## 1. Important notes

(a) This checklist is required to be submitted with all property/casualty personal lines rate filings in Louisiana. It is optional for other situations.

(b) Each company should provide actuarial support for its overall requested rate change based upon its Louisiana experience, to the extent credible.

(c) It is not acceptable to adopt a rating organization’s loss costs without due consideration being given to the company’s own experience.

(d) Additional important information can be found in the LDOI’s Rate and Rule Filing Handbook. The Handbook is located at: [www.ldi.state.la.us/Documents/Property_Casualty/Rating/RateFilingHandbook.pdf](http://www.ldi.state.la.us/Documents/Property_Casualty/Rating/RateFilingHandbook.pdf)

## 2. Overall info

<table>
<thead>
<tr>
<th>Company Reference Number:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead Company:</td>
<td></td>
</tr>
<tr>
<td>Line of Business:</td>
<td></td>
</tr>
<tr>
<td>Program Name:</td>
<td></td>
</tr>
<tr>
<td>Annual Direct Written Premium (DWP):</td>
<td></td>
</tr>
<tr>
<td>Annual Time Period Corresponding to DWP: Begins:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ends:</td>
</tr>
</tbody>
</table>

## 3. New vs. old filings (Check one)

- [ ] New filing (none of the below)
- [ ] Refile of disapproved filing (LDOI # ____________)
- [ ] Refile of withdrawn filing (LDOI # ____________)
- [ ] Correction to previously approved filing (LDOI # ____________)
- [ ] Manual editorial/clarification changes only (e.g., policy form reference numbers)

## 4. Overall purpose (Check one)

- [ ] Revision(s) to existing insurance program
- [ ] Introduction of insurance program (not replacing an existing one)
- [ ] Introduction of insurance program (replacing an existing one)
- [ ] Individual risk filing
- [ ] Consent-to-rate policy filing
- [ ] Insurance score / credit model informational filing
- [ ] Other informational filing
- [ ] Notification of program termination

## 5. Rating vs. rules (Check one)

- [ ] Proposed changes affect rates only
- [ ] Proposed changes affect rules only
- [ ] Proposed changes affect rates as well as rules
- [ ] Other (Describe*) ________________

## 6. Confidentiality / trade secret status (Check one)

- [ ] Not applicable
- [ ] Part of filing is considered confidential / trade secret (Describe*) ________________
- [ ] ________________
- [ ] ________________

## 7. “Statutory” filings (Check one)

- [ ] Not applicable
- [ ] Filing is solely in response to a new statute/ regulation (Describe*)
- [ ] ________________
- [ ] Filing includes, among other things, a response to a new statute/regulation (Describe*) ________________
- [ ] ________________

## 8. Other information (Check all that apply)

- [ ] Filing represents a material change in actuarial methodology since last filing (Describe*) ________________
- [ ] ________________
- [ ] Material coverage changes apply, rendering different impacts for premium vs. rate (Describe*) ________________
- [ ] ________________
- [ ] Other important facts about filing (Describe*) ________________
- [ ] ________________

## 9. Manual pages (Check all that apply)

- [ ] Filing includes clean version (Required)
- [ ] Filing includes redline, mocked-up, or side-by-side versions or otherwise makes proposed changes clear (Required)
- [ ] Filing includes complete electronic/PDF manual with clear disclosure of rating algorithm (Required after filing approval)
- [ ] Company requests deferral for manual pages (however, pages must be submitted within two weeks of filing approval)
- [ ] Other (Describe*) ________________

## 10. Supporting exhibits attached (Check all that apply) **

- [ ] Explanatory Memorandum
- [ ] Last LDOI rate action letter for program
- [ ] Statement of Compliance
- [ ] Computer Model Interrogatories
- [ ] Exhibits A.1 and A.2
- [ ] Exhibit C (Non-WC)
- [ ] Exhibit C-WC (Workers’ Compensation only)
- [ ] Exhibit D and D.1 (Private Passenger Auto only)
- [ ] Exhibit E and E.1 (Homeowners only)
- [ ] Exhibit F
- [ ] Exhibit H
- [ ] Exhibit I
- [ ] Exhibit J (Medical Malpractice only)
- [ ] Other (Describe*) ________________

* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

** - Exhibits are located at: [www.ldi.state.la.us/Property_Casualty/Rating/FilingExhibits.htm](http://www.ldi.state.la.us/Property_Casualty/Rating/FilingExhibits.htm)
### 11. Nature of proposed changes (Check all that apply)
- Base rates and/or rating relativities
- Schedule rating / experience rating / etc. (Describe*)
- Billing / installment payment plan(s)

### 12. Basis of changes (Check all that apply)
- Company's actuarial indications
- Company's historical premium and loss experience
- Company's historical expense experience
- Competitor rate comparison
- Bureau loss costs, rates, or rules
- "Me-too" of competitor filing
- Other support (Describe*)

### 17. Predictive modeling (Check all that apply)
- Credit/insurance scoring is part of the rating system (Identify model/version)
- Credit/insurance scoring modeler has filed the model/version with LDOI
- Catastrophe modeling is/has been used in the ratemaking process (Identify model/version)
- Catastrophe modeler has filed the model/version with LDOI
- Generalized linear modeling (GLM) is used to determine rate relativities (Describe*)
- Other (Describe*)

### 13. Support for changes (Check all that apply)
- Support is provided for each item changing (Required)
- Support includes sufficient documentation / audit trail (Required)
- Rationale is presented for important selections/assumptions (Required)

### 14. Rate impact (Check one)
- Calculated precisely (reflecting a policy-by-policy average)
- Estimated assuming company business mix
- Estimated assuming bureau business mix (Acceptable only if company has $0 premium volume)
- Considered to be zero for this filing
- Considered to be negligible for this filing
- Other (Describe*)

### 18. Policy renewal capping (Check all that apply)
- Capping is being introduced in this filing (Describe*)
- Capping continues from a previous filing (Describe*)
- Actuarial indications properly reflect previous capping (i.e., difference between charged vs. approved premium level)

### 15. Risk load / reinsurance cost (Check all that apply)
- Risk load reflected in filing (Describe*)
- Net cost of reinsurance reflected in filing (Describe*)

### 19. Book-of-business info (Check all that apply)
- Business is in runoff
- Business is being transferred to / absorbed from another company (Describe*)

### 16. Salvage/subrogation recoveries (Check one)
- Reflected in experience as an offset to losses
- Other (Describe*)

### 20. Louisiana Citizens info (Check all that apply)**
- Take-out program participant
- Incentive program participant
- Regular/emergency assessment info provided in filing (Describe*)

* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

** - More info regarding Louisiana Citizens can be found at: [www.lacitizens.com](http://www.lacitizens.com)
### EXHIBIT B - ACTUARIAL CHECKLIST

**Company Portion - Page 3 of 3**

**Actuarial Checklist**

(Check one box for each line item)

(All rating variables should be clearly identified, whether used inside or outside of tiering)

<table>
<thead>
<tr>
<th>Being Introduced</th>
<th>Being Revised</th>
<th>Being Deleted</th>
<th>Used In Program</th>
<th>Not Changing</th>
</tr>
</thead>
<tbody>
<tr>
<td>↓↓↓↓↓</td>
<td>↓↓↓↓↓</td>
<td>↓↓↓↓↓</td>
<td>↓↓↓↓↓</td>
<td>↓↓↓↓↓</td>
</tr>
</tbody>
</table>

#### 21. Base rates

- Base rate(s) / overall rate level
- Loss cost multiplier

#### 22. Traditional rating variables

- Territorial relativities / relationships
- Territory definitions
- Classification relativities
- Classification definitions
- Limit relativities
- Deductible relativities (not wind-related)

#### 23. Non-traditional rating variables

- Tiering (within a company)
- Tiering (among a group of companies)
- Credit/insurance scoring
- Advance quote
- Education level attained
- Occupation
- Vehicle/driver monitoring system (e.g., GPS)
- Premium payment mode
- Affinity group rating (Group names must be disclosed)

#### 24. Residential Property specific

- Amount of insurance (AOI) relativities
- Fire protection relativities/definitions
- Construction relativities/definitions
- Claim history
- Wind exclusion relativities
- Wind deductible relativities
- Wind mitigation discounts
- Contents exclusion relativities
- "Reinsurance charge" rates

#### 25. Private Passenger Automobile specific

- Claim/violation history
- Model year / symbol relativities
- Symbol mapping / definitions

#### 26. Professional Liability specific

- Claims-made / tail step relativities
- Size-of-firm relativities

#### 27. Other Commercial Lines specific

- Loss cost multiplier
- Expense constant
- Minimum premium
- Hazard groups
- Class deviation factors
- Miscellaneous values
- Waiver of subrogation
- Large deductible

#### 28. Miscellaneous charges

- Minimum premium
- Policy fee
- MGA fee
- Billing / installment payment plan(s)
- Charges / rules for ancillary coverages
- TRIA charges / rules

#### 29. Other

- Other1 (Describe*) __________________________
- Other2 (Describe*) __________________________
- Other3 (Describe*) __________________________
- Other4 (Describe*) __________________________
- Other5 (Describe*) __________________________
- Other6 (Describe*) __________________________

* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

Edition 10/09