Item Key: 794354
FARMERS INSURANCE EXCHANGE
19 - Private Passenger Automobile
Initial Rate and Rule
Private Passenger Automobile
Farmers Smart Plan Auto Program
Initial Rate and Rule
Overall % Impact:  N/A
Overall $ Impact:  N/A
# of Policyholders:  N/A
Company Reference: ALA032021RR
Requested Effective Dates - New: 03/20/2021      Renewal: N/A

With this filing, the company propose to introduce the rates and rules for the Farmers Smart Plan Auto Program. The program will utilize independent rates and rules.

This program is currently sold in 37 states across the country.

The corresponding form filing has been submitted under company tracking number AFMLA03202, LDI Item Key Number 792371.

The corresponding installment plan filing has been submitted under company tracking number ALA032021, LD Item Key Number 794356.

Final Action: Approved - Amended Other
Note: The company amended the treatment of No Hits and No Scores to be neutral.

Item Key: 794514
FARMERS INSURANCE EXCHANGE
4 - Homeowners
Initial Rate and Rule
Introduction of
Farmers Smart Plan Home
Farmers Smart Plan Renters
Farmers Smart Plan Condominium
Overall % Impact:  N/A
Overall $ Impact:  N/A
# of Policyholders:  N/A
Company Reference: HLA032021
Requested Effective Dates - New: 03/20/2021      Renewal: N/A

The above-captioned company wishes to introduce a new program for use in Louisiana.

The product is entitled the Farmers Smart Plan Home Policy (FSPH) and is to be written in the Farmers Insurance Exchange.

The company is not utilizing the Distinct Choice Home Program (last approved in June 2009 as Item Key #247402) nor the Louisiana Homeowners Program (last approved in May 2009 as Item Key #242446). Farmers does not have any active insureds under the Distinct Choice Home Program nor the Louisiana Homeowners Program. The Farmers Smart Plan Home, Renters and Condo products will be the only homeowners program available in Louisiana.

The main coverage premium for a FSPH policy is the sum of the policy's ten premium components. The ten premium components are:

- PC-1 - Fire NonWildfire
- PC-3 - Wind/Lightning
- PC-4 - Hail
- PC-5 - Liability
- PC-6 - Theft
- PC-7 - Water NonWeather
- PC-8 - Water Weather
- PC-9 - Other
- PC-10 - Hurricane
- PC-11 - Expense

Each of the ten premium components is calculated separately for every policy.

The other product is entitled the Farmers Smart Plan Renters Policy (SPR) and Farmers Smart Plan Condominium Policy (SPC). Both new products are to be written in the Farmers Insurance Exchange.
The main coverage premium for a SPR or SPC policy is the sum of the policy's two premium components. The two premium components are:

PC-1 - Personal Property  
PC-2 - Personal Liability

Two premium components are calculated separately for every policy.

There is no rate impact associated with this filing.

Companion forms (Item Key #792434) were approved on December 30, 2020.

Companion forms (Item Key #792439) were approved on December 30, 2020.

Final Action: Approved

Item Key: 795373  
HANOVER AMERICAN INSURANCE COMPANY, THE  
MASSACHUSETTS BAY INSURANCE COMPANY  
HANOVER INSURANCE COMPANY, THE  
17 - Other Liability  
Installment Program  
Commercial General Liability  
Installment Program

Overall % Impact: N/A  
Overall $ Impact: N/A  
# of Policyholders: 0  
Company Reference: CW-CL-20558GL2  
Requested Effective Dates - New: 11/02/2020  
Renewal: 11/02/2020

With this filing, we are submitting a revised pay plan document and fee schedule. We propose to make the following changes effective 11/2/2020:

Payment Plans
- Commercial Lines Payment Plan updated to be state specific by adding Louisiana
- Bill Plan: The word 'invoice' has been changed to 'installment' in reference to the fee applying on the invoice level
- Payment Plan Options: Ten-Pay updated to add installments and percentage of those installments; Monthly updated to add installments and percentage of those installments
- Added required verbiage regarding: * Bill plan of Direct Bill or Agency Bill is determined by the agent in consultation with the insured at issuance. Determining factors include size of account and insured's needs.  **Installment fees do not apply to down payments at inception or the first installment at renewal.

Fee Schedule
- The word 'invoice' has been changed to 'installment' in reference to the fee applying on the invoice level
- Removed under late fee: Commercial Lines Direct Bill policies and replaced with invoices.
- Remove statement: ‘policyholders will be notified of the company’s intent to assess this fee on their bill statement 65 days in advance’
- Removed under late fee: Commercial Lines Direct Bill policies and replaced with invoices.
- Remove statement: ‘policyholders will be notified of the company’s intent to assess this fee on their bill statement 65 days in advance’
- Simplified language for better clarity by removing: Payments received prior to the cancellation of the policy for nonpayment of premium will be applied first to the late fee and then to the outstanding premium. For any policy where the payment is not received, it will be and replaced with “If the policy is”:
- Removed under Non-Sufficient Funds Fee/Account Closed Fee: Commercial Lines

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 795475  
NOVA CASUALTY COMPANY  
17 - Other Liability  
Revised Rate and Rule  
Commercial General Liability

Overall % Impact: N/A  
Overall $ Impact: N/A  
# of Policyholders: 0  
Company Reference: CW-GL-20376R  
Requested Effective Dates - New: 01/01/2021  
Renewal: N/A

With this filing, the company is introducing new rates and rules that will used in conjunction with the Fraternal & Services Organizations RPG under the above-captioned program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 795399, Company Form Filing Number CW-GL-20376F was approved effective 01/01/2021.

Final Action: Approved
Item Key: 797740
XL Specialty Insurance Company
9 - Inland Marine
Initial Rate and Rule
Personal Inland Marine
Revised Rate and Rule
Fine Arts and Collectibles Program
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: 20SX-XF-CM03-MU-LA R
The above-captioned company is revising rates and rules for its Fine Art and Collectibles Program.
Companion forms (Item Key Number 797752 or Company Reference Number 20SX-XF-CM03-MU-LA F) were approved on 12/02/2021.
There is no rate impact associated with this filing.
Final Action: Approved

Item Key: 797742
Berkshire Hathaway Specialty Insurance Company
9 - Inland Marine
Revised Rule only
Commercial Inland Marine
Revised Rule Only
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
The above-captioned company is filing to update its mandatory Policyholder Disclosure Notice Of Terrorism Coverage in accordance with the Terrorism Risk Insurance Act of 2002.
Companion forms (Item Key Number 797576 or Company Reference Number BHSIC-TRIA-19.LA-INT-CAS(F)) were approved effective 01/01/2021.
There is no rate impact associated with this filing.
Final Action: Approved

Item Key: 797765
Glencar Insurance Company
9 - Inland Marine
Initial Rate and Rule
Personal Inland Marine
Initial Rate and Rule
Jewelry Program
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: GIC-PJ-20
The above-captioned company is introducing a Jewelry Program.
Companion forms (Item Key Number 797834 or Company Reference Number GIC-PJ-20) were approved effective 01/01/2021.
There is no rate impact associated with this filing.
Final Action: Approved

Item Key: 797933
NOVA CASUALTY COMPANY
17 - Other Liability
Delayed Adoption
Commercial General Liability
Delayed Adoption of Insurance Services Office, Inc., (ISO) filing designation number CL-2020-0TRU
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: CW-CL-20661RU (GL
Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021
With this filing, the company is proposing to delay adoption of Insurance Services Office, Inc. (ISO) filing designation number CL-2020-0TRU. The companies intend to delay implementation until 04/01/2021.
There is no rate impact associated with this filing.
Final Action: Approved

Item Key: 798343
WCF National Insurance Company
16 - Workers Compensation
Revised Rule only
Workers Compensation

1/18/2021 Rate Filings Acted Upon
The above-captioned company submits revisions for the large deductible plan for workers compensation. The plan is being revised to be consistent with WCFN's Countrywide plan.

The company proposes the following:

K. Definitions

1. “Allocated Loss Adjustment Expense” Claims expenses directly allocated by us to a particular claim. Such expense shall not include cost of investigation or the salaries and traveling expenses of our employees other than those salaried employees who perform services that should be directly allocated to the handling of a particular claim.

2. "Loss" (1) all benefits and all damages that we pay under this policy because of bodily injury by accident; (2) all benefits and all damages that we pay under this policy because of bodily injury by disease; and (3) all expenses classified as "Allocated Loss Adjustment Expense". A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

3. “Loss Event” (1) all bodily injury to one or more employees in any one accident or (2) with respect to injury by disease, all injury to any one employee.


Companion forms (Item Key Number 798335 or Company Reference Number LA-2020-LD-F) were approved 11/20/2020.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 798368**  
Chiron Insurance Company  
16 - Workers Compensation  
Initial Rate and Rule  
Workers Compensation and Employers Liability Program  
Adoption of NCCI Loss Cost Filing Designation Number LA-LC-2019-01  
Overall % Impact: N/A  
Overall $ Impact: N/A  
# of Policyholders: N/A  
Company Reference: LA-WCC-10-20-RR  
The above-captioned company is filing its initial adoption of NCCI Loss Cost Filing Designation Number LA-LC-2019-01.

The company proposes:

1. A LCM of 1.415 for class codes 8045 and 8832.  
2. A LCM of 2.070 for all other class codes.

Companion forms (Item Key Number 798112 or Company Reference Number LA-WCC-10-20-F) were certified approved on 11/05/2020.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 798470**  
NOVA CASUALTY COMPANY  
9 - Inland Marine  
Delayed Adoption  
Commercial Inland Marine  
Delayed Adoption of ISO Filing Designation No. CL-2020-OTTRU  
Overall % Impact: N/A  
Overall $ Impact: N/A  
# of Policyholders: 0  
Company Reference: CW-CL-20661RU (CIM)  
Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021  

The company wishes to defer the rule revisions contained in the ISO Filing Designation Number CL-2020-OTTRU until 4/1/2021.

There is no rate impact associated with this filing.

**Final Action: Approved**
Item Key: 799244
Next Insurance US Company
17 - Other Liability
Installment Program

Initial Rate and Rule
Professional Liability Program

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0


With this filing, the company is introducing an Installment Plan that will be utilized with the new Professional Liability Program, submitted under State Tracking Number 799245.

There is no rate impact associated with this filing.
Final Action: Approved

Item Key: 799253
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY
CONTINENTAL CASUALTY COMPANY

5 - Commercial Multiple Peril
Revised Rate and Rule
CNA Connect Businessowners Program

Overall % Impact: 9.1
Overall $ Impact: $855,399
# of Policyholders: 2271

Company Reference: 20-02102-RL

Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

The last rate adjustment for the above-captioned program was filed and approved under "Prior Approval" provision, Item Key No. 783042, which resulted in an overall 0% rate impact, effective July 1, 2020.

The companies are making the following revisions:

- Competitive and underwriting adjustments to specific industry groups.
- Base rate change impacting all classes of business.
- Increasing the Fixed Expense Fee to $140 from $116.
- Updating our Class Guide.
- Updating rates to certain Optional Coverages.
  - Decreasing base rate for Scheduled Property - Camera Equipment.
  - Decreasing all Liquor Liability base rates, implementing a minimum for BYOB restaurants.
  - Decreasing certain Spoilage base rates.
  - Increasing Healthcare Choice base rates.
  - Updating the algorithm for additional EDP coverage premium.
  - The overall impact of these Optional Coverage changes is -0.2%.

These changes will result in a +9.1% rate increase or $855,399.

There will be 2,271 Louisiana policyholders affected by this rate increase.
Final Action: Disapproved


Item Key: 799325
American Home Assurance Company
AIU INSURANCE COMPANY
COMMERCER AND INDUSTRY INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
ILLINOIS NATIONAL INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE
AIG Assurance Company
AIG PROPERTY CASUALTY COMPANY

17 - Other Liability
Delayed Adoption

ISO Adoption of ISO filing Designation No.: GL-2020-BGL1 and GL-2017-RELP1

In reference to the ISO Commercial General Liability ISO's Loss Cost

Overall % Impact: 6.000%
Overall $ Impact: $5,966
# of Policyholders: 11

Company Reference: ISO-LA-20-GL-03
Requested Effective Dates - New: 06/01/2021 Renewal: 06/01/2021

With this filing, the companies are proposing to adopt Insurance Services Office, Inc. filing designation numbers GL-2020-bGL1 and GL-2017-RELP1. They intend to delay implementation until 06/01/2021.
The Companies will utilize the following Loss Cost Multipliers for all Companies.

<table>
<thead>
<tr>
<th>Premises/Operations</th>
<th>Current LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Products/Completed Operations</td>
<td>1.877</td>
</tr>
</tbody>
</table>

These changes will result in a +6.0% rate increase or +5966.00.

There will be 11 Louisiana policyholders affected by this rate increase.

**Final Action: Approved**

**Item Key: 799470**

Garrison Property and Casualty Insurance Company
UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY

1 - Property
Revised Rule only
Rental Property Insurance Program
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: LA2004452

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

With this filing, the companies propose to amend the Tier Placement Guidelines to remove USAA Investment Management Company (IMCO) products from the Enterprise Collateral and Enterprise Tenure variables. IMCO products are no longer applicable since USAA has completed the sale of all investment products. There is no change to the Tier Calculation.

A notation has been added to the detailed tier document advising IMCO is no longer applicable. IMCO will be completely removed from the detailed tier tables in a future tier filing.

The companies also propose an editorial revision. Due to formatting and size constraints, the companies are removing rule page LA-10 from the manual. Rule 18. Tier Guidelines (includes Extraordinary Life Circumstances) will be housed as separate documents/attachments, but part of the manual in its entirety. This change will also better align with Homeowners.

Finally, the companies are filing the subsequent rule pages due to renumbering only.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 799553**

Colony Specialty Insurance Company
9 - Inland Marine
Initial Rate and Rule
Commercial Inland Marine
Initial Rate and Rule
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: IM-IM-MW20R-799
Requested Effective Dates - New: 01/01/2021  Renewal: 01/01/2021

The above-captioned company is revising rates and rules for its commercial inland marine program.

There is no rate impact associated with this filing.

**Final Action: Disapproved**

The company did not respond to Mr. William Wolfe's SERFF "Objection Letter" dated December 14, 2020.

**Item Key: 799825**

Accident Fund Insurance Company of America
UNITED WISCONSIN INSURANCE COMPANY
26 - Burglary And Theft
Revised Rate and Rule
Commercial Burglary & Theft
Commercial Crime
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: CR-LA-2020-100
Requested Effective Dates - New: 02/01/2021  Renewal: 02/01/2021

The above-captioned company wishes to introduce a Line Manuel Exception Page for use with its Commercial Burglary and Theft program.
The company's endorsements being introduced in their new Commercial Burglary and Theft program are as follows:

Rule 42.B.2.b.(3)(LC) – Commercial Crime Policy – Employee Theft – Name or Position Schedule Insuring Agreement – Annual Minimum Premium Per Employee
The proposed annual minimum premium per employee for this coverage is $50.

Rule 45.B.1.a.(1)c.(LC) – Commercial Crime Policy – Guests’ Property Insuring Agreement – In Safe Deposit Boxes – Annual Minimum Premium Per Premises
The proposed annual minimum premium per employee for this coverage is $50.

Rule 45.B.2.a.(1)c.(LC) – Commercial Crime Policy – Guests’ Property Insuring Agreement – Inside the Premises – Annual Minimum Premium Per Premises
The proposed annual minimum premium per employee for this coverage is $50.

Table 46.B.1.a.(1)c.(LC) Section 1.a – Loss of Customers’ Property – In Safe Deposit Boxes – Annual Minimum Premiums by Limit

The following annual minimum premiums by limit are proposed.

<table>
<thead>
<tr>
<th>LIMIT OF INSURANCE</th>
<th>ANNUAL MINIMUM PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>$ 50</td>
</tr>
<tr>
<td>50,000</td>
<td>75</td>
</tr>
<tr>
<td>75,000</td>
<td>100</td>
</tr>
<tr>
<td>100,000</td>
<td>125</td>
</tr>
<tr>
<td>200,000</td>
<td>175</td>
</tr>
<tr>
<td>300,000</td>
<td>225</td>
</tr>
<tr>
<td>400,000</td>
<td>275</td>
</tr>
<tr>
<td>500,000</td>
<td>325</td>
</tr>
<tr>
<td>600,000</td>
<td>375</td>
</tr>
<tr>
<td>700,000</td>
<td>425</td>
</tr>
<tr>
<td>800,000</td>
<td>475</td>
</tr>
<tr>
<td>900,000</td>
<td>525</td>
</tr>
<tr>
<td>1,000,000</td>
<td>575</td>
</tr>
<tr>
<td>Each Additional $100,000</td>
<td>50</td>
</tr>
</tbody>
</table>

Rule 46.B.2.a.(1)c.(LC) – Commercial Crime Policy – Robbery or Burglary of Customers’ Property – Premises Damages – Annual Minimum Premium Per Premises
The proposed annual minimum premium per premises for this coverage is $50.

The proposed annual minimum premium per employee for this coverage is $50.

Rule 87.B.2.b.(3)(LC) – Employee Theft – Name or Position Schedule Insuring Agreement – Annual Minimum Premium Per Employee
The proposed annual minimum premium per employee for this coverage is $50.

Rule 94.B.2.b.(3)(LC) – Government Employee Theft – Name or Position Schedule Insuring Agreement – Annual Minimum Premium Per Employee
The proposed annual minimum premium per employee for this coverage is $50.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 799865**

Insurance Services Office, Inc.
17 - Other Liability
Revised Rate and Rule

Overall % Impact:  **-22.6**
Overall $ Impact:  **$0**

# of Policyholders:  **0**

Company Reference: GL-2020-RELP1

The last Insurance Services Office's (ISO) revised Estimated Loss Potentials (ELPs) was approved under the "Prior Approval" provision, Item Key Number 385574 effective 02/1/2017.

ISO is making the following changes to the Estimated Loss Potentials (ELPs) Supplement in CLM Division Six - General Liability:

- Revising the Multistate Estimated Loss Potentials (ELPs) and reliability indices for the Premises/Operations (subline code 334), Products/Completed Operations (subline code 336);
- The ELPs for the Owners and Contractors Protective, Principals Protective, and Railroad Protective Liability classes are not being revised;
- Providing the data used to select the revised Multistate ELPs and reliability indices.

The estimated percentage changes by subline are as follows:
In order to lessen the impact of swings in estimated loss potentials, the selected ELPs reflect upper and lower caps. Caps of approximately +25% and -20% were generally used in the ELP selection process. The ELPs selections for some classes required special consideration.

**Final Action: Approved**

**Item Key: 799892**
Rock Ridge Insurance Company
19 - Commercial Automobile
Revised Rule only

Commercial Automobile
Redstone Underwriters, LLC Heavy Iron Commercial Auto Program
Rule Revision

Tiering

<table>
<thead>
<tr>
<th>Overall % Impact</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall $ Impact</td>
<td>N/A</td>
</tr>
<tr>
<td># of Policyholders</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Company Reference: LA-CA-RU-20003-R
Requested Effective Dates - New: 01/01/2021      Renewal: 01/01/2021

The last rate revision to this program was +12.3% or $0 which was approved under LDI Item Key Number 797571 effective 11/4/2020 for both new and renewal business.

With this filing the company propose to introduce the tier rating rule exceptions. With the ability to rate for risks that have characteristics which would normally disqualify the risk due to premium inadequacy, the company is opening access to more businesses. Risks will be classified into two tiers based on five criteria: Years in Business, Growth, Risk Hazards, Controls, and Safety Culture.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 799906**
Starr Indemnity & Liability Company
17 - Other Liability
Revised Rule only

Commercial General Liability

<table>
<thead>
<tr>
<th>Overall % Impact</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall $ Impact</td>
<td>N/A</td>
</tr>
<tr>
<td># of Policyholders</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Company Reference: 20-109-00-GL-19-LA (R)
Requested Effective Dates - New: 06/15/2021      Renewal: 06/15/2021

With this filing, the company is introducing the following new proprietary rules and rule revisions.

- **OG-189 04 20 Exclusion for Continuing or Progressive "Bodily Injury," "Property Damage" or "Personal and Advertising Injury":** This is a revised, optional, non-premium endorsement that replaces the prior version, OG 189 (04/12) Exclusion for Continuing or Progressive "Bodily Injury", "Personal and Advertising Injury" or "Property Damage". In addition to revising the title of this form, this form includes editorial revisions in order to dovetail with the ISO Commercial General Liability Coverage forms it modifies (CG 00 01, CG 00 02). This form will be attached at Starr’s sole discretion, based upon underwriting considerations specific to the exposure, with no option of insured to decline.

- **OG-275 10 20 Opioid and Narcotics Exclusionary Endorsement:** This is a new, optional endorsement with premium credit ($20), that amends the ISO Commercial General Liability Coverage forms CG 00 01 and CG 00 02 to generally exclude bodily injury, property damage, and personal and advertising injury-related exposures associated with opioids and narcotics. The exclusion does not apply to bodily injury, property damage, or personal and advertising injury arising out of the insured's failure to provide the correct drug or correct dosage while filling a prescription. This form will be attached at the option of Starr, based upon underwriting considerations specific to the exposure, with no option of insured to decline.

The corresponding form(s), LDI Form Filing Number 799891, Company Form Filing Number 20-109-00-GL-19-LA (F) was approved effective 06/15/2021.

**Final Action: Approved**

**Item Key: 799910**
MANUFACTURERS ALLIANCE INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY
17 - Other Liability
Loss Cost Adoption

Overall % Impact: 7.9
Overall $ Impact: $55,193
# of Policyholders: 21
Company Reference: 20-0689
Requested Effective Dates - New: 03/01/2021  Renewal: 03/01/2021

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2020-BGL1.

With this filing, the companies will continue to utilize the following Loss Cost Multipliers.

Manufacturers Alliance Insurance Company 1.981
Pennsylvania Manufacturers' Association Insurance Company 1.651
Pennsylvania Manufacturers Indemnity Company 1.403

These changes will result in a +7.9% rate increase or +55,193.00.

There will be 21 Louisiana policyholders affected by this rate increase.

Final Action: Approved

**Item Key: 799932**
COMPANION LIFE INSURANCE COMPANY
17 - Other Liability
Revised Rate only
Group Stop Loss Insurance Policy Program
Overall % Impact: 0.0
Overall $ Impact: $0
# of Policyholders: 0
Company Reference: CL-SL-1000-P-LA RATE 2020

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 766242, effective November 21, 2019 for new business.

The company is introducing their rates to be used in conjunction with the following form(s):

LDI Form Filing No. 766353, Company Form Filing No. CL-SL-1000-P-LA FORM, was certified approved effective November 21, 2019 for new business.

LDI Form Filing No. 778921, Company Form Filing No. CL-SL-AGG-1000-P-LA FORM, was certified approved effective April 3, 2020 for new and renewal businesses.

LDI Form filing No. 797830, Company Form Filing No. CL-SL-AGG-1000-P-LA FORM, was certified approved on December 9, 2020.

LDI Form Filing No. 797833, Company Form Filing No. CL-SL-1000-P-LA FORM, was certified approved on December 10, 2020.

Since these are new coverages; there is no rate impact.

Final Action: Approved

**Item Key: 800018**
PartnerRe America Insurance Company
17 - Other Liability
Revised Rate only
Managed Care Excess Loss Program
Overall % Impact: -1.000%
Overall $ Impact: $0
# of Policyholders: 0
Company Reference: PRAIC-PSL-0050
Requested Effective Dates - New: 02/01/2021  Renewal: 02/01/2021

The last rate adjustment for the above-captioned program was filed and approved under the the "Prior Approval" provision, Item Key No. 390844, which resulted in a -8.0% rate decrease effective May 1, 2017.

The following changes are being made:

<table>
<thead>
<tr>
<th>Rating Element</th>
<th>Proposed Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table 1.3: Reporting Constraint Factors</td>
<td>Updating consultant data</td>
</tr>
<tr>
<td>Table H2: Distribution of Excess Costs by DRG and Deductible</td>
<td>Updating consultant data</td>
</tr>
<tr>
<td>Tables H3: Base Costs/Day Underlying Claims Distributions</td>
<td>Updated consultant data</td>
</tr>
<tr>
<td>Tables H5: Distribution of Excess Claims and Days</td>
<td>Updated consultant data</td>
</tr>
<tr>
<td>Table AH1: Ancillary Services Relative to Inpatient Expenses</td>
<td>Updating consultant data</td>
</tr>
<tr>
<td>Table AH2: Base Claim Distributions</td>
<td>Updating consultant data</td>
</tr>
<tr>
<td>Tables AH3: Hospital/Global Value of Sub-Limits</td>
<td>Updating consultant data</td>
</tr>
<tr>
<td>Table AH5: Specialty Rx Factor</td>
<td>Added ability to exclude specialty drugs</td>
</tr>
</tbody>
</table>
Rate Filings Acted Upon

1/18/2021

Table P3: Base Conversion Factors Underlying Claim Distributions  Updating consultant data
Table P4: GPCI Factors  Updating consultant data
Table P5: Area Factors  Updated consultant data
Table P7: Distribution of Services by Threshold  Updated consultant data
Table P8: Base Claim Distributions  Updated consultant data
Table P9: Physician Age/Gender Factors  Updated consultant data
Table P10: Physician Credibility Factors  Updated consultant data
Table AP2: Ancillary Services Relative to Physician Expenses  Updated consultant data
Table GCT: Gene and Cell Therapy Table  Added ability to cover gene and cell therapy

There will not be any Louisiana policyholders affected by this rate decrease.

The corresponding form(s) filing, LDI Form Filing No. 800257, Company Form Filing No. PRAIC-PSL-0051, was certified approved effective December 15, 2020.

**Final Action: Approved**

**Item Key: 800022**

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY
LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

1 - Property
Revised Rule only
Dwelling Package Policy Program
Revision of Amendatory Endorsement

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A

Company Reference: DP-2020-02
The above-captioned companies wish to file a rule for the Amendatory Endorsement, which will be attached to all Dwelling Package Policy Program policies with no premium charge.

The Amendatory Endorsement is being revised to clarify the original intent of the policy, adding language to prohibit assignment of a claim without the written consent of the company.

The rule reads as follows:

**Amendatory Endorsement Rule**

Dwelling Package Amendatory Endorsement DP-99 shall be attached to all policies.

There is no rate impact associated with this filing.

Companion forms (Item Key #783812) were approved on July 1, 2020.

**Final Action: Approved**

**Item Key: 800027**

Great West Casualty Company
19 - Commercial Automobile
Revised Rate and Rule

Commercial Automobile
Revised Rate and Rule

Introduce Rates and Rules for Liability Coverages

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0

Company Reference: G0621M

Requested Effective Dates - New: 02/01/2021 Renewal: 02/01/2021

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 791201 effective 11/1/2020 for both new and renewal business.

With this filing, the company proposes to introduce liability rates. The company is also proposing to introduce a new tier table for Single Unit New Authority Accounts for physical damage.

The company is proposing to revise the rules to accommodate proposed revisions:

- Rule 23. Premium Development;
- Rule 24. Truckers/Motor Carriers;
- Rule 32. Premium Development;
- Rule 88. Hired Autos;
- Rule 90. Drive Other Car Coverage; and
- Territory Definitions.

The company is proposing to introduce the following rules:

- Rule 23.
- Rule 24.
- Rule 32.
- Rule 88.
- Rule 90.
- Territory Definitions.
Final Action: Approved

Item Key: 800034
WESTPORT INSURANCE CORPORATION
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
NORTH AMERICAN ELITE INSURANCE COMPANY
17 - Other Liability
Loss Cost Adoption
ISO Adoption of Filing Designation Number GL-2020-BGL1
Overall % Impact: 5.600%
Overall $ Impact: $94
# of Policyholders: 1
Company Reference: 20-24727AD
Requested Effective Dates - New: 03/01/2021  Renewal: 03/01/2021

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2020-BGL1.

The companies will continue to utilize the following Loss Cost Multipliers.

Westport Insurance Corporation 1.376
North American Specialty Insurance Company 1.101
North American Elite Insurance Company 1.720

These changes will result in a +5.6% rate increase or $0.

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

Final Action: Approved

Item Key: 800046
GEICO CASUALTY COMPANY
19 - Private Passenger Automobile
Revised Rule only
Private Passenger Automobile
Rule Revision
Rule PPA-02. Premium Determination

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: 2020-347
Requested Effective Dates - New: 12/02/2020  Renewal: 12/02/2020

With this filing, the company proposes to revise Part D, Section 4 of Private Passenger Rule 2 to clarify that the expense constant is adjusted by all discounts in the 'Policy Level Discounts 2' list, which includes the La. Military Discount.

There is no rate impact with this filing.

Final Action: Approved

Item Key: 800087
Sompo America Insurance Company
17 - Other Liability
Revised Rate and Rule
Commercial General Liability
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: 20-I-GL-9013R-2

With this filing, the company is introducing a new Large Reimbursable Deductible Plan option for use with its Commercial General Liability Program.

There is no rate impact associated with this filing.

The corresponding form filing LDI Form Filing Number 797757, Company Form Filing Number 20-I-GL-9013F was approved effective 11/12/2020

Final Action: Approved

Item Key: 800139
ISMIE Mutual Insurance Company
11 - Medical Malpractice
Installment Program
Medical Malpractice
Claims-Made Medical Liability Insurance Program
Installment Plan
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Requested Effective Dates - New: 04/01/2021 Renewal: N/A

The above-captioned company is filing its Premium Payment Installment Plan for the above-captioned program, State Tracking No. 800141, Company Filing No. ISMIE-ML-CM-2019-LA-RR, which is approved, contingent upon form(s) approval.

LDI Form Filing No. 800165, Company Form Filing No. ISMIE-ML-CM-2019-LA-F, was disapproved for numerous reasons.

Final Action: Approved
Contingent upon form(s) approval.

Item Key: 800156
ISMIE Mutual Insurance Company
11 - Medical Malpractice
Installment Program
Medical Malpractice
Occurrence Medical Liability Insurance Program
Installment Plan
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Requested Effective Dates - New: 04/01/2021 Renewal: N/A

The above-captioned company is filing its Premium Payment Installment Plan for the above-captioned program, State Tracking No. 800145, Company Filing No. ISMIE-ML-OCC-2019-LA-RR, approved, contingent upon form(s) approval.

LDI Form Filing No. 800162, Company Form Filing No. ISMIE-ML-OCC-2019-LA-F, was disapproved on December 15, 2020.

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

Final Action: Approved
Contingent upon form(s) approval.

Item Key: 800157
SECURITY NATIONAL INSURANCE COMPANY
TECHNOLOGY INSURANCE COMPANY, INC.
WESCO INSURANCE COMPANY
AMTRUST INSURANCE COMPANY
17 - Other Liability
Revised Rule only
Revised Rule Only
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: LA-PL-2103-02-6445
Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

With this filing, the companies are introducing the following new rule for use with the above-captioned program.

PL-1018-CW 1020 – CYBER LIABILITY EXCLUSION
DESCRIPTION: This form excludes cyber liability exposures and will be mandatory on all policies.
RATING: There is no premium impact associated with the use of this form.
FORM: Attach endorsement PL991176.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 800103, Company Form Filing Number LA-PL-2103-01-6445 was approved effective 03/01/2021.

Final Action: Approved

Item Key: 800161
WESCO INSURANCE COMPANY
TECHNOLOGY INSURANCE COMPANY, INC.
SECURITY NATIONAL INSURANCE COMPANY
REPUBLIC UNDERWRITERS INSURANCE COMPANY
MILFORD CASUALTY INSURANCE COMPANY
AMTRUST INSURANCE COMPANY
17 - Other Liability
With this filing, the companies are introducing a new endorsement for use with the above-captioned program.

EP-1023-CW 1020 CYBER LIABILITY EXCLUSION
FORM: Form PL991177 will be attached to all policies with Employment Practices Liability Coverage as mandatory.
PREMIUM: There is no additional charge for this endorsement. The rating is contemplated within Rule 14. Premium Determination.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 800105, Company Form Filing Number LA-PL-2103-01-6423 was approved effective 03/01/2021.

Final Action: Approved

Item Key: 800324
EMC PROPERTY & CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
EMPLOYERS MUTUAL CASUALTY COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE
1 - Property
Adoption
Commercial Property
Delay Adoption of PIAL filing designation number LA20-11 (CF-2020-RCYRU)
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: LA-CP-2020-16
Requested Effective Dates - New: 05/01/2021 Renewal: 05/01/2021

The above-captioned companies wish to adopt the Property Insurance Association of Louisiana (PIAL) filing designation number LA20-11 (CF-2020-RCYRU) for use with its Commercial Property program.

PIAL filing designation number LA20-11 (CF-2020-RCYRU) was approved in October 2020 as item key number 794046 to be effective 04/01/2021.

The companies wish to delay adoption of this filing until 05/01/2021.

The companies are replacing manual pages CF-E-3 through CF-E-10 to reflect company exceptions to Rule 38 regarding Cyber Incident Exclusion.

There is no rate impact with this filing.

Companion Form (800339) was Closed-Delay of Adoption Acknowledged on 12/15/2020.

Final Action: Approved

Item Key: 800361
HANOVER AMERICAN INSURANCE COMPANY, THE
MASSACHUSETTS BAY INSURANCE COMPANY
HANOVER INSURANCE COMPANY, THE
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY
ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY
16 - Workers Compensation
Revised Rule only
Workers Compensation
Revised Rule
Large Risks
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: CW-WC-20738RU
Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021

The above-captioned companies are proposing file a rule for an additional rating option for large risks.

Companion forms (Item Key Number 800287 or Company Reference Number CW-WC-20738F) were approved effective 01/01/2021.

There is no rate impact associated with this filing.
Final Action: Approved

**Item Key: 800387**  
**IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY**  
19 - Private Passenger Automobile  
Revised Rate and Rule  

Private Passenger Automobile  
IFAC 6.0 Program  
Revised Rate and Rule  

- Base Rates  
- Advanced Quote Discount  
- Work from Home Discount  
- MVR Pass Thru Fee  

Overall % Impact: **-2.200**  
Overall $ Impact: **$-787,513**  
# of Policyholders: **12847**  

Company Reference: 2021_IFAC6.0_RATE_01  
Requested Effective Dates - New: 01/29/2021      Renewal: 03/06/2021  

The last rate revision to this program was -0.006 or -$2028.00 which was approved under LDI Item Key Number 791325 effective 10/09/2020 for new business and 11/14/2020 for renewal business.

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

- Revise the base rates by coverage;  
- Revise the factors for the Advanced Quote Discount;  
- Introduce the Work from Home Discount; and  
- Revise the MVR Pass Thru Fee

The rate impact associated with this filing is -2.2% or -$787,513 affecting 12,847 policyholders.

Final Action: Approved

**Item Key: 800440**  
**AMERISURE MUTUAL INSURANCE COMPANY**  
**AMERISURE INSURANCE COMPANY**  
**AMERISURE PARTNERS INSURANCE COMPANY**  
17 - Other Liability  
Non-Adoptions  
Non-Adoption of ISO Filing Designation No.  
ISO Increased Limit Factor Revision  
Overall % Impact: **N/A**  
Overall $ Impact: **N/A**  
# of Policyholders: **0**  

Requested Effective Dates - New: 03/01/2021      Renewal: 03/01/2021  

With this filing, the companies are proposing to non-adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2020-IALL1.

There is no rate impact associated with this filing.

Final Action: Approved

**Item Key: 800456**  
**AmGUARD Insurance Company**  
9 - Inland Marine  
Revised Rule only  
Commercial Inland Marine  
Revised Rule  

Overall % Impact: **N/A**  
Overall $ Impact: **N/A**  
# of Policyholders: **N/A**  

Company Reference: 2021-02-01-LA-IM-R-GARAGE  
Requested Effective Dates - New: 02/01/2021      Renewal: 02/01/2021  

The above-captioned company is revising rule 3 of its manual.

There is no rate impact associated with this filing.

Final Action: Approved

**Item Key: 800500**  
**EMPLOYERS INSURANCE COMPANY OF WAUSAU**
LM INSURANCE CORPORATION
FIRST LIBERTY INSURANCE CORPORATION, THE
1 - Property
Revised Rule only
Commercial Property
Premier Property Protector
Revision of Rule 9. Basic Forms Applicable
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: 2020-MU-323-PY-PH-R
Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

The above-captioned companies wish to revise a rule for use with its Commercial Property - Premier Property Protector Program.

With this filing, the companies wish to add Actual Case Value to Rule 9. Basic Forms Applicable.

The addition reads as follows:

E. Attach Actual Cash Value - Defined PY 04 20 to all policies.

There is no rate impact associated with this filing.

Companion Form (800556) was approved on 12/22/2020.

Final Action: Approved

Item Key: 800534
This is a Test Company
19 - Private Passenger Automobile
Confidential Model Information
LexisNexis Risk Solutions
Private Passenger Automobile
Attract One 5.0 Insurance Score
Confidential Model Information Introduction
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: LNXN-132641460
With this filing, the company proposes to introduce the Attract One 5.0 Insurance Score Model which provides a relative rank of policies by relative adjusted loss cost so that higher scores indicate a lower risk of loss.

Final Action: Approved

Item Key: 800641
ACCREDED SURETY AND CASUALTY COMPANY, INC.
19 - Commercial Automobile
Initial Rate and Rule
Commercial Automobile
Novum LumberPro Program
Initial Rate and Rule
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: NLP-LA-CA-20-2
Requested Effective Dates - New: 01/01/2021 Renewal: N/A

With this filing, the company proposes to introduce the rates and rule for the Novum LumberPro Program. This program will be offered on a monoline and package basis with the same rates.

This program will utilize Insurance Services Office, Inc. (ISO) loss costs, rules, and rating plans with company exceptions.

The company is proposing to adopt the following Insurance Services Office, Inc. (ISO) designations for use with this program:

<table>
<thead>
<tr>
<th>ISO Designation</th>
<th>LDI Item Key Number</th>
<th>Effective Date Approved for ISO</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA-2020-BRLB1</td>
<td>778280</td>
<td>11/1/2020</td>
</tr>
<tr>
<td>CA-2020-BRLA1</td>
<td>778265</td>
<td>11/1/2020</td>
</tr>
<tr>
<td>CA-2019-BRLA1</td>
<td>742792</td>
<td>11/1/2019</td>
</tr>
<tr>
<td>CA-2014-BRLA1</td>
<td>308959</td>
<td>11/1/2014</td>
</tr>
<tr>
<td>CA-2013-RBILC</td>
<td>299772</td>
<td>2/1/2014</td>
</tr>
<tr>
<td>CA-2012-RZR1C</td>
<td>292515</td>
<td>1/1/2014</td>
</tr>
<tr>
<td>CA-2012-RADLC</td>
<td>283374</td>
<td>10/1/2013</td>
</tr>
<tr>
<td>CA-2011-BRLA1</td>
<td>259210</td>
<td>12/1/2010</td>
</tr>
<tr>
<td>CA-2009-RLCO9</td>
<td>248259</td>
<td>8/1/2010</td>
</tr>
</tbody>
</table>
The company is proposing to utilize the following Loss Cost Multipliers (LCM):

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Proposed LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>1.580</td>
</tr>
<tr>
<td>Physical Damage</td>
<td>1.437</td>
</tr>
</tbody>
</table>

The company is proposing to utilize the following Expected Loss Ratios (ELR):

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Proposed ELR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>57.5%</td>
</tr>
<tr>
<td>Physical Damage</td>
<td>63.0%</td>
</tr>
</tbody>
</table>

The corresponding form filing has been approved under company tracking number NLP-LA-CA-20-1, LDI Item Key Number 800398, effective 1/1/2021.

Final Action: Approved

**Item Key: 800656**
Watford Insurance Company
19 - Commercial Automobile
Delayed Adoption

Commercial Automobile
Sticks Program
Delayed Adoption

ISO Designation CA-2019-RRU19

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: WIC-20-233-RU
Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

With this filing, the company proposes to delay the adoption of Insurance Services Office, Inc. (ISO) designation CA-2019-RRU19, which was approved for ISO under LDI Item Key Number 770756 effective 2/1/2021, until 7/1/2021.

There is no rate impact associated with this filing.
Final Action: Approved
**Item Key: 800728**

Berkshire Hathaway Direct Insurance Company
5 - Commercial Multiple Peril
Revised Rate and Rule

Commercial Multiple Peril
3 Pager Program

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0

Company Reference: 2021-3-1-LA-3PGR RATE/RULE
Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 777905, effective June 1, 2020 for new business.

The company is making the following revisions:

- Commercial Auto
  - Updating rates/rules to introduce insurance credit scoring as well as changing several tables.
- Other Liability Lines
  - Lowering defense outside of limits factors.
- Professional Liability
  - Adjusting rates.
- General Liability
  - Introducing size of risk factors regarding the exposure base.

The company states that it is not writing any business in Louisiana; therefore, there is no inforce impact to insureds.

**Final Action: Disapproved**


---

**Item Key: 800751**

SENTRY SELECT INSURANCE COMPANY
1 - Property
Revised Rule only
Commercial Property
Dealer Operations

Amend previous filing (798254) to include correct manual page CF-CE-3.
Amended to included correct manual page CF-CE-4, CF-CE-5 & CF-CE-10.

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A

Company Reference: LA - PROPERTY - LOI DEDUCTIBLE V2 - SSIC-DO
Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

The above-captioned company wishes to amend its previously approved filing for use with its Commercial Property Dealer Operations Program.

In its previous filing (item key #798254), the company inadvertently submitted the incorrect manual pages.

With this filing, the company wishes to submit a revised copy of its manual page CF-CE-3.

In addition, the following manual pages should not have been submitted with any changes and should remain on the previous filing (item key #708121):

CF-CE-4
CF-CE-5
CF-CE-10

There is no rate impact associated with this filing.

**Final Action: Approved**

---

**Item Key: 800811**

FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN
19 - Private Passenger Automobile

PPA Symbol Updates
Private Passenger Automobile
Distinct Choice (Select 2.5) Program
PPA Symbol Update

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A

Company Reference: LA-SELECT 2.5-2020Q4-SYM
Requested Effective Dates - New: 12/15/2020 Renewal: 12/15/2020

With this filing, the company proposes to introduce additional symbols.
There is no rate impact associated with this filing.

**Final Action: Disapproved**
The company did not respond to Mr. Jason Furlong's SERFF "Objection Letter" dated December 22, 2020 within the allotted timeframe.

**Item Key: 800903**
MARKEL AMERICAN INSURANCE COMPANY
MARKEL INSURANCE COMPANY
1 - Property
Revised Rate and Rule
Commercial Property
Masonic Temples 2020 Program
Revised manual page for new Endorsement MCP 1261 & MCP 1262
New Manual Page MCP 1263
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: 2010RR033-PROP
Requested Effective Dates - New: 03/01/2021    Renewal: 03/01/2021

The above-captioned companies wish to submit new and revised manual pages to be used with their Commercial Property Masonic Temples 2020 program.

The companies are introducing revised manual pages to be utilized with their Commercial Property Extension Endorsements and new manual pages to be utilized with their Windstorm or Hailstorm Deductibles.

**Revised Manual Page**

MC-CP-CWR-RR-11 (1/1/2021)
Revised manual page introduces a rule to accompany new endorsement, MCP 1261, Benevolent Social Organizations Advantage Commercial Property Enhancement and MCP 1262, Benevolent Social Organizations Prime Commercial Property Enhancement. Because the coverages are similar to the companies' currently approved commercial property enhancements, they propose the same rate.

**New Manual Page**

MC-CP-CWR-RR-37 (1/1/2021)
New manual page introduces a rule to accompany new endorsement, MCP 1263, Windstorm or Hail Percentage Deductible by Location (With Minimum Deductible Each Occurrence). The proposed factors are based upon the factors contained in a competitor filing.

These new coverages are optional.

The proposed rates are based on and similar to competitor's rates.

There is no rate impact associated with this filing.

Companion Form (800916) was approved on 1/12/2021.

---

**Final Action: Approved**
Contingent upon form(s) approval, LDI Form Filing No. 800916, Company Form Filing No. 2010FF033-PROP.

**Item Key: 800918**
Rural Community Insurance Company
2 - Crop
Revised Rate only
2021CROP-HAIL INSURANCE RATE
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: RC21CH-1
Requested Effective Dates - New: 01/03/2021    Renewal: 01/03/2021

The above-captioned company for the above-captioned program wish to file a rate revision for their Crop Hail Corn Wind optional endorsement.

- The corn wind coverage will increase to $2.00 and corn with extra harvest 3xpense (EHE) will increase to $2.50.
- The rate difference between the two is for the additional extra harvest expense (EHE) coverage offered when electing that coverage.
This endorsement will remain to only be offered in the following parishes for 2021:
Avoyelles, Bienville, Bossier, Caddo, Caldwell, Catahoula, Claiborne, Concordia, De Soto, East Carroll, Franklin, Grant, Jackson, La Salle, Lincoln, Madison, Morehouse, Natchitoches, Quachita, Rapides, Red River, Richland, Sabine, Tensas, Union, Vernon, Webster, West Carroll, & Winn.

There are 0 Louisiana policies and the rate increase impacts corn only so the total impact is 0%.

**Final Action: Approved**

**Item Key: 800948**
Watford Insurance Company
19 - Commercial Automobile
Delayed Adoption

Commercial Automobile
Truckers Program
Delayed Adoption

ISO Designation CA-2019-RRU19

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: WIC-20-233-RU-WELTP
Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

With this filing, the company proposes to delay the adoption of Insurance Services Office, Inc. (ISO) designation CA-2019-RRU19, which was approved for ISO under LDI Item Key Number 770756 effective 2/1/2021, until 7/1/2021.

The corresponding form filing has been approved under company tracking number WIC-20-233-F, LDI Item Key Number 800666, effective 7/1/2021.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 801011**
BITCO NATIONAL INSURANCE COMPANY
BITCO GENERAL INSURANCE CORPORATION
19 - Commercial Automobile
Loss Cost Adoption


Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Requested Effective Dates - New: 10/01/2021 Renewal: 10/01/2021

The last rate revision to this program was +18.4% or $977,800 which was approved under company tracking number 789730 effective 1/1/2021 for both new and renewal business

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

<table>
<thead>
<tr>
<th>ISO Designation</th>
<th>LDI Item Key Number</th>
<th>Effective Date Approved for ISO</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA-2019-RLC19</td>
<td>770760</td>
<td>2/1/2021</td>
</tr>
<tr>
<td>CA-2019-RRU19</td>
<td>770756</td>
<td>2/1/2021</td>
</tr>
<tr>
<td>CA-2019-ROCP1</td>
<td>770763</td>
<td>2/1/2021</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>1.228</td>
</tr>
<tr>
<td>Physical Damage</td>
<td>2.230</td>
</tr>
</tbody>
</table>

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 801025**
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
GREAT AMERICAN ALLIANCE INSURANCE COMPANY
1 - Property
Adoption
Commercial Property
Delay-Adoption of PIAL filing designation number LA20-11 (CF-2020-RCYRU)
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: 02-010A - 20180
Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

The above-captioned companies wish to adopt the Property Insurance Association of Louisiana's (PIAL) filing designation number LA20-11 (CF-2020-RCYRU).

PIAL filing designation number LA20-11 (CF-2020-RCYRU) was approved in October 2020 as item key # 794046 to be effective 04/01/2021.

The company wishes to delay adoption of this filing until 07/01/2021.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 801029
AMERICAN AUTOMOBILE INSURANCE COMPANY
19 - Commercial Automobile
Delayed Adoption
Commercial Automobile
Delayed Adoption

ISO Designation CA-2019-RRU19

*****WITHDRAWN BY COMPANY*****

Final Action: Withdrawn

Item Key: 801124
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rate only
Private Passenger Auto
Private Passenger Auto Program
Rate Revision

- Early Signing Discount
- Rate Adjustment Factors

Overall % Impact: -3.000%
Overall $ Impact: $-11,056,760
# of Policyholders: 1,341,799
Company Reference: R52712: Rate Decrease
Requested Effective Dates - New: 04/05/2021 Renewal: 04/05/2021

The last rate revision to this program was -0.1% or $-375,582 which was approved under LDI Item Key Number 798375 effective 3/22/2021.

With this filing, the company proposes to amend the following factors:

- Early Signing Discount
- Rate Adjustment Factors
The rate impact associated with this filing is -3.0% or $-11,056,760 affecting 134,179 policyholders effective 4/5/2021 for new and renewal business.

Final Action: Approved

**Item Key: 801125**
AMERICAN FAMILY HOME INSURANCE COMPANY
AMERICAN SOUTHERN HOME INSURANCE COMPANY
1 - Property
Revised Rate and Rule
Commercial Property
Public Entity Program
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
The above-captioned companies propose a revision for use with their Commercial Property Public Entity program.

With this filing, the companies discovered that two rates for Equipment Breakdown were transposed in a previous filing (792276).

The companies now wish to correct as follows:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Current</th>
<th>Revised</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equipment Breakdown - Educational Institutions</td>
<td>0.0153</td>
<td>0.0063</td>
</tr>
<tr>
<td>Equipment Breakdown - All Other</td>
<td>0.0063</td>
<td>0.0153</td>
</tr>
</tbody>
</table>

The rates were implemented correctly, therefore there is no rate impact associated with this filing.

Final Action: Approved

**Item Key: 801127**
ALLSTATE INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rate only
Private Passenger Automobile
Voluntary Private Passenger Auto Program
Revised Rate

Rate Adjustment Factors

Overall % Impact: -3.000%
Overall $ Impact: $-3,305,835
# of Policyholders: 40614
Company Reference: R52711: Rate Decrease
Requested Effective Dates - New: 04/05/2021   Renewal: 04/05/2021

The last rate revision to this program was 0.9% or $1,233,660 which was approved under LDI Item Key Number 339648 effective 11/28/2016.

With this filing, the company proposes to amend the Rate Adjustment Factors.

The rate impact associated with this filing is -3.0% or $-3,305,835 affecting 40,614 policyholders effective 4/5/2021 for new and renewal business.

Final Action: Approved

**Item Key: 801130**
STAR INSURANCE COMPANY
19 - Commercial Automobile
Revised Rate and Rule
Commercial Automobile
Commercial Auto Program
Revised Rate and Rule
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: STAR-LA-CA-CYBER LIABILITY-1220 R
Requested Effective Dates - New: 01/01/2021   Renewal: 01/01/2021
The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 742938 effective 6/1/2019 for both new and renewal business.

With this filing, the company is proposing to introduce Cyber Liability coverage. The coverage is designed to provide cyber event insurance protection. The policy has eight coverage components and will be written on a claims-made basis. Policies will have both a claim limit and an annual aggregate limit.

**Coverages**

- Coverage A - Multimedia Liability
- Coverage B - Security and Privacy Liability
- Coverage C - Privacy Regulatory Defense and Penalties
- Coverage D - PCI DSS Liability
- Coverage E - Breach Event Costs
- Coverage F - System Failure
- Coverage G - Cyber Extortion
- Coverage H - BrandGuard®

The corresponding form filing has been approved under company tracking number ATG-MU-CYBER LIABILITY-0520 F; LDI Item Key Number 742938, effective 6/1/2019.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 801198**

Insurance Services Office, Inc.
19 - Private Passenger Automobile
Revised Rule only

Private Passenger Automobile
Personal Auto Program
Rule Revision

- Rule 17

With this filing, the company proposes to revise Rule 17 to correspond with the percentages detailed in the Actuarial Support of the Explanatory Memo submitted with filing PP-2017-RRU17 (LDI Item Key Number 690716).

There is no rate impact with this filing.

**Final Action: Approved**

**Item Key: 801227**

UNION NATIONAL FIRE INSURANCE COMPANY
17 - Other Liability
Initial Rate and Rule
Introduction of Personal Liability Policy Program

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A

Company Reference: UNF 530 RR
Requested Effective Dates - New: 06/01/2021  Renewal: 06/01/2021

The above-captioned company wishes to introduce rates and rules for its new Personal Liability Policy Program.

Currently, the company provides contents only coverage and it has discovered that its customers would like to purchase liability coverage as well. Many residential rental companies and landlords include the purchase of liability coverage as a requirement in standard lease agreements. Therefore, the company would like to provide its customers with the opportunity to purchase this valuable, necessary coverage.

The rates and rules for this coverage are as follows:

**RULE FOR PERSONAL LIABILITY POLICY**

To rate this policy, charge the Personal Liability Policy premium according to the selected payment option shown in the corresponding rate page.

The published rates are based on a Personal Liability limit of $100,000 and a Medical Payments to Others limit of $1,000. These are the only available limits, and a $500 deductible will apply to Personal Liability.

See the Personal Liability Policy for additional information.
RATES FOR PERSONAL LIABILITY POLICY

<table>
<thead>
<tr>
<th>Rate Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Rate for Personal Liability Policy (EFT option)</td>
<td>$9.30</td>
</tr>
<tr>
<td>Monthly Rate for Personal Liability Policy (Non-EFT option)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Quarterly Rate for Personal Liability Policy</td>
<td>$29.63</td>
</tr>
<tr>
<td>Semi-Annual Rate for Personal Liability Policy</td>
<td>$58.52</td>
</tr>
<tr>
<td>Annual Rate for Personal Liability Policy</td>
<td>$114.16</td>
</tr>
</tbody>
</table>

There is no rate impact associated with this filing.

Companion forms (Item Key #801134) were still pending as of January 11, 2021.

Final Action: Approved
Contingent upon form approval, LDI Form Filing No. 801134, Company Form Filing No. UNF 530 F.

Item Key: 801239
AMERICAN FIRE AND CASUALTY COMPANY
OHIO CASUALTY INSURANCE COMPANY, THE
OHIO SECURITY INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY
5 - Commercial Multiple Peril
Revised Rule only
Commercial Protector® Businessowners Program
Rule Filing to be used in Conjunction with Cyber Incident Exclusion, Form BP 90 38
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: 2020-MU-125-BOP-E-R-1
Requested Effective Dates - New: 08/01/2021    Renewal: 08/01/2021

The above-captioned company is revising Rule 16. Mandatory Coverage, Forms, Conditions and Provision for the above-captioned program:

- Cyber Incident Exclusion, Form BP 90 38
  - This endorsement excludes loss or damage caused directly or indirectly by unauthorized access, introduction of malicious code or virus, or a denial of service attack computer systems and computer software.
  - This endorsement is attached to all policies.

The corresponding form(s) filing, LDI Form Filing No. 801193, Company Form Filing No. 2020-MU-125-BOP-E-F, was approved effective August 1, 2021.

Final Action: Approved

Item Key: 801243
Arch Insurance Company
5 - Commercial Multiple Peril
Revised Rule only
Businessowners Program
Introduction of Co-Work Office Space Risk Class
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: ARCH-20-228

The above-captioned company is filing the following risk class for the above-captioned program:

- Co-Work Office Space
  - This risk class is for small businesses whose operation are primarily conducted in a leased co-work space.
  - A minimum premium of $300 applies.

Final Action: Approved

Item Key: 801323
National Union Fire Insurance Company of Pittsburgh, PA
5 - Commercial Multiple Peril
Revised Rule only
Commercial Package
Glatfelter Public Practice Program
Rule Filing to be used in Conjunction with Amendment to Pollution Exclusion - Class B Firefighting Foam, Form GGL225 (03-21)

Overall % Impact: N/A
Overall $ Impact: N/A
The above-captioned company is introducing the following rule to be used in conjunction with Amendment to Pollution Exclusion - Class B Firefighting Foam, Form GGL225 (03-21) for the above-captioned program:

- General Liability
  - Amendment to Pollution Exclusion - Class B Firefighting Foam, Form GGL225 (03-21)
    - This endorsement is used with municipal risks that have Emergency Service Operations with a firefighting exposure.

The corresponding companion form(s), LDI Form Filing No. 801249, Company Form Filing No. AIG-20-CMP-19-F was approved effective March 1, 2021.

**Final Action: Approved**

**Item Key: 801334**
Pharmacists Mutual Insurance Company
17 - Other Liability
Revised Rule only

Commercial Umbrella and Excess
Commercial Umbrella Program
Rule Revision

- Rule 4.1 Exclusion - Fungus or Related Perils
- Rule 4.24 Exclusion - Sexual Misconduct and Physical Abuse
- Rule 4.32 Exclusion - Electronic Smoking Device, Its Vapor, Component Parts, Equipment and Accessories
- Rule 4.33 Exclusion - Claims by Indirect Third Party Claimants
- Rule 4.34 Exclusion - Drug Manufacturing
- Rule 4.35 Exclusion - Outsourcing Services
- Rule 4.36 Communicable Disease
- Rule 5.10 Product Redefined

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: LA-UCL-04-21-RU
Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

With this filing, the company proposes the following revisions:

- Countrywide Manual
  - Rule 4.1 Exclusion - Fungus or Related Perils
    - Revised to remove the second paragraph, as this will no longer be applicable with the revisions made to the endorsement, and update the endorsement instructions.
  - Rule 4.24 Exclusion - Sexual Misconduct and Physical Abuse
    - Revised to correspond to the changes made to the endorsement.
  - Rule 4.32 Exclusion - Electronic Smoking Device, Its Vapor, Component Parts, Equipment and Accessories
    - Introduced to provide a rule for form PM 5144.
  - Rule 4.33 Exclusion - Claims by Indirect Third Party Claimants
    - Introduced to provide a rule for form PM 5145.
  - Rule 4.34 Exclusion - Drug Manufacturing
    - Introduced to provide a rule for form PM 5146.
  - Rule 4.35 Exclusion - Outsourcing Services
    - Introduced to provide a rule for form PM 5148.
  - Rule 4.36 Communicable Disease
    - 4.36.1 Exclusion - Communicable Disease - Coverages E and U
      - Introduced to provide a rule for form CU 0728.
    - 4.36.2 Exclusion - Communicable Disease - Limited Products Excepted - Coverages E and U
      - Introduced to provide a rule for form CU 0729.
    - 4.36.3 Exclusion - Communicable Disease - Prescription Products, Outsourcing Products and Limited Products Excepted - Coverages E and U
      - Introduced to provide a rule for form PM 5150.
  - Rule 5.10 Product Redefined
    - Revisited the rule from "For Future Use" to provide a rule for form PM 5149.
- Louisiana Commercial Umbrella Supplement
  - Rule 4.1 Exclusion - Fungus or Related Perils
    - Deleted as the independent endorsement will replace the current endorsement.

The corresponding form filing has been approved under company tracking number LA-UCL-04-21-F, LDI Item Key Number 801270, effective 4/1/2021.
There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 801340**  
Insurance Services Office, Inc.  
17 - Other Liability  
Revised Rule only

Commercial Umbrella and Excess  
Rule Revision  
- Rule 25. Description of Additional Optional Endorsements  
- Rule 53. Description of Additional Optional Endorsements

Overall % Impact: N/A  
Overall $ Impact: N/A  
# of Policyholders: N/A  
Company Reference: CU-2020-ORU20  
Requested Effective Dates - New: 08/01/2021  
Renewal: 08/01/2021

With this filing, the company proposes the following revisions:

- Rule 25. Description of Additional Optional Endorsements  
  - Revise paragraph C.26. to replace the word "solely" with "exclusively".  
  - Revise paragraph C.31. to add reference to the following endorsements:  
    - CU 34 40 - Exclusion - Designated Cannabis Products  
      This optional endorsement will exclude liability arising out of scheduled cannabis products.  
    - CU 34 41 - Exclusion - Cannabis Products  
      This optional endorsement excludes liability arising out of all cannabis products.  
  - Revise paragraph D.6. to replace "load capacity of 2,000 pounds" with "GVWR of 3,000 pounds".  
  - Introduce paragraph D.19. to add reference to the following endorsements:  
    - CU 23 01 - Cannabis Activity Coverage Aggregate Limit  
      This optional endorsement will provide coverage for cannabis activity as defined and subject to the scheduled limit.  
    - CU 23 02 - Cannabis Exclusion with Hemp Exception Subject to Hemp Aggregate Limit  
      This optional endorsement will include a generally broad exclusion related to cannabis with an exception related to hemp subject to the scheduled limit.  
    - CU 23 03 - Cannabis Exclusion with Designated Product or Work Exception Subject to Cannabis Products/Completed Operations Aggregate Limit  
      This optional endorsement will exclude injury or damage included in the products-completed operations hazard and arising out of cannabis except for products or operations shown on the schedule and subject to the limit shown on the schedule.  
  - Revise paragraph E.6. for consistency with the corresponding Commercial Auto coverage endorsement.  
  - Revise paragraph E.14. to instruct to refer to paragraph E.16. for Excess Auto Dealers Acts, Errors or Omissions Liability Coverage options.  
  - Revise paragraph E.16. to provide instruction for the use of the following new endorsements:  
    - CU 34 39 - Changes to the Bankruptcy or Insolvency Exclusion for Excess Auto Dealers Acts, Errors or Omissions Liability Coverages;  
    - CU 34 38 - Total Bankruptcy or Insolvency Exclusion for Excess Auto Dealers Acts, Errors or Omissions Liability Coverages; and  

- Rule 53. Description of Additional Optional Endorsements  
  - Revise paragraph B.18. to replace the word "solely" with "exclusively".  
  - Revise paragraph B.22. to add subparagraphs d. and e. providing instructions on the usage of the following endorsements for use with the Commercial Excess Liability Coverage part:  
    - CX 21 89 - Exclusion - Designated Cannabis Products  
      This optional endorsement will exclude liability arising out of scheduled cannabis products.  
    - CX 21 90 - Exclusion - Cannabis Products  
      This optional endorsement will exclude liability arising out of all cannabis products.

The corresponding form filing has been submitted under company tracking number CU-2020-OFR20.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 801460**  
Church Mutual Insurance Company, S.I.  
5 - Commercial Multiple Peril  
Revised Rule only
Independent Commercial Package Institutional Program
Rule Filing to be used in Conjunction with Declared Pandemic or Epidemic Endorsement, form A 554.6
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: ICP-167
Requested Effective Dates - New: 02/01/2021 Renewal: 04/01/2021

The above-captioned company is introducing/revising the following manual rules to add the Exclusion - Declared Pandemic or Epidemic endorsement for the above-captioned program:

- GR-11 (LA)
  - Revising to add A 299.6 Declared Pandemic or Epidemic Exclusion endorsement
    - This optional endorsement excludes coverage for any claim arising out of a communicable disease declared as a pandemic or epidemic.

- GR-16b (LA)
  - New general rule page listing declared pandemic or epidemic exclusion endorsements
    - A 554.4, Exclusion - Declared Pandemic or Epidemic - Senior Living Facility Professional Liability
    - A 554.5, Exclusion - Declared Pandemic or Epidemic - Directors, Officers and Trustees Liability
    - A 554.6, Exclusion - Declared Pandemic or Epidemic - Employment Practices Liability
    - These optional endorsements excludes coverage for any claim arising out of a communicable disease declared as a pandemic or epidemic.

The company states that these rules have no rate impact.

The corresponding form(s) filing, LDI Form Filing No. 801330, Company Form Filing No. ICP-168, was approved effective February 1, 2021 for new business and April 1, 2021 for renewal business.

**Final Action: Approved**
Contingent upon form(s) approval, LDI Form Filing No. 801330, Company Form Filing No. ICP-168.

**Item Key: 801533**
BROTHERHOOD MUTUAL INSURANCE COMPANY
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Loss Cost Adoption

- Rule 31.
- Rule 73.
- Rule 117.
- Rule 34.
- Rule B-1

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: LA CA RR 2020 04
Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 387010 effective 5/1/2017.

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

<table>
<thead>
<tr>
<th>ISO Designation</th>
<th>LDI Item Key Number</th>
<th>Effective Date Approved for ISO</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA-2019-RLC19</td>
<td>770760</td>
<td>2/1/2021</td>
</tr>
<tr>
<td>CA-2019-RRU19</td>
<td>770756</td>
<td>2/1/2021</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>1.675</td>
</tr>
<tr>
<td>Liability</td>
<td>0.643</td>
</tr>
<tr>
<td>Medical Payments</td>
<td>0.987</td>
</tr>
<tr>
<td>Other Physical Damage</td>
<td>1.626</td>
</tr>
<tr>
<td>Uninsured Motors</td>
<td>1.160</td>
</tr>
<tr>
<td>Collision</td>
<td>1.252</td>
</tr>
</tbody>
</table>
The company is also proposing the following rule revisions to line up with the ISO Multistate manual:

- Edit Rule 31;
- Remove Rule 34;
- Revise Rule 73;
- Introduce Rule 117; and
- Remove Rule B1.

There is no rate impact associated with this filing.

**This filing is a resubmission of company tracking number LA CA RR 2020 03, LDI Item Key Number 799524, which was disapproved as the company did not adequately respond to the LDI’s objection letters.

**Final Action: Approved**

**Item Key: 801553**

National Union Fire Insurance Company of Pittsburgh, PA  
5 - Commercial Multiple Peril  
Revised Rule only  
Commercial Package  
VFIS Emergency Service Organization Program  
Rule Filing to be used in Conjunction with Amendment to Pollution Exclusion - Class B Firefighting Foam, Form VGL213 (03-2021)  
Overall % Impact: N/A  
Overall $ Impact: N/A  
# of Policyholders: 0  
Company Reference: AIG-20-CMP-18-R  
Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021  

The above-captioned company is introducing the following rule to be used in conjunction with Amendment to Pollution Exclusion - Class B Firefighting Foam, Form VGL213 (03-2021) for the above-captioned program:

- General Liability  
  - Amendment to Pollution Exclusion - Class B Firefighting Foam, Form VGL213 (03-2021)  
  - This endorsement is used with risks that have a firefighting exposure.

The requested rule require approval of companion form(s), LDI Form Filing No. 801595, Company Form Filing No. AIG-20-CMP-18-F.

**Final Action: Approved**  
Contingent upon form(s) approval, LDI Form Filing No. 801595, Company Form Filing No. AIG-20-CMP-18-F.

**Item Key: 801583**

Intrepid Insurance Company  
19 - Commercial Automobile  
Loss Cost Adoption  
Commercial Automobile  
General Risk Program  
Loss Cost Adoption  
ISO Designations CA-2020-BRLB1 and CA-2015-ROCP1  
LCM Revisions  
Rule 222. Premium Development - Other Than Zone-Rated Autos  
Rule 298. Deductible Insurance  
Overall % Impact: -0.955  
Overall $ Impact: $-23  
# of Policyholders: 1  
Company Reference: IDI-CA-2020-5586-RARU-LA-44804  
Requested Effective Dates - New: 09/01/2021 Renewal: 09/01/2021  

The last rate revision to this program was +21.943% or $192 which was approved under LDI Item Key Number 782104 effective 9/1/2020 for both new and renewal business.

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

<table>
<thead>
<tr>
<th>ISO Designation</th>
<th>LDI Item Key Number</th>
<th>Effective Date Approved for ISO</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA-2020-BRLB1</td>
<td>778280</td>
<td>1/1/2020</td>
</tr>
<tr>
<td>CA-2015-ROCP1</td>
<td>382645</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Current LCM</th>
<th>Proposed LCM</th>
</tr>
</thead>
</table>
The company is also introducing the exceptions to the following ISO rules:

- Rule 222. Premium Development - Other Than Zone-Rated Autos
- Rule 298. Deductible Insurance

The rate impact associated with this filing is -0.955% or -$23 affecting 1 policyholder.

**Final Action: Approved**

**Item Key: 801607**
National Union Fire Insurance Company of Pittsburgh, PA
17 - Other Liability
Revised Rule only
Commercial Umbrella and Excess
Rule Revision
Overall % Impact: N/A
Overall $ Impact:  N/A
# of Policyholders: N/A
Company Reference: AIG-20-EX-06-R
Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

With this filing, the company proposes to include form CXEGLA0281, Louisiana Pollution Exclusion - Glatfelter Public Practice Public Entity with Emergency Service Operations, to the list of optional endorsements without premium in the rules.

The corresponding form filing has been approved under company tracking number AIG-20-EX-06-F, LDI Item Key Number 801857, effective 3/1/2021.

There is no rate impact associated with this filing.
**Final Action: Approved**