a given contingency, geographic factors, occupational/industry factors, and other factors. Monthly premium rates may be based per \$1,000 of monthly outstanding balance or per \$100 of monthly loan payment.

The coverage provided under this program includes death protection and disability, involuntary unemployment protection, unpaid family leave of absence protection and hospitalization protection. The base loss cost for each protection is as follows:

Protection	Base Loss Cost
Death Protection	\$0.35 per \$1,000 monthly loan balance
Disability Protection	\$1.60 per \$100 monthly loan payment
Involuntary Unemployment Protection	\$2.10 per \$100 monthly loan payment
Unpaid Family Leave of Absence	\$0.10 per \$ 100 monthly loan payment
Hospital Stay Protection	\$0.40 per \$ 100 monthly loan payment

Conversion factors are used to convert the loss cost to an actuarially equivalent rate. Variable factors are needed as the banks determine their debt cancellation addendum contractual agreement, and therefore the policies are subject to significant variance. Using a pricing range allows the company to price the product for a particular lending institution, based on the coverage afforded by the bank is their debt cancellation and/pr debt suspension loan addendum.

The requested rates and rules require approval of companion forms.

80 - 2004 April 27 10 AM - 17474

AMEX ASSURANCE COMPANY  
17 - OTHER LIABILITY  
REVISED RATE AND RULE  
GLOBAL TRAVEL SHIELD PROGRAM  
(+7.4%)

COMPANY REFERENCE: AX0127-LA-0003R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company received approval for its initial rates and rules for this program in August 2003 (Item # 28a).

This insurance program provides a number of travel-related coverages. The policyholder has the option of purchasing individual coverage on a stand-alone basis or purchasing a comprehensive bundle, or package, of coverages. With this filing, the company is revising several coverages related to this program as follows:

1. Addition of low-level trip cancellation/interruption coverage, with a corresponding increase in premium, for the Standard Bundle. The premium charge for this option is **\$35.95**.
2. Refinement of the class plan for the classic, premium and deluxe bundles and the stand-alone trip cancellation/interruption coverage. The current class plan includes a single break at age 65. Based on a review of the complete environment, the company proposes a new class plan with the following

groupings: Age 0-40, Age 41-65, Age 66-70, Age 71-80 and Age 81 and over. The refinements to the class plan allow the company to price the various age ranges in a fashion consistent with the more sophisticated class plans of the major competitors in this market.

- Introduction of several new stand-alone options, including a low level trip cancellation/interruption option with a proposed premium charge of **\$19.95**, an annual low level trip cancellation/interruption option with a proposed premium charge of **\$99.95** and an annual Standard Bundle option with a proposed premium charge of **\$285**.

These changes result in an overall rate increase of +7.4% or \$0, as there are no existing policyholders that will be affected.

The Louisiana and countrywide experience is shown below:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 584	\$ 0	0.0%
All Years	\$ 584	\$ 0	0.0%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 75,470	\$ 36,193	48.0%
2003	370,789	195,203	52.6%
All Years	\$ 446,259	\$ 231,396	51.9%

81 - 2004 April 27 10 AM - 17475

EMPLOYERS INSURANCE COMPANY OF WAUSAU  
 WAUSAU UNDERWRITERS INSURANCE COMPANY  
 WAUSAU BUSINESS INSURANCE COMPANY  
 17 - OTHER LIABILITY  
 INITIAL RULE ONLY  
 MCDONALD'S COOPERATIVE PROGRAM  
 COMPANY REFERENCE: GLF-CW-004-04/GLR-CW-016-04  
 REQUESTED EFFECTIVE DATES - NEW: N/A RENEWAL: N/A

The referenced companies are submitting the initial rates/rules to be used with the above captioned program.

They state that this new endorsement provides special grants of coverage unique to their McDonald's Cooperative program. This endorsement will be attached to all Commercial General Liability policies when the policyholder is a member of the McDonald's Cooperative program.

The requested rates/rules requires approval of companion forms.

82 - 2004 April 27 10 AM - 17476

NEW YORK MARINE AND GENERAL INSURANCE COMPANY  
17 - OTHER LIABILITY  
INITIAL RATE AND RULE  
ACCOUNTANTS PROFESSIONAL LIABILITY INSURANCE  
COMPANY REFERENCE: RJLA-04R  
REQUESTED EFFECTIVE DATES - NEW: N/A RENEWAL: N/A

This company is asking for approval of Initial Rates and Rules.

The company states the program will provide accountants and consultants professional liability on a claims-made basis. The policy coverage will provide at the option of the insured, either Defense within the limits of liability or a separate but equal, limit of liability to apply to defense expenses. The insured also selects how the deductible is to be applied, either to both damages and defense expenses, or only to damages.

This program is designed to provide coverage for a variety of risk sizes from individual accountants to larger regional accounting and consulting firms.

The rates and rules are based on the company's market knowledge and underwriting and actuarial judgment.

The requested rate/rule requires approval of companion forms.

83 - 2004 April 27 10 AM - 17477

ZURICH AMERICAN INSURANCE COMPANY  
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY  
AMERICAN ZURICH INSURANCE COMPANY  
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS  
MARYLAND CASUALTY COMPANY  
ASSURANCE COMPANY OF AMERICA  
NORTHERN INSURANCE COMPANY OF NEW YORK  
FIDELITY AND DEPOSIT COMPANY OF MARYLAND  
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY  
MARYLAND INSURANCE COMPANY  
17 - OTHER LIABILITY  
INITIAL RATE AND RULE  
RULES FOR ADDITIONAL INSURED AND FUNGUS/BACTERIA ENDORSEMENTS  
COMPANY REFERENCE: CW GL 22458  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced companies are submitting the initial rates rules to be used with the above captioned program.

This endorsement is a complete exclusion of any injury or damage arising from fungus or bacteria and any related exposures. It does contain an exception so that the exclusion does not apply to fungi or bacteria that are on or are contained in an edible good or edible product intended for human or animal consumption.

## General Liability rates for Louisiana

State	NAMED INSURED CATEGORY					
	General Contractors		Trade Contractors		Owners/Lessees	
	Rate	Min. Premium	Rate	Min. Premium	Rate	Min. Premium
Louisiana	12%	\$1,000	20%	\$1,000	9%	\$250

The requested rates/rules requires approval of companion forms.

84 - 2004 April 27 10 AM - 17478

STONINGTON INSURANCE COMPANY

17 - OTHER LIABILITY

INITIAL RULE ONLY

COMMERCIAL UMBRELLA LIABILITY PROGRAM

ADDITIONAL RULE-POL-1 POLLUTION EXCLUSION ENDORSEMENTS

COMPANY REFERENCE: TSIC 04 629 R&R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting its initial independent rule filing to be used with the above captioned program.

The Commercial Umbrella Liability program will use the rates and rating structure contained in the manual of the company's companion rate and rule filing submitted under separate cover. The underwriter determines which of the three pollution endorsements identified below will be attached to the coverage part:

1. **UMB-POL-LA Louisiana Changes Commercial Umbrella Liability Coverage- Pollution Exclusion**, is the "default" endorsement which is always attached at the coverage part unless UMB2155-LA or UMB2165-LA is attached in its place. Only one pollution exclusion endorsement is to be attached to the coverage part.
2. **UMB2155-LA Total Pollution Exclusion With A Hostile Fire Exception** is the endorsement used when the underwriter documents the file with the reason (s) why this endorsement is used in lieu of UMB-POL-LA.
3. **UMB2165-LA Total Pollution Exclusion With A Building Heating Equipment Exception and A Hostile Fire Exception**, may be attached to the coverage part when the underwriter documents the file with the reason (s) why this endorsement is used in lieu of UMB-POL-LA.

Attachment of either UMB2155-LA or UMB2165-LA to the coverage part in lieu of UMB-POL-1 does not generate any additional or return premium with respect to the coverage part.

The requested rules require approval of companion forms.

85 - 2004 April 27 10 AM - 17479

ALLSTATE INSURANCE COMPANY  
 19 - PRIVATE PASSENGER AUTOMOBILE  
 REVISED RATE AND RULE  
 REVISED RULE 23 - TIER DETERMINATION  
 TO COMPLY WITH LOUISIANA SENATE BILL 1448  
 (0.0%)

COMPANY REFERENCE: R14972

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The company is proposing an overall rate increase of +0.0% affecting 265,534 policyholders. Below are the proposed changes:

The company is revising Rule 23-Rating Tier Determination by removing the use of credit in rating. Policyholders currently rated without the clean financial stability criteria will be placed in the same tier as those with clean financial stability. This results in no consideration given to financial stability status in rating. It also results in fewer premiums on the segment without clean financial stability. On a total book basis, the premium level decrease is 0.7%. For an overall revenue is neutral change, the company propose a 0.7% rate level increase on Bodily Injury, Property Damage, Medical, Collision, and Comprehensive to offset for the removal of credit rating.

TIER	Current Written Premium	Proposed Written Premium
A	2,098,125	3,159,512
B	4,599,888	6,640,900
C	6,223,687	8,244,478
D	5,962,628	NA
E-H	97,473,948	97,473,948
Total Impact on Total	115,318,276	115,518,838

Summary of proposed changes:

Bodily Injury	0.7%
Property Damage	0.7%
Medical	0.7%
Collision	0.7%
Comprehensive	0.7%

The histogram information is contained in the Insurance Rate Summary prepared by the Actuary.

Listed below is the Louisiana and countrywide experience.

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 218,309,637	\$ 302,022,836	138.35%
2000	224,081,535	363,515,571	162.22%
2001	235,188,544	336,424,011	143.04%

2002		249,743,546		334,776,830	138.05%
2003		259,772,131		298,817,083	115.03%
All Years	\$	1,187,095,393	\$	1,645,556,332	138.62%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 8,834,186,903	\$ 11,678,424,349	132.20%
2000	8,722,204,187	12,131,451,329	139.09%
2001	8,768,153,116	12,018,583,443	137.07%
2002	8,964,769,334	11,307,520,517	126.13%
2003	8,998,863,184	10,076,983,653	111.98%
All Years	\$ 44,228,176,724	\$ 57,212,963,291	129.18%

Listed below is a summary of Louisiana direct experience:

Calendar Year	Earned Premium \$	Total Loss & LAE Incurred \$	Total Loss & LAE Incurred Ratio %	Total Underwriting Expense Incurred Ratio %
2003	262,920,833	191,841,163	73.0%	27.2%
2002	252,917,242	201,955,610	79.9%	24.7%
2001	237,623,728	186,297,396	78.4%	26.4%
2000	226,372,903	197,762,895	87.4%	27.0%
1999	220,779,103	171,188,186	77.5%	23.1%
1998	223,793,489	161,508,007	72.2%	23.5%
1997	219,595,091	168,207,956	76.6%	28.2%
1996	211,836,450	145,405,080	68.6%	26.4%
1995	205,074,079	139,071,308	67.8%	26.5%
1994	206,098,754	134,277,400	65.2%	26.4%
All Years	2,267,011,672	1,697,515,001	74.9%	26.0%

Calendar Year	Other Income Less Other Expenses Ratio %	Underwriting Gain or Loss %	Investment Gain on Funds Ratio %	Overall Gain or Loss %
2003	1.1%	1.0%	8.2%	9.2%
2002	1.1%	-3.4%	5.6%	2.2%
2001	1.2%	-3.6%	5.2%	1.5%
2000	-0.7%	-15.1%	10.1%	-5.0%

1999	-1.8%	-2.4%	13.1%	10.6%
1998	0.6%	4.9%	14.0%	18.9%
1997	2.2%	-2.6%	13.0%	10.4%
1996	2.5%	7.4%	13.8%	21.1%
1995	1.2%	6.8%	12.7%	19.5%
1994	1.1%	9.6%	9.1%	18.7%
All Years	0.8%	0.0%	10.3%	10.3%

86 - 2004 April 27 10 AM - 17480

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY  
 19 - PRIVATE PASSENGER AUTOMOBILE  
 REVISED RATE AND RULE  
 REVISED RULE 23 TO COMPLY WITH LOUISIANA SENATE BILL 1448  
 COMPANY REFERENCE: R14974  
 REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The company is proposing an overall rate increase of +0.0% affecting 39,995 policyholders. Below are the proposed changes:

The company is revising Rule 23-Rating Tier Determination. This rule revision applies to Private Passenger Automobiles and Utility Automobiles. Each policy shall be assigned to an Insurance Financial Stability (IFS) Group and corresponding point values shown in the table below, based on the IFS score assigned when the credit report(s) ordered in connection with the policy were requested on or after 5/20/02

IFS GROUP	IFS SCORE	POINTS
1	0-289	3
2	290-320	4
3	321-364	5
4	365-411	6
5	412 +	7

With respect to credit reports requested on and after 5/20/02 where a credit report cannot be obtained, or where a credit report consists only of inquires, an IFS score will be assigned based on the age of the individual at the time of the credit report request as follows:

AGE	IFS SCORE
Less than 19 years old	380
19 - 64 years old	450
65 years old or older	380

87 - 2004 April 27 10 AM - 17481

ALLSTATE INDEMNITY COMPANY  
 19 - PRIVATE PASSENGER AUTOMOBILE

REVISED RULE ONLY

UPDATE OF RULE 53 - CLAIM RISK PLAN

COMPANY REFERENCE: R14973

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The company's initial rules were approved 11/02 (Item #12 effective 2/21/01). They are filing an update to Rule 53-Claim Risk Plan in compliance with HB 1448, which covers the following:

**RULE-53-CLAIM RISK PLAN-COVERAGES AA, BB, CC, DD, HH**

For each policy with a new business effective date on or after 3/01/01, Claim Risk Plan factors will be assigned based upon the criteria below. At each renewal, the same factors will continue to apply unless the policy qualifies for a different claim risk Plan under Section C of this rule. This rule applies to all Insurable Vehicles except Exhibition Automobiles.

Each policy will be assigned a Claim Risk Plan level as follows:

For Policy IFS Group assignment on or after 3/1/01:

IFS Group	IFS Score
1	0-332
2	333-386
3	387-410
4	411-470
5	470-999

With respect to credit reports request on and after 4/5/02, where a credit report cannot be obtained, or where a credit report consist only of inquiries, an IFS score will be assigned based on the age of the individual at the time of the credit report request as follows:

- o Less than 19 years old: IFS Score=415
- o 19-64 years old: IFS score=480
- o 65 years old or older: IFS score=415

With respect to credit reports requested from 1/15/01 to 4/5/02, where a credit report cannot be obtained, or where a credit report consists only of inquiries, an IFS score of 415 will be assigned.

**88 - 2004 April 27 10 AM - 17482**

TRAVELERS INDEMNITY COMPANY, THE  
CHARTER OAK FIRE INSURANCE COMPANY, THE  
PHOENIX INSURANCE COMPANY, THE  
TRAVCO INSURANCE COMPANY  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA  
TRAVELERS HOME AND MARINE INSURANCE COMPANY

19 - PRIVATE PASSENGER AUTOMOBILE  
REVISED RULE ONLY  
INTRODUCTION OF SUPPLEMENTAL RULES FOR TRANSITION  
COMPANY REFERENCE: 2004-17-AP-948  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL

The company is introducing two new rules to be used with their Private Passenger Automobile Manuals that will enable them to transition business while minimizing policyholder's disruption over time. Its purpose is to reduce policyholder's disruption from the conversion into a Travelers rating program as part of a merger, acquisition, renewal rights or large agent book transfer transaction.

They are also including the corresponding rate structure that will be used with these rules. While the transition modification factor for acquisition are all at unity at the present time, they will be filing other factors at some point in the future as they have valid cases for their use.

**89 - 2004 April 27 10 AM - 17483**

HANOVER INSURANCE COMPANY, THE  
MASSACHUSETTS BAY INSURANCE COMPANY  
HANOVER AMERICAN INSURANCE COMPANY, THE  
19 - PRIVATE PASSENGER AUTOMOBILE  
INITIAL RATE AND RULE  
INTRODUCTION OF A LATE FEE TO INSTALLMENT PLAN  
**(\$7.00)**  
COMPANY REFERENCE: PA-CW-40148-01  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The above captioned companies propose to implement a \$7.00 late fee that will affect 95 policyholders to their existing installment program currently on file with this department. The late fee is in addition to any applicable installment fee and payment program.

The companies state the fee may be assessed to the policyholder if the payment has not been received by the due date and they are required to issue a legal notice of intent to cancel. The policy could be assessed multiple times during the policy period if an insured continues to make late payments.

**90 - 2004 April 27 10 AM - 17484**

FIREMAN'S FUND INSURANCE COMPANY  
AMERICAN INSURANCE COMPANY, THE  
NATIONAL SURETY CORPORATION  
ASSOCIATED INDEMNITY CORPORATION  
AMERICAN AUTOMOBILE INSURANCE COMPANY  
FIREMAN'S FUND INSURANCE COMPANY OF LOUISIANA  
19 - PRIVATE PASSENGER AUTOMOBILE  
REVISED RULE ONLY  
PERSONAL CATASTROPHE COVERAGE

REVISION OF MANUAL PAGES

COMPANY REFERENCE: FLAPC0104

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The companies are proposing to modify page 2-3 of their Louisiana manual. They are removing reference to Endorsements #105647 and #105661, as they are no longer applicable.

91 - 2004 April 27 10 AM - 17485

SAFECO INSURANCE COMPANY OF ILLINOIS

SAFECO INSURANCE COMPANY OF AMERICA

GENERAL INSURANCE COMPANY OF AMERICA

19 - PRIVATE PASSENGER AUTOMOBILE

REVISED RATE AND RULE

RECREATIONAL VEHICLE PROGRAM - TRAVEL TRAILER

(+2.08%)

COMPANY REFERENCE: PL-0204-LA-TT-R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last filing for Recreational Vehicles was Item Key #7800 for agenda item #118 of April 23, 1999.

The overall effect of this filing is a 2.08% increase, and the total dollars impact for this filing is \$6,540.

The company states the purpose of this filing is to bring Safeco's comprehensive trailer rates up to an adequate level.

### LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 5,437	\$ 9,571	176.0%
1999	4,783	11,855	247.9%
2000	4,560	9,455	207.3%
2001	4,247	11,630	273.8%
2002	4,948	11,175	225.8%
All Years	\$ 23,975	\$ 53,686	223.9%

### COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 2,136,906	\$ 2,070,818	96.9%
1999	2,716,843	1,918,148	70.6%
2000	3,501,955	3,153,566	90.0%
2001	3,549,097	3,333,370	94.0%
2002	3,609,543	3,519,247	97.5%
All Years	\$ 15,514,344	\$ 13,995,149	90.2%

92 - 2004 April 27 10 AM - 17486

UNITED SERVICES AUTOMOBILE ASSOCIATION  
USAA CASUALTY INSURANCE COMPANY  
USAA GENERAL INDEMNITY COMPANY  
19 - PRIVATE PASSENGER AUTOMOBILE  
REVISED RULE ONLY  
VEHICLE INJURY RATING FACTORS  
COMPANY REFERENCE: LA046059  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The companies are updating their Vehicle Injury Rating (VIR) Program.

This program, which is an integral part of their continuing Safety Campaign, was designed to provide an incentive to the insureds to purchase vehicles with lower personal injury loss potential. VIR factors apply to Medical Payments and/or no-fault coverages.

Upon annual review of the injury data from the Highway Loss Data Institute on past model year vehicles, the companies determine the VIR factors for the current model year vehicles. This review also indicates that VIR factors on some prior year vehicles should be updated to reflect current data.

93 - 2004 April 27 10 AM - 17487

NORTHLAND INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE  
REVISED RATE AND RULE  
SPORTSMEN'S PROGRAM  
COMPANY REFERENCE: NIC-04-005-LARRCA  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in September 2000 (Item #51) and resulted in an overall rate decrease of -.31% to be effective 10/1/00 for renewal business and 11/1/00 for renewal business.

The referenced company is submitting a revision to the Commercial Automobile portion of this program by revising the hired car and non-ownership rates as follows:

Limit of Liability	Hired/Non-Owner (Current)	Hired/Non-Owner (Proposed)
\$100,000 CSL	\$20	\$50
\$300,000 CSL	\$25	\$70
\$400,000 CSL	\$30	\$80
\$500,000 CSL	\$35	\$90
\$600,000 CSL	\$40	\$100
\$750,000 CSL	\$45	\$110
\$1,000,000 CSL	\$50	\$125
\$1,500,000 CSL	\$55	\$150
\$2,000,000 CSL	\$60	\$175

The company states that the overall rate impact for this entire program is 2.82%. The rate affect for this portion of the program is 0.0% as there is no premium in this line.

94 - 2004 April 27 10 AM - 17488

AMERICAN HOME ASSURANCE COMPANY  
BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA  
COMMERCE AND INDUSTRY INSURANCE COMPANY  
GRANITE STATE INSURANCE COMPANY  
ILLINOIS NATIONAL INSURANCE COMPANY  
NATIONAL UNION FIRE INSURANCE COMPANY OF LOUISIANA  
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA  
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE  
19 - COMMERCIAL AUTOMOBILE  
INITIAL RATE AND RULE  
ACCIDENT INSURANCE ENDORSEMENT  
COMPANY REFERENCE: AIC-03-MP-10-A  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced companies are submitting their initial rates and rules to be used with the above captioned program.

The Accident Insurance Endorsement provides accidental death and dismemberment coverage to employees of the policyholder in much the same manner as an employee benefit plan. It is mandatory coverage with the premium being paid by the employer-policyholder. The coverage allows the employer-policyholder to provide additional worksite benefits to its employees at no charge to the employee thereby enhancing its employee policy. Benefits, for example, would be paid to the beneficiary of an employee who loses an arm in an auto accident while traveling on business.

This coverage will be offered as mandatory for new business and optional for renewal business. The rates are as follows:

Coverage Groups	Proposed Rate
GL Groups	\$20
Auto Groups	\$15

The requested rate and rule requires approval of companion forms.

95 - 2004 April 27 10 AM - 17489

EMPLOYERS INSURANCE COMPANY OF WAUSAU  
WAUSAU UNDERWRITERS INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE  
INITIAL RATE AND RULE  
GARAGE ENDORSEMENTS AND APPLICABLE PRICING

COMPANY REFERENCE: AUR-CW-015-04

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced companies are submitting their initial rates and rules to be used with the above captioned program.

The following are new **optional** endorsements and applicable pricing to be used with the Garage coverage form:

1. **Garagekeepers Coverage Amendment Endorsement WA2518 (01-02)**- provides a broadening of the specified cause of loss coverage to include all losses other than collision and perils other than natural disasters. The charge for this endorsement is **115%** of the specified causes of loss coverage for garagekeepers coverage.
2. **Garage Operations Redefined Endorsement WA2525 (02-04)**- expands the definition of garage operations to include the policyholder's box seats associated with a professional sports or performing arts organization and vacant land. The General Liability rates are used as a basis for these coverages under the Garage Coverage Form as follows:

**Vacant Land**- Class code 49451- **\$75.00** per location at policy limits minimum premium.

**Box Seats**- **\$50.00** at policy limits minimum premium.

3. **Employee Benefits Liability Coverage Endorsement WA2527 (01-04)**- provides coverage for the insured's liability arising out of acts, errors or omissions occurring in the administration of any employee benefits. The Employee Benefits Liability Coverage provided under the General Liability coverage part is used to determine the rate for this coverage as follows:

Number of Employees	Average Basic Rate
1-100	\$200
101-500	\$400
501-1000	\$700
Over 1000	\$1,000

The requested rates and rules require approval of companion forms.

**96 - 2004 April 27 10 AM - 17490**

COREGIS INSURANCE COMPANY

19 - COMMERCIAL AUTOMOBILE

LOSS COST ADOPTION

INITIAL ADOPTION OF ISO LOSS COST CA-2003-BRLA1

COMPANY REFERENCE: CA-LA-03654-CRR

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting its initial adoption of ISO loss cost CA-2003-BRLA1 and will use a +25% tier, which implies a deviated loss cost multiplier of **2.196** for liability and **2.415** for physical damage.

**97 - 2004 April 27 10 AM - 17491**

ALEA NORTH AMERICA INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE  
INITIAL RULE ONLY  
REPOSSESSED AUTOS-AUTO REPOSSESSION OPERATIONS (CA990007)  
COMPANY REFERENCE: 2004-0166  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The above reference company is filing an additional rule for Auto Repossession Operations to be used with the above captioned program.

When the named insured is engaged in the business of auto repossession, use endorsement **Repossessed Autos-Auto Repossessing Operations (CA990007)**. This endorsement contains the following:

1. Amends liability and physical damage coverage to include repossessed autos while being repossessed, held at specified locations following repossession, pending delivery after sale and transporting to be sold or delivered after sale.
2. Provides additional coverage up to \$10,000 for loss to personal effects of others that are in or on a repossessed auto while being repossessed, transported or held in the care, custody and control of the insured. This coverage is subject to a \$1,000 deductible per event. No other limits or deductibles are available.
3. Provides physical damage coverage for specified causes of loss and collision for repossessed autos as follows:

	Limit	Deductible
Specified Causes of Loss	\$250,000	\$3,000per auto/\$15,000 per event
Collision	\$50,000	\$3,000 per auto

The minimum premium is \$500. The requested rule requires approval of companion forms.

98 - 2004 April 27 10 AM - 17492

MARKEL INSURANCE COMPANY  
MARKEL AMERICAN INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE  
REVISED RULE ONLY  
RULE 110-LOSS OF USE EXPENSES-RENTAL VEHICLES-OPTIONAL LIMITS  
COMPANY REFERENCE: 0401RF001-110  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced company is submitting a revision to this program for the purpose of revising the manual rule page MC-CA-CWR-RU2. Rule 110 - Loss of Use Expenses-Rental Vehicles- Optional Limits.

In order to track with ISO's newly introduced Rule 110, the manual page references this number. Rule 110-Loss of Use Expenses provides rating instructions on increasing the limits of Loss of Use Expenses Coverage on a refer

to company basis. The manual page includes rates at limits of \$50 per day to a maximum of \$1000.

The company states this filing is **rate neutral** as there is no written premium for this coverage.

**99 - 2004 April 27 10 AM - 17493**

SURETY ASSOCIATION OF AMERICA, THE  
23 - FIDELITY  
REVISED RULE ONLY  
FIDELITY AND FORGERY INDIVIDUAL RISK MODIFICATION RATING PLANS  
COMPANY REFERENCE: LA-FM-11  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

This rating organization is filing a revision to its Fidelity and Forgery "Individual Risk Modification Rating Plan". Contained in this filing is revised page 4 of LCRP-1 and page 3 of LCRP-2. The loss adjustment expense (LAE) factor that is being updated in order to be consistent with the LAE factor in the loss cost filing.

This filing is made as a companion to the Fidelity and Forgery loss cost filing designation number LA-FLC-7 filed under Item Key # 16966 in this agenda.

**100 - 2004 April 27 10 AM - 17494**

SURETY ASSOCIATION OF AMERICA, THE  
24 - SURETY  
REVISED RULE ONLY  
PREMIUM COMPUTATION FOR SURETY BONDS - CLASS RELATIVITY FACTORS  
COMPANY REFERENCE: LA-SM-8  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

This rating organization is filing a revision to its Surety Manual of Rules, Procedures and Classifications for Surety Bonds. Contained in this filing is revised page PCS-1, which provides instructions for the premium computation for surety bonds. The updated page reflects the class relativity factors found in the loss cost filing.

This filing is made as a companion to the Surety loss cost filing designation number LA-SLC-5 filed under Item Key # 16967 in this agenda.

**101 - 2004 April 27 10 AM - 17495**

ALLSTATE INSURANCE COMPANY  
26 - BURGLARY AND THEFT  
LOSS COST ADOPTION  
COMMERCIAL CRIME AND FIDELITY (**MONOLINE AND PACKAGE PROGRAMS**)  
ADOPTION OF ISO LOSS COST AND RULES FILING DESIGNATION NUMBER CL-96-096CT, CR-97-RLA1, CR-99-099RU (AMENDMENT), CR-99-RLC1, RP-99-R99CC, CL-99-099CT, CR-2001-R01RU (AMENDMENT), CR-2001-RLC1, RP-2001-RCC01, RP-2001-RKR01, CL-2002-OCT1 AND CR-2003-RLA1

(-41.2%)

COMPANY REFERENCE: BR3402

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program was a conversion from rates to loss cost by the adoption of ISO Crime and Fidelity loss cost filing designation numbers CR-91-RLA1, CR-91-OLC1, CR-94-094MU, CR-94-094CN and CR-94R94LC, which occurred in July 1998 (Item #6) to be effective 4/1/99.

The referenced company is now filing to adopt ISO Crime and Fidelity loss cost and rules for **both monoline and package policies** under filing designation numbers CL-96-096CT, CR-97-RLA1, CR-99-099RU (Amendment), CR-99-RLC1, RP-99-R99CC, CL-99-099CT, CR-2001-R01RU (Amendment), CR-2001-RLC1, RP-2001-RCC01, RP-2001-RKR01, CL-2002-OCT1 And CR-2003-RLA1. They will use a loss cost multiplier of **1.511** for both Crime and Fidelity.

This will result in an overall rate decrease of -41.2% or -\$37,166 broken down as follows:

Coverage	%Change (Mono/Package)	\$ Change (Mono/Package)
Crime	-55.7%	-\$36,530
Fidelity (Forgery)	-2.6%	-\$636
<b>Total Crime and Fidelity</b>	<b>-41.2%</b>	<b>-\$37,166</b>

This change will affect 212 policyholders for Crime and 36 policyholders for Fidelity.

The Louisiana and countrywide experience is shown below for **both monoline and package policies combined**:

### LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 45,773	\$ 0	0.0%
2000	56,622	51,759	91.4%
2001	53,706	11,878	22.1%
2002	60,956	645	1.1%
2003	86,368	7,545	8.7%
All Years	\$ 303,425	\$ 71,827	23.7%

### COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 1,074,968	\$ 175,761	16.4%
2000	1,053,023	311,182	29.6%
2001	1,006,506	199,571	19.8%
2002	887,460	232,925	26.2%
2003	872,149	252,163	28.9%
All Years	\$ 4,894,106	\$ 1,171,602	23.9%

102 - 2004 April 27 10 AM - 17496

EMPLOYERS MUTUAL CASUALTY COMPANY

27 - BOILER AND MACHINERY

WITHDRAWAL OF RATES OR RULES

WITHDRAWAL OF COMPANY BOILER & MACHINERY PROGRAM

COMPANY REFERENCE: LA-B&M-2004-01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The companies, with this filing, wish to withdraw their Boiler and Machinery program (#62, 5/91), as they have determined there are no policies in force or open claims involving this program at this time.

Also, they state that Equipment Breakdown coverage is now provided through their Commercial Property program by endorsement.

103 - 2004 April 27 10 AM - 17497

SOMPO JAPAN INSURANCE COMPANY OF AMERICA

27 - BOILER AND MACHINERY

INITIAL RATE AND RULE

INDEPENDENT BOILER AND MACHINERY PROGRAM

(EQUIPMENT BREAKDOWN COVERAGE)

COMPANY REFERENCE: 04-BM-111

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The captioned company is submitting its initial rates and rules to be used for the above referenced program.

The Equipment Breakdown program was developed in conjunction with The Hartford Steam Boiler Inspection and Insurance Company, which reinsures its Equipment Breakdown exposures 100%.

The company states that the net cost is grossed up to full rates by using a multiplier of 1.333, which covers agent's commission, taxes and Sompo Japan Insurance Company of America expenses and profit.

There are several optional coverages being offered such as deductibles, sublimits, business income, extra expenses and service interruption.

Risk modification factors in this filing are similar to ISO except some individual categories are capped at a lower level (10% instead of ISO's 20%) and multi-location factors are also being proposed.

The company also states that Equipment Breakdown premiums are not subject to any other CPP/BOP modification.

The Schedule Rating plan included in this filing adheres to L.I.R.C. guidelines.

This is similar in nature to others approved for like coverage.

104 - 2004 April 27 10 AM - 17498

GREAT AMERICAN ASSURANCE COMPANY  
28 - CREDIT  
REVISED RATE AND RULE  
GUARANTEED ASSET PROTECTION INSURANCE PROGRAM (GAP)  
COMPANY REFERENCE: AW-LA-0401-GWL2  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced company received approval for its initial rates and rules for this program in December 2001 (Item # 70) to be effective 1/8/02.

A revision to their Guaranteed Asset Protection Insurance program is being submitted to introduce an additive factor for a new optional endorsement filed under separate cover. The **Actual Cash Value Loss Factor** increases the rate for customers who request a loss be settled on the primary carriers settlement, regardless of ACV value for the vehicle. The charge for this coverage is a factor of **.05**. The company states this change is **rate neutral** as the coverage is a new option.

The requested rate and rule requires approval of companion forms.

**105 - 2004 April 27 10 AM - 17499**

LYNDON PROPERTY INSURANCE COMPANY  
28 - CREDIT  
INITIAL RATE AND RULE  
GUARANTEED ASSET PROTECTION INSURANCE (GAP)  
COMPANY REFERENCE: GAP-1103RTE-LA  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced company is submitting its initial rates and rules to be used with the above captioned program.

This program protects purchasers and lessees of durable goods from liability for the difference between the amount owed to the entity financing the purchase or lease of such property and the actual cash value of the property, which would be paid by the purchaser's or lessee's primary insurance.

The coverage period for these policies is the same time period as the lease or loan agreement to a maximum term of 84 months and may be obtained at the time of purchase of the collateral or the inception of the original lease.

The charge for this coverage is **\$500** and is based on the generalized lending practices of all financial institutions for lenders and lessors.

The requested rates and rules require approval of companion forms.

**106 - 2004 April 27 10 AM - 17500**

EMPLOYERS MUTUAL CASUALTY COMPANY  
EMC PROPERTY & CASUALTY COMPANY

35 - INTERLINE FILING  
 LOSS COST ADOPTION

ISO COMMERCIAL CRIME AND FIDELITY LOSS COST FILING DESIGNATION NUMBER CR-2003-RLA1  
 (+8.6%)

COMPANY REFERENCE: LA-CR-2004-01  
 REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program was an adoption of ISO Crime and Fidelity loss cost and rules filing designation numbers CR-99-RLC1, CR-2001-RLC1, CR-99-099RU, CR-2001-R01RU, RP-99-R99CC, RP-2001-RCC01, CL-99-099CT and RP-2001-RKR01. This occurred in April 2003 (Item # 23) and resulted in an overall 0.0% rate change to be effective 6/1/03.

The referenced companies now are submitting an adoption of ISO Crime and Fidelity loss cost CR-2003-RAL1 and will continue to use the currently approved loss cost multipliers of **1.61** for crime and fidelity major coverages and **1.56** for crime and fidelity miscellaneous coverages.

This will result in an overall rate increase of +8.6% or +\$5,084 (1227 policyholders) broken down as follows:

Crime	0.0%
Fidelity	+10.3%
<b>Total</b>	<b>+8.6%</b>

The Louisiana and countrywide experience is shown below:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 45,609	\$ 29,305	64.3%
2000	42,869	(1,278)	-3.0%
2001	45,233	(825)	-1.8%
2002	50,361	5,225	10.4%
2003	55,427	94,175	169.9%
All Years	\$ 239,499	\$ 126,603	52.9%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 2,853,822	\$ 730,365	25.6%
2000	3,105,600	719,569	23.2%
2001	3,429,957	792,737	23.1%
2002	6,593,823	1,454,907	22.1%
2003	3,752,810	1,490,824	39.7%
All Years	\$ 19,736,012	\$ 5,188,402	26.3%

107 - 2004 April 27 10 AM - 17501

STONINGTON INSURANCE COMPANY

35 - INTERLINE FILING  
LOSS COST ADOPTION  
COMMERCIAL CRIME AND FIDELITY  
INITIAL ADOPTION OF ISO LOSS COST FILING DESIGNATION NUMBER CR-2003-RLA1  
COMPANY REFERENCE: TSIC 04 628 R  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced company is submitting its initial adoption of ISO Commercial Crime and Fidelity loss cost filing designation number, CR-2003-RLA1 and will use a loss cost multiplier of **2.001**.

**108 - 2004 April 27 10 AM - 17502**

AIU INSURANCE COMPANY  
AMERICAN HOME ASSURANCE COMPANY  
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY  
AUDUBON INSURANCE COMPANY  
BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA  
COMMERCE AND INDUSTRY INSURANCE COMPANY  
GRANITE STATE INSURANCE COMPANY  
ILLINOIS NATIONAL INSURANCE COMPANY  
NATIONAL UNION FIRE INSURANCE COMPANY OF LOUISIANA  
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA  
NEW HAMPSHIRE INSURANCE COMPANY  
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE  
24 - SURETY  
INITIAL RATE ONLY  
TERRORISM RISK INSURANCE ACT OF 2002  
INDEPENDENT RATES FOR "CERTIFIED" ACTS OF TERRORISM  
**\*RECONSIDERATION OF APPROVAL OF ITEM # 87- MARCH 17, 2004 ITEM KEY # 14369**  
COMPANY REFERENCE: AIC-03-CP-02B  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

**\*The Commission voted to approve this filing in its March 17, 2004 (Item # 87). It is being brought back up for reconsideration as staff suggested that the filing be disapproved, as it did not meet LIRC guidelines.**

In response to the Terrorism Risk Insurance Act of 2002, the above referenced companies are submitting their independent rates for "certified" acts of terrorism.

When an insured opts not to accept coverage under the Terrorism Risk Insurance Act, the following form will be used:

Form No. 81127 (12/02) will be used on all Surety policies

When an insured opts to accept coverage under TRIA the following form will be used:

The limitation Form No. 81290 (1/03) will be used when insureds opt to accept coverage under TRIA on all Surety policies. This form is informational, will be used when no other policy form refers to the Act, and informs insureds

that the limits of liability of their policy may be limited by TRIA for certified acts of terrorism.

The pricing for all companies is as follows:

Environmental Contractors	10% of the at-limits coverage premium
Closure/Post Closure bonds-unsecured	25% of the at-limits coverage premium
All Other classes	0 to 5%

**109 - 2004 April 27 10 AM - 17503**

HARTFORD FIRE INSURANCE COMPANY  
HARTFORD ACCIDENT AND INDEMNITY COMPANY  
HARTFORD CASUALTY INSURANCE COMPANY  
HARTFORD UNDERWRITERS INSURANCE COMPANY  
TWIN CITY FIRE INSURANCE COMPANY  
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST  
5 - COMMERCIAL MULTIPLE PERIL  
REVISED RATE ONLY  
SPECTRUM POLICY PROGRAM  
**(+24.0%)**

COMPANY REFERENCE: FN.07.883.2003.01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

**110 - 2004 April 27 10 AM - 17504**

AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
REVISED RATE AND RULE  
TMC MARKET PLACE PROGRAM  
COMMERCIAL GENERAL LIABILITY PORTION  
**(+7.21%)**

COMPANY REFERENCE: AXA 03 2640 R&R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

**111 - 2004 April 27 10 AM - 17505**

ATLANTIC MUTUAL INSURANCE COMPANY  
CENTENNIAL INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL

REVISED RULE ONLY  
COMMERCIAL PACKAGE POLICIES  
@VANTAGE FOR @VANTAGE SELECT  
COMPANY REFERENCE: 2236/R  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

**112 - 2004 April 27 10 AM - 17506**

AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
REVISED RATE AND RULE  
TMC MARKET PLACE PROGRAM  
COMPANY REFERENCE: AXA 03 2445 R&R  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

**113 - 2004 April 27 10 AM - 17507**

AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
ADOPTION  
TMC GROCERY STORE (CPP) PROGRAM  
ADOPTION OF VARIOUS ISO FILING DESIGNATION NUMBERS  
COMPANY REFERENCE: AXA 03 2893 R&R  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

**114 - 2004 April 27 10 AM - 17508**

GEORGIA CASUALTY AND SURETY COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
REVISED RATE ONLY  
COMMERCIAL FIRE, ALLIED LINES, AND COMMERCIAL MULTIPLE PERIL (NON-LIABILITY)  
COMPANY REFERENCE: GCS LA 2A 1 0300 1  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

115 - 2004 April 27 10 AM - 17509

GREENWICH INSURANCE COMPANY  
17 - OTHER LIABILITY  
ADOPTION  
COMMERCIAL UMBRELLA LIABILITY  
TERRORISM RISK INSURANCE ACT OF 2002  
ISO REFERENCE FILING NUMBERS CL-2002-OTRRU AND CL-2002-OTRMU  
COMPANY REFERENCE: 03MD-IS-GL01-CW-LA (GIC)  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

116 - 2004 April 27 10 AM - 17510

ARCH INSURANCE COMPANY  
17 - OTHER LIABILITY  
INITIAL RATE AND RULE  
PRIVATE COMPANY MANAGEMENT LIABILITY INSURANCE POLICY  
DIRECTORS AND OFFICERS FOR PRIVATE AND NON-PROFIT INSTITUTIONS RATING MANUAL  
INCLUDING SCHEDULE RATING PLAN  
COMPANY REFERENCE: ARCH-03-005-R2  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The above referenced company is submitting its initial rates/rules to be used with the above captioned program.

The private company management liability policy provides liability coverage for directors and officers, private company, as well as private company liability arising from indemnifiable losses.

The rates are determined as follow:

1. Depending upon the total asset size of the organization and where within the asset grouping the particular organization falls, the base premium is determined.
2. Specific debits/credits are given for specific criterias.

A schedule-rating plan is included in this filing that adheres to the L.I.R.C.'s guidelines.

The rates were derived from a competitor analysis of similar products as well as specialized underwriting, reasoning, and judgment taking into account the loss exposures contemplated by this particular program.

The requested rates/rules requires approval of companion forms.

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

117 - 2004 April 27 10 AM - 17511

ARCH INSURANCE COMPANY

17 - OTHER LIABILITY

INITIAL RATE AND RULE

D&O PUBLIC FOR PROFIT INSTITUTIONS RATING MANUAL

INCLUDING SCHEDULE RATING PLAN

COMPANY REFERENCE: ARCH-03-009-R2

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is submitting its initial rates/rules to be used with the above captioned program.

The public company D&O liability insurance policy provides liability coverage for directors and officers, corporate liability, as well as corporate liability arising from securities claims.

The rates are determined as follow:

1. Depending upon the total asset size of the organization and where within the asset grouping the particular organization falls, the base premium is determined.
2. Specific debits/credits are given for specific criterias.

The minimum premium is \$3,000.

The rates were derived from a competitor analysis of similar products as well as specialized underwriting, reasoning and judgment taking into account the loss exposures contemplated by this particular program.

A schedule-rating plan is included in this filing that adheres to the L.I.R.C.'s guidelines.

The requested rates/rules require approval of companion forms.

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

118 - 2004 April 27 10 AM - 17512

CINCINNATI INSURANCE COMPANY, THE

17 - OTHER LIABILITY

ADOPTION

DIVISION SIX - GENERAL LIABILITY

ISO'S FILING DESIGNATION NOS.: GL-2002-OMR00, GL-2002-OMR00 (AMENDMENT), AND GL-2002-OMR00 (AMENDMENT 2)

COMPANY REFERENCE: CGL-03-7007-LA

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The filing submitted required additional information and the company did not respond to our request, thus staff requests disapproval.

119 - 2004 April 27 10 AM - 17513

NAVIGATORS INSURANCE COMPANY  
17 - OTHER LIABILITY  
INITIAL RATE AND RULE  
PROFESSIONAL LIABILITY  
LAWYERS PROFESSIONAL LIABILITY INSURANCE PROGRAM  
COMPANY REFERENCE: NIC-XLAW-LA-03-01-R  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The above referenced company is submitting its initial rates/rules to be used with the above captioned program.

The requested rates/rules requires approval of companion forms.

This filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

120 - 2004 April 27 10 AM - 17514

SECURITY INSURANCE COMPANY OF HARTFORD  
CONNECTICUT INDEMNITY COMPANY  
FIRE AND CASUALTY INSURANCE COMPANY OF CONNECTICUT, THE  
17 - OTHER LIABILITY  
LOSS COST ADOPTION  
ISO LOSS COSTS GL-2001-BGL1, GL-2002-BGL1,  
GL-2002-RCLC1  
(+8.3%)  
COMPANY REFERENCE: 2003-8328  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The referenced companies are filing their adoption of ISO, General Liability GL-2001-BGL1; GL-2002-BGL1 and GL-2002-BCLC1.

The companies will maintain their current loss cost multiplier of 1.435. This filing will result in an overall increase of +8.3% or \$3,300.

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 4,933,928	\$ 2,182,447	44.2%
2000	4,592,143	1,900,013	41.4%
2001	5,012,974	4,126,915	82.3%

2002		4,509,369		8,810,203	195.4%
2003		4,712,657		12,812,313	271.9%
All Years	\$	23,761,071	\$	29,831,891	125.5%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 211,350,752	\$ 83,616,945	39.6%
2000	209,517,089	120,548,139	57.5%
2001	211,146,634	223,051,078	105.6%
2002	235,928,945	268,834,788	113.9%
2003	283,250,629	555,483,498	196.1%
All Years	\$ 1,151,194,049	\$ 1,251,534,448	108.7%

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

[121 - 2004 April 27 10 AM - 17515](#)

EVEREST NATIONAL INSURANCE COMPANY

17 - OTHER LIABILITY

REVISED RULE ONLY

GENERAL LIABILITY - RULE FILING

AMENDMENT OF EXCEPTION PAGES

COMPANY REFERENCE: LA-GL-20011187

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The company wishes to file a revision to their exception pages as follows:

1. A tax multiplier has been added to be used with the Retrospective Rating Plan. This plan is utilized with risks writing one or more coverages.
2. Rules have been added to amend qualifying premium of the Large Risk Alternative Rating Options of ISO's rule from \$1,000,000 to \$100,000.

The above rules are found in section CEP-LA-GL-1-Index has been amended to reflect the new edition date of section CEP-LA-GL-5. The company states there is no rate impact associated with this filing.

The submitted filing requires additional information and the company did not respond to our request, thus staff requests disapproval.

[122 - 2004 April 27 10 AM - 17516](#)

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY

17 - OTHER LIABILITY

REVISED RATE ONLY

COMMERCIAL GENERAL LIABILITY  
 OTHER LIABILITY  
 PRODUCTS LIABILITY  
 (+25%)

COMPANY REFERENCE: 3646

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in September, 2003 (Item #68), which resulted in an overall rate increase of +16.7%, effective September 30, 2003.

It is now amending its multiplier for Other Liability from .820 to 1.025 and their Products Liability multiplier from .940 to 1.175, which will result in a +25.0% rate increase or \_\_\_\_\_.

Listed below is the Louisiana and countrywide experience:

**LOUISIANA**

(Accident Year as of 2002)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 114,918	\$ 185,801	161.7%
1999	55,054	138,808	252.1%
2000	133,855	151,759	113.4%
2001	67,006	85,948	128.3%
2002	7,783	73,383	942.9%
All Years	\$ 378,616	\$ 604,614	159.7%

**COUNTRYWIDE**

(Accident Year as of 2002)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 4,277,391	\$ 8,623,868	201.6%
1999	4,301,537	9,728,728	226.2%
2000	4,783,545	14,066,854	294.1%
2001	4,467,769	10,070,830	225.4%
2002	4,052,934	15,873,498	391.7%
All Years	\$ 21,883,176	\$ 58,102,214	265.5%

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

123 - 2004 April 27 10 AM - 17517

ACE AMERICAN INSURANCE COMPANY  
 PACIFIC EMPLOYERS INSURANCE COMPANY  
 17 - OTHER LIABILITY  
 INITIAL RATE AND RULE

COMMERCIAL UMBRELLA  
COMMERCIAL EXCESS LIABILITY  
COMMERCIAL EXCESS CATASTROPHE LIABILITY  
TERRORISM RISK INSURANCE ACT OF 2002  
COMPANY REFERENCE: 03-GL-401  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

124 - 2004 April 27 10 AM - 17518

AMERICA FIRST INSURANCE COMPANY  
PEERLESS INSURANCE COMPANY  
NETHERLANDS INSURANCE COMPANY  
17 - OTHER LIABILITY  
INSTALLMENT PROGRAM  
DIVISION SIX - GENERAL LIABILITY  
COMPANY REFERENCE: 2003-01889  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The filing submitted requires additional information and the company did not respond to our request, thus the staff requests disapproval.

125 - 2004 April 27 10 AM - 17519

AMERICAN HOME ASSURANCE COMPANY  
17 - OTHER LIABILITY  
REVISED RATE ONLY  
PSYCHOANALYSTS PROFESSIONAL LIABILITY PROGRAM  
(+20.0%)  
COMPANY REFERENCE: AIC-03-EO-07  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL

Listed below is the history of the actions taken by the LIRC in regard to this program:

Item #59 - 12/02	+9.9%	Disapproved
Item #18 - 6/01	+5.6%	Disapproved, corresponding forms not approved
Item #56 - 12/00	+5.6%	Disapproved, not statistically justified
Item #44 - 6/95	+7.5%	Approved, effective 5/01/95

It is now revising its base rates for the above referenced program. This will result in a +20.0% increase or +\$.

Listed below is the Louisiana and Countrywide experience:

LOUISIANA

(Accident Year as of 12/02)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 90,000	\$ 0	0.0%
1999	0	0	0.0%
2000	0	0	0.0%
2001	1,000	1,000	100.0%
2002	1,000	1,000	100.0%
All Years	\$ 92,000	\$ 2,000	2.2%

**COUNTRYWIDE**

(Accident Year as of 12/02)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 2,815,000	\$ 2,976,000	105.7%
1999	2,774,000	11,753,000	423.7%
2000	2,760,000	4,068,000	147.4%
2001	2,988,000	3,248,000	108.7%
2002	3,269,000	3,156,000	96.5%
All Years	\$ 14,606,000	\$ 25,201,000	172.5%

The filing submitted requires additional information and the company did not respond to our request, thus the staff requests disapproval.

126 - 2004 April 27 10 AM - 17520

DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY

17 - OTHER LIABILITY

LOSS COST ADOPTION

GENERAL LIABILITY

ADOPTION OF ISO LOSS COST FILING DESIGNATION NO: GL-2003-BGL1

(0.0%)

COMPANY REFERENCE: 03-PL-LA-02

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program was an adoption of ISO's Loss Cost Filing Designation No.: GL-2002-BGL1, which occurred in January 2003, Item #53. This resulted in an overall increase of +4.9% effective May 1, 2003.

The company now files to adopt ISO Loss Cost Filing Designation No: GL-2003-BGL1 (#39, 8/03) and will utilize its current loss cost multiplier of 1.162.

Listed below is the Louisiana and countrywide experience:

**LOUISIANA**

(Policy Year as of 09/30/02)



The coverage provides claims made professional liability insurance to consulting design professional firms legally qualified to engage in the design of traditional building construction and land development.

Rates are based on incremental per \$100 in weighted average billings.

Also included are specific debits and specific credits for specific criteria.

A schedule-rating plan is included that adheres to the L.I.R.C.'s guidelines.

This is similar to others approved for like coverage.

The requested rates/rules requires approval of companion forms.

The filing submitted requires additional information and the company did not respond to our request, thus the staff requests disapproval.

**129 - 2004 April 27 10 AM - 17523**

CLARENDON NATIONAL INSURANCE COMPANY  
HARBOR SPECIALTY INSURANCE COMPANY  
REDLAND INSURANCE COMPANY  
INSURANCE CORPORATION OF HANNOVER  
17 - OTHER LIABILITY  
ADOPTION  
GENERAL LIABILITY INCLUDING PROFESSIONAL LIABILITY  
TERRORISM RISK INSURANCE ACT OF 2002  
ISO'S FILING DESIGNATION NOS.: GL-2002-RPCRU AND CL-2003-OTRRU  
COMPANY REFERENCE: HDI-TERR-LA-GL-RR-001  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

In response to the Terrorism Risk Insurance Act of 2002, these companies are filing to adopt ISO's Filing Designation Nos.: GL-2003-RPCRU and CL-2003-OTRRU with an additional minimum premium rule for general liability excluding the Professional Liability (Lawyers) and Employment Practice Liability Insurance.

For the stand alone Professional Liability (Lawyers) and Employment Practice Liability Insurance programs, such as Lawyers Professional Liability, multiply the final premium without the terrorism premium for certified acts by a factor of 1.010.

The requested rate/rule requires approval of companion forms.

This filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

**130 - 2004 April 27 10 AM - 17524**

LIBERTY MUTUAL INSURANCE COMPANY  
LIBERTY MUTUAL FIRE INSURANCE COMPANY  
LM INSURANCE CORPORATION  
FIRST LIBERTY INSURANCE CORPORATION, THE  
LIBERTY INSURANCE CORPORATION  
17 - OTHER LIABILITY  
INITIAL RULE ONLY  
COMMERCIAL UMBRELLA LIABILITY  
TERRORISM RISK INSURANCE ACT OF 2002  
COMPANY REFERENCE: LUMR-CW-001-03  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

**131 - 2004 April 27 10 AM - 17525**

AMERICA FIRST INSURANCE COMPANY  
PEERLESS INSURANCE COMPANY  
NETHERLANDS INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE  
INSTALLMENT PROGRAM  
REVISED INSTALLMENT PLAN  
COMPANY REFERENCE: 2003-01888  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

**132 - 2004 April 27 10 AM - 17526**

K-M INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE  
INITIAL RATE AND RULE  
INDEPENDENT MANUAL RATES  
COMPANY REFERENCE: CA LA 01606 04 R01  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

**133 - 2004 April 27 10 AM - 17527**

COREGIS INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE

INITIAL RATE AND RULE

INDEPENDENT FILING IN RESPONSE TO TERRORISM RISK INSURANCE ACT OF 2002

COMPANY REFERENCE: CA-LA-02574-CRR

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

**134 - 2004 April 27 10 AM - 17528**

FIREMAN'S FUND INSURANCE COMPANY

AMERICAN INSURANCE COMPANY, THE

NATIONAL SURETY CORPORATION

ASSOCIATED INDEMNITY CORPORATION

AMERICAN AUTOMOBILE INSURANCE COMPANY

CHICAGO INSURANCE COMPANY

INTERSTATE INDEMNITY COMPANY

19 - COMMERCIAL AUTOMOBILE

INITIAL RATE AND RULE

TERRORISM RISK INSURANCE ACT OF 2002

COMPANY REFERENCE: TNLACA0103

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

**135 - 2004 April 27 10 AM - 17529**

ALASKA NATIONAL INSURANCE COMPANY

19 - COMMERCIAL AUTOMOBILE

INITIAL RATE AND RULE

INDEPENDENT RATES FOR "CERTIFIED" ACTS OF TERRORISM

COMPANY REFERENCE: LA-CA-14

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

**136 - 2004 April 27 10 AM - 17530**

STATE NATIONAL INSURANCE COMPANY

19 - COMMERCIAL AUTOMOBILE

INITIAL RATE ONLY

TERRORISM RISK INSURANCE ACT OF 2002

COMPANY REFERENCE: LA-CA-TERR-RA-1

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

**137 - 2004 April 27 10 AM - 17531**

WESTCHESTER FIRE INSURANCE COMPANY

24 - SURETY

REVISED RATE AND RULE

SMALL CONTRACTOR BOND PROGRAM

COMPANY REFERENCE: 2003-SY-371

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

**138 - 2004 April 27 10 AM - 17532**

COMBINED SPECIALTY INSURANCE COMPANY

26 - BURGLARY AND THEFT

INITIAL RATE AND RULE

TERRORISM RISK INSURANCE ACT OF 2002

MONOLINE AND PACKAGE COVERAGE

ADOPTION OF ISO LOSS COST CP-2002-RLCPR AND RULES CL-2002-RPCRU

COMPANY REFERENCE: CSIC-TR-CR-R-1/03

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

**139 - 2004 April 27 10 AM - 17533**

AXA CORPORATE SOLUTIONS INSURANCE COMPANY

26 - BURGLARY AND THEFT

INITIAL RATE ONLY

TERRORISM RISK INSURANCE ACT OF 2002

INDEPENDENT FACTORS FOR CERTIFIED ACTS OF TERRORISM

COMPANY REFERENCE: CR-2003-T1

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL: N/A

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

140 - 2004 April 27 10 AM - 17534

GULF INSURANCE COMPANY  
26 - BURGLARY AND THEFT  
INITIAL RATE ONLY  
TERRORISM RISK INSURANCE ACT OF 2002  
KIDNAP AND RANSOM  
COMPANY REFERENCE: TER-2002-FT-2  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

141 - 2004 April 27 10 AM - 17535

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY  
26 - BURGLARY AND THEFT  
LOSS COST ADOPTION  
COMMERCIAL CRIME AND FIDELITY  
ADOPTION OF ISO RULES AND LOSS COST CR-2001 RLC1, CR-2001-RLA1, CR-2001-RO1RU, CR-2001-R01RUA, CL-99-099CT, CL-2001-OCT01 AND CL-2002-OCTI, RP-2001-RCC01, AND RP-2001-RKR01  
COMPANY REFERENCE: LA-CR/FID-03-769  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

142 - 2004 April 27 10 AM - 17536

GREAT AMERICAN INSURANCE COMPANY  
28 - CREDIT  
REVISED RATE ONLY  
COMMERCIAL EXPORT & DOMESTIC TRADE CREDIT INSURANCE  
COMPANY REFERENCE: CT-LA-0310-EDTC-R  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This filing submitted requires additional information and the company did not respond to our request, thus staff request disapproval.

143 - 2004 April 27 10 AM - 17537

CHURCH MUTUAL INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
REVISED RATE AND RULE  
INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL PROGRAM

PROFESSIONAL LIABILITY PORTION  
RATE AND RULE FOR USE WITH NEW EDUCATOR'S LIABILITY ENDORSEMENT  
COMPANY REFERENCE: ICP-28  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

This company files to amend the rules and rates to the Professional Liability portion of its Independent Commercial Package Institutional Program by filing a new Educator's Liability Endorsement, withdrawing an unused DOT/EPL form and application, and making technical changes to its approved DO&T coverage form.

The company states there is no rate impact as a result of this filing.

The requested rates/rules require approval of companion forms.

**144 - 2004 April 27 10 AM - 17538**

CHURCH MUTUAL INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
REVISED RATE AND RULE  
INDEPENDENT CHURCH PACKAGE PROGRAM  
PROFESSIONAL LIABILITY PORTION  
RATE AND RULE FOR USE WITH NEW EDUCATOR'S LIABILITY ENDORSEMENT

COMPANY REFERENCE: CPP-25  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

This company files to amend the rules and rates to the Professional Liability portion of its Independent Church Package Program by filing a new Educator's Liability Endorsement, withdrawing an unused DOT/EPL form and application, and making technical changes to its approved DO&T coverage form.

The company states there is no rate impact as a result of this filing.

The requested rates/rules require approval of companion forms.

**145 - 2004 April 27 10 AM - 17539**

CONTINENTAL CASUALTY COMPANY  
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD  
TRANSPORTATION INSURANCE COMPANY  
TRANSCONTINENTAL INSURANCE COMPANY  
VALLEY FORGE INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
INITIAL RATE AND RULE  
BUSINESS ACCOUNT PACKAGE POLICY PROGRAM (BAPP)  
NEW RATES AND RULES FOR USE WITH NEW OPTIONAL ENDORSEMENTS  
COMPANY REFERENCE: 03-R3381  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The Commission voted to disapprove this filing in March 2003 (item # 79) because the forms were not approved.

The companies state the forms have now been approved and would like this item to be heard again.

These companies now wish to submit new, initial rules and flat rates to be used with new and **optional** BAPP Choice Endorsements, which are associated with their Special Property Coverage Form. There is also a factor being filed for their optional BAPP Choice Basic coverage, which reduces coverage if desired by the insured.

CNA has chosen to combine a number of coverages into one package offering, designed to be marketed to class groupings. They feel they can offer these package endorsements at the rates requested due to the fact that frequency for each of the coverages should be reduced when offered as a package.

The companies state if priced and sold individually, the combination of these coverages would easily reach and exceed the \$200 plateau. In fact, the combination of the following, would exceed \$139 at today's rates:

Increasing off premises accounts receivable to \$25,000  
Increasing Back Up of Sewers and Drains to policy limits  
Adding coverage for Off Premises Service (direct damage)  
Increasing coverage for Valuable Papers and Records to \$25,000  
Adding coverage for Business Income from Off-Premises Services at \$25,000

CNA states they are offering all of the above and much more. These endorsements were created through the request of agents and customers as well as demand created by the marketplace. It is confident that the proposed program will have a positive effect on the marketplace.

**There is no overall rate impact to their insureds, as the coverages/endorsement are optional.**

The requested rates/rules require approval of companion forms.

146 - 2004 April 27 10 AM - 17540

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION

6 - MORTGAGE GUARANTY

REVISED RULE ONLY

ALTERNATIVE A LOANS

RULE 1/00(REV.2)

REPLACEMENT OF RULE 1/00(REV.1)

COMPANY REFERENCE: GE-0304-R02

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company wishes to replace Rule 1/00 (Rev.1), which was approved January 2004 (#42) with this filing.

It is amending the last sentence of the first paragraph to reflect that the Alternative A adders may be applied to Standard Annual premium plans as well, as this was inadvertently omitted from the previous filing.

147 - 2004 April 27 10 AM - 17541

ST. PAUL FIRE AND MARINE INSURANCE COMPANY  
ST. PAUL MERCURY INSURANCE COMPANY  
ST. PAUL GUARDIAN INSURANCE COMPANY  
ATHENA ASSURANCE COMPANY  
ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY  
ST. PAUL PROTECTIVE INSURANCE COMPANY  
17 - OTHER LIABILITY  
REVISED RATE AND RULE  
(0.0%) COMMERCIAL GENERAL LIABILITY  
CONTINGENT LIABILITY COVERAGE  
RATE PAGE 1 REV. 02-2004  
COMPANY REFERENCE: 2004-01-0010-CGL-R  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program was this company's initial filing which occurred in April 2003, (#15) effective April 21, 2003.

The company wishes to revise General Liability -Base Rates-Contingent Liability Rating Page 1, Rev. 02-2004. This rate page is being filed to replace their currently approved corresponding rate page. The only change made to this rate page is the removal of the references to form numbers. The company states the change is cosmetic and does not change the rate or result in any rate impact to insureds.

148 - 2004 April 27 10 AM - 17542

AMICA MUTUAL INSURANCE COMPANY  
19 - PRIVATE PASSENGER AUTOMOBILE  
REVISED RULE ONLY  
REVISED RULE 10-CANCELLATION  
COMPANY REFERENCE: LA-A-04-1-RU  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The company wants to revise the exception to ISO's General Rule 10 Cancellations to eliminate the short rate cancellation option and to compute the return premium pro rata.

149 - 2004 April 27 10 AM - 17543

WESTPORT INSURANCE CORPORATION  
19 - COMMERCIAL AUTOMOBILE  
REVISED RULE ONLY  
COMPANY EXCEPTION PAGE WIC-CA-LA-LA (06/01/2004)  
COMPANY REFERENCE: CA-LA-03655-WPR  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting a revised company exception page WIC-CA-LA-LA (06/01/04), a countrywide exception page CA-CW-E1 (03/04) and a state specific page CA-LA-E3 (03/04) to replace their previously approved exception pages. No other changes are being made to this program with this filing.

**150 - 2004 April 27 10 AM - 17544**

PLATTE RIVER INSURANCE COMPANY

24 - SURETY

INITIAL RULE ONLY

INDIVIDUAL RISK MODIFICATION RATING PLAN

COMPANY REFERENCE: 0007

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting its initial rule pertaining to the above captioned program.

This filing will establish a rating modification rating plan or schedule rating in order to have greater flexibility in underwriting and determining the respective merits of each individual account. This plan meets LIRC guidelines for schedule rating.

**151 - 2004 April 27 10 AM - 17545**

SECURITY TITLE GUARANTEE CORPORATION OF BALTIMORE, THE

34 - TITLE

INITIAL RATE AND RULE

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: Closing or Settlement Protection Filing - 2004-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.19.

The rate/rule requires approval of companion forms.

**152 - 2004 April 27 10 AM - 17546**

LAWYERS TITLE INSURANCE CORPORATION

34 - TITLE

INITIAL RATE AND RULE

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: Closing or Settlement Protection Filing- 2004-01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.19.

The rate/rule requires approval of companion forms.

**153 - 2004 April 27 10 AM - 17547**

STEWART TITLE GUARANTY COMPANY

34 - TITLE

INITIAL RATE AND RULE

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: Closing or Settlement Protection Filing - 2004-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.167.

The rate/rule requires approval of companion forms.

**154 - 2004 April 27 10 AM - 17548**

FIDELITY NATIONAL TITLE INSURANCE COMPANY

34 - TITLE

INITIAL RATE AND RULE

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: Closing or Settlement Protection Filing - 2004-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.19.

The rate/rule requires approval of companion forms.

**155 - 2004 April 27 10 AM - 17549**

COMMONWEALTH LAND TITLE INSURANCE COMPANY

34 - TITLE

INITIAL RATE AND RULE

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: Closing or Settlement Protection Filing - 2004-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.19.

The rate/rule requires approval of companion forms.

**156 - 2004 April 27 10 AM - 17550**

CHICAGO TITLE INSURANCE COMPANY

34 - TITLE

INITIAL RATE AND RULE

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: 2004-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.19.

The rate/rule requires approval of companion forms.

**157 - 2004 April 27 10 AM - 17551**

TICOR TITLE INSURANCE COMPANY

34 - TITLE

LOSS COST ADOPTION

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: 2004-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.19.

The rate/rule requires approval of companion forms.

**158 - 2004 April 27 10 AM - 17552**

SECURITY UNION TITLE INSURANCE COMPANY

34 - TITLE

LOSS COST ADOPTION

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: 2004-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.19.

The rate/rule requires approval of companion forms.

**159 - 2004 April 27 10 AM - 17553**

INVESTORS TITLE INSURANCE COMPANY

34 - TITLE

LOSS COST ADOPTION

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: 2004-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.19.

The rate/rule requires approval of companion forms.

**160 - 2004 April 27 10 AM - 17554**

UNITED GENERAL TITLE INSURANCE COMPANY

34 - TITLE

INITIAL RATE AND RULE

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: 2004-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.19.

The rate/rule requires approval of companion forms.

**161 - 2004 April 27 10 AM - 17555**

FIRST AMERICAN TITLE INSURANCE COMPANY

34 - TITLE

INITIAL RATE AND RULE

CLOSING OR SETTLEMENT PROTECTION INSURANCE

ADOPTION OF LTISSOI (LOUISIANA TITLE INSURANCE STATISTICAL SERVICES ORGANIZATION, INC.)

PROSPECTIVE LOSS COST MULTIPLIER

COMPANY REFERENCE: 2004-001

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above referenced company is proposing to introduce this new program, and is also filing its initial adoption of Louisiana Title Statistical Organization, Inc.'s Closing or Settlement Protection Filing. The proposed loss cost multiplier is 1.19.

The rate/rule requires approval of companion forms.

**162 - 2004 April 27 10 AM - 16041**

STONINGTON INSURANCE COMPANY

5 - COMMERCIAL MULTIPLE PERIL

INITIAL RATE AND RULE

TMC WHOLESALE DISTRIBUTORS PROGRAM

ADOPTION OF VARIOUS INSURANCE SERVICES OFFICE (ISO) AND AMERICAN ASSOCIATION OF

INSURANCE SERVICES (AAIS) LOSS COSTS FILING DESIGNATION NUMBERS AND RULE FILING

DESIGNATION NUMBERS AND VARIOUS PIAL RATES AND RULES

COMPANY REFERENCE: TSIC 03 595 R & R

This company submits its initial rates and rules for its TMC Wholesale Distributors Package Program which insures companies primarily engaged in selling merchandise to retailers, to industrial, commercial, institutional, farm, construction, contractors, or professional business users or to other wholesalers. The program will be written through licensed retail agents.

The company is adopting numerous Insurance Services Office (ISO), American Association of Insurance Services (AAIS) Loss Costs and rules Filing Designation numbers, and various rates and rules of the Property Insurance Association of Louisiana (PIAL).

The company will utilize the following loss cost multipliers with the various loss costs adoptions:

Commercial Glass	1.500
Commercial General Liability	1.500
Commercial Inland Marine	1.900
Commercial Crime	1.900
Commercial Auto Liability	1.501
Commercial Auto Physical Damage	1.500

The company states there is no countrywide experience, as this is a totally new program.

Also included is a Schedule Rating Plan that meets LIRC's guidelines.

The requested rates and rules require approval of companion forms.

**163 - 2004 April 27 10 AM - 15810**

STONINGTON INSURANCE COMPANY

5 - COMMERCIAL MULTIPLE PERIL

INITIAL RATE AND RULE

TMC MOVING & STORAGE PROGRAM

ADOPTION OF VARIOUS INSURANCE SERVICES OFFICE (ISO) AND AMERICAN ASSOCIATION OF INSURANCE SERVICES (AAIS) LOSS COSTS FILING DESIGNATION NUMBERS AND RULE FILING DESIGNATION NUMBERS AND VARIOUS PIAL RATES AND RULES

COMPANY REFERENCE: TSIC 03 479 R&R

This company submits its initial rates and rules for its TMC Moving and Storage Package Program which insures companies primarily engaged in the first, second, and third proviso moving and storage business and storage of business records. Companies may engage in local, intermediate or long-haul trucking operations in conjunction with moving and storage operations. Companies are authorized as "for hire" truck-men by local and state authorities, Surface Transportation Board of US Department of Transportation, or both. Many also operate as local agents of national van line companies. The program will be written through licensed retail agents.

The company is adopting numerous Insurance Services Office (ISO), American Association of Insurance Services (AAIS) Loss Costs and rules Filing Designation numbers, and various rates and rules of the Property Insurance Association of Louisiana (PIAL).

The company will utilize the following loss cost multipliers with the various loss costs adoptions:

Commercial Glass	1.677
Commercial General Liability	1.791
Commercial Inland Marine	1.912
Commercial Crime	1.900
Commercial Auto Liability	1.915
Commercial Auto Physical Damage	1.413

The company states there is no countrywide experience, as this is a totally new program.

Also included is a Schedule Rating Plan that meets LIRC's guidelines.

The requested rates and rules require approval of companion forms.

164 - 2004 April 27 10 AM - 15980

STONINGTON INSURANCE COMPANY

5 - COMMERCIAL MULTIPLE PERIL

INITIAL RATE AND RULE

STONINGTON GENERAL RISKS PROGRAM

ADOPTION OF VARIOUS INSURANCE SERVICES OFFICE (ISO) AND AMERICAN ASSOCIATION OF INSURANCE SERVICES (AAIS) LOSS COSTS FILING DESIGNATION NUMBERS AND RULE FILING DESIGNATION NUMBERS AND VARIOUS PIAL RATES AND RULES

COMPANY REFERENCE: TSIC 04 001 R&R

This company submits its initial rates and rules for its Stonington General Risks Package Program that is intended to provide Commercial Package Coverage for a broad range of accounts. This program applies to all risks other than those for which a specified program has been filed and approved. The program will be written through licensed retail agents.

The company is adopting numerous Insurance Services Office (ISO), American Association of Insurance Services (AAIS) Loss Costs and rules Filing Designation numbers, and various rates and rules of the Property Insurance Association of Louisiana (PIAL).

The company will utilize the following loss cost multipliers with the various loss costs adoptions:

Commercial Glass	1.80
Commercial General Liability	1.80
Commercial Inland Marine	1.90
Commercial Crime	1.90
Commercial Auto Liability	1.80
Commercial Auto Physical Damage	1.80

The company states there is no countrywide experience, as this is a totally new program.

Also included is a Schedule Rating Plan that meets LIRC's guidelines.

The requested rates and rules require approval of companion forms.

165 - 2004 April 27 10 AM - 15829

STONINGTON INSURANCE COMPANY

5 - COMMERCIAL MULTIPLE PERIL

INITIAL RATE AND RULE

TMC RETAIL STORE

ADOPTION OF VARIOUS INSURANCE SERVICES OFFICE (ISO) AND AMERICAN ASSOCIATION OF INSURANCE SERVICES (AAIS) LOSS COSTS FILING DESIGNATION NUMBERS AND RULE FILING DESIGNATION NUMBERS AND VARIOUS PIAL RATES AND RULES  
COMPANY REFERENCE: TSIC 03 615 R & R

This company submits its initial rates and rules for its TMC Retail Store Package Program which is intended to provide Commercial Package coverage for accounts in the retail store business. The retail business segment is defined as a single or small and medium sized chain of retail stores that are distinguished by coverage needed beyond simple premises liability. The need for "out of the ordinary coverage" distinguishes this business segment as a true niche. Retail stores require coverage for food spoilage and food borne illness. They may have the need to insure a restaurant or drug store activity (including Druggist E & O ) for exposures that are extensions of the retail store.

The company states included in the definition are convenience stores with self-service gas pumping. A new area of focus is independent drug stores. Drug stores have been commonly included for coverage when associated with retail stores. It will now write stand-alone independent drug stores.

The program will be written through licensed retail agents.

The company is adopting numerous Insurance Services Office (ISO), American Association of Insurance Services (AAIS) Loss Costs and rules Filing Designation numbers, and various rates and rules of the Property Insurance Association of Louisiana (PIAL).

The company will utilize the following loss cost multipliers with the various loss costs adoptions:

Commercial Glass	1.785
Commercial General Liability	1.776
Commercial Inland Marine	1.905
Commercial Crime	1.900
Commercial Auto Liability	1.670
Commercial Auto Physical Damage	1.620

The company states there is no countrywide experience, as this is a totally new program.

Also included is a Schedule Rating Plan that meets LIRC's guidelines.

The requested rates and rules require approval of companion forms.

166 - 2004 April 27 10 AM - 15835

STONINGTON INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
INITIAL RATE AND RULE  
TMC SOLID WASTE PROGRAM

ADOPTION OF VARIOUS INSURANCE SERVICES OFFICE (ISO) AND AMERICAN ASSOCIATION OF INSURANCE SERVICES (AAIS) LOSS COSTS FILING DESIGNATION NUMBERS AND RULE FILING DESIGNATION NUMBERS AND VARIOUS PIAL RATES AND RULES  
COMPANY REFERENCE: TSUC 03 616 R & R

This company submits its initial rates and rules for its TMC Solid Waste Package Program which insures companies primarily engaged in the Solid Waste Industry. The program will be written through licensed retail agents.

The company is adopting numerous Insurance Services Office (ISO), American Association of Insurance Services (AAIS) Loss Costs and rules Filing Designation numbers, and various rates and rules of the Property Insurance Association of Louisiana (PIAL).

The company will utilize the following loss cost multipliers with the various loss costs adoptions:

Commercial Glass	1.876
Commercial General Liability	2.376
Commercial Inland Marine	1.900
Commercial Crime	1.900
Commercial Auto Liability	2.185
Commercial Auto Physical Damage	2.186

The company states there is no countrywide experience, as this is a totally new program.

Also included is a Schedule Rating Plan that meets LIRC's guidelines.

The requested rates and rules require approval of companion forms.

LOUISIANA INSURANCE RATING COMMISSION

Part II -- Property

Tuesday, April 27, 2004

1a - 2004 April 27 10 AM - 17323

HANOVER INSURANCE COMPANY, THE  
MASSACHUSETTS BAY INSURANCE COMPANY  
HANOVER AMERICAN INSURANCE COMPANY, THE  
9 - INLAND MARINE  
REVISED RATE AND RULE  
REVISION OF LOSS COST MONOLINE MULTIPLIERS  
(+0.8%)

COMPANY REFERENCE: CIM-LA-40005-01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced companies, with this filing, wish to utilize revised multipliers as illustrated below in lieu of their current 1.698 (#8a, 2/03). This will result in an overall increase +0.8% or +\$7,476, affecting 918 policyholders.

Company	Current LCM	Proposed LCM
Hanover	1.698	1.800
Massachusetts Bay	1.698	1.530
Hanover American	1.698	1.260

The companies' experience follows:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 585,203	\$ 83,852	14.3%
1999	595,948	96,415	16.2%
2000	619,459	71,710	11.6%
2001	804,777	384,964	47.8%
2002	967,401	333,922	34.5%
All Years	\$ 3,572,788	\$ 970,862	27.2%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 34,180,694	\$ 11,024,674	32.3%
1999	35,432,201	7,987,163	22.5%
2000	37,963,373	11,270,079	29.7%

2001		40,644,582		9,472,144	23.3%
2002		34,974,965		12,207,581	34.9%
All Years	\$	183,195,815	\$	51,961,643	28.4%

2a - 2004 April 27 10 AM - 17326

MARKEL AMERICAN INSURANCE COMPANY

1 - PROPERTY

INITIAL RATE AND RULE

INTRODUCTION OF SUPPLEMENTAL NATURAL DISASTER PROTECTION PROGRAM

COMPANY REFERENCE: LASND-031

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned company wishes to file initial rates and rules for its Supplemental Natural Disaster Program.

The purpose of Supplemental Natural Disaster Protection is to provide additional financial support if covered property is damaged by a natural disaster that is covered under the insured's primary policy.

The policy provides a monthly benefit for a maximum of 24 months if the covered property is rendered temporarily uninhabitable by lightning, hail, windstorm, flood, tornado or earthquake.

If the covered property is rendered permanently uninhabitable by the above perils, the insured is eligible for up to \$100,000 towards any unpaid mortgage balance. This coverage is excess over any other collectible insurance.

Also included is up to \$500 for reimbursement of any deductible incurred by the insured under the primary policy when the property is rendered temporarily or permanently uninhabitable by a named peril (does not apply to hail losses).

A minimum earned premium of \$50 per policy shall apply. The earned premium of \$50 shall not apply if termination is initiated by the company. A fully earned policy fee of \$10 shall be charged for each new and renewal policy issued.

The premiums are to be determined based on the monthly mortgage payment. In the table below, the monthly mortgage payment is considered to represent the principal and interest only. Any escrow for insurance or taxes is not to be considered.

Monthly Benefit	Annual Premium
\$500	\$75
\$1,000	\$150
\$1,500	\$225
\$2,000	\$300
\$2,500	\$375

The company states it is using the same rates as those filed and approved for Balboa Insurance Company.

3a - 2004 April 27 10 AM - 17338

PROPERTY INSURANCE ASSOCIATION OF LOUISIANA

1 - PROPERTY

INITIAL RULE ONLY

DWELLING POLICY PROGRAM

COMPANY REFERENCE: LA 04-02

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting the initial rates/rules to be used with the above captioned program.

**Introduction of Limited Fungi, Wet or Dry Rot, or Bacteria Coverage**

This rule specifies that when the subject endorsement is attached to a policy, limited amounts of insurance are automatically provided as follows:

\$10,000 to pay for loss to covered real or personal property, owned by an insured that is damaged by fungi, wet or dry rot, or bacteria on the described location.

This coverage applies only for the policy period in which the loss or costs occur.

If more than one location is insured under this policy, enter the address of such locations on this endorsement or the policy declarations.

Limits may be increase to \$25,000, \$50,000 or \$100,000. The limit selected is entered on the coverage endorsement or the policy declarations.

For Property Coverage, the \$10,000 or limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage or the number of claims made during the policy period.

The requested rates/rules requires approval of companion forms.

4a - 2004 April 27 10 AM - 17339

STATE NATIONAL INSURANCE COMPANY

1 - PROPERTY

INITIAL RATE AND RULE

COMMERCIAL PROPERTY

MIDDLE MARKET PROGRAM

INITIAL RATE & RULE FILING

COMPANY REFERENCE: SNIC 03 339 R&R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned company wishes to file its initial rates and rules for its Middle Market Program.

The Company states that this program is designed to provide coverage to Middle Market Risks for which a separate program has been filed and approved.

With this filing premiums will be based on Property Insurance Association of Louisiana (PIAL) rates.

There is no rate impact since this is an initial filing.

The requested rates/rules requires approval of companion forms.

**5a - 2004 April 27 10 AM - 17350**

STATE FARM FIRE AND CASUALTY COMPANY  
STATE FARM GENERAL INSURANCE COMPANY

1 - PROPERTY

REVISED RATE ONLY

RENTAL DWELLING PROGRAM

**(+16.8%)**

COMPANY REFERENCE: RD-18076

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in December 2002 (#1a). At the time companies requested a +34.0% rate revision effective January 1, 2003 for new business and March 1, 2003 for renewal business.

The companies are now proposing a revision to its independent Rental Dwelling Program, which will result in a rate increase of +16.8% or \$3,014,855.

Included in this revision are the following:

The companies are proposing an overall change of +16.8%

The proposed changes include basic premium changes varying by company and zone, using a varying hurricane provision based on proximity to the coast.

### Deductible Change

The companies propose to eliminate all deductibles below \$500.00. Policies with these deductibles will be converted to the \$500.00 deductible at renewal with no option to buyback the lower deductible.

### Minimum Premium Change

The companies propose to increase the minimum premium from \$250.00 to \$300.00. The indicated minimum premium is \$354.00.

Listed below is the Louisiana and Countrywide experience, which includes 1999 experience:

### LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 13,874,470	\$ 10,650,403	76.8%

1999		13,771,584		8,677,898	63.0%
2000		14,166,539		30,507,486	215.4%
2001		15,274,883		13,475,535	88.2%
2002		17,124,094		18,507,774	108.1%
All Years	\$	74,211,570	\$	81,819,096	110.3%

**COUNTRYWIDE**

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$ 489,639,786	\$ 367,992,604	75.2%
1999	520,863,921	321,963,491	61.8%
2000	560,809,059	345,450,154	61.6%
2001	588,288,056	359,231,611	61.1%
2002	645,914,190	355,527,130	55.0%
All Years	\$ 2,805,515,012	\$ 1,750,164,990	62.4%

6a - 2004 April 27 10 AM - 17352

AUTO CLUB FAMILY INSURANCE COMPANY  
 4 - HOMEOWNERS  
 REVISED RULE ONLY  
 REVISION OF HOMEOWNERS RULES AND RATES MANUAL  
 COMPANY REFERENCE: L031121XXMXX016  
 REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The last adjustment to this program occurred in December 2002 (item #16a), which resulted in an overall rate increase of +8.62% effective February 15, 2003.

With this filing, the company wishes to revise its Homeowners Rules and Rates Manual as follows:

**Rule 05.2 - Prohibited List**

The following have been added to the prohibited list:

- that applicants with a "water" claim within the past 3 years are unacceptable.
- that applicants who have declared bankruptcy within the past 5 years are unacceptable.
- "eifs (synthetic, fake stucco)" as a nonconventional building material.
- "Piered homes must be less than 3 feet from the ground".
- "Aggressive" when describing pets or animals owned or maintained.

**Rule 15.4B - Optional Endorsements**

CO 04 55 (09/03) - Identity Fraud Expense Coverage has been added.

**Rule 25.1A - Construction Types - Defined**

A definition for "modular home" has been added to this rule.

**Rule 25.5 - Discounts/Surcharges**

Reference to surcharges has been added to this rule.

**Rule 25.5B - Protective Device Discount**

"Proof of installation and activation is required." has been added to receive the discount for a central alarm.

**Rule 35.3H - Earthquake Coverage (CO 04 54)**

Earthquake Coverage for Coverage C - Personal Property will no longer be included under the Premier Plus Homeowners Policy. Therefore, the following has been deleted "Under the Premier Plus Homeowners Policy, Earthquake Coverage is included for Coverage C - Personal Property".

There has been a correction to the rule. The base deductible is 10%. It is not possible to decrease the earthquake deductible percentage for an additional premium. Therefore, the following has been deleted "or decreased for an additional premium" from the second paragraph.

**Rule 35.5E - Identity Fraud Expense Coverage (CO 04 55)**

This is a new endorsement. The policy may be endorsed to extend coverage to include expenses incurred by an insured as the direct result of any one-identity fraud first discovered or learned of during the policy period. A \$500 deductible is applicable to this coverage. The premium will be \$35 annually.

**Rule 35.6C - Windstorm or Hail Exclusion (HO 04 94)**

The company has changed reference of Property Insurance Association of Louisiana to Louisiana Citizens Property Insurance Corporation.

**Rule 40.1 - Calculation of Premium Summary**

Reference to New Home Credit has been corrected to Age of Home Rating Factor.

**Rule 40.2 - Calculation of Premium Examples**

This rule is being withdrawn.

Several rules have been revised to reflect endorsement number changes.

The Table of Contents and Index have been revised to reflect these changes.

There is no rate impact associated with this filing.

The requested rule requires approval of companion forms.

**7a - 2004 April 27 10 AM - 17356**

MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA  
9 - INLAND MARINE  
INITIAL RATE AND RULE  
CUSTOMER'S STORAGE INSURANCE PROGRAM  
COMPANY REFERENCE: 04-01-01 CSI  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company wishes to file initial rates and rules for its Customer's Storage Insurance program.

This program is designed to provide coverage for the contents of rented Self-Storage spaces. Rented units must be separate and enclosed for general property but may be open lot storage for motor vehicles, boats or other recreational vehicles.

Storage facilities must have been specifically constructed or professionally remodeled for self-storage occupancy. Facilities must be fully enclosed or fenced to provide security and limit access to storage spaces.

Coverage is on a named peril basis, subject to a deductible of \$100 for all covered perils except earthquake, which is subject to a \$1,000 deductible. The company states it will waive deductible if the insured suffers a theft loss when they have implemented additional security for the rented unit such as a disc padlock or individual storage unit alarm.

Additional or optional coverages offered include: Transit, Motor Vehicles, Boats and Recreational Vehicles, Moths, Insects, Rodents or Vermin Damage, Debris Removal, and Extra Rental Expense.

This is similar in nature to others approved for like coverage.

Requested rate/rule requires approval of companion form(s).

**8a - 2004 April 27 10 AM - 17359**

INSURANCE SERVICES OFFICE, INC.

9 - INLAND MARINE

REVISED RULE ONLY

CM 2003-ORU03-LOUISIANA

REVISED RULES FOR DIVISION EIGHT- COMMERCIAL INLAND MARINE MANUAL

COMPANY REFERENCE: CM 2003-ORU03 - Louisiana

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The organization states the purpose of this filing is to clarify various rating rules in the Commercial Lines manual for Division Eight-Inland Marine. It proposes, with this filing, to express more explicitly certain premium calculation steps in the General Rules and in the rules in various classes in Division Eight of the Commercial Lines Manual.

It also maintains that the following changes, as cited in the filing, are editorial in nature and do not result in any change in premium calculations.

### **General Rule 6. Premium Computation**

Paragraph A. Prepaid Policies is revised to describe in three separate subparagraphs the premium calculation steps for prepaid policies with terms of one year, with terms of more than one year and with terms of less than one year.

### **General Rule 23. Deductibles**

The table in Paragraph C. Optional Deductibles includes a total limit of insurance range for \$10,000 deductibles of \$100,000 to \$250,000. This range is corrected to read \$100,001 to \$250,000. In addition, a footnote, which is considered to have little practical application, is being deleted from the table.

## **General Rule 25. Coinsurance Modification**

This rule is revised to reference the specific classes and specific rule numbers to which the coinsurance modification rule has application. Also included is a notation that the coinsurance modification rule applies to policies written on a non-reporting basis.

## **Accounts Receivable Rule 36. Premium Determination**

Paragraph C. Branch Premises is revised to express more clearly the requirement that all branch premises should be described. Also clarified is how the rating procedure applies to branch premises that customarily forward records of accounts receivable to other premises and to branch premises that do not customarily forward such records.

In Paragraph G. Example, the base rates used in the example have been rounded to three decimal places.

## **Camera and Musical Instrument Dealers Rule 49. Coverage Options**

The reference in Paragraph A.1. Optional Additional Property to a "flat" premium is inaccurate and so is being deleted.

Paragraph C. for Employees Custody and Elsewhere coverages are rewritten to clarify that the limit up to 10% of all limits that may be provided at no additional charge applies on an individual location basis.

## **Equipment Dealers Rule 74. Coverage Options**

The reference in Paragraph A. Optional Additional Property to a "flat" premium is inaccurate and so is being deleted.

## **Equipment Dealers Rule 78. Premium Determination**

Paragraph A.2. Specified Locations- Outside Buildings is rewritten to specify that premium development is based on the highest merchandise inventory plus the average value of property of others during the past 12 months. In addition, the eligibility of locations for the experience modification plan is clarified in Paragraph C.1. Eligibility Dealers Experience Rating Plan.

## **Film Rule 91. Definitions**

Paragraph B. is revised to clarify that for multiple locations use of the Basic Group I and II rates applies to both non-reporting and reporting policies.

## **Film Rule 92. Premium Determination**

Paragraph A. Rating Base Development is revised to specify that the rating procedures apply separately to each production.

## **Floor Plan Rule 107. Premium Determination**

A sentence is added to Paragraph B. Premium Calculation to specify that the monthly premium developed should be multiplied by 12 to determine the estimated annual premium.

#### **Jewelers Block Rule 124. Premium Determination**

The heading "U.L. Certified Central Station Supervised" of Paragraph B.2.a.(1) and B.2.c(1) is revised to include phrase "(With or Without Key)" to signify that the same credits apply regardless of the watchperson's having access to the premises or safes and vaults.

Paragraph B.2.b.(5) is revised to clarify that the 5% credit for "All Other Safes" applies to safes that do not qualify for the credits provided in Paragraphs (1)-(4).

Table 124.B.2.c.(1) Safe and Vault Burglar Alarm Systems Credits is revised to specify that credits do not apply for local alarms.

#### **Mail Rule 133. Coverage Options**

The reference in Paragraph D. Flat Premium Per Shipping Package to the "refer to company" rule is deleted as loss costs for this coverage are provided in the manual.

#### **Physicians and Surgeons Rule 145. Premium Determination**

Paragraph A.3. Coverage Limited to Property Usually Carried by the Insured is revised to specify that the other Physicians and Surgeons coverages do not apply when this coverage is written.

#### **Valuable Papers Rule 175. Premium Determination**

In Paragraph E. Example, the base rate used in the example has been rounded to three decimal places.

The requested rate/rule requires approval of companion form(s).

9a - 2004 April 27 10 AM - 17362

EMPLOYERS INSURANCE COMPANY OF WAUSAU  
1 - PROPERTY  
INITIAL RATE AND RULE  
LIBERTY MUTUAL PROPERTY RM SELECT POLICY  
ANNUAL STATEMENT LINES  
FIRE/ALLIED LINES/BOILER & MACHINERY  
COMPANY REFERENCE: SRR-CW-013-03  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned company wishes to introduce its Liberty Mutual Property RM Select Policy, which is designed to provide in a single contract, most major commercial property and inland marine coverages.

These coverages include but are not limited to:

- Real Property
- Personal Property
- Personal Property of Others
- Loss of Business Income
- Extra Expense
- Equipment Breakdown
- Earth Movement
- Flood
- Debris Removal
- Valuable Papers
- Accounts Receivable
- Transit
- Mobile Equipment
- Buildings Under Course of Construction
- Demolition and Increased Construction Cost
- Newly Acquired Locations

The various coverages are either automatically included in the policy, or are activated by fill-ins, indicators, schedules, or by endorsement. Advantages to the policyholder include the ability to choose appropriate combinations of full blanket limits, specific limits, coverages, etc. With few exceptions one policy deductible applies to all losses.

This new product is an effort to combine the various products currently used by Employers Insurance Company of Wausau and Arkwright Liberty Mutual into a single product. The products currently used by both these entities are proprietary independent products. The company's goal with this filing is to develop a new form and associated rating program that is consistent with this method of operation.

The company states the rates and rules were developed in conjunction with The Hartford Steam Boiler Inspection and Insurance Company (HSB), which reinsures its Equipment Breakdown exposures 100%.

The pricing structure employed uses a layered approach building from the all risk rate up. The rates are composed of loss costs that have been modified based on specific criteria.

The rate/rule requires approval of companion forms.

**10a - 2004 April 27 10 AM - 17365**

OHIO CASUALTY INSURANCE COMPANY, THE  
 WEST AMERICAN INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY  
 1 - PROPERTY  
 WITHDRAWAL OF RATES OR RULES  
 WITHDRAWAL OF ITEM #19A - AUGUST 2002  
 COMPANY REFERENCE: 20040040A  
 REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned companies wish to withdraw their company exception to Rule 81. Deductible Insurance Plan, which was approved in August 2002 (item #19a).

Instead, they will utilize Property Insurance Association of Louisiana's (PIAL, in conjunction with Insurance Services Office, Inc. (ISO) filing designation number LA-01-6 (CF-2001-ORU1), which is Louisiana base deductible revised rules, approved in August 2001 (item #20a).

**11a - 2004 April 27 10 AM - 17367**

PEERLESS INSURANCE COMPANY  
NETHERLANDS INSURANCE COMPANY  
AMERICA FIRST INSURANCE COMPANY  
PEERLESS INDEMNITY INSURANCE COMPANY

1 - PROPERTY

REVISED RULE ONLY

COMMERCIAL PROPERTY

COMPANY REFERENCE: 2004-00517

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned companies are filing to correct their exception to Rule 38.D.4. Building and Personal Property Coverage Options for their Commercial Property Program.

They are making this correction to reflect the adoption of ISO's Earthquake revision to zip code rating.

They are also filing a clarification to Rule 76, Flood Coverage Endorsement in the Refer to Company pages.

**12a - 2004 April 27 10 AM - 17372**

HANOVER INSURANCE COMPANY, THE  
MASSACHUSETTS BAY INSURANCE COMPANY

1 - PROPERTY

INITIAL RATE AND RULE

INTRODUCTION OF \$7.00 LATE FEE FOR EXISTING INSTALLMENT PLANS

COMPANY REFERENCE: DF-CW-40148-01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned companies propose to implement a \$7.00 late fee that will apply to their existing installment programs currently on file with this department.

The companies state the fee may be assessed multiple times during the policy period if an insured continues to make late payments.

Also, the companies maintain that the insured will receive a 60 day notice that a late fee will be assessed if the policy premium is paid after the due date and will charge the late fee on the date they issue notice of Intent to Cancel.

The companies further state that they have approximately 2,000 policies, which are either boat or dwelling fire. They do not track the number of late payments received from insureds.

13a - 2004 April 27 10 AM - 17375

TRAVELERS INDEMNITY COMPANY, THE  
CHARTER OAK FIRE INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE  
PHOENIX INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF ILLINOIS, THE  
1 - PROPERTY  
INITIAL RULE ONLY  
OMNI II COMMERCIAL PROPERTY PROGRAM  
INTRODUCTION OF OPTIONAL BOILER AND MACHINERY COVERAGE  
COMPANY REFERENCE: 2004-17-PR-899-A  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The above captioned companies are submitting this rule filing to add Boiler and Machinery as an optional coverage to their Omni II Commercial Property Program.

The companies are introducing Form CP T3 82 02 04 Causes of Loss - Equipment Breakdown to add the Boiler Equipment Breakdown cause of loss to their Commercial Property Coverage Form.

The companies state unlike their Deluxe Property program, the Omni II Property program does not currently have the option to endorse Boiler coverage on the policy. The overall Omni II Property exposures are smaller and more homogeneous than the sampled risks that were reviewed for Deluxe. Currently, they have had greater success in cross-selling Boiler policies on their larger risks, which tend to be written in their Deluxe Property program. Since the only cross-sell option that they have for Omni II is to issue two stand-alone policies, they have had very limited success in marketing Boiler on their smaller, highly automated accounts. Since they have no endorsement data for Omni II as they do for Deluxe and because the Omni II distribution is heavily skewed toward the lower class levels, they used actuarial and underwriting judgment to select a straight 7% to price across all Omni II classes.

The requested rule filing requires approval of companion forms.

14a - 2004 April 27 10 AM - 17376

TRAVELERS INDEMNITY COMPANY, THE  
CHARTER OAK FIRE INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE  
PHOENIX INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF ILLINOIS, THE  
1 - PROPERTY  
REVISED RULE ONLY  
DELUXE PROPERTY

OMNI II PROGRAM

COMPANY REFERENCE: 2004-17-PR-829-A

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned companies wish to submit new endorsement rule pages for use with their ISO property coverage part.

This optional endorsement amends Section B.1 Exclusions of the Deluxe Property Coverage Form so that loss caused by "fungus", wet rot, dry rot or bacteria is not covered unless such loss is a consequence of fire or lightning or as provided for under "Limited Fungus", Wet Rot, Dry Rot and Bacteria coverage, which has been included in this endorsement.

The endorsement includes a \$15,000 sub-limit for direct damage and 30 days for time element coverage. These limits can be increased by indicating higher amounts in the Schedule of the endorsement. Direct damage limits in excess of \$15,000 are available at a rate of \$.16 per hundred and additional time element coverage is available based on factors applied to the Business Income or Extra Expense rates.

The requested rates/rules requires approval of companion forms.

[15a - 2004 April 27 10 AM - 17381](#)

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

1 - PROPERTY

INITIAL RULE ONLY

OMNI II PROPERTY PROGRAM

COMPANY REFERENCE: 2004-17-PR-827-A

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred in July 2002 (Item 15a) effective 9/01/2002.

The companies are submitting the new endorsement rule pages for use with their ISO Property Coverage Part.

This optional endorsement amends the Causes of Loss Forms so that loss caused by "fungus", wet rot, dry rot or bacterial is not covered unless such loss is a consequence of fire or lightning or as provided for under the Additional Coverage provision, which has been included in this endorsement.

The endorsement includes a \$15,000 sub-limit for direct damage and 30 days for time element coverage. These limits can be increased by indicating higher amounts in the Schedule of the endorsement. Direct damage limits in excess of \$15,000 are available at a rate of \$0.16 per hundred and additional time element coverage is available based on factors applied to the Business Income or Extra Expense rates.

The requested rates/rules requires approval of companion forms.

16a - 2004 April 27 10 AM - 17382

GULF INSURANCE COMPANY

1 - PROPERTY

REVISED RATE ONLY

RECREATIONAL VEHICLE PARK PROGRAM

COMPANY REFERENCE: RVP-RR-0204

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

This company's initial mono-line Property (Fire and Allied Lines) Recreational Vehicle Park Program in October 2001 (# 16A) effective 11/01/01.

It now files for an overall increase of +20.0% increase, or +\$1,000.

It is also revising the general rules to provide clarification and to provide for additional coverage options.

The company states its premium level in Louisiana for 2002 was only \$5,000 and, therefore, not credible. It also states as its rates are used countrywide rate revisions are developed using countrywide experience.

The company's countrywide experience is shown below:

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1998	\$	\$	
1999			
2000	141,902	451,428	318.1
2001	557,146	835,710	149.0
2002	801,038	2,326,931	290.4
All Years	\$ 1,500,086	\$ 3,614,069	240.9

17a - 2004 April 27 10 AM - 17385

REPUBLIC UNDERWRITERS INSURANCE COMPANY

1 - PROPERTY

PROPERTY DEVIATION

COMMERCIAL PROPERTY

(-20% DOWNWARD)

COMPANY REFERENCE: 04-046ru

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned company wishes to introduce a -20% rate deviation from the current PIAL rates.

The company has furnished actuarial support for the proposed deviation.

**18a - 2004 April 27 10 AM - 17390**

AMERICAN AGRI-BUSINESS INSURANCE COMPANY  
2 - CROP  
INITIAL RATE AND RULE  
2004 CROP-HAIL RATE AND RULE INITIAL FILING  
COMPANY REFERENCE: LACH-2004  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting the initial rates and rules to be used with the above captioned program.

The requested rate/rule requires approval of companion forms.

**19a - 2004 April 27 10 AM - 17393**

AMICA MUTUAL INSURANCE COMPANY  
4 - HOMEOWNERS  
LOSS COST ADOPTION  
ADOPTION OF ISO FILING DESIGNATION NOS.:  
H 2001-RO1MU - LOUISIANA AND H 2001-RO1MU (AMENDMENT) AND  
H-2001-RLC91 AND H-2001-RLC91 (AMENDMENT 1)  
LOSS COSTS AND RULES FOR LIMITED FUNGI, WET OR DRY ROT OR BACTERIA INCREASED LIMITS  
COMPANY REFERENCE: LA-H-04-2-RU  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

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

H 2001-RO1MU - Louisiana and H 2001-RO1MU (Amendment) - approved on March 3, 2004 (item #23a) effective July 1, 2004;

H-2001-RLC91 and H-2001-RLC91 (Amendment 1) - approved on March 3, 2004 (item #27a) effective July 1, 2004.

The company will utilize a loss cost multiplier of 2.532.

**20a - 2004 April 27 10 AM - 17394**

EMPLOYERS MUTUAL CASUALTY COMPANY  
EMCASCO INSURANCE COMPANY  
EMC PROPERTY & CASUALTY COMPANY  
4 - HOMEOWNERS  
ADOPTION  
LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE

ADOPTION OF ISO FILING DESIGNATION NO.: H 2001-RO1MU - LOUISIANA AND H 2001-RO1MU (AMENDMENT) - APPROVED AS ITEM #23A ON 3/3/04 (WITH EXCEPTION)

COMPANY REFERENCE: LA-HO-2004-01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned companies wish to adopt Insurance Services Office, Inc. (ISO)'s Filing Designation No.: H 2001-RO1MU - Louisiana and H 2001-RO1MU (Amendment), which is for the Limited Fungi, Wet or Dry Rot or Bacteria Coverage that was approved as item #23a on March 3, 2004.

The companies wish to adopt the rule with one exception:

- The optional increased limits will not be made available.

The Increased Limits section of the rule has been replaced with "This section does not apply".

The requested rate/rule requires approval of companion forms.

**21a - 2004 April 27 10 AM - 17398**

INSURANCE SERVICES OFFICE, INC.

4 - HOMEOWNERS

REVISED RULE ONLY

INTRODUCTION OF MANUAL RULES FOR HOMEOWNERS POLICY PROGRAM AND MOBILEHOME SUPPLEMENT (2000 EDITION)

COMPANY REFERENCE: HO 2004-R00RU - LOUISIANA

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The Insurance Services Office, Inc. (ISO) is filing to introduce or revise various rules in the Homeowners Manual - General Rules and Mobilehome Supplement to the Homeowners General Rules. These revisions include modifications to and clarifications of existing rules.

Some rules included in the filing are modified or replaced by a state-specific exception in a particular state.

The document consists of a Table of Contents and four sections:

### **Section I - Explanation of Revised and New General Rules**

Section I explains the changes to the multistate rules and the introduction of new rules.

- ISO is revising Multistate General Rules 101, 302, 304, 403, 406, 407, 503, 504, 505, 511, 515, 516, 517, 521, 604, 610, 611 and 612.
- ISO is introducing nine rules, which compliment new optional endorsements included in the companion forms filing. They are designated as Rules 211 - Additional Interests, 409 - Replacement Cost Coverage for Certain Non-Building Structures, 522 - Landlord's Furnishings, 523 - Assisted Living Care Coverage, 524 - Other Members of an Insured's Household, 525 - Motorized Golf Cart - Physical Loss Coverage, 526 - Residence Held in Trust, 527 - Student away from Home and 529 - Modified Other Insurance Condition - HO 00 06 only.
- ISO is including into the Multistate General Rules five rules which are currently in effect in most states and

appear as Additional Rules in the ISO Homeowners Manual. They are:

1. Building Code Effectiveness Grading New General Rule 410.
  2. Home Business Insurance Coverage New General Rule 528.
  3. Computer Related Damage or Injury New General Rule 606.
  4. Optional Property Remediation for Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverages New General Rule 616.
  5. Three or Four Family Dwelling which has been merged into existing Rules 101, 104, 301 and 402.
- ISO is also updating the Mobilehome Supplement to the General Rules to indicate that Rule 410. does not apply.

## **Section II - Description and Samples of Format Changes**

Section II explains format changes to the multistate rules and included some of the more typical changes.

Rapid advances in computer hardware and text management software have led to ISO researching the development of an electronic version of ISO's Homeowners Manual and Mobilehome Supplement to the Homeowners General Rules. With an electronic version, ISO has determined that the text programming standards which were adequate for paper presentation of information are relatively inappropriate for electronic formats.

Accordingly, ISO is modifying the current Homeowners Manual and Mobilehome Supplement so that, in an electronic version, they can take advantage of the capabilities of text management systems, particularly in the areas of search and hypertext linking functions.

ISO is also implementing a new manual design called Integrated Manual Design (IMD). The purpose of IMD is to ensure that, when all of the pieces of the manual - multistate rules, state exceptions, and state loss costs - are read together as a single manual, this information flows smoothly and clearly.

Through the implementation of IMD, ISO will ultimately assemble state-specific electronic manuals and provide participating companies with the ability to add their own filed and approved information to these state-specific electronic manuals through Personal Lines Electronic Manual Services (PLEMS).

The changes, while cosmetic from a paper perspective, enable manual users to take full advantage of these capabilities and provide for the most useful presentation of the Homeowners Manual and Mobilehome Supplement information electronically.

## **Section III - Revised and New Rules**

Section III shows the rule changes explained in Sections I and II.

This section displays the affected rules as described in Section I and II.

## **Section IV - 2000 Edition of Homeowners General Rules and Mobilehome Supplement**

Section IV contains the revised Homeowners and Mobilehome Supplement Multistate Manual Pages, including all of the changes described in Sections I, II and III.

This section includes all of the changes described in Sections I, II and III; and contains the revised:

- Homeowners Multistate Manual Pages,

- Louisiana Homeowners Exception Pages,
- Mobilehome Supplement to the Homeowners General Rules, and
- Louisiana Mobilehome Exception Pages.

The requested rule filing requires approval of companion forms.

22a - 2004 April 27 10 AM - 17399

ALLSTATE INDEMNITY COMPANY

4 - HOMEOWNERS

REVISED RULE ONLY

RULE 24 - RATING GROUP CLASSIFICATION

COMPANY REFERENCE: R14994

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned company is filing a revision to Rule 24 - Rating Group Classification in its Homeowners Manual.

This is being done in compliance with Louisiana Senate Bill 1448.

Page IH24-1 dated 7/31/2000 is being withdrawn and replaced with Pages IH24-1 and IH24-2 dated 3/1/2004.

The rule states as follows:

**Rule 24 - Rating Group Classification for Standard & Deluxe**

Each policy will be assigned a Rating Group based on the criteria below. At each renewal, the same Rating Group will continue to apply unless the policy qualifies for a different Rating Group under Section B of this rule. This rule applies to the Standard and Deluxe policy forms.

**A. Initial Rating Group Determination**

The policy will be assigned to a Rating Group based on the Insurance Financial Stability (IFS) score assigned when the credit report(s) ordered in connection with the policy were requested, regardless of the effective date of the policy.

For Policy Rating Group assignment on or after 6/30/2000:

IFS Score	Rating Group
000-291	6A
292-330	6B
331-350	6C
351-375	6D
376-408	6E
409-458	6F
459-999	6G

With respect to credit reports requested on and after 6/30/2000 where a credit report cannot be obtained, or where

a credit report consists only of inquiries, an IFS score of 340 will be assigned.

The policy of any insured whose credit report was ordered by Allstate Indemnity Company for the purpose of tier determination pursuant to this rule on or after 3/31/2004 may, at Allstate's sole discretion, be assigned to Rating Group 6C and be re-assigned a Tier accordingly, retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate clearly demonstrating that his or her credit history was unduly influenced by a medical crisis, death of a spouse, identity theft, the personal guaranty of a business loan, or a catastrophic event as deemed by the commissioner of insurance.

## **B. Subsequent Rating Group Determination**

At each renewal, the same Rating Group will continue to apply unless at renewal one of the following applies:

1. For Rating Group 6G and beginning with the 3rd renewal after 5/15/2004, credit report(s) will be ordered for all applicable insureds on the policy at the time of the reorder. Subsequently, credit report(s) will be ordered prior to every 3rd renewal effective date following the effective date of the policy for which credit report(s) were most recently ordered. Additionally, effective 5/15/2004, and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. If an insured requests a reorder, the next automatic reorder will take place prior to the 3rd renewal effective date following the effective date of the policy for which the credit report(s) was most recently ordered to determine the applicable Rating Group. Any reorder will be done accordingly to the procedure regarding ordering of credit reports that is in effect for Allstate Indemnity Company at the time of the reorder.
2. For all Rating Groups other than Rating Group 6G and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Indemnity Company at the time of the reorder.

NOTE: If named insured requests a credit report(s) reorder less than 45 days prior to the renewal effective date of the policy, the updated IFS score will be reflected in the Rating Group determination for the next following policy period.

## **C. Credit Report Reorders**

In the event it is necessary to reorder any credit report(s) other than for reasons listed in Section B.1 or Section B.2, all credit reports needed to assign the proper Rating Group will be reordered.

New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder according to the policy regarding ordering of credit reports that is in effect for Allstate Indemnity Company at the time of the reorder, and the applicable Rating Group will be assigned based upon the resulting IFS score from the reordered credit report.

There is no rate impact associated with this filing.

23a - 2004 April 27 10 AM - 17402

ELECTRIC INSURANCE COMPANY  
4 - HOMEOWNERS

LOSS COST ADOPTION

ADOPTION OF ISO FILING DESIGNATION NOS.:

H 2001-RO1MU - LOUISIANA AND H 2001-RO1MU (AMENDMENT) AND

H-2001-RLC91 AND H-2001-RLC91 (AMENDMENT 1)

LOSS COSTS AND RULES FOR LIMITED FUNGI, WET OR DRY ROT OR BACTERIA INCREASED LIMITS

COMPANY REFERENCE: H-2001-RLC91

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

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

H 2001-RO1MU - Louisiana and H 2001-RO1MU (Amendment) - approved on March 3, 2004 (item #23a) effective July 1, 2004;

H-2001-RLC91 and H-2001-RLC91 (Amendment 1) - approved on March 3, 2004 (item #27a) effective July 1, 2004.

The company will utilize a loss cost multiplier of 1.550.

**24a - 2004 April 27 10 AM - 17403**

LIBERTY MUTUAL FIRE INSURANCE COMPANY  
FIRST LIBERTY INSURANCE CORPORATION, THE  
4 - HOMEOWNERS

REVISED RULE ONLY

LIBERTYGUARD HOMEOWNERS RATING MANUAL

COMPANY REFERENCE: HO Rule (Amendment 2)

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

In January 2004 (item #18a), the above captioned companies revised their LibertyGuard Homeowners Rating Manual.

Since that filing, they have found some rule pages that need to be amended to correspond with the forms portion. They are as follows:

**Section FR Page 3**

Replace FMHO 547, Optional Loss Settlement Endorsement, with FMHO2885, Louisiana Optional Loss Settlement Endorsement. Replace FMHO 1182, Expanded Replacement Cost Endorsement, with FMHO 2886, Louisiana Expanded Replacement Cost Endorsement. Replace FMHO 1183, HomeProtector Plus Endorsement, with FMHO 2887, Louisiana HomeProtector Plus Endorsement. These endorsements have been revised to include "like kind and quality" language.

**Section 3 Page 1**

Add reference to FMHO 1183, Louisiana HomeProtector Plus Endorsement.

**Section3 Page 2**

Add reference to FMHO 1182, Louisiana Expanded Replacement Cost Endorsement.

There is no rate impact associated with this filing.

The requested rate/rule filing requires approval of companion forms.

**25a - 2004 April 27 10 AM - 17406**

HANOVER INSURANCE COMPANY, THE  
MASSACHUSETTS BAY INSURANCE COMPANY  
HANOVER AMERICAN INSURANCE COMPANY, THE  
4 - HOMEOWNERS  
INITIAL RATE AND RULE  
INTRODUCTION OF \$7.00 LATE FEE FOR EXISTING INSTALLMENT PLANS  
COMPANY REFERENCE: HO-CW-40148-01  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The above captioned companies propose to implement a \$7.00 late fee that will apply to their existing installment programs currently on file with this department.

The companies state the fee may be assessed multiple times during the policy period if an insured continues to make late payments.

Also, the companies maintain that the insured will receive a 60 day notice that a late fee will be assessed if the policy premium is paid after the due date and will charge the late fee on the date they issue notice of Intent to Cancel.

The companies further state that they have approximately 2,000 policies, which are either boat or dwelling fire. They do not track the number of late payments received from insureds.

**26a - 2004 April 27 10 AM - 17408**

FIDELITY AND DEPOSIT COMPANY OF MARYLAND  
4 - HOMEOWNERS  
INITIAL RATE AND RULE  
ESSENTIAL HOMEOWNERS PROGRAM  
COMPANY REFERENCE: LA-HO-2003-006R  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

The above captioned company wishes to file initial rates and rules for its Essential Homeowners Program.

The Essential homeowners program will replace the Specialty program (which was approved in November 1998 as item #8a). The Specialty program has not proven successful in terms of the premium volume or number of policies. The in force policy count after four years of sales in Louisiana is 68.

The Essential program was designed to target the hard-to-place consumer based upon loss experience or other underwriting criteria. Due to the difficulty of obtaining and maintaining homeowners insurance, these individuals

often obtain non standard policies or lenders obtain "forced placed" insurance which generally does not provide coverage for the borrower's equity, or household contents, additional living expense, personal liability, and medical payments. This product was designed to fill a gap market between lender placed coverage and standard products and provide an alternative market for these individuals.

The Essential program provides for different rates by territory, wind-resistive credit, and more deductible choices as compared to the Specialty program. The company believes the pricing differences by territory will make this product more attractive to its target market than the Specialty program was.

Existing insureds will be reviewed prior to their renewal date and will be conditionally renewed into the appropriate existing insurance program. There will be no rate increase for current Specialty policyholders when the program is removed. The company states the change from Specialty program to the Essential program is designed to help better capture its target market, not to create a rate increase for its current policyholders.

### Deductibles

The applicant may choose an optional deductible level for all other perils. The options are \$500, \$1,000 and \$2,500. The deductible for wind or hail is mandatory. A 2% wind or hail deductible is required on all policies in the following parishes:

St. Tammany, St. Bernard, Plaquemines, Jefferson, Lafourche, St. Charles, Washington, Tangipahoa, Livingston, Terrebonne, St. James, St. John the Baptist, Assumption, St. Martin, Iberia, Vermillion, Cameron, Calcasieu, Jefferson Davis, Acadia, Lafayette, St. Mary, Iberville, West Baton Rouge, East Baton Rouge.

Policies in all other parishes must select between a 1% or 2% wind or hail deductible.

The requested rate/rule requires approval of companion forms.

27a - 2004 April 27 10 AM - 17409

FIDELITY NATIONAL INSURANCE COMPANY

4 - HOMEOWNERS

INITIAL RATE AND RULE

HOMEOWNERS (HO-3)

RENTERS (HO-4)

CONDOMINIUM UNITOWNERS (HO-6)

COMPANY REFERENCE: FNIC-LAR1.0

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The above captioned company wishes to file initial rates and rules for its Homeowners program in Louisiana.

The company states the rates and rules for this program are based on State Farm Fire and Casualty Company's manual with rates effective June 15, 2003, with some differences.

### Deductibles

There is a \$500 base deductible. Additional deductibles are available.

### Hurricane Deductibles

A 2% hurricane deductible is mandatory in Territories 1, 2, 6, 7, 8, 9, 10, 12, 19, 20, 23 and 25. Additional deductibles of 5%, 10% and 15% are available.

A \$30 policy fee will apply to all new and renewal homeowners, renters and condominium unit owners policies.

The annual minimum premium is \$75.

The company has also revised its rates/rules manual to coincide with the policy forms and endorsements currently on file in Louisiana. These changes include:

- Revising endorsements numbers for non-ISO endorsements.
- Remove Rule 14 - Increased Limits and Modifications to Coverage C - Loss by Theft of Firearms.
- Remove Rule 15 - Increased Limits on Silverware and Goldware.
- Remove Rule 21 - Increased Limits for Loss to Computer and Electronic Data Processing Equipment.

The Countrywide experience is as follows:

**COUNTRYWIDE**  
(Accident Year as of 12/31/03)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2001	1,279,172	102,760	8.0%
2002	2,194,047	2,120,088	96.6%
2003	5,874,166	4,820,414	82.1%
All Years	\$ 9,347,385	\$ 7,043,262	75.4%

The requested rate/rule requires approval of companion forms.

**28a - 2004 April 27 10 AM - 17411**

MERITPLAN INSURANCE COMPANY  
4 - HOMEOWNERS  
INITIAL RATE AND RULE  
SPECIALTY HOMEOWNERS PROGRAM  
COMPANY REFERENCE: PL-03-1249  
REQUESTED EFFECTIVE DATES – NEW

RENEWAL

The above captioned company wishes to file initial rates and rules for its Specialty Homeowners Program.

This new program is designed to accommodate risks that are unable to qualify for insurance in the standard markets.

The company states "While this program does have some minimal underwriting standards, the risks eligible on this program will tend to have one or more high risk factors that would exclude them from preferred and standard insurance programs. Examples of the high risk factors eligible include: brush exposure, homes over 75 years old,

homes with fuses instead of circuit breakers and risks with up to five previous losses. This program will typically be marketed through independent and affiliated agencies."

The company also states "This is a new program filing and our experience with this program in other states is not mature, so Exhibit A.2 (Countrywide experience) should not apply.

**Rates**

1. Key Rate: The key rate is \$1.84 per \$100 of coverage provided on the structure.
2. Territory Curve:

Territory	Factor
30	1.00
31	1.00
32	1.00
33	1.18

3. Calculate Rate per Hundred: Rate per 100 x Territory Curve Factor.

There will be a \$500 All Perils base deductible. The designated coastal areas (same areas that are defined in the Coastal Plan) must be written with the Windstorm or Hail Exclusion endorsement. All policies must be written with a wind/hail deductible of 2% from the Coverage A amount selected.

As this is an initial filing, there is no rate impact associated with this filing.

The requested rate/rule requires approval of companion forms.

**29a - 2004 April 27 10 AM - 17414**

INSURANCE SERVICES OFFICE, INC.

4 - HOMEOWNERS

REVISED RULE ONLY

REVISION OF LOUISIANA HOMEOWNERS AND MOBILHOME SUPPLEMENT MANUAL

COMPANY REFERENCE: HO 2004-ORU1 - Louisiana

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

Insurance Services Office, Inc. (ISO) received approval of the introduction of a state exception to the Mobilhome Supplement to the Homeowners Policy Program Multistate Rule 807 (to reflect reference to the new Louisiana specific Lienholder's Single Interest Endorsement MH 04 11) on March 3, 2004 (item #22a) to be effective July 1, 2004.

Since the rule as filed only applies to the recently filed and pending HO 2000 program, ISO should have also included the change that is being made to the current manual for the HO 91 Program currently in effect.

To correct this, ISO has filed the page showing the revision that will be included in the current manual. It is identical to what is approved except that the format fits current HO 91 Mobilhome Supplemental manual page MH-

E-1.

**30a - 2004 April 27 10 AM - 17416**

TRINITY UNIVERSAL INSURANCE COMPANY  
TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC.  
5 - COMMERCIAL MULTIPLE PERIL  
PROPERTY DEVIATION  
BUSINESSOWNERS POLICY-DEVIATION  
TRINITY UNIVERSAL- 30% FROM TRINITY UNIVERSAL OF KANSAS RATES  
TRINITY UNIVERSAL OF KANSAS-25% FROM PIAL RATES  
COMPANY REFERENCE: LA-04-0406-07-MU  
REQUESTED EFFECTIVE DATES - NEW: RENEWAL:

These companies had a downward deviation of -30% for Trinity Universal Insurance Company, and a -25% downward deviation for the Trinity Universal Insurance Company of Kansas that was last renewed in March 2001 (#1b3) for a one-year period of June 1, 2001 through June 1, 2002.

The companies have failed to renew those deviations for the policy periods of June 1, 2002 through June 1, 2003, and June 1, 2003 through June 1, 2004.

They now file to use those same deviations effective June 1, 2004 to expire June 1, 2005.

The companies state it had 153 Businessowners policies in force as of 12/31/03. They also state the failure to make their deviation renewal filings had no effect on those policyholders, as straight PIAL rates should be used if the deviations are not renewed; however doing this would have resulted in large rate increases for their policyholders because their deviations are negative.

**31a - 2004 April 27 10 AM - 17417**

STARNET INSURANCE COMPANY  
9 - INLAND MARINE  
INITIAL RATE AND RULE  
INDEPENDENT ANIMAL MORTALITY PROGRAM  
COMPANY REFERENCE: 031201-LA01  
REQUESTED EFFECTIVE DATES - NEW RENEWAL

The referenced company wishes to submit initial rates and rules for an independent Animal Mortality program under its Inland Marine line of business.

The company states that the proposed rates are for General Mortality (by class of the animal), Named Perils Mortality, Limited Named Perils Mortality, Special Accidental Mortality, Surgical Endorsement, Veterinary Services and Agreed Value/Guaranteed Renewal Endorsement.

Also, it maintains that the proposed rates are based on the current approved rates of General Star National Insurance Company which it states is withdrawing from the Animal Mortality market. It stresses that it will provide a

market for and write animal mortality coverage through General Star's former agents.

The companion forms have been approved by our Forms division.

**32a - 2004 April 27 10 AM - 17420**

INSURANCE SERVICES OFFICE, INC.

9 - INLAND MARINE

LOSS COST ADOPTION

COMMERCIAL INLAND MARINE

ISO LOSS COST FILING DESIGNATION: **CM-2004-RLA1**

**(-15.8%)**

COMPANY REFERENCE: CM-2004-RLA1

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL

The referenced organization wishes to submit its Advisory Loss Cost Revisions for Commercial Inland Marine.

This filing proposes an overall decrease of **-15.8%**. The advisory Loss Cost level changes are:

Class	Proposed
Cameras and Musical Instruments	-9.0%
Camera Dealers and Musical Instrument Dealers	-3.2%
Equipment Dealers	-17.8%
Film and Theatrical Property	-6.6%
Floor Plan	-20.9%
Jewelers Block	-6.8%
Signs -- SE States	-16.5%
Physicians & Surgeons	+0.7%
Accounts Receivable	+10.6%
Mail	(a)
Valuable Papers	-10.7%
<b>Total All Filed Classes</b>	<b>-15.8%</b>

**33a - 2004 April 27 10 AM - 17421**

FIDELITY NATIONAL INSURANCE COMPANY

9 - INLAND MARINE

INITIAL RATE AND RULE

PERSONAL INLAND MARINE

COMPANY REFERENCE: FNIC-LAP1.0

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company is submitting initial rates and rules for its Personal Inland Marine program in Louisiana.

The company states that with this filing it proposes to adopt State Farm's personal inland marine rates and rules

(#2a, 8/01) without deviation; however, it is not adopting State Farm's rates for certain classes (e.g. wedding presents) as it does not intend to offer the coverage.

Coverage may be written for eligible personal articles such as jewelry, furs, fine arts, cameras and musical instruments subject to certain conditions.

The policy insures against all risk of direct physical loss or damage subject to certain exclusions and conditions.

The annual minimum premium for Personal Inland Marine will be \$30.

This is similar in nature to others approved for like coverage.

The requested rate/rule requires approval of companion form(s).

**34a - 2004 April 27 10 AM - 17424**

RSUI INDEMNITY COMPANY

9 - INLAND MARINE

LOSS COST ADOPTION

COMMERCIAL INLAND MARINE

ADOPTION OF VARIOUS ISO FILING DESIGNATION NUMBERS

COMPANY REFERENCE: 2003-2003

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company wishes, with this filing, to adopt various approved ISO designated filing numbers for its Commercial Inland Marine program.

The company states that it is a highly specialized insurer and the majority of its business is written as an exempt commercial policyholder. It stresses that it writes Inland Marine coverage on both a Primary and Excess of Loss basis.

Perils written include Special Causes of Loss, Broad Causes of Loss, Basic Causes of Loss, Earthquake and Flood and the company maintains that it entertains a broad range of classes of business; including but not limited to, habitational, hospitality, public entity, mercantile, real estate, manufacturing, wholesale distribution and contracting businesses.

The requested rate/rule requires approval of companion form(s).

**35a - 2004 April 27 10 AM - 17426**

HANOVER INSURANCE COMPANY, THE

MASSACHUSETTS BAY INSURANCE COMPANY

HANOVER AMERICAN INSURANCE COMPANY, THE

9 - INLAND MARINE

INITIAL RATE AND RULE

INTRODUCTION OF \$7.00 LATE FEE ASSESSMENT

(PLEASURE CRAFT)

COMPANY REFERENCE: BT-CW-40148-01

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The company, with this filing, proposes a \$7.00 late fee that will apply to its existing installment programs on file with this department.

The company states the fee may be assessed multiple times during the policy period if an insured continues to make late payments.

Also, the company maintains that the insured will receive a 60 day notice that a late fee will be assessed if the policy premium is paid after the due date and will charge the late fee on the date it issues notice of Intent to Cancel.

The company further states that it has approximately 2,000 policies, which are either boat or dwelling fire.

**36a - 2004 April 27 10 AM - 17427**

BCS INSURANCE COMPANY

9 - INLAND MARINE

REVISED RATE AND RULE

TRAVEL PROGRAM

OPTIONAL BENEFITS

COMPANY REFERENCE: BCS200439R

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The referenced company's initial Travel Insurance program was approved October 2001(#23a).

The company now proposes, with this filing, to provide optional benefits for organized activities involving more dangerous sports including diving and snow sports. Also included is coverage for loss of equipment and damage or loss of rented equipment.

Finally, it proposes to provide an optional benefit that covers property damage to rental property rented while a covered person is on a covered trip/exchange.

The requested rate/rule requires approval of companion form(s).

**37a - 2004 April 27 10 AM - 17429**

GULF INSURANCE COMPANY

SELECT INSURANCE COMPANY

GULF UNDERWRITERS INSURANCE COMPANY

9 - INLAND MARINE

LOSS COST ADOPTION

ADOPTION OF ISO FILING DESIGNATION NUMBER: CM-2002-RLA1

REVISED LOSS COST MULTIPLIER

(-7.7%)

COMPANY REFERENCE: CM-0304-ISOA  
REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The last adjustment to this program occurred April 2001 (#19a), with the companies' adoption of ISO's filing designation CM-2000-RLAI, for Commercial Inland Marine, effective June 1, 2001 and which resulted in an overall decrease of -37%.

The companies, with this filing, wish to adopt ISO's Commercial Inland Marine Loss Cost filing CM-2002-RLA1 (#7a, 2/02), revising its multiplier from 1.403 to **1.328**.

They state that this will result in an overall decrease of -7.7% or -\$10,885, affecting 13 policyholders.

The companies' experience for Commercial Inland Marine follows:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 202,501	\$ 55,906	27.6%
2000	199,173	17,342	8.7%
2001	215,778	29,130	13.5%
2002	162,313	136,815	84.3%
2003	161,376	219,494	136.0%
All Years	\$ 941,141	\$ 458,687	48.7%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
1999	\$ 96,241	\$ 45,659	47.4%
2000	118,271	45,640	38.6%
2001	102,004	70,492	69.1%
2002	74,312	276,182	371.7%
2003	52,957	523,528	988.6%
All Years	\$ 443,785	\$ 961,501	216.7%

38a - 2004 April 27 10 AM - 17431

FIREMAN'S FUND INSURANCE COMPANY  
AMERICAN INSURANCE COMPANY, THE  
NATIONAL SURETY CORPORATION  
ASSOCIATED INDEMNITY CORPORATION  
AMERICAN AUTOMOBILE INSURANCE COMPANY  
FIREMAN'S FUND INSURANCE COMPANY OF LOUISIANA  
4 - HOMEOWNERS  
REVISED RATE AND RULE  
HOMEOWNERS PROGRAM  
PRESTIGE PLUS AND STERLING EDITION

\*\*\*THIS FILING WAS REPLACED BY ITEM KEY #13821\*\*\*

COMPANY REFERENCE: NLAHO0102

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL:

The filing submitted requires additional information and the company did not respond to our request, thus staff requests disapproval.

LOUISIANA INSURANCE RATING COMMISSION

Part III -- Deviation Renewals

Tuesday, April 27, 2004

1b1 - 2004 April 27 10 AM - 17322

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY  
1 - PROPERTY  
PROPERTY DEVIATION  
DWELLING FIRE (STANDARD, PREFERRED AND SELECT)  
RENEWAL OF VARIOUS DEVIATIONS  
COMPANY REFERENCE: 04-050

LOUISIANA INSURANCE RATING COMMISSION

Part III -- ISO Adoptions

Tuesday, April 27, 2004

**2b1 - 2004 April 27 10 AM - 17319**

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY  
1 - PROPERTY  
DELAYED ADOPTION  
DWELLING  
DELAYED ADOPTION OF PIAL FILING DESIGNATION NO.: LA 03-16  
COMPANY REFERENCE: 04-036

**2b2 - 2004 April 27 10 AM - 17330**

GUIDEONE MUTUAL INSURANCE COMPANY  
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
ADOPTION  
ADOPTION OF ISO FILING DESIGNATION NUMBER CL-2002-OCT1 (CLASSIFICATION TABLE)  
COMPANY REFERENCE: CSLA050104RU01

**2b3 - 2004 April 27 10 AM - 17333**

TRINITY UNIVERSAL INSURANCE COMPANY WITHDRAWN BY COMPANY  
TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC.  
5 - COMMERCIAL MULTIPLE PERIL  
ADOPTION  
ISO REFERENCE DOCUMENT CF-2003-0BGS1 (REVISED BUILDING CODE EFFECTIVENESS GRADING SCHEDULE)  
COMPANY REFERENCE: LA-04-0408-02-MU

**2b4 - 2004 April 27 10 AM - 17341**

FIREMAN'S FUND INSURANCE COMPANY  
AMERICAN INSURANCE COMPANY, THE  
NATIONAL SURETY CORPORATION  
ASSOCIATED INDEMNITY CORPORATION  
AMERICAN AUTOMOBILE INSURANCE COMPANY  
17 - OTHER LIABILITY  
NON-ADOPTIONS  
GENERAL LIABILITY

ISO'S ADDITIONAL TERRORISM RULES  
ISO FILING DESIGNATION #: GL-2003-ORTRU  
COMPANY REFERENCE: NLAGLO204PK

**2b5 - 2004 April 27 10 AM - 17347**

GREENWICH INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE  
ADOPTION  
ISO MANDATORY WAR EXCLUSION RULE FILING DESIGNATION NUMBER CA-2003-OWLE2 AND  
AMENDMENT  
COMPANY REFERENCE: 03ME-IS-CA01-MS-LA-R

**2b6 - 2004 April 27 10 AM - 17353**

UNITED STATES FIRE INSURANCE COMPANY  
NORTH RIVER INSURANCE COMPANY, THE  
CRUM & FORSTER INDEMNITY COMPANY  
19 - COMMERCIAL AUTOMOBILE  
DELAYED ADOPTION  
ISO FILING DESIGNATION NUMBERS CA-2003-IALL1, CA-2003-RAL03, CA-2003-RRU03 AND SUPPLEMENT,  
AND CA-2001-ORU00  
COMPANY REFERENCE: Delay04

LOUISIANA INSURANCE RATING COMMISSION

Part III -- Consent to Rate

Tuesday, April 27, 2004

**3b1 - 2004 April 27 10 AM - 17320**

ARGONAUT GREAT CENTRAL INSURANCE COMPANY

1 - PROPERTY

CONSENT TO RATE

INSURED: FORESTER LLC  
DBA PARKWAY DELI  
123 TERRY PARKWAY  
GRETNA, LOUISIANA 70056

POLICY NO.: FM 9116645-03

POLICY PERIOD: 2/12/04 TO 2/12/05

**3b2 - 2004 April 27 10 AM - 17332**

STAR INSURANCE COMPANY

5 - COMMERCIAL MULTIPLE PERIL

CONSENT TO RATE

PROPERTY

INSURED: DOMINIQUE'S LIVESTOCK MARKET

COMPANY REFERENCE: CP0100738

LOUISIANA INSURANCE RATING COMMISSION

Part III -- Excess WC

Tuesday, April 27, 2004

**4b1 - 2004 April 27 10 AM - 17316**

MIDWEST EMPLOYERS CASUALTY COMPANY

16 - WORKERS COMPENSATION

W/C EXCESS

INSURED: ST. TAMMANY PARISH HOSPITAL SERVICE DISTRICT #1 DBA ST.TAMMANY PARISH HOSPITAL

COMPANY REFERENCE: 3265-SA-LA

**4b2 - 2004 April 27 10 AM - 17329**

MIDWEST EMPLOYERS CASUALTY COMPANY

16 - WORKERS COMPENSATION

INSURED: HUNT FOREST PRODUCTS, INC.

COMPANY REFERENCE: EWC005704

**4b3 - 2004 April 27 10 AM - 17335**

ALEA NORTH AMERICA INSURANCE COMPANY

16 - WORKERS COMPENSATION

W/C EXCESS

INSURED: LOUISIANA UNITED BUSINESS SELF INSURERS FUND

COMPANY REFERENCE: XSW 9000006 01

**4b4 - 2004 April 27 10 AM - 17342**

MIDWEST EMPLOYERS CASUALTY COMPANY

16 - WORKERS COMPENSATION

W/C EXCESS

INSURED: LOUISIANA UNITED BUSINESS SELF INSURERS FUND

COMPANY REFERENCE: EWC005475

**4b5 - 2004 April 27 10 AM - 17348**

EMPLOYERS REINSURANCE CORPORATION

16 - WORKERS COMPENSATION

EXCESS W/C

INSURED: LOUISIANA HOME BUILDERS ASSOCIATION SELF INSURERS FUND  
COMPANY REFERENCE: 0651654

LOUISIANA INSURANCE RATING COMMISSION

Part III -- Individual Risk

Tuesday, April 27, 2004

**5b1 - 2004 April 27 10 AM - 17318**

FEDERAL INSURANCE COMPANY  
17 - OTHER LIABILITY  
INDIVIDUALLY RISK RATED POLICY  
COMMERCIAL UMBRELLA LIABILITY  
INSURED: CYPRESS OPERATING, INC.  
POLICY NUMBER: 7981-73-47 DAL  
COMPANY REFERENCE: 7981-73-47 DALLAS

**5b2 - 2004 April 27 10 AM - 17328**

FEDERAL INSURANCE COMPANY  
17 - OTHER LIABILITY  
INDIVIDUALLY RISK RATED POLICY  
COMMERCIAL UMBRELLA LIABILITY  
INSURED: MCGOLDRICK OIL COMPANY  
POLICY NUMBER: 7980-89-26 DAL  
COMPANY REFERENCE: 7980-89-26 DALLAS

LOUISIANA INSURANCE RATING COMMISSION

Part III -- ISO Non-Adoptions

Tuesday, April 27, 2004

**6b1 - 2004 April 27 10 AM - 17321**

HARTFORD FIRE INSURANCE COMPANY  
HARTFORD ACCIDENT AND INDEMNITY COMPANY  
HARTFORD CASUALTY INSURANCE COMPANY  
HARTFORD UNDERWRITERS INSURANCE COMPANY  
TWIN CITY FIRE INSURANCE COMPANY  
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST  
HARTFORD INSURANCE COMPANY OF THE MIDWEST  
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD  
4 - HOMEOWNERS  
NON-ADOPTIONS  
NON-ADOPTION OF ISO FILING DESIGNATION NO.: H 2001-RO1MU - LOUISIANA AND H 2001-RO1MU  
(AMENDMENT) - (RULES) - (APPROVED AS ITEM #23A ON 3/3/04 EFFECTIVE 7/1/04)  
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA  
COMPANY REFERENCE: FN.14.799.2004.02

**6b2 - 2004 April 27 10 AM - 17327**

LIBERTY MUTUAL FIRE INSURANCE COMPANY  
FIRST LIBERTY INSURANCE CORPORATION, THE  
4 - HOMEOWNERS  
NON-ADOPTIONS  
NON-ADOPTION OF ISO FILING DESIGNATION NO.: H-2001-RLC91 AND H-2001-RLC91 (AMENDMENT 1) -  
(RATES) - (APPROVED AS ITEM #27A ON 3/3/04 EFFECTIVE 7/1/04)  
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA

**6b3 - 2004 April 27 10 AM - 17336**

LIBERTY MUTUAL FIRE INSURANCE COMPANY  
FIRST LIBERTY INSURANCE CORPORATION, THE  
4 - HOMEOWNERS  
NON-ADOPTIONS  
NON-ADOPTION OF ISO FILING DESIGNATION NO.: H 2001-RO1MU - LOUISIANA AND H 2001-RO1MU  
(AMENDMENT) - (RULES) - (APPROVED AS ITEM #23A ON 3/3/04 EFFECTIVE 7/1/04)  
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA

6b4 - 2004 April 27 10 AM - 17344

TRAVELERS INDEMNITY COMPANY, THE  
CHARTER OAK FIRE INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE  
PHOENIX INSURANCE COMPANY, THE  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA  
19 - COMMERCIAL AUTOMOBILE  
NON-ADOPTIONS  
ISO FILING DESIGNATION NUMBER CA-2001-ORU00  
COMPANY REFERENCE: 2004-17-CA-A89

6b5 - 2004 April 27 10 AM - 17346

PEERLESS INDEMNITY INSURANCE COMPANY  
26 - BURGLARY AND THEFT  
NON-ADOPTIONS  
NON-ADOPTION OF ISO COMMERCIAL CRIME RULES: CR-97-O97MU, CR-99-099RU, CR-2001-R01RU &  
SUPPLEMENT, & RP-2001-RKR01  
COMPANY REFERENCE: 2004-00476

LOUISIANA INSURANCE RATING COMMISSION

Part III -- Legislative Mandates

Tuesday, April 27, 2004

**7b1 - 2004 April 27 10 AM - 17317**

PEERLESS INDEMNITY INSURANCE COMPANY  
1 - PROPERTY  
INITIAL RATE AND RULE  
DIVISION FIVE - COMMERCIAL PROPERTY  
TERRORISM RULES  
COMPANY REFERENCE: 2004-00441

In response to the Terrorism Risk Insurance Act of 2002, the above referenced company is filing its initial rate and rule.

The company states the coverage will be provided on an optional basis to all policyholders and will cover "certified" acts of terrorism as defined in the act. Each policyholder will have the option to reject this coverage. To comply with the Terrorism Risk Insurance Act of 2002, the companies are filing independent rates at this time. The company states system and logistical constraints are such that made it impossible to wait for filings from rating organizations. In addition, the rates in this filing are intended to be a stop gap, filed to comply with the federal legislation passed in November of 2002. It is the company's intention to adopt the PIAL/ISO rates as soon as they are approved and can be accommodated by their systems.

For policyholders, which accept this coverage, premium will be calculated as 2.30% of the total Property policy premium.

The requested rate/rule requires approval of companion forms.

**7b2 - 2004 April 27 10 AM - 17331**

ST. PAUL FIRE AND MARINE INSURANCE COMPANY  
ST. PAUL MERCURY INSURANCE COMPANY  
ST. PAUL GUARDIAN INSURANCE COMPANY  
17 - OTHER LIABILITY  
INITIAL RATE AND RULE  
PROFESSIONAL LIABILITY  
TERRORISM RISK INSURANCE ACT OF 2002  
FILING FOR CERTIFIED LOSSES  
COMPANY REFERENCE: 2003-01-0010-R

In response to the Terrorism Risk Insurance Act of 2002, these companies are filing their independent rating rule for development of professional liability premium charges for act of terrorism.

## Terrorism Premium Determination - Acts of Terrorism

The charge for coverage for loss resulting from an "Act of Terrorism" is determined by applying a surcharge as indicated below to the final developed premium.

Program	Coverage	Surcharge
Technology Policy Program	E&O Liability Protection	1%
Public Sector Services	Employment Practices Liability	1%
Public Sector Services	Law Enforcement Liability	2%
Public Sector Services	Public Entity Management Liability	2%
Golf Facilities	Golf Facilities Management Liability	2%
Professional Liability	Funeral Directors Professional Liability	2%
Community Association and Apartment Pkg	Community Association Management Liab	2%
Mortgage Holder's	Errors & Omissions	2%

The requested rate/rule requires approval of companion forms.

7b3 - 2004 April 27 10 AM - 17334

GREAT AMERICAN INSURANCE COMPANY  
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK  
GREAT AMERICAN ASSURANCE COMPANY  
GREAT AMERICAN ALLIANCE INSURANCE COMPANY  
17 - OTHER LIABILITY  
INITIAL RATE AND RULE  
COMMERCIAL UMBRELLA & EXCESS LIABILITY  
TERRORISM RISK INSURANCE ACT OF 2002  
COMPANY REFERENCE: UM LA 0403 TERT

In response to the Terrorism Risk Insurance Act of 2002, the referenced companies are submitting their initial rates and rules to be used for certified acts of terrorism.

For Commercial Umbrella and Excess Liability coverages, this company offers two TRIA rating plan factors as follows:

1. Principal location address is a rating factor primarily due to the relative concentrations of values and human lives in an area can affect its likelihood of selection as a target for future terrorist attacks. Some locations have heightened susceptibility as targets due to their symbolic importance to the United States of America. These tiers were selected based on company judgment, supplemented by independent assessments provided by ISO. The companies state that Louisiana falls in the low susceptibility category
2. Standard industrial code (SIC) classification is a second factor in this rating plan. The nature of an insured's operation can affect its likelihood of selection as a target of and/or susceptibility to future terrorist acts. Two tiers have been provided to reflect these variations by SIC. **All locations in Louisiana are in**

the low SIC susceptibility tier. The charge for class susceptibility and location susceptibility is as follows:

SIC	Location - High	Location - Medium	Location - High
Low	N/A	N/A	0.02
High	N/A	N/A	0.03

The requested rates and rules require approval of companion forms.

**7b4 - 2004 April 27 10 AM - 17343**

GUIDEONE MUTUAL INSURANCE COMPANY  
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY  
1 - PROPERTY  
ADOPTION  
COMMERCIAL PROPERTY PROGRAM  
TERRORISM RISK INSURANCE ACT OF 2002  
ADOPTION OF ISO TERRORISM RULES AND RATING FACTORS  
ISO FILING DESIGNATION: CL-2003-OTRRU, CL-2003-ORUTR AND CL-2002-OTEMU  
COMPANY REFERENCE: TERCFLA040104RA01

The referenced companies are filing to adopt ISO Filing Designation #CL-2003-OTRRU, CL-2003-ORUTR and CL-2002-OTEMU in lieu of CL-2002-RPCRU AND CL-2003-RLCPR, which was approved in February 2004 (Item 7B1).

**7b5 - 2004 April 27 10 AM - 17345**

INSURANCE SERVICES OFFICE, INC.  
3 - FARMOWNERS  
REVISED RULE ONLY  
TERRORISM RISK INSURANCE ACT OF 2002  
FARM LIABILITY  
REVISED RULES TO RECOGNIZE NEW OPTIONS  
LIMITING COVERAGE FOR ACTS OF TERRORISM  
COMPANY REFERENCE: FR 2004-OFLRU - Louisiana

In conjunction with the new terrorism endorsements introduced in form filing FR-2004-ORTFL, Insurance Services Office, Inc. (ISO) is revising the Terrorism Options - Federal Backstop - Farm Liability rule in the Terrorism Supplement to the Commercial Lines Manual (CLM).

The rules in this filing provide guidance to insurers on the use of the additional optional endorsements. These endorsements limit coverage for acts of terrorism (certified only or certified and other acts) and are only for use in the situation where an insured has rejected an offer of coverage for certified acts that was made subject to the terms and conditions of the underlying policy.

For new and renewal businesses, the insurer must offer the insured coverage for losses caused by federally certified acts of terrorism and disclose the premium for losses covered by the program and the federal share of

compensation for such losses.

If the insured rejects coverage for certified acts of terrorism, the following new optional endorsements will now be available, in addition to the previously introduced options:

- FL 10 39, Certified Acts and Other Acts of Terrorism Aggregate Limit; Cap on Losses from Certified Acts of Terrorism, which will subject coverage for certified acts of terrorism and other acts of terrorism to a Certified Acts and Other Acts of Terrorism Aggregate Limit;
- FL 10 40, Certified Acts of Terrorism Aggregate Limit; Cap on Losses from Certified Acts of Terrorism, which will subject coverage for certified acts of terrorism to a Certified Acts of Terrorism Aggregate Limit. Coverage for other acts of terrorism remains subject to full policy limits;
- FL 10 43, Exclusion of Nuclear, Biological or Chemical Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism, to exclude coverage for losses arising out of certified acts of terrorism and other acts of terrorism that involve nuclear, biological or chemical materials; and
- FL 10 44, Exclusion of Certified Acts of Nuclear, Biological or Chemical Terrorism; Cap on Losses from Certified Acts of Terrorism, to exclude coverage for losses arising out of certified acts of terrorism that involve nuclear, biological or chemical materials and provide coverage for other acts of terrorism.

The requested rule requires approval of companion forms.

[7b6 - 2004 April 27 10 AM - 17354](#)

RLI INSURANCE COMPANY

1 - PROPERTY

ADOPTION

COMMERCIAL PROPERTY (MONOLINE PORTION)

TERRORISM RISK INSURANCE ACT OF 2002 (RULES)

PETROLEUM MARKETERS AND GAS & CONVENIENCE STORE

ADOPTION OF ISO FILING DESIGNATION NO.: CL-2002-ORUTR (APPROVED AS ITEM #7B7 - 1/03)

COMPANY REFERENCE: CP-ISORU-0304-LA

[7b7 - 2004 April 27 10 AM - 17355](#)

TRAVELERS INDEMNITY COMPANY, THE

CHARTER OAK FIRE INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

PHOENIX INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF ILLINOIS, THE

1 - PROPERTY

INITIAL RATE AND RULE

DELUXE PROPERTY

TERRORISM RISK INSURANCE ACT 2002

COMPANY REFERENCE: 2004-17-PR-861-A

In response to the Terrorism Risk Insurance Act of 2002, the referenced companies are submitting their initial

rates and rules to be used for certified acts of terrorism for this program.

The companies state that the charge for this exposure is included in the premium otherwise developed using the rates, rating rules and rating plans in effect for the company.

They also state that there is no separate additional premium charge for the coverage provided for losses caused by certified acts of terrorism. Instead, the charge for this exposure is included in the premium otherwise developed using the rates, rating rules and rating plans in effect for the companies.

The requested rate and rules require approval of companion forms.

**7b8 - 2004 April 27 10 AM - 17360**

TRAVELERS INDEMNITY COMPANY, THE  
CHARTER OAK FIRE INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE  
PHOENIX INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF ILLINOIS, THE  
1 - PROPERTY  
INITIAL RATE AND RULE  
COMMERCIAL PROPERTY  
TERRORISM RISK INSURANCE ACT OF 2002  
COMPANY REFERENCE: 2004-17-PR-860-A

In response to the Terrorism Risk Insurance Act of 2002, the referenced companies are submitting their initial rates and rules to be used for certified acts of terrorism for this program.

The companies state that the charge for this exposure is included in the premium otherwise developed using the rates, rating rules and rating plans in effect for the company.

They also state that there is no separate additional premium charge for the coverage provided for losses caused by certified acts of terrorism. Instead, the charge for this exposure is included in the premium otherwise developed using the rates, rating rules and rating plans in effect for the companies.

The requested rate and rules require approval of companion forms.

**7b9 - 2004 April 27 10 AM - 17361**

TRAVELERS INDEMNITY COMPANY, THE  
CHARTER OAK FIRE INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE  
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE  
PHOENIX INSURANCE COMPANY, THE  
TRAVELERS INDEMNITY COMPANY OF ILLINOIS, THE  
5 - COMMERCIAL MULTIPLE PERIL

INITIAL RATE AND RULE  
TERRORISM RISK INSURANCE ACT OF 2002  
MASTER PAC BUSINESSOWNERS  
COMPANY REFERENCE: 2004-17-MP-209-A

In response to the Terrorism Risk Insurance Act of 2002, these companies submit their rates and rules for Terrorism for their Master Pac Businessowners Program.

The charge will be 4% if the primary location is in a Designated City. There is only one (1) city in Louisiana, which is among the top 50 cities in the United States by population, and which will be assessed a 4% premium charge (New Orleans).

The charge will be 2% if the primary location is in a Designated City (remainder of Louisiana).

The requested rate/rule requires approval of companion forms.

**7b10 - 2004 April 27 10 AM - 17366**

EMPLOYERS INSURANCE COMPANY OF WAUSAU  
WAUSAU BUSINESS INSURANCE COMPANY  
WAUSAU UNDERWRITERS INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
REVISED RULE ONLY  
CERTIFIED AND NON-CERTIFIED ACTS OF TERRORISM  
DIVISION THREE-COMMERCIAL CRIME AND FIDELITY  
ADOPTION OF ISO FILING CL-2003-OTRRU (RULES) AND CL-2003-ORUTR (RULES)  
DIVISION FIVE-COMMERCIAL FIRE AND ALLIED LINES  
PIAL FILING LA 03-18 (RULES) AND LA 03-20 (RULES)  
COMPANY REFERENCE: PRR-CW-005-03

These companies file to adopt ISO/PIAL Terrorism Rules CL-2003-OTRRU, and CL-2003-ORUTR, and LA 03-18 and LA 03-20 in response to former H.B. 1788.

**7b11 - 2004 April 27 10 AM - 17369**

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY  
AMERICAN ZURICH INSURANCE COMPANY  
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS  
ASSURANCE COMPANY OF AMERICA  
NORTHERN INSURANCE COMPANY OF NEW YORK  
MARYLAND CASUALTY COMPANY  
MARYLAND INSURANCE COMPANY  
NATIONAL STANDARD INSURANCE COMPANY  
VALIANT INSURANCE COMPANY  
FIDELITY AND DEPOSIT COMPANY OF MARYLAND  
5 - COMMERCIAL MULTIPLE PERIL

DELAYED ADOPTION

DELAYED ADOPTION OF ISO COMMERCIAL CRIME REFERENCE FILING NUMBER CL-2003-OCFRL  
TERRORISM RULES FILING IN RESPONSE TO U.S. DEPT. OF TREASURY RULE 31 REGARDING TRIA 2002  
COMPANY REFERENCE: LA-CR-22838

7b12 - 2004 April 27 10 AM - 17370

ST. PAUL FIRE & MARINE INSURANCE COMPANY (U.K.) LTD  
ST. PAUL MERCURY INSURANCE COMPANY  
ST. PAUL GUARDIAN INSURANCE COMPANY  
ATHENA ASSURANCE COMPANY  
ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY  
ST. PAUL PROTECTIVE INSURANCE COMPANY  
UNITED STATES FIDELITY AND GUARANTY COMPANY  
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.  
FIDELITY AND GUARANTY INSURANCE COMPANY  
5 - COMMERCIAL MULTIPLE PERIL  
ADOPTION  
COMMERCIAL PROPERTY (PACKAGE PORTION)  
TERRORISM RISK INSURANCE ACT OF 2002  
ADOPTION OF PIAL FILING DESIGNATION NO.: LA 03-03 (CP-2002-RLCPR (AMENDMENT) - LOUISIANA)  
APPROVED IN JANUARY 2003 (ITEM #7B16)  
COMPANY REFERENCE: 2003-08-0024

7b13 - 2004 April 27 10 AM - 17374

PEERLESS INDEMNITY INSURANCE COMPANY  
9 - INLAND MARINE  
INITIAL RATE AND RULE  
TERRORISM RISK INSURANCE ACT OF 2002  
DIVISION EIGHT - COMMERCIAL INLAND MARINE  
ISO FILING DESIGNATION NOS: CL-2002-OTEMU; CL-2002-ORUTR  
COMPANY REFERENCE: 2004-00433

In response to the Terrorism Risk Insurance Act of 2002, the referenced company wishes to adopt ISO rule designation numbers CL-2002-OTEMU (#7b8, 1/03) and CL-2002-ORUTR (#7b7, 1/03), along with proposing its independent rate for Terrorism coverage for its Commercial Inland Marine program.

These rules will describe the usage and instruct insurers when each endorsement **option** can be used.

It also states, that like its sister companies, the rates for this line will be calculated as 2.30% of the total policy premium and will apply to the premium prior to the application of experience rating, schedule rating and package modification; as it felt that the characteristics which effect these factors were not applicable for terrorism risk.

7b14 - 2004 April 27 10 AM - 17377

GREENWICH INSURANCE COMPANY  
17 - OTHER LIABILITY  
INITIAL RATE AND RULE  
COMMERCIAL EXCESS FOLLOW FORM & UMBRELLA LIABILITY POLICY  
TERRORISM RISK INSURANCE ACT OF 2002  
INDEPENDENT TERRORISM ENDORSEMENT OPTIONS  
COMPANY REFERENCE: 03GD-EN-UM01-CW-LA-R

In response to the Terrorism Risk Insurance Act of 2002, the referenced company is submitting its initial rates and rules to be used with the above captioned program.

The following is the terrorism endorsement options rule:

- A. New and renewal business, coverage for both certified acts of terrorism and other acts of terrorism would be offered.

If the insured:

1. Accepts coverage

To provide coverage for both certified acts of terrorism and other acts of terrorism (subject to underlying policy provisions), but provide that coverage will not pay any amount for injury or damage for any certified act of terrorism after the amounts of all such events in a statutory period exceed the cap provided by the act, use endorsement **CEUE 160** Cap On Losses From Certified Acts of Terrorism.

2. Rejects coverage

Use endorsement **CEUE 159** Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism.

- B. Mid-Term policies in effect on November 26, 2002 do not contain terrorism exclusion and therefore provide coverage for terrorism losses (subject to policy provisions) including any applicable exclusion. The Act provides for a cap on liability for losses attributable to certified acts of terrorism.

The rate factors are based on three hazard grades with specific characteristics for placement in the hazard category as follows:

Hazard Grade	Certified Acts Factor	Other Terrorism Factor
111	N/A	N/A
11	.02	.01
1	.02	.01

The requested rate/rule requires approval of companion forms.

7b15 - 2004 April 27 10 AM - 17380

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

ST. PAUL MERCURY INSURANCE COMPANY  
17 - OTHER LIABILITY  
REVISED RATE ONLY  
PROFESSIONAL LIABILITY  
FEDERAL TERRORISM RISK INSURANCE ACT OF 2002  
MISCELLANEOUS ERRORS AND OMISSIONS LIABILITY PROTECTION  
REAL ESTATE PROFESSIONAL SERVICES LIABILITY PROTECTION  
IN-HOUSE LEGAL COUNSEL PROFESSIONAL LIABILITY PROTECTION  
DEFENSE RESEARCH INSTITUTE LAWYERS PROFESSIONAL LIABILITY PROTECTION  
ACCOUNTANTS PROFESSIONAL LIABILITY PROTECTION  
INSURANCE AGENTS AND BROKERS PROFESSIONAL LIABILITY PROTECTION  
BIG BROTHERS/BIG SISTERS OF AMERICA

- PROFESSIONAL LIABILITY RATING
- GENERAL LIABILITY RATING

COMPANY REFERENCE: 2002-12-0009-R

In response to the Terrorism Risk Insurance Act of 2002, these companies are filing their independent rating rule for development of professional liability premium charges for act of terrorism.

#### **Terrorism Premium Determination - Acts of Terrorism**

The charge for coverage for loss resulting from an "Act of Terrorism" is determined by applying a 2% surcharge to the final developed premium.

Requested rate/rule requires approval of companion forms.

[7b16](#) - [2004 April 27 10 AM](#) - [17384](#)

GUIDEONE MUTUAL INSURANCE COMPANY  
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY  
17 - OTHER LIABILITY  
ADOPTION  
COMMERCIAL GENERAL LIABILITY - RATES/RULES FILING  
TERRORISM RISK INSURANCE ACT OF 2002  
FILING DESIGNATION: GL-2002-RPCRU  
COMPANY REFERENCE: TERGLLA060104RA01

The last adjustment to this program occurred in January 2004 (Item #7B32), which was approved by the LIRC.

At this time, they would like to clarify that they also adopted the following corresponding ISO rule designation number GL-2002-OTRMU that was not specifically identified in their original filing.

The requested rates/rules requires approval of companion forms.

[7b17](#) - [2004 April 27 10 AM](#) - [17386](#)

COREGIS INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE  
WITHDRAWAL OF RATES OR RULES  
WITHDRAWAL OF TERRORISM RATES AND RULES UNDER ITEM KEY # 14814 (#7b.2- OCTOBER 2003)  
COMPANY REFERENCE: CA-LA-03774-CRR

The referenced company is hereby withdrawing its previously approved rates and rules for Commercial Automobile Terrorism, which was approved in October 2003 (Item # 7B.2).

**7b18 - 2004 April 27 10 AM - 17389**

PEERLESS INDEMNITY INSURANCE COMPANY  
19 - COMMERCIAL AUTOMOBILE  
ADOPTION  
TERRORISM RISK INSURANCE ACT 2002  
ISO FILING REFERENCE NUMBER CA-2002-OTRRU  
COMPANY REFERENCE: 2004-00444

**7b19 - 2004 April 27 10 AM - 17392**

AIU INSURANCE COMPANY  
AMERICAN HOME ASSURANCE COMPANY  
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY  
AUDUBON INSURANCE COMPANY  
BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA  
COMMERCE AND INDUSTRY INSURANCE COMPANY  
GRANITE STATE INSURANCE COMPANY  
ILLINOIS NATIONAL INSURANCE COMPANY  
NATIONAL UNION FIRE INSURANCE COMPANY OF LOUISIANA  
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA  
NEW HAMPSHIRE INSURANCE COMPANY  
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE  
19 - COMMERCIAL AUTOMOBILE  
INITIAL RATE AND RULE  
TERRORISM RISK INSURANCE ACT OF 2002  
COMPANY REFERENCE: AIC-03-CA-01

In response to the Terrorism Risk Insurance Act of 2002, the above referenced companies are submitting their terrorism exposure pricing for "certified" acts of terrorism as defined in the act.

In this filing, the companies have categorized the change for the likelihood of terrorism into low, medium and high levels that is applied to the total developed premium as follows:

1. **Low Susceptibility-**
  - a. If the risk, or type of vehicle, is categorized as having a "low" susceptibility to a terrorist type act, but does not take any actions that would protect the public, employees and/or property, then a **4%**

TRIA charge would be in order.

- b. If the risk, or type of vehicle, is categorized as having a "low" susceptibility to a terrorist type act, and the applicant/insured takes certain precautionary actions such as keeping its vehicles garaged at night under lock and key, then a **3%** TRIA charge would be in order.
- c. If the risk, or type of vehicle, is categorized as having a "low" susceptibility to a terrorist type act, and the applicant/insured takes certain precautionary actions such as keeping its vehicles garaged at night under lock and key, attaching GPS systems on its vehicles and hiring trained security personnel, then a **2%** TRIA charge would be in order.
- d. If the risk, or type of vehicle, is categorized as having a "low" susceptibility to a terrorist type act, and the applicant/insured takes certain precautionary actions such as keeping its vehicles garaged at night under lock and key, attaching GPS systems on its vehicles and hiring trained security personnel and requiring employees to participate in drills and practice sessions on a regular basis, then a **1%** TRIA charge would be in order.

## 2. **Medium Susceptibility-**

- a. If the risk, or type of vehicle, is categorized as having a "medium" susceptibility to a terrorist type act, but does not take any actions that would protect the public, employees and/or property, then an **8%** TRIA charge would be in order.
- b. If the risk, or type of vehicle, is categorized as having a "medium" susceptibility to a terrorist type act, and the applicant/insured takes certain precautionary actions such as keeping its vehicles garaged at night under lock and key, then a **7%** TRIA charge would be in order.
- c. If the risk, or type of vehicle, is categorized as having a "medium" susceptibility to a terrorist type act, and the applicant/insured takes certain precautionary actions such as keeping its vehicles garaged at night under lock and key, attaching GPS systems on its vehicles and hiring trained security personnel, then a **6%** TRIA charge would be in order.
- d. If the risk, or type of vehicle, is categorized as having a "medium" susceptibility to a terrorist type act, and the applicant/insured takes certain precautionary actions such as keeping its vehicles garaged at night under lock and key, attaching GPS systems on its vehicles and hiring trained security personnel and requiring employees to participate in drills and practice sessions on a regular basis, then a **5%** TRIA charge would be in order.

## 3. **High Susceptibility-**

- a. If the risk, or type of vehicle, is categorized as having a "high" susceptibility to a terrorist type act, but does not take any actions that would protect the public, employees and/or property, then a **12%** TRIA charge would be in order.
- b. If the risk, or type of vehicle, is categorized as having a "high" susceptibility to a terrorist type act, and the applicant/insured takes certain precautionary actions such as keeping its vehicles garaged at night under lock and key, then an **11%** TRIA charge would be in order.
- c. If the risk, or type of vehicle, is categorized as having a "high" susceptibility to a terrorist type act, and the applicant/insured takes certain precautionary actions such as keeping its vehicles garaged at night under lock and key, attaching GPS systems on its vehicles and hiring trained security personnel, then a **10%** TRIA charge would be in order.
- d. If the risk, or type of vehicle, is categorized as having a "high" susceptibility to a terrorist type act, and the applicant/insured takes certain precautionary actions such as keeping its vehicles garaged at night under lock and key, attaching GPS systems on its vehicles and hiring trained security personnel and requiring employees to participate in drills and practice sessions on a regular basis, then a **9%** TRIA charge would be in order.

The coverages include Commercial automobile bodily injury and property damage liability, UM and UIM, personal injury protection, medical payments, and other than collision. The companies state that collision coverage is not included as the exposure for such losses is considered extremely small.

The requested rates require approval of companion forms.

**7b20 - 2004 April 27 10 AM - 17396**

PEERLESS INDEMNITY INSURANCE COMPANY

26 - BURGLARY AND THEFT

ADOPTION

COMMERCIAL CRIME

TERRORISM RISK INSURANCE ACT 2002

ISO FILING REFERENCE NUMBERS CL-2001-OWTMU & CL-2002-ORUTR

COMPANY REFERENCE: 2004-00442

REQUESTED EFFECTIVE DATES - NEW:

RENEWAL: