Louisiana Department of Insurance
James J. Donelon, Commissioner
P.O. Box 94214
Baton Rouge, Louisiana 70804-9214

Office of Property and Casualty/Insurance Rating Division

Rate and Rule Filings Pending as of August 05, 2019

Please note: Information contained in pending filings may change during the review process.

Item Key: 389274
Date Submitted: 01/18/2017
Amesisure Mutual Insurance Company
17 - Other Liability
Consent to Rate
Commercial General Liability
Insured: Interior Exterior Building Supply, LP
Policy Number: GL 2068351011
Effective Dates: 01/01/2017 - 01/01/2018

An objection letter was emailed to the Insured in 01/18/2017 to address information needed to complete processing of the paper filing. A response date of 02/02/2017 was stated on the letter.

Item Key: 745283
Date Submitted: 06/07/2019
XL Specialty Insurance Company
9 - Inland Marine
Revised Rate and Rule
Pet Insurance Plan
PetPlan Insurance Program
Revised Rate and Rule
Overall % Impact: 27.4
Overall $ Impact: $130,689
# of Policyholders: 1015
Company Reference: 19SX-XP-CM01-MU-LA-R
Requested Effective Dates - New: 08/01/2019  Renewal: 10/01/2019

The last rate revision (Item Key Number 697834), was approved for 05/01/2018 (new business) and 07/01/2018 (renewal business). It resulted in an overall rate increase of +10.70% or premium increase of $12,466 and affected 322 policyholders.

The above-captioned company is revising rates and rules for its PetPlan Pet Health Insurance Program.

The company proposes the following changes:

1. Changing the "Claims Free Credit" to a 15% credit for each year that a covered pet goes without a claim, up to a maximum of 30%.
2. Re-wording the "Claims Free Credit" and naming it "No Claims Credit"
3. Removing the Internet Partner Discount of 5%.
4. Increasing the Wellness Discount to 20% from 15% and removing the requirement of "unlimited Veterinary Visits".

Companion forms (Item Key Number 745202 or Company Reference Number 19SX-XP-CM01-MU-LA-F) were approved on 06/20/2019.

This filing will result in an overall rate increase of +27.40% or premium increase of $130,689 affecting 1,015 policyholders.

Item Key: 745296
Date Submitted: 06/07/2019
Imperial Fire and Casualty Insurance Company
4 - Homeowners
Revised Rate and Rule
Revision of Residential Property Program and compliance with Directive 215
Overall % Impact: 9.9
Overall $ Impact: $3,048,567
# of Policyholders: 24518
Company Reference: LAHOIFAC19001

The last adjustment to this program was approved in November 2016 (Item Key #384401) and resulted in an overall rate increase of +5.0% to be effective February 1, 2017 for new business and March 15, 2017 for renewal business.

With this filing, the company proposes the following changes:

- Base Rates - The company proposes a +12.6% base rate increase on all homeowners products.
- Years Claims Free Discount - The company proposes to introduce a Years Claims Free Discount.
- Age of Home - Rating factors for homes aged 18+ have been increased. In addition, the company
proposes a move to unique rating factors by year up to age 36 to allow for a more gradual rate progression.

- Protection Classes - Rating factors for PC1 homes have been adjusted to comply with Directive 215.

These changes will result in an overall rate increase of +9.9% or +$3,048,567 (24,518 policyholders).

Item Key: 745511
Date Submitted: 06/11/2019
Allied World Insurance Company
17 - Other Liability
Initial Rate and Rule
Directors & Officers Liability
# of Policyholders: 0
Company Reference: AWIC-17-FI-01

Item Key: 745512
Date Submitted: 06/11/2019
Allied World Insurance Company
17 - Other Liability
Initial Rate and Rule
Professional Liability / E & O
# of Policyholders: 0
Company Reference: AWIC-17-FI-01

Item Key: 745515
Date Submitted: 06/11/2019
Allied World Insurance Company
17 - Other Liability
Initial Rate and Rule
Employment Practices Liability
# of Policyholders: 0
Company Reference: AWIC-17-FI-01

Item Key: 746214
Date Submitted: 06/19/2019
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
4 - Homeowners
Initial Rate and Rule
Introduction of Condominium Insurance Program
Company Reference: SF_4023_COIP_LA_AI_5235
Requested Effective Dates - New: 12/01/2019  Renewal: 12/01/2019
The above-captioned company wishes to introduce rates and rules for its new Condominium Insurance Program.

This new program provides personal property coverage to condominium unit owners. The base policy includes a deductible amount based on if the risk is in a coastal parish or not and there is a Named Storm deductible and an All Other Perils deductible. The program also provides building additions and alterations coverage up to $10,000, loss of use coverage up to 40% of the personal property coverage limit, personal liability coverage up to $100,000 and medical payments to others coverage up to $1,000. The deductible may be increased to $1,000, $1,500, $2,000, or $5,000 for respective premium credits and the following coverage limits may be increased for additional premium amounts - building additions and alterations, loss of use and personal liability.

The state is divided into 7 territories for rating purposes. Rates were based on similar competitor filings.

The following credits and surcharges are available:

- Protective Devices Credit of 5% for a working central alarm system and 5% for a working sprinkler system.
- A Loss Free Credit based on the number of years the insured has no property losses other than weather-related losses.
- A Rental Surcharge of 20% if the property is regularly rented to others.
- A Condominium Building Surcharge of 5% for condominiums located in buildings with 5 or more units.
- A Claim Surcharge of 20% for policies with one or more non-weather related claims in the prior three years.
- A Mandatory Insurance Requirement Credit of 10% or 20% (depending on territory) for insureds that have a mortgagee or whose Condominium Home Owners Association requires them to purchase condominium insurance.
- Multi-lines Credit of 5% applies when the named insured maintains a GEICO automobile policy purchased through the same agency as the condominium insurance policy.
- No Prior Insurance Surcharge - for customers that have not had any prior insurance and the purchase of this insurance policy was not made within the previous 60 days, a 1.4 factor will apply.
- New Purchase or Continuous Coverage Credit - discounts will apply if the condominium was purchased within the last 60 days or if there exists continuous coverage from a prior carrier with no more than a 30 day lapse.
- Frame Construction Surcharge - A 10% surcharge will apply if the insured condominium unit has frame construction.
- Wind Mitigation Credit - A 13% credit will apply if exterior wall and roof openings (such as windows, skylights and vents) are fully protected with storm shutters that are designed and properly installed to withstand external pressure from sustained winds of at least 120 mph at a height of 33 feet above the ground, or an acceptable alternative as defined in the State Exception Pages.

There is no rate impact associated with this filing.

Companion forms (Item Key #746246) were still pending as of July 17, 2019.

**Item Key: 746309**
Date Submitted: 06/20/2019
AIG Property Casualty Company
19 - Private Passenger Automobile
Revised Rate only
Private Passenger Automobile
Private Client Group Personal Automobile Program
Revised Rate
Overall % Impact: 10.0
Overall $ Impact: $559,043
# of Policyholders: 976
Company Reference: PCG-LA-19-AU-01

The last rate revision to this program was +9.2% (+$434,715) which was approved under LDI Item Key #706035 with effective dates of 1/1/2019 for new business and 1/15/2019 for renewal business.

With this filing, the company proposes to revise the base rates by coverage uniformly across all territories.

The rate impact associated with this filing is +10.0% (+559,043), affecting 976 policyholders.

**Item Key: 752904**
Date Submitted: 06/24/2019
Privilege Underwriters Reciprocal Exchange
4 - Homeowners
Revised Rate and Rule
PURE High Value Homeowners Program and High Value Condominium/Cooperative/Tenants Policy Program
Overall % Impact: 14.9
Overall $ Impact: $3,480,375
# of Policyholders: 2550
Company Reference: 19-LA-HO-001
Requested Effective Dates - New: 12/08/2019   Renewal: 02/06/2020

The last adjustment to this program was approved in July 2018 (Item Key #711510) and resulted in an overall rate increase of +9.9% to be effective December 8, 2018 for new business and February 6, 2019 for renewal business.

With this filing, the company proposes the following changes:

- Introduction of Cost per Square Foot variable to the rating for homeowners
- Revisions to Occupancy Surcharge
- Revisions to Liability and Liability Extension rates
- Added clarification to Primary Home Companion credit
- Revisions to base rates
- Editorial updates to the rate and rule manuals

In order to limit disruption, the company will implement a 25% renewal cap. The current cap is 15%.

These changes will result in an overall rate increase of +14.9% or +$3,480,375 (2,550 policyholders).

**Item Key: 752908**
Date Submitted: 06/24/2019
Federated Mutual Insurance Company
FEDERATED SERVICE INSURANCE COMPANY
FEDERATED RESERVE INSURANCE COMPANY
1 - Property
Revised Rate and Rule
Commercial Property (Fire and Allied Lines)
Revised Rate and Rule
Wind or Hail Percentage Deductible Changes
Overall % Impact: -0.1
Overall $ Impact: -$3,736
# of Policyholders: 179

The last adjustment to this program occurred in March 2019 under the Prior Approval provision (Item Key #729355) with an effective date of August 15, 2019, with a rate increase of 7.1% or $203,398 (169 policyholders).
The above-captioned companies wish to submit revised rate and rule for their Commercial Property program for Wind or Hail Percentage Deductible Changes.

With this filing, the companies are revising the following rules/rates:

- Rule 81. Deductible Insurance Plan
  - Rule E. paragraph 1.a.
    - Determines the total amount of insurance for each location as indicated in Division Five - Fire and Allied Lines along with selecting the deductible credit factor from Table 81.E.4 for applicable Group I and Other Cause of Loss in ISO State Exception pages. For Group II deductible credit factors and deductible credit factors for deductible greater than $75,000, see Table 81.E.4.a in State Rate Pages.
  - Rule E. paragraph 2.a. Rate Modification
    - For Basic Group I and Other Cause of Loss factors, multiply the rates contemplating a base deductible of not more than $500 by the factors in Table 81.E.4. Factors for Deductible Coverage. For Basic Group II factors and deductible factors for deductibles greater than $75,000, see Table 81.E.4.a in State Rate Pages.
  - Table 81.E.4.a was moved to State Rate Pages for deductibles $100,000 - $500,000.

- Rule 82. Windstorm or Hail Percentage Deductibles
  - Deductible options of 10% or 25%.
  - Rate table moved to State Rate Pages.

These changes result in a rate decrease of -0.2% or -$4,627 (179 policyholders), corrected from -0.1% or -$3,736 (169 policyholders).

The companies are requesting an effective date of November 15, 2019.

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Item Key: 752967
Date Submitted: 06/24/2019
NORTH RIVER INSURANCE COMPANY, THE
17 - Other Liability
Revised Rule only
# of Policyholders: 0
Company Reference: 2019 SIMPLECYBER R
Requested Effective Dates - New: 07/24/2019 Renewal: 07/24/2019

Item Key: 755513
Date Submitted: 06/27/2019
American Modern Property And Casualty Insurance Company
1 - Property
Revised Rate and Rule
Personal Property (Fire and Allied Lines)
Rate and rule revision and compliance with Directive 215
Overall % Impact: 2.5
Overall $ Impact: $14,955
# of Policyholders: 517
Company Reference: 20190122-02
Requested Effective Dates - New: 12/26/2019 Renewal: 01/01/2020

The initial rates and rules for the above-captioned program were approved in August 2017 (Item Key #396326) to be effective May 15, 2018. That filing was a transition/conversion of business from American Western Home Insurance Company and American Southern Home Insurance Company.

In April 2018, a rule revision (Item Key #704310) was approved to also be effective May 15, 2018. That filing was making a few minor amendments that should have been included in the initial filing.

In January 2019, a revised rate and rule (Item Key #722783) was disapproved and referred to LDI's Market Conduct Division for further review.

With this filing, the company proposes the following changes:

**Rule revisions**
- Rule R14 - Dwelling Loss Settlement Option - removed wording regarding replacement cost property valuations in bullet 4.
- Rule R24 - Price Protection - changed the word "policy" to "unit" in bullet 8.
- Rule R29 - Construction Cost Index - removed bullets 3 and 5.
- Rule T01 - Territory - removed bullets 4 and 5, and updated wording in bullet 2 and 3 for clarification purposes.

**Rate revisions**
- Dwelling Basic
  - Base Rate - Dwelling coverage has been revised for all occupancies and personal property.
  - Hurricane Mitigation Residential Code Discount - corrected the factor for Hip Roof from "-0.5200" to "0.0520" as this was entered incorrectly on the previous filing.
  - Insurance Score - Revising Vacant factors for dwelling, other structures and personal property.
  - Protection Class - Revising factors for dwelling, other structures and personal property to come into compliance with Directive 215.

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Dwelling Special

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8/8/2019
Age of Insured - Revising Occupancy to include vacant.
Base Rate - Dwelling coverage have been revised.
Earthquake Base Rate - Removed Vacant from Additional Living Expense/Fair Rental Value, as it does not apply.
Territory - Revising Occupancy column to include Vacant.
Hurricane Mitigation Residential Code Discount - Corrected the factor for Hip Roof from "-0.5200" to "-0.0520" as this was entered incorrectly on the previous filing.
Insurance Score - Revising Vacant factors for dwelling, other structures and personal property.
Protection Class - Revising factors for dwelling, other structures and personal property to come into compliance with Directive 215.

The company states "All policies that are experiencing impacts larger than a 13.953% are Vacant policies. The primary reason Vacant policies are receiving the largest impact is due to the introduction of new insurance score factors. There are 27 policies above 15% rate increase. There is only one policy over 100%. There are 61 policies receiving a -5% or larger decrease. Of those policies, 17 of them will be receiving -25% or more of a decrease".

These changes will result in an overall rate increase of ☣️2.5% or ☣️$14,955 (517 policyholders).

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<td>Employment Practices Liability</td>
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<td>Commercial General Liability</td>
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<td>Overall % Impact: -1.704</td>
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The last adjustment to this program was approved in January 2018 (Item Key #688631) and resulted in an overall rate increase of +3.0% to be effective March 28, 2018 for both new and renewal business.

With this filing, the companies propose the following rate revisions:

- Base Rates
- Zone Relativities
- Deductible Factors
- Amount of Insurance Factors
- Roof Loss Settlement Factors
- Equipment Breakdown and Service Line endorsement revisions - The current rate for these coverages is $55. The proposed rate for these coverages is $58 with enhancements to the endorsements.
- Cat Plan

The following general rule revisions are also being proposed:

Rule 181, Protection Class, is revised to advise that changes in fire protection classification that result in a reduction in premium will be picked up on policies effective the date of the change of public protection classification.

Rule 240, Premium Determination, is revised to remove the Roof Loss Settlement Factor from the first step of the premium determination rule. The Roof Settlement Factor will now be rated via endorsement.

Rule 321, Roof Loss Settlement, is deleted. The policy no longer contains a Roof Payment Schedule. The Roof Payment Schedule is now rated via endorsement. The Index page is revised to remove reference to the rule.

Rule 400, Optional Liability Limits, is editorially revised for clarification. The rule now states that the selected limits for Coverage E and Coverage F will also be the limits used for all exposures covered under the policy. Also, a sentence is added to clarify that liability for an Additional Residence Premises Occupied by the Insured can be included for an additional premium.

Rule 450, Three Line Discount, is editorially revised to change the name of Farm Family Life Insurance Company to American National Life Insurance Company of New York.

Rules 525 (ANPLA and ANG) and 526 (ANPLA only), Loss Settlement for Roofs - Loss Payment Schedule - SH-92618 and SH-71272, are added. These endorsements include a revised roof loss payment schedule that was previously in the policy form. These endorsements are not applicable with the SH-9194 Windstorm or Hail Exclusion endorsement.

Rule 526, Roof Replacement Cost, Rule 527, Loss Settlement for Roofs - Replacement Cost and Rule 529, Adjusted Roof Loss Settlement, are deleted as the policies now include full replacement cost for roofs. The Index page is revised to remove reference to the rules.

Rule 540, Home Systems and Service Line - SH-92764, is revised to match the endorsement language changes:

Coverage is now extended to loss, damage or expense caused by artificially generated electrical power surge or brown out.

The endorsement deductible is lowered from $1,000 to $500.

Additionally, the following rule clarifications are added:

A list of home equipment that is not covered under the endorsement is included for clarification.

Steam piping, Drain piping and Communication or data transmission, wiring is added to the list of covered service lines for clarification.

Rule 541, Home Systems Breakdown Coverage - SH-62591 is revised to match the endorsement language changes:

Coverage is now extended to loss, damage or expense caused by artificially generated electrical power surge or brown out.

The endorsement deductible is lowered from $1,000 to $500.
Additionally, the following rule clarification is added:

A list of home equipment that is not covered under the endorsement is included for clarification.

Rule 667, Windstorm or Hail Exclusion is editorially revised to clarify that the SH-9194 is not applicable with the SH-92618 or the SH-71272 Loss Settlement for Roofs - Loss Payment Schedule endorsement.

Rule 820, Off Premises Structures is editorially revised for clarification only.

Catastrophe Plan Changes

The following is a summary of the changes to the LA Catastrophe Plan:

Catastrophe Plan Changes

- No changes to Area definitions
- Flood scoring no longer mandated in Areas A and B
- No new business on barrier inlands in Area A
- No longer required to have the Roof Payment Schedule in Area B
- Removal of All Other Peril minimum deductible in Area A
- Removal of Named Storm minimum deductible for policies on the Roof Payment Schedule in Area B
- Lowering of Named Storm minimum deductible and removal of All Other Peril minimum deductible for policies not on the Roof Payment Schedule in Area B
- Removal of Named Storm and Wind/Hail minimum deductibles for policies not on the Roof Payment Schedule in Area C
- No minimum deductible requirements for Tenants/Condo forms

These changes will result in an overall rate increase of +8.5% or $1,893,188 (17,921 policyholders).

Companion forms (Item Key #733597) were approved on March 28, 2019.

Companion forms (Item Key #733599) were approved on March 29, 2019.

Item Key: 755888
Date Submitted: 07/03/2019
ANPAC LOUISIANA INSURANCE COMPANY
I - Property
Revised Rate and Rule
Rental Owners Program
Overall % Impact: 10.1
Overall $ Impact: $97,123
# of Policyholders: 1535
Company Reference: 17-RO-LA-180761R
Requested Effective Dates - New: 11/14/2019 Renewal: 11/14/2019

The last adjustment to this program was approved in January 2018 (Item Key #688636) and resulted in an overall rate increase of +3.5% (amended from +7.7%) to be effective March 28, 2018 for both new and renewal business.

With this filing, the company proposes the following rate revisions:

- Base Rates
- Zone Relativities
- Deductible Factors
- Amount of Insurance Factors
- Cat Plan

The following general rule revisions are also being proposed:

Rule 181, Protection Class, is revised to advise that changes in fire protection classification that result in a reduction in premium will be picked up on policies effective the date of the change of public protection classification.

Rule 381, Named Storm Loss Reduction Discount, is editorially revised to correct the referenced rate section from R-150 to R-145, as well as change "county's" to "parish's". No other changes were made.

Catastrophe Plan Changes

The following is a summary of the changes to the LA Catastrophe Plan:

- No changes to Area definitions
- Supporting business no longer required to write new policies
- Flood scoring no longer mandated in Areas A and B
- No new business on barrier inlands in Area A
- Removal of All Other Peril minimum deductible in Area A
- Lowering of Named Storm minimum deductible and removal of All Other Peril minimum in Area B
- All Peril minimum deductibles lowered for Area C

These changes will result in an overall rate increase of +10.1% or $97,123 (1,535 policyholders).
**Item Key: 755904**  
Date Submitted: 07/03/2019  
AIU Insurance Company  
17 - Other Liability  
Revised Rate only  
Commercial General Liability  
Overall % Impact: 0  
Overall $ Impact: 0  
# of Policyholders: 0  
Requested Effective Dates - New: 09/01/2019  
Renewal: 09/01/2019  

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 336012 effective 08/01/2016.  

With this filing, the company is proposing a revision to its current Loss Cost Multiplier, used in conjunction with its currently approved Insurance Services Office, Inc., (ISO) Loss Cost.  

**Current LCM**  
Proposed LCM  

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There is no rate impact associated with this filing, as the company has no inforce policies.

**Item Key: 756010**  
Date Submitted: 07/08/2019  
U.S. SPECIALTY INSURANCE COMPANY  
17 - Other Liability  
Installment Program  
Employment Practices Liability  
Installment Plan  
# of Policyholders: 0  
Company Reference: LA-EPL-FEES-JULY2019

**Item Key: 756129**  
Date Submitted: 07/08/2019  
LYNDON SOUTHERN INSURANCE COMPANY  
28 - Credit  
Revised Rate and Rule  
Credit-Personal Property  
Collateral Protection Program  
Overall % Impact: 0  
Overall $ Impact: 0  
# of Policyholders: 0  
Company Reference: LL-CPP-1500S - RATES-RULES 6.18  
The above-captioned company is submitting rate and rule revisions for its Collateral Protection Program under its Credit - Personal Property line.  

Companion forms (Item Key Number 756138 or Company Reference Number LL-CPP-0100-FORMS 6.18) were still pending as of 07/11/2019.  

There is no rate impact associated with this filing.

**Item Key: 756188**  
Date Submitted: 07/09/2019  
Gulfstream Select Insurance Company  
4 - Homeowners  
Initial Rate and Rule  
Introduction of Louisiana Voluntary Homeowners Program  
(Louisiana Hanover Homeowners Program)  
Company Reference: GSIC_HO_HANOVER_INITIAL_R_R  
Requested Effective Dates - New: 12/15/2019  
Renewal: 12/15/2019  
The above-captioned company wishes to introduce initial rates and rules for its Louisiana Voluntary (Hanover) Homeowners Program.  

The company already has a Louisiana Voluntary (Hanover) Homeowners Program filed and approved under it's sister company, Gulfstream Property and Casualty Insurance Company.  

The manual is basically the same as Gulfstream Property and Casualty Insurance Company's, with a few minor updates.  

There is no rate impact associated with this filing.  

Companion forms (Item Key #756500) were still pending as of July 31, 2019.

**Item Key: 756246**  
Date Submitted: 07/09/2019  
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA  
4 - Homeowners  
Revised Rate and Rule  
Homeowners Plus Program  
(Mobile, Manufactured and Modular Homes)  
Overall % Impact: 10.4
The last adjustment to this program was approved in March 2015 (Item Key #317608) and resulted in an overall rate increase of +17.2% (corrected and amended from +19.4%) to be effective July 1, 2015 for new business and August 1, 2015 for renewal business.

In July 2018, the company submitted a filing for the program as Item Key #708196 requesting an overall rate increase of +18.9%. The filing was disapproved because it was not actuarially justified.

This filing is a resubmission of the previously disapproved filing.

With this filing, along with a base rate revision, the company proposes to update the flood deductible from $500 to a $1,000 "per coverage" deductible.

State Exception pages has been revised as follows:

Index Page - this was revised to remove reference to Territorial Map.

Index Page, Section VI. Mandatory Endorsements and Notices - this was revised to add new mandatory Flood Deductible Endorsement Form HPM0003E to accommodate the new proposed flood deductible per coverage.

AB#HPM#LA (Page A) Forms List, Section II Mandatory Endorsements and Notices - this was revised to include Item H. Flood Deductible Endorsement. At the end of this page, the company also added a new section titled IV. Rate Chart.

AB#HPM#LA (Page B) Territorial Map - the territorial map page was removed.

AB#HPM#LA (Page 2) Section I. Comprehensive Form Package - the base deductible section was revised to reflect the changes being submitted with this filing.

AB#HPM#LA (Pages 3 thru 7) - the company has removed the actual rates for Comprehensive Form from the State Exception Pages and instead has created an isolated Rate Chart to disclose the new proposed rates.

AB#HPM#LA (Page 8) Section VI. Mandatory Endorsements and Notices - this was revised to add the new Flood Deductible Endorsement - Form HPM0003E-0418, which states "This endorsement is mandatory for all policies issued with a $1,000 per coverage Flood Deductible".

The edition date of all State Exception pages has been changed to 06/19.

These changes will result in an overall rate increase of +10.4% or $1,355,341 (11,032 policyholders).

Companion forms (Item Key #708193) were approved on May 25, 2018.

Item Key: 756338
Date Submitted: 07/10/2019
EMC PROPERTY & CASUALTY COMPANY
1 - Property
Adoption
Commercial Property (Fire and Allied Lines)
Adoption of PIAL Designation Filing Numbers LA19-04 (CF-2019-RLA1/state tracking #735838) and LA19-05 (CF-2019-OCON1/state tracking #735846)
Commercial Property Rate and Rule Revision
Overall % Impact: 7.0
Overall $ Impact: $197,741
# of Policyholders: 806
Company Reference: 34626
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

The last adjustment to this program occurred in May 2018 under the Prior Approval provision (Item Key #707932) with effective date of July 1, 2018 with a rate decrease of -7.9% or -$183,715 (633 policy holders).

The above-captioned company wishes to adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation numbers:

<table>
<thead>
<tr>
<th>Filing Designation Number</th>
<th>Item Key Number</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>LA19-04 (CF-2019-RLA1)</td>
<td>735838</td>
<td>November 1, 2019</td>
</tr>
<tr>
<td>LA19-05 (CF-2019-OCON1)</td>
<td>735846</td>
<td>November 11, 2019</td>
</tr>
</tbody>
</table>

With this filing, the company will be revising the deviation from +25% to +47%.

These changes results in a rate increase of 7.0% or $197,741 (806 policyholders).

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

Item Key: 756360
Date Submitted: 07/10/2019
HUDSON INSURANCE COMPANY
17 - Other Liability
Loss Cost Adoption
Commercial General Liability
Adoption of ISO Loss Cost Designation Filing Numbers GL-2018-BGL1, GL-2016-RELP1, GL-2008-RZPLC

# of Policyholders: 0
Company Reference: HIC-LA-GL-19008
Requested Effective Dates - New: 08/15/2019    Renewal: 08/15/2019

Item Key: 756442
Date Submitted: 07/11/2019
Arch Insurance Company
9 - Inland Marine
Revised Rate and Rule
Personal Inland Marine
Travel Insurance
Wholesale Travel Insurance Program
Overall % Impact: 3.450
Overall $ Impact: $11,943
# of Policyholders: 0
Company Reference: ARCH-18-162-B
This is a re-submission of Item Key Number 726968, which was disapproved on 03/07/2019, because it was not actuarially justified.

This is a re-submission of Item Key Number 724703, which was withdrawn by the company prior to review/implementation.

The above-captioned company is revising rates and rules for its Wholesale Travel Insurance Program.

The company proposes adding some coverage plans and removing some of the currently offered ones.

Companion forms (Item Key Number 755925 or Company Reference Number ARCH-19-069) were still pending as of 07/16/2019.

This filing will result in an overall rate increase of +3.45% or premium increase of $0.00 affecting 0 policyholders.

Item Key: 756502
Date Submitted: 07/11/2019
American Pet Insurance Company
9 - Inland Marine
Revised Rule only
Personal Inland Marine
Pet Insurance Plans
Pets Best Health Insurance Program
Revised Rule Only
# of Policyholders: 0
Company Reference: APIC-PBI-LA20190709-U
The last filing (Item Key Number 383327) was approved effective 01/01/2017.

The above-captioned company is revising a rule for its Pets Best Inc. Pet Health Insurance Program.

The company proposes adding a Pets Best 1-Month Unlimited Benefit Trial - Unexpected Illness and Injuries.

There is no rate impact associated with this filing.

Item Key: 756638
Date Submitted: 07/15/2019
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Employment Practices Liability
Overall % Impact: 0.0
Overall $ Impact: 0.0
# of Policyholders: 0
Company Reference: 19-22150-C

Item Key: 756643
Date Submitted: 07/15/2019
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Fiduciary Liability
Overall % Impact: 0.0
Overall $ Impact: 0.0
# of Policyholders: 0
Company Reference: 19-22150-B

Item Key: 756650
Date Submitted: 07/15/2019
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 684368, which resulted in an overall 0% rate impact, effective March 10, 2018.

The companies are making the following revisions:

- Revising X-Weather and Weather rates.
- Updating X-Weather, Weather and Business Interruption deductible factors.
- Introducing a new Class Code to be used for the Vacant Buildings occupancy.
- Changing the way the companies rate Equipment Breakdown coverage for risks that are not rated using the Large Risk Rating (LRR) rule.

These changes will result in a +26.2% rate increase or $92,201.

There will be 104 Louisiana policyholders affected by this rate increase.

The corresponding form(s) filing, LDI Form Filing No. 756872, Company Form Filing No. FN.07.900.2018.03-F, was approved effective September 1, 2019.

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The last adjustment to this program was approved in May 2018 (Item Key #706316) and resulted in an overall rate increase of +9.6% to be effective October 1, 2018 for both new and renewal business.

With this filing, the company proposes the following changes:

- Revise base rates
- Revise Coverage A amount relativities
- Revise Dwelling Deductible credits
- Revise each additional rate per $1,000
- Introduce a new deductible option of $2,000
- Expand the Rating Factor Table to display factors by year and by peril - Rule A.6. Age of Home/Remodeled Home Rating Factors

These changes will result in an overall rate increase of +5.5% or $209,813 (1,441 policyholders).

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Overall % Impact: 0.0  Overall $ Impact: 0
# of Policyholders: 0
The last adjustment to this program was approved in April 2019 (Item Key #726476) and resulted in an overall rate increase of +4.2% to be effective June 1, 2019 for both new and renewal business.

With this filing, Louisiana Citizens Property Insurance Corporation (LCPIC) wishes to file a rate revision for use with its Personal Property Program.

This filing is being made in response to Directive 215 regarding public protection class relativities.

LCPIC states "We were directed at LCPIC’s July 11, 2019 board meeting to submit a rate filing which alters a subset of our protection class relativities. These changes are being made in order to comply with Directive 215 issued by the Louisiana Department of Insurance (LDI) on March 22, 2019. Specifically, Directive 215 clarifies the LDI's position on Act 61 of the 2017 Regular Session of the Louisiana Legislature, now codified as La. R.S.22:1460(I)(1)(c). Overall, the proposed changes to our protection class relativities will be revenue neutral”.

LCPIC will be adopting the Property Insurance Association of Louisiana's (PIAL) protection classes. This will result in an overall 0% or $0 (37,000 policyholders).

**Item Key: 756867**
Date Submitted: 07/16/2019
LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Automobile
Personal Auto Program
Revised Rate and Rule
Overall % Impact: -4.443
Overall $ Impact: $0
# of Policyholders: 0
Company Reference: PPA-2019-04
Requested Effective Dates - New: 10/01/2019  Renewal: 10/01/2019

The last rate revision to this program was the initial rate and rule filing which was approved under LDI Filing #722839 and effective 10/1/2019.

With this filing, the company proposes to revise the base rates and added a new option for the account discount rating variable.

The rate impact associated with this filing is -4.443% ($0), affecting 0 policyholders.

**Item Key: 756874**
Date Submitted: 07/16/2019
GUIDEONE MUTUAL INSURANCE COMPANY
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Commercial General Liability
# of Policyholders: 0
Company Reference: PECGLA110119RU01
Requested Effective Dates - New: 11/01/2019  Renewal: 01/01/2020

**Item Key: 756923**
Date Submitted: 07/17/2019
OLD REPUBLIC INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Directors & Officers Liability
A-Sure Individual Directors & Officers Liability Primary Program
Overall % Impact: 0.0
Overall $ Impact: $0
# of Policyholders: 0
Company Reference: LA-OR-17D0009-001-R
Requested Effective Dates - New: 09/01/2019  Renewal: 09/01/2019

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 336552 effective 07/01/2016.

With this filing, the company is proposing the following revisions to its revised rating plans and usage rule for the A-Sure Individual Directors & Officers Liability Primary Program.

Revised A-Sure Rating Plan - LA to clarify where the Beta values are coming from, provide further clarification on the rounding rule, and define recent.

The addition of item 12, Optional Coverage Enhancement to the A-Sure Rating Plan-LA.

The addition of new endorsement D93074 to A-Sure Optional RP-LA.

Amending TRIA-A-Sure-Primary-5-LA to update the heading.

There is no rate impact associated with this filing.
This filing is a resubmittal of Item Key #735368 which was disapproved due to Company's failure to respond to an objection letter sent via SERFF from Wei Chuang dated May 7, 2019.

The last adjustment to this program occurred in December 2017 under the Prior Approval provision (Item Key #680991) to be effective January 25, 2018 for modification to Item Key #339191 which was effective October 18, 2016.

The above-captioned company wishes to make revisions to its rules for its Kidnap, Ransom & Extortion program under the Burglary and Theft division:

- CR 79 35 - Great American Kidnap, Ransom & Extortion Policy Declaration Page
- CR 78 13 - Great American Kidnap, Ransom & Extortion Policy

This revision is to match the coverage options provided by the reinsurer, Hiscox Insurance Company, Inc., to better meet the needs of its target markets.

The revisions incorporate four prior endorsements into the base coverage form, revisions to several endorsements and introducing four new endorsements which were submitted in a companion filing. The company is also introducing the rating manual used by Hiscox for use specifically with Educational Institutions.

The company's goal is to include more current language in order to become more competitive in the market.

The following optional coverages and limits are available offering additional limits to the coverage granted in the policy for an additional premium:

- Standard Child Abduction Coverage
- Disappearance Investigation and Expense Coverage
- CR 78 76 - Alternate Loss of Earnings Endorsement
- CR 78 62 - Alternate Loss of Earnings Endorsement (ASRM)
- CR 79 57 - Assault Expense Endorsement
- CR 78 71 - Enhanced Child Abduction Endorsement
- CR 80 02 - Enhanced Child Abduction Endorsement (Family)
- CR 70 32 - Computer Virus Loss of Earnings Endorsement
- CR 78 66 - Customer Identity Threat Endorsement
- CR 78 78 - Expatriate Security Evacuation Endorsement
- CR 78 74 - Expatriate Security Evacuation Endorsement (ASRM)
- CR 79 31 - Loss of Earnings Endorsement (Including Contingent Extortion)
- CR 78 14 - Product Loss Endorsement
- CR 78 63 - Study Abroad Loss of Earnings
- CR 78 65 - Threat Response Expense Endorsement
- CR 78 30 - Threat Response - Temporary Onsite Security Expense Endorsement
- CR 78 79 - Travel Security Evacuation
- CR 78 68 - Travel Security Evacuation Endorsement (ASRM)
- CR 79 95 - Security Incident Response Endorsement

The following are Optional Endorsements which are available to be added to the policy at the underwriter's discretion:

- CR 78 77 - Standard Prevention Endorsement
- CR 78 64 - Enhanced Prevention Endorsement
- CR 78 67 - Amendatory Endorsement (ASRM)
- CR 79 33 - Amendatory Endorsement (FAM)
- CR 79 43 - Broad Named Insured Endorsement
- CR 80 03 - K-12 Amendatory Endorsement
- CR 80 04 - Hospital Coverage Amendatory Endorsement

There is no rate changes to the current rates on file.
Commercial Automobile
Revised Rate and Rule

Introduce Commercial Auto Enhanced Coverage Rule

Overall % Impact: 0.0
Overall $ Impact: 50
# of Policyholders: 4


With this filing, the company proposes to introduce the Commercial Auto Enhanced Coverage rule. The rule includes the usage instructions for the Business Auto Enhanced Coverage Endorsement, NA CA 09. The optional endorsement provides additional coverages and coverage extensions through modifications to Business Auto Coverage Form. The charge for this endorsement is 5% of the Commercial Auto Premium, subject to a $500 minimum premium.

The corresponding form filing has been submitted under company tracking number NAIC-CA-LA-2019-02-F, LDI Item Key Number 758747.

There is no rate impact associated with this filing.

Item Key: 757083
Date Submitted: 07/19/2019
AMERICAN SOUTHERN HOME INSURANCE COMPANY
9 - Inland Marine
Revised Rate and Rule
Personal Inland Marine
Boatowners/Personal Watercraft
First Choice Watercraft Program
Revised Rate and Rule
Overall % Impact: 15.230
Overall $ Impact: 36,889
# of Policyholders: 453

Company Reference: 20190701-01
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

The last rate revision (Item Key Number 301219) had an overall rate impact of +14.5% or +$38,929 and affected 495 policyholders. It was approved effective 05/02/2019.

The above-captioned company is revising rates and rules for its First Choice Watercraft Program.

Companion forms (Item Key Number 757116 or Company Reference Number 20190701-01F) were still pending as of 07/22/2019.

There is no rate impact associated with this filing.

Item Key: 757087
Date Submitted: 07/19/2019
Employers Insurance Company of Nevada
16 - Workers Compensation
Initial Rate and Rule
Workers Compensation
Tier Filing

# of Policyholders: 0

Company Reference: 34924
Requested Effective Dates - New: 09/01/2019 Renewal: N/A

With this filing, the above-captioned company submits its Workers Compensation Tier Filing, effective 09/01/2019.

The tier assignments of policies are determined using a multivariate predictive model.

Corresponding LDI Form Filing Number 757118; SERFF Tracking Number MRTN-131962885 is pending.

Item Key: 757088
Date Submitted: 07/19/2019
Employers Insurance Company of Nevada
16 - Workers Compensation
Initial Loss Cost Adoption
Workers Compensation

# of Policyholders: 0

Company Reference: 34924R
Requested Effective Dates - New: 09/01/2019 Renewal: N/A

With this initial loss cost adoption filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 09/01/2019.

The company will utilize a loss cost multiplier 1.25.

There is an overall -5.60% rate decrease or -$0 as a result of this filing.

There will be 0 Louisiana policyholders affected by this filing.
**Item Key: 757094**  
Date Submitted: 07/19/2019  
ALLSTATE INSURANCE COMPANY  
17 - Other Liability  
Revised Rule only  
Commercial General Liability  
# of Policyholders: 0  
Company Reference: BR9699: COMPOSITE RULE 2 ELIGIBILITY  
Requested Effective Dates - New: 11/01/2019  
Renewal: 11/01/2019

The last adjustment to this program occurred in September 2018 under the Prior Approval provision (Item Key #717500) with an effective date of October 5, 2018 for new business and December 16, 2018 for renewal business.

**Item Key: 757095**  
Date Submitted: 07/19/2019  
ALLSTATE INSURANCE COMPANY  
26 - Burglary And Theft  
Initial Rate and Rule  
Commercial Burglary and Theft  
Revised Rule Only  
Composite Rule 2 Eligibility  
# of Policyholders: 0  
Company Reference: BR9670: COMPOSITE RULE 2 ELIGIBILITY  
Requested Effective Dates - New: 11/01/2019  
Renewal: 11/01/2019  

**Item Key: 757097**  
Date Submitted: 07/19/2019  
Financial Indemnity Company  
19 - Private Passenger Automobile  
Initial Rate and Rule  
Private Passenger Automobile  
LAGC Program  
Initial Rate and Rule Program  
# of Policyholders: 0  
Company Reference: LA_PPA_GC_201909  
Requested Effective Dates - New: 09/21/2019  
Renewal: N/A

With this filing, the company proposes to introduce the LAGC Program. This program will replace the LAGB Program once it becomes effective. The LAGB Program will become renewal only and this program will be the only private passenger automobile program to accept new business. This program will use the same forms already approved for the LAGB Program.

**Item Key: 757101**  
Date Submitted: 07/19/2019  
Clear Blue Insurance Company  
9 - Inland Marine  
Initial Rate and Rule  
Personal Inland Marine  
Pet Insurance Program  
Initial Rate and Rule  
# of Policyholders: 0  
The above-captioned company is introducing a Pet Health Insurance Program.  
The company is submitting a pet health program which will offer coverage for dogs and cats older than 7 weeks.  
There is no rate impact associated with this filing.

**Item Key: 757107**  
Date Submitted: 07/19/2019  
HANOVER AMERICAN INSURANCE COMPANY, THE  
MASSACHUSETTS BAY INSURANCE COMPANY  
HANOVER INSURANCE COMPANY, THE  
5 - Commercial Multiple Peril  
Revised Rate only  
Businessowners Package  
Overall % Impact: 2.4  
Overall $ Impact: $20,894  
# of Policyholders: 975  
Company Reference: LA-BOP-19434  
Requested Effective Dates - New: 01/01/2020  
Renewal: 01/01/2020  

Charles Hansberry sent a SERFF “Objection Letter” to Ms. Shannon Billington on July 25, 2019 for additional information.
With this filing the company is making the following revisions/additions to the program used for for members of the Ullico Organized Labor Protection Group LLC (a Risk Purchasing Group). The program includes coverages for Fiduciary Liability, Excess Fiduciary Liability, Governmental Fiduciary Liability, and Union Liability.

Annual Base Rates - Changing rating of multiple plan policies to include total combined assets Revised
Multiple Plans - Removing rating calculation for multiple plans and cap Revised
Coverage Extensions and Endorsement Charges (8) - Endorsements FID-005i and FID-005j added to Additional Insured rating Revised
Coverage Extensions and Endorsement Charges (9) - FID-047a added to Cyber rating Revised
Fiduciary FID Manual
Section X
Coverage Extensions (11) and (12) No assets to base rates off of - reference ERP rating but charge half Revised
Fiduciary FID Manual
Section X
Coverage Extensions and Endorsement
Charges (15)(new section)
Rating for FID-045 and FID-045b Modification Endorsement New
Fiduciary FID Manual
Section X
Coverage Extensions and Endorsement
Charges (18)(renumbered)
FID-049b added to this section Revised
Fiduciary FID Manual
Section X
Coverage Extensions and Endorsement
Charges (19)(renumbered)
FID-055b added to this section Revised
Fiduciary FID Manual
Section XII
Extended Reporting Period Add minimum premium for removed, single plans/funds Revised
Fiduciary FID Manual
Addendum
Fiduciary Liability Manual 10% reduction in base plan asset/participant charge New
Excess
Fiduciary
Excess
Manual
Section X
Development of Annual Premium
Charge
Minimum $1000 premium added for X-001a and X-001b Revised
Governmental GOV Manual
Section X
Coverage Extensions (8) and (9) No assets to base rates off of - reference ERP rating but charge half Revised
Governmental GOV Manual
Section X
Coverage Extension (10)(new section) Rating for Broadened Definition of Loss GOV-002a New
Governmental GOV Manual
Section X
Coverage Extensions and Endorsement
Charges (11)(new section)
Rating for Trustee Claims Expense GOV-007 New
Governmental GOV Manual
Section X
Coverage Extensions and Endorsement
Charges (12)(new section)
Rating for Benefit Overpayment Endorsement - GOV-006 New
Governmental GOV Manual
Section X
Coverage Extensions and Endorsement
Charges (13)(new section)
Rating for Investigatory Expense - GOV-027 New
Governmental GOV Manual
Section XII
Extended Reporting Period Add $1000 minimum premium for removed single plans/funds Revised
3
Rate/Rule Memo
Union UL Manual
Section II
Coverage Extensions & Endorsement
Charges or Credits (1)
Modifying Aggregate with entities with more than 200 officers Revised
Union UL Manual
Section II
Coverage Extensions & Endorsement
Charges or Credits (5)(new section)
Wrongful Employment Practices coverage with Sublimit New
Union UL Manual
Section II
Coverage Extensions & Endorsement
Charges or Credits (11)(renumbered)
Change name to Corporate Campaign, add $15k max premium Revised
Union UL Manual
Section II
Coverage Extensions & Endorsement
Charges or Credits (12)(new section)
Merged Plan with Coverage for Prior Acts New
Union UL Manual
Section II
Coverage Extensions & Endorsement
Charges or Credits (15)(renumbered)
Add UL-039a and 041a forms; added Educators Liability to rate table Revised
Union UL Manual
Section II
Coverage Extensions & Endorsement
Charges or Credits (14)(removed)
Remove charge for Employee Definition Endorsement Revised
Union UL Manual
Section II
Coverage Extensions & Endorsement
Charges or Credits (16)(renumbered)
Clarify language for Investigatory Expense charge Revised
Union UL Manual
Section II
Coverage Extensions & Endorsement
Charges or Credits (18)(renumbered)
Removing Contracted Instructors charge Revised
Union UL Manual
Section II
Coverage Extensions & Endorsement
Charges or Credits (21)(new section)
Add 10% charge for Modification Endorsement for Training Funds New
Union UL Manual
Section V
Extended Reporting Period Add $1000 minimum premium for UL-009a and UL-009b Revised
Union UL Manual
Section VI
Premium Algorithm Clarify calculation of ERP premium Revised

Item Key: 757186
Date Submitted: 07/22/2019
Centauri National Insurance Company
4 - Homeowners
Revised Rate and Rule
Louisiana Preferred Homeowners Program
(Louisiana Preferred-A / HO3 Homeowners Program)
(Louisiana Preferred-C / HO3 and HO4 Homeowners and Tenants Program)
Rate/Rule revision and Compliance with Directive 215
Overall % Impact: 8.3
Overall $ Impact: $1,893,281
# of Policyholders: 10873
Company Reference: CNIC-LA-PREF-HO-RR-11.01.19
Requested Effective Dates - New: 11/01/2019   Renewal: 11/01/2019

The initial rates and rules for the above-captioned program were approved in July 2017 (Item Key #396522) to be effective September 1, 2017 for new business and September 15, 2017 for renewal business. The reason for the renewal effective date is that the filing was a transition of policies from Centauri Specialty Insurance Company (CSIC). The rates were exactly the same for each company. As of September 1, 2018, all CSIC Preferred policies have been renewed into CNIC and CSIC no longer writes voluntary business in Louisiana except for a small book of takeout policies.

This filing is a resubmission of disapproved Item Key #746141. Item Key #746141 was disapproved because the company was trying to submit changes for two different programs in one filing. The company has now separated the programs and are refileing.

With this filing, the company proposes the following changes:

Revisions to the base rates
Revisions to the protection class factors to comply with Directive 215
Remove the $1,000 bicycle sublimit ?????????
Increase from 5% to 10% the Coverage C sublimit for any one item of unscheduled personal property ?????????
These changes will result in an overall rate increase of +8.3% or $1,893,281 (10,873 policyholders).

**Item Key: 757191**
Date Submitted: 07/22/2019
Centauri National Insurance Company
4 - Homeowners
Revised Rate and Rule
Louisiana Elite Homeowners Program
(HO3/HO4/HO6 Homeowners/Tenants/Condos Program)
Rate/Rule revision and Compliance with Directive 215
Overall % Impact: 6.3
Overall $ Impact: $433,683
# of Policyholders: 4,576
Company Reference: CNIC-LA-ELITE-HO-RR-11.01.19
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

The initial rates and rules for the above-captioned program were approved in August 2017 (Item Key #396563) to be effective November 1, 2018.

This filing is a resubmission of disapproved Item Key #746141. Item Key #746141 was disapproved because the company was trying to submit changes for two different programs in one filing. The company has now separated the programs and are refiling.

With this filing, the company proposes the following changes:
Revisions to the base rates.
Revisions to the protection class factors to comply with Directive 215.
Add a $25,000 limit option to its Water Limitation Endorsement for a 2.5% credit applied to non-wind premium.
Add a $25,000 limit option to its Water Backup Endorsement for $75.
Add optional coverage for underground piping or wiring (Service Line Coverage) that provides services to the residence premises for the Elite program. The premium is $22.
Add a discount of 2% applied to non-wind premium for insureds that use water detection sensors in at least two specified locations. The company currently offers a 4% discount if a water detection device is installed in each bathroom, kitchen and utility room.
Remove the $1,000 bicycle sublimit?
Increase from 5% to 10% the Coverage C sublimit for any one item of unscheduled personal property?

These changes will result in an overall rate increase of +6.3% or $433,683 (4,576 policyholders).

**Item Key: 757197**
Date Submitted: 07/22/2019
Capitol Preferred Insurance Company, Inc.
4 - Homeowners
Revised Rate and Rule
Louisiana Homeowners Takeout Program
Compliance with Directive 215
Overall % Impact: 0.8
Overall $ Impact: $4,495
# of Policyholders: 252
Company Reference: CPL 19-0001
Requested Effective Dates - New: 10/15/2019 Renewal: 10/15/2019

The initial rates and rules for the above-captioned program were approved in October 2011 (Item Key #276422) to be effective October 31, 2011.

Since that time, there have only been a few rule revisions made to the program.

With this filing, the company proposes the following changes:
Base rate revision
Public Protection Class factor changes to comply with Directive 215
Revise wind mitigation credit factors (Rule 127) for the Hip Roof and Building Code compliance. Each of these credits have been increased to 15%.
Update the cancellation provisions to comply with Louisiana Revised Statute L.R.S.22:885
Various formatting changes to the manual

These changes will result in an overall rate increase of +0.8% or $4,495 (252 policyholders).

**Item Key: 757208**
Date Submitted: 07/22/2019
GREAT AMERICAN ASSURANCE COMPANY
19 - Commercial Automobile
Revised Rate and Rule
Commercial Automobile
Commercial Auto Program
Revised Rate and Rule

Motor Carrier Deductible Buyback

# of Policyholders: 0
Company Reference: 23-0370 - 19182
Requested Effective Dates - New: 12/01/2019 Renewal: 12/01/2019

With this filing, the company proposes to introduce retained amounts of $2,500, $5,000, and $10,000, along with the corresponding rates, under the Motor Carrier Deductible Buyback endorsement.

There is no rate impact associated with this filing.

Item Key: 757212
Date Submitted: 07/22/2019
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Automobile
Private Passenger Auto Program
Revised Rate and Rule
Overall % Impact: 0.0
Overall $ Impact: 0
# of Policyholders: 133779
Company Reference: R50896
Requested Effective Dates - New: 01/22/2020 Renewal: 01/22/2020

Item Key: 757237
Date Submitted: 07/23/2019
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Automobile
Overall % Impact: 0.0
Overall $ Impact: 0
# of Policyholders: 2494
Company Reference: R50895
Requested Effective Dates - New: 01/22/2020 Renewal: N/A

Item Key: 757278
Date Submitted: 07/23/2019
Spinnaker Insurance Company
9 - Inland Marine
Initial Rate and Rule
Personal Inland Marine - Travel
Initial Rate and Rule
# of Policyholders: 0
Company Reference: SPIN-PC-TRAV-LA-1901R
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

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

There is no rate impact associated with this filing.

Item Key: 757892
Date Submitted: 07/24/2019
Great West Casualty Company
19 - Commercial Automobile
Revised Rate and Rule
Commercial Automobile
Revised Rate and Rule
Overall % Impact: 0.0
Overall $ Impact: 0
# of Policyholders: 0
Company Reference: G3219M
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 714459 effective 11/1/2018 for both new and renewal business.

With this filing, the company proposes the following revisions:

- Editorial revisions;
- Revise the base rates;
- Revise the rating factors;
- Revise the rating plans;
• Revise the base Type of Operation multipliers;
• Revise the Trucking and Hired Auto deductible factors;
• Increasing the limits offered for garagekeepers coverage from $2.5 million to $5 million;
• Revising the Electronic Equipment Endorsement to make it a blanket coverage instead of a schedule coverage; and
• Revise the single unit, two to nine unit, and fleet tiered rating plans as follows:
  o For all the tiered rating plans, at least one variable based on the Driver Attract score, received from LexisNexis, and a variable based on non-trucking use will be added;
  o For the single unit tiered rating plan, the model coefficients will be updated to reflect the recent experience for this group of policies;
  o For the two to nine unit tiered rating plan, the financial based insurance score will be removed and the model coefficients will be updated to reflect the recent experience for this group of policies; and
  o For the fleet tiered rating model, the high modified MVR Category will be removed; the definition of duration will also be revised to include consideration of a second prior carrier if the length of time the insured was with their prior carrier was less than or equal to two years, and updating the model coefficients to reflect the recent experience for this group of policies.

In conjunction with this filing, the company is also revising the Large Risk Rating Manual under company tracking number G3319M, LDI Item Key Number 757897.

There is no rate impact associated with this filing.

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**Item Key:** 757897  
**Date Submitted:** 07/24/2019  
**Great West Casualty Company**  
35 - Interline Filing  
Revised Rate and Rule  
Large Risk Rating Plan  
# of Policyholders: 0  
Company Reference: G3319M  
Requested Effective Dates - New: 11/01/2019  
Renewal: 11/01/2019

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 338690, which resulted in an overall 0% rate impact effective November 1, 2016.

The company is making the following revisions:

• Revising the liability and physical damage experience rating plans.
• Adjusting the language in Rule 6.A. and Rule 22.A.

These changes will result in a ____ rate ___crease or _$____.

There will be ___ Louisiana policyholders affected by this rate ___crease.

A SERFF "Objection Letter" was sent to Ms. Cindy Searls on August 2, 2019 for additional information.

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**Item Key:** 757904  
**Date Submitted:** 07/24/2019  
**NATIONAL CASUALTY COMPANY**  
SCOTTSDALE INDEMNITY COMPANY  
17 - Other Liability  
Loss Cost Adoption  
Commercial General Liability  
Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1  
Overall % Impact: -2.1  
Overall $ Impact: $0  
# of Policyholders: 0  
Company Reference: GL LA06339NICR03  
The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 683982 effective 02/01/2018.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-BGL1.

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

Scottsdale Indemnity Company 1.050  
National Casualty Company 1.611

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

There are no Louisiana policyholders affected.

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**Item Key:** 757908  
**Date Submitted:** 07/24/2019  
**EMPLOYERS INSURANCE COMPANY OF WAUSAU**  
LIBERTY MUTUAL INSURANCE COMPANY  
LIBERTY MUTUAL FIRE INSURANCE COMPANY

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8/8/2019
Commercial Automobile
Loss Cost Adoption

- ISO Loss Cost Designation Filing Number CA-2019-BRLA1
- Revise Rule 89, Non-Ownership Liability
- Revise Rule 92, Medical Payments

Overall % Impact: 13.0
Overall $ Impact: $1,368,884
# of Policyholders: 212

Company Reference: 2019-LA-1-CA-CO-R
Requested Effective Dates - New: 03/01/2020 Renewal: 03/01/2020

The last rate revision to this program was +17.4% or $2,022,950 which was approved under LDI Item Key Number 713021 effective 2/1/2019 for both new and renewal business.

With this filing, the companies propose to adopt Insurance Services Office, Inc. (ISO) designation CA-2019-BRLA1 which was approved for ISO under LDI Item Key Number 742792 effective 11/1/2019.

The companies are also proposing to revise Rules 92, Medical Payments, and 89, Non-Ownership Liability, to coincide with the ISO revisions.

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

<table>
<thead>
<tr>
<th>Company</th>
<th>Coverage</th>
<th>LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employers Insurance Company of Wausau</td>
<td>Liability</td>
<td>2.675</td>
</tr>
<tr>
<td>Liberty Mutual Insurance Company</td>
<td>Physical Damage</td>
<td>2.683</td>
</tr>
<tr>
<td>Liberty Mutual Fire Insurance Company</td>
<td>Liability</td>
<td>2.580</td>
</tr>
<tr>
<td>Liberty Mutual Fire Insurance Company</td>
<td>Physical Damage</td>
<td>2.648</td>
</tr>
<tr>
<td>LM Insurance Corporation</td>
<td>Liability</td>
<td>1.720</td>
</tr>
<tr>
<td>LM Insurance Corporation</td>
<td>Physical Damage</td>
<td>1.765</td>
</tr>
<tr>
<td>First Liberty Insurance Corporation</td>
<td>Liability</td>
<td>1.032</td>
</tr>
<tr>
<td>First Liberty Insurance Corporation</td>
<td>Physical Damage</td>
<td>1.059</td>
</tr>
<tr>
<td>Liberty Insurance Corporation</td>
<td>Liability</td>
<td>2.322</td>
</tr>
<tr>
<td>Liberty Insurance Corporation</td>
<td>Physical Damage</td>
<td>2.384</td>
</tr>
<tr>
<td>Liberty Insurance Corporation</td>
<td>Physical Damage</td>
<td>1.412</td>
</tr>
</tbody>
</table>

The rate impact associated with this filing is +13.0% or $1,368,884 affecting 212 policy holders.

**Item Key: 757912**
Date Submitted: 07/24/2019

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY
17 - Other Liability
Loss Cost Adoption
Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Number GL-2019-BCL1

Overall % Impact: -0.5
Overall $ Impact: $5,281
# of Policyholders: 94

Requested Effective Dates - New: 02/01/2020 Renewal: 02/01/2020

**Item Key: 757917**
Date Submitted: 07/24/2019

Amica Mutual Insurance Company
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Automobile
Private Passenger Automobile Program
Revised Rate and Rule

Overall % Impact: 1.7
Overall $ Impact: $79,840
# of Policyholders: 1255

Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020
The last rate revision to this program was +3.7% (+$160,214) which was approved under LDI Item Key #710474 with effective dates of 12/1/2018 for new business and renewal business.

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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Rate Level Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bodily Injury</td>
<td>+ 7.0%</td>
</tr>
<tr>
<td>Medical Payments</td>
<td>+ 2.0%</td>
</tr>
<tr>
<td>Underinsured Motorists</td>
<td>+ 3.0%</td>
</tr>
<tr>
<td>Property Damage</td>
<td>0.0%</td>
</tr>
<tr>
<td>Comprehensive</td>
<td>0.0%</td>
</tr>
<tr>
<td>Collision</td>
<td>- 6.5%</td>
</tr>
</tbody>
</table>

The following rule changes have also been submitted:

- Rule 4 Classifications - editorial change to the Electronic Delivery, Billing, and Premium Payment Options to change deposit to down payment;
- Rule 5 Safe Driver Insurance Plan - revise B.1.C.exceptions.2a to remove language which refers to legally parked rolling vehicles; and
- Rule 14 Miscellaneous Coverages - revise the Uninsured Motorists rates displayed in Paragraph A.

The rate impact associated with this filing is +1.7% (+$79,840), affecting 1,255 policyholders.

Item Key: 757931
Date Submitted: 07/24/2019
Southern Fidelity Insurance Company
4 - Homeowners
Revised Rate and Rule
Louisiana Takeout Homeowner Policy Program
Compliance with Directive 215
Overall % Impact: 0.2
Overall $ Impact: $10,149
# of Policyholders: 701
Company Reference: SFL 19-0008
Requested Effective Dates - New: 10/15/2019 Renewal: 10/15/2019

The last adjustment to this program was approved in October 2012 (Item Key #285025) and resulted in an overall rate increase of +26.5% (amended from +33.5%) to be effective December 1, 2012 for both new and renewal business.

With this filing, the company proposes the following changes:

Base rate revision
Public Protection Class factor changes to comply with Directive 215
Revise wind mitigation credit factors (Rule 127) for the Hip Roof and Building Code compliance. Each of these credits have been increased to 15%.
Update the cancellation provisions to comply with Louisiana Revised Statute L.R.S.22:885
Various formatting changes to the manual

These changes will result in an overall rate increase of +0.2% or $10,149 (701 policyholders).

Item Key: 757935
Date Submitted: 07/24/2019
Ascot Insurance Company
17 - Other Liability
Initial Rate and Rule
Commercial Umbrella and Excess
Commercial Excess/Umbrella Program
Initial Rate and Rule
# of Policyholders: 0
Company Reference: AEX-19-001-R

With this filing, the company proposes to introduce the rates and rules for the new Commercial Excess/Umbrella product. The purpose of this program is to provide excess coverage for policies situated over primary casualty products and follow will comprise of seven industry segments: Real Estate, Restaurant/Hospitality, Service, Wholesale Distribution, Retail, Light Manufacturing and Artisan Contractors. Excess means coverage will be provided attaching above, or in excess of, primary coverage with a limit of $1 million or more.

The corresponding form filing has been approved under company tracking number AEX-19-001-F, LDI Item Key Number 757923, effective 7/25/2019.

Item Key: 757937
Date Submitted: 07/24/2019
SHELTER MUTUAL INSURANCE COMPANY
1 - Property
Revised Rate and Rule
Farm Fire
Compliance with Directive 215
The last adjustment to this program was approved in June 2015 (Item Key #318213) and resulted in an overall rate decrease of -5.1% to be effective January 25, 2016 for both new and renewal business.

With this filing, the company proposes the following changes:

Revision to Fire and EC base rates
Revision to differentiate rates by protection classification to comply with Directive 215 - The protection class adjustment will now be integrated in the Fire base rate.

General Rule pages have been revised to reflect these changes.

Format and editorial changes have also been made to the manual.

These changes will result in an overall rate increase of +3.8% or +$5,332 (109 policyholders).

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**Item Key: 757940**
Date Submitted: 07/24/2019

CHURCH MUTUAL INSURANCE COMPANY
5 - Commercial Multiple Peril
Loss Cost Adoption
Commercial Multi-Peril
Independent Commercial Package Institutional Program
Adoption of ISO Loss Cost Filing Designation Nos.: GL-2018-BGL1 and PR-2018-BMPL1
Adoption of PIAL/ISO Filing Designation Nos.: LA18-04 (CF-2018-RRU1) and GL-2018-IALL1

Overall % Impact: 6.07%
Overall $ Impact: $921,339

# of Policyholders: 1305

Company Reference: ICP-156
Requested Effective Dates - New: 12/01/2019 Renewal: 02/01/2020

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

<table>
<thead>
<tr>
<th>Item Key No.</th>
<th>Revised Rate and Rule</th>
</tr>
</thead>
<tbody>
<tr>
<td>718649</td>
<td>-0.26%</td>
</tr>
<tr>
<td>713058</td>
<td>0.0%</td>
</tr>
<tr>
<td>705949</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

The company is making the following revisions:

- Revising loss cost multipliers for crime and inland marine.
- The following loss cost multipliers will be utilized:

**LINE OF BUSINESS**

**General Liability**

**Crime**

**Inland Marine**

**Professional Liability**

- R-6j (08-29-18) - Amending Property Rates for Tier 1.
- R-20 (07-24-19) and R-20 (Cont.) (07-24-19) - Amending Group I Class Rate Discount Factors for New Orleans.
- R-20a (07-24-19) and R-20a (Cont.) (07-24-19) - Amending Group I Class Rate Discount Factors for Balance of State.
- R-20d (07-24-19) - Amending Group II Discount Factors for Zones, 1, 2, 3, 4, and 5.
- R-21 (07-24-19) -Amended this page to Reserved for Future Use. Removing the Professional Liability Rates, as the company is adopting ISO Division Seven Loss Costs rates for class codes 80963 and 80964.

These changes will result in a +6.07% rate increase or +$921,339.

There will be 1,305 Louisiana policyholders affected by this rate increase.

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**Item Key: 757965**
Date Submitted: 07/24/2019

Independence American Insurance Company
9 - Inland Marine
Revised Rate only
Inland Marine - Pet Insurance Plan

Overall % Impact: 5.8
Overall $ Impact: $7,252

# of Policyholders: 512

Company Reference: PETFIRST RATE FILING LA
Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

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The above-captioned company is revising rates and rules for its Pet Insurance Program.

This filing will result in an overall rate increase of +5.80% or premium increase of +$7,252 affecting 512 policyholders.

**Item Key: 757969**
Date Submitted: 07/24/2019
NEW YORK MARINE AND GENERAL INSURANCE COMPANY
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Loss Cost Adoption

ISO Loss Cost Designation Filing Numbers CA-2018-BRLA1 and CA-2019-BRLA1

<table>
<thead>
<tr>
<th>ISO Designation</th>
<th>LDI Item Key Number</th>
<th>Effective Date Approved for ISO</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA-2019-BRLA1</td>
<td>742792</td>
<td>11/1/2019</td>
</tr>
<tr>
<td>CA-2018-BRLA1</td>
<td>706582</td>
<td>11/1/2018</td>
</tr>
</tbody>
</table>

The last rate revision to this program was -0.5% or -$10,434 which was approved under LDI Item Key Number 709505 effective 1/1/2019 for both new and renewal business.

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

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Loss Cost Multiplier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto Dealers</td>
<td>1.000</td>
</tr>
<tr>
<td>All Other</td>
<td>1.631</td>
</tr>
</tbody>
</table>

The rate impact is +6.5% or $126,628 affecting 42 policyholders.

**Item Key: 757988**
Date Submitted: 07/25/2019
SureTec Insurance Company
23 - Fidelity
Initial Rate and Rule
Fidelity
Initial Rate and Rule
Business Service Bonds

# of Policyholders: 0

Company Reference: STEC-FI-BSD-LA-1901R

The above-captioned company wishes to submit initial rate and rule for Business Services Dishonesty Bonds and ERISA Bonds (Fidelity program).

The corresponding form(s) filing, LDI Form Filing No. 758026, Company Form Filing No. STEC-FI-BSD-LA-1901F was acknowledged July 30, 2019.

**Item Key: 757991**
Date Submitted: 07/25/2019
FOREMOST INSURANCE COMPANY
19 - Private Passenger Automobile
PPA Symbol Updates
Private Passenger Automobile
Select 2.5 Program
PPA Symbols Update

Company Reference: A-SELECT 2.5-2019Q2-SYM
Requested Effective Dates - New: 08/31/2019 Renewal: 08/31/2019

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

**Item Key: 757993**
Date Submitted: 07/25/2019
STATE NATIONAL INSURANCE COMPANY, INC.
9 - Inland Marine
Initial Rate and Rule
Personal Inland Marine - Travel
Introduction of UnivOps Charter Protection Policy Program
Initial Rate and Rule
Company Reference: SNIC-IM-TRAV-CPP-LA-1901R
The above-captioned company is introducing a UnivOps Charter Protection Policy Program.

This program will provide coverage for various travel related losses such as cancellation, delay, and baggage etc.

Companion forms (Item Key Number 758050 or Company Reference Number SNIC-IM-TRAV-CPP-LA-1901F) were still pending as of 07/30/2019.

There is no rate impact associated with this filing.

**Item Key: 757996**
Date Submitted: 07/25/2019
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
1 - Property
Revised Rule only
Dwelling Fire Program
Revision of Tiering Guidelines for new business
Company Reference: LA-DW-1909-08-19085
Requested Effective Dates - New: 09/01/2019 Renewal: N/A

The above-captioned company proposes revisions to its Dwelling Fire Program.

With this filing, the company proposes a change to the tiering guidelines for new business. These changes affect eligibility across all tiers and do not affect tier placement.

**Changes to New Business Underwriting Guidelines**
The changes below do not affect slotting into tiers - all tiers are the same.

These changes are items that are unacceptable in all tiers:

1. Under Loss History, Fire/smoke or Liability losses is changed to: Fire/smoke, Flood, or Liability losses.
2. Under Eligibility, Short term rentals is added as unacceptable.
3. Under Dwelling, Construction, Asbestos siding is changed to: Siding: Aluminum, Asbestos, EIFS (installed prior to year 2000), and Metal.

These changes are items that are acceptable in all tiers:

1. Under Eligibility, Risks with an accompanying Republic Homeowner and Auto policy is changed to: Risks with an accompanying Republic Homeowner policy.

There is no rate impact associated with this filing.

**Item Key: 757999**
Date Submitted: 07/25/2019
AmGUARD Insurance Company
5 - Commercial Multiple Peril
Revised Rate and Rule
Businessowners Program
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

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

<table>
<thead>
<tr>
<th>Item Key No.</th>
<th># of Policyholders</th>
<th>Overall % Impact</th>
<th>Overall $ Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>728965</td>
<td></td>
<td>0.0%</td>
<td></td>
</tr>
<tr>
<td>7121252</td>
<td></td>
<td>0.0%</td>
<td></td>
</tr>
<tr>
<td>719696</td>
<td></td>
<td>-0.07%</td>
<td></td>
</tr>
<tr>
<td>694245</td>
<td></td>
<td>0.0%</td>
<td></td>
</tr>
</tbody>
</table>

This company is making the following relativity factors present in its countrywide rating plan:

- An additional rating factor for Grocery Store classes to apply factors based on the square footage of the building.
- Reductions in discounts in its Large Restaurant Discount table.
- An additional liability factor based on the occupancy type for insureds located in Strip Malls.
- Several class relativity changes to targeted limited service restaurants, convenience stores, apartment/condominiums, delicatessens and pizza ships, and contractor classes.
- Filing new class codes to account for Lessors Risk classifications that do not fall into current class tables.
- A -10% Property and Liability relativity for all non-building habitational Lessors Risk insureds.
- An additional liability relativity factor for the occupancy type Owner's more than 10% occupied.
- A reduction in Liquor Liability rates.
- A revision to spoilage rating.
- An expansion of the Playgrounds and Amusement Areas charge to include Amenities for Hotels and Apartments.

These changes will result in a +1.51% rate increase or $135,216.

There will be 1,440 Louisiana policyholders affected by this rate increase.

Item Key: 758000
Date Submitted: 07/25/2019
Greenwich Insurance Company
XL INSURANCE AMERICA, INC.
XL SPECIALTY INSURANCE COMPANY
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Loss Cost Adoption

ISO Loss Cost Designation Filing Number CA-2019-BRLA1

Overall % Impact: 11.5
Overall $ Impact: $497,534
# of Policyholders: 120
Company Reference: 19MX-IS-CA16-LA
Requested Effective Dates - New: 11/01/2019     Renewal: 11/01/2019

The last rate revision to this program was +16.2% or $669,088 which was approved under LDI Item Key Number 710007 effective 11/1/2018 for both new and renewal business.

With this filing, the companies propose to adopt Insurance Services Office, Inc. (ISO) designation CA-2019-BRLA1 which was approved under LDI Item Key Number 742792 effective 11/1/2019.

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

<table>
<thead>
<tr>
<th>Company</th>
<th>Coverage</th>
<th>LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greenwich Insurance Company</td>
<td>Liability</td>
<td>1.830</td>
</tr>
<tr>
<td></td>
<td>Physical Damage</td>
<td>1.948</td>
</tr>
<tr>
<td>XL Insurance America, Inc.</td>
<td>Liability</td>
<td>1.296</td>
</tr>
<tr>
<td></td>
<td>Physical Damage</td>
<td>1.380</td>
</tr>
<tr>
<td>XL Specialty Insurance Company</td>
<td>Liability</td>
<td>1.525</td>
</tr>
<tr>
<td></td>
<td>Physical Damage</td>
<td>1.623</td>
</tr>
</tbody>
</table>

The rate impact associated with this filing is +11.5% or $497,534 affecting 120 policyholders.

Item Key: 758010
Date Submitted: 07/25/2019
FOREMOST INSURANCE COMPANY
4 - Homeowners
Revised Rate and Rule
Homeowners Insurance Program
(Homeowners ACV)
Base rate revision and Compliance with Directive 215

Overall % Impact: -0.4
Overall $ Impact: $-4,557
# of Policyholders: 1056
Company Reference: B-139
Requested Effective Dates - New: 01/01/2020     Renewal: 01/01/2020

The last adjustment to this program was approved in April 2014 (Item Key #307135) and resulted in an overall 0% to be effective August 1, 2014 for both new and renewal business.

With this filing, the company proposes the following changes:

In order to comply with Directive 215, the company proposes revising its base rates and public protection classification factors.

The company is also updating the formatting of its manual. The newly formatted rule pages include all of the same rules as the company's current filing, just in a different order.

Premium Determination

The company has changed its method of calculating base premiums from a displayed rate per amount of insurance to a base rate multiplied by an amount of insurance factor. While the calculation is done differently, the premium outcome is the same. The rates have been changed per Directive 215.

Base Rates
The company has changed from a displayed rate per amount of insurance to a base premium multiplied by an amount of insurance factor to calculate the base rate.

**Premium Modification Factors**

The company has changed the format for displaying premium modification factors, but all the rates remain the same.

- The company has added Hardi-Plank to its Masonry modifier.
- The company has removed Insurance Score I and renamed Insurance Score II as Insurance Score.
- Dwellings Constructed Prior to 1930 is now Pre-1930.
- Named Insured 50 Years of Age or Older is now Insured Age
- Protective Device is now Central Alarm and Burglar Alarm
- Two, Three or Four Family Dwellings is now Number of Families

These changes will result in an overall rate decrease of **-0.4%** or **- $4,557** (1,056 policyholders).

Companion forms (Item Key #758051) were still pending as of August 7, 2019.

**Item Key: 758033**

Date Submitted: 07/23/2019
REGENT INSURANCE COMPANY
GENERAL CASUALTY COMPANY OF WISCONSIN
17 - Other Liability
Loss Cost Adoption
Commercial General Liability
Arrowhead Advantage Program
Adoption of ISO Loss Cost Designation Filing Number GL-2018-RLC18
Overall % Impact: **0.0**
Overall $ Impact: **$0**
# of Policyholders: **10**
Company Reference: 19-6715-RATES/RULES
Requested Effective Dates - New: 12/01/2019 Renewal: 12/01/2019

**Item Key: 758078**

Date Submitted: 07/26/2019
QBE INSURANCE CORPORATION
PRAETORIAN INSURANCE COMPANY
17 - Other Liability
Loss Cost Adoption
Commercial General Liability
Adoption of ISO Loss Cost Designation Filing Number GL-2019-BGL1
Overall % Impact: **0.0**
Overall $ Impact: **$0**
# of Policyholders: **0**
Company Reference: 19-6735-LA-RATES
Requested Effective Dates - New: 02/01/2020 Renewal: 02/01/2020

**Item Key: 758080**

Date Submitted: 07/26/2019
Pharmacists Mutual Insurance Company
19 - Private Passenger Automobile
Adoption
Private Passenger Automobile
Private Passenger Automobile Program
Rate and Rule Revision
Adoption of ISO Loss Cost Filing Designation No. PP-2018-BRLA1
Adoption of ISO Increased Limits Revision Filing Designation No. PP-2018-IRLA1
Overall % Impact: **7.5**
Overall $ Impact: **$95,173**
# of Policyholders: **380**
Company Reference: LA-APV-12-19-RR
Requested Effective Dates - New: 12/31/2019 Renewal: 12/31/2019

The last rate revision to this program was +29.5% or +$64,724 which was approved under LDI Item Key Number 698668 effective 6/1/2018 for both new and renewal business.

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

- PP-2018-IRLA1 (Increased Limited Revision) which was approved for ISO under LDI Item Key Number 719327 effective 4/1/2019; and
- PP-2018-BRLA1 (Loss Costs) which was approved for ISO under LDI Item Key Number 719331 effective 4/1/2019.

The company further proposes the following revisions: introduce credits and surcharges based on the number of vehicles and number of drivers, add a surcharge based on payment
history, and incorporate ISO's LPMP program, implement ISO's mileage factor.


The company is not proposing to revise the current Loss Cost Multiplier for Private Passenger Autos, however, a new loss cost multiplier is being introduced that will affect Miscellaneous Type Vehicles only.

The rate impact associated with this filing is +7.5% or $95,173 affecting 380 policyholders.

Item Key: 758081
Date Submitted: 07/26/2019
Penn Millers Insurance Company
17 - Other Liability
Revised Rate and Rule
Commercial General Liability
Solutions 2000 For Agribusiness Program
# of Policyholders: 0
Company Reference: 19-GL-2017185
Requested Effective Dates - New: 12/01/2019 Renewal: 12/01/2019

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 735099 effective 08/01/2019.

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

LD-41612 - Cannabis Exclusion With Limited Hemp Exception - This mandatory endorsement amends the underlying CG 00 01 form by adding an exclusion related to cannabis and any cannabinoid while excepting this exclusion as it relates to “hemp” as it is defined in the endorsement. This definition does not include derivatives, extracts and the like derived from hemp. There is no charge for this endorsement.

LD-41613 - Cannabis Exclusion With Hemp Exception - This optional endorsement amends the underlying CG 00 01 form by adding an exclusion related to cannabis and any cannabinoid while excepting this exclusion as it relates to “hemp” as it is defined in the endorsement. This definition includes derivatives, extracts and the like derived from hemp. Premium charge of 5% of the underlying commercial general liability premium not subject to further modification by any other manual rule.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 755371, Company Form Filing Number 19-GL-2017185 was approved effective 12/01/2019.

Item Key: 758083
Date Submitted: 07/26/2019
NATIONAL INTERSTATE INSURANCE COMPANY
17 - Other Liability
Revised Rate only
Commercial General Liability
# of Policyholders: 0
Company Reference: NTNL-132023938
Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

Item Key: 758090
Date Submitted: 07/26/2019
Mitsui Sumitomo Insurance Company of America
MITSUI SUMITOMO INSURANCE USA INC.
17 - Other Liability
Initial Rate and Rule
Commercial General Liability
# of Policyholders: 0
Company Reference: GL-LA-56-19062 RA/RU
Requested Effective Dates - New: 01/01/2020 Renewal: N/A

Item Key: 758103
Date Submitted: 07/26/2019
Gulfstream Select Insurance Company
4 - Homeowners
Installment Program
Louisiana Voluntary Homeowners Program
(Louisiana Hanover Homeowners Program)
Introduction of Installment Payment Plan
Company Reference: 2019 LA HANOVER HO PAYMENT PLAN
Requested Effective Dates - New: 12/15/2019 Renewal: 12/15/2019

The above-captioned company wishes to introduce an Installment Payment Plan for use with its Louisiana Voluntary Homeowners Program (Louisiana Hanover Homeowners Program). The initial rates and rules for that program are still pending as Item Key #756188.

The payment plan reads as follows:

108. Premium Payment

GPCIC accepts only the following methods of payment.

A. Full Payment - Full payment of the gross annual premium plus all appropriate policy fees and assessments are due at the inception of the policy. If payment is to be collected at closing, the agent is responsible to remit the correct and timely premium.

B. 2 Pay Plan - 60% of the total premium plus the $25 policy fee and any other applicable fees are due at the inception of the policy, the remaining 40% of the premium is due 180 days after the inception of the policy; or

C. 4 Pay Plan - 40% of the total premium plus the $25 policy fee and any other applicable fees are due at the inception of the policy, the remaining 60% of the premium is due in three equal installments at 90, 180 and 270 day intervals.

D. 6 Pay Plan - 20% of the total premium plus the $25 policy fee and any other applicable fees are due at the inception of the policy, the remaining 80% of the premium is due in five equal installments at 30, 60, 90, 120 and 150 day intervals.

E. 8 Pay Plan - 20% of the total premium plus the $25 policy fee and any other applicable fees are due at the inception of the policy, the remaining 80% of the premium is due in seven equal installments at 30, 60, 90, 120, 150, 180 and 210 day intervals.

F. 10 Pay Plan - 20% of the total premium plus the $25 policy fee and any other applicable fees are due at the inception of the policy, the remaining 80% of the premium is due in nine equal installments at 30, 60, 90, 120, 150, 180, 210, 240 and 270 day intervals.

G. Each installment, except the full payment plan, is subject to a $6 service charge.

H. Installment fee does not apply to the down payment.

Note: Premium must be mailed to the company within five (5) business days of binding for policy to remain in force.

There is no rate impact associated with this filing.

Companion forms (Item Key #756500) were still pending as of July 31, 2019.

Item Key: 758114
Date Submitted: 07/26/2019
LYNDON SOUTHERN INSURANCE COMPANY
17 - Other Liability
Initial Rate and Rule
Contractual Liability
Guaranteed Asset Protection (GAP) Insurance Program
Initial Rate and Rule
# of Policyholders: 0
Company Reference: LSIC-GAP - RATE/RULE MANUAL 4.19
The above-captioned company is submitting a Guaranteed Asset Protection Program (GAP) for its Contractual Liability line.

This program is tailored to Recreational Vehicles and Watercraft.

There is no rate impact associated with this filing.

Item Key: 758118
Date Submitted: 07/26/2019
Nationwide Agribusiness Insurance Company
1 - Property
Initial Rate and Rule
Commercial Property (Fire and Allied Lines)
Initial Rate and Rule
Commercial Agribusiness Operations
# of Policyholders: 0
Company Reference: CP-CW-20191101-TPM-ARRR
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

The above-captioned company wishes to submit initial rate and rule for the new Commercial Ag Operations.

Item Key: 758123
Date Submitted: 07/26/2019
CONTINENTAL CASUALTY COMPANY
17 - Other Liability
Revised Rule only
Kidnap and Ransom Liability
Epack 3 Policy Program
# of Policyholders: 0
Company Reference: 19-01833-L-UPDATE-KNR
Requested Effective Dates - New: 11/01/2019    Renewal: 11/01/2019

Item Key: 758125
Date Submitted: 07/26/2019
CONTINENTAL CASUALTY COMPANY
26 - Burglary And Theft
Revised Rule only
Commercial Burglary and Theft
Epack 3 Policy Program
# of Policyholders: 0
Company Reference: 19-01833-L-UPDATE-BNT
Requested Effective Dates - New: 11/01/2019    Renewal: 11/01/2019

Item Key: 758128
Date Submitted: 07/26/2019
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
GREAT AMERICAN ALLIANCE INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Commercial General Liability
# of Policyholders: 0
Company Reference: 29-0350 19187
Requested Effective Dates - New: 01/01/2020    Renewal: 01/01/2020

Item Key: 758135
Date Submitted: 07/26/2019
MIDDLESEX INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Automobile/Motorcycle
Powersports Program
Rate and Rule Revision
Overall % Impact: 0.0
Overall $ Impact: 50
# of Policyholders: 228
Company Reference: LA PS 2019
Requested Effective Dates - New: 09/30/2019    Renewal: 09/30/2019

The last rate and rule revision to this program was the initial rate and rule filing which was approved under LDI #388546 with an effective date of 5/14/2017.

With this filing, the company proposes to introduce the Rate Stability Tier which will be used when the company has an agreement to transfer or convert business from another insurer or agency. The Rate Stability Tier may also be used to transfer business from insurers affiliated with the company. It is designed to minimize disruption to consumers by matching their current rate and gradually adjusting it to the company's rates.

There is no rate impact associated with this filing.

Item Key: 758152
Date Submitted: 07/29/2019
SENTRY SELECT INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Automobile
Motorcycle Platinum Product
Revised Rate and Rule
Overall % Impact: 5.0
Overall $ Impact: $18,999
# of Policyholders: 440
Company Reference: LA PL 2019

The last rate revision to this program was the initial rate and rule filing which was approved under LDI Item Key #394376 with an effective date of 8/13/2017.

With this filing, the company proposes to revise the base rates by revising the expense constant rate, revising the factors for optional equipment, and introducing the rate stability tier.

The following revisions have been made in the rule manual: replaced rule A40 with rule A20.1,
replaced rule A200 with S200.1, deleted duplicate rule B40.3, updated rule B40.4, and added rule C64.

The rate impact associated with this filing is +5.0% (+$18,999), affecting 440 policyholders.

**Item Key: 758153**
Date Submitted: 07/29/2019
Coface North America Insurance Company
COFACE NORTH AMERICA INSURANCE COMPANY
24 - Surety
Initial Rate and Rule
Surety
Initial Rate and Rule
TradeLiner Credit Insurance Program
# of Policyholders: 0
Company Reference: LA (R) TRL (WRA) 10-1-18 (2)

The above-captioned company wishes to submit initial rate and rule for its TradeLiner Trade Credit Insurance Program.

With this filing, it covers commercial businesses (seller) selling on credit terms to other commercial businesses (debtor or buyer). Losses are from the debtors being unable to pay the seller in full for the goods sold to or the service provided. Non-payment or loss may be the consequence of the debtor filing for bankruptcy protection or otherwise defaulting on the payment owed. A United State seller may ship goods or provide services to a debtor that is also located in the United States or a debtor located outside of the United States. Insurance coverage may be expanded to include other causes of loss including those of a political nature. The Politics Risk perils might extend protection for losses from government intervention preventing the debtor from completing the transaction or inconvertibility, of the local currency by the debtor to the US Dollars.

The rate for policies to be written under this program depends on many factors including debtor information (such as credit rating, country, industry) seller information (industry, annual sales, prior claim experience), as well as policy level characteristics (deductibles, coinsurance, general economic conditions).

The company believes that (a) rating this program is necessary for the following reasons:

- Each risk is unique and there is very little homogeneity between risks.
- Coverage can be very complex via deductibles and coinsurance provisions.
- Coverage can be for multinational companies seeking global insurance programs from Coface and its international affiliates.
- Risk and claims are not independent.
- Political risks can change rapidly in emerging markets.
- There are no advisory organization loss costs or rates for trade credit.
- Political risks can change rapidly in emerging markets.
- Different policy holders have different profit margins and unique credit management procedures which can lead to behaviors that increase or decrease the likelihood and magnitude of credit losses.

The uniqueness of each risk stems from the diversity of risks presenting a multitude of characteristics that play a role in determining the rate. With considerations and differentiating characteristics, it is rare for two policies to be alike.

The differences in debtor profiles make each risk unique. Some risks include hundreds of debtors, while others include only a few. The number of debtors can increase or decrease the premium based on the credit ratings of the individual debtors. Risks may have a higher loss potential because of debts in specific industries or countries. Also, the political and legal environment of the debtor countries contributes to the loss potential.

The loss potential is also affected by the risk level, annual sales, industry, prior claims experience, collection procedures, seasonality, number of debtors and debtor concentration. The program also contains a number of different riders to tailor coverage to the risk's needs which influence the premium. Also the general economic conditions contribute to the premium need.

The coverage limits, deductible and coinsurance add another layer of complexity to the premium determination. Claims may not be independent unlike typical insurance. A deteriorating economy may lead to a large number of claims in a relatively short period of time.

Due to the wide variety of considerations in determining the premium, this program will be (a) rated.

This is a new filing and there is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 723839, Company Form Filing No. LA (F) TRL (WRA) 10-1-18 was acknowledged on January 1, 2019.

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**Item Key: 758154**
Date Submitted: 07/29/2019
SENTINEL INSURANCE COMPANY, LTD.
5 - Commercial Multiple Peril
Revised Rate and Rule
Spectrum Program
Overall % Impact: 7.5

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8/8/2019
Listed below is the history for the above-captioned program:

<table>
<thead>
<tr>
<th>Item Key</th>
<th>Date Submitted:</th>
<th>BCS INSURANCE COMPANY</th>
<th>17 - Other Liability</th>
<th>Revised Rate and Rule</th>
<th>Cyber Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>732774</td>
<td>07/29/2019</td>
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<td>720034</td>
<td>07/29/2019</td>
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<td>715481</td>
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<td>713061</td>
<td>07/29/2019</td>
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</tr>
</tbody>
</table>

This company is making the following revisions:

- Revising base rates.
- Revising minimum premiums.
- Introducing rules for umbrella coverage.

These changes will result in a +7.5% rate increase or +$208,165.

There will be 1,426 Louisiana policyholders affected by this rate increase.

The corresponding form(s) filing, LDI Form Filing No. 254321, Company Form Filing No. FN.07.881.008.01, was approved effective March 17, 2010.

A SERFF "Objection Letter" was sent to Mr. Louis Treviso on August 2, 2019 for additional information.

Item Key: 758160
Date Submitted: 07/29/2019
Starr Indemnity & Liability Company
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Commercial Auto Program
Loss Cost Adoption

- ISO Loss Cost Designation Filing Number CA-2019-BRLA1
- LCM Revision

Overall % Impact: 16.53
Overall $ Impact: $1,318,432
# of Policyholders: 99

Company Reference: 2019-CYBER-1R
Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

The last rate revision to this program was +22.2% or $1,594,103 which was approved under LDI Item Key Number 709880 effective 4/1/2019 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CA-2019-BRLA1 which was approved under LDI Item Key Number 742792 effective 11/1/2019.

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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Current LCM</th>
<th>Proposed LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>1.590</td>
<td>1.625</td>
</tr>
<tr>
<td>Physical</td>
<td>1.750</td>
<td>1.960</td>
</tr>
</tbody>
</table>

The rate impact associated with this filing is +16.53% or $1,318,432 affecting 99 policyholders.

Item Key: 758172
Date Submitted: 07/29/2019
Insurance Company of the State of Pennsylvania, The
4 - Homeowners
Initial Rate and Rule
Introduction of Renters Insurance Program
The above-captioned company wishes to file initial rates and rules for use with its Renters Insurance Program.

A Renters insurance policy may be issued only to: the resident (non-owner) of an apartment or condominium situated in any building provided the residence premises occupied by the insured is used for residential purpose.

There is a mandatory $100 deductible and optional deductibles of $250 or $500.

The proposed rates are based on competitor's similarly approved filings.

There is no rate impact associated with this filing.

Companion forms (Item Key #758385) were still pending as of August 7, 2019.

**Item Key: 758174**
Date Submitted: 07/29/2019
Endurance American Insurance Company
17 - Other Liability
Loss Cost Adoption
Commercial General Liability
Adoption of ISO Loss Cost Designation Filing Number GL-2019-BGL1
Overall % Impact: -0.3
Overall $ Impact: $0
# of Policyholders: 0
Requested Effective Dates - New: 02/01/2020 Renewal: 02/01/2020

The last rate adjustment for the above-captioned companies was filed and approved under the 'Prior Approval' provision, Item Key Number 717728 effective 02/01/2019.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2019-BGL1.

The company will utilize a Loss Cost Multiplier of 1.585.

These changes will result in a -0.3% rate decrease or $0.

There are 0 Louisiana policyholders affected.

**Item Key: 758183**
Date Submitted: 07/29/2019
STARNET INSURANCE COMPANY
9 - Inland Marine
Revised Rate and Rule
Inland Marine - Animal Mortality
Revised Rate and Rule
Overall % Impact: -0.3
Overall $ Impact: $-127
# of Policyholders: 27
Requested Effective Dates - New: 01/01/2020 Renewal: 02/01/2020

The last rate revision (Item Key Number 317351), resulted in an overall rate change of +0.6% or premium increase of $492 (corrected from $125) and affected 7 policyholders.

The above-captioned company is revising rates and rules for its Animal Mortality Program.

Companion forms (Item Key Number 758270 or Company Reference Number LA-AM-IM-FM-2019-01) were approved on 07/31/2019.

The company proposes:

1. Implementing various endorsements which were approved with the companion forms.
2. Raising rates for Cattle - One Month Thirty (30) Days or Less Rate Table.
3. Raising rates for Cattle - Semi-Annual Rate Table.
4. Raising rates for Cattle - Annual Rate Table.
5. Raising rates for Veterinary Services Table.
7. Adding a Canine Individual Risk Premium Modification (IRPM) Factors Schedule Rating Table.

This filing will result in an overall rate decrease of -0.30% or premium decrease of -$127 affecting 27 policyholders.

**Item Key: 758223**
Date Submitted: 07/30/2019
AMERICAN SOUTHERN HOME INSURANCE COMPANY
19 - Commercial Automobile
Revised Rate and Rule
Commercial Automobile
Recreational Vehicle rental Program
Overall % Impact: 0.076
Overall $ Impact: $135
# of Policyholders: 27
The last adjustment to this program was approved in April 2014 (Item Key #307134) and resulted in an overall 0% to be effective August 1, 2014 for both new and renewal business.

With this filing, the company proposes the following changes:

Currently, the company has one Dwelling Insurance Program approved on file and it includes:

- Dwelling Fire One Policy Owner Occupied
- Dwelling Fire Three Policy Owner Occupied
- Dwelling Fire One Policy Landlord
- Dwelling Fire Three Policy Landlord
- Dwelling Fire One Policy Vacant or Unoccupied

With this filing, the company proposes to separate out the Dwelling Fire One Policy Owner Occupied and the Dwelling Fire Three Policy Owner Occupied and rename it the Dwelling Program - Owner Occupied. (See Item Key #758238 and #758239 for the Landlord and Vacant or Unoccupied portions.)

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

Other rule changes include:

The company has revised the definition of Loss History. The company has added language regarding Extraordinary Life Event to the Insurance Score rule.

**Premium Determination**

The company has changed its method of calculating base premiums from a displayed rate per amount of insurance to a base rate multiplied by a rate per increment factor. While the calculation is done differently, the premium outcome is the same. There are no changes to the base rates, only to the public protection classification factors.

**Base Rates**

The company has changed from a displayed rate per amount of insurance to a base premium multiplied by rate per increment factor to calculate base rates.

**Premium Modification Factors**

The company has added Hardi-Plank to the Masonry premium modifier. The company has changed the names of the following premium modification factors:

- Insurance Score I has been removed, and Insurance Score II is now Insurance Score
- Named Insured 50 Years of Age or Older is now Insured Age
- Protective Device is now Central Alarm and Burglar Alarm
- Affinity Group is now Affinity
- Two, Three or Four Family Dwellings is now Number of Families
- Dwellings Constructed Prior to 1930 is now Pre-1930

The company is also updating the formatting of its manual. The newly formatted rule pages include all of the same rules as the company's current filing, just in a different order.

These changes will result in an overall rate decrease of **-0.480%** or **-$52,440** (10,709 policyholders).

Companion forms (Item Key #758507) were still pending as of August 7, 2019.
The last adjustment to this program was approved in April 2014 (Item Key #307134) and resulted in an overall 0% to be effective August 1, 2014 for both new and renewal business.

With this filing, the company proposes the following changes:

Currently, the company has one Dwelling Insurance Program approved on file and it includes:

- Dwelling Fire One Policy Owner Occupied
- Dwelling Fire Three Policy Owner Occupied
- Dwelling Fire One Policy Landlord
- Dwelling Fire Three Policy Landlord
- Dwelling Fire One Policy Vacant or Unoccupied

With this filing, the company proposes to separate out the Dwelling Fire One Policy Landlord and the Dwelling Fire Three Policy Landlord and rename it the Dwelling Program - Landlord. (See Item Key #758235 and #758239 for the Owner Occupied and Vacant or Unoccupied portions.)

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

Other rule changes include:

- The company has revised the definition of Loss History.
- The company has added language regarding Extraordinary Life Event to the Insurance Score rule.

**Premium Determination**

The company has changed its method of calculating base premiums from a displayed rate per amount of insurance to a base rate multiplied by a rate per increment factor. While the calculation is done differently, the premium outcome is the same. There are no changes to the base rates, only to the public protection classification factors.

**Base Rates**

The company has changed from a displayed rate per amount of insurance to a base premium multiplied by rate per increment factor to calculate base rates.

**Premium Modification Factors**

The company has added Hardi-Plank to the Masonry premium modifier.

The company has changed the names of the following premium modification factors:

- Insurance Score I has been removed, and Insurance Score II is now Insurance Score
- Protective Device is now Central Alarm and Burglar Alarm
- Affinity Group is now Affinity
- Two, Three or Four Family Dwellings is now Number of Families
- Dwellings Constructed Prior to 1930 is now Pre-1930

The company is also updating the formatting of its manual. The newly formatted rule pages include all of the same rules as the company's current filing, just in a different order.

These changes will result in an overall rate decrease of **-0.240%** or **$36,383** (16,617 policyholders).

Companion forms (Item Key #758509) were still pending as of August 8, 2019.

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**Item Key: 758239**

Date Submitted: 07/30/2019

FOREMOST INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Dwelling Insurance Program

(Vacant or Unoccupied)

Compliance with Directive 215

Overall % Impact: **0.410**

Overall $ Impact: **$13,312**

# of Policyholders: **2712**

Company Reference: B-148

Requested Effective Dates - New: 01/01/2020  Renewal: 01/01/2020

The last adjustment to this program was approved in April 2014 (Item Key #307134) and resulted in an overall 0% to be effective August 1, 2014 for both new and renewal business.

With this filing, the company proposes the following changes:

Currently, the company has one Dwelling Insurance Program approved on file and it includes:

- Dwelling Fire One Policy Owner Occupied
- Dwelling Fire Three Policy Owner Occupied
- Dwelling Fire One Policy Landlord
- Dwelling Fire Three Policy Landlord
- Dwelling Fire One Policy Vacant or Unoccupied
With this filing, the company proposes to separate out the Dwelling Fire One Policy Vacant or Unoccupied and rename it the Dwelling Program - Vacant or Unoccupied. (See Item Key #758235 and #758238 for the Owner Occupied and Landlord portions.)

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

Other rule changes include:

The company has added language regarding Extraordinary Life Event to the Insurance Score rule.

**Premium Determination**
The company has changed its method of calculating base premiums from a displayed rate per amount of insurance to a base rate multiplied by a rate per increment factor. While the calculation is done differently, the premium outcome is the same. There are no changes to the base rates, only to the public protection classification factors.

**Base Rates**
The company has changed from a displayed rate per amount of insurance to a base premium multiplied by rate per increment factor to calculate base rates.

**Premium Modification Factors**
The company has changed the names of the following premium modification factors:
- **Insurance Score II** is now **Insurance Score**
- **Two, Three or Four Family Dwellings** is now **Number of Families**

The company is also updating the formatting of its manual. The newly formatted rule pages include all of the same rules as the company's current filing, just in a different order.

These changes will result in an overall rate increase of +0.410% or +$13,312 (2,712 policyholders).

Companion forms (Item Key #758508) were still pending as of August 7, 2019.

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**Item Key: 758241**
Date Submitted: 07/30/2019
UNITED FIRE AND CASUALTY COMPANY
UNITED FIRE & INDEMNITY COMPANY
17 - Other Liability
Revised Rate and Rule
Internet Liability
Overall $ Impact: $25,103
# of Policyholders: 1342
Company Reference: IL-LA-UFC-UFI-01012020-XX-RU-XX-ISAP
Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

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**Item Key: 758257**
Date Submitted: 07/30/2019
Ocean Harbor Casualty Insurance Company
4 - Homeowners
Revised Rate only
Louisiana Homeowners (Assumed) Takeout Program
Compliance with Directive 215
Overall % Impact: -0.2
Overall $ Impact: -$1,858
# of Policyholders: 232
Company Reference: OHC19-0006
Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

The last adjustment to this program was approved in February 2018 (Item Key #692938) and resulted in an overall rate decrease of -11.74% to be effective June 1, 2018 for both new and renewal business.

With this filing, the company proposes the following changes:

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

These changes will result in an overall rate increase of +0.2% or +$1,858 (232 policyholders).
The last adjustment to this program was approved in February 2018 (Item Key #692850) and resulted in an overall rate increase of +2.1% to be effective June 1, 2018 for both new and renewal business.

With this filing, the company proposes the following changes:

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

All fire rate pages were reformatted to reduce the size of the manual and Form DWG-E278 (Unit-Owners Coverage) was removed from the Forms Listing as it was approved to be withdrawn under Item Key #745548.

These changes will result in an overall rate decrease of -0.005% or -$61 (774 policyholders).

Item Key: 758264
Date Submitted: 07/30/2019
STATE NATIONAL INSURANCE COMPANY, INC.
17 - Other Liability
Loss Cost Adoption
Commercial General Liability
RSAIA Multinational Insurance Program
Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1
Overall % Impact: -2.1
Overall $ Impact: $-16
# of Policyholders: 1
Company Reference: LA-GL-SNIC-19001-R
The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 710680 effective 08/15/2018.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-BGL1.

The company will continue to utilize a Loss Cost Multiplier of 1.183.

These changes will result in a -2.1% rate decrease or -16.00.

There is 1 Louisiana policyholder affected by this rate decrease.

Item Key: 758265
Date Submitted: 07/30/2019
Ocean Harbor Casualty Insurance Company
1 - Property
Revised Rate only
Louisiana Dwelling Fire (Assumed) Takeout Program
Compliance with Directive 215
Overall % Impact: -0.030
Overall $ Impact: $-967
# of Policyholders: 2147
Company Reference: OHC19-0008
The last adjustment to this program was approved in February 2018 (Item Key #692847) and resulted in an overall rate decrease of -5.85% to be effective June 1, 2018 for both new and renewal business.

With this filing, the company proposes the following changes:

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

All fire rate pages were reformatted to reduce the size of the manual and Form DWG-E278 (Unit-Owners Coverage) was removed from the Forms Listing as it was approved to be withdrawn under Item Key #745541.

These changes will result in an overall rate decrease of -0.030% or -$967 (2,147 policyholders).

Item Key: 758268
Date Submitted: 07/30/2019
Ocean Harbor Casualty Insurance Company
1 - Property
Revised Rate only
Louisiana Mobile Home Dwelling Voluntary Program
Compliance with Directive 215
Overall % Impact: 0.140
Overall $ Impact: $133
# of Policyholders: 71
Company Reference: OHC19-0009
The last adjustment to this program was approved in February 2018 (Item Key #692931) and resulted in an overall rate increase of +1.48% to be effective June 1, 2018 for new business and July 1, 2018 for renewal business.
With this filing, the company proposes the following changes:

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

These changes will result in an overall rate increase of +0.140% or +$133 (71 policyholders).

**Item Key: 758277**
Date Submitted: 07/30/2019
Ocean Harbor Casualty Insurance Company
1 - Property
Revised Rate only
Louisiana Mobile Home Dwelling (Assumed) Takeout Program
Compliance with Directive 215
Overall % Impact: 0.050
Overall $ Impact: $414
# of Policyholders: 467
Company Reference: OHC19-0010
Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

The last adjustment to this program was approved in February 2018 (Item Key #692929) and resulted in an overall rate decrease of -0.38% to be effective June 1, 2018 for new business and July 1, 2018 for renewal business.

With this filing, the company proposes the following changes:

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

These changes will result in an overall rate increase of +0.050% or +$414 (467 policyholders).

**Item Key: 758281**
Date Submitted: 07/30/2019
Humana Health Benefit Plan of Louisiana, Inc.
17 - Other Liability
Revised Rate only
Overall % Impact: -17.4
Overall $ Impact: -$316,767
# of Policyholders: 274
Company Reference: LA-SLP-19-02
This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 719923, effective October 2, 2018.

This company is making the following revisions:

- Reducing the specific base rates in Table S1 by -3.2%.
- Removal of Retiree (Medicare) Age/Gender Factors in Table S8.
- Additional clarification within the development of the Aggregate Stop Loss formula. Specifically, the previous Table A1 has been separated into two retention components: Table A1 and Table A2. As part of this clarification the previous Table A2 is now identified as Table A.3. A decrease is being applied to both A1 and A2 aggregate tables.

These changes will result in a -17.4% rate decrease or -$316,767.

There will be 274 Louisiana policyholders affected by the rate decrease.

The corresponding form(s) filing, LDI Form Filing No. 278585, Company Form Filing No. LA-SLP-11-01, was certified approved on November 10, 2011.

A SERFF "Objection Letter" was sent to Mr. Anders Thompson on August 2, 2019 for additional information.

**Item Key: 758283**
Date Submitted: 07/30/2019
NATIONAL GENERAL INSURANCE COMPANY
17 - Other Liability
Revised Rule only
Contractual Liability
Program I. Guaranteed Asset Protection (GAP)
# of Policyholders: 0
Company Reference: CLP-R-201923
Requested Effective Dates - New: 10/01/2019 Renewal: N/A

The above-captioned company is revising rates and rules for its GAP program under its Contractual Liability line.

The company proposes adding more Primary Deductible Coverage Limits.

There is no rate impact associated with this filing.
The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 12329 effective 2/12/2003.

With this filing, the company is proposing to introduce the pricing for the following new endorsements which will provide limited pollution coverage targeting customers in the oil and gas industry:

- CUP 03 29 Limited Pollution Coverage - "Insured Sites", and
- CUP 03 30 Limited Pollution Coverage - "Work Sites".

In conjunction with introducing pricing for the new coverages, the company is also proposing to revise the pricing across the board for all umbrella coverage. The company is proposing to revise the countrywide pricing for all umbrella coverage to increase the rates and minimums on new and renewal premiums. The company is proposing to update the pricing in Louisiana to utilize the same structure as is currently used countrywide.

The corresponding form filings have been approved under the following:

- Company tracking number BITCO 05/19 UMBRELLA UPDATES, LDI Item Key Number 745110, effective 6/7/2019; and
- Company tracking number BITCO 05/19 UMBRELLA UPDATES, LDI Item Key Number 735254, effective 5/1/2019.

The rate impact associated with this filing is +34.9% or $88,480 affecting 16 policyholders.

**This filing is a resubmission of LDI Item Key Number 741563 which was disapproved due to an inadequate response to the LDI's objection letter and LDI Item Key Number 755373 which was disapproved due to no response to the LDI's objection letter.

**
April 1, 2018 for renewal business.

With this filing, the company proposes the following changes:

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

These changes will result in an overall rate increase of **+0.010%** or **+$151** (275 policyholders).

**Item Key: 758327**

Date Submitted: 07/31/2019  
Spinnaker Insurance Company  
1 - Property  
Revised Rate and Rule  
Louisiana Voluntary Dwelling Fire Program  
Compliance with Directive 215  
Overall % Impact:  **0.100**  
Overall $ Impact:  **$536**  
# of Policyholders:  **347**  
Company Reference: SIC19-0006  
Requested Effective Dates - New: 01/01/2020  
Renewal: 01/01/2020

The last adjustment to this program was approved in August 2018 (Item Key #717158) and resulted in an overall rate decrease of **-1.7%** to be effective September 15, 2018 for new business and November 1, 2018 for renewal business.

With this filing, the company proposes the following changes:

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

Also, Form DWG-E278 (Unit-Owners Coverage) was removed from the Forms Listing as this form was approved to be withdrawn as Item Key #745530.

These changes will result in an overall rate increase of **+0.100%** or **+$536** (347 policyholders).

**Item Key: 758329**

Date Submitted: 07/31/2019  
Spinnaker Insurance Company  
1 - Property  
Revised Rate and Rule  
Louisiana Assumed (Takeout) Dwelling Fire Program  
Compliance with Directive 215  
Overall % Impact:  **-0.020**  
Overall $ Impact:  **-$666**  
# of Policyholders:  **2,626**  
Company Reference: SIC19-0007  
Requested Effective Dates - New: 01/01/2020  
Renewal: 01/01/2020

The last adjustment to this program was approved in January 2018 (Item Key #689170) and resulted in an overall rate decrease of **-1.8%** to be effective March 1, 2018 for new business and May 1, 2018 for renewal business.

With this filing, the company proposes the following changes:

In order to comply with Directive 215, the company proposes revising its public protection classification factors.

Also, the fire rate pages were reformatted to reduce the size of the manual and Form DWG-E278 (Unit-Owners Coverage) was removed from the Forms Listing as this form was approved to be withdrawn as Item Key #745533.

These changes will result in an overall rate decrease of **-0.020%** or **-$666** (2,626 policyholders).

**Item Key: 758331**

Date Submitted: 07/31/2019  
Access Home Insurance Company  
4 - Homeowners  
Revised Rate and Rule  
Homeowners  
HO3 Homeowners Program  
Overall % Impact:  **0.0**  
Overall $ Impact:  **-$78**  
# of Policyholders:  **8039**  
Company Reference: AHIC-LA-HO-201907  
Requested Effective Dates - New: 01/01/2020  
Renewal: 01/01/2020

**Item Key: 758333**

Date Submitted: 07/31/2019  
Access Home Insurance Company  
1 - Property  
Revised Rate and Rule
Personal Property (Fire and Allied Lines)  
DP-3 Dwelling Program  
Overall % Impact: -0.040  
Overall $ Impact: $-773  
# of Policyholders: 7667  
Company Reference: AHIC-LA-DP-201907  
Requested Effective Dates - New: 01/01/2020   Renewal: 01/01/2020

Item Key: 758335  
Date Submitted: 07/31/2019  
Access Home Insurance Company  
4 - Homeowners  
Revised Rate and Rule  
Homeowners  
Overall % Impact: -0.640  
Overall $ Impact: $-564  
# of Policyholders: 1  
Company Reference: AHIC-LA-HOS-201907  
Requested Effective Dates - New: 01/01/2020   Renewal: 01/01/2020

Item Key: 758337  
Date Submitted: 07/31/2019  
Access Home Insurance Company  
4 - Homeowners  
Revised Rate and Rule  
Homeowners  
Overall % Impact: -0.020  
Overall $ Impact: $-868  
# of Policyholders: 7825  
Company Reference: AHIC-LA-HOC-201907  
Requested Effective Dates - New: 01/01/2020   Renewal: 01/01/2020

GUIDEONE MUTUAL INSURANCE COMPANY  
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY  
1 - Property  
Revised Rate and Rule  
Commercial Property (Fire and Allied Lines)  
2019-Limited Flood  
# of Policyholders: 0  
Company Reference: LFCFLA110119RR01  
Requested Effective Dates - New: 11/01/2019   Renewal: 01/01/2020

The last adjustment to this program occurred in May 2019 under the Prior Approval provision (Item Key #734493) with an effective date of August 15, 2019 for new business and December 13, 2019 for renewal business, with a rate impact of 3.2% or $532,067 (2007 policyholders).

The above-captioned companies specialized in providing commercial insurance to Churches, Colleges, Schools, Senior Living Communities (SLC) and Non Profit Human Services.

With this filing, the companies are introducing an enhancement to their optional Limited Flood Coverage Endorsement (GCP 04 04).

There are 2 main changes:

1. The companies are expanding coverage by removing the sewer, sump, or drain backup exclusion.
2. The companies are introducing higher limits of coverage for purchase at the option of the policyholder.

The companies are retaining the existing rates being offered for $10,000 and $25,000 limit options, and are using basic extrapolation to derive the rate for the new $50,000 and $100,000 limit options. Current policyholders who have elected to purchase this optional coverage will not have a pricing impact, but will receive expanded coverage upon renewal if they choose to renew with this endorsement.

The following rule is being revised:

- CF-CW-E-908 - Limited Flood Coverage

The corresponding form(s) filing, LDJ Form Filing No. 758477, Company Form Filing No. LACFLA110119R001 was approved with an effective date of November 1, 2019 for new business and January 1, 2020 for renewal business.

Item Key: 758355  
Date Submitted: 07/31/2019
This is a re-file of Item Key number 743152, which was disapproved on 05/23/2019, because the company did not respond to Mr. William Wolfe's SERFF "Objection letter" dated May 7, 2019.

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

The following changes are proposed:

1. Adding multiple payment options to the installment plan.
2. Filing a page for Motor Truck Cargo.
3. Filing a page for Installation Floater.

Westport's LCM will be changed from 1.868 to 1.494.

There is no rate impact associated with this filing.
**Item Key: 758393**
Date Submitted: 08/01/2019
SOUTHERN UNDERWRITERS INSURANCE COMPANY
4 - Homeowners
Revised Rate and Rule
Homeowners
Republic Home Homeowners Program
Overall % Impact: **-10.5**
# of Policyholders: 0
Company Reference: LA-HO-1909-05-19083
Requested Effective Dates - New: 09/15/2019 Renewal: 09/15/2019

**Item Key: 758429**
Date Submitted: 08/01/2019
Federated Mutual Insurance Company
5 - Commercial Multiple Peril
Revised Rate only
Businessowners Program
In Compliance with Directive 215
* Revised Property Rate Page: BP-R-23 (January 2020)

Overall % Impact: **0.400**
Overall $ Impact: **$56,666**
# of Policyholders: 188
Company Reference: BP-LA-19-1
Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

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

- Item Key No. 735795 Revised Rate and Rule +0.1% Approved, effective 09/15/2019
- Item Key No. 718969 Revised Rate Only -7.4% Approved, effective 02/01/2019
- Item Key No. 710685 Revised Rate and Rule 0.0% Approved, effective 02/01/2019
- Item Key No. 701399 Revised Rate Only +0.7% Approved, effective 08/15/2018

The company is making the following revision:

These changes will result in a **+0.40%** rate increase or **+$56,666**.
There will be **188** Louisiana policyholders affected by the rate increase.

**Item Key: 758432**
Date Submitted: 08/01/2019
EVEREST NATIONAL INSURANCE COMPANY
EVEREST PREMIER INSURANCE COMPANY
EVEREST DENALI INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Liquor Liability
# of Policyholders: 0
Company Reference: LA-LIQ-20042782B
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

**Item Key: 758433**
Date Submitted: 08/01/2019
United Property & Casualty Insurance Company
4 - Homeowners
Revised Rate and Rule
# of Policyholders: 0
Company Reference: LA UPC HO PPC FILING
Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

**Item Key: 758435**
Date Submitted: 08/01/2019
HANOVER INSURANCE COMPANY, THE
1 - Property
Revised Rate and Rule
Personal Property (Fire and Allied Lines)
Dwelling Fire Program
Overall % Impact: **0.0**
Overall $ Impact: **$0**
# of Policyholders: 0
Company Reference: LA-DF-19465
Requested Effective Dates - New: 10/07/2019   Renewal: 10/07/2019

**Item Key: 758437**
Date Submitted: 08/01/2019
HANOVER INSURANCE COMPANY, THE
4 - Homeowners
Revised Rate and Rule
Homeowners
Overall % Impact: 0.0
Overall $ Impact: $0
# of Policyholders: 16
Company Reference: LA-HO-19466
Requested Effective Dates - New: 10/07/2019   Renewal: 10/07/2019

**Item Key: 758444**
Date Submitted: 08/01/2019
ALLIED TRUST INSURANCE COMPANY
4 - Homeowners
Revised Rate and Rule
Homeowners
Homeowners HO-3 Program
# of Policyholders: 0
Company Reference: ATIC-LA-HO3-PPC
Requested Effective Dates - New: 01/01/2020   Renewal: 01/01/2020

**Item Key: 758447**
Date Submitted: 08/01/2019
United Property & Casualty Insurance Company
1 - Property
Revised Rate and Rule
Personal Property (Fire and Allied Lines)
Dwelling Fire Program
# of Policyholders: 0
Company Reference: LA UPC DP PPC FILING
Requested Effective Dates - New: 01/01/2020   Renewal: 01/01/2020

**Item Key: 758448**
Date Submitted: 08/01/2019
EMPLOYERS INSURANCE COMPANY OF WAUSAU
WAUSAU UNDERWRITERS INSURANCE COMPANY
WAUSAU BUSINESS INSURANCE COMPANY
LIBERTY MUTUAL INSURANCE COMPANY
LIBERTY MUTUAL FIRE INSURANCE COMPANY
LM INSURANCE CORPORATION
FIRST LIBERTY INSURANCE CORPORATION, THE
LIBERTY INSURANCE CORPORATION
1 - Property
Non-Adoptions
Commercial Property (Fire and Allied Lines)
Non-Adoption of PIAL Designation Filing Number CF-2019-OCON1/735846
# of Policyholders: 0
Company Reference: PROJECT # 2019-LA-8-CF-G-R
Requested Effective Dates - New: 11/01/2019   Renewal: 11/01/2019

**Item Key: 758450**
Date Submitted: 08/01/2019
LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY
1 - Property
Consent to Rate
Commercial Property (Fire and Allied Lines)
Consent to Rate
Insured: David Layne Manuel
2310 Soyas Circle
Ruston, LA  71270
Policy Effective: 8/25/2019 to 8/25/2020
Policy Number: SF280264
Consent to Rate Premium: $14,238.17
Manual Premium: $12,192.33

# of Policyholders: 0
Company Reference: SF280264
Requested Effective Dates - New: N/A Renewal: 08/25/2019

**Item Key: 758452**
Date Submitted: 08/01/2019
AMERICAN ECONOMY INSURANCE COMPANY
PEERLESS INDEMNITY INSURANCE COMPANY
PEERLESS INSURANCE COMPANY
AMERICAN STATES INSURANCE COMPANY
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
SAFECO INSURANCE COMPANY OF AMERICA
AMERICAN FIRE AND CASUALTY COMPANY
OHIO CASUALTY INSURANCE COMPANY, THE
OHIO SECURITY INSURANCE COMPANY
NETHERLANDS INSURANCE COMPANY, EST. 1845, THE
WEST AMERICAN INSURANCE COMPANY
AMERICA FIRST INSURANCE COMPANY
1 - Property
Non-Adoptions
Commercial Property (Fire and Allied Lines)
Non-Adoption of PIAL Designation Filing Number CF-2019-OCON1/735846

# of Policyholders: 0
Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

**Item Key: 758463**
Date Submitted: 08/02/2019
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
MANUFACTURERS ALLIANCE INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY
17 - Other Liability
Revised Rate and Rule
Commercial General Liability

# of Policyholders: 0
Company Reference: ORSIU-HS-GL-19

**Item Key: 758466**
Date Submitted: 08/02/2019
ACE Insurance Company of the Midwest
4 - Homeowners
Revised Rate and Rule
Homeowners
Platinum Portfolio Program
Overall % Impact: 0.0
Overall $ Impact: $214

# of Policyholders: 548
Company Reference: 19-14017-RR
Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

**Item Key: 758468**
Date Submitted: 08/02/2019
UNION NATIONAL FIRE INSURANCE COMPANY
1 - Property
Revised Rate only
Personal Property (Fire and Allied Lines)
Owner-Occupied Dwelling Program
Overall % Impact: 15.0
Overall $ Impact: $227,484

# of Policyholders: 3488
Company Reference: FIRE 2020
Requested Effective Dates - New: 02/01/2020 Renewal: 02/01/2020

**Item Key: 758470**
Date Submitted: 08/02/2019
SOUTHERN UNDERWRITERS INSURANCE COMPANY
4 - Homeowners
Non-Adoptions
Homeowners
Non-Adoption of PIAL Designation Filing Number LA19-02 (HO-2016-RDHGU); LA19-03 (HO-2016-RDHLC)
# of Policyholders: 0
Company Reference: LA-HO-1911-05-19087
Requested Effective Dates - New: 11/01/2019   Renewal: 11/01/2019

Item Key: 758471
Date Submitted: 08/02/2019
Family Security Insurance Company, Inc.
4 - Homeowners
Revised Rate and Rule
Homeowners
# of Policyholders: 0
Company Reference: LA FSIC HO PPC FILING
Requested Effective Dates - New: 01/01/2020   Renewal: 01/01/2020

UNITED FIRE AND CASUALTY COMPANY
UNITED FIRE & INDEMNITY COMPANY
17 - Other Liability
Revised Rate and Rule
Commercial Umbrella and Excess
Revised Rate and Rule
Overall % Impact: 0
Overall $ Impact: $0
# of Policyholders: 489
Company Reference: CX-LA-UFC-UFI-01012020-RA-RU-XX
Requested Effective Dates - New: 01/01/2020   Renewal: 01/01/2020

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 282050 effective 7/1/2012 for both new and renewal business.
With this filing, the companies propose to revise the following:
- Introduce $2,000,000/$4,000,000 limits for General Liability;
- Add rating for Businessowners;
- Introduce additional Auto Liability limits of $1,500,000/$2,000,000, $1,500,000/$3,000,000, $2,000,000/$4,000,000, and $2,000,000/$6,000,000; and
- Introducing Professional Liability for Businessowners.

There is no rate impact associated with this filing.

Item Key: 758474
Date Submitted: 08/02/2019
UNITED FIRE AND CASUALTY COMPANY
UNITED FIRE & INDEMNITY COMPANY
5 - Commercial Multiple Peril
Businessowners Program
Revised Rate and Rule
Businessowners Program
Overall % Impact: 3.980
Overall $ Impact: $23,606
# of Policyholders: 256
Requested Effective Dates - New: 01/01/2020   Renewal: 01/01/2020

The above-captioned companies currently have on file a businessowners program called Premises Commercial Uni-Saver (PCUS).

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

<table>
<thead>
<tr>
<th>Item Key No.</th>
<th>% Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>725567</td>
<td>0.0%</td>
</tr>
<tr>
<td>316027</td>
<td>+0.32%</td>
</tr>
<tr>
<td>226057</td>
<td>+37.3%</td>
</tr>
</tbody>
</table>

The companies are now filing to transfer all of their PCUS business to this Businessowners program. This program will be adopting the following ISO/PIAL Filing Designation Numbers:

Instead of using independent rates, the companies will be using the ISO/PIAL rates and their own deviations. The company will be using straight ISO/PIAL rates for United Fire & Indemnity Company and a deviation of -25% for United Fire and Casualty Company.

These changes will result in a +3.98% rate increase or +$23,606.

There will be 256 Louisiana policyholders affected by this rate increase.
LDI Form Filing No. 745249, Company Form Filing No. BP-LA-UFC-UF1-01012020-XX-XX-F, was approved effective January 1, 2020.

LDI Form Filing No. 745250, Company Form Filing No. BP-LA-UFC-01012020-XX-XX-F, was approved effective January 1, 2020.

A SERFF "Objection Letter" was sent to Mr. Chris Manders on August 6, 2019 for additional information.

**Item Key: 758475**  
Date Submitted: 08/02/2019  
AXIS Insurance Company  
17 - Other Liability  
Loss Cost Adoption  
Commercial General Liability  
Adoption of ISO Loss Cost Designation Filing Number GL-2019-BGL1  
Overall % Impact: -0.1  
Overall $ Impact: $-5,843  
# of Policyholders: 347  
Requested Effective Dates - New: 02/01/2020  Renewal: 02/01/2020  
The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 715706 effective 02/01/2019.  
With this filing, the company is proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designations.  
GL-2019-BGL1 GL-2019-IPOP1  
The company will utilize a Loss Cost Multiplier of 1.659.  
These changes will result in a -0.1% rate decrease or -$5843.00.  
There will be 347 Louisiana policyholders affected by this rate decrease.

**Item Key: 758478**  
Date Submitted: 08/02/2019  
Greenwich Insurance Company  
XL INSURANCE AMERICA, INC.  
17 - Other Liability  
Loss Cost Adoption  
Commercial General Liability  
Adoption of ISO Loss Cost Designation Number GL-2018-RLC18  
# of Policyholders: 69  
Company Reference: 19MX-IS-GL20-MU-LA  
Requested Effective Dates - New: 12/01/2019  Renewal: 12/01/2019  
The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 387867 effective 06/01/2017.  
With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-RLC18.  
The company will utilize a Loss Cost Multiplier of 1.600 for both companies.  
There is no rate impact associated with this filing.

**Item Key: 758483**  
Date Submitted: 08/02/2019  
STATE NATIONAL INSURANCE COMPANY, INC.  
9 - Inland Marine  
Initial Rate and Rule  
Personal Inland Marine  
Individual Rental Vehicle Physical Damage Insurance Program  
# of Policyholders: 3  
Company Reference: SNIC-PIM-CRVPD-LA-1901R  
The above-captioned company is introducing a Individual Rental Vehicle Physical Damage Insurance Program under its Personal Inland Marine line.  
This program will offer coverage for rental vehicles' losses and reasonable expenses/fees when an insured incurs a loss during a trip. This is a stand-alone collision damage waiver product.  
Companion forms (Item Key Number 758479 or Company Reference Number SNIC-PIM-CRVPD-LA-1901F) were still pending as of 08/08/2019.  
There is no rate impact associated with this filing.

**Item Key: 758488**  
Date Submitted: 08/02/2019  
HUDSON INSURANCE COMPANY  
19 - Commercial Automobile  
Loss Cost Adoption  
Commercial Automobile
Commercial Auto Program
Loss Cost Adoption


Company Reference: HIC-LA-CA-19011

Requested Effective Dates - New: 09/15/2019   Renewal: 09/15/2019

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 19580 effective 1/15/2005.

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

<table>
<thead>
<tr>
<th>ISO Designation</th>
<th>LDI Item Key Number</th>
<th>Effective Date Approved for ISO</th>
</tr>
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<tbody>
<tr>
<td>CA-2018-BRLA1</td>
<td>706582</td>
<td>11/1/2018</td>
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<tr>
<td>CA-2015-RHLLC</td>
<td>310935</td>
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<td>CA-2014-BRLA1</td>
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<td>CA-2012-RZRLC</td>
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<td>CA-2012-RADLC</td>
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<td>CA-2011-BRLA1</td>
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<td>1/1/2012</td>
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<tr>
<td>CA-2009-RLC09</td>
<td>248267</td>
<td>8/1/2010</td>
</tr>
</tbody>
</table>

The company is not proposing to revise the current Loss Cost Multiplier of 1.560.

There is no rate impact associated with this filing.

**This filing is a resubmission of company tracking number HIC-LA-CA-19006, LDI Item Key Number 756364, which was withdrawn by the company.

Item Key: 758492
Date Submitted: 08/02/2019
TEST
34 - Title
Revised Rule only
Title
# of Policyholders: 0
Company Reference: LARAD-REFI19