

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 APRIL 15, 2019

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: 725616**

Date Submitted: 01/07/2019

HANOVER INSURANCE COMPANY, THE

4 - Homeowners

Initial Rate and Rule

Introduction of Homeowners Program

Company Reference: LA-HO-17285R

Requested Effective Dates - New: 04/08/2019 Renewal: 04/08/2020

The above-captioned company wishes to introduce rates and rules for use with its new Homeowners Program.

The company already has a homeowners program in place. The last adjustment was approved in April 2009 (Item Key #242656) and resulted in an overall rate increase of +2.2% (amended from +6.0%) to be effective June 12, 2009 for both new and renewal business.

The company states "The Hanover Insurance Company is filing to introduce a new Homeowners product. This applies to new business written effective April 8, 2019 and subsequent renewals. All new business will be written in the new program after an eight week period following the launch to allow for sufficient agency training and system validation. Quotes previously processed in the Homeowner program will continue to be honored. The proposed rating structure incorporates a multi-peril rating structure along with new rating variables and associated rating rules. In addition, new forms are also being introduced as part of this program. This program enables us to expand our offering to more customers, to more accurately price our program for the benefit of all consumers, and to provide additional discount and coverage opportunities for our customers".

The company states "This new program will be for new business and their subsequent renewals. Our existing homeowner program will remain for existing business only. As discussed with the department on 12/14/2018, our plan is to move the policies from our existing homeowner program into our new TAP Sales program within the next few years. We will submit a conversion filing for the department's review at that time".

With this filing, homeowner policies will be rated at the Census Block Group level based on the Census Block Group in which the house is located.

The company also states "From time to time, The Hanover Insurance Group ("The Hanover") works with independent agencies and their customers who wish to move business to The Hanover based on The Hanover's product offerings. To minimize any resulting rate disruption when placing the eligible customers, The Hanover proposes to apply, at new business, a Book Transfer Rate Stabilization Factor. The factor is determined by dividing the policyholder's former premium by the Hanover premium derived in accordance with this Rule Guide and the Rate Pages. The Book Transfer Rate Stabilization factor will be removed at the first renewal. In order to minimize renewal premium disruption, the resulting change in premium is then capped using Rate Capping.

From time to time, The Hanover Insurance Group ("The Hanover") may transition existing Hanover customers into new or different rating plans. To minimize any resulting rate disruption in placing eligible customers, The Hanover will apply a Transition Modification factor. The Transition Modification factor is removed at the policy's first renewal. In order to minimize future renewal premium disruption, the resulting change in premium may be capped using Rate Capping.

In order to better manage renewal customer disruption created by the introduction of rating events, renewal premiums are capped in accordance with the following rules:

- A. The expiring premium is captured.
- B. The uncapped renewal premium is calculated before considering any changes in risk exposure and/or chargeable losses.
- C. If the change between steps A. and B. exceeds the cap, then a capping factor will be determined. The

- resulting factor will be applied to the uncapped renewal premium.
- D. Any changes in risk exposure and/or chargeable losses are applied after the capping factor is determined.
- E. The capping factor applies only to rate increases.
- F. The capping factor will apply to all coverages, with the exception of any state mandates, assessments and charges.
- G. The capping factor is the final factor in the premium determination rate order".

As this program is for new business and their subsequent renewals, there is no rate impact associated with this filing.

Companion forms (Item Key #725631) were still pending as of February 12, 2019.

**Item Key: 725907**

Date Submitted: 01/10/2019  
 ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate and Rule

Private Passenger Automobile  
 Connections Auto Program  
 Rate and Rule Revision

Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **6234**  
 Company Reference: LA-PA-17299R  
 Requested Effective Dates - New: 04/08/2019    Renewal: 07/02/2019

The last rate revision to this program was +4.4% (+\$975,146) which was approved under LDI Item Key #709302 with effective dates of 9/1/2018 for new and renewal business.

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

**Territory Definition and Assignment**

Territory definitions will be adjusted to minimize disruption for in force customers when census block group is used to assign territory. Rule R2 of the rule guide has been revised. The revised territory definitions are found in Exhibit 12 of the rate pages.

**Driver Points to Driver Incidents**

The Driver Points will be replaced with Driver Incident Counts. This change will result in the Driver Point Matrix and Points Factor tables being replaced with new Driver Incident Category tables outlined in Exhibits 3 thru 7.

As part of this change Financial Responsibility (SR22) will be treated similar to a major violation. Rule R22 Driver Points Matrix has been removed from the rule guide. Furthermore, references to driver points in the rule pages have been revised for clarity.

**Rate Capping**

The order of the Rate Capping calculation will be revised as outlined in **Rule R50** of the Rule Manual.

**Prior Carrier Discount**

This discount will no longer be available for policies written on or after April 8, 2019 as indicated in **Rule P42 –Connections Prior Carrier Discount Rule**. This discount will remain in place for existing policyholders in accordance with Rate Pages **Exhibits 27a and 27b – Prior Carrier and Advanced Quote Modifier**.

**Advanced Quote Discount**

Advanced Quote exhibit has been redesigned. The Advanced Quote Modifier Decode, Exhibit 23a, has been added to provide clarity when reading this table.

**Household Structure Table**

The Household Structure table of the rate pages, Exhibit 9b, has been redesigned. The Household Structure Decode, Exhibit 9a, has been added to provide clarity when reading this table.

**Core Discount and Platinum Factor**

Platinum factor will be moved from the Other Discounts and Surcharges Exhibit to the Core Discount table in Exhibit 19 of the Rate Pages.

**Proprietary Symbols**

Hanover's proprietary symbols will be revised to include additional model years. The revised symbol pages are included in this filing.

**Platinum Auto Essential**

We are updating **Rule C4 – Hanover Platinum Protection Rules** due to changes to our Platinum Auto Essential Coverage Package.

- We are removing Certificate of Guaranteed Renewal. However, this coverage will continue to be available for existing

policyholders.

We are replacing Ultimate Towing and Labor with Vehicle Key Replacement Coverage. Vehicle Key Replacement Coverage provides coverage for lost or stolen keys for up to \$250 when a covered auto is at a location away from the garaging address.

#### **Household Structure**

We are updating **Rule R20 – Household Structure Factor** and the Rate Pages **Exhibit 9b – Household Structure**.

- Within the rule, we are replacing the term “Excluded from Rating” with “Insured Elsewhere” to more accurately reflect the intention of this driver attribute. We also will now differentiate the driver attribute assigned depending on whether the “Insured Elsewhere” driver is insured with The Hanover Insurance Group, another carrier, or is a live-in nanny or au pair.

Within **Exhibit 9a – Household Structure Decode**, we have revised the Third Position table to reflect the updated terminology and additional variables for “Insured Elsewhere - With Hanover”, “Insured Elsewhere - Not With Hanover”, “Insured Elsewhere”, which is to be used if the drivers’ other insurance cannot be determined, and “Combined” if the household has a mix of drivers with the previous three attributes.

Additionally, The Household Structure table of the rate pages, Exhibit 9b, has been redesigned. The Household Structure Decode, Exhibit 9a, has been added to provide clarity when reading this table.

#### **Custom and Electronic Equipment Coverage**

We are revising **Rule P5 –**

**Excess Equipment Coverage** to be consistent with the most recent ISO changes for these coverages, which separates out Custom Equipment coverage and Rate Pages **Exhibit 17– Limits** for this change.

#### **Optional Limits Transportation Expense**

We are removing the automatic Transportation Expense coverage from the base contract and making this coverage optional. Additionally, we will no longer offer Ultimate Service for new business, although existing policyholders will retain this coverage with the option to remove it if they choose. These changes are reflected in **Rule P8 – Optional Limits Transportation Expense Coverage** and Rate Pages **Exhibit 17 – Limits**.

#### **New Limits and Deductibles**

We are introducing new limits and deductibles.

These changes are reflected in Rate Pages **Exhibit 17 –Limits** and **Exhibit 18 – Deductibles**.

#### **Prestige Auto**

We are introducing five new optional coverages for our Connections and Platinum program:

- Prestige Global Rental Coverage
- Prestige Rental Upgrade
- Prestige Travel Companion
- Prestige Lifetime Original Equipment Manufacturer

Prestige New Car Extender

Rule **C5 –**

**Prestige Auto** provides an overview of these coverages. These changes will result in no overall rate change.

#### **Prestige Global Rental Coverage**

This endorsement provides worldwide rental coverage, which includes loss of use, diminished value, and reasonable fees for the rented vehicle as the result of covered loss. **Rule P36 -**

**Prestige Global Rental Coverage** outlines the coverage in more detail. Rate Pages **Exhibit 10 – Base Rates** has been updated to reflect this coverage.

#### **Prestige Rental Upgrade**

This coverage applies when Optional Limits Transportation Expense is provided. Prestige Rental Upgrade removes the daily rental limit and provides an aggregate limit of up to \$6,000. **Rule P37 -**

**Prestige Rental Upgrade** outlines the coverage in more detail. Rate Pages **Exhibit 10 – Base Rates** has been updated to reflect this coverage.

#### **Prestige Travel Companion**

This endorsement provides the following coverages:

- Up to \$250 for Roadside Assistance coverage in the event that a covered auto that the insured is occupying becomes disabled.
- Up to \$1,000 for Trip Interruption coverage.

Up to \$2,500 for veterinary fees and burial or disposal expenses for injuries sustained by a cat or dog owned by a household member when the animal is occupying a covered auto and the auto is involved in a covered loss.

**Rule P38 – Prestige Travel Companion** outlines the coverage in more detail.

Rate Pages **Exhibit 10 – Base Rates** has been updated to reflect this coverage.

#### **Prestige Lifetime Original Equipment Manufacturer**

This coverage applies when Collision and Other Than Collision is provided. Prestige Lifetime Original Equipment Manufacturer (OEM) modifies the limit of liability to provide coverage for OEM parts for as long as the parts are available and provides coverage for mechanical parts without regard to depreciation.

**Rule P39 –**

**Prestige Lifetime Original Equipment Manufacturer** outlines the coverage in more detail. Refer to Rate Pages **Exhibit 26 – Prestige Lifetime OEM** for rating factors.

**Prestige New Car Extender**

This endorsement includes the following coverages:

- New Car Replacement Guard, which provides full replacement cost for a new vehicle in the event of the total loss.

Newer Car Replacement, which applies when Collision and/or Other Than Collision is provided and the covered auto has been declared a total loss by us.

**Rule P40 – New Car Extender** outlines the coverage in more detail.

Refer to Rate Pages **Exhibit 25 –Prestige New Car Extender** for rating factors

A Prestige discount may apply as indicated in **Rule C5 -**

**Prestige Auto** and in accordance with Rate Pages **Exhibit 24– Prestige Discount**.

**Agreed Value**

We are introducing Agreed Value for Private Passenger, Classic and Antique vehicle types. Stated Amount will continue to be offered for miscellaneous type vehicles. **Rule P4 – Stated Amount and Agreed Value** outlines the coverages in more detail. Refer to Rate Pages **Exhibit 15 – Stated Amount and Agreed Value** for rating factors. Vehicle Age has been added as a variable to the Stated Amount rating table in order to allow us to adjust rating factors as a vehicle depreciates.

**BookTransfer Rate Stabilization**

We are replacing the Transition Rule with Book Transfer Rate Stabilization. Please refer to Rule **R39 – Book Transfer Rate Stabilization** for more detail.

**Towing and Labor**

We are removing **Rule P9 – Towing and Labor Coverage**.

Roadside Assistance Coverage replaced this coverage with filing HNVR-126229351, effective 10/16/2009 for new business and 11/19/2009 for renewal business.

**Connections Ultimate Service**

This endorsement will no longer be available for policies written on or after 04/07/2019 as indicated in **Rule P24 –Roadside Assistance Coverage Endorsement**. However, this coverage will continue to be available for existing policyholders.

**Hanover Family Discount**

A discount will be applied at new business to any named insured who was most recently listed as a driver on their parents' Hanover policy, and who meets the criteria outlined in **Rule R55 – Hanover Family Discount**. Please refer to rate pages, **Exhibit 28 – Hanover Family Discount**, for corresponding pricing.

**TeenDriver Improvement Discount**

A TeenDriver discount is applied if a child of the named insured successfully completes a Hanover approved driver improvement course. Please refer to the included rule guide, **Rule R58 TeenDriver Improvement Discount**, and rate pages, **Exhibit 22 – Youthful Discount**, for corresponding rule and pricing.

**SmartPath Discount**

A discount is applied if the child of the named insured maintains regular use of Hanover's smartphone telematics application. Please refer to the included rule guide, **Rule 59 SmartPath Discount**, and rate pages, **Exhibit 27 – SmartPath Discount**, for corresponding rule and pricing.

**ParentChoice Discount**

A discount is applied if the insured selects the ParentChoice endorsement. The endorsement will increase the physical damage deductible if the insured vehicle is involved in an accident, and the operator of the insured vehicle is under the age of 20. Please refer to the included rule guide, **Rule R60 ParentChoice Discount** and rate pages, **Exhibit 29-ParentChoice Discount** for corresponding rule and pricing.

**Rule Guide Updates**

Rules C-1 through P40 have been renumbered in order to provide consistency with our auto rules countrywide.

References to MVR and CLUE reports have been changed in the rate pages to "incident report" and "loss report" in order to provide greater clarity.

We have removed M2and M3, which relate to billing fees. Billing fees are filed separately under our countrywide billing fee filing, SERFF number HNVX-G128067999.

**Rule Guide, Rate Pages, and Rate Order of Calculations Format**

The Rule Guide, Rate Pages, and Rate Order of Calculations documents have all been completely reformatted. The rate impact associated with this filing is \$0 affecting 6,234 policyholders.

**Item Key: 727236**

Date Submitted: 01/29/2019

HORACE MANN INSURANCE COMPANY

TEACHERS INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Overall % Impact: 4.0

Overall \$ Impact: **\$458,819**  
 # of Policyholders: **5400**  
 Company Reference: LA H061519  
 Requested Effective Dates - New: 06/15/2019 Renewal: 06/15/2019

The last adjustment to this program was approved in September 2014 (Item Key #312825) and resulted in an overall rate increase of +2.0% (amended from +4.9%) to be effective January 1, 2015 for both new and renewal business.

With this filing, the companies propose the following:

#### **Base Rate Revisions**

The companies are revising base rates for all forms in all territories. They are also changing the territory definitions and adjusting territorial relativities.

#### **Introducing Forms 1 & 2 in Teachers Insurance Company (TIC)**

The companies are introducing these forms in the new business company TIC. All rating factors for these forms will be set equal to the proposed factors for TIC form 3. The form factor will be set to 0.98, the same as Horace Mann Insurance Company (HMIC).

#### **Deductibles**

The companies are revising deductible factors for existing deductibles and expanding the current Coverage A/Deductible matrix from 6 buckets to 18. They are also introducing a new \$1,500 deductible for all companies and forms, as well as a \$750 deductible for Forms 4 and 6.

#### **Coverage A**

The companies are revising existing Coverage A factors.

#### **Insurance Score**

The companies are expanding the current 9 tier Insurance Score Level rating structure to 30 tiers. The companies also revised a score of 9 (no hit) to be equal to the selected factor for a score of 7 (no permission). The companies state "The no-hit score is typically produced due to entry error and therefore we are assigning it a higher value to discourage its use".

#### **Protection Class**

The companies are revising protection class factors.

#### **Age of Roof**

The companies are introducing an age of roof variable. The companies state "Because this is a new rating variable, this information was not previously collected on a consistent basis. To roll this onto our current book of business, we are assuming the roof age is equal to the year of construction in most instances. For a small handful of policies, we do have this information and will use that roof age instead of the year of construction. Initially, we are proposing a maximum 10% discount for policies with roof age 0 or 1. The discount will only be available to those policies that do not have the wind mitigation discount".

#### **Claims Surcharge**

The companies are rebasing the claims record rating plan to offer a claims-free discount.

#### **Multiline/Educator Discount**

The companies are revising multiline factors and introducing a 5% educator discount. The companies state "In the current version of our multiline discount, we offer larger credits for educators. We are removing this segmentation from the multiline discount to have the educator discount as a standalone discount. We are also revising the language in the discount to include the addition of a Horace Mann branded Mutual Fund policy".

#### **Educator Association Member Discount**

The companies are introducing a 2% discount for members of the National Education Association and the Louisiana Association of Educators. Rule 6.53 has been added to the rate/rule manual.

#### **Home Buyer Discount**

The companies are introducing a Home Buyer Discount, which replaces the Home Buyer Loyalty Discount. The companies state "This transition will be more favorable to new insureds as it is intended to reduce policyholder disruption. Specifically, the previous rule was a discount that fell off after one year, whereas the new discount gradually falls off the policy over several years. In addition, the previous discount applies to existing policyholders only, while the new rule does not require you to be an existing insured. This discount is offered for policies effective 6/15/2019 and later". The proposed rate/rule associated with this discount are reflected under Rule 6.36 in the rate/rule manual.

#### **Simplified Renters (Form 4 Only)**

In an effort to simplify the renters rating, the companies have set the factors for the protection class, number of apartments and protective devices discount to 1.00.

#### **Rating Algorithm**

The companies are revising the rating algorithm to have tier apply prior to the minimum premiums.

#### **Minimum Policy Premiums**

The companies are introducing a minimum policy premium in all companies and for all forms. This premium will apply before water backup, scheduled personal property, personal articles and earthquake coverage. It will be Rule 3.3 in the rate/rule manual. For forms HO 01, 02 and 03 the minimum premium is \$300. For form HO 04 the minimum premium is \$100. For form HO 06 the minimum premium is \$150.

#### **Water Back Up**

The companies are revising the territory definitions for Water Back Up Coverage to accommodate for new proposed territories. The companies are also introducing a new \$5,000 per occurrence/\$10,000 aggregate limit and adjusting the rates for all limits to account for the change to the rating algorithm.

**LA HO Manual**

The companies are revising the LA HO Rules & Rates manual to reflect all the changes listed above. In addition, the companies are making the following changes:

1. Clarifying language in the Waiver of Premium rule (Rule 3.5).
2. Making the Additional Interests - Described Location endorsement available for Forms HO 0001, HO 0002, HO 0003 and HO 0006 (Rule 3.8.5).
3. Making the Replacement Cost Loss Settlement Terms endorsement available for Form HO 0002 (Rule 6.4).
4. Change reference of electric cars to "neighborhood electric cars" to distinguish from road-capable EVs on the market today (Rule 6.33).
5. Revising the territory definitions for the Wind Portion of Premium Discount to accommodate for new proposed territories (Rule 6.47).
6. Revising language and rates in the Earthquake endorsement to be compliant with the current Earthquake form. This has a minimal effect on the Earthquake rates for the 3 Earthquake policies in force (Rule 7.1).
7. Revising the territory definitions for jewelry under the Scheduled Personal Property endorsement to accommodate for new proposed territories (Rule 7.9.7).
8. Revising the rates for Cellular Phone coverage in the Personal Articles Coverage endorsement (Rule 7.9.20).
9. Increasing the max additional amount of incidental coverage for association deductibles from \$25,000 to \$50,000 (Rule 7.16).

**LA HO Premiums**

1. All pages are being updated to reflect the changes listed above.

These changes will result in an overall rate increase of **+4.0%** or **+\$458,819** (5,400 policyholders).

**Item Key: 727411**

Date Submitted: 01/30/2019

SHELTER GENERAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Personal Property (Fire and Allied)

Dwelling Program

Adoption of PIAL Filing Designation Nos. LA17-02 and LA17-06

Filing also in response to Act 61, House Bill 392

Overall % Impact: **13.4**

Overall \$ Impact: **\$57,124**

# of Policyholders: **695**

Company Reference: 17G10119

Requested Effective Dates - New: 05/15/2019 Renewal: 05/15/2019

The last adjustment to this program was approved in November 2016 (Item Key #384291) and resulted in an overall rate increase of +11.9% to be effective January 26, 2017 for both new and renewal business.

With this filing, the company proposes to adopt Property Insurance Association of Louisiana's (PIAL) Filing Designation Numbers LA17-02 (DP-2016-RRU13), which was approved in March 2017 (Item Key #389284) to be effective November 1, 2017 for both new and renewal business and LA17-06 (DP-2017-RRU1), which was approved in July 2017 (Item Key #396017) to be effective November 1, 2017 for both new and renewal business.

The company also proposes the following changes:

**General Rule (GR) Pages**

**GR-4** - Deductible section updated.

**GR-6** - Editorial correction. In 2016, rating reference for protection classes 8, 9, 10 and 11 and application of term factor to builders risk policies was inadvertently not removed. The company proposes to correct this now.

**GR-8** - Rates revised. Optional coverages rates were changed to match PIAL. Deductible table references added.

**GR-9** - Deductible table references added.

**Rate (R) Pages**

**R-1-2, 4-9** - Rates revised. For Fire and Extended Coverage, the most recent PIAL rates were used with Shelter deviation factors of 1.140 for Fire Coverage, 1.743 for Zone 1 Extended Coverage, 1.626 for Zone 2 Extended Coverage and 1.404 for Zones 3, 5, 6, 7 and 8 Extended Coverage. This represents a 6% increase in the Fire deviation factor and a 17% increase for Extended Coverage based on the company's experience.

**Zone (Z) Pages**

**Z-1,2** - Deductible Zone added and Rating Zones updated to mirror the recent PIAL territory updates. The following parishes moved from Rating Zone 6 to Zone 8:

Acadia

Assumption

Cameron (Remainder of parish)

Iberia

Jefferson (Remainder of parish)

Jefferson Davis

Lafourche (Remainder of parish)

Plaquemines (Remainder of parish)  
 St. Bernard (Remainder of parish)  
 St. Charles  
 St. James  
 St. John the Baptist  
 St. Martin  
 St. Mary (Remainder of parish)  
 St. Tammany  
 Terrebonne (Remainder of parish)  
 Vermilion

This filing also addresses Act 61, House Bill 392.

These changes will result in an overall rate increase of +13.4% or +\$57,124 (695 policyholders).

**Item Key: 727414**

Date Submitted: 01/30/2019  
 SHELTER MUTUAL INSURANCE COMPANY  
 1 - Property  
 Revised Rate and Rule

Personal Property (Fire and Allied)  
 Dwelling Program  
 Adoption of PIAL Filing Designation Nos. LA17-02 and LA17-06  
 Filing also in response to Act 61, House Bill 392

Overall % Impact: **15.4**  
 Overall \$ Impact: **\$1,022,657**  
 # of Policyholders: **12364**  
 Company Reference: 17M10119  
 Requested Effective Dates - New: 05/15/2019    Renewal: 05/15/2019

The last adjustment to this program was approved in November 2016 (Item Key #384292) and resulted in an overall rate increase of +14.1% to be effective January 26, 2017 for both new and renewal business.

With this filing, the company proposes to adopt Property Insurance Association of Louisiana's (PIAL) Filing Designation Numbers LA17-02 (DP-2016-RRU13), which was approved in March 2017 (Item Key #389284) to be effective November 1, 2017 for both new and renewal business and LA17-06 (DP-2017-RRU1), which was approved in July 2017 (Item Key #396017) to be effective November 1, 2017 for both new and renewal business.

The company also proposes the following changes:

**General Rule (GR) Pages**

**GR-5** - Deductible section updated.

**GR-7, 12, 13** - Deductible table references added.

**GR-11** - Rates revised. Optional coverages rates were changed to match PIAL. Deductible table references added.

**Rate (R) Pages**

**R-1-2, 4-9** - Rates revised. For Fire and Extended Coverage, the most recent PIAL rates were used with Shelter deviation factors of 1.140 for Fire Coverage, 1.743 for Zone 1 Extended Coverage, 1.626 for Zone 2 Extended Coverage and 1.404 for Zones 3, 5, 6, 7 and 8 Extended Coverage. This represents a 6% increase in the Fire deviation factor and a 17% increase for Extended Coverage based on the company's experience.

**Zone (Z) Pages**

**Z-1,2** - Deductible Zone added and Rating Zones updated to mirror the recent PIAL territory updates. The following parishes moved from Rating Zone 6 to Zone 8:

Acadia  
 Assumption  
 Cameron (Remainder of parish)  
 Iberia  
 Jefferson (Remainder of parish)  
 Jefferson Davis  
 Lafourche (Remainder of parish)  
 Plaquemines (Remainder of parish)  
 St. Bernard (Remainder of parish)  
 St. Charles  
 St. James  
 St. John the Baptist  
 St. Martin  
 St. Mary (Remainder of parish)  
 St. Tammany  
 Terrebonne (Remainder of parish)  
 Vermilion

**Premium Determination Pages - PD-1** - Page number references updated.

This filing also addresses Act 61, House Bill 392.

These changes will result in an overall rate increase of +15.4% or +\$1,022,657 (12,364 policyholders).

**Item Key: 728607**

Date Submitted: 02/11/2019  
 SHELTER MUTUAL INSURANCE COMPANY  
 4 - Homeowners  
 Revised Rate and Rule

Homeowners Platinum Shield (Form HO-5)

Overall % Impact: **3.7**  
 Overall \$ Impact: **\$283,849**  
 # of Policyholders: **3723**  
 Company Reference: 17M20A119  
 Requested Effective Dates - New: 05/09/2019    Renewal: 05/09/2019

The last adjustment to this program was approved in September 2017 (Item Key #397322) and resulted in an overall rate increase of +2.9% to be effective November 30, 2017 for both new and renewal business.

With this filing, the company proposes the following:

- Base rates have been revised.
- Editorial changes have been made.

Specific changes are as follows:

**General Rules (GR) Pages**

**GR-2 - Additions, Reductions or Cancellation of Coverages** - The last paragraph was removed as it is no longer applicable.

**GR-4 - Special Limits on Certain Property** - Editorial changes were made.

**GR-5 - Additional and Supplemental Coverages** - Editorial changes were made.

**GR-6 - Deductibles** - Editorial changes were made for clarification only.

**GR-10 - Policy Term** - The last two paragraphs were deleted, as they are no longer applicable.

**Base Rates (R) Pages**

**R-1 thru R-4** - Base rates were revised.

These changes will result in an overall rate increase of +3.7% or +\$283,849 (3,723 policyholders).

**Item Key: 728616**

Date Submitted: 02/11/2019  
 SHELTER MUTUAL INSURANCE COMPANY  
 4 - Homeowners  
 Revised Rate and Rule

Mobile Homeowners

Overall % Impact: **2.9**  
 Overall \$ Impact: **\$26,218**  
 # of Policyholders: **1294**  
 Company Reference: 17M27119  
 Requested Effective Dates - New: 05/09/2019    Renewal: 05/09/2019

The last adjustment to this program was approved in September 2017 (Item Key #397317) and resulted in an overall rate increase of +13.9% to be effective November 30, 2017 for both new and renewal business.

With this filing, the company proposes the following:

- Base rates have been revised.
- Editorial changes have been made.

Specific changes are as follows:

**General Rules (GR) Pages**

**GR-2 - Additions, Reductions or Cancellation of Coverages** - The last paragraph was removed as it is no longer applicable.

**GR-3 - Section II Coverages - Liability** - Editorial changes were made.

**GR-4 - Special Limits on Certain Property** - Editorial changes were made.

**GR-5 - Additional Coverages** - Editorial changes were made.

**GR-6 - Deductibles** - Editorial changes were made for clarification only.

**GR-9 - Policy Term** - The last two paragraphs were deleted, as they are no longer applicable.



**Base Rates (R) Pages**

**R-1 and R-2** - Base rates were revised.

These changes will result in an overall rate increase of **+2.9%** or **+\$26,218** (1,294 policyholders).

**Item Key: 728619**

Date Submitted: 02/11/2019

SHELTER MUTUAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners (Forms HO-3, HO-4 and HO-6)

Overall % Impact: **9.0**

Overall \$ Impact: **\$2,156,047**

# of Policyholders: **19093**

Company Reference: 17M20119

Requested Effective Dates - New: 05/09/2019    Renewal: 05/09/2019

The last adjustment to this program was approved in September 2017 (Item Key #397324) and resulted in an overall rate increase of +6.9% to be effective November 30, 2017 for both new and renewal business.

With this filing, the company proposes the following:

- Base rates have been revised for Form HO-3.
- Editorial changes have been made.

Specific changes are as follows:

**General Rules (GR) Pages**

**GR-3 - Additions, Reductions or Cancellation of Coverages** - The last paragraph was removed as it is no longer applicable.

**GR-4 - Standard Amounts and Coverages** - Editorial changes were made.

**GR-5 - Special Limits on Certain Property** - Editorial changes were made.

**GR-6 - Additional Coverages** - Editorial changes were made.

**GR-7 - Deductibles** - Editorial changes were made for clarification only.

**GR-12 - Actual Cash Value - Roof Coverage Credit (Form 3)** - Editorial changes were made.

**GR-14 - Policy Term** - The last two paragraphs were deleted, as they are no longer applicable.

**GR-30 - Expanded Limits for Restoration Cost Coverage-A & B (Form 3 Only)** - Editorial changes were made.

**Base Rates (R) Pages**

**R-1 thru R-6** - Base rates were revised for Form HO-3.

These changes will result in an overall rate increase of **+9.0%** or **+\$2,156,047** (19,093 policyholders).

**Item Key: 728625**

Date Submitted: 02/11/2019

SHELTER MUTUAL INSURANCE COMPANY

3 - Farmowners

Revised Rate and Rule

Farmowners

Overall % Impact: **10.2**

Overall \$ Impact: **\$180,598**

# of Policyholders: **567**

Company Reference: 17M15119

Requested Effective Dates - New: 05/09/2019    Renewal: 05/09/2019

The last adjustment to this program was approved in September 2017 (Item Key #397320) and resulted in an overall rate increase of +4.8% to be effective November 30, 2017 for both new and renewal business.

With this filing, the company proposes the following:

- Base rates have been revised for Forms FO-3, FO-4 and FO-9.
- Scheduled Farm Personal Property rates have been revised.
- Editorial changes have been made.

Specific changes are as follows:

**General Rules (GR) Pages**

**GR-2 - Eligibility** - The following wording was removed as it no longer applies to this rule:

4) the buyer-occupant of farm property purchased under a contract of sale agreement, with the seller shown as an additional insured;

**GR-5 - Special Limits on Certain Property** - Editorial changes were made.

**GR-6 - Additional Coverages** - Editorial changes were made.

**GR-8 - Deductibles** - Editorial changes were made for clarification only.

**GR-12 - Actual Cash Value - Roof Coverage Credit** - The endorsement number "B-443-B" is now shown.

**GR-13 - Policy Term** - The last two paragraphs were deleted, as they are no longer applicable.

**GR-30 - Farm Personal Property - 2) Schedule Coverage** - Rates were revised.

**GR-31 - Optional Additional Perils - Livestock** - Rates were revised.

**GR-32 - Peak Season Coverage - Scheduled** - Rates were revised.

**Premium Determination Chart (PD) Pages**

**PD-4 - Peak Season Coverage** - Term factor does not apply. Editorial only.

**Base Rates (R) Pages**

**R-1 thru R-4** - Base rates were revised for Form FO-3.

**R-10** - Base rates were revised for Form FO-4. Base Rates by Protection Class were revised in accordance to PIAL filing number HO-2017-RRU1. The Protection Class relativities are now aligned with PIAL.

**R-13, R-14** - Base rates were revised for Form FO-9.

These changes will result in an overall rate increase of **+10.2%** or **+\$180,598** (567 policyholders).

**Item Key: 729316**

Date Submitted: 02/15/2019

American Home Assurance Company

COMMERCE AND INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

NEW HAMPSHIRE INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

AIG PROPERTY CASUALTY COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- ISO Designation CA-2018-BRLA1
- LCM Revision

Overall % Impact: **21.3**

Overall \$ Impact: **\$1,759,762**

# of Policyholders: **349**

Company Reference: ISO-LA-19-CA-01

Requested Effective Dates - New: 04/29/2019 Renewal: 04/29/2019

The last rate revision to this program was +19.74% or \$2,083,860 which was approved under LDI Item Key Number 684025 effective 2/1/2018 for both new and renewal business.

With this filing, the companies propose to adopt Insurance Services Office, Inc. (ISO) designation CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018.

The companies are proposing to revise the Loss Cost Multipliers (LCM) as follows:

Coverage	Current LCM
Liability	1.911
Garage Dealers Liability	1.769
Physical Damage	2.163

The rate impact associated with this filing is +21.3% or \$1,759,762 affecting 349 policyholders.

\*\*This filing is a resubmission of company tracking number ISO-LA-18-CA-01, LDI Item Key Number 711073, which was withdrawn by the company in response to the LDI's objection letter regarding the 12 month rule.

**Item Key: 729407**

Date Submitted: 02/15/2019  
 Accident Fund General Insurance Company  
 ACCIDENT FUND INSURANCE COMPANY OF AMERICA  
 ACCIDENT FUND NATIONAL INSURANCE COMPANY  
 UNITED WISCONSIN INSURANCE COMPANY  
 16 - Workers Compensation  
 Loss Cost Adoption

Workers Compensation  
 Loss Cost Adoption of NCCI Filing Number LA-LC-2018-01

Overall % Impact: **-3.20**  
 Overall \$ Impact: **-\$450,095**  
 # of Policyholders: **727**  
 Company Reference: WC-LAR-2019-000LCM  
 Requested Effective Dates - New: 05/01/2019    Renewal: 05/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 690612, which resulted in an overall +0.80% rate increase, effective 05/01/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 05/01/2019.

The company will revise utilize the following loss cost multipliers:

<b>Company</b>	<b>Current Loss Cost Multiplier</b>
Accident Fund General Insurance Company	2.130
Accident Fund Insurance Company of America	1.60
Accident Fund National Insurance Company	1.20
United Wisconsin Insurance Company	1.68

There is an overall -5.50% rate decrease or -788,727 amended from -3.20% rate decrease or -\$450,095 as a result of this filing.

There will be 727 Louisiana policyholders affected by this filing.

**Item Key: 729749**

Date Submitted: 02/19/2019  
 Excalibur National Insurance Company  
 4 - Homeowners  
 Revised Rate and Rule

Louisiana Voluntary Homeowners HO3 Program

Overall % Impact: **19.9**  
 Overall \$ Impact: **\$3,645,099**  
 # of Policyholders: **14262**  
 Company Reference: ENIC HO3 R 02.19.19

The initial rates and rules for the above-captioned program were approved in May 2016 (Item Key #337102) to be effective June 19, 2016.

With this filing, the company proposes the following changes:

**Rate Changes**

Revise All Other Peril (AOP) Deductible Factors  
 Revise the New Home Buyer Discount  
 Revise Territorial Base Rates  
 Split Non-Hurricane and Hurricane territories to balance the growth among Louisiana's diverse geographic regions  
 Revise Financial Score/Credit  
 Revise Age of Dwelling (Non Hurricane) Factors  
 Revise Coverage A Factors  
 Revise Renovation Discounts  
 Increase the premium cost of the Service Line Coverage endorsement from \$22 to \$25

**Rule Changes****ACV and Roofs**

System automatically calculates the following:  
 Shingle roofs that are 15 years or older, will automatically have an ACV endorsement.  
 Architectural shingle roofs after 19 years, will automatically have an ACV endorsement.  
 Metal roofs over 30 years or older, will automatically have an ACV endorsement.

Underwriting is now manually changing any roof that shows any type of wear or aging to an ACV policy per the inspection findings.

Any partial metal roof or porch will be settled with the Non-Structural Hail Loss Limitation Endorsement.

**Replacement on Contents starting at 30%**

Automatically offer replacement on all contents when the insured selects Coverage C worth 30% of Coverage A or greater.

**Minimum/Maximum Coverage A**

From \$75,000 - \$750,000 to \$100,000 - \$900,000

This will affect less than 1% of the currently in-place policies.

**Replacement Cost Value**

Replacement cost value must be within 95% to 120% of documented replacement cost valuation.

**Ineligible Risks**

Additional risks have been added to the list of ineligible risks.

In addition, minor typographical and grammar edits were made.

These changes will result in an overall rate increase of +19.9% or +\$3,645,099 (14,262 policyholders).

**Item Key: 729881**

Date Submitted: 02/19/2019

CONTINENTAL CASUALTY COMPANY

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

Epack 3 Policy Program

Overall % Impact: **-11.180**

Overall \$ Impact: **\$-37,421**

# of Policyholders: **120**

Company Reference: 19-01833-RL BNT

Requested Effective Dates - New: 09/01/2019 Renewal: 12/01/2019

The last adjustment to this program occurred in January 2016 under the Prior Approval provision (Item Key #332078) with an effective date of January 15, 2016 for initial rate and rule for its Burglary and Theft program.

The company is now introducing Epack 3 to the newly introduced next generation Epack Extra product.

This filing will apply only to eligible accounts other than financial institution accounts (financial institution accounts includes Community Bank accounts) which will continue to use the following Epack Extra Crime Coverage Part rates and rules currently on file.

These changes will result in a rate decrease of -11.18% or -\$37,421 (120 policyholders).

The corresponding form(s) filing, LDI Form Filing No. 729796, Company Form Filing No. 19-01833-F CMP were disapproved March 13, 2019.

**Item Key: 730850**

Date Submitted: 02/21/2019

LM General Insurance Company

LM INSURANCE CORPORATION

LIBERTY PERSONAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Revised Rate and Rule

Revisions to Address Issues from LDI # 724694

Overall % Impact: **0.0**

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

# of Policyholders: **30843**

Company Reference: 19-LA-P-AO-RR-GRS-OTH

Requested Effective Dates - New: 05/24/2019 Renewal: 06/28/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 724694 effective 2/8/2019 for both new and renewal business.

In the Disposition letter for LDI Item Key Number 724694, the LDI included a list of issues with the previously approved rates and rules under LDI Item Key Number 397381, company tracking number 17-LA-P-AO-RR-GRS-OMEG. With this filing, the companies propose to address those issues.

The companies are proposing the following revisions:

- Introduce the following rate pages which include neutral (1.00) rating factors:
  - I01 - Years Since Most Recent Accident;
  - I02 - Years Since Most Recent Violation;
  - I03 - Total Ratable Pre/Post Factor;
  - I04 - Maximum Ratable Occurrences;
  - I05 - Total Chargeable Accidents;
  - I06 - Level 1 Violations;
  - I07 - Level 2 Violations;
  - I08 - Level 3 Violations;
  - O01 - Gender, Marital Status, Age When Added;
  - O13 - Foreign Driver's License;
  - O16 - Level 1 Violations Pre/Post Factor;
  - O17 - Level 2 Violations Pre/Post Factor;
  - O18 - Level 3 Violations Pre/Post Factor;
  - O19 - Level 4 Violations Pre/Post Factor;
  - O20 - Level 5 Violations Pre/Post Factor;
  - H01 - Minimum Age When Added;
  - H03 - Maximum Age When Added;
  - H05 - Minimum Years Licensed When Added;
  - H06 - Minimum Years Licensed Current;
  - H07 - Maximum Years Licensed When Added;
  - H08 - Maximum Years Licensed Current;
  - H12 - Adult/Youth Count When Added;
  - V02 - Ownership;
  - V08 - Current Vehicle Age;
  - V13 - Width;
  - V15 - Wheelbase;
  - V18 - Vehicle Size;
  - V19 - Class;
  - V24 - Density;
  - V27 - New-to-Liberty Factor; and
  - C28 - Trailer Type;
- Update the following rate pages for further transparency:
  - O02 - Gender x Marital x Age Current;
  - O14 - Total Ratable Prior to LM x Total Ratable with LM x Age When Added; and
  - H04 - Minimum Age Current;
- Update the following rules for transparency:
  - F11 - Prior Insurance;
  - F2I - Vehicle Age When Added x VD1 Indicator;
  - OP2 - Extended Non-Owned;
  - F2A - Vehicle Characteristics;
  - F7A - Paid-In-Full Discount; and
  - F7B - Preferred Payment Discount;
- Update the Premium Determination Pages as follows:
  - Revise the details regarding GAP coverage;
  - Include the associated rate page for each rule;
  - Update the details for UMPD and Antiques;
  - Include the details for Extended Non-Owned coverage;
  - Remove the references to Fixed Expense; and
  - Update the Version Number;
- Update Page A version to version 2.04;
- Update the Index Page as follows:
  - Add rule F2I; and
  - Update rule F9;
- Provide the marked-up (withdrawn) copy of rate page R-P014;
- Update Rule F9, Fixed Expense, to remove the rule and reserve the rule number for future use; and
- Update rate page C26, Antique Deductible, and C27, Trailer Deductible, to indicate the appropriate vehicle type.

There is no rate impact associated with this filing.

\*\*The Disposition Letter for LDI Item Key Number 724694 also referenced the companies' Rate Capping rate pages, S02 - Stabilization Factors. The revisions to the capping factors are included in the rate/rule filing submitted under company tracking number 19-LA-P-AO-R-GRS-ASR, LDI Item Key Number 731407.\*\*

**Item Key: 732109**

Date Submitted: 02/26/2019  
 Old American Indemnity Company  
 19 - Private Passenger Automobile  
 Revised Rule only

Private Passenger Automobile  
 Bluefire Select Program

# of Policyholders: 0  
 Company Reference: OA LA SELECT\_RULE\_2019 03

**Item Key: 732114**

Date Submitted: 02/26/2019  
 Old American Indemnity Company  
 19 - Private Passenger Automobile  
 Revised Rule only

Private Passenger Automobile  
 Bluefire Standard Program

# of Policyholders: **0**  
 Company Reference: OA LA STANDARD\_RULE\_2019 03

**Item Key: 732307**

Date Submitted: 02/26/2019  
 HARTFORD CASUALTY INSURANCE COMPANY  
 HARTFORD UNDERWRITERS INSURANCE COMPANY  
 HARTFORD ACCIDENT AND INDEMNITY COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate and Rule

Private Passenger Auto  
 Universal 3.0 Program/Open Road 2.1  
 Revised Rate and Rule

Overall % Impact: **1.6**  
 Overall \$ Impact: **\$352,924**  
 # of Policyholders: **9829**  
 Company Reference: FN.15.599.2019.01  
 Requested Effective Dates - New: 07/11/2019    Renewal: 08/30/2019

The last rate revision to this program was +17.8% (+\$4,327,687) which was approved under LDI Item Key #694158 with effective dates of 6/21/2018 for new business and 8/10/2018 for renewal business.

With this filing, the companies propose to revise the following:

Coverage	Indicated	Total Impact
Bodily Injury	17.2%	4.0%
Property Damage	-6.4%	0.0%
Medical Payments	11.2%	2.0%
Uninsured Motorists	8.7%	0.0%
Comprehensive	2.4%	0.0%
Collision	-3.0%	0.0%
TOTAL	7.4%	1.6%

The rate impact associated with this filing is +1.6% (+\$352,924), affecting 9,829 policyholders.

**Item Key: 732824**

Date Submitted: 02/27/2019  
 IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate and Rule

Private Passenger Automobile  
 IFAC 5.0 Program  
 Revised Rate & Rule

# of Policyholders: **0**  
 Company Reference: LAIFAC5.0\_201901  
 Requested Effective Dates - New: 04/26/2019    Renewal: 06/01/2019

The last rate revision to this program was +6.7% (+\$696,165) which was approved under LDI Item Key #390988 with effective dates of 6/9/2017 for new business and 8/1/2017 for renewal business.

With this filing, the company proposes to introduce the SmartDrive telematics program. Arity's Drivesights 2.0 score will be used to as the telematics scoring model which was approved under LDI State Tracking Number 700873.

There is no rate impact associated with this filing.

**Item Key: 734121**

Date Submitted: 03/06/2019  
 Insurance Services Office, Inc.  
 19 - Private Passenger Automobile  
 Revised Rule only

Private Passenger Automobile  
 Personal Auto Program  
 Revised Rule

# of Policyholders: 0  
 Company Reference: PP-2019-RADAR  
 Requested Effective Dates - New: 10/01/2019 Renewal: 10/01/2019

With this filing the company proposes to revise Rule 16 Discounts and introduce the Advanced Driver Assistance Systems (ADAS) rule and related rating factors.

ADAS technology includes vehicle safety technology such as blind spot intervention, lane departure prevention, and forward collision warning.

There is no rate impact associated with this filing.

**Item Key: 734128**

Date Submitted: 03/06/2019  
 OLD REPUBLIC INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Professional Liability / E & O  
 Excess Lawyers Professional Liability Program

# of Policyholders: 12  
 Company Reference: LA-OR-17D0005-000-R  
 Requested Effective Dates - New: 08/01/2018 Renewal: 08/01/2018

**Item Key: 734282**

Date Submitted: 03/07/2019  
 GREAT AMERICAN SECURITY INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Employment Practices Liability  
 Community Financial Institution Program

# of Policyholders: 0  
 Company Reference: 25-6550 - 18181  
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

With this filing, the company is introducing the initial rates and rules for its Employment Practices Liability Insurance Policy. This product is designed to establish a Community Financial Institution Program for community banks with assets up to \$25 billion.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 734290, Company Form Filing Number 25-6550 - 18181 was approved effective 06/01/2019.

**Item Key: 734335**

Date Submitted: 03/07/2019  
 JM Specialty Insurance Company  
 9 - Inland Marine  
 Installment Program  
 Personal Inland Marine  
 Personal Articles Program  
 Installment Program

# of Policyholders: 0  
 Company Reference: PA19NEWPGMINSTALL  
 Requested Effective Dates - New: 08/15/2019 Renewal: 08/15/2019

The above-captioned company is submitting a Personal Articles Installment for its Personal Inland Marine line.

Companion forms (Item Key Number 728212 or Company Reference Number PA19NEWPGMFM) were approved effective 08/15/2019 for both new and renewal business.

Companion filing still pending.

There is no rate impact associated with this filing.

**Item Key: 734337**

Date Submitted: 03/07/2019  
 PRAETORIAN INSURANCE COMPANY  
 9 - Inland Marine

## Revised Rate and Rule

Animal Mortality

Revised Rate and Rule

Overall % Impact: **18.0**  
 Overall \$ Impact: **\$12,549**  
 # of Policyholders: **28**

Company Reference: 19-6219-LA-RATES/RULES

Requested Effective Dates - New: 04/21/2019 Renewal: 04/21/2019

The last revision (Item Key Number 257007) resulted in no rate impact.

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

Companion forms (Item Key Number 734281 or Company Reference Number 19-6220-LA-FORMS) were approved on 04/04/2019.

This filing will result in an overall rate increase of **+18.00%** or premium increase of **+\$12,549** affecting 28 policyholders.

**Item Key: 734409**

Date Submitted: 03/08/2019

GUIDEONE MUTUAL INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Business Automobile

Overall % Impact: **5.0**  
 Overall \$ Impact: **\$102,709**  
 # of Policyholders: **783**

Company Reference: PASBAPLA061519RR01

Requested Effective Dates - New: 06/15/2019 Renewal: 07/13/2019

**Item Key: 734420**

Date Submitted: 03/08/2019

ALLSTATE INSURANCE COMPANY

1 - Property

Loss Cost Adoption

Commercial Property (Fire and Allied Lines)

Adoption of PIAL Loss Cost Filing Designation Number: LA18-02 (CF-2016-RRU16), State Tracking #691556 and LA18-01

(CF-2016-RLC16), State Tracking #691554

Revise Company Rate Deviation, Adopt PIAL Filings

Overall % Impact: **14.5**  
 Overall \$ Impact: **\$257,282**  
 # of Policyholders: **759**

Company Reference: BR9539 (14.8% RATE CHANGE)

Requested Effective Dates - New: 07/22/2019 Renewal: 10/02/2019

The last adjustment to this program occurred in March 2018 under the Prior Approval provision (Item Key #700973) with an effective date of July 23, 2018 for new business and October 3, 2018 for renewal business, with a loss cost multiplier of **-1.6%** for the commercial package and monoline policyholders combined.

With this filing, the above-captioned company wishes to revise its company deviation along with adopting Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) rule and loss cost filings. They are:

Filing Designation Number	Item Key Number	Effective Date
LA18-02 (CF-2016-RRU16) Rule	691556	August 1, 2018
LA18-01 (CF-2016-RLC16) Loss Cost	691554	August 1, 2018

The rate deviation for all applicable coverage is **1.237**:

- Basic Group I
- Basic Group II
- Broad Form
- Special Form
- Spoilage

The rate deviation factor shall not apply to factors, rates, premiums, minimum premium charges or flat charges including but not limited to the following:

- Equipment Breakdown Coverage
- Employment Practices Liability
- Data Compromise
- Identity Recovery
- Cyber One
- Uncontrolled Inland Marine
- Silver Broadening Endorsement
- Water Damage
- Terrorism

These proposed changes will have a combined impact affect for both monoline and package business.



These changes will result in a rate impact of **14.8%** or **\$257,282** (759 policyholders).

**Item Key: 734422**

Date Submitted: 03/08/2019  
 GUIDEONE MUTUAL INSURANCE COMPANY  
 GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial Umbrella and Excess  
 Overall % Impact: **26.9**  
 Overall \$ Impact: **\$101,557**  
 # of Policyholders: **312**  
 Company Reference: PASUMLA061519RR01  
 Requested Effective Dates - New: 06/15/2019 Renewal: 10/13/2019

**Item Key: 734443**

Date Submitted: 03/11/2019  
 NATIONAL SPECIALTY INSURANCE COMPANY  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule  
 Commercial Package  
 FitnessEdge Program  
 Terrorism  
 # of Policyholders: **0**  
 Company Reference: NSIC-MU-FITNESS EDGE-CMP-0418R  
 The above-captioned company is filing initial rates/rules for the above-captioned program.

This product is available to Beauty Shops, Barber Shops, and Day Spas, and will be marketed through a select group of appointed agencies with a niche specialty in the Health & Fitness industry.

The company is adopting the following ISO/PIAL/AAIS Filing Designation Numbers:

GL 2008-BGL1	GL-2008-RZPLC	LA17-14 (CF-2017-RLA1	CR-2017-RLA1
AAIS-2014-46R	AAIS-2014-46LC	AAIS-2015-39R-1	AAIS-2015-11MGR

The company will utilize the following loss cost multipliers:

LINE OF BUSINESS	LOSS COST MULTIPLIER
General Liability	1.640
Commercial Fire and Allied Lines	1.720
Crime and Fidelity	1.720
Commercial Inland Marine	1.720

Terrorism is included in this filing.

The company states that this program will be written as a package program; except for Commercial Automobile that can be written on a monoline basis or as part of a package (approved under Item Key No. 725233, Company Filing No. NSIC-MU-FITNESS EDGE-AUTO-0818R effective March 1, 2019 for new business).

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 734441, Company Form Filing No. NSIC-MU-FITNESS EDGE-CMP-0418F.

A SERFF "Objection Letter" was sent to Ms. Linda Rothwell on April 11, 2019 for additional information.

**Item Key: 734477**

Date Submitted: 03/11/2019  
 GUIDEONE MUTUAL INSURANCE COMPANY  
 GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 Overall % Impact: **-0.2**  
 Overall \$ Impact: **\$2,083**  
 # of Policyholders: **2007**  
 Company Reference: PASCGLA061519RR01  
 Requested Effective Dates - New: 06/15/2019 Renewal: 10/13/2019

**Item Key: 734486**

Date Submitted: 03/11/2019  
 ALLSTATE INSURANCE COMPANY  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule  
 Businessowners Program  
 Overall % Impact: **7.5**  
 Overall \$ Impact: **\$158,154**  
 # of Policyholders: **1480**  
 Company Reference: BR8807: BOP SHIELD  
 Requested Effective Dates - New: 06/17/2019 Renewal: 08/28/2019

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 276386, effective August 20, 2012 for new business and December 25, 2012 for renewal business.

This company is making the following revisions:

- Introducing new proprietary rating plan.
- Introducing company rate deviations.
- Introducing company exceptions.
- Implementing/modifying several additional coverages and endorsements.
- Adopting the following ISO/PIAL's Filing Designation Numbers:

LA 06-21 (BP 2005-RABLC Louisiana)	BP 2005-RABRU-Louisiana
BP-2006-RRSRU	BP-2011-ORU1
LA13-11 (BP-2013-RBIRU)	LA13-12 (BP-2013-RBILC)
LA16-11 (BP-2016-RLA1)	LA17-12 (BP-2017-RLC17)
BP-2017-RRU1 (A)	LA17-04 (BP-2017-RRU2)

These changes will result in a +7.5% rate increase or +\$158,154.

There will be 1,480 Louisiana policyholders affected by this rate increase.

The corresponding form(s) filing, LDI Form Filing No. 724235, Company Form Filing No. BF3884: SHIELD PLUS, were approved effective June 17, 2019 for new business and August 28, 2019 for renewal business.

**Item Key: 734493**

Date Submitted: 03/11/2019

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Commercial Lines Policy Administration System

Overall % Impact: **3.2**

Overall \$ Impact: **\$486,665**

# of Policyholders: **2007**

Company Reference: PASCFLA061519RR01

Requested Effective Dates - New: 06/15/2019    Renewal: 10/13/2019

The last adjustment to this program occurred in March 2017 under the Prior Approval provision (Item Key #390759) with an effective date of July 15, 2017 for new business and September 15, 2017 for renewal business, with a rate decreased impact of -1.2% or -\$275,033 (2,398 policyholders).

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

Filing Designation Number	Item Key Number	Effective Date
---------------------------	-----------------	----------------

The companies are submitting new and revised rules, and are withdrawing rules for this filing and is submitting a new complete manual for their Commercial Lines Policy Administration System.

These changes will result in a rate increase of 3.2% or \$486,665 (2007 policyholders).

The corresponding form(s) filing, LDI Form Filing No. 723619, Company Form Filing No. PASCFLA061519FO01 were approved with an effective date of June 15, 2019 for new business and October 13, 2019 for renewal business.

**Item Key: 734520**

Date Submitted: 03/12/2019

TEST

4 - Homeowners

Confidential Model Information

LexisNexis Risk Solutions  
 Homeowners Confidential Model Information  
 Fire and Disaster Response Score  
 Company Reference: LAFDR201903

**Item Key: 734540**

Date Submitted: 03/12/2019  
 United Services Automobile Association  
 USAA CASUALTY INSURANCE COMPANY  
 USAA GENERAL INDEMNITY COMPANY  
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY  
 4 - Homeowners  
 Revised Rate and Rule  
 Homeowners Program  
 Introduction of Early Quote Discount  
 Company Reference: LA1902619  
 Requested Effective Dates - New: 06/30/2019    Renewal: 09/15/2019

The above-captioned companies wish to introduce a new discount for use with their Homeowners Program.

The company wishes to introduce the following:

**9. Early Quote Discount**

The policy is eligible for a premium discount if the policy is quoted in advance of the policy effective date. The number of advance days will be calculated using the difference between the quote date and effective date for the first saved quote within the last six months at the same address insured on the policy. If the Name Insured or Spouse is currently insured with USAA Homeowners or Renters, or has been insured within the last 10 days, the policy is not eligible to add this discount. The discount will be reduced over time, based on the length of time Homeowners insurance has continuously been in effect with USAA. Refer to the State Rate Pages for the applicable discount.

Exception: If the named insured or spouse is currently receiving the Early Quote discount and an additional Homeowners policy is issued in the current state or another state where the discount is in effect, the discount will apply on the additional policy if there is no gap between when the original policy is in effect and the additional policy is written.

The initial discount will be 10% and then will reduce at each policy renewal (7% discount after the first renewal, 4% discount after the second renewal and no discount after the third renewal).

There is no rate impact associated with this filing.

**Item Key: 734541**

Date Submitted: 03/12/2019  
 Berkshire Hathaway Specialty Insurance Company  
 9 - Inland Marine  
 Revised Rate and Rule  
 Travel  
 MGA Retail Program  
 Revised Rate and Rule  
 # of Policyholders: 0  
 Company Reference: BHSIC-RETAIL-19  
 Requested Effective Dates - New: 05/01/2019    Renewal: 05/01/2019

The above-captioned company is revising rates and rules for its MGA Retail Program (Travel Program) for its Personal Inland Marine line.

This filing will result in an overall rate increase of +3.20% (corrected from 0%) or premium increase of +\$33,227 (corrected from \$0) affecting 0 policyholders.

**Item Key: 734618**

Date Submitted: 03/13/2019  
 Watford Insurance Company  
 17 - Other Liability  
 Initial Rate and Rule  
 Professional Liability / E & O  
 # of Policyholders: 0  
 Company Reference: WIC-OL-LPL-LA-1901R

With this filing, the company is introducing the initial rates and rules for its new Professional Errors and Omissions Lawyers Professional Liability Program to provide lawyer's professional errors & omissions liability coverage for First Indemnity PG Inc., a risk purchasing group.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 724316, Company Form Filing Number WIC-OL-LPL-LA-1801F was approved effective 01/11/2019.

**Item Key: 734652**

Date Submitted: 03/14/2019  
 GREAT AMERICAN SECURITY INSURANCE COMPANY  
 17 - Other Liability

Initial Rate and Rule  
 Directors and Officers Liability  
 # of Policyholders: 0  
 Company Reference: 25-6550 - 18190  
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

With this filing, the company is introducing the initial rates and rules for its the Directors & Officers Liability Policy. This product is designed to establish a Community Financial Institution Program for community banks with assets up to \$25 billion.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 734704, Company Form Filing Number 25-6550 - 18190 was approved effective 06/01/2019.

**Item Key: 734743**

Date Submitted: 03/15/2019  
 OLD REPUBLIC INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 A-Sure Individual Directors & Officers Liability Primary Program  
 # of Policyholders: 0  
 Company Reference: LA-OR-17D0009-000-R  
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

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.

The addition of item 12. Optional Coverage Enhancements 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.

The

**Item Key: 734746**

Date Submitted: 03/15/2019  
 Pharmacists Mutual Insurance Company  
 4 - Homeowners  
 Revised Rate and Rule  
 Homeowners Program  
 Company Reference: LA-HO-06-19-RU  
 Requested Effective Dates - New: 06/30/2019 Renewal: 06/30/2019

The above-captioned company wishes to revise rates and rules for use with its Homeowners Program.

With this filing, the company proposes to revise the Homeowners Declarations and introduce a rule for a new optional endorsement. Specific changes are as follows:

**HODEC - Homeowners Declarations**

The revised declarations include providing additional policy information for policyholders and rearranging other items making the declarations more reader-friendly and easier to follow.

**PM 1588 - Rule 7.8.20 Exclusion of Related Private Structures - Coverages B, C, L and M**

This optional endorsement will be used to eliminate risk presented by detached structures on the premises. The exclusion applies to specified structures listed on the endorsement. There is no premium effect with this endorsement.

There is no rate impact associated with this filing.

Companion forms (Item Key #734757) were still pending as of April 3, 2019.

**Item Key: 734813**

Date Submitted: 03/18/2019  
 AXIS Insurance Company  
 17 - Other Liability  
 Revised Rule only  
 Commercial General Liability  
 PUI Hospitality Program  
 # of Policyholders: 0  
 Company Reference: PUITRIA-2019-021-LA-AIC-R-GL  
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

**Item Key: 734816**

Date Submitted: 03/18/2019

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

IFAC 6.0

Installment Plan

# of Policyholders: 0

Company Reference: 2019\_IFAC6.0 LOW COST\_INSTALL

Requested Effective Dates - New: 06/01/2019 Renewal: N/A

With this filing, the company proposes to introduce the installment plan to be used with the new IFAC 6.0 Program.

There is no rate impact associated with this filing.

**Item Key: 734843**

Date Submitted: 03/19/2019

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

IFAC 6.0 Program

Initial Rate and Rule

# of Policyholders: 0

Company Reference: 2019\_IFAC6.0 LOW COST\_RATE RULE

Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

With this filing, the company introduces a new private passenger automobile IFAC 6.0 program. this program is for new business only and will be separate from any current IFAC program.

This program will include enhancements such as SmartDrive Performance Factor which utilizes Arity's Drivesight 2.0 score, TrueRisk Scoring Factor, Mileage Scoring Model, and additional enhanced risk segmentation featuring the V5 Insurance Scoring Model, Vehicle History Rating, Supplementary Risk rating and Violation Aging.

The corresponding form filing is pending under SERFF Tracking Number GMMX-131800812, LDI Form Filing ID Number 728237.

**Item Key: 734853**

Date Submitted: 03/19/2019

Property Insurance Association of Louisiana

4 - Homeowners

Revised Rate and Rule

Homeowners Policy Program

Introduction of Home-sharing and

Unmanned Aircraft (Drones) coverage options

Company Reference: LA19-02 (HO-2016-RDHURU)

Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

The Property Insurance Association of Louisiana (PIAL) wishes to introduce and revise various rules for its Homeowners Policy Program.

With this filing, the PIAL proposes to introduce new and revised rules for Home-sharing and Unmanned Aircraft (Drones) coverage options.

**Change 1**

Reference to Home-Sharing Host Activities Amendatory Endorsements introduced - Rule A1. D. - No premium adjustment is being implemented with the introduction of these mandatory endorsements.

**Change 2**

Broadened Home-Sharing Host Activities Coverage Rule introduced - Rule A5. - Optional coverages are available for additional premiums.

**Change 3**

Damage to Property of Others - Increased Limits Rule introduced - Rule A6. - Provides an option for the purchase of a limit greater than \$1,000 for this coverage. Options are \$5,000, \$10,000, \$25,000 or \$50,000.

**Change 4**

Other Home-Sharing Rules revisions. - The company is revising several rules in the Homeowners Policy Program manual in response to the introduction of the Home-sharing Host Activities Amendatory Endorsements and Broadened Home-sharing Host Activities Coverage. The rule revisions provide guidance on the applicability of certain optional endorsements in relation to the introduction of the new home-sharing endorsements. Revised rules are:

Rule 101. Limits of Liability and Coverage Relationships

Rule 304. Special Personal Property Coverage HO 00 04 and HO 00 06

Rule 508. Form HO 00 06 Units Regularly Rented to Others

Rule 517. Rental to Others - Extended Theft Coverage All Forms Except HO 00 05, HO 00 04 With HO 05 24 Or HO 00 06 With HO 17 31

Rule 524. Other Members of a Named Insured's Household

Rule 605. Other Structures Rented to Others - Residence Premises

#### Change 5

Unmanned Aircraft Rule introduced. - Rule A7. - The ISO Homeowners coverage forms and personal injury coverage endorsement options generally include certain property and liability coverages with respect to model or hobby aircraft not used or designed to carry people or cargo. However, insureds who do not own or operate unmanned aircraft, whether or not model or hobby, may wish to reduce their premium and better reflect their individual exposure. The company is introducing several optional endorsements that, in general, exclude coverage for liability related to unmanned aircraft, whether or not model or hobby aircraft.

#### Change 6

Revised Increased Limit Factors. - Rule 701. Other Exposures - Personal Liability Increased Limits

Home-sharing specific service providers, whose primary purpose is to connect guests looking for rentals with homeowners or renters seeking to rent out their homes, spare rooms in their homes or apartments for compensation, have grown in popularity. These rental arrangements can be on an extremely short-term (i.e. one night) basis or for as long as several months. Home-sharing services provide smart phone mobile applications and other easily accessible online platforms that are appealing to individuals seeking to earn income. For example, this new technology allows for the method of payment to be made easier through the mobile application as compared to traditional methods such as credit cards or cash.

The personal use of unmanned aircraft (commonly referred to as "drones") brings about new risks and potential exposures that, at the time the ISO Homeowners Policy Program was developed, were not necessarily contemplated under the program. Examples include reports of "close calls" of drones colliding with commercial aircraft and invasion of privacy concerns.

The filing includes changes to the Louisiana Rules Supplement.

The Louisiana Rules Supplement being revised are:

#### **New Rules**

PIAL is introducing the following rules to the Homeowners Policy Program Manual - Louisiana Exception Pages:

Additional Rule A5. Broadened Home-Sharing Host Activities Coverage

Additional Rule A6. Damage to Property of Others - Increased Limits

Additional Rule A7. Unmanned Aircraft Exclusionary Endorsements - All Forms and Endorsements HO 24 81 and HO 24 32

Rule 508. Form HO 00 06 Units Regularly Rented to Others

Rule 517. Rental to Others - Extended Theft Coverage All Forms Except HO 00 05, HO 00 04 with HO 05 24 or HO 00 06 with HO 17 31

Rule 524. Other Members of a Named Insured's Household

Rule 605. Other Structures Rented to Others - Residence Premises

#### **Revised Rules**

PIAL is revising the following rules to the Homeowners Policy Program Manual - Louisiana Exception Pages:

Additional Rule A1. Special State Requirements

Rule 101. Limits of Liability and Coverage Relationships

Rule 304. Special Personal Property Coverage HO 00 04 and HO 00 06

Rule 701. Other Exposures - Personal Liability Increased or Reduced Limits

All new and revised rules will be displayed in the Homeowners Policy Program Manual - State Exception Pages.

There is no rate impact associated with this filing.

Companion forms (Item Key #734850) were still pending as of March 22, 2019.

#### **Item Key: 734854**

Date Submitted: 03/19/2019

Property Insurance Association of Louisiana

4 - Homeowners

Revised Rate and Rule

Homeowners Policy Program

Company Reference: LA19-03 (HO-2016-RDHLIC)

Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

The Property Insurance Association of Louisiana (PIAL) wishes to revise rates and rules for its Homeowners Policy Program.

With this filing, the PIAL proposes to introduce new rates for increased limits for Damage to Property of Others and Home-Sharing Host Activities Damage to Property of Others. The new rules read as follows:

#### **A6. Damage to Property of Others - Increased Limits**

##### **B. Premium**

**Limit**

\$5,000	\$ .30
\$10,000	\$ .68
\$25,000	\$1.82
\$50,000	\$3.71

**A5. Broadened Home-Sharing Host Activities Coverage****D. Premium****2. Increased Limits For Home-Sharing Host Activities Damage to Property of Others****Limit**

\$5,000	\$ .12
\$10,000	\$ .27
\$25,000	\$ .73
\$50,000	\$1.48

There is no rate impact associated with this filing.

Companion forms (Item Key #734850) were still pending as of April 11, 2019.

**Item Key: 734909**

Date Submitted: 03/20/2019

GREAT NORTHERN INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY

FEDERAL INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Overall % Impact: **9.1**

Overall \$ Impact: **\$248,178**

# of Policyholders: **482**

Company Reference: 19-13815-RR

Requested Effective Dates - New: 07/16/2019    Renewal: 08/30/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number #703782 with an effective date of 7/16/2018 for new business and 8/30/2018 for renewal business.

With this filing, the company propose to revise the base rates and to introduce Model Year factors for years 2021-2030 while revising the current 2020 model year factor.

<u>Coverage</u>	<u>Private Passenger Vehicles</u>
CSL Liability	25%
UM	0.0%
Liability Subtotal	18.1%
Comprehensive	-1.5%
Collision	0.0%
Physical Damage Subtotal	-0.6%
<u>TOTAL</u>	<u>+9.1%</u>

The rate impact associated with this filing is +9.1% (+\$248,178) affecting 482 policyholders.

**Item Key: 735009**

Date Submitted: 03/21/2019

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

Overall % Impact: **0.6**

Overall \$ Impact: **\$973**

# of Policyholders: **2007**

Company Reference: PASIMLA061519RR01

Requested Effective Dates - New: 10/13/2019    Renewal: 10/13/2019

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

Companion forms???

This filing will result in an overall rate increase of +3.70% or premium increase of +\$973 affecting 2007 policyholders.

**Item Key: 735012**

Date Submitted: 03/21/2019  
 Imperium Insurance Company  
 GREAT MIDWEST INSURANCE COMPANY  
 16 - Workers Compensation  
 Installment Program  
 Workers Compensation  
 Installment Plan  
 # of Policyholders: **0**

Company Reference: HIIG-WC-2018-LA-01R  
 Requested Effective Dates - New: 05/15/2019 Renewal: 05/15/2019

The previously approved payment plan for the above-captioned program was filed and approved under "Prior Approval", provision Item Key Number 381732, effective 08/15/2016.

With this filing, the companies wish to include installment payment payments and revise the fee charged for payments made from closed accounts or with insufficient funds, effective 05/15/2019.

Manual Page updates:

Policyholders may pay their premium in 1 down payment and any number of installments, not to exceed 11 monthly installments.

Each installment will have an installment fee of \$5.00.

Installment fees will not be applied to the down payment.

**Item Key: 735042**

Date Submitted: 03/21/2019  
 CONTINENTAL CASUALTY COMPANY  
 17 - Other Liability  
 Revised Rate only  
 Professional Liability E/O  
 Lawyers Professional Liability Program  
 # of Policyholders: **0**

Company Reference: 19-01826-R REV 1  
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

With this filing, the company is proposing corrections to the previously approved manual page.

Rule X.D.2, Disciplinary Action Surcharge, and Rule X.D.3, Experience Rating Plan Step 5.

Rule X.D.2 did not reflect the updated disciplinary surcharge of 30%, which was indicated in Appendix 2 of the supporting exhibits, and described in the original actuarial memo. Rule X.D.3, Step 5 did not reflect the updated raw debit/credit corresponding to the per attorney claim ratio of .310. The debit/credit was previously 15.0%, and should have been updated to 45.0%. The support exhibits accompanying the approved filing indicated a raw debit of 45.0% but an error was made in transcribing the proposed debit to the state pages.

There is no rate impact associated with this filing.

**Item Key: 735045**

Date Submitted: 03/21/2019  
 GUIDEONE MUTUAL INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Employment Practices Liability  
 # of Policyholders: **0**  
 Company Reference: EPLLA030119AD-RR01

**Item Key: 735057**

Date Submitted: 03/21/2019  
 GEICO CASUALTY COMPANY  
 19 - Private Passenger Automobile  
 Revised Rule only  
 Private Passenger Automobile  
 Private Passenger Automobile Program  
 Revised Rule  
 # of Policyholders: **20116**

Company Reference: 2019-098  
 Requested Effective Dates - New: 04/18/2019 Renewal: 04/18/2019

**Item Key: 735090**

Date Submitted: 03/22/2019  
 ACE AMERICAN INSURANCE COMPANY  
 PACIFIC EMPLOYERS INSURANCE COMPANY



17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: 19-GL-2016850  
 Requested Effective Dates - New: 07/01/2019    Renewal: 07/01/2019

**Item Key: 735118**

Date Submitted: 03/22/2019  
 SENTRY INSURANCE A MUTUAL COMPANY  
 SENTRY SELECT INSURANCE COMPANY  
 MIDDLESEX INSURANCE COMPANY  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers' Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01  
 Overall % Impact: **-1.40**  
 Overall \$ Impact: **\$1,048**  
 # of Policyholders: **28**  
 Company Reference: 005.9947-19129 - LA - NCCI LCS - 01 71 DO TR - 2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 703785, which resulted in an overall -5.40% rate decrease, effective 05/01/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 05/01/2019.

The company will revise its loss cost multiplier from 1.462 to 1.447.

There is an overall -1.40% rate decrease or -\$ as a result of this filing.

There will be 28 Louisiana policyholders affected by this filing.

**Item Key: 735120**

Date Submitted: 03/22/2019  
 STATE FARM FIRE AND CASUALTY COMPANY  
 STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate and Rule  
 Private Passenger Automobile  
 Motorcycle Program  
 Revised Rate and Rule  
 Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **20116**  
 Company Reference: IV-41854  
 Requested Effective Dates - New: 07/01/2019    Renewal: 07/01/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number #703952 with an effective date of 7/1/2018 for new and renewal business.

With this filing, the companies propose to revise the Collision Rating Group (CRG), Comprehensive Rating Group (DRG), and Liability Rating Group (LRG).

<u>Coverage</u>	<u>Premium Impact</u>
BIPD	0.0%
Comprehensive	0.5%
Collision	0.0%
<b>TOTAL</b>	<b>0.0%</b>

The rate impact associated with this filing is 0% (\$0) affecting 20,116 policyholders.

**Item Key: 735182**

Date Submitted: 03/22/2019  
 GUIDEONE MUTUAL INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Commercial Umbrella and Excess  
 Franchised New Car Dealer Program  
 Initial Rate and Rule  
 # of Policyholders: **0**  
 Company Reference: CULA030119AD-RR01

With this filing, the company proposes to introduce the rates and rules for the Franchised New Car Dealer Program. This program will utilize Insurance Services Office, Inc. (ISO) rules with company exceptions.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CL-2016-ODPRU	384305	4/1/2017
CL-2016-RRU1	335905	11/1/2016
CU-2014-ODNRU	317340	7/1/2015
CU-2014-ORU1	313471	2/1/2015
CU-2013-ODBRU	300125	9/10/2013
CU-2012-ORU12	285684	4/1/2013
CU-2012-ORU12 (Amendment)	287720	4/1/2013
CL-2015-OTRRU	332561	3/1/2016

The corresponding form filing has been approved under company tracking number CULA030119AD-F01, LDI Item Key Number 735205, effective 4/3/2019.

The companion Cyber Liability filing has been submitted under company tracking number CYLA030119AD-RR01, LDI Item Key Number 735709.

The companion Employment Practices Liability filing has been submitted under company tracking number EPLLA030119AD-RR01, LDI Item Key Number 735045.

The companion Commercial Package filing has not been filed at this time.

**Item Key: 735224**

Date Submitted: 03/25/2019

BERKLEY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability / E & O

Architects and Engineers program

# of Policyholders: **28**

Company Reference: BIC-AE-2019R

Requested Effective Dates - New: 07/01/2019    Renewal: 07/01/2019

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 393173 effective 06/01/2017.

With this filing, the company is proposing the following revisions to Architects & Engineers Professional Liability Program.

**Prime (Regular Program)**

- Introduce new Runoff coverage
- Introduce new Retired Persons coverage
- Revise wording to Rule 3.0 Increased Limits and Deductibles
- Correction of Form Edition # under Rule 11.0 – Project Primary Limits
- Introduce additional aggregate limit of \$1,000,000 to Rule 11.0 – Project Primary Limits

**Express (Small Firm Program)**

- Introduce new Runoff coverage
- Introduce new Retired Persons coverage
- Introduce new optional Project Primary Limit – Form #BDP0517150

New Optional Project Primary Limit – Form #BDP0417150

The optional coverage, previously filed and approved under the Prime program, will now be available in Express. This provides a sub-limited amount of coverage for each and every project in the firm's portfolio in the event that another project or projects have exhausted the policy limit. The pricing was determined by looking at the project limit layer as a separate layer of coverage and pricing it as a 2x, 3x, 4x or 5x aggregate, assuming that 2, 3, 4 or 5 projects practically expose the layer during a policy period. This assumed number of exposing projects is based on the firm's weighted revenue. These aggregate charges are based on previously filed ILFs and the resulting charges are expressed as a percentage of the premium for buying the Policy Limit without the Project Limit.

**Runoff coverage**

This new offering provides extended runoff coverage to qualifying insureds, similar to an ERP. The premium is calculated using the expiring policy's rate times 3 years of weighted fees, adjusted for an aggregate limit factor.

**Retired Person Coverage**

This new offering provides coverage for retired persons. The insured will be able to choose between 500K/500K/5K and 1M/1M/10K limit options. The premium is determined by discipline type, work type, years of coverage and selected limits.

The corresponding form(s), LDI Form Filing Number 735223, Company Form Filing Number BIC-AE-2019F was approved effective 07/01/2019.

**Item Key: 735298**

Date Submitted: 03/25/2019

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY  
 EMPLOYERS MUTUAL CASUALTY COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 # of Policyholders: 0  
 Company Reference: 30940  
 Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

**Item Key: 735309**

Date Submitted: 03/25/2019  
 GUIDEONE MUTUAL INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Commercial General Liability  
 Auto Dealers Program  
 # of Policyholders: 0

**Item Key: 735328**

Date Submitted: 03/26/2019  
 National Union Fire Insurance Company of Pittsburgh, PA  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule  
 Commercial Package  
 Glatfelter Public Practice (GPP) Program  
 Schedule Rating Plans and Terrorism  
 Company Reference: AIG-19-CMP-02-R  
 Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

The above-captioned company is filing initial rates/rules for the above-captioned program.

This program is currently underwritten by American Alternative Insurance Corporation (AAIC) and administered by the Glatfelter Underwriting Services, Inc. (GUS) Managing General Agent (MGA). Due to the recent acquisition by AIG of the parent company of GUS, all rates/rules, and forms for the programs administered by the MGA under contract with AAIC are being filed under NUFIC since AAIC will no longer support these programs once the MGA agreements between AAIC and GUS are terminated. Upon approval under NUFIC, GUS will continue to administer the Hospice, Home Health Care, and Related Organizations Program and the change from AAIC to NUFIC will not result in any changes to the underwriting guidelines for this program. This filing includes commercial property and crime.

Schedule rating plans and terrorism is included in this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 735354, Company Form Filing No. AIG-19-CMP-02-F.

A SERFF "Objection Letter" was sent to Ms. Jennifer Stonitsch on April 9, 2019 for additional information.

**Item Key: 735335**

Date Submitted: 03/26/2019  
 GREAT AMERICAN INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Contractual Liability  
 Compromised Data Expense Reimbursement Contractual Liability Insurance Program  
 # of Policyholders: 0  
 Company Reference: 28-018A - 18167 - RR  
 Requested Effective Dates - New: 04/30/2019 Renewal: 04/30/2019

The above-captioned company is introducing a Compromised Data Expense Reimbursement Contractual Liability Insurance Program.

The proposed program either reimburses or pays on behalf of an acquiring bank, payment processor, merchant service provider (MSP) or independent sales organization (ISO) in the contractual chain of acceptance of a merchant agreement, for the following:

1. PCI Assessments
2. Mandatory Audit Fees
3. Related Costs
4. Card Replacement Costs
5. Hardware and Software Upgrade Expenses

Companion forms (Item Key Number 735323 or Company Reference Number 28-018A - 18167 - F) were still pending as of 03/28/2019.

There is no rate impact associated with this filing.

**Item Key: 735361**

Date Submitted: 03/26/2019  
 National Union Fire Insurance Company of Pittsburgh, PA  
 17 - Other Liability  
 Initial Rate and Rule  
 Directors & Officers Liability

Hospice, Home Health Care, and Related Organizations Program  
 # of Policyholders: 0  
 Company Reference: AIG-19-OL-01-R  
 Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

**Item Key: 735366**

Date Submitted: 03/26/2019  
 National Union Fire Insurance Company of Pittsburgh, PA  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule  
 Commercial Package  
 VFIS Emergency Service Organization (VFIS) Program  
 # of Policyholders: 0  
 Company Reference: AIG-19-CMP-01-R  
 Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

The above-captioned company is filing initial rates/rules for the above-captioned program.

This program is currently underwritten by American Alternative Insurance Corporation (AAIC) and administered by the Glatfelter Underwriting Services, Inc. (GUS) Managing General Agent (MGA). Due to the recent acquisition by AIG of the parent company of GUS, all rates/rules, and forms for the programs administered by the MGA under contract with AAIC are being filed under NUFIC since AAIC will no longer support these programs once the MGA agreements between AAIC and GUS are terminated. Upon approval under NUFIC, GUS will continue to administer the Hospice, Home Health Care, and Related Organizations Program and the change from AAIC to NUFIC will not result in any changes to the underwriting guidelines for this program. This filing includes commercial property and crime.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 735400, Company Form Filing No. AIG-19-CMP-01-F.

A SERFF "Objection Letter" was sent to Ms. Jennifer Stonitsch on April 5, 2019 for additional information.

**Item Key: 735368**

Date Submitted: 03/26/2019  
 GREAT AMERICAN INSURANCE COMPANY  
 26 - Burglary And Theft  
 Revised Rule only  
 Commercial Burglary and Theft  
 Revised Rule  
 Kidnap, Ransom & Extortion Program  
 # of Policyholders: 0  
 Company Reference: 18-0350 - 18171  
 Requested Effective Dates - New: 04/28/2019 Renewal: 04/28/2019

The last adjustment to this program occurred in December 2017 under the Prior Approval provision (Item Key #689991) to be effective January 1, 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.

With this filing, the company is making revisions to match the coverage options provided by its reinsurer (Hiscox Insurance Company, Inc.) to better meet the needs of its target markets.

The revisions includes 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.

**Item Key: 735398**

Date Submitted: 03/26/2019  
 National Union Fire Insurance Company of Pittsburgh, PA  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule  
 Commercial Package  
 Hospice, Home Health Care, and Related Organizations Program  
 # of Policyholders: 0  
 Company Reference: AIG-19-CMP-03-R  
 Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

The above-captioned company is filing initial rates/rules for the above-captioned program.

This program is currently underwritten by American Alternative Insurance Corporation (AAIC) and administered by the Glatfelter Underwriting Services, Inc. (GUS) Managing General Agent (MGA). Due to the recent acquisition by AIG of the parent company of GUS, all rates/rules, and forms for the programs administered by the MGA under contract with AAIC are being filed under NUFIC since AAIC will no longer support these programs once the MGA agreements between AAIC and GUS are terminated. Upon approval under NUFIC, GUS will continue to administer the Hospice, Home Health Care, and Related Organizations Program and the change from AAIC to NUFIC will not result in any changes to the underwriting guidelines for this program. This filing includes commercial property and crime.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 735408, Company Form Filing No. AIG-19-CMP-03-F.

A SERFF "Objection Letter" was sent to Ms. Jennifer Stonitsch on April 5, 2019 for additional information.

**Item Key: 735428**

Date Submitted: 03/26/2019  
WESCO INSURANCE COMPANY  
17 - Other Liability  
Revised Rule only  
Directors & Officers Liability  
FI Advantage Program

# of Policyholders: 0  
Company Reference: LA-PL-1908-02-2615D  
Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

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

**PL990615 ASBESTOS EXCLUSION** - This mandatory endorsement amends the named Coverage Part(s) to add exclusions related to the liability of Insurer to pay any loss in connection with any Claim for ASBESTOS, exclusions as to what the Insurer will pay as it relates to loss, cost or expense for Claims or Defense Expenses related to ASBESTOS, and whether or not the exclusion applies. There is no rate impact associated with this endorsement.

**PL990616 LEAD EXCLUSION** - This mandatory endorsement amends the named Coverage Part(s) to add exclusions related to the liability of Insurer to pay any loss in connection with any Claim for LEAD, exclusions as to what the Insurer will pay as it relates to injury, loss, cost or expense, and fines or penalties related to LEAD. There is no rate impact associated with this endorsement.

The corresponding form(s), LDI Form Filing Number 735489 Company Form Filing Number LA-PL-1908-01-2615D was approved effective 08/01/2019.

**Item Key: 735535**

Date Submitted: 03/27/2019  
National Union Fire Insurance Company of Pittsburgh, PA  
17 - Other Liability  
Initial Rate and Rule  
Commercial Umbrella and Excess

# of Policyholders: 0  
Company Reference: AIG-19-EX-01-R (GHP)  
Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

**Item Key: 735541**

Date Submitted: 03/27/2019  
National Union Fire Insurance Company of Pittsburgh, PA  
17 - Other Liability  
Initial Rate and Rule  
Commercial Umbrella and Excess

# of Policyholders: 0  
Company Reference: AIG-19-EX-01-R (VFIS)  
Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

**Item Key: 735549**

Date Submitted: 03/27/2019  
National Union Fire Insurance Company of Pittsburgh, PA  
17 - Other Liability  
Initial Rate and Rule  
Commercial Umbrella and Excess

# of Policyholders: 0  
Company Reference: AIG-19-EX-01-R (GPP)  
Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

**Item Key: 735553**

Date Submitted: 03/27/2019  
National Union Fire Insurance Company of Pittsburgh, PA  
17 - Other Liability  
Initial Rate and Rule  
Commercial Umbrella and Excess

# of Policyholders: 0  
Company Reference: AIG-19-EX-01-R (GRP)  
Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

**Item Key: 735560**

Date Submitted: 03/27/2019  
NAVIGATORS INSURANCE COMPANY

9 - Inland Marine  
 Revised Rate and Rule  
 Commercial Inland Marine  
 Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**

Company Reference: PKIM-R-2270-LA

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

The company proposes adding "all risk" coverage for equipment and related property, whether the property is in the care, custody and control of the insured or is being rented to others. Covered Property may include cameras, portable equipment, electronic equipment, props etc.

Companion forms (Item Key Number 735418 or Company Reference Number PKIM-F-2270-LA) were still pending as of 04/03/2019.

There is no rate impact associated with this filing.

**Item Key: 735562**

Date Submitted: 03/27/2019

National Union Fire Insurance Company of Pittsburgh, PA

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

Hospice, Home Health Care, and Related Organizations Program

# of Policyholders: **0**

Company Reference: AIG-19-GL-01-R

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

**Item Key: 735591**

Date Submitted: 03/27/2019

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

Employment Practices Liability

# of Policyholders: **0**

Company Reference: EPL-2018-107-LA-AIC-R

**Item Key: 735607**

Date Submitted: 03/27/2019

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

SelectDeposit Bond Program

# of Policyholders: **0**

Company Reference: SF\_917\_SELD\_LA\_AI\_4356

Requested Effective Dates - New: 05/01/2019    Renewal: N/A

The above-captioned company wishes to submit initial rate and rule for its new program SelectDeposit Bond Program written under the Surety line of business.

With this filing, the company is submitting a new program for its surety program, SelectDeposit, which is a security bond for rental security deposit program designed to provide the Property Management Company or Landlord payment in the event of damage done by a tenant or non-payment where a traditional security deposit would pay instead.

There will be a minimum premium of \$35 per Resident Bond.

The pricing for the Tenant Bond product was not based on the risk specific to the individual resident, but priced the same for all applicants as a rate per \$100 of the security deposit.

This program will provide a valuable option for those looking to live in a rental property where the initial security deposit can be significant.

**Item Key: 735632**

Date Submitted: 03/27/2019

National Union Fire Insurance Company of Pittsburgh, PA

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

# of Policyholders: **0**

Company Reference: AIG-19-CA-01-R (VFIS)

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

**Item Key: 735633**

Date Submitted: 03/27/2019  
 National Union Fire Insurance Company of Pittsburgh, PA  
 19 - Commercial Automobile  
 Initial Rate and Rule  
 Commercial Automobile  
 # of Policyholders: 0  
 Company Reference: AIG-19-CA-01-R (GPP)  
 Requested Effective Dates - New: 01/01/2020    Renewal: 01/01/2020

**Item Key: 735634**

Date Submitted: 03/27/2019  
 National Union Fire Insurance Company of Pittsburgh, PA  
 19 - Commercial Automobile  
 Initial Rate and Rule  
 Commercial Automobile  
 # of Policyholders: 0  
 Company Reference: AIG-19-CA-01-R (GHP)  
 Requested Effective Dates - New: 01/01/2020    Renewal: 01/01/2020

**Item Key: 735635**

Date Submitted: 03/27/2019  
 National Union Fire Insurance Company of Pittsburgh, PA  
 19 - Commercial Automobile  
 Initial Rate and Rule  
 Commercial Automobile  
 # of Policyholders: 0  
 Company Reference: AIG-19-CA-01-R (GRP)  
 Requested Effective Dates - New: 01/01/2020    Renewal: 01/01/2020

**Item Key: 735658**

Date Submitted: 03/28/2019  
 National Union Fire Insurance Company of Pittsburgh, PA  
 5 - Commercial Multiple Peril  
 Initial Rate and Rule  
  
 Commercial Package  
 Glatfelter Religious Practice Program  
 Schedule Rating Plan and Terrorism

# of Policyholders: 0  
 Company Reference: AIG-19-CMP-05-R  
 Requested Effective Dates - New: 01/01/2020    Renewal: 01/01/2020

The above-captioned company is filing initial rates/rules for the above-captioned program.

This program will insure religious organizations. Coverages will be offered on a portfolio basis with available coverages including commercial automobile liability, commercial automobile physical damage, general liability, religious organization management liability (with extensions for educator's legal liability), property, and commercial crime.

Schedule rating plans and terrorism is included in this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 735648, Company Form Filing No. AIG-19-CMP-05-F.

A SERFF "Objection Letter" was sent to Ms. Jennifer Stonitsch on April 4, 2019 for additional information.

**Item Key: 735663**

Date Submitted: 03/28/2019  
 PROGRESSIVE SECURITY INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate only  
 Private Passenger Automobile  
 # of Policyholders: 0  
 Requested Effective Dates - New: 02/03/2017    Renewal: 03/03/2017

**Item Key: 735674**

Date Submitted: 03/28/2019  
 HARTFORD CASUALTY INSURANCE COMPANY  
 17 - Other Liability  
 Initial Rate and Rule  
 Commercial Umbrella and Excess  
 # of Policyholders: 0

Company Reference: FN.09.076025.2019.03

**Item Key: 735676**

Date Submitted: 03/28/2019  
 EMPLOYERS INSURANCE COMPANY OF WAUSAU  
 LIBERTY MUTUAL FIRE INSURANCE COMPANY  
 LM INSURANCE CORPORATION  
 FIRST LIBERTY INSURANCE CORPORATION, THE  
 LIBERTY INSURANCE CORPORATION

26 - Burglary And Theft

Adoption

Commercial Burglary and Theft

Adoption

ISO Designation Filing Number CR-2012-RRU12

# of Policyholders: 0

Company Reference: 2018-MU-8-CR-G-R

Requested Effective Dates - New: 10/01/2019 Renewal: 10/01/2019

The companies are filing to adopt the following rule for their Commercial Crime and Fidelity program for Burglary and Theft.

The above-captioned companies are filing to adopt the following Insurance Services Office, Inc. filing designation number: CR-2012-RRU12, Item Key #290360 with an effective date of August 1, 2013.

The corresponding form(s) filing, LDI Form Filing No. 735667, Company Form Filing No. 2018-MU-8-GR-G-F were approved effective October 1, 2019.

**Item Key: 735679**

Date Submitted: 03/28/2019  
 ASPEN AMERICAN INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Pet Insurance Plans

Pet Health Program

Initial Rate and Rule

# of Policyholders: 0

Company Reference: ASAIC-IM-PET-LA-1901R

Requested Effective Dates - New: 05/13/2019 Renewal: N/A

The above-captioned company is introducing a Pet Health Insurance Program for Cats and Dogs.

This program will be focused on individuals adopting pets from animal shelters that are members of the pet adopters association.

Companion forms (Item Key Number 735682 or Company Reference Number ASAIC-IM-PET-LA-1901F) were still pending as of 04/08/2019.

There is no rate impact associated with this filing.

**Item Key: 735692**

Date Submitted: 03/28/2019  
 NATIONAL LIABILITY & FIRE INSURANCE COMPANY  
 BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY  
 COMMERCIAL CASUALTY INSURANCE COMPANY  
 WELLFLEET NEW YORK INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01

Overall % Impact: -4.20

Overall \$ Impact: \$-14,312

# of Policyholders: 58

Company Reference: 2019-5-1- AHC- BHDI-CCIC -NLF -ADOPT

Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment to National Liability & Fire Insurance Company was filed and approved under "Prior Approval" provision Item Key Number 693053, which resulted in an overall +0.70% rate increase, effective 05/01/2018.

The last rate adjustment to Berkshire Hathaway Direct Insurance Company was filed and approved under "Prior Approval" provision Item Key Number 693032, which resulted in an overall +3.00% rate increase, effective 05/01/2018.

The initial loss cost adoption for Commercial Casualty Insurance Company was filed and approved under "Prior Approval" provision Item Key Number 722707, effective 01/01/2019.

The initial loss cost adoption for Wellfleet New York Insurance Company was filed and approved under "Prior Approval" provision Item Key Number 706015, effective 05/01/2018.

With this filing, the companies wish to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 05/01/2019.

The companies will retain use of the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
National Liability & Fire Insurance Company	1.801	1.801



Berkshire Hathaway Direct Insurance Company	1.440	1.440
Commercial Casualty Insurance Company	1.150	1.150
Wellfleet New York Insurance Company	2.160	2.160

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

There will be 58 Louisiana policyholders affected by this filing.

**Item Key: 735694**

Date Submitted: 03/28/2019

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

# of Policyholders: 0

Company Reference: LA-EX-20042685R

Requested Effective Dates - New: 06/01/2019    Renewal: 06/01/2019

**Item Key: 735710**

Date Submitted: 03/29/2019

21st Century Premier Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of Renters Program (Toggle)

Requested Effective Dates - New: 06/01/2019    Renewal: N/A

**Item Key: 735728**

Date Submitted: 03/29/2019

AXIS Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

National Association of Landscape Professionals Program

# of Policyholders: 0

Company Reference: NALPGL-2018-102-LA-AIC-R2

**Item Key: 735739**

Date Submitted: 03/29/2019

Sompo America Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

# of Policyholders: 0

Company Reference: 19-I-GL-9010R

Requested Effective Dates - New: 06/15/2019    Renewal: 06/15/2019

**Item Key: 735742**

Date Submitted: 03/29/2019

CONTINENTAL CASUALTY COMPANY

9 - Inland Marine

Informational Filing

Commercial Inland Marine

Communication Equipment (Cellular Telephones)

Commercial Informational Filing

# of Policyholders: 0

Company Reference: 19-01882-RL

Requested Effective Dates - New: 05/15/2019    Renewal: 05/15/2019

The above-captioned company is revising rules for its Commercial Inland Marine Program.

This is a Commercial Informational Filing.

**Item Key: 735745**

Date Submitted: 03/29/2019

Pharmacists Mutual Insurance Company

19 - Private Passenger Automobile

Delayed Adoption

Private Passenger Automobile

Delayed Adoption

- ISO Designation Filing Number PP-2018-IRLA1

# of Policyholders: 0

Company Reference: LA-APV-07-19-RR  
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

With this filing, the company proposes to delay adoption of ISO designation Filing Number PP-2018-IRLA1, Item Key Number 719327, effective 4/1/2019. This delayed adoption will go into effect 4/1/2019.

There is no rate impact associated with this filing.

**Item Key: 735769**

Date Submitted: 04/01/2019  
 Encompass Insurance Company of America  
 4 - Homeowners  
 Revised Rate and Rule  
 Universal Security Policy Portfolio (USP)  
 Other Than Auto  
 Overall % Impact: **4.5**  
 Overall \$ Impact: **\$181,615**  
 # of Policyholders: **836**  
 Company Reference: ER-50206  
 Requested Effective Dates - New: N/A Renewal: 06/28/2019

The last adjustment to this program was approved in May 2018 (Item Key #697457) and resulted in an overall rate increase of +5.7% (amended from +8.5%) to be effective June 28, 2018 for renewal business.

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

-Base Rates - The base rates for home and condos have been adjusted to reflect the proposed rate level change.

-Retained Risk Provision - The company is introducing the Retained Risk Provision rating logic to more appropriately allocate the existing provision.

-Occupancy Factor - The company is proposing revisions to the dwelling fire occupancy factors to achieve the overall proposed rate level change.

These changes will result in an overall rate increase of +4.5% or +\$181,615 (836 policyholders).

Encompass Insurance Company of America closed on 1/1/2003 and closed roughly 3 years after the Allstate Corporation's purchase of Encompass, so business was acquired under the ownership of both CNA and Allstate.

**Item Key: 735771**

Date Submitted: 04/01/2019  
 ENCOMPASS INDEMNITY COMPANY  
 4 - Homeowners  
 Revised Rate and Rule  
 Universal Security Policy Portfolio (USP)  
 Other Than Auto  
 Overall % Impact: **4.8**  
 Overall \$ Impact: **\$88,801**  
 # of Policyholders: **413**  
 Company Reference: ER-50207  
 Requested Effective Dates - New: N/A Renewal: 06/28/2019

The last adjustment to this program was approved in May 2018 (Item Key #697445) and resulted in an overall rate increase of +5.7% (amended from +9.1%) to be effective June 28, 2018 for renewal business.

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

-Condo Base Rates - The company is proposing revisions to the condo base rates to achieve overall rate level change.

-Hurricane Dwelling Base Rates - The company is proposing revisions to the Hurricane Dwelling base rates to achieve overall rate level change.

-Dwelling Base Premiums - The company is proposing revisions to the Dwelling base premiums to achieve overall rate level change.

-Retained Risk Provision - The company is introducing the Retained Risk Provision rating logic to more appropriately allocate the existing provision.

-Occupancy Factor - The company is proposing revisions to the dwelling fire occupancy factors to achieve the overall proposed rate level change.

These changes will result in an overall rate increase of +4.8% or +\$88,801 (413 policyholders).

Encompass Indemnity Company opened on 1/1/2003 and closed on 5/26/2008.

**Item Key: 735782**

Date Submitted: 04/01/2019  
 Encompass Property and Casualty Company  
 4 - Homeowners  
 Revised Rate and Rule

## Universal Security Policy Portfolio (USP)

Other Than Auto

Overall % Impact: **4.9**Overall \$ Impact: **\$177,319**# of Policyholders: **808**

Company Reference: ER-50208

Requested Effective Dates - New: 06/28/2019    Renewal: 06/28/2019

The last adjustment to this program was approved in May 2018 (Item Key #697439) and resulted in an overall rate increase of +5.7% (amended from +9.4%) to be effective June 28, 2018 for both new and renewal business.

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

-Rate Adjustment Factors - The company is proposing revisions to the rate adjustment factors to achieve the overall rate change.

-Retained Risk Provision - The company is introducing the Retained Risk Provision rating logic to more appropriately allocate the existing provision.

These changes will result in an overall rate increase of +4.9% or +\$177,319 (808 policyholders).

Encompass Property and Casualty Company opened on 5/26/2008 and is currently accepting new business.

**Item Key: 735787**

Date Submitted: 04/01/2019

GENERALI - U.S. BRANCH

9 - Inland Marine

Initial Rate and Rule

Travel Coverage

# of Policyholders: **0**

Company Reference: GUSB-IM-TRAV-LA-1901R

Requested Effective Dates - New: 04/01/2020    Renewal: N/A

The above-captioned company is introducing a Travel Insurance Program.

This program will offer coverage for losses related to travel. Trip cancellation, trip interruption, travel delay, baggage, medical expense, medical evacuation, and other ancillary benefits.

Companion forms (Item Key Number 735761 or Company Reference Number GUSB-IM-TRAV-LA-1901F) received Certified Approval on 04/03/2019.

There is no rate impact associated with this filing.

**Item Key: 735790**

Date Submitted: 04/01/2019

Berkshire Hathaway Specialty Insurance Company

11 - Medical Malpractice

Revised Rate and Rule

Medical Malpractice

Professional Protection Healthcare (PHH) Program

Schedule Rating Plan

# of Policyholders: **1**

Company Reference: BHSIC-PPH-19

Requested Effective Dates - New: 06/15/2019    Renewal: 09/15/2109

The last rate adjustment for above-captioned program was filed and approved under the "Prior Approval" provision, under Item Key No. 335836, which resulted in an overall 0% rate impact, effective April 11, 2017.

The company is making the following revisions:

- Introduction of the Whole Penny Rule
- Revision of New Graduate Credit
- Removal of Moonlighting Credit
- Introduction of Deductible Credit
- Introduction of Surcharge for Short-Term Policies issued for non-continuous job assignments
- Correction of Extended Reporting Period for Retirement
- Introduction of Non-Medical Services Coverage Endorsements
- Introduction of Cosmetic Procedures Amendatory Endorsement
- Employed Nurse Anesthetist Loss Cost Change
- Classification Changes
- Clarification and Transparency Changes

The company state that there is no rate impact because this program is new and there are no current policyholders.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 735762, Company Form Filing No. BHSIC-PPH-19.

A SERFF "Objection Letter" was sent to Mr. Jeremy Battles on April 11, 2019 for additional information.

**Item Key: 735795**

Date Submitted: 04/01/2019

Federated Mutual Insurance Company  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule  
 Businessowners Program

- Businessowners Policy Subdivision Rule Pages: BP-15 (03-19)
- Businessowners Policy Subdivision State Rates pages: BP-SR-1 through BP-SR-17 (03-19)
- Federated Mutual Type of Business Factor Page: BP-R-73 (September, 2019)

Overall % Impact: **0.1**  
 Overall \$ Impact: **\$780**  
 # of Policyholders: **188**  
 Company Reference: BP-2019-3  
 Requested Effective Dates - New: 09/15/2019 Renewal: 09/15/2019

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

Item Key No. 718969	Revised Rate Only	-7.4%
Item Key No. 710685	Revised Rate and Rule	0.0%
Item Key No. 701399	Revised Rate Only	+0.7%

The company is making the following revision:

- Revising Federated Mutual Insurance Company and Federated Service Insurance Company Type of Business Factors.
- Revising BOP Property flat deductible factors.
- Revising BOP Property wind and hail percentage deductible factors.
- Revising BOP Property wind and hail exclusion factors.

These changes will result in a **+0.1%** rate increase or **+\$780**.

There will be **188** Louisiana policyholders affected by the rate increase.

A SERFF "Objection Letter" was sent to Ms. Edith Gieseke on April 4, 2019 for additional information.

**Item Key: 735846**

Date Submitted: 04/01/2019  
 Property Insurance Association of Louisiana  
 1 - Property  
 Revised Rate and Rule  
 Commercial Property (Fire and Allied Lines)  
 # of Policyholders: **0**  
 Company Reference: LA19-05 (CF-2019-OCON1)  
 Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

**Item Key: 735864**

Date Submitted: 04/01/2019  
 LYNDON SOUTHERN INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Professional Liability / E & )  
 Lawyers Professional Liability Program  
 Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: LPL INITIAL (RR) LA 2019

**Item Key: 735952**

Date Submitted: 04/02/2019  
 AMERICAN AGRI-BUSINESS INSURANCE COMPANY  
 2 - Crop  
 Revised Rate and Rule  
 Crop-Hail  
 APCO & REVCO RULE Revision  
 Overall % Impact: **-14.30**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: LA-2019 APCO/REVCO RATE/RULE V.2  
 Requested Effective Dates - New: 05/16/2019 Renewal: 05/16/2019

The previously approved filing, for the above-captioned company was filed and approved under "Prior Approval" provision Item Key Number 688116, effective 12/01/2017.

With this filing, the company submits updated rating factors for its Added Price Coverage Option (APCO), and Revenue Price Coverage Option (REVCO), effective

The changes are as follows:

## APCO:

Corn Factor and Soybean Factor change from 1.4 to 1.2.

## REVCO:

Corn Factor and Soybean Factor have fave factors of 1.2.

There is an overall -14.30% rate decrease or -\$0 as a result of this filing.

There will be 0 Louisiana policyholders affected by this filing.

**Item Key: 735992**

Date Submitted: 04/02/2019

Stonetrust Commercial Insurance Company

16 - Workers Compensation

Installment Program

Workers Compensation

Installment Plan

Overall % Impact: **0.0**

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

# of Policyholders: **2344**

Company Reference: LA-LC-2019-01

**Item Key: 735993**

Date Submitted: 04/02/2019

TECHNOLOGY INSURANCE COMPANY, INC.

WESCO INSURANCE COMPANY

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

SOUTHERN INSURANCE COMPANY

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

SOUTHERN UNDERWRITERS INSURANCE COMPANY

MILFORD CASUALTY INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Loss Cost Adoption of NCCI Filing Number LA-LC-2018-01

Overall % Impact: **-4.70**

Overall \$ Impact: **\$-948,168**

# of Policyholders: **2311**

Company Reference: LAALCA19

Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 703911, which resulted in an overall +1,964% rate increase, effective 05/01/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective

The company will utilize the following loss cost multipliers:

<b>Company</b>	<b>Loss Cost Multiplier</b>
Technology Insurance Company, Inc.	1.400
Wesco Insurance Company	1.550
Amtrust Insurance Company of Kansas, Inc.	1.250
Southern Insurance Company	1.342
Republic Fire and Casualty Insurance	1.517
Southern Underwriters Insurance Company	1.866
Milford Casualty Insurance Company	1.608

There is an overall -5.20% rate decrease or -\$948,168 as a result of this filing.

There will be 2,311 Louisiana policyholders affected by this filing.

**Item Key: 736002**

Date Submitted: 04/02/2019

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

9 - Inland Marine

Installment Program

Commercial Inland Marine

Installment Plan

# of Policyholders: **0**

Company Reference: PASIMLA061519RR02

Requested Effective Dates - New: 06/15/2019 Renewal: 10/13/2019

**Item Key: 736038**

Date Submitted: 04/02/2019

SENTRY SELECT INSURANCE COMPANY

17 - Other Liability  
 Revised Rate and Rule  
 Commercial Umbrella and Excess  
 Dealers Program  
 Revised Rate and Rule  
 Overall % Impact: **64.1**  
 Overall \$ Impact: **\$198,870**  
 # of Policyholders: **43**  
 Company Reference: LA - UMBRELLA OPTIONAL RATE/RULE FILING DO  
 Requested Effective Dates - New: 09/01/2019 Renewal: 09/01/2019

The last rate revision to this program was +3.2% or \$7,769 which was approved under LDI Item Key Number 391434 effective 7/1/2017 for both new and renewal business.

With this filing, the company proposes to revise rating factors for the Dealers Program.

The company is also proposing to revise the rule pages as follows:

- pg. CUL-CE-1 thru CUL-CE-6 (ed. 11-18)  
 These countrywide pages will replace pages CUL-CE-1 thru CUL-CE-10. The changes to the pages include the addition of the endorsements found in the companion form filing and the removal of the removal of the Umbrella rating factors.
- pg. CUL-RE-1 (ed. 11-18)  
 The company is introducing this countrywide exception page. The rule page includes the exception to Rule 14.D., Determination of Minimum Premiums.
- pg. CUL-RE-LA-1 thru CUL-RE-LA-2 (ed. 09-19)  
 The company is introducing the state specific rate exception pages. Each state will now have its own rate pages.
- pg. CUL-CE-LA-1 thru CUL-CE-LA-2 (ed. 09-19)  
 These state specific pages will replace pages CUL-CE-LA-1 thru CUL-CE-LA-5 (ed. 08-15). The changes to the pages include the removal of the Premium Determination rate factors.

The corresponding form filing has been approved under company tracking number LA - UMBRELLA OPTIONAL FORM FILING, LDI Item Key Number 735716, effective 9/1/2019.

The rate impact associated with this filing is +64.1% or \$198,870 affecting 43 policyholders.

**Item Key: 736043**

Date Submitted: 04/02/2019  
 PRAETORIAN INSURANCE COMPANY  
 4 - Homeowners  
 Revised Rate and Rule  
 Preferred and Standard Homeowners Program  
 Overall % Impact: **7.0**  
 Overall \$ Impact: **\$58,267**  
 # of Policyholders: **244**  
 Company Reference: 19-6347-LA-RATE/RULE  
 Requested Effective Dates - New: 06/19/2019 Renewal: 06/19/2019

The last adjustment to this program was approved in January 2018 (Item Key #688224) and resulted in an overall rate increase of +3.5% to be effective May 15, 2018 for both new and renewal business.

With this filing, the company proposes the following changes:

- Revisions to base rates included on manual page HO-R-4.
- Increasing the Multi-Policy credit from 5% to 10% for an auto written with the same agency as the home or through a QBE company; the definition was revised on manual page HO-R-6.
- Revision to Rule 207. Waiver of Premium on manual page HO-R-2. "B. Additional or return premiums of less than \$10 will be waived" now states: "B. Additional or return premiums of less than \$5 will be waived".
- Revision to the Claim definition associated with the Claim factor included on manual page HO-R-6.

This will result in an overall rate increase of **+7.0%** or **+\$58,267** (244 policyholders).

**Item Key: 736050**

Date Submitted: 04/02/2019  
 Starr Indemnity & Liability Company  
 17 - Other Liability  
 Revised Rule only  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: 19-036-00-GL-19-LA (R)  
 Requested Effective Dates - New: 11/01/2019 Renewal: 11/01/2019

**Item Key: 736052**

Date Submitted: 04/02/2019  
 GUIDEONE MUTUAL INSURANCE COMPANY

19 - Commercial Automobile  
 Installment Program  
 Commercial Automobile  
 Policy Administration System Program  
 Installment Plan  
 # of Policyholders: 0  
 Company Reference: PASBAPLA061519RR02  
 Requested Effective Dates - New: 06/15/2019 Renewal: 10/13/2019

With this filing, the company proposes to introduce the installment plans for use with the Policy Administration System Program.

The company will offer the following premium payment options:

1. Full Term/Annual  
 This payment option will require 100% of the account annual premium to be paid when due.
2. Four Payment/Quarterly
  - o This payment option will require an immediate installment equal to 25% of the annual premium and three subsequent installments of 25% each to be paid thereafter in 3 month intervals.
  - o A \$10 service fee will apply to each installment.

The service fee will not apply to the initial/down payment.

The corresponding form filing has been approved under company tracking number PASBAPLA061519FO01, LDI Item Key Number 723636, effective 6/15/2019 for new business and 10/15/2019 for renewal business.

The corresponding rate/rule filing has been submitted under company tracking number PASBAPLA061519RR1, LDI Item Key Number 734409.

**Item Key: 736055**

Date Submitted: 04/02/2019  
 NORTH RIVER INSURANCE COMPANY, THE  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule  
 Commercial Output Program  
 Introduction of Equipment Breakdown Coverage  
 # of Policyholders: 0  
 Company Reference: 2019 COP R  
 Requested Effective Dates - New: 05/02/2019 Renewal: 05/02/2019

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 724175, effective January 3, 2019.

The company is introducing rates/rules for Equipment Breakdown coverage to be used with the above-captioned program. This proprietary coverage part will be used in place of the AAIS coverage part, CO 1003.

The company is also introducing new Rule 72 - Agent / Broker Commission Contribution Plan, that allows an agent or broker to reduce their commission at their request.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 736035, Company Form Filing No. 2019 COP F.

**Item Key: 736056**

Date Submitted: 04/02/2019  
 GREAT NORTHERN INSURANCE COMPANY  
 PACIFIC INDEMNITY COMPANY  
 FEDERAL INSURANCE COMPANY  
 5 - Commercial Multiple Peril  
 Revised Rate and Rule

Commercial Package  
 Spectrum Program  
 Section V.A.

# of Policyholders: 259  
 Company Reference: 19-CMQ-2016560  
 Requested Effective Dates - New: 10/01/2019 Renewal: 10/01/2019

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

Item Key No. 734407	Revised Rate and Rule	0.0%
Item Key No. 693033	Revised Rate and Rule	0.0%

The company is making the following revision:

- Introducing two new limit options for Abuse or Molestation coverage within the liability section.
- Introducing new Increased Limit Factor table (AMIL01) to contemplate these new limits.
- The following rules are being added to Section V.A:
- Rule V.A. Abuse or Molestation, Page 1.0, Edition 10/01/19, which replaces Abuse or Molestation Rule V.A., Page 1.0, Edition 04/16/10. The minimum premium rule is being removed from the rule.

Because these are new limit options being offered, the companies state that there is no rate effect resulting from this filing.

A SERFF "Objection Letter" was sent to Ms. Marie Skelton on April 4, 2019 for additional information.

**Item Key: 736059**

Date Submitted: 04/02/2019

American Risk Insurance Company, Inc.

4 - Homeowners

Revised Rate and Rule

Voluntary (Standard) Homeowners Program

Compliance with Directive 215

Company Reference: ARIC HO R 4.2.19

The initial rates and rules for the above-captioned company were approved in March 2017 (Item Key #391765) to be effective April 13, 2017. There was only one filing for this program after the initial and that was a correction to that initial filing. The correction was Item Key #705381 and the filing was effective April 10, 2018.

With this filing, the company proposes the following:

Modify the Calendar Year Named Storm Deductible options to offer 1% or 2% named storm deductible options for the same rates currently being used for the 2% or 5% named storm deductible options, respectively. The 1% and 2% will replace the 2% and 5% and the 5% will no longer be offered.

Modify the Base Class Premium rates based on competitor comparison.

Modify the Protection Construction Factors to adhere to the factors currently offered by the Property Insurance Association of Louisiana (PIAL). The company is adhering to Directive 215.

Modify scrivener errors.

Introduce the following premium adjustments:

- a. Age of Dwelling factors.
- b. Claim Free 3-Year and 5-Year Discounts - Discounts are 5% for 3-Year and 10% for 5-Year.
- c. Financial Responsibility - This credit of 10% is given to all applicants who do not have any kind of foreclosure, bankruptcy, tax lien, judgement or repossession in the past 7 years or currently pending and it is used to avoid the use of credit scoring in determining premium and eligibility.

These changes will result in an overall rate increase of

**Item Key: 736081**

Date Submitted: 04/03/2019

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

26 - Burglary And Theft

Installment Program

Commercial Burglary and Theft

Installment Plan

# of Policyholders: 0

Company Reference: PASCRLA061519RR02

Requested Effective Dates - New: 06/15/2019 Renewal: 10/13/2019

**Item Key: 736084**

Date Submitted: 04/03/2019

GUIDEONE MUTUAL INSURANCE COMPANY

17 - Other Liability

Installment Program

Commercial General Liability

Installment Plan

# of Policyholders: 0

Company Reference: PASCGLA061519RR02

Requested Effective Dates - New: 06/15/2019 Renewal: 10/13/2019

**Item Key: 736085**

Date Submitted: 04/03/2019

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

1 - Property

Installment Program

Commercial Property (Fire and Allied Lines)

Installment Plan

# of Policyholders: 0



Company Reference: PASCFLA061519RR02  
 Requested Effective Dates - New: 06/15/2019    Renewal: 10/13/2019

**Item Key: 736095**

Date Submitted: 04/03/2019

EMC PROPERTY & CASUALTY COMPANY  
 EMCASCO INSURANCE COMPANY  
 EMPLOYERS MUTUAL CASUALTY COMPANY  
 UNION INSURANCE COMPANY OF PROVIDENCE

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Delayed Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01

Adoption of NCCI B-1436 (RD) Revisions to Basic Manual Classifications and Appendix E - Classifications by Hazard Group

Adoption of NCCI R-1415 - 2018 Update to the Retrospective Rating Plan Parameters - Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors

Overall % Impact: **-2.70**

Overall \$ Impact: **-\$34,308**

# of Policyholders: **95**

Company Reference: 31171

Requested Effective Dates - New: 07/01/2019    Renewal: 07/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 705508, which resulted in an overall +1.20% rate increase, effective 07/01/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 07/01/2019.

Additionally, the companies wish to adopt NCCI R-1415 - 2018 Update to the Retrospective Rating Plan Parameters - Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors, effective 07/01/2019.

The companies also wish to adopt NCCI B-1436 (RD) Revisions to Basic Manual Classifications and Appendix E - Classifications by Hazard Group, effective 07/01/2019.

The companies will retain use of the following loss cost multipliers:

Company	Proposed Loss Cost Multiplier
EMCASCO Insurance Company	1.600
Employers Mutual Casualty Company	2.00
Union Insurance Company of Providence	1.200
EMC Property & Casualty Company	2.220

There is an overall -2.70% rate decrease or -\$34,308 as a result of this filing.

There will be 95 Louisiana policyholders affected by this filing.

**Item Key: 736167**

Date Submitted: 04/03/2019

GREAT AMERICAN INSURANCE COMPANY  
 GREAT AMERICAN ASSURANCE COMPANY  
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK  
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

# of Policyholders: **0**

Company Reference: 31-0170 - 19142

Requested Effective Dates - New: 06/01/2019    Renewal: 06/01/2019

**Item Key: 736170**

Date Submitted: 04/03/2019

EXECUTIVE RISK INDEMNITY INC.

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1

Overall % Impact: **-2.4**

Overall \$ Impact: **-\$2,649**

# of Policyholders: **4**

Company Reference: 18-GL-2015590-LC ADOPTIONS

Requested Effective Dates - New: 05/01/2019    Renewal: 05/01/2019

**Item Key: 736201**

Date Submitted: 04/03/2019

GREAT AMERICAN ALLIANCE INSURANCE COMPANY  
 GREAT AMERICAN SECURITY INSURANCE COMPANY  
 23 - Fidelity  
 Loss Cost Adoption  
 Fidelity  
 Adoption  
 SFAA Loss Cost

# of Policyholders: **0**  
 Company Reference: 25-6550 - 18194 - 2  
 Requested Effective Dates - New: 06/01/2019    Renewal: N/A

This filing is a resubmission of a filing that was disapproved on March 11, 2019 for an inadequate company response issued to an "Objection Letter" that was sent via SERFF from Wei Chuang dated March 7, 2019.

The above-captioned companies wish to adopt the Surety and Fidelity Association of America (SFAA) loss costs applicable to the Mercantile & Government and Financial Institution products and to introduce a new financial institution program. The new product is designed to establish a Community Financial Institution Program for community banks with assets up to \$15 billion.

The following are the filing designation numbers for the SFAA loss costs:

Filing Designation Number	Item Key Number	Effective Date
LA-FLC-5	214978	March 1, 2000
LA-FLC-11	268078	May 1, 2011
LA-FLC-15	323621	August 1, 2015
LA-FLC-16	387650	February 15, 2017

The companies will utilize the SFAA coverage forms:

- TSB 5018f - Financial Institution Bond Standard Form 24
- TSB 6155 - Combination Safe Depository Policy for Financial Institutions

The Loss Cost Multiplier (LCM) has been modified by the companies to **1.186**.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 728167, Company Form Filing No. 25-6550 - 18194 was approved effective June 1, 2019.

**Item Key: 736221**

Date Submitted: 04/04/2019  
 SIRIUS AMERICA INSURANCE COMPANY  
 9 - Inland Marine  
 Initial Rate and Rule

# of Policyholders: **0**  
 Company Reference: SA-ITI-19 LA R  
 The above-captioned company is introducing a Travel Insurance Program.

This program will offer travelers coverage for financial loss or hardship incidental to travel.

Companion forms (Item Key Number 736213 or Company Reference Number SA-ITI-19 LA F) received Certified Approval on 04/08/2019.

There is no rate impact associated with this filing.

**Item Key: 736246**

Date Submitted: 04/04/2019  
 NATIONAL AMERICAN INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule

Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **18**  
 Company Reference: NAIC-GL-LA-2019-01-R

**Item Key: 736254**

Date Submitted: 04/04/2019  
 NATIONAL AMERICAN INSURANCE COMPANY  
 19 - Commercial Automobile  
 Revised Rate and Rule

Commercial Automobile  
 Rule Revision

- Introduce Preferred Plan Discounts

Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **5**  
 Company Reference: NAIC-CA-LA-2019-01-R

**Item Key: 736258**

Date Submitted: 04/04/2019  
 New Hampshire Insurance Company  
 9 - Inland Marine  
 Revised Rate and Rule  
 Commercial Inland Marine  
 Associations and Professionals Program  
 Revised Rate and Rule  
 # of Policyholders: **0**  
 Company Reference: AIG-19-IM-01

The above-captioned company is adding two endorsements for its Associations and Professionals Program.

The company proposes the following two endorsements:

1. Business Income Coverage Endorsement - An optional endorsement (at the discretion of the insured) for missed performances.
2. Unmanned Aircraft Exclusion - This mandatory endorsement excludes unmanned aircraft as Covered Property and will be used with the Camera Coverage Form.

Companion forms (Item Key Number 736244 or Company Reference Number AIG-19-IM-01) were approved on 04/09/2019.

There is no rate impact associated with this filing.

**Item Key: 736313**

Date Submitted: 04/04/2019  
 Access Home Insurance Company  
 4 - Homeowners  
 Revised Rate and Rule  
 Louisiana Voluntary Homeowners Program  
 Company Reference: AHIC HO R 4.04.19  
 The above-captioned company wishes to file a rule revision for use with its Louisiana Voluntary Homeowners Program.

With this filing, the company proposes a new rule for Dwelling in Course of Construction endorsement.

The company states "Access Home Insurance Company submits for review and approval the following subsequent rule accompanying its new HO endorsement to provide all "special" property coverage and homeowners liability coverage during construction with conversion to a standard HO3 Homeowners product upon receipt of certificate of completion. No rates are affected by this rule change".

The rule reads as follows:

**U. Dwelling in the Course of Construction (AHH DCOC 04 19)**

The Dwelling in the Course of Construction Endorsement requires and provides the Homeowner a Coverage A and B limits equal to the expected completed value of the "dwelling" and the type and amount of insurance purchased for "other structures". Losses to Building and materials on sight are settled under the terms of the Homeowners policy. Coverage C will be provided at 25% of Coverage A for such personal property on premises that is secured in the enclosed dwelling or another structure on the insured location. Coverage D - Loss of Use is suspended and not available until this endorsement is removed. This endorsement is individually underwritten on a submit for approval basis. Considering the information on the "Contractor Questionnaire". This endorsement does not affect premium.  
 There is no rate impact associated with this filing.

Companion forms (Item Key #736256) were still pending as of April 10, 2019.

**Item Key: 736314**

Date Submitted: 04/04/2019  
 ACE Insurance Company of the Midwest  
 17 - Other Liability  
 Revised Rate only

Personal Umbrella and Excess  
 Personal Umbrella Program  
 Rate Revision

Base Rates

Overall % Impact: **6.9**  
 Overall \$ Impact: **\$34,262**  
 # of Policyholders: **465**  
 Company Reference: 19-13907-RATE  
 Requested Effective Dates - New: 09/11/2019    Renewal: 11/11/2019

The last rate revision to this program was +6.9% or \$36,827 which was approved under LDI Item Key Number 709415 effective 9/11/2018 for new business and 11/1/2018 for renewal business.

With this filing, the company proposes to revise the base rates for Primary and Additional Residences; Non-Owned Automobiles, Recreational and Collector Vehicles; Watercrafts; Owned Automobiles and Corporate Cars; and UM/UIM.

The rate impact associated with this filing is +6.9% or \$36,827 affecting 465 policyholders.

**Item Key: 736318**

Date Submitted: 04/04/2019  
 ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY  
 19 - Private Passenger Automobile  
 Revised Rate only  
 Private Passenger Automobile  
 Private Passenger Auto Program  
 Revised Rate  
 Overall % Impact: 4.7  
 Overall \$ Impact: \$17,352,567  
 # of Policyholders: 133779  
 Company Reference: R51017  
 Requested Effective Dates - New: 07/08/2019 Renewal: 07/08/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 723098 with an effective date of 7/2/2018 for new and renewal business.

With this filing, the company proposes to revise the following: Tier Factors, Multiple Policy Discount Factors, Model Year Factors, and Rate Adjustment Factors.

The rate impact associated with this filing is +4.7% (+\$133,779), affecting 133,779 policyholders.

**Item Key: 736331**

Date Submitted: 04/04/2019  
 STRATFORD INSURANCE COMPANY  
 2 - Crop  
 Revised Rate and Rule  
 Crop-Hail Insurance  
 CRS Crop Hail 2019 LA R/RU  
 # of Policyholders: 0  
 Company Reference: 2019-LA-CH-R/R-V01  
 The initial Crop-Hail rates/rules for the above-captioned company were filed and approved under "Prior Approval" provision Item Key Number 690265, effective 01/27/2018.

With this initial filing, the captioned company submits revisions for its Crop Hail line of business, effective on approval.

The revisions are as follows:

**Replacement:**

Crop Hail & Limits & Rates - CRS LA LR 19.0  
 AMD Customer Discount Explanation - CRS CUD-EX 19.0  
 Bundle Rating Explanation - CRS LA-BDL-RT-EX 19.0

**New:**

Deluxe Bundle Rules & Guidelines - CRS DBDL-RU 19.4  
 Cotton Bundle Rating Explanation - CRS LA-CTNBDL-RT-EX 19.0  
 Deluxe Companion Bundle Rating Explanation CRS LA-DBDL-RT-EX 19.0

**Withdrawing:**

Louisiana Cotton Bundle Rates Table - CRS LA-CTNBDL-RT 18.0

Associated LDI Form Filing Number 735792; SERFF Tracking Number WEWO-131877553 was approved 04/03/2019.

**Item Key: 736336**

Date Submitted: 04/04/2019  
 SOUTHERN UNDERWRITERS INSURANCE COMPANY  
 4 - Homeowners  
 Installment Program  
 Homeowners (Republic Home) Program  
 Revision of Installment Payment Plan  
 Company Reference: LA-HO-1906-02-19044  
 Requested Effective Dates - New: 06/01/2019 Renewal: N/A

The initial installment payment plan for the above-captioned company's Homeowners (Republic Home) Program was approved in March 2019 (Item Key #731693) to be effective June 1, 2019 for new business.

With this filing, the company proposes a revision to the installment payment plan. This revision only affects A.8. Electronic Fund Transfer.

The changes are as follows:

**Current Wording**

8. Electronic Fund Transfer (New and Renewal)

- a. 8.34% down payment plus eleven installment payments of 8.33%;
- b. Installment withdrawals are monthly from the 1st - 28th; and
- c. The service fee is \$3.00 per installment.

**Proposed Wording**

## 8. Electronic Fund Transfer (New and Renewal)

- a. Installments 2 through 12 are determined by multiplying the policy premium by 8.3333% and rounding down to the nearest penny. The remainder of the premium will be billed in the first installment;
- b. Installment withdrawals are monthly from the 1st - 28th; and
- c. The service fee is \$3.00 per installment.

The company has also repaginated the billing plan section.

There is no rate impact associated with this filing.

**Item Key: 736380**

Date Submitted: 04/05/2019  
 Service American Indemnity Company  
 16 - Workers Compensation  
 Loss Cost Adoption

Workers Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01

Overall % Impact: **-5.60**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: WC-LA-LC-1901R  
 Requested Effective Dates - New: 06/01/2019    Renewal: 06/01/2019

The initial loss cost adoption for the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 728865, which resulted in an overall +0.40% rate increase, effective 04/01/2019.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 06/01/2019.

The company will retain use of its 1.840 loss cost multiplier.

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: 736387**

Date Submitted: 04/05/2019  
 GUIDEONE MUTUAL INSURANCE COMPANY  
 GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY  
 17 - Other Liability  
 Installment Program

Commercial Umbrella and Excess  
 Commercial Umbrella Program  
 Installment Plan

## Introduction

# of Policyholders: **0**  
 Company Reference: PASUMLA061519RR02  
 Requested Effective Dates - New: 06/15/2019    Renewal: 10/13/2019

With this filing, the company proposes to introduce the installment plans for use with the Commercial Umbrella Program.

The company will offer the following premium payment options:

1. Full Term/Annual  
 This payment option will require 100% of the account annual premium to be paid when due.
2. Four Payment/Quarterly
  - o This payment option will require an immediate installment equal to 25% of the annual premium and three subsequent installments of 25% each to be paid thereafter in 3 month intervals.
  - o A \$10 service fee will apply to each installment.

The service fee will not apply to the initial/down payment.

The corresponding rate/rule filing has been submitted under company tracking number PASUMLA061519RR01, LDI Item Key Number 734422.

There is no rate impact associated with this filing.

**Item Key: 736414**

Date Submitted: 04/05/2019  
 CONTINENTAL INSURANCE COMPANY, THE  
 17 - Other Liability  
 Revised Rate only

Commercial Umbrella and Excess  
 CNA Paramount Umbrella Program  
 Rate Revision

## Excess Factors

Overall % Impact: **-24.0**  
 Overall \$ Impact: **\$1,201,315**  
 # of Policyholders: **248**  
 Company Reference: 19-01868-R  
 Requested Effective Dates - New: 09/01/2019    Renewal: 09/01/2019

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 324078 effective 11/12/2015.

With this filing, the company proposes to revise the \$1M x \$1M Excess Factors.

The rate impact associated with this filing is -24.0% or -\$1,201,315 affecting 245 policyholders.

**Item Key: 736449**

Date Submitted: 04/05/2019  
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Internet Liability  
 Cyber Liability Program

Overall % Impact: **0.0**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **0**  
 Company Reference: 19-22285

**Item Key: 736457**

Date Submitted: 04/05/2019  
 EVEREST NATIONAL INSURANCE COMPANY  
 EVEREST PREMIER INSURANCE COMPANY  
 EVEREST DENALI INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: LA-GL-20042357RC  
 Requested Effective Dates - New: 05/01/2019    Renewal: 05/01/2019

**Item Key: 736463**

Date Submitted: 04/05/2019  
 AXIS Insurance Company  
 17 - Other Liability  
 Initial Rate and Rule  
 Fiduciary  
 # of Policyholders: **0**  
 Company Reference: FLP-2018-139-LA-AIC-R-3

**Item Key: 736505**

Date Submitted: 04/08/2019  
 EMC PROPERTY & CASUALTY COMPANY  
 EMCASCO INSURANCE COMPANY  
 EMPLOYERS MUTUAL CASUALTY COMPANY  
 19 - Commercial Automobile  
 Revised Rate and Rule

Commercial Automobile  
 Revised Rate and Rule

- Rule 50. Auto Dealers - Additional Provisions
- Rule 75. Leasing or Rental Concerns
- CA127 Employment Practices Liability

# of Policyholders: **0**  
 Company Reference: 31446  
 Requested Effective Dates - New: 08/01/2019    Renewal: 08/01/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 721115 effective 2/1/2019 for both new and renewal business.

With this filing, the companies propose to revise the rules as follows:

- Rule 50. Auto Dealers - Additional Provisions
  - Revise the rule (A.4.a.) for form CA2560 Worldwide General Liability Coverages Endorsement to include the Class Code and premium charge associated with the endorsement. The premium charge will be a \$350 flat premium charge, fully earned, regardless of term.
  - Revise the rule (A.4.b.) for form CA2561 General Liability Coverages - Additional Scheduled Countries Endorsement to include the Class Code and premium charge associated with the endorsement. The premium charge will be a \$350 flat premium charge, fully earned, regardless of term.
- Rule 75. Leasing or Rental Concerns
  - Introduce paragraph B.I.a.(2) to include the rules and rating for endorsement CA7326 Leasing or Rental Concerns - Contingent Physical Damage Insurance Endorsement.
- CA127 Employment Practices Liability
  - Introduce the rules and rates for Employment Practices Liability Coverage.
- Revise the edition date and page numbers throughout the rules as the pages are adjusted to accommodate the additional rules.

The corresponding form filing has been submitted under company tracking number 31447, LDI Item Key Number 736464.

There is no rate impact associated with this filing.

**Item Key: 736511**

Date Submitted: 04/08/2019  
 Fireman's Fund Insurance Company  
 9 - Inland Marine  
 Installment Program  
 Commercial Inland marine  
 Installment Plan

# of Policyholders: 0  
 Company Reference: NLAMC0119-IM.RSB  
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The above-captioned company is revising a rule.

The company is changing "annual premium" to "annual period"

There is no impact associated with this filing.

**Item Key: 736512**

Date Submitted: 04/08/2019  
 Fireman's Fund Insurance Company  
 18 - Product Liability  
 Installment Program  
 Product Liability  
 Installment Plan

# of Policyholders: 0  
 Company Reference: NLAMC0119-PL.RSB  
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The above-captioned company is revising a rule.

The company is changing "annual premium" to "annual period"

There is no impact associated with this filing.

**Item Key: 736519**

Date Submitted: 04/08/2019  
 Fireman's Fund Insurance Company  
 1 - Property  
 Installment Program  
 Commercial Property (Fire and Allied Lines)  
 Installment Plan

# of Policyholders: 0  
 Company Reference: NLAMC0119-P.RSB  
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

**Item Key: 736522**

Date Submitted: 04/08/2019  
 Fireman's Fund Insurance Company  
 FIREMAN'S FUND INSURANCE COMPANY  
 23 - Fidelity  
 Installment Program  
 Fidelity  
 Installment Plan

# of Policyholders: **0**  
 Company Reference: NLAMC0119-F.RSB  
 Requested Effective Dates - New: 05/01/2019    Renewal: N/A

**Item Key: 736524**

Date Submitted: 04/08/2019  
 AmFed National Insurance Company  
 AMFED CASUALTY INSURANCE COMPANY  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01  
 Overall % Impact: **-3.460**  
 Overall \$ Impact: **\$-1,347**  
 # of Policyholders: **14**  
 Company Reference: AF-WC-LA-2019-05-01  
 Requested Effective Dates - New: 05/01/2019    Renewal: 05/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 706785, which resulted in an overall +0.40% rate increase, effective 05/01/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 05/01/2019.

The companies will retain use of the following loss cost multipliers:

Company	Loss Cost Multiplier
AmFed National Insurance Company	1.445
AmFed Casualty Insurance Company	1.890

There is an overall -3.460% rate decrease or -\$1,347 as a result of this filing.

There will be 14 Louisiana policyholders affected by this filing.

**Item Key: 736540**

Date Submitted: 04/08/2019  
 LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY  
 1 - Property  
 Consent to Rate  
 Commercial Property (Fire and Allied Lines)  
 Consent to Rate  
 Insured: Keith Canterbury  
 1137 Liberty Hill Road  
 Simsoro, LA 71275  
 Policy Dates: 3/11/2019 to 3/11/2020  
 Manual Premiums: \$6,817.95  
 Consent Premiums: \$8,696.52

# of Policyholders: **0**  
 Company Reference: SF605894  
 Requested Effective Dates - New: N/A    Renewal: 03/11/2019

**Item Key: 736544**

Date Submitted: 04/08/2019  
 MARKEL INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Commercial General Liability  
 # of Policyholders: **0**  
 Company Reference: MIC-CGL-LA-1902RU

**Item Key: 736551**

Date Submitted: 04/08/2019  
 Lion Insurance Company  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers Compensation  
 Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01  
 Overall % Impact: **-6.880**  
 Overall \$ Impact: **\$-30,738**  
 # of Policyholders: **1**  
 Company Reference: LION-19-001 (LA)  
 Requested Effective Dates - New: 05/01/2019    Renewal: 05/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 710808, which resulted in an overall +0.190% rate increase, effective 05/01/2018.



With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 05/01/2019.

The company will retain its 1.450 loss cost multiplier.

There is an overall -6.880% rate decrease or -\$30,738 as a result of this filing.

There will be 1 Louisiana policyholders affected by this filing.

**Item Key: 736572**

Date Submitted: 04/08/2019

Arch Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

Insurance Agents, Brokers and Consultants Professional Liability Program

# of Policyholders: 0

Company Reference: ARCH-19-051-R

**Item Key: 736638**

Date Submitted: 04/09/2019

Great Divide Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

BSP Professional Liability Program

# of Policyholders: 0

Company Reference: G-EO-2019RR

Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

**Item Key: 736639**

Date Submitted: 04/09/2019

TRUMBULL INSURANCE COMPANY

NUTMEG INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Filing

Workers Compensation

Initial Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01

# of Policyholders: 0

Company Reference: BR.20.696000.2019.01

Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

With this initial filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2017-01, approved under State Tracking Number 687014, effective 07/01/2019.

The companies will utilize the following loss cost multipliers:

Company	Loss Cost Multiplier
Trumbull Insurance Company	1.023
Nutmeg Insurance Company	1.256

There is an overall 0% rate impact or \$0 as a result of this filing.

There will be 0 Louisiana policyholders affected by this filing.

LDI Form Filing Number 736249; SERFF Tracking Number HART-131844902 is pending.

**Item Key: 736646**

Date Submitted: 04/09/2019

AmGUARD Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial Umbrella and Excess

# of Policyholders: 0

Company Reference: 2019-06-01-LA-CU-RR-PKGUM

Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

**Item Key: 736659**

Date Submitted: 04/09/2019

General Insurance Company of America

5 - Commercial Multiple Peril

Revised Rule only

Commercial Protector® Businessowners Program

Rule 16. Mandatory Coverages and Forms

Terrorism Risk Insurance Act (TRIA)

# of Policyholders: 0  
 Company Reference: 2018-MU-19-ML-E-R  
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The above-captioned company is making the following rule revision to the above-captioned program:

- Rule 16. Mandatory Coverages and Forms
  - Introducing Two New Mandatory Endorsements for the Terrorism Risk Insurance Act (TRIA)
    - Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) Endorsement BP 05 65
      - This endorsement is to be used by policies that become effective during the last calendar year of the federal Program, with a policy term that extends past the termination date of that program. This endorsement option provides insurers with tools to address terrorism exposures given the anticipated termination of the federal Program, which may occur during the policy period. The provisions of the conditional endorsement will apply commencing when the federal Program terminates or is extended without "make available" requirements and with certain changes (revised definition of terrorism, o terrorism coverage made subject to terms or conditions different from those that apply to other events; or increase in insurer retention of or participation in losses? If the aforementioned conditions do not occur, the provision of the conditional endorsement will not become effective on the policy.
      - This endorsement excludes coverage for terrorism that involves nuclear, biological or chemical materials (thereby leaving intact any underlying coverage for terrorism that does not involve nuclear, biological or chemical material) upon the termination of the Federal Terrorism Risk Insurance Program.
    - Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism BP 0 68
      - This endorsement is to be used by policies that become effective on or after the date when the Terrorism Risk Insurance Program has terminated.
      - This endorsement excludes coverage for terrorism that involves nuclear biological or chemical materials (thereby leaving intact any underlying coverage for terrorism that does not involve nuclear, biological or chemical material) upon the termination of the Federal Terrorism Risk Insurance program.

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

A SERFF "Objection Letter" was sent to Ms. Ashley Pinter on April 9, 2019 for additional information.

**Item Key: 736664**

Date Submitted: 04/09/2019  
 WESCO INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rate and Rule  
 Commercial General Liability  
 Sierra Madre Artisans Program  
 Overall % Impact: **28.5**  
 Overall \$ Impact: **\$130,612**  
 # of Policyholders: **492**  
 Company Reference: LA-GL-1906-05-9988  
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

**Item Key: 736666**

Date Submitted: 04/09/2019  
 CONTINENTAL CASUALTY COMPANY  
 9 - Inland Marine  
 Revised Rate and Rule  
 Commercial Inland Marine  
 Communication Equipment (Cellular Telephones)  
 Portable Electronics Equipment Program  
 Commercial Informational Filing  
 # of Policyholders: 0  
 Company Reference: 19-01882-RL CIM-PE  
 Requested Effective Dates - New: 05/15/2019 Renewal: 05/15/2019

The above-captioned company is revising rules for its Portable Electronics Equipment Program.

This is a Commercial Informational Filing.

**Item Key: 736675**

Date Submitted: 04/09/2019  
 GREAT AMERICAN INSURANCE COMPANY  
 GREAT AMERICAN ASSURANCE COMPANY  
 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK  
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY  
 19 - Commercial Automobile  
 Revised Rule only  
 Commercial Automobile  
 # of Policyholders: 0  
 Company Reference: 25-6550 - 19128  
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

**Item Key: 736724**

Date Submitted: 04/09/2019

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY

LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY

SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Personal Umbrella and Excess

Overall % Impact: **9.898**Overall \$ Impact: **\$93,148**# of Policyholders: **1580**

Company Reference: UM-2019-01

Requested Effective Dates - New: 06/01/2019    Renewal: 06/01/2019

**Item Key: 736728**

Date Submitted: 04/09/2019

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY

LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY

SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Personal Umbrella and Excess

Overall % Impact: **9.796**Overall \$ Impact: **\$299,474**# of Policyholders: **1693**

Company Reference: UM-2019-02

Requested Effective Dates - New: 06/01/2019    Renewal: 06/01/2019

**Item Key: 736770**

Date Submitted: 04/10/2019

ASPEN AMERICAN INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

(Dental) Professional Protector Plan Program

# of Policyholders: **0**

Company Reference: AAIC-CMP-19-01(RS)

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 395786, effective October 15, 2017 for new business and September 13, 2017 for renewal business.

This company is making various revisions that consist of clarification for existing coverage, formatting changes, and coverage enhancements, as follows:

- Page 1 - NATIONAL DENTAL PROGRAM title heading is being added.
- Page 2 - Employment Practices Liability - Defense Only coverage is amended to be optional.
- Page 3 - POLICY CANCELLATIONS is amended to provide the ability to flat cancel policies under the specified conditions.
- Page 4 - PROFESSIONAL, EMPLOYMENT PRACTICES AND CYBER LIABILITY SECTION title heading is being added.
- Page 5 - New Dentist classification is modified to broaden the current rule for dentists working full or part-time, and to provide clarification on application of other credits/modifications.
- Page 6 - Additional Insured is changed to allow an additional insured for a special event for no additional charge.
- Page 6 - Disability/Leave of Absence is broadened to expand the number of days for applicable extensions.
- Page 6 - Part-Time is amended to expand the definition to include maximum aggregate per hour and to also provide clarification on application of other credits/modifications.
- Page 7 - Moonlighting Residents is revised to remove the term "residents", as the rule is intended to include dentists other than those who are in a residency/fellowship program, and to also apply to dentists working a second job for specified number of hours.
- Page 7 - VICARIOUS LIABILITY - Contractors and Non-Insured Employed Dentists is revised to clarify the intent and applicability of the vicarious liability charge.
- Page 9 - Claims Free Credit is being added to the Supplemental Modifications based on the specified eligibility criteria.
- Pages 10-11 - EXTENDED REPORTING PERIOD COVERAGE (Claims-Made Coverage only) is being modified to refer to the "Program" in lieu of "insurer", and to also clarify ERP provisions and add reference to the corresponding EPL Defense Only, EPLI Coverage and Cyber Coverage coverages/endorsements.
- Page 12 - CONSULTING SERVICE LIABILITY is tweaked to refer to the newly expanded definition of dental services under form number ASPDTPL099.
- Pages 13-15 - EMPLOYMENT PRACTICES LIABILITY - INDEMNITY & DEFENSE is added for use with new EPLI coverage forms.
- Pages 15-16 - CYBER LIABILITY COVERAGE is replaced by the proposed coverage rules which are based solely on a rating methodology negotiated with the company's reinsurer, as documented in the reinsurance treaty.

- Page 17 - GENERAL LIABILITY AND ERISA SECTION title heading is added.
- Page 18 - BUSINESS LIABILITY - (General Liability) is amended to add a referral criteria for a location where the insured does not maintain a practice.
- Page 19 - PROPERTY SECTION title heading is added.
- Page 23 - Increased Limits Pollution coverage with a \$25,000 limit is provided at no charge.
- Page 26 - BOARD EXAM COVERAGE title heading is added, and the page is renumbered for formatting purposes.
- Page 27 - DENTAL STUDENTS POLICY SECTION title heading is added.
- Pages 28-29 - DENTAL SCHOOL POLICY SECTION is added to coincide with the proposed Dental School policy form.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 734716, Company Form Filing No. AAIC-CMP-19-01.

**Item Key: 736775**

Date Submitted: 04/10/2019  
 CRUM & FORSTER INDEMNITY COMPANY  
 NORTH RIVER INSURANCE COMPANY, THE  
 UNITED STATES FIRE INSURANCE COMPANY  
 17 - Other Liability  
 Delayed Adoption  
 Commercial General Liability  
 Delayed Adoption of ISO Designation Filing Number GL-2018-IALL1  
 # of Policyholders: 0  
 Requested Effective Dates - New: 10/01/2019 Renewal: 10/01/2019

**Item Key: 736781**

Date Submitted: 04/10/2019  
 SECURITY NATIONAL INSURANCE COMPANY  
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.  
 TECHNOLOGY INSURANCE COMPANY, INC.  
 WESCO INSURANCE COMPANY  
 REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Commercial General Liability  
 # of Policyholders: 0  
 Company Reference: LA-GL-1903-02-2429  
 Requested Effective Dates - New: 05/18/2019 Renewal: 05/18/2019

**Item Key: 736791**

Date Submitted: 04/10/2019  
 AmGUARD Insurance Company  
 EASTGUARD INSURANCE COMPANY  
 NORGUARD INSURANCE COMPANY  
 16 - Workers Compensation  
 Loss Cost Adoption  
 Workers Compensation  
 Delayed Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2018-01  
 Overall % Impact: **-3.620**  
 Overall \$ Impact: **-\$169,191**  
 # of Policyholders: **964**  
 Company Reference: 2019-06-01-WC-LA-LCM  
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 702531, which resulted in an overall +0.720% rate increase, effective 05/01/2018.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2018-01, approved under State Tracking Number 720053, effective 06/01/2019.

The company will revise its loss cost multiplier:

Company	Current Loss Cost Multiplier
AmGUARD Insurance Company	1.450
EastGUARD Insurance Company	1.350
NorGUARD Insurance Company	1.600

There is an overall -3.620% rate decrease or -\$169,191 as a result of this filing.

There will be 964 Louisiana policyholders affected by this filing.

**Item Key: 736830**

Date Submitted: 04/10/2019  
 American Hallmark Insurance Company of Texas  
 19 - Commercial Automobile  
 Revised Rate and Rule  
 Commercial Automobile

# of Policyholders: 0  
 Company Reference: AH-HSU-LA-CA-RR-182

**Item Key: 736877**

Date Submitted: 04/10/2019  
 UNITED FIRE AND CASUALTY COMPANY  
 UNITED FIRE & INDEMNITY COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Internet Liability  
 # of Policyholders: 0  
 Company Reference: IL-LA-UFC-UF1-01012020-XX-RU-XX-ISAP REVISION  
 Requested Effective Dates - New: 01/01/2020 Renewal: 01/01/2020

**Item Key: 736882**

Date Submitted: 04/10/2019  
 AMERICAN RELIABLE INSURANCE COMPANY  
 9 - Inland Marine  
 Revised Rate and Rule  
 Animal Mortality  
 Overall % Impact: 0.0  
 Overall \$ Impact: \$0  
 # of Policyholders: 0  
 Company Reference: ARIC-2019-LA-AM-RR-1354  
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

**Item Key: 736886**

Date Submitted: 04/10/2019  
 SECURITY NATIONAL INSURANCE COMPANY  
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.  
 TECHNOLOGY INSURANCE COMPANY, INC.  
 WESCO INSURANCE COMPANY  
 REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY  
 17 - Other Liability  
 Revised Rule only  
 Commercial General Liability  
 # of Policyholders: 0  
 Company Reference: LA-GL-1906-02-2616  
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

**Item Key: 736964**

Date Submitted: 04/11/2019  
 First Chicago Insurance Company  
 19 - Commercial Automobile  
 Consent to Rate  
  
 Commercial Automobile  
 Louisiana Taxi and Other Public Transportation Specialty Program  
 Consent to Rate

Insured: Waris Aquil Sabree  
 2088 Tuskegee Drive  
 Marrero, LA 70072

Policy Effective: 3/1/2019 to 3/1/2020

Policy Number: LVA-000105714

CPNC#: W-75

Consent to Rate Premium: \$5300.00

Manual Premium: \$4199.00

# of Policyholders: 0  
 Company Reference: CR201903TXLA-58

**Item Key: 737028**

Date Submitted: 04/11/2019  
 TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA  
 5 - Commercial Multiple Peril  
 Revised Rule only  
  
 Commercial Package

Core General Rules 55874  
Modular

Company Reference: 2019-02-0068  
Requested Effective Dates - New: 05/05/2019   Renewal: 05/05/2019

**Item Key: 737035**

Date Submitted: 04/11/2019  
AmGUARD Insurance Company  
5 - Commercial Multiple Peril  
Initial Rate and Rule

Commercial Package  
Care Providers Insurance Program

# of Policyholders: 0  
Company Reference: 2019-04-01-LA-CMP-CPIS-RR

**Item Key: 737050**

Date Submitted: 04/11/2019  
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE  
19 - Private Passenger Automobile  
Revised Rule only

Company Reference: LA190403XXMXX105  
Requested Effective Dates - New: 08/01/2019   Renewal: 08/01/2019

**Item Key: 737056**

Date Submitted: 04/11/2019  
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE  
19 - Private Passenger Automobile  
Revised Rate and Rule

Overall % Impact: **+9.854**  
Overall \$ Impact: **\$2,796,942**  
# of Policyholders: **12175**  
Company Reference: LA190403XRMXX104  
Requested Effective Dates - New: 08/01/2019   Renewal: 08/01/2019

**Item Key: 737070**

Date Submitted: 04/11/2019  
AmGUARD Insurance Company  
26 - Burglary And Theft  
Initial Rate and Rule  
Commercial Burglary and Theft  
Initial Rate and Rule  
Care Providers Insurance Program

Company Reference: 2019-04-01-LA-CR-INITIAL-RR

**Item Key: 737085**

Date Submitted: 04/11/2019  
AmGUARD Insurance Company  
26 - Burglary And Theft  
Installment Program  
Commercial Crime  
Installment Plan  
Care Providers Insurance Program

Company Reference: 737085

**Item Key: 741108**

Date Submitted: 04/11/2019  
HORACE MANN INSURANCE COMPANY  
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY  
TEACHERS INSURANCE COMPANY  
19 - Private Passenger Automobile  
Revised Rule only

Company Reference: LA A060119 RULE  
Requested Effective Dates - New: 06/01/2019   Renewal: 06/01/2019

**Item Key: 741110**

Date Submitted: 04/11/2019  
 TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA  
 23 - Fidelity  
 Revised Rate and Rule  
 Fidelity  
 Revised Rate and Rule  
 Telecommunication Fraud Insuring Agreement Endorsement  
 Overall % Impact: **0.00**  
 Overall \$ Impact: **\$0**  
 # of Policyholders: **2195**  
 Company Reference: 741110  
 Requested Effective Dates - New: 08/01/2019    Renewal: 08/01/2019

**Item Key: 741115**

Date Submitted: 04/11/2019  
 Sompco America Insurance Company  
 17 - Other Liability  
 Revised Rule only  
  
 Commercial General Liability Program

# of Policyholders: **0**  
 Company Reference: 19-IR-GL-9003R

**Item Key: 741126**

Date Submitted: 04/11/2019  
 TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA  
 23 - Fidelity  
 Revised Rule only  
 Fidelity  
 Revised Rules  
 Financial Institutions Modular Program  
 Company Reference: 2019-03-0062  
 Requested Effective Dates - New: 08/01/2019    Renewal: 08/01/2019

**Item Key: 741129**

Date Submitted: 04/11/2019  
 PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO.  
 17 - Other Liability  
 Revised Rate only  
  
 Commercial General Liability

Overall % Impact: **10.0**  
 Overall \$ Impact: **\$137,881**  
 # of Policyholders: **98**  
 Company Reference: LA-GL-2018-LCM-R

**Item Key: 741130**

Date Submitted: 04/11/2019  
 First Chicago Insurance Company  
 19 - Commercial Automobile  
 Consent to Rate

# of Policyholders: **0**  
 Company Reference: CR201903TXLA-35  
 Requested Effective Dates - New: 03/01/2019    Renewal: N/A

**Item Key: 741214**

Date Submitted: 04/12/2019  
 HANOVER INSURANCE COMPANY, THE  
 9 - Inland Marine  
 Initial Rate and Rule  
  
 Company Reference: CW-PIM-19235R

**Item Key: 741219**

Date Submitted: 04/12/2019  
 First Chicago Insurance Company  
 19 - Commercial Automobile  
 Consent to Rate

Commercial Automobile

Louisiana Taxi and Other Public Transportation Specialty Program

Taxicab and Livery Program

Consent to Rate

Insured: J Mac Leasing, LLC

735 Milton Street

Gretna, LA 70053

Policy Effective: 3/1/2019 to 3/1/2020

Policy Number: LVA-000105615

CPNC#: W-70

Consent to Rate Premium: \$5300.00

Manual Premium: \$4199.00

# of Policyholders: 0

Company Reference: CR201903TXLA-15

Requested Effective Dates - New: 03/01/2019 Renewal: N/A