

LOUISIANA DEPARTMENT OF INSURANCE
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OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF DECEMBER 26, 2016

PLEASE NOTE: Information contained in pending filings may change during the review process.

Item Key: 339590

Date Submitted: 07/14/2016
 Access Insurance Company
 19 - Private Passenger Automobile
 Revised Rate and Rule

Private Passenger Automobile
 Private Passenger Auto Program
 Rate and Rule Revision

Overall % Impact: **35.5**
 Overall \$ Impact: **\$782,762**
 # of Policyholders: **1224**
 Company Reference: ACCE-PPA-LA-1601R
 Requested Effective Dates - New: 11/01/2016 Renewal: 12/01/2016

The last rate revision to this program was +21.9% (+\$1,726,371) which was approved under LDI Item Key #315619 with an effective date of 12/30/2014 for both new and renewal business.

With this filing, the company proposes to revise the current base rates, update the model year factors to add 2018 and 2019, and correct a mistake on the liability symbol table.

The rate impact associated with this filing is +35.50% (+\$782,762) affecting 1,224 policyholders.

Item Key: 384207

Date Submitted: 09/14/2016
 Financial Indemnity Company
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Auto
 GB Program
 Revised Rate and Rule

Overall % Impact: **2.0**
 Overall \$ Impact: **\$42,025**
 # of Policyholders: **1143**
 Company Reference: LA-FI-GB-20161104
 Requested Effective Dates - New: 11/04/2016 Renewal: 01/03/2017

The last rate revision to this program was the initial rate and rule submission which was approved under LDI Item Key #325494 with an effective date of 11/21/2015.

With this filing, the company proposed the following revisions:

- Base rates - adjusted by coverage;
- Zip code factors - changes will mirror the factors chosen within the preceding program;
- Limit/Deductible factors - removing 100/300/100 liability limits from new business eligibility, this will not impact renewals;
- Driving background factors - introduction of new rating variable utilizing driver background history;
- Violations factors - adjustments to specific violation factors based upon experience and rate reduction on clean risks overall;
- Liability only factors - will equal countrywide recommendations with an overall impact of 1.9%;
- Advanced quote discount - new policy quote discount in advance of the policy effective date;
- Renewal no prior discount - discount for renewals that originated without a prior insurance discount with an overall impact of -1.5%; and
- Vehicle count / drive count factors - factor changes based upon experience with an overall impact of -0.2%.

The rate impact associated with this filing is +2.0% (+\$42,025) affecting 1,143 policyholders.

Item Key: 384496

Date Submitted: 09/21/2016

Falls Lake National Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **-3.9**

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

of Policyholders: **2**

Company Reference: LA-GL-16-72-R-FLNIC

Requested Effective Dates - New: 11/05/2016 Renewal: 11/05/2016

The last rate adjustment for the above-captioned company was filed and approved under Louisiana State tracking Number 293844 effective 03/13/2013.

With this filing, the company is making the following revisions to its Exception Page used in conjunction with its Commercial General Liability Program.

Section I – General Rules

8.A. & 8.B. – Policy Writing Minimum Premium - Under the original filing for the Policy Writing Minimum Premium only anticipated monoline commercial general liability policies being written and a \$1,250 minimum premium was required. However, the company is now writing package policies that include commercial general liability coverages as one of the lines of business. With the support of the package, the minimum premium required for the commercial general liability could be reduced. The minimum premium for commercial general liability is \$500.

14.B. & 14.E. – Minimum Premiums & special Combined Minimum Premiums

Due to the reduced Policy Writing Minimum Premium, the company is also reducing the Sub-line Increased limits minimums. Otherwise, on many lower exposure policies, the sub-line minimum would have exceeded the Policy Writing Minimum premium being filed.

16.B., 16.B.4., 16.B.6., 16.B.9., 16.B.10., & 16.B.11. – Additional Interests

The company is adding additional factors are provided for limits that are most often written by FLNIC.

Section II – Coverage Rules

43.D. – Company Rates

There is no change in the requirement that the Employee Benefits Minimum Premium is fully earned. The statement is simply being moved to the beginning of the rule, instead of at the end, as was previously approved.

Additional factors are provided for limits that are most often written by FLNIC.

Section V – Additional Company Rules

200.B. – Fire Damage Increased Limits – Damage to Premises Rented To You Limit

The company is increasing the limit for this coverage from \$100,000 to \$300,000 as part of the standard coverage. This is to remain competitive against other carriers with a similar limit being offered.

200.C. – Paratransit, Ambulettes and Medicars

The company insures paratransit, ambulettes and medicars that provide non-emergency services. However, some vehicles may have lights and sirens to respond in a situation when a person is being transported for a non-emergency situation and during transport the person's condition goes into an emergency situation. The deviation is intended to cover the increased exposure from those potential operations.

The company also proposes to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2015-BGL1 approved for ISO under state tracking number 323890 effective 02/01/2016.

These changes will result in a -3.9% rate decrease or \$0.

There will be 2 Louisiana policyholders affected by this rate decrease.

The corresponding form(s), LDI Form Filing Number 384495, Company Tracking Number LA-GL-16-223-F-FLNIC was approved effective 11/05/2016.

Item Key: 385029

Date Submitted: 10/03/2016

CHARTER OAK FIRE INSURANCE COMPANY, THE
 PHOENIX INSURANCE COMPANY, THE
 TRAVELERS INDEMNITY COMPANY, THE
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
 17 - Other Liability

Revised Rate and Rule

Professional Liability

Cyber First Program

of Policyholders: **0**

Company Reference: 2016-06-0126-R

Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

Item Key: 385306

Date Submitted: 10/07/2016

PROGRESSIVE PALOVERDE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **+0.600%**Overall \$ Impact: **\$780,988**# of Policyholders: **61033**

Company Reference: LA201701RR-AU-D

Requested Effective Dates - New: 01/20/2017 Renewal: 02/17/2017

The last rate revision to this program was +7.5% or \$9,731,081 which was approved under LDI Item Key Number 382256 effective 10/21/2016 for new business and 11/18/2016 for renewal business.

With this filing, the company proposes the following revisions:

- Rule Revisions
 - Rule D01. Driver Definitions
 - Introduce and define the following new terms: ratable spouse, rater driver, and youthful;
 - Rule D04. Driving Record Classification
 - Introduce and define "Accident and Violation Evaluation Period" and differentiate it from "Chargeable Period for Points Assignments",
 - Differentiate between Accidents, Claims and Violations that occur while a customer and those that occurred prior to becoming a customer,
 - Add and define the terms "Omitted Incidents" and "Clean at Inception", and
 - Update the reference to the rate factor pages;
 - Rule D05. Unverifiable Driving Records and Foreign Driver's License
 - Clarify the date assigned to the Unverifiable Driving Record violation code when a driver is endorsed onto a policy, and
 - Clarify the company will not charge the Foreign Driver's License to a driver with a Canadian MVR which can be obtained by the company;
 - Rule D06. Driving Violation Descriptions
 - Further define the description of CMU;
 - Rule D07. Financial Responsibility Filing Fee
 - Revise rule to specify that requests must be received from the named insured as opposed to a driver on the policy;
 - Rule D08. Unacceptable Drivers
 - Clarify that the list refers to unacceptable drivers, not unacceptable risks;
 - Rule D09. Violation Lenience
 - Introduce the reference to the new term "Chargeable Period for Points Assignment";
 - Rule P01. Liability Increased Limits
 - Revise the rule to stipulate that if multiple out of state filings are required on the policy, the highest of the state's minimum limits must be carried on the policy, and
 - Update reference to the rate factor pages;
 - Rule P03. UMPD Limits
 - Correct the reference to UM/UIMBI coverage, and
 - Update reference to the rate factor pages;

- Rule P07. Named Non-Owner Coverage
 - Correct the reference to UMPD coverage;
- Rule P08. Unacceptable Policies
 - Clarify that the list refers to unacceptable policies;
- Rule P14. Preferred Status
 - Incorporate the term "Chargeable Period for Points Assignment" in the rule, and
 - Update reference to the rate factor pages;
- Rule P15. Prior Insurance Classification
 - Revise the rule to state that prior insurance classification will no only be evaluated at new business;
- Rule P16. Progressive as Proof of Prior Insurance
 - Revise the rule to state that Progressive as proof of prior insurance requires no special treatment in this program;
- Rule P18. Accident Surcharge Waiver
 - Incorporate the new term "Chargeable Period for Points Assignment" in the rule;
- Rule P19. Low Payout Claim Forgiveness
 - Clarify the rule regarding the impact of low payout claims on premium;
- Rule P22. Financial Responsibility Tier
 - Remove reference to letter C. which was removed in the company's previous filing, and
 - Update the rule to stipulate renewal reminders for credit reorder;
- Rule P23. Rate Capping
 - Clarify the calculation of the rate capping factor as a policy level factor that is applied to each vehicle,
 - List the elements considered to be Policy Data Profile Changes,
 - Add the reference to the Rate Order of Calculation for the rate cap calculation, and
 - Remove the steps for calculation from the rule to avoid redundancy;
- Rule P24. Multi-Car Indicator
 - Revise the rule to specify that there must be more than one motor vehicle for the discount to apply;
- Rule P26. Homeowner Discount
 - Update the reference to the rate factor pages, and
 - Remove the follow-up provision;
- Rule P27. Mobile Home Discount
 - Update the reference to the rate factor pages, and
 - Remove the follow-up provision;
- Rule P30. Paperless Discount
 - Remove the sentence referencing the removal of the discount as this discount is not removed from the policy, and
 - Update the reference to the rate factor pages;
- Rule P31. E-Signature Discount
 - Revise the rule to explain how Rate Capping, Rule P23, affects this discount,
 - Remove the rewrite eligibility requirements, and
 - Add reference to Rule P76;
- Rule P32. Online Quote and Loyal Customer Discounts
 - Add reference to the Loyal Customer Discount and the qualifications for the discount, and
 - Update the reference to the rate factor pages;
- Rule P35. Residency Rewards
 - Add reference to new rule P79, and
 - Update the reference to the rate factor pages;
- Rule P36. Three-year Safe Driving Discount
 - Update the reference from "Chargeable Period" to "Chargeable Period for Points Assignment", and
 - Revise the rule to specify which violation codes fall under Permissive Use;

- Rule P41. Occupation/Education Rating
 - Revise the category code for education level "unknown",
 - Add military training to the list of categories, and
 - Update the reference to the rate factor pages;
- Rule P42. Household Member Factor
 - Add clarification that drivers to be considered must be eligible-to-be-rated,
 - Define the term "Household Members", and
 - Update the reference to the rate factor pages;
- Rule P48. Household Structure Factor
 - Remove redundant references to items covered in the rate factor pages,
 - Define "youthful driver count" as it applies to this rule, and
 - Update the reference to the rate factor pages;
- Rule P59. Five Year Claim Free Discount
 - Revise the tenure requirement for eligibility when the customer has a Prior Insurance Classification of "C", and
 - Update the reference to the rate factor pages;
- Rule P81. Summary of Coverage Abbreviations
 - Revise the abbreviations for TOW and UMBI to match the rate factor pages, and
 - Update the reference to the rate factor pages;
- Rule V01. Vehicle Classification

Remove reference to stated amount vehicles being assigned an auxiliary symbol;
- Rule V03. Vehicle Age
 - Revise the rule to specify the treatment of vehicles over 99 years old, and
 - Include UMPD in the list of coverages that receive a factor of 1.0.
- Rule V05. Loan/Lease Payoff Unacceptable Risks

Update the reference to Rule D04;
- Rule V08. Unacceptable Vehicle Garaging Locations

Add that vehicles garaged in an area where the company does not write auto insurance are unacceptable;
- Rule V12. Excess Vehicle Factor

Revise the rule to specify the treatment of excluded drivers;
- Rule V13. Usage-Based Insurance
 - Expand the acceptable sources of Usage-Based Data,
 - Clarify the eligibility requirements, and
 - Revise the rule to provide instruction to calculate the factor;
- Rule V81. Vehicle Equipment Discounts

Revise the rule to reference the rate factor pages for more information;
- Rule X01. Tier Placement Definition
 - Add new interactions for determining tier placement, and
 - Define the policies that will use these new interactions based on policy effective date;
- Introduce the following rules:
 - Rule D81. State Specific Driver Related Discounts (previously Rule P96),
 - Rule P33. Advance Shop Days,
 - Rule P72. Prior Insurance BI Limits,
 - Rule P74. Nonpay Cancel Notice/Nonpay Reinstate Count (replaces Rule X07),
 - Rule P75. Vehicle Addition Endorsement Count,
 - Rule P76. Rewrite Reason,
 - Rule P79. Tenure Treatments,
 - Rule P80. Initial Evaluation Definition,
 - Rule V14. Length of Vehicle Ownership Factor (replaces Rule P56),
 - Rule V15. Vehicle History Factor,
 - Rule V16. Vehicle Tenure,
 - Rule X09. Recent Non-Progressive Claims,

- Rule X12. Claims and Violations Counts, and
 - Rule X14. Tier Movement;
 - Withdraw the following rules:
 - Rule P38. Five-year Accident Free Discount (see Rules P58 and P59),
 - Rule P54. Non-Progressive AAFs Rating Factor (see Rule D04),
 - Rule P56. Length of Vehicle Ownership Rating Factor (see Rule V14),
 - Rule P96. Active Military Discount (see Rule D81),
 - Rule X07. Payment Behaviors (see Rule P74), and
 - Rule X08. Vehicle Endorsements (see Rule P75);
 - Update the references to the rate factor tables for the following rules:
 - Rule D10. Distant Student Discount,
 - Rule D11. Minor Child Discount,
 - Rule D12. Good Student Discount,
 - Rule P02. UMBI Limits,
 - Rule P04. Medical Payments Limits,
 - Rule P06. Comprehensive and Collision Coverages,
 - Rule P09. Expense Loads,
 - Rule P25. Multi-policy Discount,
 - Rule P34. Continuous Insurance Discount,
 - Rule P43. Financial Responsibility Filing Surcharge,
 - Rule P45. Bad Debt Factor,
 - Rule P82. Monthly Rate Factor,
 - Rule V04. Value Class Vehicle Rating,
 - Rule V07. Vehicle Garaging Location Rating, and
 - Rule V11. Business Use Surcharge;
 - Remove the "version" numbering from all of the rule numbers; and
 - Editorial revisions to punctuation and grammar throughout the rules for consistency.
- Factor Tables

Revise the following tables:

 - Acquisition Expense Full Coverage Factor Table;
 - Acquisition Expense Homeowner Factor Table;
 - Acquisition Expense Online Quote Factor Table;
 - Acquisition Expense Prior Insurance Factor Table;
 - Acquisition Expense Vehicle Count Factor Table;
 - Advance Quote Factor Table;
 - Bad Debt Factor Table;
 - Base Model Year Table;
 - Base Rate Table;
 - Continuous Insurance Discount Table (Diamond);
 - Continuous Insurance Discount Table (Gold);
 - Continuous Insurance Discount Table (Platinum 1);
 - Continuous Insurance Discount Table (Silver);
 - Deductible Factor Table;
 - Deductible Savings Bank Factor Table;
 - Driver Age Point Factor Table;
 - Driver Classification Factor Table;
 - Driving Record Points Factor Table;
 - Excess Vehicle Factor Table;
 - Financial Responsibility by Clean Factor Table;
 - Financial Responsibility by Number of Drivers Factor Table;
 - Financial Responsibility Filing Surcharge Table;

- Financial Responsibility Tier Factor Table;
- Full Coverage Factor Table;
- Homeowner/Mobile Home/Multi-Car Discount Table;
- Household Member Factor Table 1;
- Household Member Factor Table 2;
- Household Structure Factor Table;
- Length of Vehicle Ownership Factor Table;
- Limit Factor Table - Luxury Vehicle Factor Table;
- New Business Five Year Accident Free/Five Year Claim Free Discount Table;
- Occupation/Education Factor Table;
- Occupation/Education Rank Table;
- Omitted Incident Factor Table;
- Online Quote Discount Table;
- Operations Expense Factor 1 Table;
- Operations Expense Factor 2 Table;
- Operations Expense Factor 3 Table;
- Operations Expense Factor 4 Table;
- Operations Expense Factor 5 Table;
- Operations Expense Factor 6 Table;
- Paid in Full/Electronic Funds Transfer Discount Table;
- Paperless Discount Table;
- Residency Rewards Factor Table - Risk Group Code Table;
- Three Year Safe Driving Discount Table;
- Tier Factor Table;
- UBI Tier Factor Table;
- Vehicle Age by Deductible Factor Table;
- Vehicle Age Factor Table;
- Vehicle History Interaction Factor Table;
- Vehicle History Junk or Salvage Title Factor Table;
- Vehicle History Junk or Salvage Title Trigger Table;
- Vehicle History Main Trigger Table;
- Vehicle History Non-Severe Damage by Vehicle Age Factor Table;
- Vehicle History Non-Severe Damage Factor Table;
- Vehicle History Non-Severe Damage Indicator and Trigger Table;
- Vehicle History Order Status Factor Table;
- Vehicle History Severe Damage Factor Table;
- Vehicle History Severe Damage Indicator and Trigger Table;
- Vehicle History Theft Factor Table;
- Vehicle History Theft Trigger Table;
- Vehicle History Title Issue Factor Table;
- Vehicle History Title Issue Indicator and Trigger Table; and
- Years Licensed Factor Table.

There is no rate impact associated with this filing.

Item Key: 385308

Date Submitted: 10/07/2016

PROGRESSIVE SECURITY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Private Passenger Automobile Program

Revised Rate and Rule

Overall % Impact: **0.000**

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

of Policyholders: **164738**

Company Reference: LA201701RR-AU-A

Requested Effective Dates - New: 01/20/2017 Renewal: 02/17/2017

The last rate revision to this program was +9.4% or \$32,511,948 affecting 158,356 policyholders. This revision was approved under LDI Item Key Number 382254 effective 10/21/2016 for new business and 11/18/2016 for renewal business.

With this filing, the company proposes the following revisions:

- Rules

- Remove the “version” from the rule number for all the rules;
- Editorial revisions to punctuation and grammar throughout the rules for consistency and clarity;
- Rule D04. Driving Records Classification
 - Add the term “Accident and Violation Evaluation Period” and revise the rule to differentiate between the new term and “Chargeable Period for Points Assignment”,
 - Revise the rule to differentiate between Accidents, Claims and Violations that occur while a customer of the company and those that occurred prior to becoming a customer,
 - Introduce and define the term “Clean at Inception”, and
 - Update the reference to the rate factor pages;
- Rule D05. Unverifiable Driving Record and Foreign Driver’s License
 - Revise the rule to reference “Office of Motor Vehicles” rather than “Bureau of Motor Vehicles”,
 - Remove the misplaced reference to the rates filing for factors and coverages, and
 - Update the reference to the rate factor pages;
- Rule D08. Unacceptable Drivers

Revise the rule to clarify that the list refers to unacceptable drivers, not unacceptable risks;

- Rule D09. Violation Leniency
 - Add reference to the Chargeable Period for Points Assignment, and
 - Update the reference to the rate factor pages;
- Rule P03. UMPD Limits
 - Correct the reference to UM/UIM BI coverage, and
 - Update the reference to the rate factor pages;
- Rule P07. Named Non-Owner Coverage

Correct the reference to UMPD coverage;
- Rule P08. Unacceptable Policies

Revise the rule to clarify that the list refers to unacceptable policies;
- Rule P09. Expense Loads
 - Correct the reference to Operations Expense Load, and
 - Update the reference to the rate factor pages;
- Rule P14. Preferred Status
 - Revise the rule to incorporate the term “Chargeable Period for Points Assignment”, and
 - Update the reference to rate factor pages;
- Rule P15. Prior Insurance Classification

Revise the rule to clarify the Prior Insurance Classification is now evaluated only at new business;
- Rule P16. Progressive as Proof of Prior Insurance

Revise the reference for Active Military Discount to the new rule number;
- Rule P18. Accident Surcharge Waiver

Revise the rule to incorporate the term “Chargeable Period for Points Assignment”;
- Rule P19. Low Payout Claim Forgiveness

Revise the rule to provide clarification regarding the impact of low payout claims on premium;
- Rule P22. Financial Responsibility Tier

Revise the rule to stipulate renewal reminders for credit reorder;

○ Rule P30. Paperless Discount

- Remove the reference to the Rate Stability Rule as it was withdrawn,
- Remove the language referencing the removal of the discount as this discount is not removed from the policy, and
- Update the reference to the rate factor pages;

○ Rule P33. Advance Shop Days

Revise the rule as there will no longer be a discount for Advance Shopping but rather a factor applied in the rate order of calculation;

○ Rule P35. Residency Rewards

- Add reference to the new Rule P79,
- Revise the rule to clarify the calculation of the timer period,
- Revise the rule to define what the list of categories represents, and
- Update the reference to the rate factor pages;

○ Rule P36. Three-year Safe Driving Discount

- Revise the rule to incorporate the term “Chargeable Period for Points Assignment”,
- Revise the rule to specify which violation codes fall under Permissive Use, and
- Update the reference to the rate factor pages;

○ Rule P37. Three Year Safe Driving Bonus

- Revise the rule to incorporate the term Chargeable Period for Points Assignment”,
- Revise the rule to clarify that it is the count of violations that is used in the qualification for the discount, and
- Update the reference to the rate factor pages;

○ Rule P41. Occupation/Education Rating

- Revise the category code for education level “unknown”, and
- Update the reference to the rate factor pages;

- Rule P42. Household Member Factor
 - Revise the rule to add clarification regarding the treatment of “eligible to be rated drivers”,
 - Revise the rule to define the term “Household Members”, and
 - Update the reference to the rate factor pages;
- Rule P48. Household Structure Factor
 - Remove the list of items that is redundant to the items covered in the rate factor pages,
 - Revise the rule to define “youthful driver count” as it applies to this rule, and
 - Update the reference to the rate factor pages;
- Rule P59. Five Year Claim Free Discount
 - Revise the rule to add eligibility when the customer does not have a Prior Insurance Classification of A or B, but has been insured by the company for 24 months, and
 - Update the reference to the rate factor pages;
- Rule P81. Summary of Coverage Abbreviations
 - Revise the abbreviation for UMBI and TOW to match the rate factor pages, and
 - Update the reference to the rate factor pages;
- Rule V03. Vehicle Age
 - Revise the rule to specify the treatment of vehicles greater than 99 years old, and
 - Revise the rule to more accurately describe coverages that receive a 1.0 factor;
- Rule V12. Excess Vehicle Factor
 - Revise the rule to specify the treatment of excluded drivers,
 - Remove the redundant instruction, and
 - Update the reference to the rate factor pages;
- Rule V13. Usage-Based Insurance

- Revise the rule to expand the acceptable sources of Usage-Based Data,
 - Revise the rule to clarify the eligibility requirements,
 - Revise the rule to clarify how the factor is calculated, and
 - Update the reference to the rate factor pages;
- Rule X01. Tier Placement Definition
 - Revise the rule to add new interactions for determining tier placement, and
 - Revise the rule to define the policies that will use the new interactions based on policy effective date;
 - Rule X03. Prior Carrier Type
 - Remove the redundant sentence regarding the company's classification,
 - Revise the rule to state that the Prior Carrier Type will only be evaluated at new business, and
 - Edit the carrier list to reflect the current carriers in the state.
 - Update the reference to the rate factor pages for the following rules:
 - Rule D03. Driver Classification,
 - Rule D10. Distant Student Discount,
 - Rule D11. Minor Child Discount,
 - Rule D12. Good Student Discount,
 - Rule P01. Liability Increased Limits
 - Rule P02. UMBI Limits
 - Rule P04. Medical Payments Limits
 - Rule P06. Comprehensive and Collision Coverages,
 - Rule P25. Multi-Policy Discount,
 - Rule P26. Homeowner Discount,
 - Rule P27. Mobile Home Discount,
 - Rule P28. Paid in Full Discount,

- Rule P29. Electronic Funds Transfer,
 - Rule P34. Continuous Insurance Discount,
 - Rule P43. Financial Responsibility Filing Surcharge,
 - Rule P45. Bad Debt Factor,
 - Rule P82. Monthly Rate Factor,
 - Rule T01. Value Class Trailer Rating,
 - Rule V01. Vehicle Classification,
 - Rule V04. Value Class Vehicle Rating,
 - Rule V07. Vehicle Garaging Location Rating, and
 - Rule V11. Business Use Surcharge;
- Introduce the following rules:
- Rule D81. State Specific Driver Related Discounts (Previously filed under Rules P95 and P96),
 - Rule P72. Prior Insurance BI Limits (Replaces Rule X02),
 - Rule P74. Nonpay Cancel Notice/Nonpay Reinstate Count (Replaces Rule X07),
 - Rule P75. Vehicle Addition Endorsement Count (Replaces Rule X08),
 - Rule P76. Rewrite Reason,
 - Rule P77. Non-Servicing Agent Factor,
 - Rule P79. Tenure Treatments,
 - Rule P80. Initial Evaluation Definition,
 - Rule V14. Length of Vehicle Ownership Factor (Replaces Rule P56),
 - Rule V15. Vehicle History Factor,
 - Rule V16. Vehicle Tenure,
 - Rule X09. Recent Non-Progressive Claims,
 - Rule X12. Claims and Violations Counts, and
 - Rule X14. Tier Movement;

- Withdraw the following rules:
 - Rule P38. Five Year Accident Free Discount (Replaced by Rules P58 and P59),
 - Rule P54. Non-Progressive AAFs Rating Factor (Included in Rule D04),
 - Rule P56. Length of Vehicle Ownership Rating Factor (Replaced by Rule V14),
 - Rule P95. Agent Discount (Replaced by Rule D81),
 - Rule P96. Active Military Discount (Replaced by Rule D81),
 - Rule X02. Prior BI Limits (Replaced by Rule P72),
 - Rule X07. Payment Behaviors (Replaced by Rule P74), and
 - Rule X08. Vehicle Endorsements (Replaced by Rule P75);

- **Factor Tables**

Revise the following tables:

- Advance Quote Factor Table,
- Bad Debt Factor Table,
- Base Model Year Table,
- Base Rate Table,
- Continuous Insurance Discount Table (Diamond),
- Continuous Insurance Discount Table (Gold),
- Continuous Insurance Discount Table (Platinum 1),
- Continuous Insurance Discount Table (Silver),
- Deductible Factor Table,
- Deductible Savings Bank Factor Table,
- Driver Age Point Factor Table,
- Driver Classification Factor Table,
- Driving Record Points Factor Table,
- Excess Vehicle Factor Table,

- Financial Responsibility by Clean Factor Table,
- Financial Responsibility by Number of Drivers Factor Table,
- Financial Responsibility Filing Surcharge Table,
- Financial Responsibility Tier Factor Table,
- Full Coverage Factor Table,
- Homeowner/Mobile Home/Multi-Car Discount Table,
- Household Member Factor Table 1,
- Household Member Factor Table 2,
- Household Structure Factor Table,
- Length of Vehicle Ownership Factor Table,
- Limit Factor Table,
- Luxury Vehicle Factor Table,
- New Business Five Year Accident Free/Five Year Claim Free Discount Table,
- New Business UBI Participation Discount Table,
- Non-Servicing Agent Factor Table,
- Occupation/Education Factor Table,
- Occupation/Education Rank Table,
- Operations Expense Factor 1 Table,
- Operations Expense Factor 2 Table,
- Operations Expense Factor 3 Table,
- Operations Expense Factor 4 Table,
- Operations Expense Factor 5 Table,
- Operations Expense Factor 6 Table,
- Operations Expense Factor 7 Table,
- Paid in Full/Electronic Funds Transfer Discount Table,
- Paperless Discount Table,

- Residency Rewards Factor Table,
- Three Year Safe Driving Discount Table,
- Tier Factor Table,
- UBI Tier Factor Table,
- Vehicle Age by Deductible Factor Table,
- Vehicle Age Factor Table,
- Vehicle History Interaction Factor Table,
- Vehicle History Junk or Salvage Title Factor Table,
- Vehicle History Junk or Salvage Title Trigger Table,
- Vehicle History Main Trigger Table,
- Vehicle History Non-Severe Damage by Vehicle Age Factor Table,
- Vehicle History Non-Severe Damage Factor Table,
- Vehicle History Non-Severe Damage Indicator and Trigger Table,
- Vehicle History Order Status Factor Table,
- Vehicle History Severe Damage Factor Table,
- Vehicle History Severe Damage Indicator and Trigger Table,
- Vehicle History Theft Factor Table,
- Vehicle History Theft Trigger Table,
- Vehicle History Title Issue Factor Table,
- Vehicle History Title Issue Indicator and Trigger Table, and
- Years Licensed Factor Table.

The uncapped rate impact associated with this filing is +0.0% or \$0, which was amended from +0.5% or \$1,670,338, affecting 164,738 policyholders. The table below includes the uncapped and capped rate impact associated with this filing:

Coverage	Uncapped Rate Change	Capped Rate Change
Bodily Injury	+2.2%	+1.8%
Property Damage	-2.4%	-2.6%
Comprehensive	-9.7%	-10.1%

Collision	+1.4%	+0.8%
UMBI	+3.0%	+2.6%
Rental	0.0%	-0.7%
Medical Payments	0.0%	-0.7%
Towing	0.0%	0.0%
UMPD	-25.0%	-24.6%
Loan	-10.0%	-10.9%
ACPE	+0.1%	-0.2%
Operations Expense	-0.8%	-0.9%
Overall	0.0%	-0.4%

Item Key: 385311

Date Submitted: 10/07/2016

CRUM & FORSTER INDEMNITY COMPANY
NORTH RIVER INSURANCE COMPANY, THE
UNITED STATES FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: AGRI-CAP GL R

Requested Effective Dates - New: 11/06/2016 Renewal: 11/06/2016

Item Key: 385674

Date Submitted: 10/17/2016

XL Specialty Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of Equine Mortality Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: 16SX-XQ-CM01-MU-LA-R

Requested Effective Dates - New: 06/01/2017 Renewal: 06/01/2017

The above-captioned company is introducing a Equine Mortality Program for its Commercial Inland Marine line.

Companion forms (Item Key Number 385671 or Company Reference Number 16SX-XQ-CM01-MU-LA-F) were still pending as of 10/17/2016.

There is no rate impact associated with this filing.

Item Key: 385713

Date Submitted: 10/18/2016

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD UNDERWRITERS INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 19 - Private Passenger Automobile

Revised Rate and Rule

****DISAPPROVED****

Private Passenger Auto

Universal 3.0 Program/Open Road 2.1

Revised Rate and Rule

Overall % Impact: **0.0**

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

of Policyholders: **12992**

Company Reference: FN.15.599.2016.05

Requested Effective Dates - New: 02/18/2017 Renewal: 04/09/2017

****DISAPPROVED****

The last rate revision to this program was +13.5 (+\$2,911,455) which was approved under LDI Item Key #325049 with effective dates of 2/27/2016 for new business and 4/17/2016 for renewal business.

With this filing, the company proposes the following:

- to no longer allow the Advance Quote and Online Quote discounts to customers currently insured;
- to revise the Account Credit rule to reflect a change in the process; and
- to update the latest zip codes in the Zip code Relativity tables.

There is no rate impact associated with this filing.

Item Key: 385730

Date Submitted: 10/18/2016

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

METROPOLITAN CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **9.3**

Overall \$ Impact: **\$1,351,059**

of Policyholders: **7463**

Company Reference: LA0104AMTX112816RR

Requested Effective Dates - New: 11/28/2016 Renewal: 01/02/2017

The last rate revision to this program had no rate impact which was approved under LDI Item Key Number 290176 with an effective date of 2/28/2013 for new business and 4/15/2013 for renewal business.

With this filing the company proposes the following changes:

- Three new territories are created out of existing territories;
- Base rate revisions;

- Auto/Ho0me discount increased from 6% to 15% based upon loss experience;
- Broadened the qualifying criteria for Auto/Other MetLife Product Discount;
- Revised the MetRewards discounts for those insureds with no violations or accidents;
- Several New Business Tiering Rules are revised;
- Updated Model Year factors up to 2017; and
- The print date on rate pages has been updated to August 2016 and the print date on rule pages has been updated to September 2016.

The rate impact associated with this filing is +9.3 (+\$1,351,059) affecting 7,463 policyholders.

Item Key: 385741

Date Submitted: 10/18/2016

TNUS Insurance Company

TOKIO MARINE AMERICA INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: 16-LA-2-GL-73-16

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

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

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

Rule 3 - Deductible and Self Insured Retention Endorsement - This optional endorsement creates a rating methodology that produces a premium that more accurately reflects the individual policyholder's own loss experience (rather than merely utilizing a methodology based upon generic industry loss data).

Rule 10 - Commercial General Liability Extended Coverage Endorsement This endorsement is attached to policies covering large sophisticated policyholders that retain risk including those that use a deductible or self retention endorsement to do so. There is no charge for this endorsement.

Rule 14 - Commission Contribution - This endorsement reduces or eliminates an Agents or Brokers commission for commercial policyholders who meet certain criteria. The reduction shall be done on a percentage-to-percentage basis. If the agent or broker wishes to contribute one percentage of their commission, the premium will be reduced also by one percent.

Rule 15 -Deductibles - This endorsement establishes a rating procedure when an ISO deductible is on a "per claim" basis, ISO rules states "refer to company".

The corresponding form(s), LI Form Filing Number 385757, Company Form Filing Number 16-LA-3-GL-72-16 was disapproved.

Item Key: 385881

Date Submitted: 10/21/2016

NATIONAL INTERSTATE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Wastehaulers and Energy Programs

of Policyholders: 0

Company Reference: NTNL-130762768

Requested Effective Dates - New: 12/01/2016 Renewal: 12/01/2016

Item Key: 385993

Date Submitted: 10/25/2016

ACE AMERICAN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

New Cyber and Digitech Liability Program

of Policyholders: 0

Company Reference: 16-CYB-2013492 (R/R)

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

Item Key: 386001

Date Submitted: 10/25/2016

FEDERATED NATIONAL INSURANCE COMPANY

4 - Homeowners

Installment Program

Preferred Homeowners Program (Owner Occupied, Tenants and Condos)

Revision of Installment Payment Plan

Company Reference: FNICEASYPAY2017

Requested Effective Dates - New: 12/01/2016 Renewal: 01/15/2017

The above-captioned company proposes a revision to its installment payment plan for use with its Preferred Homeowners Program (Owner Occupied, Tenants and Condos).

The introduction of the installment payment plan for this program was approved in October 2013 (Item Key #301487) to be effective October 8, 2013.

With this filing, the company now proposes the following:

- Change the current installment fee of \$3.00 to \$4.00 for the Recurring Electronic Funds Transfer (EFT).

The company also proposes to introduce a new installment plan called EasyPay, which is a recurring ACH payment plan, with full, two, four and ten pay installment options.

C. Easy Pay (recurring EFT)

Upon written authorization from the insured, the company will deduct the monthly premiums due from the insured's checking or savings account. There will be one deduction per month per policy.

1. Eligibility

EasyPay is offered for full, two, four and ten pay installment options.

2. Installment Fees

No installment charge is assessed for customers on EasyPay.

3. Insufficient Funds

Insufficient funds received on EasyPay billed policies are handled in the following manner: If an EFT transaction is returned to the company by the insured's bank due to insufficient funds, a Notice of Cancellation is sent allowing the insured 15 days from the mailing of the notice to remit payment.

There is a charge of \$15.00 for returned EFT payments that are returned NSF.

The company also proposes adding verbiage that states there will be no installment fee charged on the down payment.

There is no rate impact associated with this filing.

Item Key: 386025

Date Submitted: 10/25/2016

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Aftermarket Express Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: 39753E

Requested Effective Dates - New: 03/01/2017 Renewal: 03/01/2017

With this filing, the companies propose to introduce the rates and rules for the Aftermarket Express Program. This program is designed for the unique needs of businesses that service automobiles after purchase.

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

The companies are adopting the following ISO designations for use with this program:

ISO Designation	LDI Item Key Number	Effective Date Approved for Use
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2009-RRU09	248259	8/1/2010
CA-2005-ORU01 (Amendment #1)	21235	4/1/2006

CA-2005-ORU01 (Amendment #2)	25444	8/1/2007
CA-2005-ORU01 (Amendment #3)	25660	8/1/2007
CA-2005-RCP1	20729	2/1/2006
CA-2008-ORU1	239465	6/1/2009
CA-2003-RRU03-Louisiana	14342	1/1/2004
CA-2010-RTER1	265775	12/1/2011
CA-2012-RZR1	292543	1/1/2014
CA-2011-RCP1	274483	1/1/2012
CA-2014-RPAC1	308956	11/1/2014
CA-2011-IALL1	274466	1/1/2012
RP-2012-RAL12	288385	4/1/2013
RP-2012-RPD12	288390	4/1/2013
CA-2013-RBIRU	299776	2/1/2014
CA-2014-BRLA1	308959	11/1/2014
CA-2009-RLC09	248267	8/1/2010
CA-2012-RZRLC	292515	1/1/2014
CA-2011-BRLA1	274473	1/1/2013
CA-2012-RADLC	283374	10/1/2013
CA-2015-RHLLC	319135	8/1/2015

The companies are proposing to utilize the following Loss Cost Multipliers (LCM):

Company	Coverage	LCM
Zurich American Insurance Company	Liability	2.387
	Physical Damage	2.035
Zurich American Insurance Company of Illinois	Liability	2.930
	Physical Damage	2.498
American Guarantee and Liability Insurance Company	Liability	1.845
	Physical Damage	1.573
American Zurich Insurance Company	Liability	1.302
	Physical Damage	1.110

Item Key: 386027

Date Submitted: 10/25/2016

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Aftermarket Specialty Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: 39753

Requested Effective Dates - New: 03/01/2017 Renewal: 03/01/2017

With this filing, the companies propose to introduce the rates and rules for the Aftermarket Specialty Program. This program is designed for the unique needs of businesses that service automobiles after purchase.

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

The companies are adopting the following ISO designations for use with this program:

ISO Designation	LDI Item Key Number	Effective Date Approved for Use
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2009-RRU09	248259	8/1/2010
CA-2005-ORU01 (Amendment #1)	21235	4/1/2006
CA-2005-ORU01 (Amendment #2)	25444	8/1/2007
CA-2005-ORU01 (Amendment #3)	25660	8/1/2007
CA-2005-RCP1	20729	2/1/2006
CA-2008-ORU1	239465	6/1/2009
CA-2003-RRU03-Louisiana	14342	1/1/2004
CA-2010-RTER1	265775	12/1/2011
CA-2012-RZR1	292543	1/1/2014
CA-2011-RCP1	274483	1/1/2012
CA-2014-RPAC1	308956	11/1/2014
CA-2011-IALL1	274466	1/1/2012
RP-2012-RAL12	288385	4/1/2013
RP-2012-RPD12	288390	4/1/2013
CA-2013-RBIRU	299776	2/1/2014
CA-2014-BRLA1	308959	11/1/2014
CA-2009-RLC09	248267	8/1/2010
CA-2012-RZRLC	292515	1/1/2014
CA-2011-BRLA1	274473	1/1/2013
CA-2012-RADLC	283374	10/1/2013
CA-2015-RHLLC	319135	8/1/2015

The companies are proposing to utilize the following Loss Cost Multipliers (LCM):

Company	Coverage	LCM
Zurich American Insurance Company	Liability	2.387

Zurich American Insurance Company of Illinois	Physical Damage	2.035
	Liability	2.930
American Guarantee and Liability Insurance Company	Physical Damage	2.498
	Liability	1.845
American Zurich Insurance Company	Physical Damage	1.573
	Liability	1.302
	Physical Damage	1.110

Item Key: 386060

Date Submitted: 10/26/2016

Greenwich Insurance Company

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

of Policyholders: 0

Company Reference: 16GX-XL-EO12-MU-LA-R

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 267619 effective 01/05/2011.

With this filing, the company is making the following revisions to the Professional Errors and Omissions Coverage used in conjunction with Professional Liability for Insurance Agents and Brokers Product.

Item Key: 386223

Date Submitted: 10/28/2016

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Professional Errors & Omissions Liability

NAHU Program

of Policyholders: 31

Company Reference: 2016-08-0015-R

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 321017 effective 08/01/2015.

With this filing, the company is the following new endorsement.

INSURANCE PROFESSIONALS SECURITY BREACH REMEDIATION AND NOTIFICATION EXPENSES AND AMENDED DISCIPLINARY OR REGULATORY PROCEEDING DEFINITION ENDORSEMENT - This optional endorsement provides for 1st party reimbursement of certain expenses incurred by a company approved vendor to assist the insured in response to a security breach. The endorsement also amends the definition of disciplinary or regulatory proceeding to include network and information security offense. The following premiums apply to this endorsement.

Limit	Premium
25,000	\$100

50,000	\$150
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The company is also revising the range on the individual characteristics on the Schedule Rating table from +/- 10% to +/-15%.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 386218, Company Form Filing Number 2016-08-0015-F was approved effective 01/01/2017.

Item Key: 386270

Date Submitted: 10/31/2016

MARKEL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

Educators Legal Liability Program

of Policyholders: 0

Company Reference: 1610RR018

Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

With this filing, the company is introducing the initial rates and rules for its Educators Legal Liability Coverage used in conjunction with the above-captioned program. Educators Legal Liability provides educators legal liability coverage for public and private schools, and colleges and universities. The coverage is provided on a claims-made and reported basis with an option for defense cost within the limit of liability.

There is no rate impact associated with this filing.

The corresponding form(s). LDI Form Filing Number 386261, Company Form Filing Number 1610FF018 is pending approval.

Item Key: 386358

Date Submitted: 11/02/2016

XL Specialty Insurance Company

17 - Other Liability

Revised Rate only

Directors & Officers Liability

of Policyholders: 22

Company Reference: 16SX-EL-OL04-MU-LA R

Item Key: 386362

Date Submitted: 11/02/2016

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

1 - Property

Adoption

Commercial Property

Adoptions

ISO Designation Filing Designation Numbers: CF-2014-RRU09, RP-2014RML09, CF-2015-RRU11, CL-2016-ODNPR, CF-2014-RLC09, CF-2015-RLC11, CF-2015-RLA1

Overall % Impact: **4.881**

Overall \$ Impact: **\$134,524**

of Policyholders: **156**

Company Reference: CP-LA-16-4

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

The last adjustment to this program occurred in April 2016 under the Prior Approval provision (Item Key #335320) to be effective September 15, 2016.

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

Filing Designation Number	Item Key Number	Effective Date
LA06-05	210238	September 1, 2006
LA09-05	246340	May 1, 2010
LA09-09	251757	April 1, 2010
LA13-06	300058	February 1, 2014
LA15-01 (CF-2014-RRU09)	318441	July 1, 2015
LA15-03 (RP-2014-RML09)	318468	July 1, 2015
LA15-18 (CF-2015-RRU11)	327556	March 1, 2016
LA15-17 (CF-2015-OFR11) (Forms)	327577	May 1, 2016
LA16-05 (CL-2016-ODNPR)	338722	December 1, 2016
LA06-07	210228	September 1, 2006
LA09-03	246354	May 1, 2010
LA13-07	300506	February 1, 2014
LA15-02 (CF-2014-RLC09)	318462	July 1, 2015
LA15-19 (CF-2015-RLC11)	327546	March 1, 2016
LA16-01 (CF-2015-RLA1)	332810	July 1, 2016

The companies are also making changes to their rates and rules coverages:

Rate Changes:

- Rule 38.1 Building and Personal Coverage Endorsements
 - D. False Pretense Coverage
 - The rates are no longer broken out for Rented Equipment and Other Equipment. Rates for Other Equipment have been revised to factor in the Rented Equipment.
 - I. Supplemental Coverage Endorsement
 - This is changed to Property Off-Premises Coverage Endorsement. No change in coverage, name change only.
- Rule 54. Common Time Element Options
 - B. Utility Services - Time Element
 - Type of utility, Wastewater Removal, is added.
- Rule 85.1 Rating Supplement
 - IV. Tire Dealers Special Rules
 - F. Property Off-Premises Endorsement is withdrawn. This coverage is now written under Rule 38.1 I. Property Off-Premises Coverage Endorsement.

- V. Building Material Dealers Special Rules
 - G. Optional Coverage Rating is withdrawn. The coverages are now built into coverage forms and no additional rating is needed.
- VII. Machine Shop Special Rules
 - E. Optional Coverage Rating is withdrawn. Coverage is built into coverage forms with a limit of \$10,000. If additional limits are needed, ISO forms/rates will be used.
- IX. Print Shop Special Rules
 - F. Optional Coverage Rating is withdrawn. The coverages are now built into the coverage forms. If additional limits are needed, ISO forms/rates will be used.
- X. Auto Dealers Special Rules
 - F. Property Off Premises Endorsement is written. This coverage is now written under Rule 38.1 I. Property Off-Premises Coverage Endorsement.

Rules Changes:

- Rule A9. Transition Rule - Limit of Insurance Relativities and Related Changes
 - This rule is not being applied.
- Rule 20. Rates
 - E. Glass Loss Cost Multiplier removed as no longer needed.
- Rule 38. Building and Personal Property Coverage Options
 - A. Is withdrawn. No longer needed.
- Rule 38.1 Building and Personal Property Coverage Endorsements
 - C. Property Amendatory Endorsement, CP-F-113.
 - This new endorsement will be added to every property policy. This form amends the ISO Building and Personal Property Coverage Form. It also adds additional coverages, extensions, conditions and terms that the company are adding to the insureds coverage.
 - F. Preferred Property Extension (Fed Pac)
 - This rule is being withdrawn as this form is no longer used.
 - G. Employees Tools Extension
 - This provides coverage for employees tools under personal property of others coverage on a replacement cost basis. This form has been available to auto dealers only in the past. It is now available to other types of business.
 - H. Additional Property Not Covered Endorsement(Auto and Motorcycle Dealers)
 - This rule is being withdrawn as this has been built into the Property Amendatory Endorsement, CP-F-113.
 - I. Supplemental Coverage Endorsement
 - This endorsement is being re-filed with a new title and form number. It is Property Off-Premises Endorsement, CP-F-118.
 - L. Retail Jeweler Property Coverage Extension Endorsement
 - Endorsement CP-F-109 will now be used instead of CP-F-109.1. With the adoption of the most current ISO forms, a LA state specific endorsement is not needed and the countrywide endorsement will be used.
- Rule 54.1 Time Element Optional Coverage
 - B.6.d. Business Income - Premier Select Changes
 - A new endorsement is added that amends the period of restoration from 72 hours to immediately after the time of the loss. A factor of **1.09** will be applied.
- Rule 85.1 Rating Supplement
 - II. Property Rules
 - E. Rule is withdrawn as no longer applicable.
 - F. Rule is withdrawn as no longer applicable. The period of restoration is now in the Property Amendatory Endorsement, CP-F-113, that attaches to all policies.
 - III. Special Rating Rules
 - C. A rate adjustment factor is added.

- IV. Tire Dealers Special Rules
 - A. Name of form is revised.
 - F. Property Off-Premises Endorsement CP-F-64 is no long used. Off Premises Coverage Endorsement CP-F-118 is now used. Rule is under 38.1 I. Property Off-Premises Endorsement.
- V. Building Material Dealers Special Rules
 - A. Name of the form is revised. Also the CP-F-49 is withdrawn as coverage is built in to the Building Material Dealers Property Coverage Extension Endorsement.
 - F. Property in Transit Extension CP-F-48
 - This rule is withdrawn. This coverage is now included in the Building Material Dealers Property Coverage Extension, CP-F-115.
 - G. Optional Coverage Rating
 - 1. - 6. All of these coverages have been built into the Building Material Dealers Property Coverage Extension, CP-F-115. Rating no longer applies.
- VI. Contractors Special Rules
 - A. Name of the form is revised.
 - D. The policy limit now needs to be at least 100% instead of 90% for seasonal increase to apply.
- VII. Machine Shop Special Rules
 - A. Name of the form is revised. Also the CP-F-39 is withdrawn as this information is included in the Machine Shop Property Coverage Extension Endorsement.
 - F. Optional Coverage Rating
 - 1. & 2. Coverage have been built into the form with limits of \$10,000. If additional coverage is needed, the ISO Off-Premises Services - Time Element and Loss of Business Income Dependent Properties forms can be used.
 - 3. Has been built into the form with a \$25,000 limit. If additional limits are needed, coverage can be written on the Property Off-Premises Endorsement, CP-F-118.
- VII. Equipment Dealer Special Rules
 - Rules A -E. have been withdrawn. This form is no longer used. All coverage is found in the Building Personal Property Coverage Form, CP 00 10 and the Property Amendatory Endorsement, CP-F-113.
- IX. Print Shop Special Rules
 - A. Name of the form is revised. Also the CP-F-53 is withdrawn as this information is included in the Print Shop Property Coverage Extension Endorsement.
 - F. Optional Coverage Rating
 - Rules 1 - 4 have been withdrawn.
 - 1. & 2. Coverages have been built into the form with limits of \$10,000. If additional coverage is needed, the ISO Off-Premises Services - Time Element and Loss of Business Income Dependent Properties forms can be used.
 - 3. Has been built into the form with a \$25,000 limit. No additional limit is available.
 - 4. Property Off-Premises Coverage is built in with a limit of \$25,000. Additional limits can be purchased using the Property Off-Premises Endorsement, CP-F-118.
- X. Auto Dealers Special Rules
 - A. Name of the form is revised.
 - F. Property Off-Premises Endorsement, CP-F-58.
 - Coverage is built in with a limit of \$25,000. Additional limits can be purchased using the Property Off-Premises Endorsement, CP-F-118.
 - G. Outdoor Property Extension Endorsement, CP-F-75.
 - This endorsement is withdrawn. This coverage has been built into the Property Amendatory Endorsement, CP-F-113.
 - H. Employee Tools Extension, CP-F-76

- This rule has been moved to 38.1 G. It applies to more types of business than just auto.

With these changes, there is a rate increase of **4.9%** or **\$134,524** (156 policyholders).

The companies are requesting an effective date of August 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 386257, Company Form Filing No. CP-LA-16-4 was approved effective August 1, 2017.

Item Key: 386436

Date Submitted: 11/03/2016

QBE INSURANCE CORPORATION

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: **0**

Company Reference: 16-3611-IAEO-RR

Requested Effective Dates - New: 12/15/2016 Renewal: 12/15/2016

With this filing, the company is introducing the initial rates and rules for its Insurance Agents and Brokers Errors and Omissions Liability Coverage, used in conjunction with the above-captioned program. This coverage states the Insurer shall pay on behalf of the Insured all sums in excess of the Deductible stated in Item 5.a. and 5.b. of the Declarations which the Insured shall become legally obligated to pay as Damages as a result of a Claim first made against the Insured and reported to the Insurer during the Policy Period, Automatic Extended Reporting Period, or Optional Extended Reporting Period, if exercised, by reason of a Wrongful Act in the performance of Professional Services rendered or that should have been rendered by the Insured or by any other person or organization for whose Wrongful Act the Insured is legally responsible, provided the Wrongful Act occurs during the Policy Period or on or after the Retroactive Date stated in Item 6. of the Declarations and before the end of the Policy Period.

The corresponding form(s), LDI Form Filing Number 386480, Company Form Filing Number 16-3612-IAEO-F was disapproved.

Item Key: 386441

Date Submitted: 11/03/2016

GREAT NORTHERN INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY

FEDERAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Masterpiece Rate and Rule Manual

Home and Contents Section

Overall % Impact: **7.5**

Overall \$ Impact: **\$2,084,674**

of Policyholders: **3739**

Company Reference: 16-11404-RR

Requested Effective Dates - New: 02/13/2017 Renewal: 03/30/2017

The last adjustment to this program was approved in August 2015 (Item Key #325835) and resulted in an overall rate increase of +5.2% (corrected from +5.0%) to be effective December 7, 2015 for new business and January 21, 2016 for renewal business.

With this filing, the companies propose the following:

Base Rate Changes

Base rates for House, Renters/Condo/Coop have been revised.

Revise Territory Relativities

Territory deviations are being reduced in non-Coastal territories for all forms.

Revise Coverage Adjustments

The company is introducing an additional breakout for contents buy-down option below 40%.

Revise Value Factors

The company is changing the value factor table in the rate and rule manual to a new condensed format. The new format will have a value factor calculation example followed by three separate tables.

1. Deluxe House with deluxe or standard contents for Fire protection A and B.
 - a. Revising value factor curve for Fire Protection B.
 - b. No changes are being made to the Fire Protection A value factors.
2. Deluxe House without contents or with fire contents for Fire protection A and B.
 - a. No change are being made to the value factors.
3. Renters, Condominium or Co-op with deluxe or standard contents.
 - a. No changes are being made to the value factors.

Revise Maximum Amount of Change for Deductible

For all forms with deductibles of \$5,000 and higher, the company is increasing the maximum amount of change.

Revise Portfolio Discount - Home with Auto

The company is increasing the Portfolio Discount - Home with Auto from 5% to 7.5%.

Introducing Home Rating Tier Factors - New Business Only

The company is introducing Tier Factors and Peril split factors for House and R/C/C. The tier factors and the peril split factors will be applied in the new Step 7 for new business only. Renewal business will be assigned a tier factor of 1.0. Tier factors are applied only to the portion of the premium determined by the Peril split factor table that is considered non-Hurricane. The Peril split factors are based on the portion of total proposed premium by Hurricane and non-Hurricane perils in each territory group.

These changes will result in an overall rate increase of +7.5% or +\$2,084,674 (3,739 policyholders).

Item Key: 386458

Date Submitted: 11/03/2016

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property

Revised Rate and Rule

Commercial Property Program

Overall % Impact: **11.429**Overall \$ Impact: **\$2,661,007**# of Policyholders: **2408**

Company Reference: CFLA121516RR02

Requested Effective Dates - New: 12/15/2016 Renewal: 02/15/2017

The last adjustment to this program occurred in July 2015 under the Prior Approval provision (Item Key #323062) to be effective October 1, 2015 for new business and December 1, 2015 for renewal business.

With this filing, the companies are filing revised rates and rules for Churches and Institutions such as Colleges, Schools and Senior Living Communities (SLC).

The following revisions are for the Commercial Property Program affecting mono-line policies:

1. CF-LA-E-904, adding policy types for Education and revising Mono-Line Property Factors.
2. CF-LA-E-905, revising CSP Multipliers for Basic Group I, II and Broad Form.
3. CF-LA-E-906, adding policy types for Home Health Care (HHC), removing policy types EP/QP, and revising Niche Multipliers for Education (Colleges/Schools).
4. CF-LA-E-907, removing policy types EP/QP and adding policy types for Home Health Care (HHC).
5. CF-LA-E-919, removing policy types EP/QP and adding policy types for Home Health Care (HHC).
6. CF-LA-E-920, removing policy types EP/QP and adding policy types for Home Health Care (HHC).
7. CF-LA-E-74, adding ISO rule 74.A.3.a.

The changes in this filing will result in a rate increase of **11.429%** or **\$2,661,007** (2408 policyholders).

There is an overall package impact of +9.9% when combined with the corresponding general liability filing (GDEA-1307) and commercial package (GDEA-130728056) as the companies are in the business of writing package policies.

The companies are requesting an effective date of December 15, 2016 for new business and February 15, 2017 for renewal business.

*******Disapproved. Due to no company response to an "Objection Letter" sent via Wei Chuang dated December 13, 2016.*****

Item Key: 386459

Date Submitted: 11/03/2016

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Commercial General Liability Program

Overall % Impact: **-0.049**Overall \$ Impact: **\$-1,712**# of Policyholders: **2408**

Company Reference: CGLA121516RR02

Requested Effective Dates - New: 12/15/2016 Renewal: 02/15/2017

The last rate adjustment for the above-captioned program was filed and approved under the prior approval provision, Item Key Number 305024 effective 05/15/2014 for new business and 07/15/2014 for renewal business.

With this filing, the companies are filing revised rates and rules for Churches and Institutions such as Colleges, Schools and Senior Living Communities (SLC).

With this filing, the company is making the following revisions to the above-captioned program.

1. CG-LA-E-901, Revised Loss Cost Multiplier from 1.357 to 1.180
2. CG-LA-E-905, Revised Education Niche Multiplier, removed policy types EP and QP and added HHC policy types
3. CG-LA-E-908, Removed policy types EP and QP and added HHC policy types
4. CG-LA-E-912, Removed policy types EP and QP and added HHC policy types
5. CG-LA-E-918, Added HHC policy types
6. CG-LA-E-922, Removed policy types EP and QP
7. CG-LA-E-Add Rule, NEW rule page
8. CG-LA-E-56 Added HHC policy types

The changes in this filing will result in a rate decrease of 0.049% or -\$1712.00

There will be 2,408 Louisiana policyholders affected by this rate decrease.

Item Key: 386464

Date Submitted: 11/03/2016

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employee Benefit Liability

Fiduciary Liability Program

of Policyholders: **0**

Company Reference: 16-14588

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

Item Key: 386566

Date Submitted: 11/07/2016

GEICO Marine Insurance Company

9 - Inland Marine

Revised Rate and Rule

Personal Inland Marine

Revised Rate and Rule

Boatowners/Personal Watercraft

Yacht and Pleasure Boat Program

Overall % Impact: **33.489**
 Overall \$ Impact: **\$513,869**
 # of Policyholders: **4941**
 Company Reference: LA09GM201701011
 Requested Effective Dates - New: 01/01/2017 Renewal: 03/01/2017

This is a re-submission of Item Key Number 339013 which was disapproved on 09/07/2016 due to a number of Actuarial Issues. Item Key number 339013 was a resubmission of Item Key Number 334299 which was disapproved on 04/26/2016 due to a number of Actuarial Issues.

The initial filing was Item Key Number 270227. It was approved on 06/24/2011 and became effective for new business on 06/23/2011.

The above-captioned company is revising rates and rules for its Yacht and Pleasure Boat Program under its Personal Inland Marine line.

Companion forms (Item Key Number 336647 or Company Reference Number 2016-2-GM.LA.IM.F) were approved on 05/20/2016.

This filing will result in an overall rate increase of **+33.489%** (Corrected from 33.35%) or premium increase of **+\$513,869** (Corrected from 512,268) affecting 4,941 (Corrected from 4,945) policyholders.

Item Key: 386670

Date Submitted: 11/09/2016
 PROGRESSIVE PALOVERDE INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate and Rule

Commercial Automobile
 Commercial Auto Program
 Revised Rate and Rule

Overall % Impact: **9.9**
 Overall \$ Impact: **\$4,318,574**
 # of Policyholders: **8797**
 Company Reference: LA1216 RR-COM
 Requested Effective Dates - New: 12/08/2016 Renewal: 01/14/2017

The last rate revision to this program was -0.2% or -\$70,507 which was approved under LDI Item Key Number 331896 effective 2/11/2016 for new business and 3/13/2016 for renewal business.

With this filing, the company proposes the following revisions:

- Rules
 - Rule G14 USDOT Score Group
 The rule is being revised such that distinct USDOT Score Groups have been designated for insureds that do not have a USDOT number or that have not provided a USDOT number.
- Rates
 Revise the following tables:

- ANY-AUTO-LIM-FCT-TBL;
- BASE-RATE-TBL BC-FCT-TBL;
- BCG-BTG-FCT-TBL;
- BIPD-LIM-FCT-TBL;
- BTU-FCT-TBL;
- BUS-MKT-FCT-TBL;
- BUS-TIER-FCT-TBL;
- COLL-STAMT-FCT-TBL;
- DOT-INTRACTN-FCT-TBL;
- DOT-INTRACTN-GRP-TBL;
- DOT-SCOR-GRP-FCT-TBL;
- DRVR-CLASS-FCT-TBL;
- DRVR-RANK-FCT-TBL;
- FED-ICC-FLNG-FCT-TBL;
- HIRED-AU-LIM-FCT-TBL;
- MDL-YR-FCT-TBL;
- NON-OWN-LIM-FCT-TBL;
- NON-TRK-LIM-FCT-TBL;
- PACKAGE-DISC-FCT-TBL;
- RADIUS-FCT-TBL;
- RRC-RATIO-MLTPL-TBL;
- SYMBOL-FCT-TBL;
- UMUIM-LIM-FCT-TBL;
- UND-ROW-FCT-TBL;
- USDOT-SCORE-BRK-TBL; and
- USDOT-VERSION-TBL.

The rate impact associated with this filing is +9.9% or \$4,318,574 affecting 8,797 policyholders.

Item Key: 386714

Date Submitted: 11/10/2016

MARKEL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

Educators Legal Liability Program

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 1610RR018-EPL

Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

With this filing, the company is introducing rates and rules for the Employment Practices Liability portion of its Educators Legal Liability Coverage. This coverage provides educators legal liability coverage for public and private schools, and colleges and universities. The coverage is provided on a claims-made and reported basis with an option for defense cost within the limit of liability.

Item Key: 386718

Date Submitted: 11/10/2016

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

General Risk Program

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **12**

Company Reference: BSS-GL-2016-5193-RARU-LA-18405

Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 337040 effective 10/01/2016.

With this filing, the companies are introducing two new rules for its General Risk Coverage used in conjunction with the above-captioned program.

CG 83 57 04 17 - Financial Institutions General Liability Enhancement Endorsement - This endorsement modifies the Commercial General Liability Coverage Form. Various provisions are modified and/or added to enhance the coverages provided to risks typically written in the financial institution industry. Basic limits apply in accordance with ISO Rule 23., except for Damage to Premises Rented to You. For Damage to Premises Rented to You, a \$1,000,000 basic limit applies. The charge for attaching CG 83 57 is \$6 per location, subject to a minimum premium of \$24.

FINANCIAL INSTITUTIONS RATING - This is a 4 tier rating structure for Financial Institution risks. This tier structure is modeled after the currently filed and approved Financial Services Program for Berkley National Insurance Company in this jurisdiction. As is the case with the aforementioned program, selection of the tier factor will be based on risk strengths and weaknesses for an individual account. The factors will be applied to the Loss Cost Multiplier, and done so in a fair and non-discriminatory manner based on analysis of individual risk characteristics. Automatic Teller Machines (ATM's) and Interactive Teller Machines (ITM's) Away From Premises For ATM's or ITM's at locations other than locations occupied by the insured, charge \$2 per ATM/ITM.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 386865, Company Form Filing Number BSS-GL-2016-5193-FM-LA was approved effective 04/01/2016.

Item Key: 386828

Date Submitted: 11/14/2016

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Employment Practice Liability

Employment-Related Practices Liability Insurance Program

Overall % Impact: **0.0**Overall \$ Impact: **\$0**

of Policyholders: **0**

Company Reference: GMIC-OL-EPLI-LA-1601R

With this filing, the company is introducing its new Employment-related Practiced Liability Insurance Program. The program will provide employee practices liability coverage to employers with coverage for up to 500 employees. The coverage is provided on a claims-made basis and defense costs are included in the limits of liability. The program has an optional endorsement providing additional coverage for defense costs in excess of policy limits.

The rates and rules for this program are a me-too of Protective Insurance Company's ("Protective") Employment Related Practices Liability program with some minor differences. The following are the only material deviations from Protective's program:

- addition of a \$1,000 retention factor option
- removal of "Union Employee %" as a rate modification factor
- removal of "Public" as a "Company Structure" rating factor option
- inclusion of a \$1,000,000 coverage factor for the "Supplemental Defense Cost" endorsement (Protective has an option for this endorsement at this limit but their factor is "TBD")
- addition of "Defense Costs – Wage & Hour" endorsement
- addition of "Third Party Wrongful Acts" endorsement

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 386868, Company Form Filing Number GMIC-OL-EPLI-LA-1601F was approved effective 11/29/2016.

Item Key: 386832

Date Submitted: 11/14/2016

EMPLOYERS INSURANCE COMPANY OF WAUSAU
LM INSURANCE CORPORATION
FIRST LIBERTY INSURANCE CORPORATION, THE

1 - Property

Initial Rate and Rule

Commercial Property

Initial Rate and Rule

Premier Property Protection Program

of Policyholders: **0**

Company Reference: 2016-MU-2-PY-PW-R

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

The above-captioned companies wish to submit initial rates and rules for their Premier Property Protector program to be used with their Commercial Property program.

With this program, the companies are geared toward large commercial property insureds' who will have at least one of the following characteristics:

- Property deductible at least \$5,000
- Total insured valued at least \$50,000,000

The policy form will have application to various program structures, including single and multi-carrier participation on both global and domestic programs. The basic policy form in each case is similar with the exception that global programs will include additional coverages and wording specific only to global programs. Removal of the global sections for a domestic only program requires re-numbering of some policy sections.

Rating for policies written under this program will be based on risk specific characteristics, such as, construction, occupancy, protection and exposures. Detailed risk assessments evaluating these features and other factors including risk management and engineering quality will guide the underwriting process and influence the rating for each program. Due to the number and range of variables assessed, ratings for individual accounts, even within similar classes, may vary widely.

There is no rate impact associated with this filing.

The companies are requesting an effective date of January 1, 2017 for both new and renewal policy

The corresponding form(s) filing, LDI Form Filing No. 386803, Company Form Filing No. 2016-MU-2-PY-PW-F were pending as of November 18, 2016.

Item Key: 386846

Date Submitted: 11/14/2016

Unitrin Auto and Home Insurance Company

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Private Passenger Auto Program

Revised Rate

Overall % Impact: **8.0**

Overall \$ Impact: **\$259,438**

of Policyholders: **1580**

Company Reference: 20170612_LA_AU

Requested Effective Dates - New: 05/05/2017 Renewal: 06/12/2017

The last rate revision to this program was +3.5 (+\$254,864) which was approved under LDI Item Key #312156 with effective dates of 11/6/2014 for new business and 12/13/2014 for renewal business.

With this filing, the company proposes to revise the base rates and increase the towing & labor rates by \$1.

The rate impact associated with this filing is +8.0% (+\$259,438) affecting 1,580 policyholders.

Item Key: 386930

Date Submitted: 11/15/2016

American Home Assurance Company

AIU INSURANCE COMPANY

COMMERCE AND INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

ILLINOIS NATIONAL INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

AIG ASSURANCE COMPANY

AIG PROPERTY CASUALTY COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: AIG-16-IL-02A

Item Key: 386981

Date Submitted: 11/16/2016

AEGIS SECURITY INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Introduction of Pleasurecraft Boat Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: BO-LA-16085-RR

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

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

The company is proposing a Pleasurecraft program which will cover such craft as Sailboats, Pontoon boats, Sport-fishing boats, Runabouts, Ski boats, Bass/Walleye boats, Mid Performance boats, High Performance boats, and Personal watercraft such as jet skis etc.

Companion forms (Item Key Number 387041 or Company Reference Number BO-LA-16085-F) were still pending as of 11/21/2016.

There is no rate impact associated with this filing.

Item Key: 387004

Date Submitted: 11/16/2016

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

COLONIAL AMERICAN CASUALTY AND SURETY COMPANY

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

EMPIRE FIRE AND MARINE INSURANCE COMPANY

AMERICAN ZURICH INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption for ISO Designation Filing Number CL-2016-ODPRU

of Policyholders: 0

Company Reference: 39639

Requested Effective Dates - New: 06/01/2017 Renewal: 06/01/2017

With this filing, the company is proposing to delay adoption of Insurance Service Office, Inc., (ISO) filing designation number CL-2016-ODPRU approved for ISO under state tracking number 384314 effective 04/01/2017. The company intends to delay adoption until 06/01/2017.

Item Key: 387060

Date Submitted: 11/17/2016
 GREAT AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial General Liability
 # of Policyholders: **0**
 Company Reference: LA161650100029
 Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

With this filing, the company is introducing two new endorsements to provide coverage for members of the Special markets Purchasing Group, Inc. used in conjunction with the above-captioned program.

Risk Purchasing Group Endorsement IL 74 00 Ed. 01/17 – This endorsement clarifies how the Master Policy and the Certificate of Coverage will apply to the Members of the Special Markets Purchasing Group, Inc. There is no premium charge for this endorsement.

Certificate of Coverage F.36259 Ed. 01/17 – This Certificate of Coverage will be issued to each Certificate Holder along with a copy of the Master Policy. There is no premium charge for this endorsement.

The corresponding form(s), LDI Form Filing Number 387092, Company Form Filing Number LA161650100029 was approved effective 01/01/2017.

Item Key: 387065

Date Submitted: 11/17/2016
 Lighthouse Property Insurance Corporation
 1 - Property
 Revised Rate and Rule

Dwelling Fire Program
 Voluntary and Take-out Business (Standard Program)

Overall % Impact: **-1.4**
 Overall \$ Impact: **\$-292,057**
 # of Policyholders: **12066**
 Company Reference: LPIC-STDP-2016-01
 Requested Effective Dates - New: 02/01/2017 Renewal: 04/01/2017

The last adjustment to this program was approved in August 2014 (Item Key #313125) and resulted in an overall rate increase of +10.4% to be effective October 1, 2014 for new business and November 1, 2014 for renewal business.

With this filing, the company proposes the following changes:

The manual has been updated to reflect necessary formatting changes, edition date changes, rate changes and the following coverages additions:

Page DP-RM-10 - A Partial Hip Roof Discount of 8% is being introduced.

Page DP-RM-15 - Residence Premises Owned by LLC or other Non-Individual(s) Not Owner Occupied

Coverage is being introduced. This will allow Lighthouse to provide coverage to Non-Individual Not Owner Occupied risks. The premium is \$25 higher than the Residence Premises Owned by Individual(s) Not Owner Occupied rate.

Page DP-RM-16 - A New Home Discount is being introduced. A discount will be applied to the Fire and EC premium for a risk based upon the actual age of the dwelling.

Page DP-RM-16 - Equipment Breakdown Coverage is being introduced. The limit of liability is \$100,000. The premium is \$25 and all policies are subject to a \$500 flat deductible.

These changes will result in an overall rate decrease of -1.4% or -\$292,057 (12,066 policyholders).

Companion forms (Item Key #386806) were approved on December 2, 2016.

Item Key: 387067

Date Submitted: 11/17/2016

CAPITOL INDEMNITY CORPORATION

17 - Other Liability

Initial Rate and Rule

Professional Errors & Omissions Liability

CapMedia and Entertainment Liability Program

of Policyholders: **0**

Company Reference: 16-LIAB-RA/RU-CW-085

With this filing, the company is introducing the initial rates and rules for its CapMedia and Entertainment Liability Program. This program provides a suite of coverages to address exposures faced by media or film businesses that create or disseminate all types of content and perform professional services. The integrated package policy provides a General Terms and Conditions, and separate coverage parts for Media Liability, Film and Entertainment Liability, Professional Services / Technology and Internet Services Liability and Privacy and Network Security Liability.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 387085, Company Form Filing Number 16-LIAB-FO-CW-085 was disapproved.

Item Key: 387123

Date Submitted: 11/18/2016

MANUFACTURERS ALLIANCE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: 16-1235

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

Item Key: 387142

Date Submitted: 11/21/2016

Financial Indemnity Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto
CS Program
Revised Rate and Rule

Overall % Impact: **5.9**
Overall \$ Impact: **\$177,497**
of Policyholders: **1248**
Company Reference: LA-FI-CS-20170131
Requested Effective Dates - New: N/A Renewal: 01/31/2017

The last rate revision to this program was +2.41% (\$98,787) which was approved under state tracking number 326703 with an effective date of 1/31/2016 for renewal business only.

With this filing, the company proposes to revise the base rates and add the 2018-2019 model year factors. The company further proposes to revise the rules manual by updating the criteria for driver eligibility with 2 or more at-fault accidents. This change is in the Unacceptable Operators section of the manual. This is a renewal only program and is not open for new business.

The rate impact associated with this filing is +5.9% (\$177,497) affecting 1,248 policyholders.

Item Key: 387228

Date Submitted: 11/23/2016
DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA
19 - Private Passenger Automobile
Revised Rate only

Private Passenger Automobile
Right Choice Program
Revised Rate

Overall % Impact: **8.9**
Overall \$ Impact: **\$173,332**
of Policyholders: **748**
Company Reference: 2016-11-RATE-RC

The last rate revision to this program was +6.2% (+\$152,691) which was approved under LDI Item Key #315139 with an effective date of 2/25/2015 for renewal business only.

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

Coverage	Change
BI	16.0%
PD	9.0%
MP	25.0%
UUB	20.0%
UUP	0.0%
CMP	0.0%
COL	0.0%
Total	9.1%

The rate impact associated with this filing is +8.9% (+\$173,332) affecting 748 policyholders.

Item Key: 387229

Date Submitted: 11/23/2016

DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Right Choice Advantage Program

Revised Rate

Overall % Impact: **9.9**Overall \$ Impact: **\$90,962**# of Policyholders: **292**

Company Reference: 2016-11-RATE RCA

The last rate revision to this program was +7.1% (+\$132,896) which was approved under LDI Item Key #317680 with an effective date of 3/10/2015 for new and renewal business.

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

Coverage	Change
BI	20.0%
PD	6.0%
MP	8.0%
UUB	12.0%
UUP	0.0%
CMP	0.0%
COL	0.0%
Total	9.9%

The rate impact associated with this filing is +9.9 (+\$90,962) affecting 292 policyholders.

Item Key: 387231

Date Submitted: 11/23/2016

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: 39642

Requested Effective Dates - New: 01/09/2017 Renewal: 01/09/2017

Item Key: 387245

Date Submitted: 11/23/2016
 NEW YORK MARINE AND GENERAL INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate and Rule

Commercial Automobile
 Commercial Auto Program
 Revised Rate and Rule

- Introduce exceptions and rules for Auto Dealer risks

of Policyholders: 0

Company Reference: PS-16-AD-R-110

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

With this filing, the company proposes to introduce additional and revised rating rule exceptions for Auto Dealer risks in the Commercial Auto Program.

The company is introducing the rules for the following premium bearing endorsements:

1. **Acts, Errors or Omissions Coverage (AU 0171)**
 This endorsement will break the Insurance Services Office, Inc. (ISO) Acts, Errors or Omissions coverage into the following components to allow for different deductible and coverage selections:
 - o Truth in Lending/Truth in Leasing Errors or Omissions Coverage (TILA),
 - o Statute and Title Errors or Omissions Coverage (STEO), and
 - o Agent Errors or Omissions Coverage (AE&O).
2. **Auto Dealer Coverage Extension (AU 0172)**
 This endorsement will provide a variety of additional coverages.
3. **Broad Form Products (AU 0173)**
 This endorsement will eliminate the exclusion relating to property damage to the named insured's products, subject to a \$500 deductible per accident.
4. **Broadened Coverage Products and Work Performed (AU 0174)**
 This endorsement will eliminate the exclusion relating to property damage to the named insured's products and will also apply to property damage to the work performed if the property damage results from any part of the work itself or from the parts, materials or equipment used in connection with the work.
5. **Customer Complaint Defense Coverage (AU 0175)**
 This endorsement will provide Defense Coverage for suits arising from the sale, lease, rental, service or repair of products or work as part of the auto dealer operations.
6. **Designated Statute Defense Coverage (AU 0176)**
 This new endorsement will cover insureds for any suit filed against them arising out of or related to the alleged violation of certain statutes, acts or laws.
7. **Discrimination (Without Third Party) Coverage (AU 0177)**
 This new endorsement will cover discrimination to employees.
8. **Discrimination Coverage - Defense Within Limits (AU 0178)**
 This new endorsement will cover discrimination charges and defense costs within the limit of liability.
9. **Discrimination (Including Third Party) Coverage (AU 0179)**
 This new endorsement will cover discrimination to employees and customers.
10. **Employee Benefits Liability (AU 0181)**

This endorsement will provide coverage against claims for damages because of the insured's negligent acts or employee errors or omissions committed in the administration of the benefit program and on an occurrence basis.

11. **Garagekeepers Limited Primary Coverage (AU 0182)**

This new endorsement will amend the Auto Dealer Coverage Form to pay for losses caused by natural disaster on a legal liability basis.

The company is also introducing the following exceptions/rules:

- Rule 6.A. Underwriting Programs Code (UPC);
- Rule 12. Forms Portfolio Reference, Drive Other Car Coverage;
- Rule 49.A. Rating Unit Determination;
- Rule 49.C.1. Basic Premium Computation;
- Rule 55. Garagekeepers' Insurance - Premium Development; and
- Rule 98.A. Liability Coverages.

The corresponding form filing has been submitted under company tracking number PS-16-AD-F-110, LDI Item Key Number 387233.

There is no rate impact associated with this filing.

Item Key: 387250

Date Submitted: 11/23/2016

ACE Insurance Company of the Midwest

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Personal Automobile Program

Revised Rate

Overall % Impact: **9.9**

Overall \$ Impact: **\$43,644**

of Policyholders: **286**

Company Reference: 16-PA-PLS33680R

Requested Effective Dates - New: 02/01/2017 Renewal: 04/01/2017

The last rate revision to this program had no impact and was approved under LDI Item Key #315944 with effective dates of 2/1/2015 for new business and 4/1/2015 for renewal business.

With this filing, the company proposes to revise the base rates for liability, bodily injury, property damage, comprehensive and collision.

The rate impact associated with this filing is +9.9% (+\$43,644) affecting 286 policyholders.

Item Key: 387258

Date Submitted: 11/23/2016

PROGRESSIVE PALOVERDE INSURANCE COMPANY

PROGRESSIVE SECURITY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Personal Automobile

Recreational Vehicle Program

Revised Rate

Overall % Impact: **9.4**Overall \$ Impact: **\$925,866**# of Policyholders: **13742**

Company Reference: LA RV 201204

Requested Effective Dates - New: 01/20/2017 Renewal: 03/01/2017

The last rate revision to this program was -4.4% (-\$390,303) which was approved under LDI Item key #307375 with effective dates of 8/22/2014 for new business and 9/22/2014 for renewal business.

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

	Rate Change	Annualized Premium Impact
Motor Home		
Liability	+8.2%	\$55,146
Physical Damage	+9.9%	\$356,339
Overall	+9.6%	\$411,485

	Rate Change	Annualized Premium Impact
Motor Home		
Liability	0.0%	\$ -
Physical Damage	+9.4%	\$512,532
Overall	+9.3%	\$512,532

The rate impact associated with this filing is +9.4% (+\$925,866) affecting 13,742 policyholders.

Item Key: 387262

Date Submitted: 11/23/2016

AMERICAN ECONOMY INSURANCE COMPANY

AMERICAN STATES INSURANCE COMPANY OF TEXAS

GENERAL INSURANCE COMPANY OF AMERICA

FIRST NATIONAL INSURANCE COMPANY OF AMERICA

SAFECO INSURANCE COMPANY OF AMERICA

26 - Burglary And Theft

Revised Rule only

Commercial Burglary and Theft

Revised Rule

Commercial Crime & Fidelity

of Policyholders: **0**

Company Reference: 2016-LA-7-CR-C-R

Requested Effective Dates - New: 07/01/2017 Renewal: 07/01/2017

The above-captioned companies wish to revise their Rule 14 - Basic Forms Applicable, for use with reference to new company forms.

The new forms are:

- **CR 73 89** - attach to all policies except those policies that only contain any of the following:
 1. Liability for Guests Property - Safe Deposit Box Coverage Form **CR 00 12**
 2. Liability for Guests Property - Premises Coverage Form **CR 00 13**
 3. Safe Depository Liability Coverage Form **CR 00 14**
- **CR 73 90** - attach to all policies containing:
 1. Liability for Guests Property - Safe Deposit Box Coverage Form **CR 00 12**
 2. Liability for Guests Property - Premises Coverage Form **CR 00 13**
 3. Safe Depository Liability Coverage Form **CR 00 14**
- **CR 73 91** - attach Nonbinding Arbitration to all policies except those policies that only contain any of the following:
 1. Liability for Guests Property - Safe Deposit Box Coverage Form **CR 00 12**
 2. Liability for Guests Property - Premises Coverage Form **CR 00 13**
 3. Safe Depository Liability Coverage Form **CR 00 14**
 - This provides for settling disputes between the insured and company through nonbinding arbitration.
 - There is no premium consideration for this endorsement.

There is no rate impact associated with this filing.

The companies are requesting an effective date of July 1, 2017.

The corresponding form(s) filing: LDI Form Filing No. 387286, Company Form Filing No. 2016-LA-7-CR-C-F was disapproved on December 16, 2016.

Item Key: 387277

Date Submitted: 11/28/2016

AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN FAMILY HOME INSURANCE COMPANY

AMERICAN SOUTHERN HOME INSURANCE COMPANY

1 - Property

Non-Adoptions

Commercial Property

Non-Adoption

PIAL Filing Designation Number LA16-05 (CL-2016-ODNPR)

of Policyholders: **0**

Company Reference: LA04335CG00001

Requested Effective Dates - New: 12/01/2016 Renewal: 12/01/2016

The above-captioned companies wish to file to non-adopt the following Property Insurance Association of Louisiana filing designation number:

Filing Designation Number	Item Key Number	Effective Date
LA16-05 (CL-2016-ODNPR)	338722	December 1, 2016

When the companies wish to adopt this revision, they will make a separate filing.

The requested effected date is December 1, 2016.

The corresponding form(s) filing, LDI Form Filing No. 387291, Company Form Filing No. LA04335CG00002 was approved December 16, 2016 with an effective date of December 1, 2016.

Item Key: 387279

Date Submitted: 11/28/2016

AMERICAN ALTERNATIVE INSURANCE CORPORATION

1 - Property

Non-Adoptions

Commercial Property

Non-Adoption

PIAL Filing Designation Number: LA16-05 (CL-2016-ODNPR)

Hospice, Home Health Care and Related Organizations

of Policyholders: **0**

Company Reference: LA043360100001

Requested Effective Dates - New: 12/01/2016 Renewal: 12/01/2016

The above-captioned company wishes to file to non-adopt the following Property Insurance Association of Louisiana filing designation number:

Filing Designation Number	Item Key Number	Effective Date
LA16-05 (CL-2016-ODNPR)	338722	December 1, 2016

When the company wish to adopt this revision, it will make a separate filing.

The requested effected date is December 1, 2016.

The corresponding form(s) filing, LDI Form Filing No. 387292, Company Form Filing No. LA043360100002 was acknowledged on December 12, 2016.

Item Key: 387299

Date Submitted: 11/28/2016

SAFEWAY INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **9.6**

Overall \$ Impact: **\$5,252,524**

of Policyholders: **35220**

Company Reference: SWICLA-PPA-LA-1601R

Requested Effective Dates - New: 02/01/2017 Renewal: 06/01/2017

The last rate revision to this program was +4.6% or \$2,392,546 which was approved under LDI Item Key Number 327480 effective 2/1/2016 for new business and 6/1/2016 for renewal business.

With this filing, the company proposes the following revisions:

- Rate Revisions

Revise the base rates for Bodily Injury, Property Damage, Uninsured Motorists, Comprehensive and Collision coverages.

- Rule Revisions
 - Underwriting Guide:
 - Revise the effective dates;
 - Include an additional email in the Claims & Underwriting Phone Numbers section;
 - Include Transportation Network Provider vehicle to the Exclusions section;
 - Revise the Severe Weather Threat section;
 - Revise the Exclusion of Driver section to state the exclusion form is now required to include the complete name and date of birth of all excluded drivers;
 - Add an additional requirement to the Claim Guide section;
 - Revise the Special Equipment section to state the lift kit must be at or below 6 inches instead of below 6 inches; and
 - Revise the Age Range of the Driver Classification Section for Business Use from Age 30-70 to Age 30+.
 - Payment Plan Options (PPO) Guide
 - Revise the effective dates;
 - Revise the Lapse Fee to \$8 in the Monthly Renewal Procedures, Six-Month Installment Procedures, and Renewal Procedures sections;
 - Remove the reference to paying in 10 days in the Endorsements section; and
 - Remove the required 15% commission amount from the Endorsements section.

The rate impact associated with this filing is +9.6% or \$5,252,524 affecting 35,220 policyholders. The rate impact by coverage is as follows:

Coverage	Total Proposed Change
Bodily Injury	+10.7%
Property Damage	+14.1%
Medical Payments	0.0%
Uninsured Motorists - Bodily Injury	+21.2%
Uninsured Motorists - Property Damage	0.0%
Comprehensive	+0.9%
Collision	+5.4%
Other Coverages	0.0%
Fees	+0.7%
Total	+9.6%

Item Key: 387307

Date Submitted: 11/28/2016

UTICA MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: LA160200100010

Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

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

ADDITIONAL RULE - ADDITIONAL INSURED - SPECIFIC ISO FORM REQUIRED BY CONTRACT - This optional endorsement modifies the Commercial General Liability Form to provide Additional Insured status to persons or organizations with whom the Named Insured has entered into a written contract requiring such insurance. This endorsement may be used when the contract requiring the insured to provide insurance to an additional insured requires use of any of the ISO Additional Insured forms specified in the endorsement. The premium for this endorsement is 25% of the total premium developed for the Commercial General Liability Coverage Form.

There is no rate impact associated with this endorsement.

The corresponding form(s), LDI Form Filing Number 387313, Company Form Filing Number LA160200100011 is pending approval.

Item Key: 387308

Date Submitted: 11/28/2016

LYNDON SOUTHERN INSURANCE COMPANY

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

Program A

Installment Plan

of Policyholders: 0

Company Reference: LFST-130820776

With this filing, the company proposes to add three new direct bill payment plans. The company further proposes to add the following fees: Late Fee, Reinstatement Fee, Installment Fee, NSF Fee, and MVR Fee.

There is no rate impact associated with this filing.

Item Key: 387309

Date Submitted: 11/28/2016

LYNDON SOUTHERN INSURANCE COMPANY

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

3.0 Program

Installment Plan

of Policyholders: 0

With this filing, the company proposes to add three new direct bill payment plans. The company further proposes to add the following fees: Late Fee, Reinstatement Fee, Installment Fee, NSF Fee, and MVR Fee. The 6 month term policy fee is being increased to \$60 and the NSF is being increased to \$25.

There is no rate impact associated with this filing.

Item Key: 387316

Date Submitted: 11/28/2016

AMERICAN FIRE AND CASUALTY COMPANY

OHIO CASUALTY INSURANCE COMPANY, THE

OHIO SECURITY INSURANCE COMPANY

WEST AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule
 Commercial Automobile
 Commercial IQ (eCLIQ) Program
 Revised Rate and Rule

Overall % Impact: **7.9**

Overall \$ Impact: **\$742,929**

of Policyholders: **902**

Company Reference: 2016-LA-1-CA-E-R

Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

The last rate revision to this program was +9.265% or \$1,130,489 which was approved under LDI Item Key Number 331336 effective 9/1/2016 for new and renewal business.

With this filing, the companies propose to revise the Loss Cost Multipliers (LCM) as follows:

Company	Vehicle Type	Coverage	Current LCM	Proposed LCM			
American Fire and Casualty Company	Trucks, Tractors, Trailers - Light	Liability	1.449	1.615			
	Trucks, Tractors, Trailers - Medium						
	Trucks, Tractors, Trailers - Heavy						
	Trucks, Tractors, Trailers - Extra Heavy						
	Trucks, Tractors, Trailers - Other						
	Private Passenger Types						
	Garage Dealers						
	Public - School/Church Buses						
	Public - All Other						
					Medical Payments	1.029	1.112
					Other Than Collision	0.991	1.138
					Collision	1.117	1.328
					UM/UIM	1.666	1.855
					Garage Keepers	Other Than Collision	0.991
		Collision	1.117	1.328			
	Miscellaneous - All Other	Liability	1.449	1.698			
		Medical Payments	1.029	1.154			
		Other Than Collision	0.991	1.212			
		Collision	1.117	1.434			
		UM/UIM	1.666	1.949			
	Trucks, Tractors, Trailers - Light						

Ohio Casualty Insurance Company	Trucks, Tractors, Trailers - Medium			
	Trucks, Tractors, Trailers - Heavy			
	Trucks, Tractors, Trailers - Extra Heavy			
	Trucks, Tractors, Trailers - Other	Liability	2.470	2.585
	Private Passenger Types			
	Garage Dealers			
	Public - School/Church Buses			
	Public - All Other			
		Medical Payments	1.755	1.813
		Other Than Collision	1.688	1.790
		Collision	1.904	2.051
		UM/UIM	1.615	1.690
	Garage Keepers	Other Than Collision	1.688	1.790
		Collision	1.904	2.051
Miscellaneous - All Other	Liability	2.470	2.643	
	Medical Payments	1.755	1.842	
	Other Than Collision	1.688	1.841	
	Collision	1.904	2.124	
	UM/UIM	1.615	1.727	
Ohio Security Insurance Company	Trucks, Tractors, Trailers - Light			
	Trucks, Tractors, Trailers - Medium			
	Trucks, Tractors, Trailers - Heavy			
	Trucks, Tractors, Trailers - Extra Heavy	Liability	1.799	1.952
	Trucks, Tractors, Trailers - Other			
	Private Passenger Types			
	Garage Dealers			
	Public - School/Church Buses			
	Public - All Other			
		Medical Payments	1.278	1.355
		Other Than Collision	1.229	1.364
		Collision	1.386	1.580
		UM/UIM	1.997	2.165
		Other Than		

West American Insurance Company	Garage Keepers	Collision	1.229	1.364	
		Collision	1.386	1.580	
	Miscellaneous - All Other	Liability	1.799	2.028	
		Medical Payments	1.278	1.383	
		Other Than Collision	1.229	1.432	
		Collision	1.386	1.677	
		UM/UIM	1.997	2.246	
		Trucks, Tractors, Trailers - Light			
		Trucks, Tractors, Trailers - Medium			
		Trucks, Tractors, Trailers - Heavy			
		Trucks, Tractors, Trailers - Extra Heavy	Liability	1.945	2.052
		Trucks, Tractors, Trailers - Other			
		Private Passenger Types			
		Garage Dealers			
		Public - School/Church Buses			
	Public - All Other				
		Medical Payments	1.381	1.435	
		Other Than Collision	1.329	1.424	
		Collision	1.500	1.637	
		UM/UIM	1.645	1.735	
	Garage Keepers	Other Than Collision	1.329	1.424	
		Collision	1.500	1.637	
	Miscellaneous - All Other	Liability	1.945	2.106	
		Medical Payments	1.381	1.462	
		Other Than Collision	1.329	1.472	
		Collision	1.500	1.705	
		UM/UIM	1.645	1.780	

The companies are also proposing to revise the ELRs for this program.

The rate impact associated with this filing is +7.9% or \$742,929 affecting 902 policyholders.

Item Key: 387318

Date Submitted: 11/28/2016

SENTRY SELECT INSURANCE COMPANY

9 - Inland Marine
 Revised Rate and Rule
 Commercial Inland Marine
 SentryGuard Equipment Program
 Revised Rate and Rule
 Overall % Impact: **-0.2**
 Overall \$ Impact: **-\$173**
 # of Policyholders: **196**
 Company Reference: LA17268SG00073
 Requested Effective Dates - New: 03/01/2017 Renewal: 03/01/2017

The last rate revision was Item Key Number 23070 which was approved effective on 07/01/2006 and resulted in an overall rate decrease of -0.80% or premium decrease of \$0.

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

The company is proposing removing some equipment classes such as skidders, dozers, carriages, loaders, fellerbunchers and adding harvesting forestry, self-propelled sprayers, and bailing equipment.

Companion forms (Item Key Number 387287 or Company Reference Number LA17268SG00074) were still pending as of 11/30/2016.

This filing will result in an overall rate decrease of **-0.200%** or premium decrease **-\$173** affecting 196 policyholders.

Item Key: 387331

Date Submitted: 11/29/2016
 GREAT AMERICAN INSURANCE COMPANY
 23 - Fidelity
 Initial Rule only
 Fidelity
 Initial Rule
 ICB Fraudulent Transfer Instructions
 # of Policyholders: **0**
 Company Reference: LA161570100027
 Requested Effective Dates - New: 02/27/2017 Renewal: 02/27/2017

The above-captioned company wishes to submit initial rule for a new insuring agreement to be used with its Fidelity Institution Investment Company Bond.

This is an optional insuring agreement which will provide coverage for Fraudulent Transfers when the Insured having, in good faith, transferred money on deposit in a Customer's account, or a Customer's Certificated Securities, in reliance upon a fraudulent instruction transmitted to the Insured.

With this filing, the company is revising its Investment Company Bond Declaration page to include the new insuring agreement.

The following bond and declaration are included in this filing:

- **FI 75 10 (Ed. 11/16) - Investment Company Bond Declarations**
- **FI 75 16 (Ed. 11/16) - (N) Fraudulent Transfer Instructions**

The company is also submitting a corresponding rule which will explain how the Fraudulent Transfer Instruction premium is derived.

The company is requesting an effective date of February 27, 2017.

The corresponding form(s) filing, LDI Form Filing No. 387335, Company Form Filing No. LA161570100028 was acknowledged to be effective February 27, 2017.

Item Key: 387350

Date Submitted: 11/29/2016

FCCI Insurance Company

NATIONAL TRUST INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial Umbrella and Excess

Adoption

• ISO Designation Numbers:

- CU-2007-REPRU
- CU-2007-OCTRU
- CU-2005-ORU05
- CU-2004-RRU03
- CU-2003-RRU00
- CU-2012-ORU12
- CL-2016-RRU1
- CU-2014-ORU1
- CU-2014-ODNRU

Overall % Impact: **0.0**

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

of Policyholders: **289**

Company Reference: UMB-LA-22208RARU

Requested Effective Dates - New: 06/01/2017 Renewal: 06/01/2017

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CU-2007-REPRU	227297	11/1/2008
CU-2007-REPRU (Amendment)	232009	11/1/2008
CU-2007-OCTRU-Louisiana	25587	5/1/2008
CU-2005-ORU05-Louisiana	21567	9/1/2006
CU-2004-RRU03	18416	12/1/2004 NB, 4/1/2005 RB
CU-2003-RRU00 & Supplement	16625	9/1/2014
CU-2012-ORU12	285684	4/1/2013
CU-2012-ORU12 (Amendment)	287720	4/1/2013

CU-2014-ORU1	313479	2/1/2015
CL-2016-RRU1	335905	11/1/2016
CU-2014-ODNRU	317340	7/1/2015

The companies are also revising the format of the Additional Company Rules and Company Exceptions. The following revisions are being made:

- Convert the Multistate Company Exception Pages to state specific exception pages;
- Display all sub-rule exceptions and deviations with the primary ISO rule which is being modified;
- Editorial revisions to compliment the ISO materials being adopted;
- Expand the Additional Company Rules to include descriptions of company forms; and
- Simplify the umbrella pricing to facilitate the conversion to the new policy administration.

The corresponding form filing has been approved under company tracking number UMB-LA-22208F, LDI Item Key Number 387358, effective 6/1/2017 for both new and renewal business.

There is no rate impact associated with this filing.

Item Key: 387364

Date Submitted: 11/29/2016

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rule

of Policyholders: 0

Company Reference: LA161130XXMXX095

Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

The corresponding form filing has been approved under LDI Item Key Number 387363 with an approval date of 12/12/2016

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

- Rule 325.6 Driver Training Discount
Clarifies that the discount will apply if any of the drivers are eligible for the discount. The minimum age was also expanded.
- Rule 325.7 Good Student Discount
The minimum age has been revised to this discount. Vocational technical school and homeschooled students are now eligible for this discount. Clarifies that the discount will apply if more than 1 youthful operator is assigned to a vehicle, the discount will apply if any of the drivers are eligible.

There is no rate impact associated with this filing.

Item Key: 387382

Date Submitted: 11/30/2016
 GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of Loss Cost Filing Designation Number GL-2015-BGL1
 Overall % Impact: **-10.4**
 Overall \$ Impact: **-\$30,311**
 # of Policyholders: **79**
 Company Reference: LA16005CG00029
 Requested Effective Dates - New: 05/15/2017 Renewal: 05/15/2017

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 309408 effective 10/15/2014.

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

GL-2015-BGL1 approved for ISO under state tracking number 323890 effective 02/01/2016 and GL-2014-IALL1 approved for ISO under state tracking number 312694 effective 02/01/2015.

The company will continue to utilize the following Loss Cost Multipliers (LCM's).

Great American Insurance Company	1.615
Great American Assurance Company	0.950
Great American Insurance Company of New York	1.292
Great American Alliance Insurance Company	1.900

These changes will result in a -10.4% rate decrease or -\$30,311.00.

There will be 79 Louisiana policyholders affected by this rate decrease.

Item Key: 387390

Date Submitted: 11/30/2016
 AEGIS SECURITY INSURANCE COMPANY
 9 - Inland Marine
 Installment Program
 Personal Inland Marine
 Pleasurecraft Boat Program
 Installment Program
 # of Policyholders: **0**
 Company Reference: BO-LA-16085-IB
 Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

The above-captioned company is introducing an installment plan for its Pleasurecraft Boat Program under its Personal Inland Marine line.

Companion forms (Item Key Number 387041 or Company Reference Number BO-LA-16085-F) were still pending as of 11/30/2016.

There is no rate impact associated with this filing.

Item Key: 387397

Date Submitted: 11/30/2016

NATIONAL CASUALTY COMPANY
SCOTTSDALE INDEMNITY COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

General Liability Program

Overall % Impact: **0.0**

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

of Policyholders: **9**

Company Reference: GL LA06127NICR01

Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

Item Key: 387401

Date Submitted: 11/30/2016

Stonetrust Commercial Insurance Company

16 - Workers Compensation

Revised Rule only

Workers Compensation

Premium Risk Discount Guideline Rule Amendment

of Policyholders: **0**

Company Reference: STIC-PREFERRED RISK-2016-01

With this filing, the above-captioned company wishes to amend and revise its rule filing for utilization of the Preferred Risk Discount, effective on approval.

The previous Preferred Risk Discount filing was filed and approved under "Prior Approval" provision Item Key Number 275163, effective 07/25/2011.

Item Key: 387418

Date Submitted: 12/01/2016

Berkley National Insurance Company
BERKLEY REGIONAL INSURANCE COMPANY
STARNET INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

General Risk Program

of Policyholders: **14**

Company Reference: BSS-GL-2016-5199-RARU-LA-18615

Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 337040 effective 10/01/2016.

With this filing, the company is introducing the following rules to be used in conjunction with its General Risk Program.

CG 84 41 - Care, Custody or Control - Limited Property Coverage - This endorsement provides an exception to Exclusion 2.j.(4) Damage To Property, under Section I - Coverage A -Bodily Injury and Property Damage Liability, by providing coverage to “autos”, farm implements, locomotives, and railroad cars, when operated by the insured for the purpose of transporting, including loading and unloading, of farm commodities while on the insured’s premises or the immediate ways adjoining the insured’s premises. There is no charge for this endorsement.

CG 83 43 - Exclusion - Aircraft Products And Grounding - This optional endorsement excludes coverage for injury or damage arising out of aircraft products, or the grounding of an aircraft. The terms “aircraft products” and “grounding” are defined within the endorsement. There is no charge for this this endorsement.

CG 83 44 - General Liability Enhancement Endorsement - This optional endorsement provides comprehensive coverage enhancements to the General Liability Coverage Form. The enhancements include, but are not limited to, Non-Owned Watercraft Coverage, Broadened Property Damage, Bodily Injury Redefined, and Waiver of Subrogation. There is no charge for this endorsement.

CG 84 46 - Continuous Or Progressive Bodily Injury, Personal And Advertising Injury, Or Property Damage Exclusion - This optional endorsement excludes known injury or damage, or injury or damage which manifests itself, prior to the policy’s inception date and which is continuous or progressive into the current policy period. There is no charge for this endorsement.

The companies are also making revisions to the following rule.

Rule 43 – Employee Benefits Liability Coverage

The companies introducing additional limits of \$100,000 / \$100,000, \$250,000 / \$250,000, and \$500,000/ \$500,000. These limits were not previously available and are being newly added. The premium charged for the reduced limits is based upon ISO Increased Limits Factors applied to our currently approved premium for \$1,000,000 / \$1,000,000 limits.

Limit Premium	\$1M Premium	ILF @ Limit	ILF @ 1M / 1M	Implied Premium	Selected
100/100	\$250	1.00	1.81	138	100
250/250	\$250	1.26	1.81	174	150
500/500	\$250	1.52	1.81	210	200

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 385820, Company Form Filing Number BSS-GL-2016-5193-FM-LA-18381 was approved effective 02/01/2017.

Item Key: 387430

Date Submitted: 12/01/2016

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

Media Liability Program

of Policyholders: 0

Company Reference: ASIC-MEDIA-RR-LA-2016-A

Item Key: 387436

Date Submitted: 12/01/2016

RADIANT GUARANTY INC.

6 - Mortgage Guaranty

Revised Rate only

Mortgage Guaranty

Revised Rate

Loan Amount Adjustment Update

of Policyholders: 0

Company Reference: RAD-123

Requested Effective Dates - New: 01/01/2017 Renewal: N/A

The above-captioned company wishes to submit revised rates to update the criteria for existing >\$417,000 loan amount adjustment to the conforming loan limit in reaction to the Federal Housing Finance Agency announcement on November 23, 2016 increasing the maximum conforming loan limit for mortgages to be acquired by Fannie Mae and Freddie Mac starting in 2017.

The loan limit for Fannie and Freddie are determined by the Housing and Economic Recovery Act of 2008, which established the baseline loan limit at \$417,000 and mandated that, after a period of price declines, the baseline loan limit cannot rise again until home prices return to pre-decline levels.

The loan amount adjustment of \$417,000 will be updated to the conforming loan limit on the following mortgage insurance programs:

- Lender Paid (LPMI) Monthly and Single
- Borrower Paid (BPMI) Single - Refundable & Non-Refundable
- Split Edge - Refundable & Non-Refundable
- Credit Union Borrower Paid (BPMI) Single - Refundable
- Credit Union Single - Non-Refundable

There is no rate impact on existing business, the impact will only affect new business.

The company is requesting an effective date of January 1, 2017.

Item Key: 387440

Date Submitted: 12/01/2016

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD UNDERWRITERS INSURANCE COMPANY

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

SENTINEL INSURANCE COMPANY, LTD.

TWIN CITY FIRE INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD FIRE INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST
 16 - Workers Compensation
 Revised Rule only
 Workers Compensation and Employers' Liability Insurance
 Schedule Rating Plan
 # of Policyholders: 0
 Company Reference: FN.20.694.2017.01
 Requested Effective Dates - New: 05/01/2017 Renewal: 05/01/2017

With this filing, the above-captioned program wishes to remove references to Anniversary Rating Date from the companies' previous Schedule Rating Plan, effective 05/01/2017.

Item Key: 387443

Date Submitted: 12/01/2016
 NAVIGATORS INSURANCE COMPANY
 9 - Inland Marine
 Revised Rate and Rule
 Commercial Inland Marine
 Introduction of Builders Risk Inland Marine Program
 Initial Rate and Rule
 # of Policyholders: 0
 Company Reference: BR-R-2189-LA

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

This program is intended to provide coverage for an insured when they incur physical loss or damage to property that is in their care. Coverage is provided to residential and small commercial properties during the course of their construction and may be extended to include existing buildings which are currently undergoing innovations.

Companion forms (Item Key Number 387446 or Company Reference Number BR-F-2189-LA) were still pending as of 12/01/2016.

There is no rate impact associated with this filing.

Item Key: 387449

Date Submitted: 12/01/2016
 OLD REPUBLIC INSURANCE COMPANY
 24 - Surety
 Revised Rate and Rule
 Surety
 Revised Rate and Rule
 Contract, Merit Plus Minimum, Merit, Preferred Plus, and Preferred
 # of Policyholders: 0
 Company Reference: 2016 17 CON R7
 Requested Effective Dates - New: 02/01/2017 Renewal: N/A

The last adjustment to this program occurred in October 2006 under the Prior Approval provision (Item Key #24873) to be effective December 1, 2006.

The above-captioned company wishes to submit revisions to its rates and rules for use with its Surety Bond program.

With this filing, changes to the following class are being made:

- Merit Plus
- Merit
- Minimum
- Preferred Plus & Preferred Rates and Rules Class B, A, A-1
- Supply
- Maintenance Guarantee
- Completion Bonds and Bonds Covering Contracts Involving Financing and/or Design Hazards and/or Other Extraordinary Risks Factors
- Editorial Changes

The Merit Plus, Merit, Minimum, Preferred Plus and Preferred Contract were previously filed and approved in Old Republic Insurance Company. The current rate structure does not afford the company the flexibility to offer lower, competitive rates to qualifying accounts.

With the adjustment to Merit, Minimum and Preferred rates (for Class B, A and A-1), fourth and fifth tiers of rates/rules (Merit Plus and Preferred Plus) are being added. This will give the company the flexibility to better match up with the going industry rates.

This filing is countrywide.

The company is also filing an additional 1.35 rate modifier to be utilized for Completion Bonds and Bonds Covering Contracts Involving Financing and/or Design Hazards and/or Other Extraordinary Risks Factors.

The company has also made some editorial changes to help simplify navigation and use of the Contract section of its Surety manual. The company has removed some obsolete or unnecessary items. A copy of the marked up manual is attached to the filing showing changes.

With these changes, there is no rate impact associated with this filing.

The company is requesting an effective date of February 1, 2017.

Item Key: 387515

Date Submitted: 12/05/2016

OMNI INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate

of Policyholders: 0

Company Reference: LA05V18.00

Requested Effective Dates - New: 01/19/2017 Renewal: 02/23/2017

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 338140 with an effective date of 8/18/2016 for new business and 9/22/2016 for

renewal business.

With this filing, the company proposes to correct an error that was made to the model year factors for UMPD, Comprehensive, and Collision coverages on a previous filing. The company also adjusted the base rates to offset the changes.

There is no rate impact associated with this filing.

Item Key: 387517

Date Submitted: 12/05/2016

Milwaukee Casualty Insurance Co.

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

REPUBLIC UNDERWRITERS INSURANCE COMPANY

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

- Company Rule CA-101-CW 0516 Physical Damage Coverage Rating Procedure

of Policyholders: **0**

Company Reference: LA-CA-1609-02-1358

Requested Effective Dates - New: 01/15/2017 Renewal: 01/15/2017

With this filing, the companies propose to revise Company Rule CA-101-CW 0516, Physical Damage Coverage Rating Procedures, to establish the rating for a new segment risk for small fleets and new ventures. The companies are also proposing editorial and formatting revisions to the rule.

There is no rate impact associated with this filing.

Item Key: 387523

Date Submitted: 12/05/2016

Arch Insurance Company

ARCH INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property

Revised Rate and Rule

Emergency Services Insurance Program

Overall % Impact: **0.0**

Overall \$ Impact: **-\$36**

of Policyholders: **458**

Company Reference: ARCH-16-138

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

The last adjustment to this program occurred in August 2011 under the Prior Approval provision (Item Key

#274706) to be effective October 1, 2011.

With this filing, the company wishes to submit revised rate and rules for use with its Emergency Services Insurance Program.

The rating rules have been updated for one new form and other minor changes as noted on the marked pages. The changes to the rating rules are as follows:

1. The rule for the coverage extensions was revised to reduce the rate from 15% to 10%, due to the deletion of Ordinance or Law.
2. The rule for the Ordinance or Law endorsement includes a rate of 5% for the current coverage and 2.5% for the limited coverage.
3. Some additional editorial changes were included.

These changes has a rate impact of **0.029%** or **-\$36** (458 policyholders), **corrected from 0% or -\$36**.

The company is requesting an effective date of January 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 387494, Company Form Filing No. ARCH-16-138 was approved effective January 1, 2017.

This filing is replacing approved Item Key #274706.

Item Key: 387525

Date Submitted: 12/05/2016

EVEREST NATIONAL INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

- Deductible Options

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: LA-CA-20037327RB

Requested Effective Dates - New: 12/15/2016 Renewal: 12/15/2016

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 325433 effective 9/1/2015 for both new and renewal business.

With this filing, the company proposes to introduce the following optional new Commercial Auto Deductible Options to accommodate a larger insured's insurance needs:

- Deductible Liability coverage with Maximum Annual Deductible Reimbursement;
- Combined Liability and Physical Damage Deductible Coverage;
- Large Deductible Rating; and

- Pro Rata Sharing of ALAE Expense.

The corresponding form filing has been approved under company tracking number LA-CA-20037327F, LDI item Key Number 382682, effective 9/15/2016 for both new and renewal business.

There is no rate impact associated with this filing.

**This filing is a resubmission of company tracking number LA-CA-20037327R, LDI # 382671, which was disapproved as the company did not respond to the LDI's objection letter within the allotted timeframe.

Item Key: 387531

Date Submitted: 12/05/2016

ESURANCE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Private Passenger Auto Program

Rate Revision

Overall % Impact: **0.0**

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

of Policyholders: **8725**

Company Reference: 16-LA-EIC-PARA-03

Requested Effective Dates - New: 02/07/2017 Renewal: 03/29/2017

The last rate revision to this program was +9.2% or \$2,403,585 which was approved under LDI Item Key Number 336004 effective 7/13/2016 for new business and 9/1/2016 for renewal business.

With this filing, the company proposes the following revisions:

- Introduce the new model year factors;
- Revise the Increased Limit and Deductible Factors;
- Revise the Territories and Territory Factors;
- Revise the Points Assignments and Surcharges;
- Revise the VIN Etching Discount;
- Revise the Switch and Save Discount; and
- Revise the base rates to offset the revisions in this filing.

There is no rate impact associated with this filing.

Item Key: 387533

Date Submitted: 12/05/2016

EMPLOYERS COMPENSATION INSURANCE COMPANY

EMPLOYERS PREFERRED INSURANCE COMPANY

EMPLOYERS ASSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2015-01

of Policyholders: **0**

Company Reference: LA RR EPIC EAC ECIC 12.31.2016 R1 ECIC-130825732

Requested Effective Dates - New: 12/31/2016 Renewal: 12/31/2016

With this initial filing, the above-captioned company wishes to adopt NCCI Filing Reference Number LA-LC-2015-01, approved under State Tracking Number 328464, effective 12/31/2016.

NCCI Reference Filing Number LA-LC-2015-01 was filed and approved under "Prior Approval" Item Key Number 328464, effective 05/01/2016.

Additionally, the company is submitting Rate and Miscellaneous Values and Schedule Rating Plans for each company.

The companies will utilize the following loss cost multiplier:

Company	Lost Cost Multiplier
Employers Compensation Insurance Company	1.900
Employers Preferred Insurance Company	1.400
Employers Assurance Company	1.650

Item Key: 387537

Date Submitted: 12/05/2016

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Connections Auto Program

Revised Rate and Rule

Overall % Impact: **0.0**Overall \$ Impact: **\$0**# of Policyholders: **6416**

Company Reference: LA166326100001

Requested Effective Dates - New: 05/01/2017 Renewal: 05/01/2017

The last rate revision to this program was +7.1% (+\$1,298,148) which was approved under LDI Item Key #336467 with an effective date of 9/1/2016 for both new and renewal business.

With this filing, the company proposes the following changes:

- Territory Relativities
Adjustment to 32 of the company's 95 territories;
- Capping
Change the capping limits from 8% to 10% for 12 month policies and from 5% to 7% for 6 month policies;
- Group Discounts

Change the In-Agency Home Discount from a Level I group discount with a 10% discount to a Level II group discount with an 8% discount;

- Transition to Unity
Too allow for the transition of policies subject to rules R39 and R41 to unify with the Hanover's rating program within five years; and
- Rule Updates
Clarifies the Second Chance Accident Forgiveness language contained in rules P18 Connections DriveSmart Advantage Endorsement and P30 Platinum Auto Advantage.

There is no rate impact associated with this filing.

Item Key: 387555

Date Submitted: 12/06/2016

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA

17 - Other Liability

Revised Rate only

Stop Loss Program

Overall % Impact: **-0.2**

Overall \$ Impact: **-\$863**

of Policyholders: **2**

Company Reference: 10616LA-R

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 302356, effective November 4, 2013.

The company is updating its rates for Specific and Aggregate stop loss coverage.

These changes will result in a -0.2% rate decrease or -\$863.

There will be 2 Louisiana policyholders affected by this rate increase.

The corresponding form(s) filing, LDI Form Filing No. 386318, Company Form Filing No. 10616LA, was certified approved effective November 7, 2016.

A SERFF "Objection Letter" was sent to Ms. Diane Smith on December 6, 2016 for additional information.

Item Key: 387557

Date Submitted: 12/06/2016

NGM Insurance Company

23 - Fidelity

Revised Rule only

Fidelity

Revised Rule

Mercantile and Governmental Entities (Crime Protection Policy)

of Policyholders: **0**

Company Reference: LA FID 2017 04

Requested Effective Dates - New: 04/28/2017 Renewal: 04/28/2017

The last update to this program occurred in April 2015 under the Prior Approval provision (Item Key #320535) to be effective May 1, 2015.

With this filing, the company wishes to submit its insuring agreement 9 with a premium modifier of .19 as it

was omitted from the previously filing.

The following company rate and rule pages are being updated from an edition date of June 1, 2014 to an edition date of April 28, 2017:

- NGM-FID-MG-2
- NGM-FID-11
- NGM-FID-12

There is no rate impact associated with this filing.

The company is requesting an effective date for all New Business and Renewal policies of April 28, 2017.

Item Key: 387562

Date Submitted: 12/06/2016

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

6 - Mortgage Guaranty

Revised Rule only

Mortgage Guaranty

Revised Rule

Federal Housing Finance Agency

of Policyholders: 0

Company Reference: CRRNW0117

Requested Effective Dates - New: 01/03/2017 Renewal: N/A

The above-captioned companies wish to submit revised rules for their Mortgage Guaranty program.

With this filing, the government-sponsored entities (GSEs), Fannie Mae and Freddie Mac, purchase loans meeting certain standards from lenders. These companies are only allow by law to purchase mortgages with loan amounts below a specific amount. These loans are know as the "comforting loan limits". Loans above this limit are know as jumbo loans.

In November 2016, the Federal Housing Finance Agency (FHFA) announced an update to Fannie Mae and Freddie Mac conforming loan limits from \$417,000 to \$424,100.

The companies are requesting an effective date of January 3, 2017.

This filing will be replacing approved Item Key #334989 which was effective April 18, 2016.

Item Key: 387570

Date Submitted: 12/06/2016

HARTFORD CASUALTY INSURANCE COMPANY
HARTFORD INSURANCE COMPANY OF THE MIDWEST
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST
HARTFORD UNDERWRITERS INSURANCE COMPANY
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
TWIN CITY FIRE INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rate only
 Commercial General Liability
 Independent Technology "Tech" Program
 Overall % Impact: **-0.8000**
 Overall \$ Impact: **\$-9,098**
 # of Policyholders: **320**
 Company Reference: FN.13.406.2017.01
 Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

Item Key: 387579

Date Submitted: 12/06/2016
 CGB Insurance Company
 2 - Crop
 Initial Rate and Rule
 Crop-Hail
 PCI 2017 LA Rates, Rules
 # of Policyholders: **0**
 Company Reference: 2017-CGBPCI-LAR

With this filing, the above-captioned company provides descriptions of procedures and identify assumptions involved with the rating and pricing methodology, effective on approval.

This filing also identifies the most important features that will impact an assessment of the cost of the product under alternative designs and proper conditions.

Item Key: 387600

Date Submitted: 12/07/2016
 FOREMOST INSURANCE COMPANY
 19 - Private Passenger Automobile
 PPA Symbol Updates
 Private Passenger Automobile
 Select 2.5 (Distinct Choice) Program
 Symbol Update
 # of Policyholders: **0**
 Company Reference: LA-SELECT 2.5-2016Q4-SYM
 Requested Effective Dates - New: 12/30/2016 Renewal: 12/30/2016

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

There is no rate impact associated with this filing.

Item Key: 387602

Date Submitted: 12/07/2016
 GENWORTH MORTGAGE INSURANCE CORPORATION
 6 - Mortgage Guaranty
 Revised Rate and Rule
 Mortgage Guaranty
 Revised Rate and Rule

Credit Union Monthly/Loan Limit Change

Overall % Impact: **0.03**Overall \$ Impact: **\$0**# of Policyholders: **0**

Company Reference: GNW-117-CMLL

Requested Effective Dates - New: 01/30/2017 Renewal: 01/30/2017

The last adjustments to this program occurred in July 2016 under the Prior Approval provision (Item Key #339254) to be effective August 8, 2016, May 2016 under the Prior Approval provision (Item Key #337237) to be effective June 13, 2016 and December 2013 (Item Key #304231) to be effective January 14, 2014.

With this filing, the company is making the following proposed changes:

- **Credit Union Monthly Premiums (Rate Card GNW-397-8(Rev.4), Rule 3/97 (Rev.8)**

The company's rates are being updated to match those of its competitors:

- Arch Mortgage Insurance
- Essent Guaranty
- Mortgage Guaranty Insurance Corporation
- Radian Guaranty, Inc.

These rates for loans with lower amortization loan terms are being changed from an adjuster to discrete rates for terms less than or equal to 20 years and the company is expanding the number of credit score buckets from 6 to 8.

The following exhibits support the rationale for the proposed changes to the company's rates:

- **Exhibit 1 - National Premium, Loss and Expense Exhibit**
 - Shows five-year historical premium, loss and expense data on a nationwide basis.
- **Exhibit 2 - Permissible Loss and LAE**
 - Shows the development of the company's permissible loss and LAE ratio.
- **Exhibit 3 - Return on Unearned Premium and Loss Reserves**
 - Develops the required investment income earnings on the unearned premium and loss reserves which are then used to derive the underwriting profit provision.
- **Exhibit 4 - Development of the Underwriting Profit Provision**
 - Develops the required underwriting profit from the target total return on capital. The target total return is consistent with the results produced by the industry since 1977. Included in the calculations are adjustments for investment income on capital and reserves as well as federal income taxes.
- **Exhibit 5 - Target Return on Equity**
 - Shows the return on equity generated by the largest writers in the company's industry. This exhibit provides support for the chosen return on capital, which is used in Exhibit 4 to develop the profit provision.
- **Exhibit 6 & 6A - Coverage and Premium Rate and Proposed Rate Change**
 - 6 shows support for the average annual rate and coverage used in the Rate Justification (Exhibit 7). 6A shows the overall proposed rate change based upon the current weighted average mix of business in each of the rate plans being revised. The proposed changes will result in an overall price increase of 0.3% to the Genworth book of business for coverage placed on a go-forward basis.
- **Exhibit 7 - Development of Indicated Rate Level Change**
 - Shows the indicated rate level change. The formula for the rate level indication distinguishes

between fixed expenses that would not change in proportion to a rate change and variable expenses that would change. The expected loss provisions were developed on the exhibits following.

- **Exhibit 8 - Historical Average Claim Severity**
 - Shows Genworth's average claim severity. This exhibit develops the relationship between loan balance at time of claim and the total claim amount. Severity is calculated as a percentage of \$ loss to covered loan amount at the time of claim. The loss number takes into account the back interest, legal fees and maintenance and property fees.
- **Exhibit 9 - Expected Claim Frequency**
 - The selected claim frequency was determined by looking at the long-term historical average claim frequency and the observed variation between individual year's claim frequencies over that same time period.
- **Exhibit 10 - Expected Lapse/Average Life**
 - The selected lapse was determined by looking at the long-term historical lapse rates and the observed variation between individual year's lapse over that same time period and making a judgmental selection.

GSE Loan Limit Changes

In November 2016 the Federal Housing Finance Agency (FHFA) announced that the maximum conforming loan limits for mortgages acquired by the GSEs in 2017 will increase to \$424,100, from today's limit of \$417,000 for one unit properties. In Alaska and Hawaii the baseline loan limit will be \$636,150 for one-unit properties, but actual loan limits may be higher in some specific locations.

The company currently apply a rate adder for loans above the conforming loan limit. The purpose of this filing is to amend the amount in its adjuster tables from \$417,000 to \$424,100 or the current GSE conforming loan limit for one unit.

This is the only change on all other rate cards submitted.

Interpolation/Extrapolation of Additional Coverage

1. Coverages between the displayed coverage options: Interpolate using the nearest two available coverages.
2. Coverages higher than the highest available coverage option: Extrapolate using the ratio of the desired coverage level to the highest available coverages.
3. Coverages lower than the lowest available coverage option: Interpolate using the lowest available coverage and corresponding rate as the highest value for interpolation. For the lower value of the interpolation, use 0% as the lower coverage level with a rate of 0.12% for a monthly premium and 0.48% for a single premium.
4. The rate for a similar coverage in the next tower LTV band is the floor for any interpolated or extrapolated rate.

Rates are rounded to the nearest 0.00%.

Minimum Rates per Payment Plan

Payment Plan	Minimum Rate
Monthly	15 bps
LPMI Singles	60 bps
BPMI Singles	60 bps
Split Premium Renewal	5 bps

Standard Annual Renewal 15 bps
 Level Annual 15 bps

The rate impact for this filing is and increase of 0.030% or \$0 (0 policyholders).

The company is requesting an effective date of January 30, 2017.

This filing will be replacing exhibits in the following previously approved files:

- 337237 - effective June 13, 2016
- 339254 - effective August 8, 2016
- 304231 - effective January 14, 2014

Item Key: 387606

Date Submitted: 12/07/2016

Greenwich Insurance Company
 XL INSURANCE AMERICA, INC.
 XL SPECIALTY INSURANCE COMPANY

16 - Workers Compensation

Revised Rule only

Workers Compensation

WC Retrospective LRARO Rule Page

of Policyholders: 0

Company Reference: 16MX-WC-WC47-MU-LA

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

With this filing, the above-captioned program wishes to submit its new company exception manual page, effective 01/01/2017.

The recently approved filing for the Large Risk Alternative Rating Option (LRARO) was filed and approved under "Prior Approval" provision Item Key Number 298191, effective 08/01/2013.

The proposed amendments consist of:

The Large Risk Alternative Rating Option (LRARO)
 Wrap-Up Construction Project
 Terrorism & Catastrophe

Item Key: 387607

Date Submitted: 12/07/2016

Greenwich Insurance Company
 XL INSURANCE AMERICA, INC.
 XL SPECIALTY INSURANCE COMPANY

16 - Workers Compensation

Revised Rule only

Workers Compensation

Retrospective Rating, Large Deductible or Guarantee Cost Program

Wrap-Up Construction Program

of Policyholders: 0
 Company Reference: 16MX-WC-WC43-MU-LA

Item Key: 387617

Date Submitted: 12/07/2016

Essent Guaranty Inc.

6 - Mortgage Guaranty

Initial Rate and Rule

Mortgage Guaranty

Initial Rate and Rule

Credit Union Select Rate Program

of Policyholders: 0

Company Reference: EGI-16-008

Requested Effective Dates - New: 01/09/2017 Renewal: N/A

The last adjustment to this program occurred in July 2016 under the Prior Approval provision (Item Key #339015) to be effective July 18, 2016.

With this filing, the company believes that the Credit Union Select rate program should be used for all loans originated by Credit Unions or other lenders with membership or affinity group requirements, subject to the company's review and approval. The company believes that this program risk characteristics will produce superior performance.

The company had wanted to continue using the BPMI Credit Union rate program for lenders who did not qualify for the Credit Union Select rate program. Being there is a small amount of lenders receiving this credit rating, the company wishes to withdraw the BPMI Credit Union rate program.

- EGI-7101.001 (04/16) BPMI Credit Union Non-Refundable Monthly Premium Plan
- EGI-7-102.001 (04/16) Adjustments to BPMI Credit Union NR Monthly Rates

This change will affect new business only.

There is no rate impact associated with this filing.

The company is requesting an effective date of January 9, 2017.

Item Key: 387621

Date Submitted: 12/07/2016

PROGRESSIVE PALOVERDE INSURANCE COMPANY

PROGRESSIVE SECURITY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

Motorcycle Program

Revised Rule

of Policyholders: 0

Requested Effective Dates - New: 03/06/2017 Renewal: 03/06/2017

Item Key: 387629

Date Submitted: 12/08/2016
 HANOVER INSURANCE COMPANY, THE
 17 - Other Liability
 Initial Rate and Rule

Professional Liability
 Life Sciences Blended Liability Policy Program

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: LA162620100095

Item Key: 387639

Date Submitted: 12/08/2016
 MANUFACTURERS ALLIANCE INSURANCE COMPANY
 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
 PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY
 17 - Other Liability
 Adoption
 Commercial General Liability
 Adoption of ISO Designation Number GL-2016-RELPI
 # of Policyholders: **0**
 Company Reference: 16-1369
 Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

Item Key: 387641

Date Submitted: 12/08/2016
 GEICO CASUALTY COMPANY
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 Private Passenger Auto Program
 Revised Rule
 Company Reference: 2016-443
 Requested Effective Dates - New: 03/11/2017 Renewal: 04/18/2017

With this filing, the company proposes to remove all references to Antique Autos and Dune Buggies from this program. These programs will no longer be written under the this PPA Program.

There is no rate impact associated with this filing.

Item Key: 387644

Date Submitted: 12/08/2016

HANOVER INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER AMERICAN INSURANCE COMPANY, THE
 ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY
 16 - Workers Compensation
 Non-Adoptions
 Workers Compensation
 Non-Adoption of NCCI Item B-1429 (R) Establishment of Audit Noncompliance Charge
 # of Policyholders: 0
 Company Reference: LA16626CG00024
 Requested Effective Dates - New: 07/01/2017 Renewal: 07/01/2017

With this filing, the above-captioned program wishes to non-adopt NCCI Item B-1429 (R) Establishment of Audit Noncompliance Charge, effective 07/01/2017.

NCCI Item B-1429 (R) Establishment of Audit Noncompliance Charge was filed and approved under "Prior Approval" Item Key Number 322641, effective 01/01/2017.

Item Key: 387646

Date Submitted: 12/08/2016
 Surety & Fidelity Association of America, The
 23 - Fidelity
 Revised Rule only
 Fidelity
 Revised Rules Only
 Computer Crime Policy for Financial Institutions
 # of Policyholders: 0
 Company Reference: LA-FM-23
 Requested Effective Dates - New: 02/15/2017 Renewal: 02/15/2017

The above-captioned company is submitting this filing due to the revision of manual pages made necessary by the revision of the Computer Crime Policy For Financial Institutions (TSB 6189a).

With this filing, the nature and use of computers and technology have mandated that substantial revisions be made to the Policy which was initially drafted in the 1980s.

In this filing, there are four insuring agreements:

1. Computer to Computer Systems Fraud - Access Credentials.
 - o This insuring agreement covers loss caused by a computer generated transfer (with no human intervention) caused by unauthorized access using misappropriated access credentials. This insuring agreement actually is divided into two parts: one for consumer accounts and the other for commercial accounts.
2. Computer to Computer Systems Fraud - Hacker or Interloper.
 - o This insuring agreement covers loss caused by a computer generated transfer (with no human intervention) caused by hacking.
3. Fraudulent Transfer Instructions.
4. Fraudulently Induced Transfer.
 - o This insuring agreement covers loss caused by a wire transfer by which the insured's employee was induced fraudulently to make such a transfer.

The following changes are being made to the company's manual pages:

- Page FI-2 - All coverage under the Policy are now optional. Therefore the company deleted the mandatory/optional distinction.
- Page FI-65 - The description of the Policy was revised to reflect it consists of four Insuring Agreements and that all Insuring Agreements are optional. The company revised the description of Insuring Agreement 1 and replaced it with a description of Insuring Agreement 1a. Because the exposure under the new Insuring Agreement 1a is similar to the exposure under old Insuring Agreement 1a, the company did not revise the rating methodology.
- FI-66 - This page has been revised to reflect the new Insuring Agreement 1b. Because the exposure under the new Agreement 1b is similar to the exposure under the old Insuring Agreement 1, the company is using the rating methodology from the old Insuring Agreement 1.
- FI-67 - This page reflects the new Insuring Agreement 2 (hacking coverage) and Insuring Agreement 3 (Fraudulent Transfer Instructions). Because the exposure under the new Insuring Agreement 2 is similar to the exposure under the old Insuring Agreement 1, the company has used the rating methodology from the old Insuring Agreement 1.
- Page FI-68 - This page set forth the rating methodology for Insuring Agreement 3. The exposure under this Insuring Agreement (Fraudulent Transfer Instruction) is a very similar to the exposure under the old Insuring Agreements 3 and 4 (Voice Initiate Transfer Fraud and Telefacsimile Transfer Fraud). Thus, the same rating methodology is used.

In addition, these revisions sets forth the new Insuring Agreement 4 (Fraudulently Induced Transfer). Insuring Agreement 3 and Insuring Agreement 4 share a common element in that they both involve a wire transfer transaction. The distinction is that Insuring Agreement 3 involves a fraudulent wire transfer order to the institution and Insuring Agreement 4 involves the institution sending a legitimate wire transfer but based on fraudulent information sent to the institution from someone impersonating an employee of the institution or a vendor. Given the commonalities between Insuring Agreement 3 and Insuring Agreement 4, the company has determined that it would be appropriate to use the same rating methodology.

There is no rate impact associated with this filing.

The company is requesting an effective date of February 15, 2017.

Item Key: 387650

Date Submitted: 12/08/2016

Surety & Fidelity Association of America, The
23 - Fidelity

Loss Cost Filing

Fidelity

Loss Costs

Computer Crime Policy for Financial Institutions

of Policyholders: 0

Company Reference: LA-FLC-16

Requested Effective Dates - New: 02/15/2017 Renewal: 02/15/2017

The above-captioned company wishes to file revised loss costs manual pages due to the revision of the Computer Crime Policy for Financial Institutions (TSB 6189a).

With this filing, the company is revising its loss costs due to the nature and use of computers and technology have mandate that substantial revisions be made to the Policy, which was drafted initially in 1980s.

The Policy is offering the following four insuring agreements:

1. Computer to Computer Systems Fraud - Access Credentials. This insuring agreement covers loss caused by a computer generated transfer (with no human intervention) caused by unauthorized access using misappropriated access credentials. This insuring agreement actually is divided into two parts: one for consumer accounts and the other for commercial accounts.
2. Computer to Computer Systems Fraud - Hacker or Interloper. This insuring agreement covers loss caused by a computer generated transfer (with no human intervention) caused by hacking.
3. Fraudulent Transfer Instructions.
4. Fraudulently Induced Transfer. This insuring agreement covers loss caused by a wire transfer by which the insured's employee was induced fraudulently to make such a transfer.

The Policy does not include the following insuring agreements and were therefore deleted:

- Data Processing Service Operations
- Voice Initiated Transfer Fraud
- Telefacsimile Transfer Fraud
- Destruction of Programs by Hackers
- Destruction of Programs by Virus and Voice Computer Systems Fraud

The loss costs for computer fraud coverages (1a, 1b and 2) remain the same, as the exposure from the old Insuring Agreement 1 is the same as the exposure in each of these new insuring agreements.

The coverage for Fraudulent Transfer Instruction is already offered by riders to the Financial Institution Bond. The loss cost applicable to this coverage (.36) is reflected in the chart.

The new Insuring Agreement 4 (Fraudulently Induced Transfer) share common elements with the new Insuring Agreement 3 (Fraudulent Transfer Instruction) in that they both involve a wire transfer transaction. The distinction is that Insuring Agreement 3 involves a fraudulent wire transfer order to the institution and Insuring Agreement 4 involves the institution sending a legitimate wire transfer but based on fraudulent information sent to the institution from someone impersonating an employee or the institution or a vendor. Given the commonalities between Insuring Agreement 3 and Insuring Agreement 4, the company has determined that it would be appropriate to use the same loss costs until more specific data is collected that justifies a loss costs adjustment.

The company is requesting an effective date of February 15, 2017.

Item Key: 387652

Date Submitted: 12/08/2016

GREAT AMERICAN ASSURANCE COMPANY

19 - Commercial Automobile

Installment Program

Commercial Automobile

Installment Program

of Policyholders: 0

Company Reference: LA161600200018

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 387656

Date Submitted: 12/08/2016

FIRST FINANCIAL INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of Specialty Trade Contractors Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: FFIC-LA-09.0005-2016-10-RRU

Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

The above-captioned company is introducing a Specialty Trade Contractors Program for its Commercial Inland Marine line.

The company is also adopting AAIS-2014-46R (Item Key Number 313369) and AAIS-2014-46LC (Item Key Number 313368) with this submission.

Companion forms (Item Key Number 387645 or Company Reference Number FFIC-LA-09.0005-2016-10-F) were approved on 12/13/2016.

There is no rate impact associated with this filing.

Item Key: 387659

Date Submitted: 12/08/2016

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Lawyers Professional Liability Policy Program

of Policyholders: 0

Company Reference: 16-01276-RL

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 335014 effective 05/01/2016.

With this filing, the company is making the following revisions to lawyers Professional Liability Policy Program.

Changing the name of the endorsement to Lawyer's Data Breach and Network Security Endorsement.

Revising the Lawyers Professional Liability NetProtect Endorsement to provide simplified coverage options for policyholders by only offering three limit/deductible combinations for this endorsement. The endorsement will only be available for firms with 5 or fewer attorneys.

Changing the risk management wording under rule X.A.5

The corresponding form(s), LDI Form Filing Number 387768, Company Form Filing Number 16-01276-F is pending approval.

Item Key: 387662

Date Submitted: 12/08/2016

STATE FARM GENERAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Manufactured Home Program

Overall % Impact: **23.3**
 Overall \$ Impact: **\$3,156,061**
 # of Policyholders: **14237**
 Company Reference: MH-33355
 Requested Effective Dates - New: 02/15/2017 Renewal: 04/01/2017

The last adjustment to this program was approved in February 2015 (Item Key #317935) and resulted in an overall rate increase of +17.5% (amended from +37.2%) to be effective May 15, 2015 for new business and July 1, 2015 for renewal business.

With this filing, along with a base rate change, the company proposes the following:

Amount of Insurance

The company proposes adjusting the rate relationships by amount of insurance.

Manufactured Home Alert Protection

The company proposes revising the Manufactured Home Alert Protection discounts.

Occupancy

The company proposes to eliminate the 5% charge for the Rental Occupancy based primarily on a generalized linear model fit to companywide Manufactured Homes experience.

Optional Coverages

The company proposes revising the premiums for the following optional coverages:

- Additional Insured
- Business Pursuits
- Child Care
- Firearms
- Incidental Business
- Nurses- Professional Liability Coverage
- Off Premises Structures
- Personal Injury Coverage

Miscellaneous Manual Changes

The company has reviewed the manual for necessary changes that reflect rule clarifications and/or other revisions to standard wording.

These changes will result in an overall rate increase of +23.3% or +\$3,156,061 (14,237 policyholders).

Item Key: 387774

Date Submitted: 12/09/2016
 REPWEST INSURANCE COMPANY
 9 - Inland Marine
 Initial Rate and Rule

Personal Inland Marine
Introduction of Safe Program
Initial Rate and Rule

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: REPWEST SAFE 2016

Requested Effective Dates - New: 11/26/2016 Renewal: N/A

This is a resubmission of Item Key Number 384863 which was disapproved on 11/16/2016 because it was not actuarially supported.

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

This program covers cargo and personal property stored in a fully enclosed storage unit located at a self-service storage facility. Coverage for this program is purchased by the self-service storage facility lessee.

Companion forms (Item Key Number 384856 or Company Reference Number REPWEST SAFE 2016) were disapproved on 09/30/2016.

There is no rate impact associated with this filing.

Item Key: 387785

Date Submitted: 12/09/2016

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

5 - Commercial Multiple Peril

Revised Rate only

Commercial Protector® Businessowners Program

Overall % Impact: **6.1**

Overall \$ Impact: **\$336,489**

of Policyholders: **1606**

Company Reference: 2016-LA-1-BOP-E-R

Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 337234, which resulted in an overall 0% rate impact effective December 1, 2016.

The following revisions are being made:

- Base Rates - All Companies
 - Increasing the overall base rate by 6.8%.
- Company Deviation Factors
 - Decreasing the factor for American Fire and Casualty Company from 1.03 to 1.00.
 - Decreasing the factor for West American Insurance Company from 1.40 to 1.35.
- Class Factors - All Companies
 - Decreasing the factors for Engineering, Accounting, Research, and Management classes by

5.0%.

- o Increasing the factors for Miscellaneous Retail classes by 5.0%.
- o Increasing the factors for Real Estate classes by 8.0%.
- o Increasing the factors for classes 82140 and 82150 by 8.0%.

These revisions will result in a **+6.1%** rate increase or **+\$336,489**.

There will be **1,606** Louisiana policyholders affected by this rate increase.

Item Key: 387836

Date Submitted: 12/12/2016

AmFed National Insurance Company

AMFED CASUALTY INSURANCE COMPANY

16 - Workers Compensation

Non-Adoptions

Workers Compensation

Non-Adoption of NCCI Item 01-LA-2016

Overall % Impact: **0.0**

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

of Policyholders: **2**

Company Reference: AF-WC-LA-2016-11-15

Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

With this filing, the above-captioned program wishes to non-adopt NCCI Item 01-LA-2016 Revision to Audit Noncompliance Charge Rule and Louisiana Amendatory Endorsement, effective 01/01/2017.

NCCI Item 01-LA-2016 Revision to Audit Noncompliance Charge Rule and Louisiana Amendatory Endorsement was filed and approved under "Prior Approval" provision Item Key Number 338719, effective 01/01/2017.

The NCCI Item 01-LA-2016 rule revision replaces Item B-1429 (R) Establishment of Audit Noncompliance Charge.

Item Key: 387840

Date Submitted: 12/12/2016

GREAT AMERICAN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

A-Side DIC Solution Insurance Policy Program

"A" Rated Basis

of Policyholders: **0**

Company Reference: NEW A-SIDE RATES 10-16

With this filing, the company is introducing its new A-Side Follow Form and Difference In Conditions Coverage used in conjunction with the above-captioned program. This coverage is for insured individuals for allegations of wrongful acts occurring while serving in capacity as Directors and Officers. There is no entity coverage provided under this program. The policy provides both A-side Follow Form and Difference in Conditions coverage. The Policy has an aggregate limit for both Insuring Agreements and specifies that Coverage under Insuring Agreement A attaches only after exhaustion of the underlying limits.

Due to the unique and unusual risk characteristics of this type of a program, it is proposed that this coverage be offered under a guide (a) rating program.

The corresponding form(s), LDI Form Filing Number 337860, Company Form Filing Number was approved effective 06/24/2016.

Item Key: 387851

Date Submitted: 12/12/2016

Falls Lake National Insurance Company

16 - Workers Compensation

Adoption

Workers Compensation

Adoptions of NCCI Designation Filing Number LA-2016-05

Overall % Impact: **-9.8**

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

of Policyholders: **0**

Company Reference: LA-WC-16-482-R-FLNIC

Requested Effective Dates - New: 05/01/2017 Renewal: 05/01/2017

Item Key: 387855

Date Submitted: 12/12/2016

CHARTER OAK FIRE INSURANCE COMPANY, THE

PHOENIX INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE

TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: 2016-10-0065-R

Requested Effective Dates - New: 06/01/2017 Renewal: 06/01/2017

With this filing, the company is introducing two new endorsements for its Equipment Dealers Coverage used in conjunction with the above-captioned program.

CG D8 12 Equipment Dealers – Damage To Customers Property – Limited Coverage For Damage To Personal Property In The Care, Custody Or Control Of The Insured - This endorsement amends the CGL's Coverage A Damage To Property exclusion. Exclusion j.(4) of the coverage part does not apply to "property damage" that is physical injury to the insured's customer's personal property in the care, custody or control of the insured if such property is in the care, custody or control of the insured for the purpose of "your work" that is service or repair being performed on it away from premises the insured owns or rents. Premium for this coverage is based on a factor of 10% (or .10) of the insured's CGL premium from Service, Installation, or Repair (S.I.R.) operations, and is adjusted based on the applicable limit and deductible.

CG D8 13 Equipment Dealers – Broad Form Work Coverage - This endorsement amends the CGL's

Coverage A Damage To Property and Damage To Your Work exclusions. Exclusion j.(6) of the coverage part does not apply to "property damage" to "your work" performed to service or repair the insured's customer's property that occurs after the insured has relinquished possession of their customer's property. Exclusion I. of the coverage part does not apply if the "property damage" arises out of "your work" performed to service or repair the insured's customer's property and that "property damage" occurs after the insured has relinquished possession of their customer's property. Premium for this coverage is based on a factor of 2.5% (or .025) of the insured's CGL premium from Service, Installation, or Repair (S.I.R.) operations, and is adjusted based on the applicable limit and deductible.

There is no rate impact associated with this endorsement.

The corresponding form(s), LDI Form Filing Number 387877, Company Form Filing Number 2016-10-0065-F is pending approval.

Item Key: 387865

Date Submitted: 12/13/2016

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

33 - Other Lines

Installment Program

Other Personal Lines

Installment Program

Income Assist Program

of Policyholders: 0

Company Reference: ANPAC-OPL-IAP-PPP-LA-1602RU

Item Key: 387867

Date Submitted: 12/13/2016

Greenwich Insurance Company

XL INSURANCE AMERICA, INC.

17 - Other Liability

Adoption

Commercial General Liability

Adoption of ISO Designation Filing Number GL-2016-RELP1

of Policyholders: 35

Company Reference: 16MX-IS-GL19-CW-LA

Requested Effective Dates - New: 06/01/2017 Renewal: 06/01/2017

The last rate adjustment for the above ca

Item Key: 387897

Date Submitted: 12/13/2016

NOVA CASUALTY COMPANY

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Health or Exercise Clubs

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: NCC-CP-HEC-16
 Requested Effective Dates - New: 01/01/2017 Renewal: 01/01/2017

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

With this filing, the company is introducing its Health or Exercise Club rates and rules.

The rates and rules to determine premium for this coverage is the same rates and rules the company uses with its Precision Plus endorsement which was approved as Item Key #264674 with an effective date of November 1, 2010.

This is an optional endorsement - **ACP0179**.

The eligibility for this coverage is the coinsurance percentage must be 80% or more and the Cause of Loss - Special Form, CP 1030, and Business Income (And Extra Expense) Coverage Form CP 0030 must apply to the policy.

The premium determination is add up the limits provided for the enhanced coverages and multiply the total by .028 per \$100. This charge is for locations 1 through 10 and for more than 10 locations the charge would be:

- 11 - 20 locations - 1 through 10 charge plus \$100.
- 21 or more locations - 1 through 10 charge plus \$200.

Policy rating modifications are applicable.

There is no rate impact to current policyholders.

The company is requesting an effective date of January 1, 2017.

The corresponding form(s) filing, LDI Form Filing No. 387893, Company Form Filing No. NCC-CP-HEC-16 was approved effective January 1, 2017.

Item Key: 387898

Date Submitted: 12/13/2016

Plaza Insurance Company

17 - Other Liability

Initial Rate and Rule

Other Liability

Internet Liability

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: PLZ-OL-C1DC-16

Item Key: 387900

Date Submitted: 12/13/2016

Amica Mutual Insurance Company

4 - Homeowners

Revised Rate and Rule

Homeowners

of Policyholders: 0

Company Reference: LA-H-16-3-RNT

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 387901

Date Submitted: 12/13/2016

Allied World Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Internet Liability

of Policyholders: 0

Company Reference: 2016-PRIVACY//403 SRVS-01-LA-R

Item Key: 387908

Date Submitted: 12/13/2016

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD UNDERWRITERS INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Universal 3.0 Program/Open Road 2.1

Revised Rate

of Policyholders: 0

Company Reference: FN.15.599.2016.06

Requested Effective Dates - New: 07/22/2016 Renewal: 01/01/2017

The last rate revision to this program was +13.5% or \$2,911,455 which was approved under LDI Item Key Number 325049 effective 2/27/2016 for new business and 4/17/2016 for renewal business.

With this filing, the companies propose to introduce a new rating table and vehicle history to the Underwriting Tier algorithm. A vehicle history factor will be applied to all vehicles on new business policies and to vehicles added to all policies, however, vehicles history factors will not apply to miscellaneous vehicles. Vehicles written prior to implementation of vehicle history factors will not apply to miscellaneous vehicles. Also, vehicles written prior to implementation of vehicle history rating and pre-1981 model year vehicles will receive neutral factors.

The company is also reprinting the Rate Order of Calculation to reflect the filed Minimum Rating Factors.

There is no rate impact associated with this filing.

Item Key: 387909

Date Submitted: 12/13/2016

BERKLEY INSURANCE COMPANY

17 - Other Liability
Revised Rule only

Professional Errors and Omissions Liability

of Policyholders: **0**
Company Reference: APL-110116-R

Item Key: 387910

Date Submitted: 12/13/2016
BERKLEY INSURANCE COMPANY
17 - Other Liability
Revised Rule only
Professional Liability/Errors and Omissions
Executive Liability Insurance Program
of Policyholders: **0**
Company Reference: BEL-110116-R

Item Key: 387911

Date Submitted: 12/13/2016
NATIONAL INTERSTATE INSURANCE COMPANY
19 - Commercial Automobile
Revised Rate only
Commercial Business Automobile
Commercial Auto Daily Rental Car Program
Rate Revision
Overall % Impact: **0.000**
Overall \$ Impact: **\$0**
of Policyholders: **41**
Company Reference: NTNL-130826428
Requested Effective Dates - New: 03/01/2017 Renewal: 03/01/2017

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 237312 effective 12/1/2008 for both new and renewal business.

With this filing, the company proposes to update the rate pages to include additional split liability limit options. The company is not revising any of the exiting rate values.

There is no rate impact associated with this filing.

Item Key: 387928

Date Submitted: 12/14/2016
SHELTER GENERAL INSURANCE COMPANY
19 - Commercial Automobile
Revised Rate only

Commercial Automobile
Commercial Auto Program
Rate Revision

- Base rates for Truckmen

Overall % Impact: **20.6**
 Overall \$ Impact: **\$524,364**
 # of Policyholders: **1247**
 Company Reference: 17G00116
 Requested Effective Dates - New: 03/06/2017 Renewal: 03/06/2017

The last rate revision to this program was +33.9% or \$524,364 which was approved under LDI Item Key Number 327003 effective 1/7/2016 for both new and renewal business.

With this filing, the company proposes to revise the Liability, Comprehensive, and Collision base rates for Truckmen.

The rate impact associated with this filing is +20.6% or \$524,364 affecting 1,247 policyholders.

Item Key: 387929

Date Submitted: 12/14/2016
 Falls Lake National Insurance Company
 19 - Commercial Automobile
 Initial Rate and Rule
 Commercial Automobile
 Trucking Program
 Initial Rate and Rule
 # of Policyholders: **0**
 Company Reference: LA-CA-16-483-R-FLNIC
 Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

With this filing, the company is introducing the rates and rules for the standalone Trucking Program.

This program will utilize Insurance Services Office, Inc. (ISO) rules and loss costs with company exceptions and Loss Cost Multipliers (LCM).

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

ISO Designation	LDI Item Key	Effective Date	Approved for ISO
CA-2015-RHLLC	319135	8/1/2015	
CA-2014-BRLA1	308959	11/1/2014	
CA-2013-RBILC	299772	2/1/2014	
CA-2013-RBIRU	299776	2/1/2014	
CA-2012-RADRU	283371	10/1/2013	
CA-2012-RADRU (Amendment)	284282	10/1/2013	
RP-2012-RPD12	288390	4/1/2013	
RP-2012-RAL12	288385	4/1/2013	
CA-2011-IALL1	274466	1/1/2012	
CA-2011-RCP1	274483	1/1/2012	

The company is proposing to utilize a Loss Cost Multiplier of 1.60 with this program.

Item Key: 387930

Date Submitted: 12/14/2016

LYNDON SOUTHERN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Contractual Liability

Landlord's Liability for Tenant Waivers Program

Revised Rate and Rule

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

Company Reference: LL-LLW- 9/16 - RATE/RULES

This is a resubmission of Item Key Number 386200 which was disapproved on 11/29/2016 as a result of the company not responding to Mr. Wei Chuang's objection letter dated 11/07/2016

The above-captioned company is revising rates and rules for its Landlords Liability for Loss Waivers Program.

The following changes are being proposed:

1. Under 1. of Manual Rules, the sentence "Rates are per loss waiver, per month for those tenants occupying a unit for periods greater than 30 days." is being added.
2. Under 2. of Manual Rules, the sentence "Supplemental reports will be required for those tenants taking occupancy after the tenth (10th) date of each month." is being added.
3. Under 3. of Manual Rules, "Monthly" of "Monthly Rate Loss per Waiver" is being removed.
4. Under 4. of Manual Rules, "Self Insured Retention" is being renamed "Tenant Legal Liability Deductible".
5. Under 5. of Manual Rules, Two new coverage options are being implemented and the rate per loss waiver for the \$100,000 deductible is changing to \$8.05 from \$8.23.
6. Under 6. b. Eligibility of Manual Rules, the language will now be "All policies will utilize the individual risk premium modification plan."

Companion forms (Item Key Number 386222 or Company Reference Number LL-LLW- SDW01 07.16-WAIVER - FORM) were approved on 11/07/2016.

There is no rate impact associated with this filing.

Item Key: 387939

Date Submitted: 12/14/2016

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

1 - Property

Revised Rule only

Commercial Property

Initial Rule

Surface Water Coverage Endorsement

of Policyholders: **0**

Company Reference: BSS-CF-2016-5215-RU-LA-19308

Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

The above-captioned companies wish to submit a new rule for use with their Commercial Property program.

With this filing, the companies are submitting the following rule:

- **CP 83 64 - Surface Water Coverage Endorsement**

- This endorsement adds the unusual or rapid accumulation or runoff of surface waters as a Covered Cause of Loss. The applicable limit of insurance and covered locations must be indicated in the Schedule of the endorsement.

This is an optional endorsement at the request of the insured for no additional premium charge.

The companies are requesting an effective date of April 1, 2017.

The corresponding form(s) filing, LDI Form No. 387975, Company Form No. BSS-CF-2016-5215-FM-LA-19307 was approved with an effective date of April 1, 2017.

Item Key: 387945

Date Submitted: 12/14/2016

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

5 - Commercial Multiple Peril

Adoption

Commercial Package

Adoption of ISO's Filing Designation Nos.: ML-2009-RLA1 and ML-2015-RLA1

of Policyholders: **2408**

Company Reference: CPLA121516RU02

Requested Effective Dates - New: 12/15/2016 Renewal: 02/15/2017

The above-captioned companies are filing to adopt of ISO's Filing Designation Nos.: ML-2009-RLA1 and ML-2015-RLA1.

Item Key: 387948

Date Submitted: 12/14/2016

Berkley National Insurance Company

17 - Other Liability

Revised Rate only

Commercial General Liability

Berkley Oil and Gas Program

Installment Program

of Policyholders: **0**

Company Reference: BOG-GL-2016-5204-RU-LA-19672

Item Key: 387950

Date Submitted: 12/14/2016

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

9 - Inland Marine

Loss Cost Adoption
 Inland Marine
 Adoption of various AAIS Loss Cost Filing Designation Numbers
 # of Policyholders: 0
 Company Reference: ORSIU-AAIS-IM-16
 Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

The above-captioned company is introducing a Commercial Inland Marine Program.

The company is also adopting AAIS-2014-46R (Item Key Number 313369) and AAIS-2014-46LC (Item Key Number 313368) and AAIS-2015-39R-1 (Item Key Number 333381) with this submission.

The company will use a loss cost multiplier of 1.590.

Companion forms (Item Key number 387983 or Company Reference Number ORSIU-AAIS-IM-16) were approved on 12/27/2016.

There is no rate impact associated with this filing.

Item Key: 387951

Date Submitted: 12/14/2016
 Imperium Insurance Company
 17 - Other Liability
 Revised Rule only
 Directors & Officers Liability
 Professional Community Bank and Financial Institution Bond Program
 # of Policyholders: 0
 Company Reference: IIC-DO-CBFIB-LA-1601RU

Item Key: 387953

Date Submitted: 12/14/2016
 Imperium Insurance Company
 17 - Other Liability
 Revised Rule only
 Employment Practices Liability
 Professional Community Bank and Financial Institution Bond Program
 # of Policyholders: 0
 Company Reference: IIC-EPL-CBFIB-LA-1601RU

Item Key: 387954

Date Submitted: 12/14/2016
 Imperium Insurance Company
 17 - Other Liability
 Revised Rule only
 Employee Benefit Liability
 Professional Community Bank and Financial Institution Bond Program
 # of Policyholders: 0
 Company Reference: IIC-FD-CBFIB-LA-1601RU

Item Key: 387955

Date Submitted: 12/14/2016

INTEGON NATIONAL INSURANCE COMPANY

28 - Credit

Initial Rate and Rule

Credit - Personal Property

Introduction of Collateral Physical Damage Program

Initial Rate and Rule

of Policyholders: **0**

Company Reference: CPI-R-2016216

Requested Effective Dates - New: 02/01/2017 Renewal: N/A

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

Companion forms (Item Key Number 387987 or Company Reference Number CPI-F-2016215) were still pending as of 12/28/2016.

There is no rate impact associated with this filing.

Item Key: 387956

Date Submitted: 12/14/2016

Imperium Insurance Company

17 - Other Liability

Revised Rule only

Professional Errors and Omissions Liability

Professional Community Bank and Financial Institution Bond Program

of Policyholders: **0**

Company Reference: IIC-PL-CBFIB-LA-1601RU

Item Key: 387989

Date Submitted: 12/15/2016

Frank Winston Crum Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Loss Cost Adoption of NCCI Filing Reference Number LA-2016-03

Overall % Impact: **-17.2**Overall \$ Impact: **\$-15,580**# of Policyholders: **21**

Company Reference: FWCI - LA 2017

Requested Effective Dates - New: 05/01/2017 Renewal: 05/01/2017

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 331849, which resulted in an overall -0.500% rate decrease, effective 05/01/2015.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2016-03, approved under State Tracking Number 385803, effective 05/01/2017.

The company will revise its loss cost multiplier from 1.462 to 1.379.

There is an overall rate decrease of -17.20% or -\$15,580 as a result of this filing.

There will be 21 Louisiana policyholders affected by this filing.

Item Key: 387993

Date Submitted: 12/15/2016

SAGAMORE INSURANCE COMPANY

16 - Workers Compensation

Initial Rule only

Workers Compensation

Large Risk Alternative Risk Option (LRARO)

of Policyholders: 0

Company Reference: S-LAWC16-01R

With this filing, the above-captioned company submits its Large Risk Alternative Rating Option, for large deductible excess and guaranteed cost rated policies, effective approval.

This option is available for the following types of Workers' Compensation risks:

Deductible Risk - A risk that is written with a deductible of \$25,000 per occurrence or greater and develops countrywide estimated annual standard premium in excess of \$100,000.

Excess Risks - A risk that is a qualified self-insurer or a self-insured group as defined by state law. The risk is written with a self-insured retention of \$25,000 or greater and develops countrywide estimated annual standard premium in excess of \$100,000.

Guaranteed Cost Risk - A risk that uses manual rates and develops countrywide estimated annual standard premium in excess of \$100,000.

The corresponding form(s) filing, LDI Form Filing No. 386959, SERFF Tracking Number BALG-130808265, was approved on November 28, 2016.

Item Key: 388012

Date Submitted: 12/15/2016

MANUFACTURERS ALLIANCE INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

of Policyholders: 0

Company Reference: 16-1426

Requested Effective Dates - New: 03/01/2017 Renewal: 03/01/2017

With this filing, the companies propose to introduce the rule for use with the following forms:

- PCA 05 12, Hired and Nonowned Retail Food Delivery Operations - Exclusion, and
- PCA 99 33, Employees as Insureds.

There is no premium change associated with these endorsements.

The corresponding form filing has been submitted under company tracking number 16-1425, LDI Item Key Number 388010.

There is no rate impact associated with this filing.

Item Key: 388014

Date Submitted: 12/15/2016

STATE FARM FIRE AND CASUALTY COMPANY

24 - Surety

Revised Rate only

Surety

Revised Rate

Surety Bonds - Increased Rates on Probate Bonds

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: SR-33432

Requested Effective Dates - New: 03/01/2017 Renewal: N/A

The above-captioned company wishes to submit revised rates for use with its Surety Bonds program.

With this filing, the company is submitting revised rates to increase probate rates for the class codes of 203, 204, 213, 214 and 215. Due to the non-cancellable feature of probate bonds, rate for the current bondholders are not changing and therefore no rate impact will result from this filing.

The new rates will be applicable new business only. The new rates will be applied to any probate bond requiring an increase or decrease once the new rate is effective.

The company is requesting an effective date of March 1, 2017.

This is a countrywide rate filing.

Item Key: 388041

Date Submitted: 12/16/2016

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

HARTFORD UNDERWRITERS INSURANCE COMPANY

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

TWIN CITY FIRE INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: FN.13.035.2016.05

Requested Effective Dates - New: 03/11/2017 Renewal: 03/11/2017

Item Key: 388046

Date Submitted: 12/16/2016

HANOVER INSURANCE COMPANY, THE
 MASSACHUSETTS BAY INSURANCE COMPANY
 HANOVER AMERICAN INSURANCE COMPANY, THE

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: **0.0**

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

of Policyholders: **526**

Company Reference: LA16606CG00045

Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

Item Key: 388057

Date Submitted: 12/16/2016

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

Internet Liability

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: PVSr-2016-043-LA-AIC-R

Requested Effective Dates - New: 02/01/2017 Renewal: N/A

Item Key: 388060

Date Submitted: 12/16/2016

ANPAC LOUISIANA INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial Umbrella and Excess

Overall % Impact: **4.8**

Overall \$ Impact: **\$8,008**

of Policyholders: **115**

Company Reference: FRFA-130716862

Requested Effective Dates - New: 08/01/2017 Renewal: 11/01/2017

Item Key: 388079

Date Submitted: 12/16/2016

Unitrin Auto and Home Insurance Company

4 - Homeowners

Revised Rate only
 Homeowners
 Louisiana Homeowners Program
 Overall % Impact: **10.0**
 Overall \$ Impact: **\$445,381**
 # of Policyholders: **1635**
 Requested Effective Dates - New: 05/05/2017 Renewal: 06/12/2017

Item Key: 388087

Date Submitted: 12/16/2016
 DEALERS ASSURANCE COMPANY
 4 - Homeowners
 Initial Rate and Rule
 Tenant Homeowners
 Renter's Insurance Program
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: DAC-RENTERS-LA-R-1/16

Item Key: 388102

Date Submitted: 12/19/2016
 PRAETORIAN INSURANCE COMPANY
 16 - Workers Compensation
 Revised Rate only
 Workers Compensation Program
 Eliminate Class Exception
 Overall % Impact: **25.0**
 Overall \$ Impact: **\$658,658**
 # of Policyholders: **51**
 Company Reference: PIC-LA-2016-003
 Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

With this filing, the above-captioned company wishes to eliminate class codes 2701, 2702, 2705, 2710 and 2719, effective 04/01/2017.

These classes will revise the loss cost multiplier from 1.600 to 2.00.

Item Key: 388103

Date Submitted: 12/19/2016
 AmTrust Insurance Company of Kansas, Inc.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Commercial Umbrella and Excess
 Rule Revision
 # of Policyholders: **0**

Company Reference: LA-CU-1706-02-1435
 Requested Effective Dates - New: 06/01/2017 Renewal: 06/01/2017

With this filing, the companies propose to introduce rule CU-1037-CW 0117, Non-Profit Coverages, which includes the rules for the following endorsements which provide the sub-limits for Non-Profit coverage:

- CU990015 0117 Medical Liability Following Form Endorsement;
- CU990016 0117 Sexual Abuse Following Form Endorsement; and
- CU990017 0117 Social Work, Foster Care, and Counseling Form Endorsement.

The forms will be mandatory.

The corresponding form filing has been submitted under company tracking number LA-CU-1706-01-1435, LDI Item Key Number 388122.

There is no rate impact associated with this filing

Item Key: 388140

Date Submitted: 12/19/2016
 GEICO GENERAL INSURANCE COMPANY
 GOVERNMENT EMPLOYEES INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Overall % Impact: **7.0**
 Overall \$ Impact: **\$8,065,209**
 # of Policyholders: **44014**
 Company Reference: 2016-442A
 Requested Effective Dates - New: 03/11/2017 Renewal: 04/18/2017

Item Key: 388142

Date Submitted: 12/19/2016
 GEICO INDEMNITY COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Private Passenger Automobile
 Overall % Impact: **5.7**
 Overall \$ Impact: **\$1,365,390**
 # of Policyholders: **7107**
 Company Reference: 2016-442B
 Requested Effective Dates - New: 03/01/2017 Renewal: 04/18/2017

Item Key: 388143

Date Submitted: 12/19/2016
 STATE FARM FIRE AND CASUALTY COMPANY

2 - Crop

Revised Rate and Rule

Crop-Hail

2017 Revenue Plus and Yield Plus Rate Filing

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 2017RV+YD+SFR

The initial filing for the Revenue Plus and Yield Plus rates were filed and approved under "Prior Approval" provision Item Key Number 3754, effective 11/01/1999.

With this filing, the above-captioned company wishes to file revised Revenue Plus and Yield Plus rates, effective on approval.

The company has withdrawn Sample Premium Adjustment Factors. Additionally, the company submitted replacement Revenue Plus Rules and Underwriting Guidelines for 2017 and Yield Plus Rules and Underwriting Guidelines for 2017.

Revenue Plus replaces the previously approved Crop Revenue Coverage-Price Option Plus. Yield Plus replaces the previously approved Price Option Plus program.

Corresponding LDI Form Number 338170; SERFF Tracking Number ACEH-130847492 is pending.

Item Key: 388144

Date Submitted: 12/19/2016

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

AGRI GENERAL INSURANCE COMPANY

2 - Crop

Revised Rule only

Crop-Hail

2017 Revenue Plus and Yield Plus Rate Filing

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: 2017RV+YD+ACER

The initial filing for the Revenue Plus and Yield Plus rates were filed and approved effective 10/18/1999.

With this filing, the above-captioned company wishes to file revised Revenue Plus and Yield Plus rates, effective on approval.

The company has withdrawn Sample Premium Adjustment Factors. Additionally, the company submitted replacement Revenue Plus Rules and Underwriting Guidelines for 2017 and Yield Plus Rules and Underwriting Guidelines for 2017.

Revenue Plus replaces the previously approved Crop Revenue Coverage-Price Option Plus. Yield Plus replaces the previously approved Price Option Plus program.

Corresponding LDI Form Number 338172; SERFF Tracking Number ACEH-130841303 is pending.

Item Key: 388166

Date Submitted: 12/20/2016

Insurance Services Office, Inc.

26 - Burglary And Theft
 Revised Rate and Rule
 Commercial Burglary and Theft
 Revised Rates and Rules
 Revised Retrospective Rating Plan
 # of Policyholders: 0
 Company Reference: RP-2016-RRP16 (CR)
 Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

The last adjustment to this program occurred in November 2015 under the Prior Approval provision (Item Key #327646) to be effective June 1, 2016.

With this filing, the company wishes to revise the Retrospective Rating Plan to update the various factor tables and makes minor editorial changes to clarify the application of the rules.

The revision are as follows:

- **Rule 10. Table of Expected Loss Ranges and Tables of Insurance Charges**
 - Has been revised to remove its references to the illustrative Table of Expected Loss Ranges Example that was previously provided in Rule 13. Users continue to be instructed to refer to the most recent editions of the applicable table that are used for retrospectively rating Workers Compensation in each jurisdiction.
- **Rule 13. Table of Expected Loss Ranges Example**
 - Has been renamed to Table of Expected Loss Ranges, and the example table, Table13., has been removed (as explained above.) A note has been added, instructing users to refer to the most recent table that applies, as above.
- **Rule 14. Excess Loss Premium Factor Tables**
 - Contains updated ELPFs.
- **Rule 15. Table of Retrospective Development for General Liability and Hospitals Professional Liability Coverages**
 - Contains updated RDFs. Additionally, Hospitals Professional Liability is no longer broken down by state group.
- **Rule 16. Table of Retrospective Development Factors for Automobile Liability Coverages**
 - Contains updated RDFs. Additionally, Commercial Auto Liability now has eight state groups instead of six, as described in revised Rule 16.C.
- **Rule 17. Advisory Conversion Factors for Commercial Automobile Liability, General Liability and Hospitals Professional Liability**
 - Contains updated Advisory Conversion Factors for decreased limits. The Hospitals Professional Liability table reflects a revised basic limit of \$500,000/\$1,500,000, as well as revised decreased limits for which factors are provided. For Premises/Operations Liability there are now eighteen state groups instead of seventeen, and the state group composition has changed within within the existing state groups, as described in revised Rule 17.A. Commercial Auto Liability state groups have also changed, consistent with the changes to Rule 16.
- **Rule 20. Basic Premium Factor Determination Example**
 - Has been revised to remove reference to Table 13. The method and example outlined by the rule is not impacted.

There is no rate impact associated with this filing.

The company is requesting an effective date of August 1, 2017.

Item Key: 388168

Date Submitted: 12/20/2016

Insurance Services Office, Inc.

11 - Medical Malpractice

Initial Rate and Rule

Medical Malpractice

of Policyholders: 0

Company Reference: RP-2016-RRP16 (PR)

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 388171

Date Submitted: 12/20/2016

Insurance Services Office, Inc.

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: RP-2016-RRP16 (GL)

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 388183

Date Submitted: 12/20/2016

Insurance Services Office, Inc.

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Rule Revision

- Retrospective Rating Plan

of Policyholders: 0

Company Reference: RP-2016-RRP16 (CA)

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise the Retrospective Rating Plan to revise the factor tables and make editorial revisions to clarify the application of the rules. The Retrospective Rating Plan is applicable to General Liability insurance, Hospitals Professional Liability insurance, Commercial Automobile Liability insurance, Commercial Automobile Physical Damage insurance, and Crime and Fidelity insurance either separately or in combination.

ISO is proposing the following revisions:

- **Rule 10. Table of Expected Loss Ranges an Table of Insurance Charges**
Revised to remove the references to the illustrative Table of Expected Loss Ranges Example

that was previously provided in Rule 13. Users will continue to be instructed to refer to the most recent editions of the applicable table that are used for retrospectively rating Workers Compensation in each jurisdiction.

- **Rule 13. Table of Expected Loss Ranges**
 - Rename the rule,
 - Remove the example table, and
 - A note is also being added which instructs users to refer to the most recent table that applies, as in Rule 10.
- **Rule 14. Excess Loss Premium Factor (ELPF) Tables**
Update the ELPFs.
- **Rule 15. Table of Retrospective Development for General Liability and Hospitals Professional Liability Coverages**
 - Update the Retrospective Premium Development Factors (RDF), and
 - Hospitals Professional Liability will no longer be broken down by state group.
- **Rule 16. Table of Retrospective Development Factors for Automobile Liability Coverages**
 - Update the RDFs, and
 - Commercial Auto Liability will now include eight state groups rather than six, as described in Rule 16.C.
- **Rule 17. Advisory Conversion Factors for Commercial Automobile Liability, General Liability, and Hospitals Professional Liability**
 - Update the Advisory Conversion Factors for decreased limits,
 - The Hospitals Professional Liability Table will reflect a revised basic limit of \$500,000/\$1,500,000 and decreased limits for which factors are provided,
 - Premises/Operations Liability will now include eighteen state groups rather than seventeen, as described in Rule 17.A., and
 - Commercial Auto Liability state groups will be revised, consistent with the revisions in Rule 16.
- **Rule 20. Basic Premium Factor Determination Example**
Revised to remove the references to Table 13. The method and example outlined in the rule will not be impacted.

There is no rate impact associated with this filing.

*The rating plan revisions have also been filed for General Liability, Commercial Crime, and Hospital Professionals Liability. Those filings are as follows:

Line of Business	ISO Designation / Tracking Number	LDI Item Key Number
General Liability	RP-2016-RRP16 (GL)	388171
Commercial Crime	RP-2016-RRP16 (CR)	388166
Hospitals Professional Liability	RP-2016-RRP16 (PR)	388168

Item Key: 388185

Date Submitted: 12/20/2016
Insurance Services Office, Inc.
17 - Other Liability
Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: RP-2016-RCP16 (GL)

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 388186

Date Submitted: 12/20/2016

Insurance Services Office, Inc.

11 - Medical Malpractice

Revised Rate and Rule

Medical Malpractice

of Policyholders: 0

Company Reference: ISOF-130844946

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 388188

Date Submitted: 12/20/2016

Insurance Services Office, Inc.

26 - Burglary And Theft

Revised Rate and Rule

Commercial Burglary and Theft

Revised Rate and Rule

Revised Composite Rating Plan

of Policyholders: 0

Company Reference: RP-2016-RCP16 (CR)

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

The last adjustment to this program occurred in November 2015 under the Prior Approval provision (Item Key #327646) to be effective June 1, 2016.

With this filing, the company is revising its Composite Rating Plan to update the various factor tables and make minor editorial changes to clarify the application of the rules.

The changes are as follows:

- **Rule 9. Loss Rated Risks**

- The advisory Loss Development Factors have been updated based on recent data experience. Updating loss development for more recent data is done to assure the technical propriety of the Plan and is a standard part of maintaining the Plan. Development tables have been modified to reflect current state groupings (Hospitals now uses multistate instead of State Group A and B; General Liability state groups have been revised and there are now 18 state groups instead of 17; Commercial Auto Liability state groups have been revised and there are now 8 state groups instead of 6, as described in revised rule 9.B.1.). Also, development tables for Commercial Auto PIP have expanded to include 4 more states for which PIP development is currently implemented.
- The advisory trend factors have been revised to reflect recent data experience. Updating trend factors for more recent data is done to assure the technical propriety of the Plan and is a standard part of maintaining the plan.

- o The advisory claims-made conversion factors have been revised to reflect recent data experience, which includes expanding the number of tables from three (Premises; Operations; Products) to five (Owners, Landlords & Tenants; Manufacturers & Contractors; Products; Local Products; Completed Operations). Updating claims-made conversion factors for more recent data is done to assure the technical propriety of the Plan and is a standard part of maintaining the Plan.

There is no rate impact associated with this filing.

The company is requesting an effective date of August 1, 2017.

Item Key: 388190

Date Submitted: 12/20/2016

Insurance Services Office, Inc.

19 - Commercial Automobile

Revised Rule only

Commercial Automobile
Rule Revision

- Composite Rating Plan

of Policyholders: 0

Company Reference: RP-2016-RCP16 (CA)

Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

With this filing, Insurance Services Office, Inc. (ISO) is revising the Composite Rating Plan to update various factor tables and make minor editorial changes to clarify the application of the rules.

The Composite Rating Plan is applicable to General Liability insurance, Hospitals Professional Liability insurance, Commercial Automobile Liability insurance, Commercial Automobile Physical Damage insurance, and Crime and Fidelity insurance either separately or in combination.

ISO is revising most of tables in Rule 9., Loss Rated Risks.

- The Loss Development Factors (LDF) are being updated based on recent data experience. The tables are being updated to reflect the modified state groupings. Also, the development tables for Commercial Auto PIP are being expanded to include more states for which PIP development is currently implemented.
- The advisory trend factors are being revised to reflect recent data experience.
- The advisory claims-made conversion factors are being revised to reflect recent data experience. This update includes expanding the number of tables from three to five.

There is no rate impact associated with this filing.

*This filing has also been submitted for Commercial Crime, General Liability, and Medical Professionals Liability. The corresponding filings are as follows:

Line of Business	ISO Designation/Tracking Number	LDI Item Key Number
Commercial Crime	RP-2012-RCP16 (CR)	388188
General Liability	RP-2012-RCP16 (GL)	388185
Medical Professionals Liability	RP-2012-RCP16 (PR)	388186

Item Key: 388197

Date Submitted: 12/20/2016

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: 0

Company Reference: 16-3728-LA-RULES

Requested Effective Dates - New: 02/02/2017 Renewal: 02/02/2017

Item Key: 388198

Date Submitted: 12/20/2016

National Union Fire Insurance Company of Pittsburgh, PA

9 - Inland Marine

Initial Rate and Rule

Inland Marine

Comprehensive Travel Protection Insurance Program

of Policyholders: 0

Company Reference: NUFIC16LT01 - RATES

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

This program will offer travelers coverage for losses related to travel such as trip cancellation, interruption and delay, baggage and other ancillary benefits.

Companion forms (Item Key Number 388174 or Company Reference Number NUFIC16LT01 - FORMS) were still pending as of 12/22/2016.

There is no rate impact associated with this filing.

Item Key: 388199

Date Submitted: 12/20/2016

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

17 - Other Liability

Non-Adoptions

Commercial General Liability

General Risk Program

Non-Adoption of ISO Rule Revision-Multistate Limitation of Coverage to Designated Premises of Project Endorsements

Designation Filing Number CL-2016-ODPRU

of Policyholders: 0
 Company Reference: BSS-GL-2016-4087-RU-LA-19832

Item Key: 388218

Date Submitted: 12/20/2016
 Hiscox Insurance Company Inc.
 5 - Commercial Multiple Peril
 Adoption
 Commercial Multi-Peril
 ISO Businessowners Program
 Adoption of various ISO Designation Filing Numbers
 # of Policyholders: 0
 Company Reference: HIC-BOP-16-02
 Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

Item Key: 388246

Date Submitted: 12/21/2016
 GEICO INDEMNITY COMPANY
 GEICO GENERAL INSURANCE COMPANY
 GOVERNMENT EMPLOYEES INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule
 Personal Automobile
 Recreational Vehicle
 Overall % Impact: 13.3
 Overall \$ Impact: \$46,496
 # of Policyholders: 1008
 Company Reference: 2016-457
 Requested Effective Dates - New: 03/11/2017 Renewal: 04/18/2017

Item Key: 388247

Date Submitted: 12/21/2016
 GEICO INDEMNITY COMPANY
 GEICO GENERAL INSURANCE COMPANY
 GOVERNMENT EMPLOYEES INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 # of Policyholders: 0
 Company Reference: 2016-465

Item Key: 388248

Date Submitted: 12/21/2016
 Arch Insurance Company
 5 - Commercial Multiple Peril

Revised Rate and Rule
 Commercial Multi-Peril
 American Specialty Sports and Entertainment Program

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: ARCH-16-179-R

Item Key: 388249

Date Submitted: 12/21/2016
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 1 - Property
 Revised Rule only
 Commercial Property (Fire and Allied Lines)
 Revised Rules Only
 Terrorism Revised Rating Rules
 # of Policyholders: **0**
 Company Reference: 16-3630-LA-RULES
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

The above-captioned companies wish to submit exceptions to the rules contained in Item Key #333652, under the Insurance Services Office, Inc. (ISO) filing designation number CL-2015-OTRRU. Approved with an effective date of January 6, 2016.

The following changes are being made:

- Coverage for certified acts of terrorism will be provided for all insureds without an opt-out provision.
- There will not be a premium assessment for providing coverage for certified acts of terrorism.

The companies do not feel that they have historical data to justify the continued use of the rating approach developed by ISO.

This filing reflects the approach of the above companies have taken place since TRIA was originally passed into law.

There is no rate impact associated with this filing.

The companies are requesting an effective date of September 1, 2017.

Item Key: 388254

Date Submitted: 12/21/2016
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 9 - Inland Marine
 Revised Rule only
 Inland Marine

of Policyholders: 0
 Company Reference: 16-3629-LA-RULES
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

Item Key: 388255

Date Submitted: 12/21/2016
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 17 - Other Liability
 Revised Rule only
 Commercial General Liability

of Policyholders: 0
 Company Reference: 16-3628-LA-RULES
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

Item Key: 388257

Date Submitted: 12/21/2016
 REGENT INSURANCE COMPANY
 GENERAL CASUALTY COMPANY OF WISCONSIN
 26 - Burglary And Theft
 Revised Rule only
 Commercial Burglary and Theft
 Revised Rules Only
 Terrorism Revised Rating Rules

of Policyholders: 0
 Company Reference: 16-3627-LA-RULES
 Requested Effective Dates - New: 09/01/2017 Renewal: 09/01/2017

The above-captioned companies wish to submit exceptions to the rules contained in Item Key #333652, under the Insurance Services Office, Inc. (ISO) filing designation number CL-2015-OTRRU. Approved with an effective date of January 6, 2016.

The following changes are being made:

- Coverage for certified acts of terrorism will be provided for all insureds without an opt-out provision.
- There will not be a premium assessment for providing coverage for certified acts of terrorism.

The companies do not feel that they have historical data to justify the continued use of the rating approach developed by ISO.

This filing reflects the approach of the above companies have taken place since TRIA was originally passed into law.

There is no rate impact associated with this filing.

The companies are requesting an effective date of September 1, 2017.

Item Key: 388265

Date Submitted: 12/21/2016
 GEICO GENERAL INSURANCE COMPANY
 GOVERNMENT EMPLOYEES INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: 2016-421
 Requested Effective Dates - New: 01/26/2017 Renewal: 03/13/2017

Item Key: 388266

Date Submitted: 12/21/2016
 GEICO INDEMNITY COMPANY
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: 2016-421A
 Requested Effective Dates - New: 01/26/2017 Renewal: 03/13/2017

Item Key: 388267

Date Submitted: 12/21/2016
 GEICO CASUALTY COMPANY
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 # of Policyholders: **0**
 Company Reference: 2016-421B
 Requested Effective Dates - New: 01/26/2017 Renewal: 03/13/2017

Item Key: 388270

Date Submitted: 12/21/2016
 Nationwide Agribusiness Insurance Company
 17 - Other Liability
 Loss Cost Adoption
 Commercial General Liability
 Adoption of ISO Estimated Loss Potentials Designation Filing Number GL-2016-RELP1
 Overall % Impact: **-0.100**
 Overall \$ Impact: **\$-808**
 # of Policyholders: **41**
 Company Reference: A-2016BSVK-AEVLCX
 Requested Effective Dates - New: 07/01/2017 Renewal: 07/01/2017

Item Key: 388273

Date Submitted: 12/21/2016
 American Association of Insurance Services
 5 - Commercial Multiple Peril
 Revised Rule only
 Commercial Multi-Peril
 Farmowners Program
 Commercial Farm and Ranch

of Policyholders: **0**

Company Reference: AAIS-2016-48R
 Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

Item Key: 388277

Date Submitted: 12/21/2016
 American Association of Insurance Services
 5 - Commercial Multiple Peril
 Revised Rate only
 Commercial Multi-Peril
 Farmowners Program
 Commercial Farm and Ranch

of Policyholders: **0**

Company Reference: AAIS-2016-48LC
 Requested Effective Dates - New: 04/01/2017 Renewal: 04/01/2017

Item Key: 388279

Date Submitted: 12/21/2016
 Accident Fund General Insurance Company
 ACCIDENT FUND INSURANCE COMPANY OF AMERICA
 ACCIDENT FUND NATIONAL INSURANCE COMPANY
 UNITED WISCONSIN INSURANCE COMPANY
 16 - Workers Compensation
 Loss Cost Adoption
 Workers Compensation
 Loss Cost Adoption of NCCI Reference Filing Number LA-LC-2016-03

Overall % Impact: **-6.600**

Overall \$ Impact: **\$-310,889**

of Policyholders: **184**

Company Reference: LAR-2017-000LC
 Requested Effective Dates - New: 05/01/2017 Renewal: 05/01/2017

The last adjustment to the above-captioned program was filed and approved under the "Prior Approval" provision Item Key Number 332426, which resulted in an overall +0.33% rate increase, effective 05/01/2016.

With this filing, the companies wish to adopt NCCI Filing Reference Number LA-LC-2015-03, effective

05/01/2017.

The companies will utilize the following Loss Cost Multipliers.

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Accident Fund General Insurance Company	2.00	2.130
Accident Fund Insurance Company of America	1.60	1.60
Accident Fund National Insurance Company	1.20	1.20
United Wisconsin Insurance Company	1.68	1.68

These changes will result in an overall -6.660% rate increase or -\$310,889.

There will be 184 Louisiana policyholders affected by this rate revision.

Item Key: 388287

Date Submitted: 12/22/2016

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Automobile Program

Classic Program

Overall % Impact: **28.6**

Overall \$ Impact: **\$7,417,218**

of Policyholders: **13898**

Company Reference: IFACLAC2016-2

Requested Effective Dates - New: 02/10/2017 Renewal: 03/18/2017

Item Key: 388294

Date Submitted: 12/22/2016

Florists' Mutual Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Loss Cost Designation Filing Number LA-LC-2016-01

Overall % Impact: **-4.3**

Overall \$ Impact: **-\$3,626**

of Policyholders: **9**

Company Reference: 16-6

Requested Effective Dates - New: 05/01/2017 Renewal: 05/01/2017

Item Key: 388299

Date Submitted: 12/22/2016

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

MANUFACTURERS ALLIANCE INSURANCE COMPANY
 PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY
 17 - Other Liability
 Initial Rule only
 Commercial General Liability
 Hotels Program
 # of Policyholders: **0**
 Company Reference: ORSIU-HOTELS-16

Item Key: 388305

Date Submitted: 12/22/2016
 CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Automobile
 Business Automobile
 Adoption of Loss Costs Designation Filing Numbers CL-2016-RRU1 and CA-2015-RHLLC
 Overall % Impact: **5.4**
 Overall \$ Impact: **\$75,121**
 # of Policyholders: **99**
 Company Reference: LA-ISO-ADOPT
 Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

Item Key: 388311

Date Submitted: 12/22/2016
 AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 OHIO SECURITY INSURANCE COMPANY
 WEST AMERICAN INSURANCE COMPANY
 1 - Property
 Loss Cost Adoption
 Commercial Property
 Adoption of PIAL Loss Costs Designation Filing Number CF-2013-RBIRU
 Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **1815**
 Company Reference: 2016-MU-18-CF-E-R
 Requested Effective Dates - New: 08/01/2017 Renewal: 08/01/2017

Item Key: 388314

Date Submitted: 12/22/2016
 ZURICH AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Other Liability
Internet Liability

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 39739
 Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

Item Key: 388315

Date Submitted: 12/22/2016
 ZURICH AMERICAN INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Other Liability
 Internet Liability

Overall % Impact: **0.0**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: 39739
 Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017

Item Key: 388316

Date Submitted: 12/22/2016
 Gulf States Insurance Company
 4 - Homeowners
 Initial Rate and Rule
 Introduction of Louisiana Homeowners HO3 Program
 Company Reference: 337541
 The above-captioned company wishes to file initial rates and rules for its Louisiana Homeowners HO3 Program.

The proposed rates are similar to competitor's rates.

The base deductible is \$1,000 for all other perils and 2% for hurricane. The hurricane deductible cannot be less than the all other perils deductible.

There is no rate impact associated with this filing.

Companion forms (Item Key #388293) were still pending as of December 28, 2016.

Item Key: 388317

Date Submitted: 12/22/2016
 EMPLOYERS INSURANCE COMPANY OF WAUSAU
 WAUSAU UNDERWRITERS INSURANCE COMPANY
 LIBERTY MUTUAL INSURANCE COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY
LM INSURANCE CORPORATION
FIRST LIBERTY INSURANCE CORPORATION, THE
LIBERTY INSURANCE CORPORATION
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation
Adoption of Loss Costs Designation Filing Number LA-LC-2016-01

Overall % Impact: **-10.5**
Overall \$ Impact: **\$2,335,807**
of Policyholders: **820**
Company Reference: 2016-LA-1-WC-L-R
Requested Effective Dates - New: 05/01/2017 Renewal: 05/01/2017

Item Key: 388325

Date Submitted: 12/22/2016
HANOVER INSURANCE COMPANY, THE
HANOVER AMERICAN INSURANCE COMPANY, THE
MASSACHUSETTS BAY INSURANCE COMPANY
5 - Commercial Multiple Peril
Revised Rule only
Commercial Multi-Peril
Businessowners
of Policyholders: **0**
Company Reference: LA16656CG00019
Requested Effective Dates - New: 02/01/2017 Renewal: 02/01/2017