

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 JANUARY 26, 2015

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

Item Key: 311955

Date Submitted: 06/30/2014

Encompass Property and Casualty Company

4 - Homeowners

Revised Rate and Rule

Universal Security Policy Portfolio (USP)

Other Than Auto

Overall % Impact: **15.0**

Overall \$ Impact: **\$4,288,738**

of Policyholders: **1714**

Company Reference: ER-2514

Requested Effective Dates - New: 12/27/2014 Renewal: 12/27/2014

The last adjustment to this program was approved in June 2013 (Item Key #297215) and resulted in an overall rate increase of +9.8% to be effective December 27, 2013 for both new and renewal business.

With this filing, the company proposes the following changes:

Home Rate Pages

Territory Definitions

The company proposes to update territory definitions pages to reflect any additional zip code, city and parish combinations that were not previously listed. This is an editorial change only, as any policyholders in those zip codes are already receiving the correct territory classification.

Dwelling Base Premiums and Condo Base Rates

The company proposes revisions to the dwelling base premiums and condo base rates.

Hurricane Rate Adjustment Factors

The company proposes revisions to the hurricane rate adjustment factors.

Dwelling Fire Rate Adjustment Factors

The company proposes revisions to the dwelling fire rate adjustment factors.

Reinsurance Rate Adjustment Factors

The company proposes revisions to the reinsurance rate adjustment factors.

Home Rules Manual

Editorial Revisions

The company proposes to editorially revise Rule 2 "Premium Determination" to clarify that the hurricane premium does not apply if the residence excludes wind coverage, Rule 6 "Construction Definitions" to clarify that properties built with hardie plank siding should be classified as masonry veneer construction and Rule 22 "Scheduled Personal Property" to reflect the correct rate of \$1.00 in the jewelry surcharge example.

The company notes that it will submit an additional filing to respond to Bulletin 2013-08 at a later date.

These changes will result in an overall rate increase of **+15.0%** or **+\$4,288,738** (1,714 policyholders).

Item Key: 311972

Date Submitted: 07/01/2014

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Strategic Risk Management (SRM) 4.0 Program

Revised Rate and Rule

Overall % Impact: **0.000**Overall \$ Impact: **\$0**# of Policyholders: **105661**

Company Reference: R26871

Requested Effective Dates - New: 10/20/2014 Renewal: 10/20/2014

The last rate revision to this program was +0.9% or \$1,896,938 which was approved under LDI Item Key Number 304547 effective 4/7/2014 for both new and renewal business.

With this filing, the company proposes the following revisions:

- Generalized Linear Model
Introduce a new loss model.
- Complementary Group Rating (CGR) (Rule 72)
Introduce the new rating plan. Each policy will be assigned a Complementary Group.
- Continuous Prior Insurance (Rule 73)
Introducing the new rating variable. Continuous Prior Insurance is defined as the named insured or spouse having prior liability insurance for a minimum of 12 months that, as of the written date, is either still in force or has not expired more than five days immediately preceding the new business effective date of the company's policy. Policies effective 11/17/2014 will be considered to have continuous prior insurance.
- Uninsured Motorists - Bodily Injury Segmentation
 - Including the following rating plans in UMBI coverage with factors similar to the current factors for Bodily Injury:
 - Preferred Package Discount;
 - Multiple Policy Discount;
 - The Good Hands People[®] Discount;
 - Good Payer Discount
 - Allstate Easy Pay Plan Discount;
 - Early Signing Discount;
 - FullPay Discount;
 - Allstate Auto/LifeSM Discount;
 - Allstate eSmartSM Discount; and
 - Complementary Group Rating.
 - Including the following rating plans in UMBI coverage with factors of 1.00 to allow for flexibility for future use:
 - New Car Discount;
 - Household Composition;
 - Utility Discount;
 - Good Student Discount;
 - 55 and Retired Discount;

- Tier;
 - Resident Student Discount; and
 - Continuous Prior Insurance.
- Model Year Updates
Updating the Model Year factors for Comprehensive and Collision coverages to include factors for model year 2012 through 2016.
- Early Signing Discount (Rule 62)
Revise the discount to no longer be diminished after three policy periods.
- Rate Adjustment Factors
Revise the Rate Adjustment Factors for BI, PD, MED, UMBI, COLL and COMP in order to receive a revenue neutral change.
- Territorial Base Rates
Revise the Territorial Definitions. In the proposed definitions, each zip code will become its own territory. The proposed Territorial Base Rate will equal the current Territorial Base Rate. The Territorial Definitions are being removed from the Rule Manual as they will be included in the Rate Manual.
- Editorial Revisions
 - Update the trademark symbol in for the Allstate® Your Choice Auto Insurance Option Packages in the index and Rules 52, 55, 59; and
 - Remove reference to Iraq and Afghanistan in Rules 57 and 58.

There is no rate impact associated with this filing.

*The Rate Adjustment Factors are being revised for all policyholders for Bodily Injury, Medical Payments, Uninsured Motorists Bodily Injury, Collision and Comprehensive coverages. If an insured is not impacted by any other revision being made with this filing, the insured will receive a premium change as a result of the Rate Adjustment Factor revision.

**The company removed the introduction of the Allstate eSmartSM Discount from this filing. The discount was introduced under LDI Item Key Number 313350 effective 11/17/2014 for both new and renewal business.

Item Key: 312005

Date Submitted: 07/01/2014

Encompass Insurance Company of America

4 - Homeowners

Revised Rate and Rule

Universal Security Policy Portfolio (USP)

Other Than Auto

Overall % Impact: **14.0**

Overall \$ Impact: **\$1,044,272**

of Policyholders: **2133**

Company Reference: ER-2546

Requested Effective Dates - New: N/A Renewal: 12/27/2014

The last adjustment to this program was approved in June 2013 (Item Key #297241) and resulted in an overall rate increase of +10.0% to be effective December 27, 2013 for renewal business.

With this filing, the company proposes the following changes:

Home Rate Pages

Base Rates

The company proposes revisions to the Home and Condo base rates.

Reinsurance Rate Adjustment Factors

The company proposes revisions to the Reinsurance Rate Adjustment factors.

Home Rules Manual**Editorial Revisions**

The company proposes to editorially revise Rule 5 "Town Classification Codes and Information" to clarify that Town Class 10 risks are located seven miles from a responding Fire Department, Rule 6 "Construction Definitions" to clarify that properties built with hardie plank siding should be classified as masonry veneer construction and Rule 22 "Scheduled Personal Property" to reflect the correct rate of \$1.00 in the Jewelry Surcharge example.

Dwelling Fire Rules Manual**Rule 7 Occupancy Factors**

The company proposes revisions to the occupancy factor for dwelling, additional contents and condominiums and cooperatives, in order to achieve the overall selected rate change.

The company notes that it will submit an additional filing to respond to Bulletin 2013-08 at a later date.

These changes will result in an overall rate increase of **+14.0%** or **+\$1,044,272** (2,133 policyholders).

Item Key: 312008

Date Submitted: 07/01/2014

ENCOMPASS INDEMNITY COMPANY

4 - Homeowners

Revised Rate and Rule

Universal Security Policy Portfolio (USP)

Other Than Auto

Overall % Impact: **15.0**

Overall \$ Impact: **\$643,311**

of Policyholders: **1306**

Company Reference: ER-2543

Requested Effective Dates - New: N/A Renewal: 12/27/2014

The last adjustment to this program was approved in June 2013 (Item Key #297213) and resulted in an overall rate increase of +10.0% to be effective December 27, 2013 for renewal business.

With this filing, the company proposes the following changes:

Home Rate Pages**Dwelling Base Premiums and Condo Base Rates**

The company proposes revisions to the dwelling base premiums and condo base rates.

Hurricane Base Rates

The company proposes revisions to the hurricane dwelling and condo base rates.

Reinsurance Rate Adjustment Factors

The company proposes revisions to the reinsurance rate adjustment factors.

Home Rules Manual**Editorial Revisions**

The company proposes to editorially revise Rule 2 "Premium Determination" to clarify that the hurricane premium does not apply if the residence excludes wind coverage, Rule 5 "Town Classification Code and Information" to clarify that Town Class 10 risks are located seven miles from a responding Fire Department, Rule 6 "Construction Definitions" to clarify that properties built with hardie plank siding should be classified as masonry veneer construction and Rule 22 "Scheduled Personal Property" to reflect the correct rate of

\$1.00 in the jewelry surcharge example.

Dwelling Fire Rules Manual

Rule 7 Occupancy Factors

The company proposes revisions to the occupancy factors for dwelling and additional contents.

The company notes that it will submit an additional filing to respond to Bulletin 2013-08 at a later date.

These changes will result in an overall rate increase of +15.0% or +\$643,311 (1,306 policyholders).

Item Key: 312632

Date Submitted: 07/17/2014

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Antique Auto Program

Revised Rate and Rule

Overall % Impact: **11.400**

Overall \$ Impact: **\$35,928**

of Policyholders: **1178**

Company Reference: LA06737AI00112

Requested Effective Dates - New: 03/01/2015 Renewal: 05/01/2015

The last rate revision for this program was +4.8% or \$9,031 which was approved under LDI Item Key Number 247180 effective 1/1/2010 for new business and 3/1/2010 for renewal business.

With this filing, the company is proposing to revise the Antique Auto Program as follows:

- General Rule Pages
 - o Revise Section I. Eligibility, Item B. to clearly identify the eligibility of a motor vehicle;
 - o Revise Section III., Minimum Premium Rule, to reflect a minimum written premium of \$100 in lieu of \$80;
 - o Revise Section VIII. Endorsements, Item C. to include an option for increased spare parts;
 - o Add the following to Section IX., Surcharges and Discounts:
 - § F. Multiple Policy Discount,
 - § G. Multiple Vehicle Policy Discount, and
 - § H. Affinity Discount.
 - o Remove Section X., Miscellaneous.
- State Exception Pages
 - o Revise Section X., Miscellaneous, to revise the Garaging Surcharge and add the Affinity Marketing Partner Discount, Multiple Vehicle Policy Discount, and Multiple Policy Discount;
 - o Revise the Optional Endorsements section to include Increased Spare Parts coverage;
 - o Add the Physical Damage Relativity factors; and
 - o Revise the Rate Pages to reflect the revised liability limits, deductibles, rates, and rating structure.
- Underwriting Guidelines
 - o Revise Section I. General, Items A.1. through A.7. for clarification to correlate with the revisions to the General Rules and State Exception Pages;
 - o Revise Section I. General, Item B. and Section II. to remove the reference to "Collectible" and replace with "Classic" ;
 - o Expand Section II., Vehicles Not Acceptable, to include more classes of vehicles and clearly define the list of unacceptable vehicles;
 - o Revise Section III., Unacceptable Drivers, to clearly state the unacceptable drivers; and
 - o Revise Section V., Item A. to add the wording "or any combination resulting in three paid claims".

Additionally, the company is removing all reference to antique motorcycles from the rates and rules. Antique motorcycles are being separated into a separate program which has been submitted under separate cover.

The corresponding form filing has been approved under company tracking number LA06737AI00031, LDI Item Key Number 309351, effective 10/1/2014 for new business and 12/1/2014 for renewal business.

The rate impact associated with this filing is +8.0% or \$25,246, amended from +11.4% or \$35,928, affecting 1,178 policyholders.

Item Key: 315139

Date Submitted: 10/01/2014

DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Right Choice Program

Revised Rate and Rule

Overall % Impact: **3.600**

Overall \$ Impact: **\$87,619**

of Policyholders: **1385**

Company Reference: 2014-10-RATE-RC

The last rate revision to this program was +9.4% or \$298,788 which was approved under state tracking number 304436 with an effective date of 1/15/2014 for renewal business.

With this filing, the company proposes to revise the base rates for the Right Choice Program. The Right Choice Program is the non-credit run-off program book of business.

The following rule changes are also proposed:

- SR-22 Fee- changed from \$50 to \$25;
- NSF Fee - changed from \$20 to \$25;
- Removed effective date from footers;
- "Rent to Own" vehicles were added to unacceptable vehicles list.

The rate impact associated with this filing is +3.6% or \$87,619, +9.4% or \$524,582, affecting 1,385 policyholders.

Item Key: 316146

Date Submitted: 10/29/2014

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Insurance Agents & Brokers Professional Liability Errors and Omissions

Company Reference: GMIC-OL-AIB-LA-1401R

The company is introducing its initial rates and rules for the Insurance Agents and Brokers Professional Liability Program.

A scheduled rating plan is included in this filing.

The requested rates/rules require approval of corresponding form(s), LDI Form Filing Number 316137,

Company Form Filing No. GMIC-OL-AIB-LA-1401F.

Item Key: 316158

Date Submitted: 10/29/2014

ENCOMPASS INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Universal Security Portfolio (USP), Strategic Risk Management (SRM), Recreational Vehicle Program

Rate and Rule Revision

Company Reference: ER-2627

Requested Effective Dates - New: N/A Renewal: 12/27/2014

The last rate revision to this program had no rate impact which was approved under LDI Item Key Number 303882 with an effective date of 3/27/2014 for renewal business.

With this filing, the company proposes to separate the Recreational Vehicle Program from the Motor Vehicle Program based upon the LDI's request under LDI Item Key Number 311975. Previously, Recreational Vehicles were a subset of the Motor Vehicle Program. The company is providing the rate and rule manuals for this new program.

The company is also proposing to revise the following:

- Base Rates;
- Uninsured/Underinsured Motorists Coverage Base Rates; and
- Editorial Revisions to remove all references to Combined Single Limits and/or Single Limit Liability coverage.

In order to achieve a revenue neutral rate level change to this program, the company is proposing to revise the following:

- Snowmobile and All-Terrain Vehicle Rates;
- Dune Buggies Rates; and
- Golf Cart Rates.

This program has been closed to new business since 5/26/2008.

There is no rate impact associated with this filing.

Item Key: 316161

Date Submitted: 10/29/2014

ENCOMPASS INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Universal Security Portfolio (USP), Strategic Risk Management (SRM), Motorcycle Program

Rate and Rule Revision

Company Reference: ER-2626

Requested Effective Dates - New: N/A Renewal: 12/27/2014

The last rate revision to this program had no rate impact which was approved under LDI Item Key Number 303882 with an effective date of 3/27/2014 for renewal business.

With this filing, the company proposes to separate the Motorcycle Program from the Motor Vehicle Program based upon the LDI's request under LDI Item Key Number 311975. Previously, Motorcycles were a subset of the Motor Vehicle Program. The company is providing the rate and rule manuals for this new program.

The company is also proposing to revise the following:

- Base Rates;
- Uninsured/Underinsured Motorists Coverage Base Rates;
- Comprehensive & collision Model Year Factors; and
- Removal of all reference to Combined Single Limits and/or Single Limit Liability coverage.

In order to achieve a revenue neutral rate level change to this program, the company is proposing to revise the motorcycle rates/factors.

This program has been closed to new business since 5/26/2008.

There is no rate impact associated with this filing.

Item Key: 316163

Date Submitted: 10/29/2014

Encompass Insurance Company of America

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Universal Security Portfolio (USP), Motorcycle Program

Rate and Rule Revision

Company Reference: ER-2628

Requested Effective Dates - New: N/A Renewal: 12/27/2014

The last rate revision to this program was +4.9% or \$218,502 which was approved under LDI Item Key Number 301159 with an effective date of 3/27/2014 for renewal business.

With this filing, the company proposes to separate the Motorcycle Program from the Motor Vehicle Program based upon the LDI's request under LDI Item Key Number 311991. Previously, Motorcycles were a subset of the Motor Vehicle Program. The company is providing the rate and rule manuals for this new program.

The company is also proposing to revise the following:

- Base Rates;
- Uninsured/Underinsured Motorists Coverage Base Rates; and
- Comprehensive & collision Model Year Factors.

In order to achieve a revenue neutral rate level change to this program, the company is proposing to revise the motorcycle rates/factors.

This program has been closed to new business since 1/1/2003.

There is no rate impact associated with this filing.

Item Key: 316164

Date Submitted: 10/29/2014

Encompass Insurance Company of America

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Universal Security Portfolio (USP), Recreational Vehicle Program
Rate and Rule Revision

Company Reference: ER-2629

Requested Effective Dates - New: N/A Renewal: 12/27/2014

The last rate revision to this program was +4.9% or \$218,502 which was approved under LDI Item Key Number 301159 with an effective date of 3/27/2014 for renewal business.

With this filing, the company proposes to separate the Recreational Vehicle Program from the Motor Vehicle Program based upon the LDI's request under LDI Item Key Number 311991. Previously, Recreational Vehicles were a subset of the Motor Vehicle Program. The company is providing the rate and rule manuals for this new program.

The company is also proposing to revise the following:

- Base Rates; and
- Uninsured/Underinsured Motorists Coverage Base Rates.

In order to achieve a revenue neutral rate level change to this program, the company is proposing to revise the following:

- Snowmobile and All-Terrain Vehicle Rates;
- Dune Buggies Rates; and
- Golf Cart Rates.

This program has been closed to new business since 1/1/2003.

There is no rate impact associated with this filing.

Item Key: 316171

Date Submitted: 10/29/2014

Encompass Property and Casualty Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Recreational Vehicle Program

Rate and Rule Revision

Company Reference: ER-2618

Requested Effective Dates - New: 12/27/2014 Renewal: 12/27/2014

The last rate revision to this program had no rate impact which was approved under LDI Item Key Number 313187 with an effective date of 1/22/2015 for both new and renewal business.

With this filing, the company proposes to separate the Recreational Vehicle Program from the Motor Vehicle Program based upon the LDI's request under LDI Item Key Number 311977. Previously, Recreational Vehicles were a subset of the Motor Vehicle Program. The company is providing the rate and rule manuals for this new program.

The company is also proposing to revise the following:

- Territory Definitions; and
- Base Rates.

This program was opened for new business effective 5/26/2008 and is currently accepting new business

There is no rate impact associated with this filing.

Item Key: 316172

Date Submitted: 10/29/2014
 Encompass Property and Casualty Company
 19 - Private Passenger Automobile
 Initial Rate and Rule
 Private Passenger Auto
 Motorcycle Program
 Rate and Rule Revision

Company Reference: ER-2617
 Requested Effective Dates - New: 12/27/2014 Renewal: 12/27/2014

The last rate revision to this program had no rate impact which was approved under LDI Item Key Number 303887 with an effective date of 3/27/2014 for both new and renewal business.

With this filing, the company proposes to separate the Motorcycle Program from the Motor Vehicle Program based upon the LDI's request under LDI Item Key Number 311977. Previously, Motorcycles were a subset of the Motor Vehicle Program. The company is providing the rate and rule manuals for this new program.

The company is also proposing to revise the following:

- Territory Definitions;
- Base Rates; and
- Comprehensive & Collision Model Year Factors.

The company further proposes to revise the liability factors and damage rates for Motorcycles in order to achieve a revenue neutral rate level change to this program.

The corresponding installment plan filing has been submitted under company tracking number ER-2679, LDI Item Key Number 317167.

This program was opened for new business effective 5/26/2008 and is currently accepting new business

There is no rate impact associated with this filing.

Item Key: 316383

Date Submitted: 11/05/2014
 SAFEWAY INSURANCE COMPANY OF LOUISIANA
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Auto
 Private Passenger Auto Program
 Rate Revision

Overall % Impact: **4.800**
 Overall \$ Impact: **\$57,269,439**
 # of Policyholders: **34839**
 Company Reference: SWICLA-PPA-LA-1402R
 Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

The last rate revision to this program was +8.0% or \$3,402,635 which was approved under LDI Item Key Number 298870 effective 10/15/2013 for both new and renewal business.

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

The rate impact associated with this filing is +4.8% or \$2,634,394 affecting 34,839 policyholders.

Item Key: 316771

Date Submitted: 11/13/2014

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Auto

Commercial Auto Program

Revised Rate and Rule

- Introduce a new rating rule for Specialty Auto Program Groups

Overall \$ Impact: **\$17,293,080**

of Policyholders: **615**

Company Reference: 37401

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 305278 effective 8/1/2014 for both new and renewal business.

With this filing, the companies propose to introduce a new rating rule for the Specialty Auto Program Groups, which are subsets (classes of business) within the Commercial Auto Program. The new factors will reflect characteristics not currently considered in the rating plan. The proposed factors are based on a generalized linear model. The proposed factors will be used in addition to the current rates and rating plans which include the experience and schedule rating plans.

The proposed rating rule will include the following Specialty Auto Program Groups:

- Local/Intermediate Trucking, Garbage Trucks, Dump Trucks, and Miscellaneous Business Autos Programs;
- Environmental Transport, Petroleum Haulers, and Petroleum Marketer Programs;
- Public Auto Programs using the classifications filed in Rule 40.D.;
- Ambulance Programs; and
- Towing/Repossessor Programs.

The corresponding confidential model filing has been submitted under company tracking number 37401(B), LDI Item Key Number 318406.

There is no rate impact associated with this filing.

Item Key: 316789

Date Submitted: 11/13/2014

QBE INSURANCE CORPORATION

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

Company Reference: 14-2088-LA-RATES/RULES

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

With this filing, the company is submitting its new The Solution for Asset Managers Liability and Family Office Liability Rating Plan. This product is being filed for QBE Insurance Corporation and will be offered countrywide.

There is no rate impact associated with this filing.

The corresponding forms were approved under state tracking number 316782 effective 1/01/2015.

Item Key: 316823

Date Submitted: 11/14/2014

MARKEL AMERICAN INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Pet Insurance Plans

Initial Rate and Rule

Introduction of Pet Health Program

Company Reference: MAIC-IM-FIGO-LA-1401R

The above-captioned company is introducing a Pet Health program. This program will provide reimbursement for costs for medically necessary veterinary treatment following an accident or illness and includes payment of a cash benefit in the event a covered pet dies as a result of an accident or illness.

Companion forms (Item Key Number 316833 or Company Reference Number MAIC-IM-FIGO-LA-1401F) were approved on 12/30/2014.

There is no rate impact associated with this filing.

Item Key: 317004

Date Submitted: 11/19/2014

MEDICAL PROTECTIVE COMPANY, THE

17 - Other Liability

Initial Rate and Rule

Other Liability

MSHP (Multi Specialty Health Care Providers

Company Reference: 14-MSHPCGL-02

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

With this filing, the company is proposing rates and rules for use with new forms for its Multi-Specialty Healthcare Professionals Program. Due to the diverse & unique practice characteristics inherent to these classification(s) of Healthcare Professionals, the Company has developed a product which will allow an individual Healthcare Professional and/or group of multi-specialty Healthcare Professionals the ability to select multiple coverage variations, which will all be conveniently contained in one policy. This new product will provide coverage options for the following types of Healthcare Professionals:

Nurse Practitioners

Physician Assistants

CRNA's

Chiropractors

Optometrists

Podiatrists

All Others (ie: Nurses, Counselors, therapists, etc).

Schools/Students/Universities

The enclosed rates and rules are specific to limited General Liability and Employment Practices Liability Insurance (EPLI) coverage which will be made available to the aforementioned Healthcare Professional's.

There is no rate impact associated with this filing.

The corresponding forms were approved under state tracking number 316980 effective 3/01/2015.

Item Key: 317062

Date Submitted: 11/21/2014

Harco National Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

Introduction of North American Timber Program (NATP)

Company Reference: 14-2263

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

The above-captioned company is introducing a North American Timber Program (NATP).

Companion form (Item Key Number 317052 or Company Reference Number 14-2264) were still pending as of 01/05/2014.

There is no rate impact associated with this filing.

Item Key: 317101

Date Submitted: 11/24/2014

Old Republic General Insurance Corporation

17 - Other Liability

Revised Rule only

Commercial General Liability

Company Reference: LA030830700068

Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

The last overall rate adjustment to this program was a -7.20% change approved under state tracking number 301868 that became effective 3/01/2014.

With this filing, the company is proposing revisions to its Commercial General Liability program by filing new optional Maximum Deductible Per Occurrence Rating Plan.

This will provide insureds that have multiple company policies with large deductible plans, a maximum deductible per occurrence option.

There is no rate impact associated with this filing.

Item Key: 317167

Date Submitted: 11/25/2014

Encompass Property and Casualty Company

19 - Private Passenger Automobile

Installment Program

Motorcycle

Installment Payment Plan

Company Reference: ER-2679

Requested Effective Dates - New: 12/27/2014 Renewal: 12/27/2014

Item Key: 317196

Date Submitted: 11/26/2014

United Services Automobile Association

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Introduction of Rental Property Insurance Program

(replaces the current Dwelling Fire and Dwelling Liability Programs)

Overall % Impact: **0**Overall \$ Impact: **\$0**# of Policyholders: **8478**

Company Reference: LA1316635

Requested Effective Dates - New: 06/15/2015 Renewal: 06/15/2015

The above-captioned companies currently have a dwelling fire program in place with a personal liability supplement to that dwelling fire program. The liability supplement was approved in April 2008 (Item Key #230717) to be effective November 30, 2008. The last adjustment to the dwelling fire program was approved in May 2014 (Item Key #307277) and resulted in an overall rate increase of +8.3% to be effective September 6, 2014 for both new and renewal business.

With this filing, the companies propose to submit its Rental Property Insurance Program to replace its current Dwelling Fire (DP) and Dwelling Liability (DL) Programs.

The companies are proposing a new rating plan that revises the independent rating formula and introduces structures that will improve USAA's ability to offer a fair and competitive rate. Renewal premiums will be capped to mitigate the impact of this revision. In addition, the companies are introducing an underwriting tier rating plan using several underwriting variables to include credit-based insurance scores.

The new rating structures being introduced with this rating plan are as follows:

- Underwriting tier factors
- Roof type
- Square footage
- Home protector coverage
- Claims free discount
- Home age discounts
- Multi-product discounts
- Claims activity surcharge
- Renewal rate capping

The rates and factors for several existing rating structures and discounts that are being modified are as follows:

- Protective device credits
- Territory definitions and factors
- Protection/construction factors
- Deductible options and factors
- Amount of insurance factors
- Number of families factors
- Builder's risk factors

- Vacant/unoccupied factors
- Rating for other structures policies
- Rating for increased fair rental value
- Increased liability limit rates
- Water backup/sump pump overflow endorsement
- Medical payments endorsement
- Earthquake endorsement
- Minimum premiums

The current rating structures that are being removed with this new rating plan are as follows:

- Occupancy factors
- Seasonality factors

Companion forms (Item Key #317905) were still pending as of December 22, 2014.

These changes will result in an overall **0%** or **\$0** (8,478 policyholders).

Item Key: 317200

Date Submitted: 11/26/2014

Safe Auto Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

LA Classic Program

Revised Rate and Rule

Overall % Impact: **10.900**

Overall \$ Impact: **\$405,300**

of Policyholders: **1774**

Company Reference: LA RL 11 (CLASSIC)

Requested Effective Dates - New: N/A Renewal: 02/22/2015

The last rate revision to this program was +6.2% or \$220,300 which was approved under LDI Item Key Number 312568 effective 9/7/2014 for new business and 10/13/2014 for renewal business.

With this filing and the introduction of the LA G1.0 Program, the company will no longer be accepting new business in this program as of the effective date of the LA G1.0 Program. Also, this program will now be referred to as the LA Classic Program. The existing policies will continue to renew in this program.

The rates and rules for the new LA G1.0 Program have been submitted under company tracking number LA RL01 (G1.0), LDI Item Key Number 317201.

The company is proposing to revise the Classic Program as follows:

- Revise the base rates;
- Revise the violation point definitions to align with the definitions for the new program;
- Revise the territory factors;
- Revise the vehicle age factors;
- Revise the vehicle year factors;
- Revise the Claim Free Renewal discount; and
- Introduce Renewal Rate Capping.

The uncapped rate impact associated with this filing is +10.9% or \$405,300 affecting 1,774 policyholders. The capped rate impact is +9.9%.

Item Key: 317210

Date Submitted: 11/26/2014

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **2.800**

Overall \$ Impact: **\$3,348,250**

of Policyholders: **77942**

Company Reference: 2014-407

Requested Effective Dates - New: 01/15/2015 Renewal: 03/02/2015

The last rate revision to this program was +5.9% or \$3,969,911 which was approved under LDI Item Key Number 304329 effective 4/1/2014 for new business and 5/26/2014 for renewal business.

With this filing, the company proposes the following revisions:

- Revise the Increased Limit Factors;
- Revise the territory definitions to vary by coverage group;
- Revise the base rates;
- Introduce new tiers to Risk Groups B, C, and D; and
- Revise the wording in Rule PPA-D-05., Defensive Driving Discount, to clarify how the discount is applied.

Rate Capping will be applied to this revision in accordance with Rule G-11., Rate Capping.

The rate impact associated with this filing is +2.8% or \$3,348,250 affecting 77,942 policyholders.

Item Key: 317325

Date Submitted: 12/03/2014

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

17 - Other Liability

Initial Rule only

Commercial General Liability

Yacht Dealers & Marinas Program

Company Reference: 14-11860

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

The last overall rate adjustment to this program was a -3.800% change approved under state tracking number 312943 to be effective on 2/01/2015.

With this filing, the company is proposing its new General Liability minimum premium rule for its Yacht

Dealers and Marinas Program.

This program utilizes rates that are currently on file for ISO's Division Six – General Liability product. The company is now filing its program specific exception page YD-GL-RU-001 (01/15) for its Yacht Dealers and Marinas Program. This exception page will be used in lieu of ISO's Rule 8 for this program.

There is no rate impact associated with this filing.

Item Key: 317326

Date Submitted: 12/03/2014

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto
Recreational Vehicle Program
Revised Rate and Rule

Overall % Impact: **0.00**

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

of Policyholders: **207**

Company Reference: 2014-427

Requested Effective Dates - New: 01/15/2015 Renewal: 03/02/2015

The last rate revision to this program was +4.3% or \$5,046 which was approved under LDI Item Key Number 299585 effective 1/16/2014 for new business and 3/3/2014 for renewal business.

With this filing, the company proposes the following revisions:

- Revise the territory definitions;
- Revise the tier factors;
- Revise the liability base rates; and
- Revise the increased limit factors.

Due to internal system constraints, the company utilizes the same territory definitions and tier factors for both the Private Passenger Auto Program and Recreational Vehicle Programs.

In conjunction with the revisions to the Private Passenger Auto Program, the company is introducing new tiers to Risk Groups B, C, and D.

The company is also proposing to adopt the Private Passenger Auto Increased Limit Factors for Property Damage and Medical Payments.

The base rates for RV Collision and Comprehensive, Emergency Road Service, Emergency Expense, Vacation Liability, Personal Effects, and RV Medical Payments are being revised.

The RV Liability rates are calculated as a percentage of the auto base rate through the RV liability factor. To make this revision premium neutral for Motor Home Liability, the company is proposing to offset the base rate and increased limit factor changes with changes to the RV Liability Factors.

Premium changes due to the revisions will be capped in accordance with Rule G-11., Rate Capping.

Lastly, the company is proposing to revise the language in Rule D-05., Defensive Driving Discount, to clarify how the discount is applied.

There is no rate impact associated with this filing.

Item Key: 317346

Date Submitted: 12/04/2014

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Auto

Rule Revision

Company Reference: LA-CA-2014-12

Requested Effective Dates - New: 01/01/2015 Renewal: 04/01/2015

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

- Rule CA046.LA. Commercial Auto Amendments
 - Amend the rule number to indicate Louisiana specific,
 - Revise the endorsement title, and
 - Revise the number of autos for rating from "0-24" to "1-24".
- Rule CA140. Physical Damage Commercial Auto Amendment - Municipalities
Introduce the corresponding rule for form CA7476.
- Rule 101. Physical Damage Coverage Rating Procedures
Amend the rule to reference endorsement CA7476.
- Rule 12. Forms Portfolio Reference
Introduce a company exception for this rule. The exception provides the corresponding rule for form CA0444, Waiver of Transfer of Rights of Recovery Against Others to Us (Waiver of Subrogation).
- Rule 81. Mobile or Farm Equipment
Introduce a company exception for this rule. The company will be using a multiplier of 0.50 for Liability, Basic No-Faulty, Medical Payments, and Uninsured Motorists on a per vehicle basis that are only written in the water well drillers program and have a class code of 7996.

The corresponding form filing has been approved under company tracking number LA-CA-2014-11, LDI Item Key Number 316963, effective 4/1/2015.

There is no rate impact associated with this filing.

Item Key: 317351

Date Submitted: 12/04/2014

STARNET INSURANCE COMPANY

9 - Inland Marine

Revised Rate only

Animal Mortality

Revised Rate Only

Overall % Impact: **0.6**Overall \$ Impact: **\$492**# of Policyholders: **7**

Company Reference: LA-AM-IM-RA-2014-01

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

The last rate revision was Item Key Number 304577 which was approved on 01/22/2014 and became effective for both new and renewal business on 02/15/2014. It resulted in an overall rate impact of +0.1% or premium increase of \$107 and affected 42 policyholders.

The above-captioned company is proposing rate increases on the \$10,000, \$12,500, and \$15,000 Veterinary Services Limits.

This filing will result in an overall rate change of +0.6% or premium increase of +\$492 (corrected from +\$125) affecting 7 policyholders.

Companion forms (Item Key Number 317350 or Company Reference Number LA-AM-IM-FM-2014-01) were approved on 12/31/2014.

Item Key: 317390

Date Submitted: 12/05/2014

Harco National Insurance Company

9 - Inland Marine

Installment Program

Commercial Inland Marine

Payment Plans

Installment Program

Company Reference: OCCD-129834059

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

The above-captioned company is submitting an installment program for its North American Timber Program (NATP).

Item Key: 317392

Date Submitted: 12/05/2014

Harco National Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

North American Timber Program

Initial Rate and Rule

Company Reference: 14-2401

Requested Effective Dates - New: 01/15/2015 Renewal: 01/15/2015

With this filing, the company proposes to introduce the rates and rules for the North American Timber Program (NATP) for Commercial Excess Liability coverage.

The corresponding installment plan filing has been approved under company tracking number 14-2468, LDI Item Key Number 317391, effective 1/15/2015 for both new and renewal business.

The corresponding form filing has been submitted under company tracking number 14-2402, LDI Item Key Number 317386.

Item Key: 317452

Date Submitted: 12/08/2014

WESCO INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

SONIC Restaurant Program

Company Reference: 2014-SONIC-GL-RR

Requested Effective Dates - New: 01/01/2015 Renewal: 01/01/2015

The company is introducing the initial rates/rules for its SONIC Restaurant Program to be used in conjunction with the above-captioned program.

GL-3800-LA 0914 RATE MODIFICATION FACTORS

After application of the loss cost, loss cost multiplier, and increased limits factor to the exposure, the company will apply a modification factor to achieve an appropriate base charge per location for class code 16902.

GL-3801-CW 0914 BROAD FORM NAMED INSURED

This is a mandatory endorsement that broadens who is included as a Named Insured.

There is no additional premium to attach this form.

GL-3802-CW 0914 FELLOW EMPLOYEE BODILY INJURY ENDORSEMENT

This is a mandatory endorsement that broadens who is included as an Employee.

There is no additional premium to attach this form.

GL-3803-CW 0914 GENERAL LIABILITY EXTENSION ENDORSEMENT

This is a mandatory endorsement that broadens the coverage provided under the general liability coverage form.

There is no additional premium to attach this form.

GL-3804-CW 0914 NOTICE OF NONRENEWAL PROVIDED BY US

This is an optional endorsement that increases the number of days' notice that will be provided to the insured for nonrenewal.

There is no additional premium to attach this form.

GL-3805-CW 0914 Restaurant Hired Auto and Non-Owned Auto Liability

This is a mandatory endorsement that provides Hired and Non Owned Auto Liability coverage at the following limits:

Hired Auto Liability \$1,000,000 Non-Owned Auto Liability \$1,000,000.

There is no additional premium to attach this form.

GL-3806-CW 0914 MOLD/FUNGUS EXCLUSION

This is a mandatory endorsement that excludes loss related to mold and fungus.

There is no rating associated with this form.

GL-3807-CW 0914 DEDUCTIBLE CREDIT FACTOR

The only deductible amounts available for the Sonic Restaurant Program are \$0, or \$2,000.

The company will use the following Insurance Services Office, Inc., (ISO) filing designations in conjunction with this filing.

GL-2013-BGL1 approved under state tracking number 297371 effective 03/01/2014,
GL-2012-OELP1 approved under state tracking number 285231 effective 04/01/2013,
GL-2012-BGL1 approved under state tracking number 285809 effective 04/01/2013,
GL-2010-OELP1 approved under state tracking number 266247 effective 09/01/2011,
GL-2012-ORU12 approved under state tracking number 284550 effective 04/01/2013,
GL-ORU12(A) approved under state tracking number 286048 effective 04/01/2013,
GL-2012-IALL1 approved under state tracking number 288720 effective 4/01/2013,
GL-2011-ORU12 approved under state tracking number 284550 effective 4/1/2013,
GL-2011-ORU1 approved under state tracking number 276072 effective 2/01/2012, and
RP-2005-RGL05 approved under state tracking number 22061 effective 04/01/2006.

The company will use a loss cost multiplier of (LCM) of 1.650 with this program.

The company states there is no rate impact associated with this filing.

The corresponding forms filing, Item Key Number 315325, Company Form Filing Number 2014-SONIC-GL-F was approved effective 01/01/2015.

Item Key: 317498

Date Submitted: 12/09/2014

WESCO INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Contractual Liability

Initial Rate and Rule

Company Reference: WIC-CASI-LA-RR-1114

Requested Effective Dates - New: 01/05/2015 Renewal: N/A

The above-captioned company is introducing an Involuntary Unemployment and Accidental Death Benefit program.

This program is designed to pay the policyholder for covered losses incurred as a result of a debt being cancelled all or in part, contingent upon the occurrence of a protected event. The financial risks protected under this Contractual Liability Policy are as follows:

- Involuntary Unemployment - Cancels the monthly loan payment for involuntary unemployment.
- Accidental Death - Cancels the debt due to death by accidental causes.

Companion forms (Item Key Number 317492 or Company Reference Number WIC-CASI-LA-F-1114) were approved on 01/13/2015.

There is no rate impact associated with this filing.

Item Key: 317511

Date Submitted: 12/09/2014

Old Republic General Insurance Corporation

16 - Workers Compensation

Initial Rule only

Workers Compensation

Clash Rating Plan

Company Reference: LA030840700038

Requested Effective Dates - New: 03/15/2015 Renewal: 03/15/2015

With this filing, the above-captioned program is submitting its new rating plan, effective 03/01/2015.

The rating plan is to be used with endorsements WC 99 03 92 "Maximum Deductible Per Occurrence Rating Plan" and WC 99 03 93 "Maximum Deductible Per Occurrence". The rating plan does not replace any plans currently on file with Louisiana Department of Insurance.

The plan will provide insureds that have multiple company policies with large deductible plans, a maximum deductible per occurrence option.

The associated LDI Form Filing Number 317509; SERFF Tracking Number LDDX-G129839133 is pending.

Item Key: 317540

Date Submitted: 12/10/2014

UNITED FIRE AND CASUALTY COMPANY

24 - Surety

Revised Rate and Rule

Surety

Revised Rate and Rule

Commissions

Company Reference: SR-LA-UFC-02152015-RA-RU-X-COMMISSIONS

Requested Effective Dates - New: 02/15/2015 Renewal: 02/15/2015

The last adjustment to this program occurred in December 2002 under the Prior Approval provision (Item Key #11489) to be effective December 18, 2002.

The above-captioned company is submitting revised rate and rule for its Surety program.

With this filing, the commission structure for surety bonds are part of the agency's agreement and as such, replaces any commission percentages that were previously filed with rates and rule filings.

The base rates have changed from the following:

- Where time for completion as stipulated in the contract is not over 12 months or 366 calendar days, to, where time for completion as stipulated in the contract is not over **24 months or 731 calendar days**.

The supplemental rates have changed from the following:

- Where time for completion as stipulated in the contract is over 12 months or 366 calendar days. Compute basic premium at published rates and increase this computation by 1.0% per month over 12 months (disregarding a fraction of a month), to, Where time for completion as stipulated in the contract is over **24 months or 731 calendar days**. Compute basic premium at published rates and increase this computation by **1.0% per month for each month over 24 months** (disregarding a fraction of a month).

There is no rate impact associated with this filing.

The company is requesting an effective date of February 15, 2015.

Item Key: 317607

Date Submitted: 12/11/2014

STARNET INSURANCE COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

BERKLEY NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Company Reference: LA-GRP-NRS-GL-RARU-2014-02

Requested Effective Dates - New: 01/15/2015 Renewal: 01/15/2015

Item Key: 317608

Date Submitted: 12/11/2014

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

4 - Homeowners

Revised Rate and Rule

Homeowners Plus Program

(Mobile, Manufactured and Modular Homes)

Overall % Impact: **19.4**

Overall \$ Impact: **\$1,959,625**

of Policyholders: **9661**

Company Reference: LA06967AI00007

Requested Effective Dates - New: 03/01/2015 Renewal: 04/01/2015

The initial rates and rules for the above-captioned company were approved in October 2011 (Item Key #277036) to be effective December 1, 2011.

With this filing, the company proposes the following:

- Increase base rates by territory.
- Correct credit and assessment title and form numbers on the Index page.
- Adjust the Age of Home Surcharge factors by expanding the age bands and increasing the surcharges applicable to older homes.
- Change the All Other Perils Optional Deductibles from fixed dollar amounts to percentages.

The company is also responding to Bulletin 2013-08 in this filing.

These changes will result in an overall rate increase of +19.4% or +\$1,959,625 (9,661 policyholders).

Item Key: 317622

Date Submitted: 12/11/2014

Imperium Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Pest Control Program

Overall % Impact: **-1.4**

Overall \$ Impact: **\$-766**

of Policyholders: **13**

Company Reference: IMP-CGL-PC-LA-1401R

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

Item Key: 317631

Date Submitted: 12/11/2014

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

Company Reference: BHSIC-D&O-14

Item Key: 317647

Date Submitted: 12/12/2014

ALLSTATE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Voluntary Private Passenger Auto Program

Rate Revision

- Model Year Factors
- Rate Adjustment Factors

Overall % Impact: **0.000**

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

of Policyholders: **58597**

Company Reference: R28088

Requested Effective Dates - New: 03/30/2015 Renewal: 03/30/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 274170 effective 10/17/2011 for both new and renewal business.

With this filing, the company proposes to update the Model Year Factors. In order to achieve a revenue neutral change, the company is also proposing to revise the Rate Adjustment Factors for Comprehensive and Collision.

There is no rate impact associated with this filing.

Item Key: 317654

Date Submitted: 12/12/2014

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto
Blue 2.0 Non-Standard Program
Rate Revision

- Model Year Factors
- Rate Adjustment Factors
- Driver Classification Factors

Overall % Impact: **6.000**

Overall \$ Impact: **\$705,942**

of Policyholders: **4503**

Company Reference: R28086

Requested Effective Dates - New: 03/30/2015 Renewal: 03/30/2015

The last rate revision to this program was +6.0% or \$507,857 which was approved under LDI Item Key Number 302296 effective 1/20/2014 for both new and renewal business.

With this filing, the company proposes the following revisions:

- Revise the Model Year Factors for Collision and Comprehensive to include factors for model years 2011 through 2016;
- Revise the Rate Adjustment Factors for Bodily Injury, Physical Damage, Collision and Comprehensive; and
- Revise the Driver Classification Factors for Collision to comply with La. R.S. 22:1286.

The rate impact associated with this filing is +6.0% or \$705,942 affecting 4,503 policyholders.

Item Key: 317655

Date Submitted: 12/12/2014

ALLSTATE INDEMNITY COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Voluntary Private Passenger Auto Program

Rate Revision

- Base Rates

- Model Year Factors

Overall % Impact: **6.000**Overall \$ Impact: **\$536,741**# of Policyholders: **8620**

Company Reference: R28087

Requested Effective Dates - New: 03/30/2015 Renewal: 03/30/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 250083 effective 1/1/2010 for both new and renewal business.

With this filing, the company proposes to revise the Territorial Base Rates and add model years 2013 through 2016 for Comprehensive and Collision coverage options.

While the Territorial Base Rate pages include Bodily Injury and Property Damage limits of \$10,000/\$20,000 and \$10,000, the Increased Limits Factors/Rate page (pg. RP-9) indicates these limits are base only and are not the minimum financial responsibility limits required.

This company is currently closed to new business and only renewal policies are written in this book of business. Allstate Fire and Casualty Insurance Company is the current open non-standard book of business and has been open since 5/19/2008.

The rate impact associated with this filing is +6.0% or \$536,741 affecting 8,620 policyholders. The rate impact by coverage is as follows:

Coverage	Rate Impact
Bodily Injury	+10.1%
Property Damage	+24.1%
Medical	+3.02%
Uninsured Motorists	0.00%
Collision	0.00%
Comprehensive	0.00%
Total	+6.0%

Item Key: 317680

Date Submitted: 12/12/2014

DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Right Choice Advantage Program

Revised Rate and Rule

Overall % Impact: **7.100**
 Overall \$ Impact: **\$132,896**
 # of Policyholders: **1067**

Company Reference: 2014-10-RATE RCA

The last rate revision to this program was +9.4% or \$298,788 which was approved under state tracking number 304436 effective 1/15/2014 for renewal business.

With this filing, the company proposes to revise the Right Choice Advantage Program as follows:

- Revise the base rates;
- Revise the SR-22 Fee from \$50 to \$25;
- Revise the NSF Fee from \$20 to \$25;
- Remove the effective date from the footer of the rule pages; and
- Add "Rent to Own" vehicles to the list of unacceptable vehicles.

The Right Choice Advantage Program is the credit run-off program book of business.

The rate impact associated with this filing is +7.1% or \$132,896 affecting 1,067 policyholders.

Item Key: 317681

Date Submitted: 12/12/2014

Insurance Services Office, Inc.

4 - Homeowners

Revised Rule only

Homeowners Policy Program

Revision of Rule A4. Windstorm Mitigation Credits

In response to Bulletin 2013-08

Company Reference: HO-2014-RWM1

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

The Insurance Services Office, Inc. (ISO) wishes to file a rule revision for use with its Homeowners Policy Program.

In response to Bulletin 2013-08, an updated review of wind mitigation credits was performed revising the Windstorm Mitigation Credits.

This filing revises Rule A4. Windstorm Mitigation Program - All Forms Except HO 00 04 in the Homeowners Policy Program Manual - Louisiana Exception Pages.

The deductible and wind exclusion aspects of the bulletin will be addressed in separate filings.

There is no rate impact associated with this filing.

Item Key: 317689

Date Submitted: 12/12/2014

NATIONAL INTERSTATE INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial General Liability

Overall % Impact: **0.015**

Overall \$ Impact: **\$6,663**

of Policyholders: **98**

Company Reference: NTNL-129797424

Requested Effective Dates - New: 01/15/2015 Renewal: 01/15/2015

Item Key: 317697

Date Submitted: 12/15/2014

USAGENCIES CASUALTY INSURANCE COMPANY, INC.

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Louisiana 3.0 Program

Rate Revision

- Base Rates
- Transfer/Smart Shopper Discount Factors
- Maximum Discount Cap

Overall % Impact: **15.000**Overall \$ Impact: **\$6,099,211**# of Policyholders: **43335**

Company Reference: USCIC LA 2015 01 RATE

Requested Effective Dates - New: 01/15/2015 Renewal: 03/15/2015

The last rate revision to this program was +9.7% or \$6,480,862 which was approved under LDI Item Key Number 310154 effective 8/14/2014 for new business and 9/19/2014 for renewal business.

With this filing, the company proposes to revise the base rates, Transfer/Smart Shopper Discount factors, and Maximum Discount Cap.

The rate impact associated with this filing is +15.0% or \$6,099,211 affecting 43,335 policyholders.

Item Key: 317779

Date Submitted: 12/16/2014

Liberty Mutual Insurance Company

FIRST LIBERTY INSURANCE CORPORATION, THE

17 - Other Liability

Revised Rate and Rule

Personal Umbrella and Excess

LibertyGuard Personal Liability Policy Program

Revised Rate and Rule

of Policyholders: **3453**

Company Reference: 15-LA-P-UMB-RR-GEN-ENH

Requested Effective Dates - New: 03/23/2015 Renewal: 05/14/2015

The last rate revision to this program was +20.5% or \$173,454 which was approved under LDI Item Key Number 262995 effective 10/19/2010 for new business and 12/10/2010 for renewal business.

With this filing, the companies propose ...

The corresponding form filing has been approved under company tracking number 15-LA-P-UMB-F-GEN-ENH, LDI Item Key Number 317793.

There is no rate impact associated with this filing.

Item Key: 317804

Date Submitted: 12/17/2014

Darwin National Assurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Loss Cost Adoption

- CA-2014-BRLA1

Company Reference: CA-2014-BRLA1

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

Item Key: 317834

Date Submitted: 12/17/2014

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY

LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY

SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

1 - Property

Revised Rate only

Dwelling Package Policy

Overall % Impact: **-0.310**

Overall \$ Impact: **-\$28,091**

of Policyholders: **8641**

Company Reference: DP-2014-01

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last adjustment to this program was approved in August 2012 (Item Key #286150) and resulted in an overall rate increase of +7.88% to be effective January 1, 2013 for both new and renewal business.

With this filing, the company proposes a revision to the dwelling package rates.

Also, with this filing, the company proposes to increase the available limits to \$100,000 for the DP-66 endorsement, which provides Additional Coverage C away from the premises. Currently, the rates provide coverage up to \$10,000. No changes have been made to rates.

The company is also responding to Bulletin 2013-08 in this filing.

This will result in an overall rate decrease of **-0.310%** or **-\$28,091** (8,641 policyholders).

Item Key: 317836

Date Submitted: 12/17/2014

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY

LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY

SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate only

Homeowners Program

Overall % Impact: **-4.66**

Overall \$ Impact: **-\$4,219,027**

of Policyholders: **59120**

Company Reference: HO-2014-01

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last adjustment to this program was approved in August 2012 (Item Key #286088) and resulted in an overall rate decrease of -0.32% to be effective January 1, 2013 for both new and renewal business.

With this filing, the company proposes a revision to the homeowner rates.

Also, with this filing, the company proposes to increase the available limits to \$100,000 for the HO-66 endorsement, which provides Additional Coverage C away from the premises. Currently, the rates provide coverage up to \$10,000. No changes have been made to rates.

The company is also responding to Bulletin 2013-08 in this filing.

This will result in an overall rate decrease of -4.66% or -\$4,219,027 (59,120 policyholders).

Item Key: 317864

Date Submitted: 12/18/2014

PRAETORIAN INSURANCE COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Auto
Commercial Risks Program
Rule Revision

Company Reference: 14-2181-LA-CA-R

Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

Item Key: 317900

Date Submitted: 12/18/2014

Property Insurance Association of Louisiana

4 - Homeowners

Revised Rule only

Homeowners Policy Program

Revision of deductible options

In response to Bulletin 2013-08

Company Reference: LA14-10 (HO-2014-RDED1)

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

The Property Insurance Association of Louisiana (PIAL) wishes to file a rule revision for use with its Homeowners Policy Program.

In response to Bulletin 2013-08, PIAL is revising factors for all current deductible options (Rule 406), with the exception of the theft deductible factors for forms HO 00 04 and HO 00 06.

In the current homeowners policy program, the base deductible is a \$250 all perils deductible. Optional higher deductibles of \$500, \$1,000, \$2,500, \$7,500 and \$10,000 are also available for a reduced premium. A \$100 deductible option is also offered for an additional premium.

The wind exclusion and mitigation aspects of the bulletin will be addressed in separate filings.

There is no rate impact associated with this filing.

Item Key: 317922

Date Submitted: 12/19/2014

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

COLONIAL AMERICAN CASUALTY AND SURETY COMPANY

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Loss Cost Adoption

- ISO Designations CA-2014-BRLA1 and CA-2014-RPAC1
- Revise Loss Cost Multipliers
- Revise Rule 23. Secondary Factors
- Revise Rule 40. Proprietary Loss Costs
- Revise Expected Loss Ratios

Overall % Impact: **4.200**Overall \$ Impact: **\$677,282**# of Policyholders: **546**

Company Reference: 37386, 37050

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 305278 effective 8/1/2014 for both new and renewal business.

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

- CA-2014-BRLA1 which was approved for ISO under LDI Item Key Number 308959 effective 11/1/2014; and
- CA-2014-RPAC1 which was approved for ISO under LDI Item Key Number 308956 effective 11/1/2014.

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

Company	Coverage	Current LCM	Proposed LCM
Zurich American Insurance Company	Liability	2.485	2.387
	Physical Damage	2.090	2.035
	Uninsured Motorists	2.259	2.604
American Zurich Insurance Company	Liability	1.355	1.302
	Physical Damage	1.140	1.110
	Uninsured Motorists	2.259	2.604
American Guarantee & Liability Insurance Company	Liability	1.920	1.845
	Physical Damage	1.615	1.573
	Uninsured Motorists	2.259	2.604
Zurich American Insurance Company of Illinois	Liability	3.050	2.930
	Physical Damage	2.565	2.498
	Uninsured Motorists	2.259	2.604
Fidelity and Deposit Company of Maryland	Liability	2.033	1.953
	Physical Damage	1.710	1.665
	Uninsured Motorists	2.259	2.604

Colonial American Casualty and Surety Company	Liability	1.807	1.736
	Physical Damage	1.520	1.480
	Uninsured Motorists	2.259	2.604

The companies are also proposing the following revisions:

- Liability Experience and Schedule Rating Plan, Rule 2. Eligibility
Revise the Expected Loss Ratio.
- Physical Damage Experience and Schedule Rating Plan, Rule 2. Eligibility
Revise the Expected Loss Ratio.
- Composite Rating Plan, Rule 9. Loss Rated Risks
Revise the Expected Loss Ratios.
- Retrospective Rating Plan, Rule 11. Expected Loss Ratios
Revise the Expected Loss Ratios.
- Rule 23. Trucks, Tractors and Trailers Classifications
Revise the Secondary Factor for Contract Carriers Hauling Petroleum.
- Rule 40. Public Auto Classifications
 - Revise the proprietary public auto loss costs*, and
 - Revise the class codes in the exception to Rule 40.D.3.a. for Taxicabs and Limousines to be consistent with the ISO revisions.

*The revisions to the proprietary public auto loss costs do not apply to Fidelity and Deposit Company of Maryland or Colonial American Casualty and Surety Company as proprietary public auto loss costs are not filed for the companies.

The rate impact associated with this filing is +4.2% or \$677,282 affecting 546 policyholders.

Item Key: 317935

Date Submitted: 12/19/2014

STATE FARM GENERAL INSURANCE COMPANY

4 - Homeowners

Revised Rate and Rule

Manufactured Home Program

Overall % Impact: **37.2**

Overall \$ Impact: **\$4,712,189**

of Policyholders: **15168**

Company Reference: MH-31483

Requested Effective Dates - New: 03/15/2015 Renewal: 05/01/2015

The last adjustment to this program was approved in June 2012 (Item Key #284968) and resulted in an overall rate increase of +27.2% to be effective September 15, 2012 for new business and November 1, 2012 for renewal business.

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

Amount of Insurance

The company proposes adjusting the rate relationships by amount of insurance. In addition, it proposes removing the "Each Additional \$1,000" factor. Risk amounts greater than \$150,000 will be interpolated using the \$150,000 factor and a \$99,999,999 factor.

Manufactured Home Alert Protection

The company proposes revising the Manufactured Home Alert Protection discounts to match the Home Alert Protection discounts available in the Homeowners Program.

Model Year Rating Plan

The company proposes revising the Model Year Rating Plan discounts.

Occupancy

The company proposes revising its rating by occupancy.

Special Loss Settlement Coverage

The company proposes revising the current Special Loss Settlement Coverage adjustments.

Optional Coverages

The company proposes revising the additional premiums for the following optional coverages: Jewelry and Furs, Coverage B - Increased Limits, Incidental Business, Business Pursuits, Personal Injury Coverage, Nurses' Professional Liability Insurance, Waterbed Liability Endorsement and Child Care.

Minimum Premium

The company proposes revising the minimum premium from \$75 to \$150.

Individual Premium Capping

The company proposes implementing a 30% cap on individual policyholder premium increases. The cap will expire one year after the selected renewal business effective date.

Miscellaneous Manual Changes

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

These changes will result in an overall rate increase of +37.2% or +\$4,712,189 (15,168 policyholders).

Item Key: 317939

Date Submitted: 12/19/2014

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO.

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Overall % Impact: **0.000**

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

of Policyholders: **1281**

Company Reference: LA004700200003

Requested Effective Dates - New: 05/15/2015 Renewal: 06/19/2015

Item Key: 317942

Date Submitted: 12/19/2014

HANOVER AMERICAN INSURANCE COMPANY, THE

4 - Homeowners

Revised Rate only

Homeowners Program

Connections Home Product

Company Reference: LA145110200001

Requested Effective Dates - New: N/A Renewal: 04/01/2015

The above-captioned company proposes a revision to its Homeowners Program, Connections Home Product.

The company proposes to adjust the rate capping limit for policies where the transition rule applies to reduce

renewal policy disruption for these policies.

The company currently has an upper rate cap of +25% applicable to all of the policies. It proposes to change the rate cap to +10% for the policies where transition rule applies.

There is no rate impact associated with this filing.

Item Key: 317946

Date Submitted: 12/19/2014

ARMED FORCES INSURANCE EXCHANGE

4 - Homeowners

Revised Rate and Rule

Homeowners Policy Program

Overall % Impact: **9.99**

Overall \$ Impact: **\$386,396**

of Policyholders: **2106**

Company Reference: LA-HO-3I-14-3

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last adjustment to this program was approved in April 2014 (Item Key #304588) and resulted in an overall rate increase of +15.98% (amended from +19.11%) to be effective July 14, 2014 for both new and renewal business.

With this filing, the company proposes the following changes:

- Revise the base class premiums for all forms
- Revise the deductible factors for all forms
- Revise deductible factors for forms HO-2, 3 & 3w/15 to introduce hurricane deductibles similar to the wind/hail deductibles that vary by policy size
- Revise the amount of insurance (AOI) factors (key factors) for all forms
- Revise the protection construction factors for all forms
- Revise the HO-2 and HO-3w/15 form factors
- Revise the rating classification factor for all forms
- Revise the coverage c deletion percentage for forms HO-2, 3 & 3w/15 and coverage c deletion factor for HO-6
- Revise the personal liability increased limit factors
- Revise windstorm or hail exclusion credits
- Revise the miscellaneous rates
- Introduce a home systems protection and service line coverage rate (as detailed below)

Introduction of Home Systems Protection and Service Line Coverage rate and rule

Endorsement HO AF 14 04 14 is introduced to provide up to \$50,000 of coverage for home system breakdowns to covered home equipment and up to \$10,000 of coverage for service line failures to a covered service line. Both coverages are subject to a special \$500 deductible per loss. To support the introduction of the endorsement, the company is introducing an independent Additional Rule via an amendment to the manual exception pages.

Home Systems Protection coverage applies to permanently installed home equipment (covered under Coverage A - Dwelling and Coverage B - Other Structures) that generates, transmits, or utilizes energy, or that operates under vacuum or pressure. Coverage applies when there is direct physical damage resulting from sudden and accidental bursting, cracking, splitting, or mechanical or electrical breakdown that requires the repair or replacement of all or part of the covered home equipment, subject to some exclusions. Up to \$500 of additional coverage is also provided for spoilage losses related to a covered home system breakdown.

Service Line Coverage applies to underground piping and wiring located on the insured location, and for which the insured is legally responsible. However, coverage does not apply to piping/wiring that runs

through or under a body of water or the residence, piping/wiring that delivers water/electricity to outdoor property, piping/wiring that is not connected and ready for use, or storm water drain piping. Coverage applies when there is physical damage to covered piping/wiring that is the result of a leak, break, tear, rupture, collapse, or arching of a covered service line, subject to some exclusions. Coverage is not provided for losses due to blockage or low pressure. When applicable, coverage is also provided for specified excavation costs and outdoor property losses.

In the case of a covered loss, additional coverage is also provided for replacement equipment or materials that are better for the environment, or safer or more efficient than the equipment/materials being replaced. This additional coverage is limited to not more than 150% of the cost to replace with equipment/materials of like kind and quality. Additional coverage is also made available to cover extra costs associated with temporary repairs of covered damaged equipment/materials and/or to expedite permanent repairs or replacement of such equipment/materials.

The Home Systems Protection and Service Line Coverage Additional Rule summarizes the coverage provided by HO AF 14, including the applicable limits of liability and special deductible, while also documenting that the form will be attached to all non-condominium homeowner policies (i.e. all policy forms except HO 00 06).

A per policy premium of \$39 has been added to the manual rate pages to correspond with the newly introduced Additional Rule. The rate for this coverage was developed in conjunction with The Hartford Steam Boiler Inspection and Insurance Company (HSB). HSB will reinsure 100% of the Home Systems Protection and Service Line Coverage exposure.

Revise Deductible Rule 406

For clarification purposes, the company proposes to revise its filed exception to Insurance Services Office, Inc.'s (ISO) Rule 406. Paragraph B. to delete reference to ISO's established applicable minimum or maximum additional premium charges associated with lower deductibles. The company has not and will not apply these types of charges in the Homeowner Program. The company has simultaneously deleted reference to 406.B. from the rate pages. (Previously, the rate pages indicated that the charges under 406.B. were "Not Applicable".)

In conjunction with the deductible factor revisions, the company is also replacing the prior exception to ISO's Rule 406. Paragraph A. "Base Deductible". Because the company is no longer maintaining a standard base deductible, the exception now indicates Paragraph A is deleted. The company has simultaneously expanded the factor table under Paragraph B. "Optional Deductibles" to incorporate reference to the previously identified base deductible of \$500, along with corresponding factors that now vary based on the applicable Coverage A limit.

Manual pages and the Checklist have been revised to reflect these changes.

The company is also responding to Bulletin 2013-08 in this filing.

These changes will result in an overall rate increase of +9.99% or +\$386,396 (2,106 policyholders).

Companion forms (Item Key #317957) were still pending as of January 15, 2015.

Item Key: 317950

Date Submitted: 12/19/2014

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Revised Rate and Rule

- Drivewise Reward Program

- Comprehensive and Collision Driver Classification Factors

of Policyholders: **115093**

Company Reference: R28166: DRIVEWISE®

Requested Effective Dates - New: 05/18/2015 Renewal: 05/18/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 313350 effective 11/17/2014 for both new and renewal business.

With this filing, the company proposes to enhance the Drivewise® Reward Program, Rule 63. Drivewise® is a voluntary program which allows participants to be rewarded using driving behavior information. The current program collects data through an electronic device. With this enhancement, the company is proposing to expand its data collection methods.

- Evaluation of Vehicle Performance Data
For policies evaluated based on vehicle performance data, there will be no change in the method used to determine the policy level reward percentage.
- Evaluation of Operator Performance Data
For policies evaluated based on operator performance data, on the Performance Reward Date, the driving performance of the qualifying operators will determine the policy level Driving Score Percentage. The Driving Score Percentage will then be multiplied by the ratio of qualifying operators to total operators to determine a policy level Reward percentage.

Under both methods, the policy level Reward percentage will be applied to the policy premium.

The company is also proposing to revise the Driver Classification factors for Comprehensive and Collision to comply with La. R.S. 22:1286.

There is no rate impact associated with this filing.

Item Key: 317954

Date Submitted: 12/19/2014

DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Installment Program

Private Passenger Auto

GLM 3.0 Program

Installment Plan

of Policyholders: 0

Company Reference: 2014-12 PAY PLANS GLM3

With this filing, the company proposes to revise the Direct Bill Payment Plans for use with the GLM 3.0 Program.

The company is also proposing to introduce a fee for returning customers who have an outstanding prior balance. The fee will be the lesser amount of the prior balance or \$10.

Lastly, the company is proposing to introduce a fee for returning customers who made an initial down payment on any installment payment plan, but did not make any subsequent payments. The company will collect an additional \$12 on the down payment.

There is no rate impact associated with this filing.

Item Key: 317967

Date Submitted: 12/22/2014

MEDICAL PROTECTIVE COMPANY, THE

11 - Medical Malpractice

Initial Rate and Rule

Medical Malpractice

Multi-Specialty Healthcare Professionals Program

Schedule Rating Plans

of Policyholders: 0

Company Reference: 14-MSHPC-02(B)

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

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

This program allow an individual Healthcare Professional and/or group of multi-specialty Healthcare Professionals the ability to select multiple coverage variations, which will all be conveniently contained in one policy. This new product will provide coverage options for the following types of Healthcare Professionals:

- Nurse Practitioners
- Physician Assistants
- CRNA's
- Chiropractors
- Optometrists
- Podiatrists
- All Others (i.e.: Nurses, Counselors, therapists, etc.)
- Schools/Students/Universities

Coverage may be provided on either an Occurrence or Claims-Made basis.

Schedule rating plans are included in this filing.

The requested rates/rules require approval of companion form(s).

Item Key: 317971

Date Submitted: 12/22/2014

Property Insurance Association of Louisiana

4 - Homeowners

Revised Rate and Rule

Homeowners Policy Program

Filing in response to Bulletin 2013-08

Company Reference: LA14-09 (HO-2014-RLC1)

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

In response to Bulletin 2013-08, the Property Insurance Association of Louisiana (PIAL) proposes to revise advisory prospective rates. These revised rates represent a 0% statewide change from the current rates.

This filing implements the offset factors necessary to introduce the deductible factors revision in filing HO-2014-RDED1 on a revenue neutral basis with no premium effect.

Item Key: 317972

Date Submitted: 12/22/2014

CHURCH MUTUAL INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference No: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **-0.020**

Overall \$ Impact: **-\$355**

of Policyholders: **501**

Company Reference: WC-33

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 305808, which resulted in an overall -0.020% rate decrease, effective 5/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015-LC-LA-2014-01 effective 05/01/2015.

The company will utilize the following loss cost multiplier:

Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
1.814	1.894

These overall changes will result in an overall -0.020% rate decrease or -\$355.

There will be 501 Louisiana policyholders affected by this rate revision.

Item Key: 318003

Date Submitted: 12/23/2014

ALLSTATE INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Auto

Loss Cost Adoption

- ISO Designations CA-2014-RPAC1, CA-2014-BRLA1, CA-2013-RBILC, CA-2012-RZR1, CA-2012-RZRLC,
and CA-2013-BRLA1

Overall % Impact: **3.900**

Overall \$ Impact: **\$245,660**

of Policyholders: **2299**

Company Reference: BR7314

Requested Effective Dates - New: 03/23/2015 Renewal: 06/03/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 313774 effective 12/15/2014 for new business and 2/25/2015 for renewal business.

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

- CA-2014-RPAC1 which was approved for ISO under LDI Item Key Number 308956 effective 11/1/2014;
- CA-2014-BRLA1 which was approved for ISO under LDI Item Key Number 308959 effective 11/1/2014;
- CA-2013-RBILC which was approved for ISO under LDI Item Key Number 299772

- effective 2/1/2014;
- CA-2012-RZR1 which was approved for ISO under LDI Item Key Number 292543 effective 1/1/2014;
- CA-2012-RZRLC which was approved for ISO under LDI Item Key Number 292515 effective 1/1/2014; and
- CA-2013-BRLA1 which was approved for ISO under LDI Item Key Number 296157 effective 11/1/2013.

The company is also proposing to revise the rating factors for the following proprietary plans:

- Policy Tier Rating Factors;
- Fleet Factors;
- Standard Industrial Classification (SIC) Factors;
- Vehicle and Driver Factors;
- Preferred Policy Discount; and
- Business Accident Surcharges.

The company is proposing to revise the Loss Cost Multipliers (LCM). The proposed revisions can be found in the Manual Pages and Exhibit C - Louisiana Loss Cost Multiplier Worksheets.

For Rule 23., Trucks, Tractors and Trailer Classifications, the company is proposing to update the primary rating factors for Zone-Rated, Long Distance Radius medium trucks per the adoption of ISO designation CA-2012-RZR1.

The rate impact associated with this filing is +3.9% or \$245,660 affecting 2,299 policyholders.

Item Key: 318005

Date Submitted: 12/23/2014

Insurance Services Office, Inc.

4 - Homeowners

Revised Rule only

Homeowners Policy Program

Revision of deductible options

Filing in response to Bulletin 2013-08

Company Reference: HO-2014-RDED1

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

The Insurance Services Office, Inc. (ISO) wishes to file a rule revision for use with its Homeowners Policy Program.

In response to Bulletin 2013-08, ISO is revising factors for all current deductible options (Rule 406), with the exception of the theft deductible factors for forms HO 00 04 and HO 00 06.

In the current homeowners policy program, the base deductible is a \$250 all perils deductible. Optional higher deductibles of \$500, \$1,000, \$2,500, \$7,500 and \$10,000 are also available for a reduced premium. A \$100 deductible option is also offered for an additional premium.

The wind exclusion and mitigation aspects of the bulletin will be addressed in separate filings.

There is no rate impact associated with this filing.

Item Key: 318008

Date Submitted: 12/23/2014

FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY

FOREMOST SIGNATURE INSURANCE COMPANY

FOREMOST INSURANCE COMPANY

16 - Workers Compensation

Revised Rate only

Workers Compensation

Adoption of NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **4.8**

Overall \$ Impact: **\$44,157**

of Policyholders: **330**

Company Reference: R1LA141217WCJM1

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above-captioned program was filed and approved under the "Prior Approval" provision Item Key No. 306039, which resulted in an overall +0.10% rate increase, effective 05/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015-LC-LA-2014-01.

The companies will use the following loss cost multipliers:

	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Foremost Property and Casualty Insurance Company	2.292	2.407
Foremost Signature Insurance Company	1.848	1.940
Foremost Insurance Company	1.479	1.553

There is an overall +4.80% rate increase or +\$44,157 with this filing.

There will be 330 Louisiana policyholders affected by this rate filing.

Item Key: 318037

Date Submitted: 12/23/2014

CUMIS Insurance Society, Inc.

17 - Other Liability

Revised Rate and Rule

Guarantee Asset Protection Program

Revised Rate and Rule

Overall % Impact: **-4.0**

Overall \$ Impact: **\$-32,370**

of Policyholders: **72**

Company Reference: 2014 CLP - GAP II

Requested Effective Dates - New: 05/01/2015 Renewal: 08/01/2015

The initial filing, Item Key Number 17312, was approved on 07/14/2004, and became effective for both new and renewal business on 07/21/2004.

The above-captioned company is revising rates and rules for its Guaranteed Asset Protection Program. The

company is completely removing the Rate Schedule.

This filing will result in an overall rate decrease of **-4.00%** or premium decrease of **-\$32,370** affecting 72 policyholders

Item Key: 318038

Date Submitted: 12/23/2014

NOVA CASUALTY COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

Individual Risk Premium Modification Plans

of Policyholders: **0**

Company Reference: NCC-BOP-VET-14

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

The last rate adjustment for the above-captioned program were filed and approved under the "Prior Approval" provision, Item Key No. 298394, which resulted in an overall 0% rate impact effective November 1, 2013.

The company is making the following revisions:

- Introducing rates/rules to be used in conjunction with for new company proprietary forms for businessowners coverage.
- Updating and formatting manual pages to a countrywide format with state exceptions.

Individual Risk Premium Modification Plans are included in this filing.

The company states that the exception pages includes the rates/rules for new coverage and the other changes are formatting; therefore, there is nor ate impact as a result of this filing.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 318033, Company Form Filing No. NCC-BOP-VET-14.

Item Key: 318040

Date Submitted: 12/23/2014

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

16 - Workers Compensation

Revised Rate only

Workers Compansation

Adoption of NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01

Overall \$ Impact: **\$383,620**

of Policyholders: **241**

Company Reference: WC-LA-15-2

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 306526, which resulted in an overall -4.80% rate decrease, effective 05/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015-LC-LA-2014-01.

The companies will utilize the following loss cost multipliers:

Federated Mutual Insurance Company:

Classification Codes	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
2883, 5437	1.450	1.628
7219	1.541	1.730
8350	1.813	2.137
All Other Codes	1.813	2.035

Federated Service Insurance Company:

Classification Codes	Current Loss Cost Multipliers	Proposed Loss Cost Multipliers
2883, 5437	1.306	1.466
7219	1.387	1.557
8350	1.632	1.924
All Other Codes	1.632	1.832

These changes will result in an overall rate increase of \$383,620.

There will be 241 Louisiana policyholders affected by this rate revision.

Item Key: 318052

Date Submitted: 12/23/2014

AMERICAN NATIONAL GENERAL INSURANCE COMPANY

ANPAC LOUISIANA INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

Motorcycle Program

Rule Revision

Company Reference: 17-AA-14-0352

Requested Effective Dates - New: 04/29/2015 Renewal: 04/29/2015

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

- Rule 220. Model Year Factor
Editorial revisions to show that the model year factor applies to Bodily Injury, Property Damage, and Medical Payments coverages in addition to Collision and Comprehensive.
- Rule 250. Model Group
Editorial revisions to re-order the Scooter/Moped, Trikes, and Limited Production descriptions.
- Rule 283. Multi-Line Discount
Revise to allow term life policies to qualify for life combinations of the discount.

There is no rate impact associated with this filing.

Item Key: 318053

Date Submitted: 12/23/2014

ANPAC LOUISIANA INSURANCE COMPANY

AMERICAN NATIONAL GENERAL INSURANCE COMPANY

19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Auto
Private Passenger Automobile Program
Revised Rate and Rule

Overall % Impact: **3.676**
Overall \$ Impact: **\$1,057,656**
of Policyholders: **14310**
Company Reference: 17-AA-14-0336
Requested Effective Dates - New: 04/29/2015 Renewal: 04/29/2015

The last rate revision to this program was +2.5% or \$ 933,461 which was approved under LDI Item Key Number 300774 effective 1/4/2014 for both new and renewal business.

With this filing, the companies propose the following revisions to the Private Passenger Auto Program:

- General Rules
 - Rules 226. Cost New Ranges and Physical Damage Factors, 227. Newly Announced Models, 242. Liability Symbol Factors
Revise the name of the Midsize Cars Station Wagons group to Midsize Cars Station Wagons/Minivans.
 - Rule 243
Revised to clarify the symbol assignment rules.
 - Rule 270. Account Composition Factor
Revised to clarify that in the event of the death of an insured driver, the marital status, number/age of youthful operators, and number of operators on the account will remain unchanged until the subsequent rating event.
 - Rule 284. Three Line Discount
 - Revise the discount name to Three Line Discount;
 - Revise the qualifications for the permanent discount level to include Universal Life policies with term riders;
 - Revise the qualifications to include term life policies; and
 - Revise the discount to apply to UM/UIMBI, UMPD, UIMBI, UIMPD, and Comp coverages.
 - Rules 295, 419, 560, 587, and 650 are editorially revised to change the name of the TLC Discount to Three Line Discount.
 - Rule 285. Bi-Line Auto Advantage Discount
Revised to allow policyholders to receive both the Bi-Line Auto Advantage Discount and the Three Line Discount.
 - Rule 530. Travel Trailers
Editorially revised to include slide-in, pick-up truck mounted camper units as travel trailers.
- Rates
 - Revise the base rates;
 - Revise the model year relativities for Comprehensive and Collision;

- Revise the liability and physical damage symbols; and
- Revise the territory definitions.

The corresponding form filing has been submitted under company tracking number 17-AA-14-0358, LDI Item Key Number 318050.

The rate impact associated with this filing is +3.676% or \$1,057,656 affecting 14,310 policyholders.

Item Key: 318064

Date Submitted: 12/24/2014

ARMED FORCES INSURANCE EXCHANGE

1 - Property

Revised Rate and Rule

Dwelling Policy Program

Adoption of PIAL Filing Designation No. LA13-02 with deviation

Overall % Impact: **10.03**

Overall \$ Impact: **\$40,913**

of Policyholders: **399**

Company Reference: LA-DWG-3I-14-2

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last adjustment to this program was approved in November 2013 (Item Key #301293) and resulted in an overall rate increase of +11.49 (amended from +16.16%) to be effective February 24, 2014 for both new and renewal business.

Currently, the company is using Property Insurance Association of Louisiana's (PIAL) Filing Designation No. LA 12-03 with a +59% upward deviation for Fire and a +48% upward deviation for EC.

With this filing, the company wishes to adopt PIAL Filing Designation No. LA13-02 (approved as Item Key #298105 to be effective November 1, 2013). The company will apply a +60% upward deviation for Fire and a +39.5% upward deviation for EC.

The company also proposes the following:

- Revise the amount of insurance factors for EC coverage A and C to offset the change to key premiums
- Introduce a home systems protection and service line coverage rate (as detailed below)

Introduction of Home Systems Protection and Service Line Coverage rate and rule

Endorsement DP AF 14 04 14 is introduced to provide up to \$50,000 of coverage for home system breakdowns to covered home equipment and up to \$10,000 of coverage for service line failures to a covered service line. Both coverages are subject to a special \$500 deductible per loss. To support the introduction of the endorsement, the company is introducing an independent Additional Rule via an amendment to the manual exception pages.

Home Systems Protection coverage applies to permanently installed home equipment (covered under Coverage A - Dwelling and Coverage B - Other Structures) that generates, transmits, or utilizes energy, or that operates under vacuum or pressure. Coverage applies when there is direct physical damage resulting from sudden and accidental bursting, cracking, splitting, or mechanical or electrical breakdown that requires the repair or replacement of all or part of the covered home equipment, subject to some exclusions. Up to \$500 of additional coverage is also provided for spoilage losses related to a covered home system breakdown.

Service Line coverage applies to underground piping and wiring located on the insured location, and for which the insured is legally responsible. However, coverage does not apply to piping/wiring that runs through or under a body of water or the residence, piping/wiring that delivers water/electricity to outdoor

property, piping/wiring that is not connected and ready for use, or storm water drain piping. Coverage applies when there is physical damage to covered piping/wiring that is the result of a leak, break, tear, rupture, collapse, or arching of a covered service line, subject to some exclusions. Coverage is not provided for losses due to blockage or low pressure. When applicable, coverage is also provided for specified excavation costs and outdoor property losses.

In the case of a covered loss, additional coverage is also provided for replacement equipment or materials that are better for the environment, or safer or more efficient than the equipment/materials being replaced. This additional coverage is limited to not more than 150% of the cost to replace with equipment/materials of like kind and quality. Additional coverage is also made available to cover extra costs associated with temporary repairs of covered damaged equipment/materials and/or to expedite permanent repairs or replacement of such equipment/materials.

The Home Systems Protection and Service Line Coverage Additional Rule summarizes the coverage provided by DP AF 14, including the applicable limits of liability and special deductible, while also documenting that the form will be attached to all non-condominium homeowner policies (i.e. all policy forms that include a Coverage A limit of liability).

A per policy premium of \$39 has been added to the manual rate pages to correspond with the newly introduced Additional Rule. The rate for this coverage was developed in conjunction with The Hartford Steam Boiler Inspection and Insurance Company (HSB). HSB will reinsure 100% of the Home Systems Protection and Service Line Coverage exposure.

Manual pages and the Checklist have been revised to reflect these changes.

The company is also responding to Bulletin 2013-08 in this filing.

These changes will result in an overall rate increase of +10.03% or +\$40,913 (399 policyholders).

Companion forms (Item Key #318058) were still pending as of January 15, 2015.

Item Key: 318068

Date Submitted: 12/24/2014

EMPLOYERS INSURANCE COMPANY OF WAUSAU

WAUSAU UNDERWRITERS INSURANCE COMPANY

WAUSAU BUSINESS INSURANCE COMPANY

LIBERTY MUTUAL INSURANCE COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

LM INSURANCE CORPORATION

FIRST LIBERTY INSURANCE CORPORATION, THE

LIBERTY INSURANCE CORPORATION

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **0.0**

Overall \$ Impact: **-\$4,591**

of Policyholders: **328**

Company Reference: 2014-LA-1-WC-L-R

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision Item Key No. 304748, which resulted in an overall +3.30% rate increase, effective 05/01/2014.

With this filing, the companies wish to adopt NCCI Filing Reference Number: Louisiana LC 05012015 LA-

LC-2014-01 effective 05/01/2015.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Employers Insurance Company of Wausau	3.003	3.077
Wausau Underwriters Insurance Company	2.002	2.051
Wausau Business Insurance Company	1.301	1.333
Liberty Mutual Insurance Company	3.003	3.077
Liberty Mutual Fire Insurance Company	2.002	2.051
LM Insurance Corporation	1.301	1.333
First Liberty Insurance Corporation, The	2.402	2.461
Liberty Insurance Corporation	1.602	1.641

These changes will result in a 0% rate change or -\$4,591.

There will be 328 Louisiana policyholders affected by this rate increase.

Item Key: 318072

Date Submitted: 12/24/2014

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

BANKERS STANDARD FIRE AND MARINE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

WESTCHESTER FIRE INSURANCE COMPANY

BANKERS STANDARD INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **-3.2**Overall \$ Impact: **\$-982,095**# of Policyholders: **1465**

Company Reference: 14-WC-2012062

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 304311, which resulted in an overall -5.90% rate decrease, effective 05/01/2014.

With this filing, the companies wish to adopt NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier

Ace American Insurance Company	1.410	1.410
Ace Fire Underwriters Insurance Company	1.844	1.844
Ace Property and Casualty Insurance Company	2.049	2.049
Bankers Standard Fire and Marine Company	1.517	1.517
Bankers Standard Insurance Company	2.663	2.663
Indemnity Insurance Company of North America	1.166	1.166
Insurance Company of North America	1.517	1.517
Pacific Employers Insurance Company	2.356	2.356
Westchester Fire Insurance Company	1.668	1.668

These changes will result in a -3.20% rate decrease or -\$955,095 with this filing.

There will be 1,465 Louisiana policyholders affected by this filing.

Item Key: 318151

Date Submitted: 12/30/2014

NAU Country Insurance Company

2 - Crop

Revised Rate and Rule

Crop/Hail Insurance Program

2015 Replant Option Rates and Rules

Overall % Impact: **10.0**

Overall \$ Impact: **\$368**

of Policyholders: **4**

Company Reference: 2015 NAU RO-LA1

The last rate adjustment to the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 306760, which resulted in an overall +10.0% rate increase, effective 03/05/2014.

With this filing, the company wishes to file its 2015 Replant Option Supplemental program with the effective date of 02/27/2015.

There will be an overall +125% or \$4,604 rate increase **corrected from +10.0% or \$368** as a result of this filing.

There will be 4 Louisiana policyholders affected by this rate revision.

Item Key: 318155

Date Submitted: 12/30/2014

Rural Trust Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference Number Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **2.40**

of Policyholders: **0**

Company Reference: 6188.4

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The initial rate and rule filing for the above-captioned program was filed and approved under the "Prior Approval" provision Item Key Number 306318, effective 04/09/2014.

With this filing, the company wishes to adopt NCCI Filing Reference Number Louisiana LC 05012015 LA-LC-2014-01, effective 05/01/2015.

The company will retain use of its 1.307 loss cost multiplier.

There is an overall +2.40% rate increase or 0\$ as a result of this filing.

0 Louisiana policyholders will be affected.

Item Key: 318175

Date Submitted: 12/30/2014

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto
Recreational Vehicle Program
Rate Revision

Overall % Impact: **0.000**

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

of Policyholders: **0**

Company Reference: 2014-468A

Requested Effective Dates - New: 02/05/2015 Renewal: 04/13/2015

The last rate revision to this program was +8.06% or \$57,543 which was approved under LDI Item Key Number 311997 effective 8/28/2014 for new business and 10/13/2014 for renewal business. The last rate revision to this program also included GEICO Indemnity Company which is not included in this filing.

With this filing, the companies propose to adopt the base rates for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists Bodily Injury and Uninsured Motorists Bodily Injury - Economic as filed for Private Passenger Auto for use with the Recreational Vehicle Program.

The companies are also proposing to revise the RV liability rates to create a premium neutral change for Motor Home Liability.

There is no rate impact associated with this filing.

Item Key: 318191

Date Submitted: 12/31/2014

GEICO GENERAL INSURANCE COMPANY

GOVERNMENT EMPLOYEES INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Voluntary Private Passenger Auto Program

Rate Revision

- Annual Private Passenger Rates by Territory

Overall % Impact: **1.300**
Overall \$ Impact: **\$1,728,602**
of Policyholders: **58533**
Company Reference: 2014-468
Requested Effective Dates - New: 02/05/2015 Renewal: 04/13/2015

The last rate revision to this program was +4.6% or \$6,116,594 which was approved under LDI Item Key Number 311745 effective 8/28/2014 for new business and 10/13/2014 for renewal business.

With this filing, the companies propose to revise the Annual Private Passenger Rates by Territory.

The rate impact associated with this filing is +1.3% or \$1,728,602 affecting 58,533 policyholders. Premium changes will be capped at +7.0% by policy per renewal, effective for two renewals.

Item Key: 318212

Date Submitted: 12/31/2014
SHELTER GENERAL INSURANCE COMPANY
1 - Property
Revised Rate and Rule

Overall % Impact: **13.8**
Overall \$ Impact: **\$64,024**
of Policyholders: **975**
Company Reference: 17G10214
Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

Item Key: 318213

Date Submitted: 12/31/2014
SHELTER MUTUAL INSURANCE COMPANY
1 - Property
Revised Rate and Rule

Dwelling
Overall % Impact: **-5.1**
Overall \$ Impact: **\$-5,936**
of Policyholders: **112**
Company Reference: 17M12314
Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

Item Key: 318215

Date Submitted: 12/31/2014
SHELTER MUTUAL INSURANCE COMPANY
1 - Property
Revised Rate and Rule

Dwelling
Overall % Impact: **14.4**
Overall \$ Impact: **\$679,314**

of Policyholders: **10477**
Company Reference: 17M10214
Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

Item Key: 318216

Date Submitted: 12/31/2014
SHELTER MUTUAL INSURANCE COMPANY
4 - Homeowners
Revised Rate and Rule
Mobile Homeowners
Overall % Impact: **11.4**
Overall \$ Impact: **\$76,447**
of Policyholders: **1151**
Company Reference: 17M27214
Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

Item Key: 318217

Date Submitted: 12/31/2014
SHELTER MUTUAL INSURANCE COMPANY
3 - Farmowners
Revised Rate and Rule
Farmowners
Overall % Impact: **-0.7**
Overall \$ Impact: **\$-11,848**
of Policyholders: **592**
Company Reference: 17M15214
Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

Item Key: 318226

Date Submitted: 12/31/2014
SHELTER MUTUAL INSURANCE COMPANY
4 - Homeowners
Revised Rate and Rule
Homeowners
Overall % Impact: **10.5**
Overall \$ Impact: **\$837,798**
of Policyholders: **4592**
Company Reference: 17M20A114
Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

Item Key: 318227

Date Submitted: 12/31/2014
SHELTER MUTUAL INSURANCE COMPANY
4 - Homeowners
Revised Rate and Rule
Homeowners
Overall % Impact: **10.3**
Overall \$ Impact: **\$1,790,191**
of Policyholders: **16462**

Company Reference: 17M20414

Requested Effective Dates - New: 08/03/2015 Renewal: 08/03/2015

Item Key: 318235

Date Submitted: 12/31/2014

FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Distinct Choice (Select 2.5) Auto Program

Rate Revision

Overall % Impact: **3.000**Overall \$ Impact: **\$108,290**# of Policyholders: **2518**

Company Reference: RTLA01292015

Requested Effective Dates - New: 01/29/2015 Renewal: 03/05/2015

The last rate revision to this program was +5.0% or \$439,752 which was approved under LDI Item Key Number 306885 effective 5/8/2014 for new business and 6/12/2014 for renewal business.

With this filing, the company proposes to revise the base rates, limit factors, and territory factors.

The rate impact associated with this filing is +3.0% or \$108,290 affecting 2,518 policyholders.

Item Key: 318277

Date Submitted: 01/05/2015

Frank Winston Crum Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **1.20**Overall \$ Impact: **\$1,510**# of Policyholders: **36**

Company Reference: FWCI - LA 2015

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 308054, which resulted in an overall +1.80% rate increase, effective 05/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015 LC-LA-2014-01.

The company will retain its loss cost multiplier of 1.462.

There is an overall rate increase of +1.80% or +\$5,422 as a result of this filing.

There will be 36 Louisiana policyholders affected by this rate revision.

Item Key: 318278

Date Submitted: 01/05/2015

WESTPORT INSURANCE CORPORATION

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

NORTH AMERICAN ELITE INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference Number Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **-2.4**

Company Reference: 9-WC-LA-14-12086-1-R

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 304448, which resulted in a -5.1% rate decrease, effective 05/01/2014.

With this filing, the companies wish to adopt NCCI Filing Reference Number Louisiana LC 05012015 LA-LC-2014-01. The companies do not have any Workers Compensation inforce policies, but want to keep rates and rules on file and stay current with NCCI loss costs and rules.

The companies will retain their loss cost multipliers:

Companies	Loss Cost Multiplier
Westport Insurance Corporation	1.420
North American Specialty Insurance Company	1.630
North American Elite Insurance Company	2.030

Thses changes will result in an overall -2.4% rate decrease or \$0. There will be 0 Louisiana policyholders affected by this rate decrease.

Item Key: 318280

Date Submitted: 01/05/2015

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Errors & Omissions Liability

Lawyers Professional Liability Rates-Rules Program

Overall % Impact: **2.5**Overall \$ Impact: **\$453,393**# of Policyholders: **3856**

Company Reference: 14-00923-RL

Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

Item Key: 318290

Date Submitted: 01/05/2015

NOVA CASUALTY COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **-2.40**

Overall \$ Impact: **\$-4,687**

Company Reference: WC-LA-2015-001-RA-G

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 308082, which resulted in an overall -7.50 rate decrease, effective 05/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015 LC-LA-2014-01 with the effective date of .

The company will retain its loss cost multiplier of 1.680.

There is an overall rate decrease of -2.40% or -\$4,687 as a result this filing.

There will be 31 Louisiana policyholders affected by this rate revision.

Item Key: 318330

Date Submitted: 01/06/2015

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

BANKERS STANDARD INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

WESTCHESTER FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Company Reference: 15-GL-2012114

Item Key: 318369

Date Submitted: 01/07/2015

17 - Other Liability

Loss Cost Adoption

Employment Practices Liability

Adoption ISO Loss Cost Reference Number : EP-2014-RLA1

Overall % Impact: **10.2**

Company Reference: NTNL-129866065

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

Item Key: 318371

Date Submitted: 01/07/2015

Imperium Insurance Company

17 - Other Liability

Revised Rate only

Commercial General Liability

Mining Oil & Gas

Company Reference: IMP-GL-MOG-LA-1401RA

Item Key: 318372

Date Submitted: 01/07/2015

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Antique Motorcycle Program

Revised Rate and Rule

Overall % Impact: **1.400**Overall \$ Impact: **\$71**# of Policyholders: **18**

Company Reference: LA06737AI00135

Requested Effective Dates - New: 03/01/2015 Renewal: 05/01/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 266138 effective 2/1/2011 for new business and 4/1/2011 for renewal business.

With this filing, the company is proposing the following revisions to the Antique Motorcycle Program:

- Separate the antique motorcycles into a separate program from the antique/classic autos;
- Eliminate the 3+ rating structure for Bodily Injury, Property Damage, and Uninsured Motorists coverages. The new structure will have two rating categories: 1 and 2+ vehicles.
- Add 50/100/25 and 100/300/50 limit levels to the BI/PD and UM/UIM coverages;
- Revise the rates for BI/PD, Medical Payments, UM/UIM BI, UM/UIM PD, Other Than Collision and Collision;
- Introduce the Multi-Vehicle Discount for policyholders that have more than one vehicle in the program for the Other Than Collision and Collision coverages;
- Introduce \$2,500 and \$5,000 deductible options for Collision and Other Than Collision coverages;
- Expand the coverage options for alternative garaging locations to include vehicles garaged in commercial self-storage units and vehicles garaged in a trailer with wheels;
- Introduce the Affinity Marketing Partner Credit;
- Revise the Spare Parts Coverage to be sold for \$1 per \$100 of coverage; and
- Increase the minimum written premium from \$80 to \$100.

This filing is a resubmission of company tracking number LA06737AI00107, LDI Item Key Number 312634, which was disapproved for actuarial reasons.

The corresponding form filing has been approved under company tracking number LA06737AI00031, LDI Item Key Number 309351, effective 10/1/2014 for new business and 12/1/2014 for renewal business.

The rate impact associated with this filing is +1.4% or \$71 affecting 18 policyholders.

Item Key: 318375

Date Submitted: 01/07/2015

AMERISURE MUTUAL INSURANCE COMPANY

AMERISURE INSURANCE COMPANY

AMERISURE PARTNERS INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference Number Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **3.7**Overall \$ Impact: **\$239,069**# of Policyholders: **239**

Company Reference: LA-WC-0115-R-001

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

The last rate adjustment to the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 304366, which resulted in an overall +4.8% rate increase, effective 07/01/2014.

With this filing, the companies wish to adopt NCCI Reference Filing No. Louisiana LC 05012014 LA-LC-2013-01 effective 07/01/2015.

The companies will utilize the following loss cost multipliers:

Company	Previous Loss Cost Multiplier	Proposed Loss Cost Multiplier
Amerisure Mutual Insurance Company	1.800	1.900
Amerisure Insurance Company	1.450	1.450
Amerisure Partners Insurance Company	1.150	1.150

These changes will result in an overall +3.7% rate increase or \$239,069, affecting 239 Louisiana policyholders.

Item Key: 318376

Date Submitted: 01/07/2015

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Confidential Information

Private Passenger Auto

2015-003 Underwriting Guidelines

Company Reference: 2015-003

Requested Effective Dates - New: 02/19/2015 Renewal: 04/03/2015

Item Key: 318381

Date Submitted: 01/07/2015

Nationwide Agribusiness Insurance Company

NATIONAL CASUALTY COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Reference Filing Number: Louisiana LC 05012015 LA-LC-2014-01

Adoption of NCCI Manual Item Revisions: B-1426(LB) , B-1427(LB), R-1408(MJ) and R-1409(MJ)

Overall % Impact: **-3.4**

Overall \$ Impact: **-\$67,529**

of Policyholders: **31**

Company Reference: A-2014ADAM-9RTNZH

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last rate adjustment to the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 304813, which resulted in an overall -4.50% rate decrease, effective 08/01/2014.

With this filing, the companies wish to add a nonstandard tier for National Casualty Company.

The companies will adopt NCCI Filing Reference No. Louisiana LC 05012014 LA-LC-2013-01 and utilize the following current loss cost multipliers:

	Tier	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
National Agribusiness Insurance Company	Preferred	1.502	1.327
	Standard	1.669	1.669
	Non-Standard	1.838	1.900
National Casualty Company	Preferred	1.300	1.300
	Standard	1.495	1.495
	Non-Standard		1.944

The companies also wish to adopt NCCI Basic Manual Revisions R-1408(MJ), R-1409(MJ), B-1426 (LB) and B-1427(LB) effective 08/01/2015.

There will be 31 Louisiana policyholders affected by this rate filing.

These changes will result in an overall -3.40% rate revision or -\$67,529.

Item Key: 318382

Date Submitted: 01/07/2015

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

TRI-STATE INSURANCE COMPANY OF MINNESOTA

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **-7.1**

Overall \$ Impact: **-\$132,997**

of Policyholders: **102**

Company Reference: BSS-WC-2014-2025-RA-LA-4478

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 295280, which resulted in an overall -11.7% rate decrease, effective 07/01/2013.

With this filing, the companies wish to adopt NCCI Filing Reference No. Louisiana LC 05012014 LA-LC-2013-01.

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Berkley National Insurance Company	1.310	1.310
Berkley Regional Insurance Company	2.260	2.260
Tri-State Company	1.740	1.740

Item Key: 318388

Date Submitted: 01/07/2015

MARKEL INSURANCE COMPANY

9 - Inland Marine

Revised Rate and Rule

Animal Mortality

Revised Rate and Rule

Overall % Impact: **-4.4**Overall \$ Impact: **-\$7,933**# of Policyholders: **173**

Company Reference: 1412RR030

Requested Effective Dates - New: 03/01/2015 Renewal: 05/01/2015

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

The company is implementing the following changes:

- Under Individual Risk Situations, "unborn foals and other" is being replaced with "Insured values greater than \$500,000".
- New uses are being added under base rates for the breeds of Arabian, Arabian Cross, and National Show Horse. These include:
 - Endurance
 - Reining
 - Reined Cow Horse
- New uses are being added under base rates for the American Saddlebred breed. These include Reining or Reined Cow Horse.
- The value under American Saddlebred breed is being changed from "\$50,000 or less" to "any".
- American Saddlebred category for "over \$50,000" is being removed.
- New uses are being added under base rates for the Morgan Horses breeds. These include Reining or Reined Cow Horse.
- New uses are being added under base rates for the Paso Fino breed. These include Reining or Reined Cow Horse.
- A "Any" breed category is being added. It will be Solely for Reining or Reined Cow Horse and its coverage value will be "any".
- Under Additional Coverages, Limits of Insurance are being changed from "\$5,00" to "First \$5,00" and a category of "Each additional \$1,000" is being added.
 - The same changes are being made to Racehorse Surgical Endorsement.
- Under 6. Medical Surgical Coverages, the following changes are being made:
 - Coverage age is changed from "91 days to 15 years" to "30 days to 18 years".
 - For Percentage of Each Loss Paid, a category of 80% is being added.
- Under 7. Guaranteed Renewal Endorsement of Additional Coverages "not being used for racing or race breeding" is being added as a qualifier for coverage.
- Under 9. Twelve Month Extension Endorsement of Additional Coverages, "of any breed" is being added.
- 11. of Additional Coverages will now be entitled "Coverage Territory Extension - Specified Territory and Horses, MAM 1248 or Coverage Territory Extension-Specified Territory or Animals, MAM1247. The following change for distance is being made:
 - Transits will now be gauged between sovereignties i.e. USA/Canada instead of by mileage.
- Under 13. of Additional Coverages, "For thoroughbred and standardbred horses used for race or race

breeding, coverage will be provided at a limit of \$5,000 for no additional premium." is being added.

This filing will result in an overall rate decrease of **-4.400%** or premium decrease of **-\$7,933** affecting 173 policyholders.

Companion forms (Item Key Number 318383 or Company Reference Number 1412FF030) were still pending as of 01/12/2015.

Item Key: 318389

Date Submitted: 01/07/2015

TNUS Insurance Company

TOKIO MARINE AMERICA INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption ISO Reference Number GL-2014-BGL1, GL-2014-IALL1

Overall % Impact: **-6.1**

Overall \$ Impact: **\$-347**

of Policyholders: **1**

Company Reference: DA-15-LA-GL-2-TM

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

Item Key: 318393

Date Submitted: 01/07/2015

NAVIGATORS INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption ISO Loss Cost Reference Number :GL-2014-BGL1

Company Reference: GL-R-2159-LA

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

Item Key: 318406

Date Submitted: 01/08/2015

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Confidential Model Information

Business Auto

Company Reference: 37401(B)

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

With this filing, the companies are providing confidential technical appendix and rating examples to accompany LDI Tracking Number 316771.

Item Key: 318408

Date Submitted: 01/08/2015

HUDSON INSURANCE COMPANY

19 - Commercial Automobile

Initial Rate and Rule

Commercial Auto

Hudson Transportation Program
 Company Reference: HIC-CA-TRANSP-LA-1401-R
 Requested Effective Dates - New: 02/01/2015 Renewal: N/A

Item Key: 318415

Date Submitted: 01/08/2015
 John Deere Insurance Company
 2 - Crop
 Initial Rate and Rule
 Crop/Hail Insurance
 2015 Crop Delivery Contract (CDC)
 Company Reference: PCI-15-17-CDC-R
 With this initial filing, the above captioned company wishes to introduce its new crop supplemental 2015 Crop Delivery Contract Policy.

In order to qualify for the new policy, insureds must also have the crop insured under an MPCCI policy (Revenue Protection) in each applicable county. Land not insured on the policyholder's MPCCI policy will not be insurable under this policy.

The limit of insurance will be no more than 100% of the insured's contracted volume.

Item Key: 318457

Date Submitted: 01/09/2015
 AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 OHIO SECURITY INSURANCE COMPANY
 WEST AMERICAN INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption
 Commercial Auto
 Commercial IQ (eCLIQ) Program
 Loss Cost Adoption
 Overall % Impact: **22.7**
 Overall \$ Impact: **\$2,597,274**
 # of Policyholders: **1044**
 Company Reference: 2014-LA-1-CA-E-R
 Requested Effective Dates - New: 09/01/2015 Renewal: 09/01/2015

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 305786 effective 10/1/2014 for both new and renewal business.

With this filing, the companies propose to adopt Insurance Services Office, Inc. (ISO) designation CA-2014-BRLA1 which was approved for ISO under LDI Item Key Number 308959 effective 11/1/2014.

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

Company	Coverage	Current LCM	Proposed LCM

American Fire & Casualty Company	Liability*	1.292	1.340
	Med Pay*	1.175	1.088
	Other Than Collision	1.304	1.048
	Collision	1.470	1.181
	UM*	1.578	1.677
Ohio Casualty Insurance Company	Liability*	2.273	2.357
	Med Pay*	2.067	1.914
	Other Than Collision	2.291	1.841
	Collision	2.585	2.077
	UM*	1.578	1.677
Ohio Security Insurance Company	Liability*	1.339	1.623
	Med Pay*	1.217	1.317
	Other Than Collision	1.349	1.267
	Collision	1.522	1.429
	UM*	1.578	1.960
West American Insurance Company	Liability*	1.757	1.822
	Med Pay*	1.597	1.479
	Other Than Collision	1.771	1.423
	Collision	1.999	1.606
	UM*	1.578	1.677

*All Liability, UM, and Med Pay except Garage Dealers.

The companies are also proposing to revise the allowable credits for Individual Risk Size of Premium Rate Modification.

The rate impact associated with this filing is +22.7% or \$2,597,274 affecting 1,044 policyholders.

Item Key: 318459

Date Submitted: 01/09/2015

Milwaukee Casualty Insurance Co.

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

TECHNOLOGY INSURANCE COMPANY, INC.

17 - Other Liability

Initial Rule only

Commercial General Liability

Company Reference: LA-IL-1504-02-9174A

Requested Effective Dates - New: 04/15/2015 Renewal: 04/15/2015

Item Key: 318462

Date Submitted: 01/09/2015

Property Insurance Association of Louisiana

1 - Property

Revised Rate only

Commercial Property (Fire and Allied Lines)

Rate Revision

Introduction of Limit of Insurance Curves

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

Company Reference: LA15-02 (CF-2014-RLC09)

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

The last rate revision for the Property Insurance Association of Louisiana's (PIAL) Commercial Fire and Allied Lines occurred in December 2013 (Item Key #303376) to be effective July 1, 2014.

With this filing, PIAL is proposing rate revisions for the introduction of limit of insurance curves.

The following revision are being made:

- Revises commercial property rates in conjunction with the introduction of limit of insurance curves for Basic Group I, Basic Group II, Broad Form and Special Causes of Loss property damage coverages as shown in the companion rule filing.
- Revises the occupancy class and construction relativities for Basic Group I class-rated risks to reflect the introduction of limit of insurance curves.
- Revises the symbol (construction group) relativities underlying the Basic Group II rates.
- Revises the rating for Special Causes of Loss personal property coverage, including the introduction of rating factors used to exclude theft coverage.
- Deletes the Special Causes of Loss building rates for excluding theft coverage and introduces a factor to exclude theft coverage.
- Introduces off-balance factors to be applied to the Basic Group I and Basic Group II building rates for use in rating time element or business interruption coverage.
- Deletes the multistate rates for Rule **70.E.1.e.(1)(b)** - Basic Group I Less than 80% Coinsurance, and Rule **72.E.4.a.(1)** - Special Form, Leasehold Interest and Time Element Coverages with Theft Exclusion Endorsement in favor of a factor-based approach to exclude theft.
- Revises the multistate rates for Rule **71.E.2.a** - Broad Form Property Damage Other than Builders' Risk; Rule **71.E.3** - Broad Form Property Damage Builders' Risk; Rule **72.E.3.(a)** - Special Form Property Damage Builders' Risk; Rule **72.E.4.b.(1)** - Special Form, Leasehold Interest and Time Element Coverages without Theft Exclusion Endorsement, and Rule **74.A.3.b** - Other Causes of Loss - Basic Group I Vandalism Exclusion.
- Delete the state exception for Rule **38.O.5** - Trees, Shrubs and Plants - since the rates are addressed in the multistate rules.

No rate level changes are being filed at this time. Off-balanced factors have been calculated to adjust for any changes in revenue due to the introduction of limit of insurance curves, revised construction relativities, and other rating relativities.

These off-balance factors have been applied to base rates so that there will be no change in overall premium at current rate level as a result of these changes.

There is no rate impact associated with this filing.

This filing will be replacing filing designation number LA13-13 (CF-2013-RLA1), Item Key #303376.

PIAL is requesting an effective date of July 1, 2015.

Item Key: 318465

Pending Rate Filings

Date Submitted: 01/09/2015

Milwaukee Casualty Insurance Co.

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

TECHNOLOGY INSURANCE COMPANY, INC.

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Rule Revision

- Introduce Rule for FI Advantage Exclusion - Foreclosed/Repossessed Property

Endorsement

Company Reference: LA-IL-1504-02-9174B

Requested Effective Dates - New: 04/15/2015 Renewal: 04/15/2015

With this filing, the companies propose to introduce the rules for the FI Advantage Exclusion - Foreclosed/Repossessed Property Endorsement.

This endorsement is available to entities operating in the fields of finance and insurance including credit unions and mortgage companies.

There is no premium charge associated with this mandatory endorsement.

The corresponding form filing has been approved under company tracking number LA-IL-1504-01-9174, LDI Item Key Number 318429, effective 4/15/2015 for both new and renewal business.

There is no rate impact associated with this filing.

Item Key: 318470

Date Submitted: 01/09/2015

Liberty Insurance Underwriters Inc.

1 - Property

Adoption

Commercial Property (Fire and Allied Lines)

Adoption of PIAL Filing Designation No. LA13-13

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

Company Reference: IPPR-LA-030-14

The above-captioned company is filing to adopt Property Insurance Association of Louisiana's (PIAL) filing designation number:

PIAL Filing Designation Number	Item Key Number	Effective Date
LA13-13 (CF-2013-RLA1)	303376	July 1, 2014

This company is not currently writing business in Louisiana at this time, therefore, this adoption has no effect on any policyholders.

The company will keep its approved deviation factor of **1.00**.

There is no rate impact associated with this filing.

The company is requesting an effective date of "upon approval".

Item Key: 318471

Date Submitted: 01/09/2015

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

4 - Homeowners

Initial Rate and Rule

Tenant Homeowners

Company Reference: 17-RE-15-0015

Item Key: 318501

Date Submitted: 01/12/2015

Nationwide Life Insurance Company

17 - Other Liability

Revised Rate only

Stop Loss Rates

Overall % Impact: **12.5**

Overall \$ Impact: **\$22,000**

of Policyholders: **1**

Company Reference: 2015 - LA Stop Loss Filing

With this filing, the company is revising its Stop Loss rates.

These changes will result in a +12.5% rate increase or +\$22,000.

There will be 1 Louisiana policyholder affected by this rate increase.

The corresponding form(s) filing, LDI Form Filing No. 284272, Company Form Filing No. NSHSL 2400 TLO - AGG, was certified approved on May 4, 2012.

A SERFF "Objection Letter" was sent to Ms. Latoyia Brooks on January 22, 2015 for additional information.

Item Key: 318539

Date Submitted: 01/13/2015

Equity Insurance Company

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Auto

Louisiana Personal Auto Program

Initial Rate and Rule

Company Reference: EIC.LA.PA.RATERULE.02.01.15

With this filing, the company proposes to introduce the rates and rules for the new Louisiana Personal Auto Program.

Business will be generated through independent agents contracted to produce business for this monoline program.

The company is proposing to utilize independent rates and rules along with Insurance Services Office, Inc, (ISO) Risk Analyzer Personal Auto (RAPA) symbols approved under the following designations:

- PP-2014-RAVLP which was approved for ISO under LDI Item Key Number 307582;
- PP-2014-RAVLP (A) which was approved for ISO under LDI Item Key Number 309808; and
- PP-2011-RAVEH which was approved for ISO under LDI Item Key Number 276431.

Tiering for this program will include the use of credit data for the insured.

The corresponding form filing has been approved under company tracking number EIC.LA.PA.FORMS.02.01.15, LDI Item Key Number 316954 and effective 2/1/2015 for both new and renewal business.

Item Key: 318590

Date Submitted: 01/13/2015

Louisiana Citizens Property Insurance Corporation

1 - Property

Revised Rate only

Personal Property (including Homeowners)

Overall % Impact: **1.7**

Overall \$ Impact: **\$2,600,000**

of Policyholders: **93000**

Company Reference: 06012015

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last adjustment to this program was approved in March 2014 (Item Key #305445) and resulted in an overall rate increase of +5.2% to be effective June 1, 2014 for both new and renewal business.

With this filing, Louisiana Citizens Property Insurance Corporation (LCPIC) wishes to file its annual personal lines property rate filing required by law.

This will result in an overall rate increase of +1.7% or +\$2,600,000 (93,000 policyholders).

Item Key: 318596

Date Submitted: 01/14/2015

ZURICH AMERICAN INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Builders Risk Program

Company Reference: 37602

The above-captioned company is

There is no rate impact associated with this filing.

Item Key: 318597

Date Submitted: 01/14/2015

AMERICAN SOUTHERN HOME INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Auto

Recreational Vehicle Rental Program

Revised Rate and Rule

of Policyholders: **29**

Company Reference: 20140716-02

Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

The last rate revision to this program was +16.2% or \$41,384 which was approved under LDI Item Key Number 279811 effective 2/1/2012 for new business and 3/1/2012 for renewal business.

With this filing, the company proposes the following revisions to the Recreational Vehicle Rental Program:

- Introduce the Composite Rating Plan;
- Remove the Claims Rule;
- Remove the Coverage Eligibility Pages;
- Revise the coverage option name to Coverage Limitation - No Coverage for Rental Customer and Contingent Coverage for Test Driver Coverage and include the applicable form number;
- Revise the coverage option name to Coverage Limitation - Secondary Insurance for Rental Customer and Test Drive Customer and include the applicable form number;
- Revise the rule for Buyback to Primary Coverage as follows:
 - Replace the "lessee" and "renter" wording with "Rental Customer",
 - Revise the Unit Value Range, and
 - Amend the rates to correspond with the revised Unit Value Range;
- Introduce a new rating algorithm;
- Introduce additional Motor Home Conversion deductible options; and
- Introduce Uninsured Motorists Property Damage with a limit of \$25,000.

The new rating algorithm will introduce rating factors for Vehicle Type, Vehicle Length, Vehicle Age, Vehicle Mileage, Account Size, and Account Experience. As the introduction of the new rating algorithm would have an estimated rate impact, the company is proposing to revise the base rates in order to achieve a 0% rate impact.

The corresponding form filing has been approved under company tracking number 2014-0716-02F, LDI Item Key Number 315828, effective 3/1/2015 for both new and renewal business.

There is no rate impact associated with this filing.

This filing is a resubmission of LDI Item Key Number 315833, company tracking number 20140716-02, which was withdrawn by the company.

Item Key: 318598

Date Submitted: 01/14/2015

PROTECTIVE INSURANCE COMPANY

16 - Workers Compensation

Non-Adoptions

Workers Compensation

Non-Adoption of NCCI Filing Number Louisiana LC 05012015 LA-LC-2014-01

Adoption of Item Filings B-1397, E-1402(LC), R-1408(MJ), R-1409(MJ), B-1426(LB), 03-LA-2011(LL), B-1427

of Policyholders: **68**

Company Reference: LAWC15-01R

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

With this filing, the above-captioned company wishes to non-adopt NCCI Filing Reference Number Louisiana LC 05012015 LA-LC-2014-01 effective 05/01/2015.

The company also wishes to adopt NCCI Item Filings B-1397, E-1402(LC), R-1408(MJ), R-1409(MJ), B-1426(LB), 03-LA-2011(LL) and B-1427 effective 05/01/2015.

Item Key: 318613

Date Submitted: 01/14/2015
PROGRESSIVE PALOVERDE INSURANCE COMPANY
PROGRESSIVE SECURITY INSURANCE COMPANY
9 - Inland Marine
Revised Rule only
Personal Inland Marine
Revised Rule Only
Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

The above-captioned company is revising a rule for its Watercraft Program

The following is being added to 2. of the Watercraft Program (for personal Umbrella and/or private residence insurance.).

There is no rate impact associated with this filing.

Item Key: 318615

Date Submitted: 01/14/2015
PROGRESSIVE PALOVERDE INSURANCE COMPANY
PROGRESSIVE SECURITY INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rule only
Private Passenger Auto
Recreational Vehicle Program
Rule Revision
- Rule D01. Multi-Policy

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

The last rate revision to this program was -4.4% or -\$390,303 which was approved under LDI Item Key Number 307375 effective 8/22/2014 for new business and 9/22/2014 for renewal business.

With this filing, the company is proposing to revise the Multi-Policy Discount, Rule D01.
*****Additional information will be needed after the company provides the marked-up with the additions underlined and strikethrough deletions.

There is no rate impact associated with this filing.

Item Key: 318616

Date Submitted: 01/14/2015
PROGRESSIVE PALOVERDE INSURANCE COMPANY
PROGRESSIVE SECURITY INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rule only
Private Passenger Auto
Motorcycle Program
Rule Revision
- Rule D03. Multi-Policy

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

The last rate revision to this program was -0.1% or -\$8,142 which was approved under LDI Item Key Number 307254 effective 6/27/2014 for new business and 7/28/2014 for renewal business.

With this filing, the company is proposing to revise the Multi-Policy Discount, Rule D03.
*****Additional information will be needed after the company provides the marked-up with the additions underlined and strikethrough deletions.

There is no rate impact associated with this filing.

Item Key: 318623

Date Submitted: 01/14/2015

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Auto

Private Passenger Auto Program

Symbol Update and Rule

Company Reference: IV-31516

Requested Effective Dates - New: 01/14/2015 Renewal: 01/14/2015

With this filing, the companies propose to update the Agent's Rate Manual. The revision includes Collision Rating Group (GRG), Comprehensive Rating Group (DRG), Vehicle Safety Discount (VSD), and Liability Rating Group (LRG) designations for additional 2015 models for which the company now has the manufacturer's suggested retail price information.

There is no rate impact associated with this filing.

Item Key: 318624

Date Submitted: 01/14/2015

Companion Property and Casualty Insurance Company

17 - Other Liability

Non-Adoptions

Commercial General Liability

Non-Adopt ISO Filing Reference Number :GL-2014-BGL1

Company Reference: P#14169

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

Item Key: 318627

Date Submitted: 01/14/2015

Companion Property and Casualty Insurance Company

17 - Other Liability

Non-Adoptions

Commercial General Liability

Non-Adopt ISO Reference number GL-2014-IALL1

Company Reference: P#14200

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

The above-captioned company is proposing to **non adopt/delay adoption** of Insurance Services Office, Inc. (ISO) filing designation number GL-2014-IALL1.

A SERFF "Objection Letter" was sent to Kenya Carter for additional information on 01/21/2015.

Item Key: 318629

Date Submitted: 01/14/2015

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

<http://craft/Rates/ViewAsWord.aspx>

1/26/2015

Professional Errors and Omissions Liability
Multimedia Productions Program

Company Reference: LA-MM-20034796R
Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

Item Key: 318653

Date Submitted: 01/15/2015
GoAuto Insurance Company
19 - Private Passenger Automobile
Revised Rate only
Private Passenger Auto

Overall % Impact: **3.5**

Overall \$ Impact: **\$1,259,838**

of Policyholders: **18986**

Company Reference: GOA-PPA-LA-1501RA
Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

Item Key: 318655

Date Submitted: 01/15/2015
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Commercial General Liability
Entertainment Program

Overall % Impact: **5.7**

Overall \$ Impact: **\$1,500**

of Policyholders: **24**

Company Reference: LA-15-12150
Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

Item Key: 318665

Date Submitted: 01/15/2015
CHARTER OAK FIRE INSURANCE COMPANY, THE
PHOENIX INSURANCE COMPANY, THE
TRAVELERS INDEMNITY COMPANY, THE
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
17 - Other Liability
Loss Cost Adoption
Commercial General Liability
Adoption ISO Loss Cost Reference Number : GL-2014-BGL1 & GL-2014-IALL1

Overall % Impact: **3.3**

Overall \$ Impact: **\$814,719**

of Policyholders: **2221**

Company Reference: 2014-08-0038
Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

Item Key: 318745

Date Submitted: 01/16/2015

United Services Automobile Association

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

4 - Homeowners

Revised Rate only

Tenant Homeowners

Overall % Impact: **8.8**Overall \$ Impact: **\$382,482**# of Policyholders: **17764**

Company Reference: LA1419263

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

Item Key: 318751

Date Submitted: 01/16/2015

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

23 - Fidelity

Revised Rate only

Fidelity

Revised Rate

Crime - Modular Program

Overall % Impact: **2.9**Overall \$ Impact: **\$95,445**# of Policyholders: **1704**

Company Reference: 2014-11-0047

Requested Effective Dates - New: 08/01/2015 Renewal: 08/01/2015

The last adjustment to this program occurred in December 2010 under the Prior Approval provision (Item Key #267070) to be effective December 16, 2010.

With this filing, the above-captioned company wishes to submit Commercial Crime amended rates.

The Commercial Crime rating plan was introduced in December 2010. As with most rating plans, the need to monitor and update the plan after implementation was expected. The rates in this filing, were established so as to not be inadequate, excessive or unfairly discriminatory.

The following rate changes are being made to this filing:

- **Base Rate Schedule:** Decreases the initial flat base rate charge by -14%, with the size decrease growing steadily up to a decrease of -25% at 250 employees and then tapers to -10% at 500 employees. Employee counts over 500 see increase in base rate charge but to +14% for employee counts over 2,000. See rate page 1.
- **Increased Limit Factors:** Decreasing the factor for limits and retentions less than \$100,000. Factors will increase at an increasing rate for limits up to \$500,000 at which point the increases decline. At limits and retentions of \$5M or more the factor decreases by up to -19%. See rate page 3.
- **Class Rate Modification Factors:** Making increases to SIC codes based on loss experience and adjusting factors in an attempt to align similar classes of business. In general the SIC codes fall in one of the classifications below. See rate page 4a to 4h.
 - Construction
 - Smelting and Refining
 - Electric, Gas and Other

- Home Improvement
- Machinery Equipment and Supplies
- Miscellaneous Non-durable Goods
- Grocery
- Miscellaneous Retail
- Financial Institutions
- Services
- Health Services
- Education
- Social Services
- Membership Organizations
- **Additional Location Modifier**: Added a separate factor for one to five additional locations, leaving zero locations as the base level. Simplified the table such that all locations over 50 have the same rate which leads to rate decreases and all employee counts over 250 have the same rate which leads to minimal rate increases. Other slight adjustments to factors were made to help avoid unintended rate reversals that had previously been present. See rate page 2.
- **Revenue Modifier**: Simplifying the table such that all factors of employee counts over 500 will have the same factors. See rate page 5.
- **Risk Modification Factors**: Select factors have been reserved for use only on accounts with limits over \$250,000. These are identified on rate page 12.

These changes results in an overall rate increase of 2.9% or \$95,445 (1,704 policyholders).

The company is requesting an effective date of August 1, 2015.

Item Key: 318754

Date Submitted: 01/16/2015

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

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rates and Rules

Other than OCMP Rate Reviews

Overall % Impact: **-0.02**

Overall \$ Impact: **-\$556**

of Policyholders: **468**

Company Reference: LA14450CG00028

Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

The last adjustment to this program occurred in August 2014 under the Prior Approval provision (Item Key #313230) to be effective September 15, 2014.

This filing is a resubmission of state tracking number 316898, which was withdrawn by the company through SERFF on December 30, 2014.

The above-captioned companies wish to revise rates and rules for their Commercial Property program.

With this filing, the companies are proposing a change to their Natural Hazard Flood and Broad Form Water Damage Sublimit Factors, and to revise the Independent Risk Premium Modification plan to incorporate higher percentages allowed on the various individual risk characteristics. This will allow the companies to meet the maximum modification allowed in Louisiana.

These changes will improve the companies market position while bringing more consistency to the Natural Hazards rating.

These changes results in an overall rate decrease of -0.02% or -\$556 (468 policyholders).

The companies are requesting an effective date of March 1, 2015.

Item Key: 318763

Date Submitted: 01/16/2015

BITCO GENERAL INSURANCE CORPORATION

BITCO NATIONAL INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption ISO Loss Cost Reference Number : GL-2014-BGL1

Overall % Impact: **-5.0**

Overall \$ Impact: **-\$121,336**

of Policyholders: **222**

Company Reference: LA10090CG00044

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

Item Key: 318765

Date Submitted: 01/16/2015

Federal Insurance Company

17 - Other Liability

Initial Rate only

Directors & Officers Liability

Company Reference: 15-PL-1-C (R)

Item Key: 318767

Date Submitted: 01/16/2015

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rates and Rules

2015 Pricing Review & Systems Breakdown

Overall % Impact: **4.5**

Overall \$ Impact: **\$128,752**

of Policyholders: **149**

Company Reference: CP-2015-2

Requested Effective Dates - New: 04/15/2015 Renewal: 04/15/2015

The last adjustment to this program occurred in October 2014 under the Prior Approval provision (Item Key #314662) to be effective April 3, 2015.

The above-captioned companies wish to revise rates and rules for their Commercial Property program.

With this filing, the companies are proposing changes to the following commercial line manual:

- Federated Mutual Type of Business Factor page, CF-FR-1 (April 2015)
- Federated Service Type of Business Factor page, CF-FR-1 (April 2015)
- Federated Exception page, CF-F-36 (April 2015)

The companies are also proposing changes to:

- Rule 74.1 Other Causes of Loss Forms
- A.5. System Breakdown Premium Factors

These changes result in an overall rate increase of +4.5% or +\$128,752 (149 policyholders).

The companies are requesting an effective date of April 15, 2015.

Item Key: 318769

Date Submitted: 01/16/2015

REPUBLIC UNDERWRITERS INSURANCE COMPANY

SOUTHERN INSURANCE COMPANY

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

SOUTHERN UNDERWRITERS INSURANCE COMPANY

1 - Property

Initial Rule only

Commercial Property (Fire and Allied Lines)

Initial Rule

Endorsement: CP R061 01 15 - Payroll Limitation or Exclusion

Company Reference: 15-0035

Requested Effective Dates - New: 03/15/2015 Renewal: 03/15/2015

The last adjustment to this program occurred in February 2012 under the Prior Approval provision (Item Key #280999) to be effective June 1, 2012.

The above-captioned companies wish to file a new endorsement, CP R061 01 15 Payroll Limitation or Exclusion, for use with their Commercial Property program.

With this filing, this endorsement modifies insurance provided under the companies actual Loss Sustained (and Extra Expense) coverage form.

The companies are also modifying Insurance Services Office, Inc.'s (ISO) rule 51. "Business Income Coverage Options" H. "Payroll Exclusion and Limitation" to explain the usage of this endorsement. ISO currently charges for payroll limitation or exclusion for their business income forms. There will be no charge when this coverage is applied to the companies Actual Loss Sustained form.

The companies have also corrected Rule C4C. Republic Plus+ Restaurant commercial Property Enhancement, no premium charge for this optional coverage.

These rules are used for monoline and package basis policies.

The companies are requesting an effective date of March 15, 2015.

Item Key: 318770

Date Submitted: 01/16/2015

Ironshore Indemnity Inc.

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption ISO Loss Cost Reference Number :GL-2012-BGL1, GL-2012-RCTL, GL-2013-BGL1, GL-2014-BGL1

Overall % Impact: **-3.8**

Company Reference: PGM-LA-GL-15-001

Item Key: 318777

Date Submitted: 01/16/2015

Imperium Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference NO. Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **-3.7**Overall \$ Impact: **-\$33,969**# of Policyholders: **22**

Company Reference: IMP-WC-LA-1501R

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 304526, which resulted in -8.6% rate decrease, effective 05/01/2014.

With this filing, the company wishes to delay adoption of NCCI Filing Reference No. Louisiana LC 05012015 LA-LC-2014-01, effective 05/01/2015:

The company will utilize the following loss cost multipliers:

	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Tier 1	1.336	1.336
Tier 2	1.781	1.781
Tier 3	2.226	2.226

These changes will result in an overall -3.7% rate decrease or -\$33,969.

There will be 22 Louisiana policyholders affected by this rate filing.

Item Key: 318779

Date Submitted: 01/16/2015

HDI-Gerling America Insurance Company

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption ISO Loss Cost Reference Number :GL-2014-BGL1

Overall % Impact: **-3.8**Overall \$ Impact: **-\$9,061**# of Policyholders: **12**

Company Reference: ENERGI-REF-2015-001 GL

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

Item Key: 318795

Date Submitted: 01/20/2015

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

19 - Commercial Automobile

Revised Rate only

Commercial Auto

Overall % Impact: **8.000**Overall \$ Impact: **\$581,240**# of Policyholders: **1129**

Company Reference: LA-CA-2015-01

Item Key: 318797

Date Submitted: 01/20/2015

Greenwich Insurance Company

17 - Other Liability
Initial Rate and Rule
Stop Loss Insurance Program

of Policyholders: **0**

Company Reference: 14GX-XR-AH01-CW-LA

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

This program reimburses the policyholder for covered expenses paid out for certain Plan Benefits incurred under self-insured medical programs. No benefits are payable to the employee, members, participants or health care providers.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 318793, Company Form Filing No. 14GX-XR-AH01-CW-LA.

A SERFF "Objection Letter" was sent to Ms. Jill Kelly on January 21, 2015 for additional information.

Item Key: 318799

Date Submitted: 01/20/2015

HANOVER INSURANCE COMPANY, THE
HANOVER AMERICAN INSURANCE COMPANY, THE
MASSACHUSETTS BAY INSURANCE COMPANY
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **0**

Overall \$ Impact: **\$419**

of Policyholders: **405**

Company Reference: LA15023CG00001

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 310164, which resulted in an overall +7.10% rate increase, effective 07/01/2013.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012014-LC-LA-2013-01.

The companies will utilize the following loss cost multipliers:

	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Hanover Insurance Company, The	1.840	1.910
Hanover American Insurance Company, The	1.480	1.510
Massachusetts Bay Insurance Company	1.710	1.760
Allmerica Financial Benefit Insurance Company	1.320	1.370

Additionally, Allmerica Financial Benefit Insurance Company wants to continue its use of its approved minimum premium for class code of 9015 to \$575.

There is an overall 0% rate impact or +\$419 as a result of this filing.

There will be 405 Louisiana policyholders affected by this rate revision.

Item Key: 318825

Date Submitted: 01/20/2015
Equity Insurance Company
19 - Private Passenger Automobile
Installment Program
Private Passenger Auto
Company Reference: EIC.LA.PA.PAYPLAN.02.01.15
Requested Effective Dates - New: 02/01/2015 Renewal: N/A

Item Key: 318837

Date Submitted: 01/20/2015
Safe Auto Insurance Company
19 - Private Passenger Automobile
Installment Program
Private Passenger Auto
Company Reference: LA RL 01 (G1.0)-INSTALLMENT PLAN
Requested Effective Dates - New: 03/08/2015 Renewal: 04/16/2015

Item Key: 318838

Date Submitted: 01/20/2015
GEICO INDEMNITY COMPANY
19 - Private Passenger Automobile
Revised Rate only
Motorcycle
Company Reference: 2015-015
Requested Effective Dates - New: 03/05/2015 Renewal: 04/20/2015

Item Key: 318849

Date Submitted: 01/21/2015
Safe Auto Insurance Company
19 - Private Passenger Automobile
Initial Rate and Rule
Private Passenger Auto
Company Reference: LA RL 01-A (G1.0)-RATE/RULE
Requested Effective Dates - New: 03/08/2015 Renewal: 04/16/2015

Item Key: 318850

Date Submitted: 01/21/2015
AmFed National Insurance Company
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation
Adopt of NCCI Filing Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Company Reference: AFNA-WC-LA-2015-05-01
Requested Effective Dates - New: 05/01/2015 Renewal: N/A

With this initial filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015-LC-LA-2014-01.

The company wishes to use a loss cost multiplier of 1.650.

Item Key: 318860

Date Submitted: 01/21/2015

American Mining Insurance Company

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

Adoption of NCCI Filing Reference Number: Louisiana LC 05012015 LA-LC-2014-01

Overall % Impact: **-7.4**

Overall \$ Impact: **-\$7,600**

of Policyholders: **7**

Company Reference: LA NCCI LOSS COSTS 5.1.15

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment to the above captioned program was filed and approved under the "Prior Approval" provision Item Key No. 305756, which resulted in an overall -2.5% rate decrease, effective 05/01/2014.

With this filing, the company wishes to adopt NCCI Filing Reference No. Louisiana LC 05012015-LC-LA-2014-01 and retain the use of its 1.750 loss cost multiplier.

These changes will result in an overall -7.40% rate impact or -\$7,600

There will be 7 Louisiana policyholders affected by this filing.

Item Key: 318865

Date Submitted: 01/21/2015

John Deere Insurance Company

2 - Crop

Revised Rate and Rule

Crop

Overall % Impact: **9.92**

Company Reference: CH-15-17-R

Item Key: 318868

Date Submitted: 01/21/2015

PROGRESSIVE PALOVERDE INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate only

Business Auto

Overall % Impact: **-1.0**

Overall \$ Impact: **-\$347,931**

of Policyholders: **7273**

Company Reference: LA0215 RR-COM

Requested Effective Dates - New: 03/19/2015 Renewal: 04/25/2015

Item Key: 318871

Date Submitted: 01/21/2015

CHARTER OAK FIRE INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY, THE
 TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE
 5 - Commercial Multiple Peril
 Revised Rate only
 Commercial Farm and Ranch
 Overall % Impact: **6.0**
 Overall \$ Impact: **\$109,672**
 # of Policyholders: **249**
 Company Reference: 2014-08-0105
 Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

Item Key: 318891

Date Submitted: 01/22/2015
 Liberty Insurance Underwriters Inc.
 AMERICAN HEALTH CARE PROFESSIONS PURCHASING GROUP ASSOCIATION
 ANA/SNA PURCHASING GROUP ASSOCIATION
 HEALTH CARE PROFESSIONS PURCHASING GROUP ASSOCIATION
 AMERICAN SOCIETY OF HEALTH-SYSTEM PHARMACISTS RISK PURCHASING GROUP
 11 - Medical Malpractice
 Revised Rate and Rule
 Medical Malpractice
 Allied Health Program
 Overall % Impact: **2.8**
 Overall \$ Impact: **\$20,865**
 # of Policyholders: **3798**
 Company Reference: LIU-RPG-AH-LA-1501R
 Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 307128, which resulted in a +0.5% rate increase effective December 1, 2014.

The company is making the following revisions:

- General Rules
 - Modifying Rule IX.G. Full Time Equivalents (FTE) to clarify when the rule is applicable.
 - Introducing Rule IX.J Inflation Factor.
 - Minor editorial changes.
- Exceptions to the General Rules
 - Adding exception to delete Rule IX.J Inflation Factor.
- Nurses Program (Part 2.G)
 - Increasing base rates for Nurse Practitioners by +9.5%.
 - Increasing the part-time factor from 0.50 to 0.75 for Nurse Practitioners.
 - Adding nurses with any exposure to Cosmetic procedures to the OB/GYN, OB/GYN Acute Critical Care Advanced Practice Nurses classification.
- Physician Assistant (Part 2.L)
 - Adding physician assistants with any exposure to cosmetic procedures to Class III.
- Individual Student Program (Part 3)
 - Adding Nurse Practitioner to Class IV.
 - Minor editorial changes.

These changes will result in a +2.8% rate increase or +\$20,865.

There will be 3,798 Louisiana policyholders affected by this rate increase.

Item Key: 318900

Pending Rate Filings

Date Submitted: 01/22/2015
 ARGONAUT INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule
 Professional Errors and Omissions Liability
 Company Reference: EO-LAW-MW14R-226
 Requested Effective Dates - New: 02/01/2015 Renewal: N/A

Item Key: 318904

Date Submitted: 01/22/2015
 Catlin Indemnity Company
 9 - Inland Marine
 Initial Rate only
 Animal Mortality
 Company Reference: 14-IM-EQ002-CW
 Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

Item Key: 318912

Date Submitted: 01/22/2015
 Milwaukee Casualty Insurance Co.
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate only
 Commercial Auto
 Overall % Impact: **15.0**
 Overall \$ Impact: **\$284,320**
 # of Policyholders: **1171**
 Company Reference: LA-CA-1506-03-9453
 Requested Effective Dates - New: 06/15/2015 Renewal: 06/15/2015

Item Key: 318921

Date Submitted: 01/22/2015
 Arch Insurance Company
 24 - Surety
 Initial Rate only
 Surety
 Initial Rates
 Middle Market Commercial Surety
 Company Reference: ARCH-14-237
 The last rate adjustment for this company occurred in November 2012 under the Prior Approval provision (Item Key #290099) to be effective November 5, 2012.

The above-captioned company wishes to submit initial rates for its middle market commercial surety program. This new program will handle the commercial surety need for individuals and/or companies privately held where the maximum bond exposure is \$5 million or less. Publicly traded companies are excluded.

With this filing, the company is proposing rates based upon a review of filed competitors' rates as well as underwriting judgment.

There is no rate impact associated with this filing.

The company is requesting an effective date of "upon approval".

Item Key: 318930

Date Submitted: 01/22/2015

Penn Millers Insurance Company

17 - Other Liability

Revised Rate and Rule

Environmental Pollution Liability

Company Reference: 14-GL-2011820R

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

Item Key: 318931

Date Submitted: 01/22/2015

SENTRY SELECT INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption of ISO Reference Number :GL-2014-IALL1

Company Reference: LA15478TR00001

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

Item Key: 318955

Date Submitted: 01/23/2015

Anchor Speciality Insurance Company

4 - Homeowners

Initial Rule only

Homeowners Programs

Company Reference: LA IP 2015-02R

Item Key: 318965

Date Submitted: 01/23/2015

REPUBLIC UNDERWRITERS INSURANCE COMPANY

SOUTHERN INSURANCE COMPANY

17 - Other Liability

Non-Adoptions

Non- Adoption of ISO Referenced Filing CU-2014-ORU1

Company Reference: 15-0050

Requested Effective Dates - New: 02/01/2015 Renewal: 02/01/2015

Item Key: 318968

Date Submitted: 01/23/2015

American Pet Insurance Company

9 - Inland Marine

Revised Rate and Rule

Pet Health Insurance Program

Overall % Impact: **14.0**

Overall \$ Impact: **\$34,625**

of Policyholders: **754**

Company Reference: APIC-TRU-LA20150101-RU

Requested Effective Dates - New: 06/01/2015 Renewal: 06/01/2015

