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 MAY 25, 2020

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

Item Key: 389274  
Date Submitted: 01/18/2017  
AMERISURE MUTUAL INSURANCE COMPANY  
17 - Other Liability  
Consent to Rate  
Commercial General Liability  
Insured: Interior Exterior Building Supply, LP  
Policy Number: GL 2068351011  
Effective Dates: 01/01/2017 - 01/01/2018  
# of Policyholders: 1  
An Objection Letter was emailed to the Insured in 01/18/2017 to address information needed to complete processing of the paper filing. A response date of 02/02/2017 was stated on the letter.

Item Key: 774609  
Date Submitted: 02/26/2020  
United Services Automobile Association  
USAA CASUALTY INSURANCE COMPANY  
USAA GENERAL INDEMNITY COMPANY  
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY  
19 - Private Passenger Automobile  
Revised Rate and Rule  
Private Passenger Automobile  
Private Passenger Automobile Program  
Rate and Rule Revision  
Overall % Impact: 3.5  
Overall $ Impact: $9,902,131  
# of Policyholders: 96935  
Company Reference: LA2003635  
Requested Effective Dates - New: 05/18/2020  
Renewal: 07/02/2020  
The last rate revision to this program was +3.8% (+$9,546,587) which was approved under LDI Item Key #726659 with effective dates of 4/27/2019 for new business and 6/12/2019 for renewal business.  
With this filing, the following structures have been revised: base rates, territory relativities, tier relativities, age-gender-marital status, operator-youthful relationship, operator driving experience, accident, and the effective date on rate pages.  
The rate impact associated with this filing is is 0$ ($0), amended from +3.5% (+$9,902,131), affecting 96,935 policyholders.

Item Key: 775817  
Date Submitted: 02/28/2020  
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  
2020 CLT & Perishable Goods-Systems Breakdown and Power Outage changes  
Overall % Impact: 7.2  
Overall $ Impact: $206,689  
# of Policyholders: 179  
Company Reference: CP-2020-1  
Requested Effective Dates - New: 08/15/2020  
Renewal: 08/15/2020  
The last adjustment to this program occurred in August 2019 under the Prior Approval provision (Item Key #752908) with an effective date of November 15, 2019 with an overall rate impact of -0.2% or -$4,627 (179 policyholders).  
The above-captioned companies wish to submit the following changes with this filing:  

- Type of Business Factors  
- Base Rates

5/27/2020
Pending Rate Filings
- Changing the way the companies rate power outage cover for their grocery program from Federated CP-F-138 Power Outage rates to ISO Spoilage rates.
- Moving Table 74.1.B.1.b Limits for Perishable Goods Systems Breakdown Endorsement from a Federated rule page to a Federated rate page. This has no rate impact.
- Adopting the most recent version of PIAL's and ISO's Commercial Fire and Allied Lines loss costs:
  - LA19-04 (CF-2019-RLA1) - Item Key #735838, effective November 1, 2019
  - LA20-01 (CF-2019-RLA2) - Item Key #769013, effective January 28, 2020

The companies are submitting new rate and rule pages which contain the aforementioned changes.

These changes results in an overall rate impact of **7.1%** or **$205,024** (179 policyholders).

The corresponding form(s) filing, LID Form Filing No. 776973, Company Form Filing No. CP-2020-1, were receipt acknowledged with an effective date of August 15, 2020.

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**Item Key: 777650**
Date Submitted: 03/11/2020
MARKEL AMERICAN INSURANCE COMPANY
9 - Inland Marine
Revised Rate and Rule
Inland Marine/ Pet Health
Revised Rate and Rule
Overall % Impact: **10.8**
Overall $ Impact: **$0**
# of Policyholders: **0**
Company Reference: LAPHRR-201
Requested Effective Dates - New: 07/01/2020      Renewal: 07/01/2020

The last rate filing (Item Key Number 760167) resulted in an overall rate impact of **+4.50%** or premium increase of **+$3,510** affecting 186 policyholders. Approved effective 01/16/2020 and 02/20/2020.

The above-captioned company is submitting a revised rate and rule filing for its Pet Insurance Program.

The company proposes raising the base rates and removing the $9 policy activation fee.

This filing will result in an overall rate increase of **+10.80%** or premium increase of **+$80,141** affecting 0 policyholders.

**Item Key: 777740**
Date Submitted: 03/12/2020
GUIDEONE MUTUAL INSURANCE COMPANY
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY
GUIDEONE ELITE INSURANCE COMPANY
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation
Adopting of NCCI Loss Cost Designation Filing Number dated for 5/1/20
Overall % Impact: **5.6**
Overall $ Impact: **+$105,038**
# of Policyholders: **744**
Company Reference: WCLA050120RR02
Requested Effective Dates - New: 05/01/2020      Renewal: 05/01/2020

This is a re-submission of Item Key Number 770206, which was disapproved due to not being actuarially justified.

The last rate impact (333557) resulted in a rate increase of **+3.10** or **$64,012**.

The above-captioned companies are adopting NCCI reference filing LA-LC-2019-01 (Item Key Number 763153).

<table>
<thead>
<tr>
<th>Company</th>
<th>Current LCM</th>
<th>Proposed LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>GuideOne Mutual Insurance Company</td>
<td>1.519</td>
<td>1.650</td>
</tr>
<tr>
<td>GuideOne Elite Insurance Company</td>
<td>N/A</td>
<td>1.320</td>
</tr>
<tr>
<td>GuideOne Specialty Mutual Insurance Company</td>
<td>N/A</td>
<td>2.062</td>
</tr>
</tbody>
</table>

This filing will result in an overall rate increase of **+9.10%** or premium increase of **+$105,038** affecting 744 policyholders.

LDI Form Filing No. 768085, Company Form Filing No. WCLA040120TIERFO01, were certified approved
effective April 1, 2020.

LDI Form Filing No. 768092, Company Form Filing No. WCLA040120TIERFO01-GSM,GEI, were certified approved effective May 1, 2020.

**Item Key: 777660**
Date Submitted: 03/12/2020
Old Republic General Insurance Corporation
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation
Adoption of NCCI Designation Filing Number LA-LC-2019-01
Overall % Impact: -7.6  
Overall $ Impact: -$183,479  
# of Policyholders: 24  
Company Reference: LA-OG-16W0028-000-R  
Requested Effective Dates - New: 05/01/2020  
Renewal: 05/01/2020

The last rate impact (Item Key Number 727981) resulted in an -5.20% rate decrease or -$65,307 CORRECTED FROM -6.30 and affected 10 policyholders.

The above-captioned company is adopting NCCI Lost Cost Filing Designation Number LA-LC-2019-01.

The company will retain its lcm of 1.748.

This filing will result in an overall rate decrease of -7.60% or premium decrease of -$186,479 affecting 24 policyholders.

**Item Key: 778168**
Date Submitted: 03/23/2020
GENWORTH MORTGAGE INSURANCE CORPORATION
GENWORTH MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA
6 - Mortgage Guaranty
Revised Rate only
Mortgage Guaranty
Revised Rate
Monthly Premium

Overall % Impact: -14.0  
Overall $ Impact: $0  
# of Policyholders: 0  
Company Reference: GNW-320-MRCG  
Requested Effective Dates - New: 04/18/2020  
Renewal: 04/18/2020

With this filing, the company proposes to the monthly premium rates. Additionally, they have simplified the rate cards by removing the split premium rate pages as they are derived as a function of monthly rates. They are revising the Rating Rules Split Premium definition to provide the calculation method. A split renewal rate is calculated so that the monthly rate times the expected duration equals the one-time upfront rate plus the split renewal rate times the expected duration. The Rating Rules also reflect a change in the monthly rate floor from 0.15% to 0.13%

The rate impact associated with this filing is -14.0% ($0) affecting 0 policyholders.

**Item Key: 778319**
Date Submitted: 03/25/2020
American Home Assurance Company
AIU INSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE
AIG ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
17 - Other Liability
Delayed Adoption
Commercial General Liability
# of Policyholders: 0  
Company Reference: ISO-LA-20-GL-01  
Requested Effective Dates - New: 06/01/2020  
Renewal: 06/01/2020

With this filing, the companies are proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers. The companies intend to delay implementation until 06/01/2020.

The companies intend to utilize a Loss Cost Multiplier of

**Item Key: 778362**
Date Submitted: 03/25/2020
OBI National Insurance Company
9 - Inland Marine
Revised Rate and Rule

Company Reference: OBIN-YACHT-RR-LA-2020-1 (MCGRIFF)
The last rate impact (394027) resulted in an overall +5.00% or premium increase of $8,000 and affected 167 policyholders.

The above-captioned company is revising rates and rules for its Yacht program.

The company proposes:

1. Changing Household Members to Family Members.
2. Changing Pollution Liability Limit.
3. Adding Cyber Exclusion section.

This filing will result in an overall rate change of?

**Item Key: 779060**
Date Submitted: 04/02/2020
Imperium Insurance Company
GREAT MIDWEST INSURANCE COMPANY
16 - Workers Compensation
Installment Program

The above-captioned companies are revising their payment plan.

There is no rate impact associated with this filing.

**Item Key: 779591**
Date Submitted: 04/07/2020
Arch Insurance Company
9 - Inland Marine
Revised Rate and Rule
Personal Inland Marine/Travel
Wholesale Travel Insurance Program
Revised Rate and Rule
Overall % Impact: 3.45
Overall $ Impact: $11,943
Company Reference: ARCH-18-162-C
This is a re-submission of Item Key Number 762311, which was disapproved on 10/31/2019 for not being Actuarially supported.

This is a re-submission of Item Key Number 756442, which was withdrawn by the company on August 05, 2019 prior to review/implementation

This is a re-submission of Item Key Number 726968, 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 approved on 07/31/2019.

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

**Item Key: 779859**
Date Submitted: 04/09/2020
Berkshire Hathaway Specialty Insurance Company
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Loss Cost Adoption

- ISO Designations CA-2019-BRLA1, CA-2019-BRLB1, CA-2015-ROCP1
- LCM Revision

Overall % Impact: 20.1
Overall $ Impact: $509,811
The last rate revision to this program was +15.96% or $265,330 which was approved under LDI Item Key Number 706582 effective 8/1/2018 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) Optional Class Plan, recent Loss Costs, introduce risk specific Loss Cost Multipliers (LCM) and introduce risk specific Expected Loss Ratios (ELR).

The company is proposing to adopt the following ISO designations:

<table>
<thead>
<tr>
<th>ISO Designation</th>
<th>LDI Item Key Number</th>
<th>Effective Date Approved for ISO</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA-2019-BRLA1</td>
<td>742792</td>
<td>11/1/2019</td>
</tr>
<tr>
<td>CA-2015-ROCP1</td>
<td>382645</td>
<td>N/A</td>
</tr>
<tr>
<td>CA-2019-BRLB1</td>
<td>742773</td>
<td>11/1/2019</td>
</tr>
</tbody>
</table>

The companies are proposing to revise the LCMs as follows:

<table>
<thead>
<tr>
<th>Risk Type</th>
<th>Coverage</th>
<th>Current LCM</th>
<th>Proposed LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human and Social</td>
<td>Liability</td>
<td>1.746</td>
<td>1.465</td>
</tr>
<tr>
<td>Services</td>
<td>Physical Damage</td>
<td>1.804</td>
<td>2.018</td>
</tr>
<tr>
<td>All Other</td>
<td>Liability</td>
<td>1.746</td>
<td>1.746</td>
</tr>
<tr>
<td></td>
<td>Physical Damage</td>
<td>1.804</td>
<td>1.804</td>
</tr>
</tbody>
</table>

The rate impact associated with this filing is +20.1% or $509,811 affecting 104 policyholders.

**Item Key: 780515**
Date Submitted: 04/15/2020

MARKEL INSURANCE COMPANY
17 - Other Liability
Initial Rate and Rule
Professional Liability
Episodic Miscellaneous Professional Liability Program

**Item Key: 780542**
Date Submitted: 04/16/2020

CHARTER OAK FIRE INSURANCE COMPANY, THE
PHOENIX INSURANCE COMPANY, THE
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
27 - Boiler And Machinery
Revised Rule only
Boiler and Machinery
Rule Filing in Response to Terrorism Risk Insurance Program Reauthorization Act of 2019 (TRIPRA 2019)

**Item Key: 780580**
Date Submitted: 04/16/2020

WESTPORT INSURANCE CORPORATION
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
NORTH AMERICAN ELITE INSURANCE COMPANY
1 - Property
Initial Rule only
Yacht Dealers and Marinas Program
Initial Rule
As discussed with Charles Hansberry, the company is submitting a rule page to advise the LDI that the Yacht Dealers and Marinas Program will use the current applicable American Association of Insurance Services' (AAIS) Commercial Property rules and loss costs/rates in addition to the North American Elite Insurance Company, North American Specialty Insurance Company or the Westport Insurance Corporation's LCM's, exceptions, forms and rules on file with the Louisiana Department of Insurance for their AAIS Commercial Property product.

This filing may be used as a package program with the same rates and no modifications.

**Item Key: 780752**

- Date Submitted: 04/20/2020
- Maison Insurance Company
- Revised Rate and Rule
- Louisiana Takeout Dwelling Fire Program
- Revision and Compliance with Directive 215
- Overall % Impact: 7.1
- Overall $ Impact: $913,904
- # of Policyholders: 8425
- Company Reference: MIC-TO-DF-2020-01-RF
- Requested Effective Dates - New: 08/01/2020 Renewal: 08/01/2020

The last adjustment to this program was approved in November 2017 (Item Key #688082) and resulted in an overall rate increase of +3.745% to be effective March 1, 2018 for both new and renewal business.

With this filing, the company proposes the following changes:

- Adjust base rates by territory
- Adjust Fire base rates for Public Protection Classes 2-7 to be in compliance with Directive 215

Various rule changes and clerical changes to the manual are also being proposed as follows:

- Removal of Wind Only Cancellation Provision and Short Rate Table;
- Revised Rule XII., Cancellations, F.2. to remove the 30-day backdating provision,
- Reformatting of the Fire Key Factor Tables and
- Correction of Base Deductible from $500 to $250 (This is not a change; the base deductible is $250 but was incorrectly stated in the prior version of the manual).

These changes will result in an overall rate increase of +7.1% or $913,904 (8,425 policyholders).

**Item Key: 780844**

- Date Submitted: 04/22/2020
- OLD REPUBLIC INSURANCE COMPANY
- 17 - Other Liability
- Revised Rule only
- Directors & Officers Liability
- # of Policyholders: 0
- Company Reference: LA-OR-17D0016-001-R
- Requested Effective Dates - New: 06/01/2020 Renewal: 06/01/2020

With this filing, the company is introducing the following new endorsement for use with the above-captioned program.

**PRV101030 Conditional Guaranteed Renewal Endorsement**

**Purpose / Usage:** Broadens No Premium impact Added by underwriter Allows the insured to elect to renew the policy automatically, with some kick outs.

**Rule:** Conditional Mandatory

If the insured requests this endorsement be attached, and if the company agrees.

There is no rate impact associated with this filing.

The corresponding form(s) LDI Form Filing Number 778931, Company Form Filing Number LA-OR-17D0016-000-F was approved effective 06/01/2020.

**Item Key: 780918**

- Date Submitted: 04/23/2020
- MARKEL AMERICAN INSURANCE COMPANY
- MARKEL INSURANCE COMPANY
- 9 - Inland Marine
- Installment Program

Company Reference: 2003RR009-PIM

The above-captioned companies are submitting an installment payment plan for their Personal Inland Marine/Fine Arts Program.

There is no rate impact associated with this filing.
The above-captioned company is revising rates and rules for its Personal Articles Program. This filing will result in an overall rate impact of **-6.010%** or premium decrease of **$0** affecting **0** policyholders.

**Item Key: 780985**
Date Submitted: 04/23/2020
Ascot Insurance Company
17 - Other Liability
Initial Rate and Rule
Professional Liability
# of Policyholders: **0**
Company Reference: GREY-132348673

With this filing, the company proposes to introduce a rule to give a discount to its policyholders due to COVID-19. There is no rate impact associated with this filing.

**Item Key: 781781**
Date Submitted: 04/28/2020
OLD REPUBLIC INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule

# of Policyholders: **0**
Company Reference: LA-OR-17D0019-001-R
Requested Effective Dates - New: 06/01/2020  Renewal: 06/01/2020

**Item Key: 781782**
Date Submitted: 04/28/2020
OLD REPUBLIC INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule

Company Reference: LA-OR-17D0020-000-R

**Item Key: 781793**
Date Submitted: 04/28/2020
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
17 - Other Liability
Initial Rate and Rule

# of Policyholders: **0**
Company Reference: 2019-10-0010
Pending Rate Filings

Date Submitted: 04/28/2020
UTICA MUTUAL INSURANCE COMPANY
17 - Other Liability
Revised Rule only

# of Policyholders: 0
Company Reference: 20040
With this filing, the company is introducing two new endorsements for use with the above-captioned program.

Amendment of Wrongful Act Definition, 14-E-1130, revises the wrongful act definition to clarify that wrongful act does not include any breach of duty, negligent act, error or omission that causes or results in "cyber-related damage" as defined in the form.

Amendment of Employment-Related Practices Definition, 8-E-4273, revises the "employment-related practices" definition to clarify that employment-related practices do not include any practices that cause or result in "cyber-related damage" as defined in the form.

The related rules, 8-MP-2818 and 8-MP-2819 provide the eligibility for the coverages.

There is no premium associated with either of these endorsements.

The corresponding form(s), LDI Form Filing Number 781778, Company Form Filing Number 20040 was approved effective 01/01/2021.

Item Key: 781795
Date Submitted: 04/28/2020
UTICA MUTUAL INSURANCE COMPANY
17 - Other Liability
Professional Liability
Protector Insurance Agents and Brokers Errors and Omissions Program
# of Policyholders: 0
Company Reference: 20040PROT
Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021
With this filing, the company is introducing the following new mandatory rules for use with its

Amendment of Wrongful Act Definition, 14-E-1130, revises the wrongful act definition to clarify that wrongful act does not include any breach of duty, negligent act, error or omission that causes or results in "cyber-related damage" as defined in the form.

The second endorsement, Amendment of Employment-Related Practices Definition, 8-E-4273, revises the "employment-related practices" definition to clarify that employment-related practices do not include any practices that cause or result in "cyber-related damage" as defined in the form.

There is no charge with these endorsements.

The corresponding form(s), LDI Form Filing number 781830, Company Form Filing Number 20041 was approved effective 01/01/2021.

Item Key: 781804
Date Submitted: 04/29/2020
Clearcover Insurance Company
19 - Private Passenger Automobile
Installment Program
Private Passenger Automobile
Private Passenger Automobile Program
Installment Plan
Company Reference: PPA-20-002 (LA-R)
Requested Effective Dates - New: 05/04/2020 Renewal: 05/04/2020
With this filing, the company proposes to update this program by adding rate factors for $7500 limit.

There is no rate impact associated with this filing.

Item Key: 781820
Date Submitted: 04/29/2020
ACCREDITED SURETY AND CASUALTY COMPANY, INC.
17 - Other Liability
Directors and Officers Liability
Community Association Select Program
# of Policyholders: 0
Company Reference: ASCC-20-001-LA-R (D&O)

Item Key: 781825
Date Submitted: 04/29/2020
UTICA MUTUAL INSURANCE COMPANY
1 - Property
Initial Rule only
Initial Rule
CP Cyber Incident Exclusion
Company Reference: CP Cyber Incident Exclusion
Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021
The company is introducing the Cyber Incident Exclusion, 8-MP-2823.

The rule adds a mandatory exclusion to the Commercial Property Coverage Part for loss or damage caused by:

1. Unauthorized access to or use of any computer system.

2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system that is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system or otherwise disrupt its normal functioning or operation.

3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, otherwise disrupts its normal functioning or operation.

The related endorsement is being submitted under separate cover.

There is no premium associated with the use of the rule.

Item Key: 781903
Date Submitted: 04/30/2020
FCCI Insurance Company
NATIONAL TRUST INSURANCE COMPANY
17 - Other Liability
Revised Rate only

Commercial Umbrella and Excess
Commercial Umbrella Program
Rate Revision

Rule 39. Premium Determination

Overall % Impact: 0.00
Overall $ Impact: 0
# of Policyholders: 296
Company Reference: UMB-LA-23118RARU
Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 387350 effective 6/1/2017 for both new and renewal business.

With this filing, the companies are proposing to revise Rule 39., Premium Determination:

- B.1. First $1,000,000 Layer Line of Business Umbrella Factors
  Revise the Defined Factors for FCCI with no change to the NTI factors.
- B.3. Layer Minimum Premiums
  Revise the layer minimum premium to $1,000.

There is no rate impact associated with this filing.

Item Key: 781906
Date Submitted: 04/30/2020
American Pet Insurance Company
9 - Inland Marine
Revised Rate and Rule
Personal Inland Marine
Pet Health Insurance
Trupanion Pet Health Insurance Program
Revised Rate and Rule

Overall % Impact: 10.00
Overall $ Impact: $145,761
# of Policyholders: 2444
Company Reference: APIC-TRU-LA20200424-RU
The last rate impact (727709) resulted in a rate increase of +15.00% or premium increase of $160,112 and affected 1,963 policyholders.

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

The company proposes:

1. Base Rates: Revising based on experience and in consideration of other proposed changes
2. Breed Factors: Revising based on experience and adding new breeds
3. Age at Enrollment Factors: Revising based on experience
4. Geography Factors: Revising based on experience
5. Landspath Factor: Adding Landspath food program discount factor

This filing will result in an overall rate increase of +10.00% or premium increase of $145,761 affecting 2,444 policyholders.
**Item Key: 781935**
Date Submitted: 05/01/2020
UTICA MUTUAL INSURANCE COMPANY
17 - Other Liability
Revised Rule only
Professional Liability
# of Policyholders: 0
Company Reference: 20044

**Item Key: 781938**
Date Submitted: 05/01/2020
UTICA MUTUAL INSURANCE COMPANY
17 - Other Liability
Revised Rule only
Professional Liability
# of Policyholders: 0
Company Reference: 20044

**Item Key: 781950**
Date Submitted: 05/01/2020
MARKEL AMERICAN INSURANCE COMPANY
MARKEL INSURANCE COMPANY
17 - Other Liability
Installment Program
Commercial General Liability
Installment Program
Company Reference: 2003RR009-GL

**Item Key: 781995**
Date Submitted: 05/01/2020
Blackboard Insurance Company
5 - Commercial Multiple Peril
Revised Rate and Rule
Businessowners Program
Overall % Impact: 21.2
Overall $ Impact: 290,162
# of Policyholders: 462
Company Reference: BB-20-010
Requested Effective Dates - New: 09/01/2020 Renewal: 09/01/2020

This company's last rate adjustment was filed and approved under the "Prior Approval" provision, Item Key No. 710318, which resulted in an overall 0% rate impact, effective November 1, 2018.

This company is making the following revisions:

- Adopting PIAL Filing Designation No. LA19-16 (BP-2019-RLC19) and LA16-11 (BP-2016-RLA1).
- Updating the company's loss cost multiplier from 1.35 to 1.538.
- Withdrawing Schedule Rating IRPM Plan.
- Introducing the following additional rating considerations that deviate from ISO loss costs:
  - New rating factors not otherwise considered within the ISO rating plan.
  - Class deviations.
  - Revising the exception to Rule 8. Paragraph B. Waiver of Premium from "Waive additional premium of $10 or less" to "Do not waive additional premium".

These changes will result in a +21.2% rate increase or +$290,162.

There will be 462 Louisiana policyholders affected by this rate increase.

**Item Key: 782000**
Date Submitted: 05/01/2020
Hartford Steam Boiler Inspection and Insurance Company
17 - Other Liability
Revised Rate and Rule
Cyber Liability
Overall % Impact: -40.0
Overall $ Impact: -686
# of Policyholders: 1
Company Reference: HSB-CYBER-RATE-2020
Requested Effective Dates - New: 07/01/2020 Renewal: 07/01/2020

**Item Key: 782056**
Date Submitted: 05/04/2020
Vantapro Specialty Insurance Company
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Non-Profit and Social Service Providers Program
Loss Cost Adoption

ISO Designations CA-2015-ROCP1, CA-2018-BRLA1, CA-2019-BRLA1, and CA-2019-BRLB1

Overall % Impact: 37.510
Overall $ Impact: $107,021
# of Policyholders: 24
Company Reference: VSIC-CA-NPSS-2020-OCP
Requested Effective Dates - New: 03/01/2021   Renewal: 03/01/2021

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 714256 effective 8/7/2018.

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

<table>
<thead>
<tr>
<th>ISO Designation</th>
<th>LDI Item Key Number</th>
<th>Effective Date Approved for ISO</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA-2015-ROCP1</td>
<td>382645</td>
<td>N/A</td>
</tr>
<tr>
<td>CA-2019-BRLB1</td>
<td>742773</td>
<td>11/1/2019</td>
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<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 company is not proposing to revise the current Loss Cost Multiplier of 1.880.

There is no rate impact associated with this filing.

Item Key: 782082
Date Submitted: 05/04/2020
TNUS Insurance Company
TOKIO MARINE INSURANCE COMPANY, LTD.
16 - Workers Compensation
Loss Cost Adoption

Overall % Impact: -7.40
Overall $ Impact: -$13,031
# of Policyholders: 28
The last rate impact (Item Key Number 734612) resulted in an overall -2.10% rate decrease or -$3,023 premium decrease and affected 27 policyholders.

The above-captioned companies are adopting NCCI Loss Cost Filing Designation Number LA-LC-2019-01.

The companies are retaining their current lcms.

<table>
<thead>
<tr>
<th>Company</th>
<th>Loss Cost Multiplier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tokio Marine America Insurance Company</td>
<td>1.614</td>
</tr>
<tr>
<td>TNUS Insurance Company</td>
<td>1.291</td>
</tr>
</tbody>
</table>

This filing will result in an overall rate decrease of **7.40%** or premium decrease of **-$13,031** affecting 28 policyholders.

Item Key: 782083
Date Submitted: 05/04/2020
Independence American Insurance Company
9 - Inland Marine
Initial Rate and Rule

Company Reference: FIGO RATE FILING LA
The above-captioned company is submitting a new Pet Insurance Program.

Companion forms (Item Key Number 782181 or Company Reference Number FIGO FORM FILING LA) were still pending as of 05/07/2020.

There is no rate impact associated with this filing.

Item Key: 782084
Date Submitted: 05/04/2020
Catlin Indemnity Company
9 - Inland Marine
Withdrawal of Rates or Rules
Animal Mortality
Livestock Program
Withdrawal of rates or rules
Company Reference: 20DX-AP-CM01-MU-LA-R
The above-captioned company is withdrawing its Livestock Program.

Companion forms (Item Key Number 781989 or Company Reference Number 20DX-AP-CM01-MU-LA-F) were acknowledged on 05/05/2020.

There is no rate impact associated with this filing.

**Item Key: 782102**
Date Submitted: 05/05/2020
HORACE MANN INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rule only
Private Passenger Automobile
Private Passenger Automobile
Revised Rule
Company Reference: Private Passenger Automobile Program
Requested Effective Dates - New: 05/25/2020 Renewal: 07/16/2020

With this filing, the companies propose to revise the installment plan.

There is no rate impact associated with this filing.

**Item Key: 782112**
Date Submitted: 05/05/2020
HORACE MANN INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Automobile
Private Passenger Automobile Program
Revised Rate and Rule
Overall % Impact: 1.120
Overall $ Impact: $230,690
# of Policyholders: 13917
Company Reference: LA A052520
Requested Effective Dates - New: 05/25/2020 Renewal: 07/16/2020

The last rate revision to this program was +3.0% (+$673,849) which was approved under LDI Item Key #719628 with effective dates of 2/16/2019 for new business and renewal business.

With this filing, the companies propose to revise the base rates, liability only factor, introduce anti-theft discount, introduce employee/agent discount, introduce paperless discount; introduce supplemental multi-line discount, introduce automatic adjustment factor, HMIC/HMPC rating factors, roll TIC policies to HMPC and reopening TIC as the preferred company, and TIC rates.

The company further proposes the following revisions:

- We have removed references to motorcycles, motorhomes, snowmobiles, antiquities cars, kit cars, neighborhood electric cars and commercial use vehicles as we currently do not write these vehicles and do not intend to write these vehicles in the future.
- Rule 4.2 (Rated Driver Factor) – Clarifying our driver assignment process as it will apply to HMIC and HMPC. We have created driver and vehicle ranks for when the number of drivers does not match vehicles. If there are more autos than drivers, the remaining autos will be assigned to their principal operator.
- Rule 4.6 (Accident Points) – We have added language to this rule to clarify how points are assigned for each company as well as when they will be re-evaluated. Additionally we have removed all language regarding date checks as these dates are no longer relevant. The accident point exceptions have also been simplified.
- Rule 4.7 (Violation Points) – Similar to Rule 4.6, we have added language to this rule to clarify how points are assigned for each company as well as when they will be reevaluated. We have also added language to clarify that if the driver has an at-fault accident and is convicted of a moving traffic violation in connection with the accident, we will only assign points for the incident with the higher surcharge.
- Rule 4.14 (Occasional Driver) – We have revised this rule so that this rating variable only applies to a rated driver under the age of 21 who is not designated as a principal operator for any auto on a policy with more drivers than autos. Previously this discount applied to any occasional operator under the age of 25.
- Rule 4.16 (HM Drive Participation Discount) – This one-time credit is being converted to a driver rating factor that will be verified at renewal. This discount can be found in the rate manual.
- Rule 5.7 (Payment Plan Types) – Incorporated current language from the “Payroll Payment Plan” rule and listed all other payment plan options available. In addition to our current payment plan options, we will now offer a “Paid in Full” payment option.
- Rule 6.5 (Annual Mileage) – We have revised this rule so that the mileage band movement cap...
varies by policy term. Previously this movement was capped at 3 bands
each renewal, regardless of the policy’s term. We are revising our process so that we cap mileage
band movement at 6 bands annually (3 bands per renewal for 6 month policies, 6
bands per renewal for 12 month policies).
- Rule 6.6 (Symbol) – We have removed the “Cars to be down-symubled” table as we
are discontinuing this process and these vehicle models are no longer relevant. We have
removed the separate step for customized utility vehicles. These vehicles should follow the same
process as all other vehicles for symbol assignment. Lastly, we have expanded
the 2011 and subsequent symbols table per the structural change noted above.

The rate impact associated with this filing is +1.120% (+$230,690), affecting 13,917 policyholders.

**Item Key: 782114**  
Date Submitted: 05/05/2020  
Professional Solutions Insurance Company  
17 - Other Liability  
Initial Rate and Rule  
Directors and Officers Liability  
Management Liability Program  
# of Policyholders: 0  
Requested Effective Dates - New: 05/22/2020 Renewal: N/A

**Item Key: 782115**  
Date Submitted: 05/05/2020  
Professional Solutions Insurance Company  
17 - Other Liability  
Initial Rate and Rule  
Professional Liability  
Management Liability  
# of Policyholders: 0  
Requested Effective Dates - New: 05/22/2020 Renewal: 05/22/2020

**Item Key: 782117**  
Date Submitted: 05/05/2020  
Professional Solutions Insurance Company  
17 - Other Liability  
Initial Rate and Rule  
Employment Practices Liability  
Management Liability Program  
# of Policyholders: 0  
Requested Effective Dates - New: 05/22/2020 Renewal: N/A

**Item Key: 782118**  
Date Submitted: 05/05/2020  
CONTINENTAL CASUALTY COMPANY  
17 - Other Liability  
Revised Rate and Rule  
Personal Umbrella and Excess  
AICPA Personal Catastrophe Liability Program  
Revised Rate and Rule  
Overall % Impact: 24.000  
Overall $ Impact: $95,640  
# of Policyholders: 691  
Company Reference: 20-02113-R  
Requested Effective Dates - New: 11/01/2020 Renewal: 11/01/2020

The last rate revision to this program was +6.9% or $26,289 which was approved under LDI Item Key
Number 742741 effective 11/1/2019 for both new and renewal business.

With this filing, the company proposes to revise the rates for all limits and territories in Sections E., Rates,
and G., Uninsured Motorists Rates.

The rate impact associated with this filing is +24.00% or $95,040 affecting 691 policyholders.

**Item Key: 782121**  
Date Submitted: 05/05/2020  
Professional Solutions Insurance Company  
17 - Other Liability  
Initial Rate and Rule  
Fiduciary Liability  
Management Liability Program
# of Policyholders:  0
Requested Effective Dates - New: 05/22/2020  Renewal: 05/22/2020

**Item Key: 782122**
Date Submitted: 05/05/2020
Professional Solutions Insurance Company
17 - Other Liability
Initial Rate and Rule
Cyber Liability
Management Liability Program
# of Policyholders:  0
Requested Effective Dates - New: 05/22/2020  Renewal: N/A

**Item Key: 782123**
Date Submitted: 05/05/2020
Professional Solutions Insurance Company
17 - Other Liability
Initial Rate and Rule
Professional Liability
Employed Lawyers Management Liability Program
# of Policyholders:  0
Requested Effective Dates - New: 05/22/2020  Renewal: N/A

**Item Key: 782127**
Date Submitted: 05/05/2020
EVEREST NATIONAL INSURANCE COMPANY
17 - Other Liability
Adoption
# of Policyholders:  0
Company Reference: LA-LIQ-20044516B

**Item Key: 782140**
Date Submitted: 05/05/2020
Watford Insurance Company
17 - Other Liability
Initial Rate and Rule
Commercial General Liability
Truckers Program
# of Policyholders:  0
Company Reference: WIC-TP-CGL-LA-1901R

**Item Key: 782148**
Date Submitted: 05/05/2020
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Automobile
Private Passenger Auto Program
Revised Rate and Rule
Overall % Impact:  6.0
Overall S Impact:  $1,538,650
# of Policyholders:  10659
Company Reference: LA200331XRMXX109
Requested Effective Dates - New: 08/01/2020  Renewal: 08/01/2020

The last rate revision to this program was +9.854% (+$2,796,942) which was approved under LDI Item Key #737056 with effective dates of 8/1/2019 for new and renewal business.

The following rules have been introduced:

1. Rule 325.21 – AAA OnBoard Activation Discount
We are introducing a new discount for vehicles that are enrolled in the AAA OnBoard Program and have successfully installed and activated the AAA OnBoard mobile app on their smart phones.

2. Rule 325.22 – AAA OnBoard Driving Score Discount
We are introducing a AAA OnBoard Driving Score Discount. Vehicles enrolled in the AAA OnBoard program may qualify for the AAA OnBoard Driving Score Discount in the program. The AAA OnBoard Driving Score takes into account the vehicle’s driving information such as speed, braking, and time and day of the week, and phone usage. To qualify for the AAA OnBoard Driving Score at renewal, at the time of the renewal offer, a vehicle must be enrolled in the program, must have at least 60 connected days,
and must have sufficient driving data gathered during that data collection period. Up to 180 consecutive days of driving information will be gathered from the AAA OnBoard mobile app and used to establish the AAA OnBoard Driving Score. If there are still days left in the 180 day driving information period after the renewal offer, additional driving data will continue to be collected until 180 days of information has been collected. All available data will be used to determine discount qualification and to calculate or recalculate the AAA OnBoard Driving Score at the next renewal.

3. Rule 333 - AAA OnBoard Program
We are introducing a new program. Rated drivers with qualified smart phones can enroll the vehicle they primarily drive into the AAA OnBoard Program. Enrollment into the AAA OnBoard Program is voluntary. Only Private Passenger and Utility vehicles are eligible. Membership in AAA Missouri by the primary driver of the vehicle is required for enrollment and activation of the AAA OnBoard mobile app and for data collection in the AAA OnBoard Program.

The following rules have been revised:

1. Rule 301.2 – Vehicle Definitions – Recreational Vehicle
This rule has been revised under eligibility that a trailer may not exceed 40 feet in length instead of 35 feet.
This replaces Rule 301.2, dated 12-15-2009.

2. Rule 310 – Private Passenger Trailers
This rule has been revised under eligibility that a trailer may not exceed 40 feet in length instead of 25 feet and that it may not exceed $100,000 in value instead of $75,000. Only page 1 is being filed as it is the only page of the rule with revisions.
This replaces Rule 310, dated 8-1-2015.

3. Rule 321 – Premium Transition Rule
This rule has been revised to change that the amount of premium increases on individual policies are to be capped to 10% from 20%.
This replaces Rule 321, dated 8-1-2018.

4. Rule 322 – Premium Payments
We are implementing a $10 late payment fee when any scheduled installment payment is not paid by the due date.
This replaces Rule 322, dated 8-1-2018.

5. Rule 325.7 – Good Student Discount
This rule has been revised to indicate that the academic requirements of grade average can now be cumulative. Only page 1 is being filed as it is the only page of the rule with revisions.
This replaces Rule 325.7, dated 4-1-2017.

6. Rule 325.9 Longevity
The factors in this rule have been revised.
This replaces Rule 325.9, dated 8-1-2019.

7. Rule 326 – Discount Factors
This rule has been revised to add the AAA OnBoard – Activation discount factors.
This rule replaces Rule 326, dated 8-1-2019.

8. Rule 330 – Annual Mileage Rating
We have revised the rule to state that we may use information from a third party data source to validate or update the provided odometer readings and/or to determine annual mileage. The factors in this rule have also been revised.
This replaces Rule 330, dated 8-1-2017.

9. Rule 401 – Available Coverage Limits and Deductibles
We will no longer offer coverage limits above $250,000/500,000 for Bodily Injury, Uninsured Motorist and Economic-Only Uninsured Motorist. Policies with Bodily Injury, Uninsured Motorist and/or Economic-Only Uninsured Motorist coverage limits above $250,000/500,000 will be moved to $250,000/500,000. There are 2 policies that will have their coverage limits lowered. A letter will be sent to affected policyholders by the above changes 60 days prior to their renewal effective date. The policyholders affected by the above changes will also be notified with a message on their renewal declaration.
This replaces Rule 401, dated 8-1-2016.

10. Rule 402 – Coverage Combinations
We have revised this rule to clarify that Rental Reimbursement may be purchased when Collision and/or Comprehensive coverage is carried on a vehicle and that it does not need to be uniform all on vehicles insured.
This replaces Rule 402, dated 6-15-2010.

11. Rate Pages
Our rates have been revised as shown in Exhibit J. New rates will be effective on or after August 1, 2020 and will replace current Rate Pages – Exhibit J, dated August 1, 2019. Only the pages that have revisions are being submitted in this filing.

The rate impact associated with this filing is +6.0% (+$1,538,650), affecting 10,659 policyholders.
The corresponding form filing was approved on 4/27/2020 under Company Tracking Number LA200331FXXX110, LDI Form Filing ID Number 780783 with an effective date of 8/1/2020 for new and renewal business.

**Item Key: 782208**
Date Submitted: 05/06/2020
Vault Reciprocal Exchange
19 - Private Passenger Automobile
Initial Rate and Rule
Private Passenger Automobile
Auto Complete Private Passenger Auto Program
Initial Rate and Rule
Company Reference: VRE PPA R 4.29.20
Requested Effective Dates - New: 07/01/2020 Renewal: N/A

With this filing, the company proposes to introduce a private passenger automobile program entitled Auto Complete Private Passenger Automobile Program. This program will use TransUnion for their credit model and ISO will be used for symbols.

There is no rate impact associated with this filing.

**Item Key: 782280**
Date Submitted: 05/07/2020
HARTFORD CASUALTY INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
19 - Private Passenger Automobile
Revised Rate only
Private Passenger Automobile
Open Road Program
Revised Rate
Overall % Impact: **-0.20**
Overall $ Impact: **$-38,104**
# of Policyholders: **8180**
Company Reference: FN.15.599.2020.01
Requested Effective Dates - New: 09/19/2020 Renewal: 11/07/2020

The last rate revision to this program had no impact and was approved under LDI Item Key #745004 with effective dates of 11/16/2019 for new business and 1/4/2020 for renewal business.

With this filing, the company propose to revise its rating factors for Household Composition, Paid in Full Discount, Personal Umbrella Policy (PUP) Credit, Zip Code Relativity and Market Index Tier. Additionally, they are changing base rates as described below. Existing policyholders of the writing companies listed above will renew with these new rates. New business issued by our direct agents will continue to be written in this plan.

The rate impact associated with this filing is -0.20% (-$38,104), affecting 8180 policyholders.

**Item Key: 782300**
Date Submitted: 05/07/2020
Rural Trust Insurance Company
17 - Other Liability
Initial Rate and Rule

# of Policyholders: **0**
Company Reference: 7486.1

**Item Key: 782302**
Date Submitted: 05/07/2020
MARKEL AMERICAN INSURANCE COMPANY
MARKEL INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Commercial General Liability
Revised Rate and Rule
# of Policyholders: **0**
Company Reference: 2004RR011

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

Failure to Supply Utilities
1. Coverage is available to provide a sublimit of coverage for the insured's failure to supply gas, oil, water, electricity, or steam.
2. To provide coverage use form MGL 1555, Limited Coverage - Failure to Supply Utilities
3. The charge for this coverage is in the below table based upon the desired limit, subject to a coverage minimum premium of $1,000.

<table>
<thead>
<tr>
<th>Limit</th>
<th>% of otherwise chargeable GL Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>4%</td>
</tr>
<tr>
<td>$50,000</td>
<td>5%</td>
</tr>
<tr>
<td>$100,000</td>
<td>6%</td>
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<tr>
<td>$250,000</td>
<td>8%</td>
</tr>
<tr>
<td>$500,000</td>
<td>9%</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>11%</td>
</tr>
</tbody>
</table>

Pollution Exclusion Named Peril Limited Exception
1. Coverage is available to provide limited named perils pollution coverage for bodily injury and property damage arising out of the release of pollutants.
2. To provide coverage use form MGL 1357, Pollution Exclusion – Named Peril Limited Exception for a Short - Term Pollution Event.
3. The charge for this coverage is 8% of the otherwise chargeable general liability premium, subject to a coverage minimum premium of $1,000.

The corresponding form(s), LDI Form Filing Number 782264, Company Form Filing Number 2004FF011 is pending approval.

Item Key: 782303
Date Submitted: 05/07/2020
Sompo America Insurance Company
17 - Other Liability
Revised Rate and Rule
Company Reference: 20-I-GL-9008

Item Key: 782357
Date Submitted: 05/08/2020
Continental Western Insurance Company
UNION INSURANCE COMPANY
17 - Other Liability
Revised Rule only
Commercial General Liability
# of Policyholders: 0
Company Reference: USIG-20-GL-6197-RU-LA
Requested Effective Dates - New: 07/01/2020 Renewal: 07/01/2020

With this filing, the companies are introducing two new optional endorsements for use with the above-captioned program.

The following additional rule is added to Rule 49. Railroad Protective Liability:
Liability arising out of the actual or alleged transmission of a communicable disease may be excluded by attaching the optional Communicable Disease Exclusion Endorsement – CL CG 22 36.

The following additional rule is added to Rule 46. Owners And Contractors Protective Liability:
Liability arising out of the actual or alleged transmission of a communicable disease may be excluded by attaching the optional Communicable Disease Exclusion Endorsement – CL CG 22 37.

There is no premium charges associated with these endorsements.

The corresponding form(s), LDI Form Filing Number 782333, Company Form Filing Number USIG-20-GL-6197-FM-LA was approved effective 07/01/2020

Item Key: 782398
Date Submitted: 05/11/2020
AMERICAN ECONOMY INSURANCE COMPANY
PEERLESS INDEMNITY INSURANCE COMPANY
PEERLESS INSURANCE COMPANY
GENERAL INSURANCE COMPANY OF AMERICA
AMERICAN FIRE AND CASUALTY COMPANY
OHIO CASUALTY INSURANCE COMPANY, THE
OHIO SECURITY INSURANCE COMPANY
NETHERLANDS INSURANCE COMPANY THE
WEST AMERICAN INSURANCE COMPANY
AMERICA FIRST INSURANCE COMPANY
5 - Commercial Multiple Peril
Revised Rate and Rule
Commercial Protector® Businessowners Program
Businessowners Policy Customer Relief Fund
In Response to COVID-19
Listed below is the history for the above-captioned program:

- Item Key No. 768232 (American Fire and Casualty Company, Ohio Casualty Insurance Company, Ohio Security Insurance Company, West American Insurance Company) Revised Rate and Rule 0.
- Item Key No. 727984 (General Insurance Company of America) Revised Rate and Rule 0.
- Item Key No. 301117 (Peerless Indemnity Insurance Company, Peerless Insurance Company, Netherlands Insurance Company, America First Insurance Company) Revised Rate and Rule +3
- American Economy Insurance Company Revised Rate Only +9

The companies are introducing the following rate/rule to address the unprecedented coronavirus (COVID-19) pandemic:

- Businessowners Policy Customer Relief Fund
  - For all customers in-force as of April 1, 2020 Liberty Mutual will provide a one-time 15% premium reduction for the equivalent of two months of premium (see formula below):
    - Annual policy covid-19 premium reduction* = Annual Businessowners Premium * 15% discount * 2 months impacted / 12-month policy term. (*The formula will be rounded to the nearest dollar (< .50 round down, >=.50 round up), and the maximum will be the indicated refund, while the minimum refund will be rounded up to $10.)
    - The payment will be provided to policyholders in the form of a refund and will be issued by check.
    - All other policy terms and provisions apply.

**Item Key: 782415**
Date Submitted: 05/11/2020
Cimarron Insurance Company, Inc.
16 - Workers Compensation
Revised Rule only
Company Reference: WC-LA-PPP_2020
The last installment filing was 722969.

With this filing the Company is proposing to add a non-sufficient fund (NSF) fee and a late fee. The NSF fee is based on the fee charged by the bank to the Company. Exhibit 1 has been provided in support for the late fee. The Company is also adding monthly self-reporting options to the premium payment plans as well.

There is no rate impact associated with this filing.

**Item Key: 782417**
Date Submitted: 05/11/2020
TRITON INSURANCE COMPANY
28 - Credit
Revised Rate only
Company Reference: LA-699

**Item Key: 782427**
Date Submitted: 05/11/2020
Intrepid Insurance Company
17 - Other Liability
Revised Rate and Rule
Commercial General Liability
# of Policyholders: 0
Requested Effective Dates - New: 05/11/2020 Renewal: 05/11/2020

**Item Key: 782429**
Date Submitted: 05/11/2020
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
17 - Other Liability
Revised Rate and Rule
Fiduciary Liability
# of Policyholders: 0
Company Reference: 2019-12-0046-MCR-FRI

**Item Key: 782430**
Date Submitted: 05/11/2020
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
Item Key: 782431
Date Submitted: 05/11/2020
Travelers Casualty Insurance Company of America
17 - Other Liability
Revised Rate and Rule
Directors and Officers Liability

Item Key: 782522
Date Submitted: 05/13/2020
XL Specialty Insurance Company
9 - Inland Marine
Revised Rate and Rule
Pet Insurance
Revised Rate and Rule
Overall % Impact: 21.4
Overall $ Impact: $110,999
# of Policyholders: 1128
Company Reference: 20SX-XP-CM01-MU-LA-R
The last rate impact (Item Key Number 745283) rate increase of +10.00% (Amended from +27.40%) or premium increase of $47,697.00 (Amended from $130,689) affecting 1,015 policyholders.

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

The company proposes:

1. Raising the base rate for dogs from $365.69 to $442.19.
2. Raising the base rate for cats from $183.61 to $231.09.

This filing will result in an overall rate increase of +21.40% or premium increase of $110,999 affecting 1,128 policyholders.

Item Key: 782525
Date Submitted: 05/13/2020
HDI Global Insurance Company
9 - Inland Marine
Initial Rate and Rule
Animal Mortality
Initial Rate and Rule
Company Reference: HDI-GIC-EMRR-01-0220-LA
The above-captioned company is introducing an Equine Mortality Program.

The program will provide coverage for death or authorized humane destruction of a horse, as well as limited coverage for theft and unlawful removal.

Companion forms (Item Key Number 782461 or Company Reference Number HDI-GIC-EMFO-01-0220-LA) were still pending as of 05/14/2020.

There is no rate impact associated with this filing.

Item Key: 782569
Date Submitted: 05/13/2020
Midvale Indemnity Company
19 - Private Passenger Automobile
Revised Rule only
Private Passenger Automobile
Private Passenger Auto Program
Rule Revision
Company Reference: LA-PPA-20-137
Requested Effective Dates - New: 06/21/2020 Renewal: 06/21/2020

With this filing, the company is removing the "CONNECT" name from its program.

There is no rate impact associated with this filing.

Item Key: 782571
Date Submitted: 05/13/2020
Vault Reciprocal Exchange
19 - Private Passenger Automobile
Installment Program
Private Passenger Automobile
Vault Private Passenger Auto Program
Installment Plan
Company Reference: VRE PPA PP 4.30.20
Requested Effective Dates - New: 07/01/2020 Renewal: N/A

The last rate impact (Item Key Number 782480) rate increase of +10.00% or premium increase of $110,999 affecting 1,128 policyholders.
**Item Key: 782578**
Date Submitted: 05/13/2020
Essentia Insurance Company
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Automobile
Classic Automobile Program
Revised Rate and Rule
Overall % Impact: 7.704
Overall $ Impact: $459,006
# of Policyholders: 10770
Company Reference: LACARR-201
Requested Effective Dates - New: 11/01/2020      Renewal: 11/01/2020

The last rate revision to this program was +9.140% (+$415,340) which was approved under LDI Item Key #756681 with effective dates of 10/1/2019 for new business and 11/1/2019 for renewal business.

With this filing, the company proposes the following revisions:

- Updating manual rules;
- Overall rate change of 7.704%;
- Base Rates are updated;
- Operator Age factors expanded;
- Modified/Model Year factors are updated;
- Vehicle Symbol relativities are updated;
- Insurance Score factors are updated;
- Mileage factors are updated;
- One Less Regular Use Vehicle Than Household Drivers factors are updated;
- Drive to Work at least 20 times annually/Seasonal Commuting factors are updated;
- Driving Record/Loss History factors are updated; and
- Territory factors are updated.

The rate impact associated with this filing is +7.704% (+$459,006), affecting 10,770 policyholders.

The corresponding form filing is pending under SERFF Tracking Number ESSN-132334657, LDI State Tracking Number 781955, with effective dates of 11/1/2020 for both new and renewal business.

**Item Key: 782581**
Date Submitted: 05/13/2020
GREAT NORTHERN INSURANCE COMPANY
PACIFIC INDEMNITY COMPANY
FEDERAL INSURANCE COMPANY
5 - Commercial Multiple Peril
Revised Rule only
Commercial Package
Customarq Program
Rule Filing to be used in Conjunction with Loss Payment Limitation - Cannabis, Form 80-02-0041

# of Policyholders: 0
Company Reference: 20-CMQ-2018193 (R)
Requested Effective Dates - New: 10/01/2020      Renewal: 10/01/2020

The above-captioned companies are introducing the rule for the following endorsement to be used in conjunction with the above-captioned program:

- Loss Payment Limitation - Cannabis, Form 80-02-0041
  - This optional form must be attached when a loss payment limitation is added regarding cannabis as defined in the form.
  - There is no premium adjustment for this form.

The following rule is added to Section XVIII:

<table>
<thead>
<tr>
<th>Rule Title, Page # and Edition Date</th>
<th>Replaced Rule</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section XVIII. 138 Loss Payment Limitation - Cannabis, Page 200.0 (Edition 04/09/20)</td>
<td>New</td>
<td>This rule corresponds with endorsement 80-02-0041.</td>
</tr>
</tbody>
</table>

The corresponding form(s) filing, LDI Form Filing No. 782616, Company Form Filing No. 20-CMQ-2018193 (F), was approved effective October 1, 2020.

A SERFF "Objection Letter" was sent to Ms. Joanne Stock on May 14, 2020 for additional information.
Item Key: 782587  
Date Submitted: 05/13/2020  
Arch Insurance Company  
24 - Surety  
Revised Rate only  
Surety Program  
Transactional Surety Business Program formerly known as Middle Market Commercial Surety  
Revised Rate  
Company Reference: ARCH-20-049  
With this filing, the company proposes to revise the enclosed Transactional Surety License & Permit rate filing. This filing is intended for the Company's Transactional Surety Business Division, which was previously referred to as Middle Market. This business division will continue to handle the Commercial Surety needs for individuals and/or companies privately held where the maximum bond exposure is $5 million or less. Publicly traded companies are excluded.  
The enclosed rates are for specific class codes for the Transactional Surety Business Division. These rates will be utilized with our previously approved Surety Rate Manual. All previously approved rates and rules will remain on file and are not being replaced.  
There is no rate impact associated with this filing.

Item Key: 782588  
Date Submitted: 05/13/2020  
Safe Auto Insurance Company  
19 - Private Passenger Automobile  
Revised Rule only  
Private Passenger Auto  
Classic Program  
Rule Revision  
COVID-19  
Company Reference: LA SAIC (CLASSIC) RL12V2  
Requested Effective Dates - New: 04/16/2020 Renewal: 04/16/2020  
With this filing, the company proposes to provide its policyholders with a discount due to COVID-19.  
There is no rate impact associated with this filing.

Item Key: 782590  
Date Submitted: 05/13/2020  
Safe Auto Insurance Company  
19 - Private Passenger Automobile  
Revised Rule only  
Private Passenger Automobile  
GLM 2.0 Program  
Rule Revision  
COVID-19  
Company Reference: LA SAIC (GLM 2.0) RL04V2  
Requested Effective Dates - New: 04/16/2020 Renewal: 04/16/2020  
With this filing, the company proposes to provide its policyholders with a discount due to COVID-19.  
There is no rate impact associated with this filing.

Item Key: 782592  
Date Submitted: 05/13/2020  
Safe Auto Insurance Company  
19 - Private Passenger Automobile  
Revised Rule only  
Private Passenger Automobile  
GLM 2.2 Program  
Rule Revision  
COVID-19  
Company Reference: LA SAIC (GLM 2.2) RL01V2  
Requested Effective Dates - New: 04/16/2020 Renewal: 04/16/2020  
With this filing, the company proposes to provide a discount to its policyholders due to COVID-19.  
There is no rate impact associated with this filing.

Item Key: 782609  
Date Submitted: 05/14/2020  
CONTINENTAL CASUALTY COMPANY  
17 - Other Liability  
Revised Rate and Rule  
Professional Liability and Pollution Incident Liability Insurance Program  
Overall % Impact: -23.33  
Overall $ Impact: -$167,931  
# of Policyholders: 51  
Company Reference: 20-02139-RL  
Requested Effective Dates - New: 07/01/2020 Renewal: 07/01/2020
Item Key: 782610
Date Submitted: 05/14/2020
CRUM & FORSTER INDEMNITY COMPANY
NORTH RIVER INSURANCE COMPANY, THE
UNITED STATES FIRE INSURANCE COMPANY
17 - Other Liability
Revised Rule only
Commercial General Liability
Rule Filing to be used in Conjunction with Communicable Disease Exclusion with Exception for Foodborne Illness
# of Policyholders: 0
Company Reference: 2020 COMMUNICABLE DISEASE GL R
With this filing, the companies are introducing the following new endorsement for use with the above-captioned program.

Communicable Disease Exclusion with Exception for Foodborne Illness
Eligibility: This optional endorsement excludes injury or damage arising out of the actual or alleged transmission of a communicable disease. However, an exception exists for foodborne illness to one or more of the insured’s patrons as a result of tainted food. This endorsement is intended for insureds in the business of serving or selling food.
Form: Use MG 22 014, Communicable Disease Exclusion with Exception for Foodborne Illness. Do not use any other Communicable Disease Exclusion when MG 22 014 is attached to a policy.
Rate: There is no premium associated with this endorsement.

The corresponding form(s), LDI Form Filing Number 782615, Company Form Filing Number 2020 COMMUNICABLE DISEASE GL F was approved effective 05/19/2020.

Item Key: 782630
Date Submitted: 05/14/2020
WESTPORT INSURANCE CORPORATION
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
NORTH AMERICAN ELITE INSURANCE COMPANY
26 - Burglary And Theft
Revised Rule only
Burglary and Theft
Yacht Dealer & Marinas Program
Revised Rule
Company Reference: LA-20-25186C-R
Requested Effective Dates - New: 05/22/2020 Renewal: N/A

Item Key: 782678
Date Submitted: 05/14/2020
NOVA CASUALTY COMPANY
26 - Burglary And Theft
Non-Adoptions
Burglary and Theft
Commercial Burglary and Theft Program
Non-Adoption of ISO Company Tracking Number CL-2019-OMPR1 (CR)
Company Reference: LA-CR-20264
With this filing, the company proposes to non-adopt ISO Company Tracking Number CL-2019-OMPR1 (CR), State Tracking Number 767097 which has an effective date of 7/1/2020 for both new and renewal business.
There is no rate impact associated with this filing.

Item Key: 782686
Date Submitted: 05/14/2020
Arch Insurance Company
24 - Surety
Revised Rate only
Surety Program
Transactional Surety Business Program formerly known as Middle Market Commercial Surety
Revised Rate
# of Policyholders: 0
Company Reference: ARCH-20-051
With this filing, the company proposes to revise rates for specific class codes for the Transactional Surety Business Division. These rates will be utilized with our previously approved Surety Rate Manual. All previously approved rates and rules will remain on file and are not being replaced.
The rate impact for this filing is 0% ($0), affecting 0 policyholders.

Item Key: 782690
Date Submitted: 05/14/2020
Arch Insurance Company
24 - Surety
Revised Rate only
Surety Program
Transactional Surety Business Program formerly known as Middle Market Commercial Surety
Court and Official Bond Rates
Revised Rate
Company Reference: ARCH-20-064

**Item Key: 782717**
Date Submitted: 05/14/2020
STAR INSURANCE COMPANY
PROCENTURY INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Cyber Liability Coverage
# of Policyholders: 0
Company Reference: ATG-MU-CYBER LIABILITY-0520 R

**Item Key: 782733**
Date Submitted: 05/15/2020
HUDSON INSURANCE COMPANY
17 - Other Liability
Withdrawal of Rates or Rules
DesignPro Architects & Engineers Professional Liability Program
# of Policyholders: 0
Company Reference: DPRO-2019-00-5-LA-HIC-R
Requested Effective Dates - New: 06/01/2020   Renewal: 06/01/2020

With this filing, the company is withdrawing rates/rules used in conjunction with their DesignPro Purchasing Group. The company states the rates/rules are obsolete and there are no policies in-force in Louisiana. The rates/rules were previously approved under SERFF filing #HINC-130238236. There is no rate impact associated with this filing.

**Item Key: 782779**
Date Submitted: 05/15/2020
EMPLOYERS COMPENSATION INSURANCE COMPANY
16 - Workers Compensation
Installment Plan
Company Reference: LA RU EPIC EAC ECIC PAYPLAN 07.01.2020 ECIC-132380243
The above-captioned company is adding a new payment plan of 20% deposit and 9 stipulated payments.
There is no rate impact associated with this filing.

**Item Key: 782780**
Date Submitted: 05/15/2020
ANPAC LOUISIANA INSURANCE COMPANY
17 - Other Liability
Adoption
Commercial General Liability
Adoption of ISO Filing Designation No. CL-2019-OMPR1
# of Policyholders: 0
Company Reference: 17-GL-LA-200417R
Requested Effective Dates - New: 08/15/2020   Renewal: 08/15/2020

**Item Key: 782782**
Date Submitted: 05/15/2020
CONTINENTAL CASUALTY COMPANY
17 - Other Liability
Revised Rule only
Lawyers Professional Liability Policy Program
# of Policyholders: 0
Company Reference: 20-02132-L
Requested Effective Dates - New: 07/01/2020   Renewal: 07/01/2020

**Item Key: 782875**
Date Submitted: 05/18/2020
General Insurance Company of America
19 - Commercial Automobile
Initial Rate and Rule
Commercial Automobile
Initial Rate and Rule
Requested Effective Dates - New: 08/01/2020   Renewal: N/A
Item Key: 782893  
Date Submitted: 05/18/2020  
GREAT AMERICAN ASSURANCE COMPANY  
19 - Commercial Automobile  
Revised Rate only  

Commercial Automobile  
Long Haul Trucking Program  
Rate Revision  

Non-Fleet Physical Damage Rates  

Overall % Impact: **18.800**  
Overall $ Impact: **$62,842**  
# of Policyholders: **190**  
Company Reference: 23-0370 - 19134 - 1  
Requested Effective Dates - New: 07/01/2020  
Renewal: 07/01/2020  

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 23229 effective 4/15/2006 for both new and renewal business.  

With this filing, the company proposes to revise the rates for the non-fleet physical damage coverages.  

The rate impact associated with this filing is +18.8% or $62,842 affecting 190 policyholders.

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Item Key: 782902  
Date Submitted: 05/18/2020  
SENTRY INSURANCE A MUTUAL COMPANY  
SENTRY SELECT INSURANCE COMPANY  
MIDDLESEX INSURANCE COMPANY  
17 - Other Liability  
Revised Rule only  
Commercial General Liability  
Adoption of ISO Filing Designation No. GL-2018-RRU18  
# of Policyholders: **0**  
Company Reference: LA - CW GL RULE FILING MFG.REG.SSDO  
Requested Effective Dates - New: 08/01/2020  
Renewal: 08/01/2020

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Item Key: 782943  
Date Submitted: 05/19/2020  
WCF National Insurance Company  
16 - Workers Compensation  
Loss Cost Adoption  

Overall % Impact: **-10.20**  
Overall $ Impact: **-$8,921**  
# of Policyholders: **26**  
Company Reference: LA-2020-01A  
The last rate impact (Item Key Number 734730) resulted in an overall -7.00% rate decrease or -$3,989 premium decrease and affected 14 policyholders.  

The above-captioned company is adopting NCCI Loss Cost Filing Designation Number LA-LC-2019-01.  

The company is retaining its lcm of 1.870.  

This filing will result in an overall rate decrease of **-10.20%** or premium decrease of **-$8,921** affecting 26 policyholders.

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Item Key: 782944  
Date Submitted: 05/19/2020  
Lexington National Insurance Corporation  
24 - Surety  
Revised Rate and Rule  
Company Reference: LNIC-SUR-LA-2001R  
Requested Effective Dates - New: 06/01/2020  
Renewal: 06/01/2020

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Item Key: 782956  
Date Submitted: 05/19/2020  
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA  
23 - Fidelity  
Revised Rule only  
Fidelity and Surety
This filing consists of Core General Rules 55874 LA Genl Rules Pages 1-6, ComPol Pages 1-2, and ComLiab Pages 1-3. With this filing, the company is making the following revisions.

Summary of revisions:

- Removed company name (Note, Travelers logo remains).
- Filing Number has been updated to 2019-12-0046.
- Edition Date updated to 05-2020.
- Genl Rules Page 6 – Removed section VIII. Branding.
- ComPol Page 1 – Added the following language to section I. Coverage Combination Discount: “The CyberRisk Technology Errors and Omissions insuring agreement will be counted as an additional coverage in determining the number of coverages for this discount.” There is no rate impact associated with this filing.

Item Key: 782963
Date Submitted: 05/19/2020
WESTPORT INSURANCE CORPORATION
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
WASHINGTON INTERNATIONAL INSURANCE COMPANY
24 - Surety
Revised Rate and Rule
Surety Program
Revised Rate and Rule
Overall % Impact: 0
Overall $ Impact: $0
# of Policyholders: 0
Company Reference: 20-25292
Requested Effective Dates - New: 12/01/2020 Renewal: 12/01/2020

With this filing, the companies propose the following revisions:

1. Page PCSa-2 -- Section 1a. Procedures, Common General Rules, Surety Rating Plan and Statistical Codes Other than Commercial Non-Construction National Accounts III. Common General Rules, E. Advance Payment of Premiums 1. The following change is being made to the rule: 1. Where annual premiums for a Surety bond, other than a Contract Bond, written or to be written for the same principal in the same amount, are paid in advance for two years or more and the annual premium exceeds the Surety's Minimum Premium, a discount established by the Company may be allowed on premiums for second and subsequent years.


........................................ $10.00 b. For any Bid or Proposal Bond charge up to $100 per Bond

4. Pages C-22, C-24, C-27, C-29, C-32, C-34 – Moving the rating for Design Hazard Bonds to a company rate exception for Category 1, Category 2 and Category 3. The new exception rate is:
III. D. DESIGN HAZARD BONDS
Bonds given where contractor, by reason of the terms of the contract, is responsible for the design of the work: apply 120% of the contractor's Company Rate. However, if the underwriter's evaluation indicates that the design exposure has been mitigated or transferred, the excess charge will be waived.

5. Pages C-36 through C-39 – Removing the Miscellaneous Contracts, Maintenance Guarantees and Bid or Proposal Bonds company rate exception rules from the Category Flat Rates section. The Subdivision Bond exception rule is being retained but modified as follows: Under part 2., the Company Rate is changed from $12 to $17.50 per Exposure Unit on the cost of improvements or the bond penalty, whichever is higher for a term of two years or less. Pages C-37 through C-39 have been changed to "Reserved for Future Use".

6. C-TOC-I, Contract Bonds Table of Contents has been changed to reflect the change in pages C-37 through C-39 to "Reserved for Future Use".

There is no rate impact associated with this filing.

Item Key: 783042
Date Submitted: 05/20/2020
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY
CONTINENTAL CASUALTY COMPANY
5 - Commercial Multiple Peril
Revised Rate and Rule
CNA Connect Businessowners Program
# of Policyholders: 2368
Company Reference: 20-02148-RL
Requested Effective Dates - New: 07/01/2020   Renewal: 07/01/2020

The last rate adjustment for the above-captioned program was filed and approved under "Prior Approval" provision, Item Key No. 762609, which resulted in an +4.6% rate increase effective July 1, 2020.

The companies are making the following revisions:

- Modifying Rule 19 in Part IV Section C.14 Veterinarian Professional Liability to clearly define the limit.
- Reintroducing an Other Modification Factor in Part II Rule 13 to more accurately reflect unique exposures or circumstances.

There will be 2,368 Louisiana policyholders affected by these changes.

A SERFF "Objection Letter" was sent to Mr. Roderick Veranga on May 20, 2020 for additional information.

**Item Key: 783044**
Date Submitted: 05/20/2020
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
23 - Fidelity
Revised Rule only
Fidelity and Surety
# of Policyholders: 0
Company Reference: 2019-12-0046-MCR-CRI
Requested Effective Dates - New: 10/01/2020   Renewal: 10/01/2020

This filing consists of Core General Rules 55874 LA Genl Rules Pages 1-6, ComPol Pages 1-2, and ComLiab Pages 1-3. With this filing, the company is making the following revisions.

Summary of revisions:

- Removed company name (Note, Travelers logo remains).
- Filing Number has been updated to 2019-12-0046.
- Edition Date updated to 05-2020.
- Genl Rules Page 6 – Removed section VIII. Branding.
- ComPol Page 1 – Added the following language to section I. Coverage Combination Discount: “The CyberRisk Technology Errors and Omissions insuring agreement will be counted as an additional coverage in determining the number of coverages for this discount.” There is no rate impact associated with this filing.

**Item Key: 783050**
Date Submitted: 05/20/2020
Arch Insurance Company
23 - Fidelity
Loss Cost Adoption
Fidelity and Surety
# of Policyholders: 0
Company Reference: ARCH-20-035

**Item Key: 783051**
Date Submitted: 05/20/2020
MARKEL AMERICAN INSURANCE COMPANY
MARKEL INSURANCE COMPANY
1 - Property
Initial Rule only
Commercial Property (Fire and Allied Lines)
AmWins
Initial Rule

The companies are submitting two (2) proprietary endorsements, Utility Services Extension and Loss or Damage to Customer's Vehicles and Equipment. The companies are requesting an effective date of 6/23/2020 for both new and renewal business.

**Item Key: 783052**
Date Submitted: 05/20/2020
AMERICAN ZURICH INSURANCE COMPANY
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
ZURICH AMERICAN INSURANCE COMPANY
1 - Property
Revised Rate and Rule
Commercial Property (Fire and Allied Lines)
Venture to SuiteLife Property
Revised Rates and Rules
Overall % Impact: 0%
Overall $ Impact: $0
# of Policyholders: 3
Requested Effective Dates - New: 08/01/2020 Renewal: 08/01/2020

The companies are removing the name "Venture Programs" from various endorsements and replacing such with the name "SuiteLife". The companies are also amending the form number prefixes on the manual pages from "U-VCC" to "U-SLU" and updating the edition dates. The newly titled forms will be used by program administrator SuiteLife Underwriter Managers, LLC.

The forms in question will be used in conjunction with ISO's Building and Personal Property Coverage Form.

Some U-VCC forms will remain in use and will be used by Venture Programs.

There is one exception in regards to U-VCC-128-A CW (02/16) Venture Programs – SUITELIFE Crisis Event Coverage. On this form we are making a slightly different non-material change. This form already contains the name, "SUITELIFE". For this form we are removing "SUITELIFE" from the title and updating the form number. Venture Programs will continue to use this form as modified.

**Item Key: 783053**
Date Submitted: 05/20/2020
EVEREST NATIONAL INSURANCE COMPANY
EVEREST PREMIER INSURANCE COMPANY
EVEREST DENALI INSURANCE COMPANY
19 - Commercial Automobile
Loss Cost Adoption
Commercial Automobile
Loss Cost Adoption
Overall % Impact: 20.300
Overall $ Impact: $1,866,794
# of Policyholders: 170
Company Reference: LA-CA-20065961B
Requested Effective Dates - New: 10/01/2020 Renewal: 10/01/2020

**Item Key: 783054**
Date Submitted: 05/20/2020
Next Insurance US Company
1 - Property
Installment Program
Introduction of Installment Payment Plan for
Commercial Property Program

**Item Key: 783057**
Date Submitted: 05/20/2020
Next Insurance US Company
1 - Property
Initial Rate and Rule
Introduction of Commercial Property Program
Company Reference: NEXT-CP-LA-2001R

**Item Key: 783058**
Date Submitted: 05/20/2020
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
1 - Property
Initial Rate and Rule
Commercial Property (Fire and Allied Lines)
Deluxe Property
Initial Rate and Rule
Requested Effective Dates - New: 08/01/2020 Renewal: 08/01/2020

The company is introducing a new Deluxe Property Enhancement Endorsement. The additional premium charge for this endorsement is $350.00. A flat $1000.00 deductible applies in conjunction with this coverage. It appears that this product is not currently offered in Louisiana due to the fact that there are no policyholders and no direct written premium for this program.

**Item Key: 783065**
Date Submitted: 05/20/2020
HDI Global Insurance Company
17 - Other Liability
Item Key: 783066
Date Submitted: 05/20/2020
QBE INSURANCE CORPORATION
17 - Other Liability
Revised Rule only
Professional Liability
Condominium Pro and Apartment Pro Program
Company Reference: HDI-REEO-0520-LA
# of Policyholders: 0
Requested Effective Dates - New: 06/01/2020 Renewal: 06/01/2020

Item Key: 783077
Date Submitted: 05/21/2020
Professional Solutions Insurance Company
26 - Burglary And Theft
Initial Rate and Rule
Crime (Commercial Burglary and Theft)
Introduction of Management Liability Program
The above-captioned company wishes to introduce a new Management Liability Program for use with Crime (Commercial Burglary and Theft).

The program provides Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime, Cyber, Employed Lawyers Liability and Miscellaneous Professional Liability coverages (which are all filed separately). This filing contains the rates and rules for Crime. Insureds may purchase any or all of the coverage parts. The program is intended for Private companies and Not-For-Profit entities.

The proposed rates for the program were developed based on competitor's filings.

There is no rate impact associated with this filing.

Companion forms (Item Key #778484) were disapproved on April 6, 2020.

Item Key: 783099
Date Submitted: 05/21/2020
Imperium Insurance Company
GREAT MIDWEST INSURANCE COMPANY
1 - Property
Revised Rate and Rule
Commercial Property (Fire and Allied Lines)
Overall % Impact: 24.1
Overall $ Impact: $13,618
# of Policyholders: 15
Company Reference: HIIG-CF-2020-LA-01R
Requested Effective Dates - New: 08/01/2020 Renewal: 08/01/2020

Item Key: 783110
Date Submitted: 05/21/2020
Granite State Insurance Company
NEW HAMPSHIRE INSURANCE COMPANY
19 - Commercial Automobile
Loss Cost Adoption
Auto Dealers Program
Loss Cost Adoption
- ISO Designations CA-2018-BRLA1 and CA-2017-BRLA1
- LCM Revision

Overall % Impact: 32.400
Overall $ Impact: $7,298
# of Policyholders: 2
Company Reference: AIG-20-CA-03
The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 325859 effective 10/5/2015 for both new and renewal business.
With this filing, the companies propose to adopt the following Insurance Services Office, Inc. (ISO) designations:

<table>
<thead>
<tr>
<th>ISO Designation</th>
<th>LDI Item Key Number</th>
<th>Effective Date Approved for ISO</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA-2017-BRLA1</td>
<td>393191</td>
<td>11/1/2017</td>
</tr>
<tr>
<td>CA-2018-BRLA1</td>
<td>706582</td>
<td>11/1/2018</td>
</tr>
</tbody>
</table>

The companies are 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>1.682</td>
<td>1.762</td>
</tr>
<tr>
<td>Physical Damage</td>
<td>1.855</td>
<td>1.964</td>
</tr>
<tr>
<td>Garage Dealers Liability</td>
<td>1.769</td>
<td></td>
</tr>
</tbody>
</table>

The rate impact associated with this filing is +32.4% or $7,298 affecting 2 policyholders.

**Item Key: 783112**

Date Submitted: 05/21/2020

EVEREST NATIONAL INSURANCE COMPANY

1 - Property

Initial Rule only

Commercial Property (Fire and Allied Lines)

Introduction of Rates and Rules for Absolute Cyber Exclusion

Company Reference: LA-CP-20044692R

Requested Effective Dates - New: 11/01/2020 Renewal: 11/01/2020

The above caption company wishes to introduce rates and rules for a new endorsement for use with the Commercial Property Program.

With this filing, the company is introducing the Absolute Cyber Exclusion Endorsement.

This endorsement excludes loss, damage, cost or expense resulting from or caused directly or indirectly by cyberattack, cyberwarfare, cyberterrorism or any kind of malicious activity that attempts to collect, disrupt, deny, degrade or destroy information system resources or the information itself.

The rule reads as follows:

**Absolute Cyber Exclusion**

Attach endorsement ECP13005 – Absolute Cyber Exclusion to all Commercial Property policies using ISO coverage forms to exclude all loss, damage, cost or expense resulting from cyber attack or cyber warfare.

This is a mandatory endorsement.

No premium credit or debit applies.

There is no rate impact associated with this filing.

Companion Forms (Item Key Number 783084) were still pending as of May 26, 2020.

**Item Key: 783117**

Date Submitted: 05/21/2020

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Taxicab and Public Livery Program

Revised Rate and Rule

Introduce Rates and Rules for Non-Emergency Medical Transportation (NEMT) Vehicles

Company Reference: IFACLA2020TAXIRR_01

Requested Effective Dates - New: 06/01/2020 Renewal: 06/01/2020

The last rate revision to this program was -0.6% or -$23,759 which was approved under LDI Item Key Number 725164 effective 2/1/2019 for both new and renewal business.

With this filing, the company proposes to revise the current Taxicab and Public Livery Program to include Non-Emergency Medical Transportation (NEMT) policies. In order to accommodate the new policies, the company is proposing the following revisions:

- Introduce the NEMT Base Rate Modifier;
- Revise the Specific Operating CPNC Discount Rule to exclude the discount from NEMT policies;
- Introduce a Policy Fee for NEMT policies which will be fully earned, non-refundable, and considered premium;
Add Non-Emergency Medical Transportation Vehicle to the Vehicle Definitions;
Introduce NEMT Rules for Additional Insureds;
Introduce NEMT Rules for Eligibility;
Revise the Suspension of Coverage Provision to exclude NEMT policies.

The corresponding form filing has been submitted under company tracking number IFACLA2020TAXIF_01.

There is no rate impact associated with this filing.

Item Key: 783124
Date Submitted: 05/21/2020
UNITED FIRE AND CASUALTY COMPANY
24 - Surety
Revised Rule only
Surety
Introduction of Quick Program
Company Reference: SU-LA-UFC-08012020-RU-SURETY QUICK PROGRAM
Requested Effective Dates - New: 08/01/2020 Renewal: 08/01/2020

The above-captioned company wishes to introduce rates and rules for its new Quick Surety Program.

This program was designed to assist small contractors in securing performance and payment bonds with minimal underwriting information provided. Contractors with infrequent bond needs and small bond size jobs can utilize this program if they choose to not provide a full underwriting submission. Qualification is based solely upon the personal credit history of the owner(s) and spouse(s).

Should a contractor provide additional underwriting information such as financial statements, and meet acceptable underwriting standards, the company would apply the previously filed and approved contract rates for which the contractor qualifies.

The company states "We feel the higher flat rate is justified as the risk is greater due to limited information supplied by the contractor and the current surety market includes many carriers currently offering similar programs and flat rates”.

Manual Page - A reads as follows:

SURETY - COMPANY RATE ADDENDUM
Contract Bonds
Company Rates

I. Quick Program
ALL CONTRACT BONDS - ALL CLASSES

Term rate to be applied to small contract bond accounts that require small and infrequent performance and payment bonds. The program is to allow those small contractors to secure bonds based solely upon the personal credit of the owner(s) and spouse(s).

<table>
<thead>
<tr>
<th>Exposure Units</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Units</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

* The exposure is $1,000 of the Contract Price or Bond Penalty, whichever is higher.

Maintenance Guarantee Rate: $2.50 per M

Maintenance Guarantees for defective materials or workmanship extending over twelve months after completion of performance whether separate bond is required or not incur additional charge of $2.50 per thousand per annum over the performance premium; however no additional charge shall be made for the first twelve months maintenance guarantee. The exposure unit for Maintenance is $1,000 of Value of Guaranteed Work or Bond Penalty, whichever is lower.

The Quick Program rate qualifications are as follows:
All accounts submitted under the Quick Program are underwritten based solely upon personal credit of the owner(s) and spouse(s). Quick Program accounts may become eligible for other rating categories upon submission of the required underwriting information.

There is no rate impact associated with this filing.

Item Key: 783128
Date Submitted: 05/21/2020
HARTFORD ACCIDENT AND INDEMNITY COMPANY
4 - Homeowners
Revised Rate and Rule
Homeowners Program
Company Reference: FN.14.799.2020.01
Requested Effective Dates - New: 08/01/2020 Renewal: 08/01/2020

Item Key: 783180
Date Submitted: 05/22/2020
EMPLOYERS INSURANCE COMPANY OF WAUSAU
LIBERTY MUTUAL INSURANCE COMPANY
LIBERTY MUTUAL FIRE INSURANCE COMPANY
LM INSURANCE CORPORATION
FIRST LIBERTY INSURANCE CORPORATION, THE
LIBERTY INSURANCE CORPORATION
19 - Commercial Automobile
Loss Cost Adoption
Commercial Automobile
Loss Cost Automobile
Overall % Impact: **21.100**
Overall $ Impact: **$1,906,127**
# of Policyholders: **310**
Requested Effective Dates - New: 01/01/2021   Renewal: 01/01/2021

**Item Key: 783185**
Date Submitted: 05/22/2020
LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY
19 - Private Passenger Automobile
Withdrawal of Rates or Rules
Private Passenger Automobile
Personal Automobile Program
Withdrawal of Filing #762256
Company Reference: 23456
With this filing, the company proposes to withdraw a previously approved filing, filing #762256.

There is no rate impact associated with this filing.

**Item Key: 783197**
Date Submitted: 05/22/2020
PROTECTIVE INSURANCE COMPANY
19 - Commercial Automobile
Revised Rate only
Commercial Automobile
Rate Revision
Overall % Impact: **5.000**
Overall $ Impact: **$87,856**
# of Policyholders: **44**
Company Reference: LACA20-01RU
Requested Effective Dates - New: 07/01/2020   Renewal: 07/01/2020

**Item Key: 783225**
Date Submitted: 05/22/2020
Greenwich Insurance Company
T.H.E. INSURANCE COMPANY
26 - Burglary And Theft
Initial Rate and Rule
Commercial Burglary and Theft