With this filing, the companies propose the following changes:

- **Revision of perils** - The companies propose to eliminate lightning as a separate peril. Instead, losses due to lightning are incorporated into the Other Perils category for Owners and into the Fire peril category for Unit-Owners.

- **Revision of rating structure factors** - The companies propose to introduce three additional non-catastrophe perils, theft, water and liability. The companies propose new rating variables for Unit-Owners and Owners - Named-Insured Age and Marital Status - as well as additional new rating variables for Owners only - Number of Bathrooms, Foundation Type, Garage Type and Imposed Face-to-Value. For Owners, the companies are replacing Square Footage with the interaction of Square Footage and Number of Stories. For Unit-Owners, the companies are separating Amount of Insurance from Deductible Percent and proposing that they be two rating structures - Amount of Insurance and Deductible Percent. For dollar deductibles, the Deductible Percent is defined as the ratio of the dollar deductible amount to the Coverage C limit. Note that the Amount of Insurance x Deductible rating structure does not change for Owners. The companies are removing the Increased Liability Limit rates and will apply the same Increased Liability Limit factors to the Liability premium for both Owners and Unit-Owners. The companies also propose eliminating the Earthquake zones and instead using the same homeowner territories for the Earthquake peril as for the other perils.

- **Revision of rate structures** - The companies propose adjustments to multiple structural factors including Amount of Insurance x Deductible-Owners, Underwriting Tier-Owners and Unit-Owners, Square Footage x Number of Stories-Owners, Home Age-Owners, Protection Class x Construction-Owners and Unit-Owners, Increased Dwelling Ratio-Unit-Owners, Roof Type and Age-Owners, Increased Liability Limits-Owners and Unit-Owners, Home Protector Coverage-Owners, Other Structures Coverage Amount (Coverage B %)-Owners, Personal Property Coverage Amount (Coverage C %)-Owners, Claims Surcharge-Owners and Unit-Owners and Territory-Owners and Unit-Owners. Amount of Insurance (AOI) is now a separate rating variable from Deductible. AOI is the sum of Coverage C and Increased Dwelling Coverage limits. The companies propose five additional Amount of Insurance levels: $250K, $350K, $450K, $600K and $3M. Deductible Percent is now a separate rating variable from Amount of Insurance x Deductible. For dollar deductibles, the Deductible Percent is defined as the ratio of the dollar deductible amount to the Coverage C limit. Note that the Amount of Insurance x Deductible rating structure does not change for Owners. The companies are removing the Increased Liability Limit rates and will apply the same Increased Liability Limit factors to the Liability premium for both Owners and Unit-Owners. The companies also propose eliminating the Earthquake zones and instead using the same homeowner territories for the Earthquake peril as for the other perils.

- **Revision of expense provision** - The companies propose to incorporate a flat expense fee into their rating algorithm so that the fixed expenses will no longer vary by policyholder premium amount. This provision is designed to replace the Minimum Premium amount which is being removed from the rate plan for both Owners and Unit-Owners. The companies are proposing an expense fee which is the full fixed expense provision indicated for Owners, but are limiting the expense fee for Unit-Owners to mitigate member impact. There are no Owners policies that will be affected by this change. Currently, there are very few Unit-Owner policies with the minimum premium and since the expense fee for Unit-Owners equals the minimum premium, the impact is expected to be immaterial. The proposed expense fee is $215.00 for Owners and $150.00 for Unit-Owners for all companies.


- **Revision of rate caps** - For Owners, the companies propose changing the lower premium caps for increases from 10% to 25% for USAA and USAA-CIC and from 25% to 15% for Garrison. Similarly the upper caps for increases are being changed to 50% for USAA and USAA-CIC and to 30% for Garrison. The rate caps remain unchanged for USAA-GIC and for Unit-Owners.

- **Revision of base rates** - The companies propose to revise base rates to achieve the overall rate effects by company for both Owners and Unit-Owners.

These changes will result in an overall rate increase of +0.9% or +$1,066,577 (48,190 policyholders).
Final Action: Approved - Amended Other
Note: This filing was amended slightly to remove favorable tiering of new business.

Item Key: 765503
QBE INSURANCE CORPORATION
17 - Other Liability
Initial Rate and Rule
Commercial General Liability
QBE Community Association Program
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: 19-6929-LA-RULES
Requested Effective Dates - New: 01/01/2020 Renewal: N/A

With this filing, the company is introducing three new optional endorsements for use with its QBE Community Association Program

Final Action: Disapproved
Failure to provide an adequate response to SERFF "Objection Letter" dated December 10, 2019.

Item Key: 765528
ATLANTIC SPECIALTY INSURANCE COMPANY
17 - Other Liability
Loss Cost Adoption
Commercial General Liability
Adoption of ISO Filing Designation Number GL-2018-RLC18
Overall % Impact: 0
Overall $ Impact: 0
# of Policyholders: 17
Requested Effective Dates - New: 12/01/2019 Renewal: 12/01/2019

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-RLC18.

These changes will result in a

Final Action: Approved

Item Key: 765933
Stillwater Insurance Company
4 - Homeowners
Revised Rate and Rule
Homeowners Program
Introduction of Home Cyber Protection Coverage,
Home Systems Protection (Equipment Breakdown) Coverage and
Service Line Coverage and replacement of Identity Theft
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Requested Effective Dates - New: 12/15/2019 Renewal: 12/15/2019

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

With this filing, the company proposes the following:

Home Cyber Protection
The policy may be endorsed to provide coverage for Home Cyber Protection. Home Cyber Protection coverage is composed of the 3 core components of Cyber Attack, Cyber Extortion and Online Fraud. For an additional charge, the core components can be expanded to include coverage for Data Breach or both Data Breach and Cyber Bullying.

Home Systems Protection
The policy may be endorsed to provide coverage for direct physical damage to the home systems and personal property that are essential to heating, cooling, comfort, convenience and operation of the home due to mechanical or electrical breakdown. The limit of liability under this endorsement is dependent upon the age of the covered home equipment. The most that will be paid due to a home system breakdown to covered equipment or property is: $100,000 if less than 15 years old; or $1,500 if 15 years old or older. For HO 00 03, HO 00 05 and HO 00 06, the premium for this coverage varies by Coverage A amount and deductible. For HO 00 04, the premium varies by deductible.

Service Line Coverage
The policy may be endorsed to provide coverage for direct physical damage to the service lines connected to the residence premises and owned by or the responsibility of the owner for its repair or replacement. A covered service line ends at the precise location where the homeowner's responsibility for such repair or replacement ends. Coverage does not extend beyond the point of connection to the main service or utility lines.
line in the street. The limit of liability under this endorsement is dependent upon the age of the home. The most that will be paid for covered damage to a service line is: $10,000 if the age of the home is less than 50 years old; or $2,500 if the home is 50 years old or older. The premium for this coverage varies by the age of the home, the Coverage A amount and the applicable deductible. In the event that the $25 minimum premium is applicable for both the $500 and $1,000 deductible options, the $1,000 deductible option is not available.

**Identity Recovery Coverage**

The policy may be endorsed to provide coverage for Identity Recovery. The Identity Recovery endorsement provides coverage for Identity Recovery caused by an "identity theft" that is first discovered during the policy period. Coverage includes Expense Reimbursement and Case Management Service. This coverage provides a limit of $25,000 and no applicable deductible. The premium is $8.00. This will replace the previous Identity Theft Expense and Resolution Services Coverage.

There is no rate impact associated with this filing.

Companion forms (Item Key #766068) were approved on November 5, 2019.

**Final Action: Approved - Amended Other**

Note: The filing was amended to prevent different coverage levels at the same costs.

**Item Key: 766068**

Imperium Insurance Company

GREAT MIDWEST INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Overall % Impact: 16.2

Overall $ Impact: $40,144

# of Policyholders: 23


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

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

The companies intend to utilize the following Loss Cost Multipliers.

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Current LCM</th>
<th>Proposed LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Imperium Insurance Company</td>
<td>1.450</td>
<td>1.700</td>
</tr>
<tr>
<td>Great Midwest Insurance Company</td>
<td>1.450</td>
<td>1.600</td>
</tr>
</tbody>
</table>

These changes will result in a +12.7 rate increase or +$85,651.00. *(Corrected from +16.2% rate increase or +$40,144.)*

There will be 23 Louisiana policyholders affected by this rate increase.

The companies are also revising the LCM and edition dates on the manual pages.

**Final Action: Approved - Corrected Rate**

Corrected from +16.2% or +$40,144 to +12.7% or +$85,651.

**Item Key: 766450**

EVEREST NATIONAL INSURANCE COMPANY

EVEREST PREMIER INSURANCE COMPANY

EVEREST DENALI INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability


Overall % Impact: 0

Overall $ Impact: 0

# of Policyholders: 72

Company Reference: LA-GL-20043074-R

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

With this filing, the company is proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers. The companies intend to delay implementation until 08/01/2020.


The companies will utilize the following Loss Cost Multipliers.

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Current LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Everest National Insurance Company</td>
<td>1.450</td>
</tr>
<tr>
<td>Everest Premier Insurance Company</td>
<td>1.088</td>
</tr>
<tr>
<td>Everest Denali Insurance Company</td>
<td>1.813</td>
</tr>
</tbody>
</table>
These changes will result in a 0% rate impact and $0.

There will be 72 Louisiana policyholders affected by this rate impact.

The corresponding form(s), LDI Form Filing Number 766443, Company Form Filing Number LA-GL-20043074-F was approved effective 08/01/2020.

Final Action: Approved

Item Key: 766679
Arch Insurance Company
17 - Other Liability
Delayed Adoption
Commercial General Liability
Adoption of ISO various Loss Cost Designation Filing Numbers GL-2016-RELP1, GL-2017-BGL1, GL-2018-BGL1, GL-2019-BGL1
Overall % Impact: 2.5
Overall $ Impact: $70,417
# of Policyholders: 310
Company Reference: ARCH-19-188
Requested Effective Dates - New: 03/01/2020 Renewal: 03/01/2020
With this filing, the company is proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designations. The company intends to delay implementation until 03/01/2020.

The company will continue to utilize a Loss Cost Multiplier of 1.980.

These changes will result in a +2.5% rate increase or +$70,417.00.

There will be 310 Louisiana policyholders affected by this rate increase.

With this filing, the company is also introducing a +20% and -25% deviation off of ISO loss cost for career and other that career business sectors respectively within the Emergency Services Insurance Coverage of the above-captioned program.

Final Action: Approved

Item Key: 766726
Watford Insurance Company
26 - Burglary And Theft
Initial Rate and Rule
Commercial Burglary and Theft
Initial Rate and Rule
Sticks Program
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: WIC-19-007
The above-captioned company wishes to submit initial rates and rules for its new Stick Program for use with the Commercial Crime and Fidelity line of business.

This is a new program for forestry and wood products.

The policy writing minimum premium for this filing is $0.00.

There will be a waived additional premium of $50 or less, and a waived return premium of $5 or less. If the insured request the returned premium it will be granted.

The company will be using the following Insurance Services Office, Inc. (ISO) filing designation numbers for this filing:

<table>
<thead>
<tr>
<th>Filing Designation Number</th>
<th>Item Key Number</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss Costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CR-2017-RLA1</td>
<td>687911</td>
<td>June 1, 2018</td>
</tr>
<tr>
<td>CR-2015-RLA1</td>
<td>327646</td>
<td>June 1, 2016</td>
</tr>
<tr>
<td>CR-2013-RLA1</td>
<td>302537</td>
<td>June 1, 2014</td>
</tr>
<tr>
<td>CR-2011-RLA1</td>
<td>277922</td>
<td>June 1, 2012</td>
</tr>
<tr>
<td>CR-2009-RLC09</td>
<td>255042</td>
<td>October 1, 2010</td>
</tr>
<tr>
<td>CR-2009-RLA1</td>
<td>251406</td>
<td>June 1, 2010</td>
</tr>
<tr>
<td>CR-2008-RLC08</td>
<td>237713</td>
<td>November 1, 2009</td>
</tr>
<tr>
<td>CR-2007-RLA1</td>
<td>223255</td>
<td>June 1, 2008</td>
</tr>
<tr>
<td>CR-2006-RLC06</td>
<td>211808</td>
<td>October 1, 2007</td>
</tr>
<tr>
<td>CR-2005-RLA1</td>
<td>22151</td>
<td>October 11, 2005</td>
</tr>
</tbody>
</table>
This filing will have a Loss Cost Multiplier (LCM) of 1.479.

The corresponding form(s) filing, LDI Form Filing No. 766720, Company Form Filing No. WIC-19-007 were pending as of January 8, 2020.

**Final Action: Approved**
Contingent upon form(s) approval, LDI Form Filing NO. 766720, Company Form Filing No. WIC-19-007.

**Item Key: 766991**
UNITED STATES FIRE INSURANCE COMPANY
9 - Inland Marine
Revised Rate and Rule
Pet Health Insurance
Revised Rate and Rule
Overall % Impact: 17.6
Overall $ Impact: $28,813
# of Policyholders: 526
Requested Effective Dates - New: 02/01/2020 Renewal: N/A

The last rate revision (Item Key Number 717257) resulted in an overall rate increase of +14.60% or premium increase of +$25,483 and affected 258 policyholders.

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

The company proposes:
1. Rate revision by species and territory
2. Revising Annual limit factors.
3. Reduction of the veterinary staff discount from 15% to 10%.
4. Addition of a linear interpolation rule.
5. Reorganization of breeds into groups based on the existing rating factors.

This filing will result in an overall rate increase of +5.40% or premium increase of +$8,898 (corrected from +17.60% and premium increase of +$28,813) affecting 526 policyholders.

**Final Action: Approved - Corrected Rate**
Corrected from +17.6% or +$28,813 to +5.4% or +$8,898.

**Item Key: 767003**
Church Mutual Insurance Company, S.I.
17 - Other Liability
Revised Rate only

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<table>
<thead>
<tr>
<th>Item Key</th>
<th>Effective Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CR-2001-RLC1</td>
<td>December 19, 1997</td>
<td>CR-2001-RLC1</td>
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<tr>
<td>CR-99-RLC1</td>
<td>September 1, 2001</td>
<td>CR-99-RLC1</td>
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<tr>
<td>CR-97-RLA1</td>
<td>November 14, 1997</td>
<td>CR-97-RLA1</td>
</tr>
<tr>
<td>CR-2017-REL1</td>
<td>June 1, 2018</td>
<td>CR-2017-REL1</td>
</tr>
<tr>
<td>CR-2015-REL1</td>
<td>June 1, 2016</td>
<td>CR-2015-REL1</td>
</tr>
<tr>
<td>CR-2015-RRU15</td>
<td>June 1, 2016</td>
<td>CR-2015-RRU15</td>
</tr>
<tr>
<td>CR-2013-REL1</td>
<td>June 1, 2014</td>
<td>CR-2013-REL1</td>
</tr>
<tr>
<td>CR-2012-RRU12</td>
<td>August 1, 2013</td>
<td>CR-2012-RRU12</td>
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<tr>
<td>CR-2011-REL1</td>
<td>June 1, 2012</td>
<td>CR-2011-REL1</td>
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<tr>
<td>CR-2011-ORU1</td>
<td>February 1, 2012</td>
<td>CR-2011-ORU1</td>
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<tr>
<td>CR-2010-OLOH1</td>
<td>March 1, 2011</td>
<td>CR-2010-OLOH1</td>
</tr>
<tr>
<td>CR-2009-RRU09</td>
<td>November 1, 2010</td>
<td>CR-2009-RRU09</td>
</tr>
<tr>
<td>CR-2008-ORU08</td>
<td>November 1, 2009</td>
<td>CR-2008-ORU08</td>
</tr>
<tr>
<td>CR-2006-ORU06</td>
<td>October 1, 2007</td>
<td>CR-2006-ORU06</td>
</tr>
<tr>
<td>CR-2005-OMU05</td>
<td>May 1, 2006</td>
<td>CR-2005-OMU05</td>
</tr>
<tr>
<td>CR-2004-OCTO4</td>
<td>December 1, 2004</td>
<td>CR-2004-OCTO4</td>
</tr>
<tr>
<td>CR-2001-R01RU</td>
<td>November 1, 2002</td>
<td>CR-2001-R01RU</td>
</tr>
<tr>
<td>CR-2001-R01RU (Amendment)</td>
<td>March 1, 2003</td>
<td>CR-2001-R01RU (Amendment)</td>
</tr>
<tr>
<td>RP-2001-RCC01</td>
<td>March 1, 2003</td>
<td>RP-2001-RCC01</td>
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<tr>
<td>CL-2001-OWTMU</td>
<td>February 20, 2002</td>
<td>CL-2001-OWTMU</td>
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<tr>
<td>CL-98-ORU1</td>
<td>September 1, 1998</td>
<td>CL-98-ORU1</td>
</tr>
<tr>
<td>CR-97-O97MU (Supplement)</td>
<td>August 1, 1999</td>
<td>CR-97-O97MU (Supplement)</td>
</tr>
<tr>
<td>CR-97-O97MU</td>
<td>July 1, 1998</td>
<td>CR-97-O97MU</td>
</tr>
<tr>
<td>CR-94-O94MU</td>
<td>August 1, 1995</td>
<td>CR-94-O94MU</td>
</tr>
</tbody>
</table>
Commercial Umbrella and Excess
Commercial Umbrella Program
Rate Revision

Sexual Misconduct and Molestation Liability

Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: UMB-35
Requested Effective Dates - New: 02/01/2020 Renewal: 02/01/2020

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 334740 effective 5/1/2016 for new business and 7/1/2016 for renewal business.

With this filing, the company proposes to amend the rates for Sexual Misconduct and Molestation Liability due to a clerical error. Under the Percentage Factor, the factor for $1,000,000 Underlying Limit is being amended to 0.614 from 0.0614 and the factor for $2,000,000 Underlying Limit is amended from 0.0300 to 0.300.

There is no rate impact associated with this revision as the company has been utilizing the proposed rates. The rates were incorrectly listed on the manual pages.

Final Action: Approved

Item Key: 767021
BERKLEY INSURANCE COMPANY
24 - Surety
Initial Rate and Rule
Surety
Initial Rate and Rule
Energy Program
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: BIC-19-002
The above-captioned company wishes to submit initial rates and rules for its new Energy Bonds program.

With this filing, the company will be able to provide surety coverage for a wider range of commercial risks (accounts/insureds) that are related to exploration, drilling, producing, gathering, transmission and decommissioning activities (associated with upstream, midstream and downstream operations) within the Oil and Gas industry.

The rates are based on approved competitors' filings, SFAA data and loss costs, as well as the experience of newly hired personnel who is a subject matter expert and underwriter in this line of business.

The Energy Program Rating Plan is to be used in conjunction with the Surety and Fidelity Association of America (SFAA) manual of Rules, Procedures and Classifications, except as specified in this filing. The company will be using the approved SFAA Surety Manual of LA-SM-10, Item Key #317482 with an effective date of February 1, 2015.

In Louisiana, claim payments are required within thirty (30) days after satisfactory proof of loss is received and/or thirty days after written agreement of settlement of claim. Subject to a maximum debit or credit of +/-25%.

This being a new program, there is no rate impact associated with this filing.

Final Action: Approved

Item Key: 767212
ARCH INSURANCE COMPANY
17 - Other Liability
Loss Cost Adoption
Employment Practices Liability
Adoption of ISO Loss Cost Designation Filing Numbers EP-2014-RLA1; EP-2016-RLA1
Overall % Impact: 5.5
Overall $ Impact: $1,777
# of Policyholders: 458
Company Reference: ARCH-19-139
With this filing, the companies are proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designations.

EP-2014-RLA1 EP-2016-RLA1
The companies will utilize the following Loss Cost Multiplier.

<table>
<thead>
<tr>
<th>Current LCM</th>
<th>Proposed LCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.300</td>
<td></td>
</tr>
</tbody>
</table>

These changes will result in a 5.500% rate increase or $1777.00

There will be 458 Louisiana policyholders affected by this rate increase.

Final Action: Approved

**Item Key: 767285**
Anchor Specialty Insurance Company
4 - Homeowners
Revised Rate and Rule
Louisiana Premier Homeowners Program
Overall % Impact: 0.00
Overall $ Impact: 0
# of Policyholders: 2140
Company Reference: LAHOV(2019-12)R
Requested Effective Dates - New: 05/01/2020 Renewal: 06/01/2020

The last adjustment to this program was approved in July 2019 (Item Key #745817) and resulted in an overall 0.00% to be effective January 1, 2020 for both new and renewal business.

With this filing, the company proposes the following changes:

- Page 1.1 - Rule 102. Limits of Liability and Coverage Relationships, in the table, under B - Other Structures, the company updated the maximum limit from 70% to 50%.
- Page 1.4 - Rule 113. Policy Period, Minimum Premium, Waiver of Premium and Rounding, C., the company updated minimum premium for HO6 from $300 to $350.
- Page 3.2 - Rule 302. Territory/Zip Code Key Premiums and Zone Determination, A., the company updated title of section to include Zone Determination. The company also updated All Other Peril and Other Wind base rates to offset the deductible changes.
- Pages 3.4, 3.5 and 3.6 - Rule 302. Territory/Zip Code Key Premiums and Zone Determination, C., the company updated Hurricane base rates to offset the deductible changes.
- Pages 3.7 and 3.8, Rule 302. Territory/Zip Code Key Premiums and Zone Determination, D., the company introduced Zone Determination, which identifies each zip code to a zone.
- Page 3.11, Rule 305. Deductibles, the company introduced Deductible options by zone. The company also added new options for AOP and Hurricane Deductibles. Currently, the options are $1,000, $2,500 and $5,000 for All Other Perils and Other Wind and $1,000, 2%, 3% and 5% for Hurricane. The new deductible options for All Other Perils and Other Wind are 10,000 (higher Coverage A), 1%, 2%, 3% and 5% and for Hurricane $1,000, $2,500, $5,000, $10,000 (higher Coverage A) and 1%.
- Page 5.1, Rule 504. Other Structures (Form HO3), the company updated the other structures limit from 70% to 50%.

The Table of Contents has been revised to reflect these changes and additions.

The company states "The intentions of these changes are to provide more coverage for the insured and allow more options when selecting insurance with Anchor Specialty Insurance Company".

This will result in an overall 0.00% of $0 (2,140 policyholders).

Companion forms (Item Key #767454) were approved on January 2, 2020.

Final Action: Approved

**Item Key: 767287**
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY
4 - Homeowners
Revised Rate and Rule
Residential Property Program
Compliance with Directive 215
Overall % Impact: 1.6
Overall $ Impact: $298,590
# of Policyholders: 11421
Company Reference: IFACLA202001HO
Requested Effective Dates - New: 02/17/2020 Renewal: 04/02/2020

The last adjustment to this program was approved in November 2016 (Item Key #384401) and resulted in an overall rate increase of +5.0% to be effective February 1, 2017 for new business and March 15, 2017 for renewal business.
In August 2019, the company made a filing (Item Key #745296), but that filing was disapproved because there was a discrepancy with the company’s Certificate of Authority and they did not appear properly licensed to write the homeowners line of business. The company has since resolved the issue with our Licensing Department and is now properly licensed and resubmits the filing in its entirety.

With this filing, the company proposes the following changes:

- **Base Rates** - The company proposes a +9.9% base rate increase on all homeowners products.
- **Protection Class** - Rating factors for PC1 homes have been adjusted to comply with Directive 215.
- **Age of Home** - Rating factors for homes aged 18+ have been increased. In addition, the company is proposing a move to unique rating factors by year up to age 36 to allow for a more gradual rate progression.
- **Years Claims Free** - The company proposes to introduce a Years Claims Free discount.

These changes will result in an overall rate increase of **+1.6%** or **$298,590** (11,421 policyholders).

**Final Action:** Approved

**Note:** The filing was amended to exclude all Acts of God in claim free definition with base rates rebalanced.

**Item Key: 767338**

EMPLOYERS INSURANCE COMPANY OF WAUSAU  
WAUSAU UNDERWRITERS INSURANCE COMPANY  
LIBERTY MUTUAL INSURANCE COMPANY  
LIBERTY MUTUAL FIRE INSURANCE COMPANY  
LM INSURANCE CORPORATION  
FIRST LIBERTY INSURANCE CORPORATION, THE  
LIBERTY INSURANCE CORPORATION  
1 - Property  
Non-Adoptions  
Cannabis Exclusion Endorsement  
Overall % Impact: N/A  
Overall $ Impact: N/A  
# of Policyholders: 0  
Company Reference: 2019-MU-13-G-R-1  
Requested Effective Dates - New: 12/01/2019  
Renewal: 12/01/2019

The above-captioned companies wish to non-adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA19-09 (CL-2019-OMJRU), Item Key #746323 with an effective date of December 1, 2019.

This filing is for the non-adoption of the Cannabis Exclusion Endorsements.

The corresponding form(s) filing, LDI Form Filing No. 766384, Company Form Filing No. 2019-MU-13-G-F, was acknowledged effective December 1, 2019.

**Final Action:** Approved

**Item Key: 767369**

BITCO NATIONAL INSURANCE COMPANY  
BITCO GENERAL INSURANCE CORPORATION  
17 - Other Liability  
Delayed Adoption  
Commercial General Liability  
Overall % Impact: 0.0  
Overall $ Impact: $0  
# of Policyholders: 98  
With this filing, the companies are proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designations. The companies intend to delay implementation until 02/01/2020.

GL-2018-RRU18

Both companies will utilize a Loss Cost Multiplier of 2.610.

These changes will result in a 0% rate impact and $0.

There are 98 Louisiana policyholders affected by this rate impact.

**Final Action:** Approved

**Item Key: 767416**

ATLANTIC SPECIALTY INSURANCE COMPANY  
17 - Other Liability  
Delayed Adoption
Commercial General Liability
Adoption of ISO Loss Cost Designation Number GL-2019-BGL1
Overall % Impact: 0.3
Overall $ Impact: $835
# of Policyholders: 17
Requested Effective Dates - New: 06/01/2020 Renewal: 06/01/2020

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2019-BGL1. The company intends to delay implementation until 06/01/2020. The company will continue to utilize a Loss Cost Multiplier of 1.341.

These changes will result in a +0.3% rate increase or +835.00.

There will be 17 Louisiana policyholders affected by this rate increase.

Final Action: Disapproved
No company response to Mr. Wei Chuang's sERFF "Objection Letter" dated December 18, 2019.

Item Key: 767445
JEWELERS MUTUAL INSURANCE COMPANY
5 - Commercial Multiple Peril
Revised Rate and Rule
Businessowners Program
Overall % Impact: 0.3
Overall $ Impact: $2,325
# of Policyholders: 136
Company Reference: BOP19EQPBKDNRR
Requested Effective Dates - New: 03/01/2020 Renewal: 03/01/2020

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 734139, which resulted in a +4.77% rate increase effective June 1, 2019.

The company is making the following revisions to:

These changes will result in a +0.3% rate increase or +$2,2325.

There will be 136 Louisiana policyholders affected by this rate increase.

The corresponding form(s) filing, LDI Form Filing No. 759432, Company Form Filing No. BOP19EQPBKDNFM, was approved effective January 1, 2020.

Final Action: Withdrawn
Withdrawn by company, per Ms. Nicole Sommer's SERFF "Note to Reviewer" dated January 10, 2020.

Item Key: 767506
Granite State Insurance Company
ILLINOIS NATIONAL INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
1 - Property
Delayed Adoption
Commercial Property (Fire and Allied Lines)
Delayed Adoption of PIAL Designation File Number CF-2019-RLA1
PIAL Commercial Fire & Allied Lines Rate Revision
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: PIAL-LA-19-CP-02
Requested Effective Dates - New: 03/02/2020 Renewal: 03/02/2020

The last adjustment to this program occurred in December 2017 under the Prior Approval provision (Item Key #689880) with an effective date of December 3, 2018.

With this filing, the above-captioned companies wish to delay adoption of the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA19-04 (CF-2019-RLA1), Item Key #735838 with an effective date of November 1, 2019.

The companies would like to implement these revisions March 2, 2020.

This filing does not apply to any Glatfelter programs.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 767510
Granite State Insurance Company
ILLINOIS NATIONAL INSURANCE COMPANY
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
1 - Property
Delayed Adoption

Commercial Property (Fire and Allied Lines)
Delayed Adoption of PIAL Designation Filing Number LA19-05 (CF-2019-OCON1)
PIAL Commercial Fire & Allied Lines Rate Revision

Overall % Impact:  N/A
Overall $ Impact:  N/A
# of Policyholders:  0

Company Reference: PIAL-LA-19-CP-03
Requested Effective Dates - New: 03/02/2020      Renewal: 03/02/2020

The last adjustment to this program occurred in December 2017 under the Prior Approval provision (Item Key #689880) with an effective date of December 3, 2018.

With this filing, the above-captioned companies wish to delay adoption of the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA19-05 (CF-2019-OCON1), Item Key #735846 with an effective date of November 1, 2019.

The companies would like to implement these revisions March 2, 2020.

This filing does not apply to any Glatfelter programs.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 767513
Granite State Insurance Company
ILLINOIS NATIONAL INSURANCE COMPANY
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY

1 - Property
Delayed Adoption

Commercial Property (Fire and Allied Lines)
Delayed Adoption of PIAL Designation Filing Number LA19-09 (CL-2019-OMRU)
PIAL Commercial Fire & Allied Lines Rule Revision

Overall % Impact:  N/A
Overall $ Impact:  N/A
# of Policyholders:  0

Company Reference: PIAL-LA-19-CL-04
Requested Effective Dates - New: 03/02/2020      Renewal: 03/02/2020

The last adjustment to this program occurred in December 2017 under the Prior Approval provision (Item Key #689880) with an effective date of December 3, 2018.

With this filing, the above-captioned companies wish to delay adoption of the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA19-09 (CL-2019-OMRU), Item Key #746323 with an effective date of December 1, 2019.

The companies would like to implement these revisions March 2, 2020.

This filing does not apply to any Glatfelter programs.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 767700
SENTRUI TY CASUALTY COMPANY

17 - Other Liability
Revised Rate and Rule
Contractual Liability
CLIP Program
Revised Rate and Rule

Overall % Impact:  N/A
Overall $ Impact:  N/A
# of Policyholders:  0

Company Reference: SENTRUI TY-LA-CLIP LW-R-12/19

The last filing (Item Key Number 301801) was approved effective 11/19/2013.

The above-captioned company is revising rates and rules for its Independent Limited Warranty Program.

The company proposes:
1. Increasing eligibility mileage from 5,000 miles to 75,000 miles.
2. Increase eligibility time of vehicle's model year.
3. Expanding eligible vehicle makes.
4. Add vehicle coverages of 24 months/24,000 miles term.

There is no rate impact associated with this filing.

Final Action: Approved
Item Key: 767702
Peerless Indemnity Insurance Company
PEERLESS INSURANCE COMPANY
NETHERLANDS INSURANCE COMPANY THE
AMERICA FIRST INSURANCE COMPANY
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation
Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2019-01

Overall % Impact: -6.50
Overall $ Impact: $-293
# of Policyholders: 2
Requested Effective Dates - New: 05/01/2020 Renewal: 05/01/2020

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 724919, which resulted in an overall -4.50% rate decrease, effective 05/01/2019.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2019-01, approved under State Tracking Number 763153, effective 05/01/2020.

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

<table>
<thead>
<tr>
<th>Company</th>
<th>Loss Cost Multiplier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peerless Indemnity Insurance Company</td>
<td>2.842</td>
</tr>
<tr>
<td>Peerless Insurance Company</td>
<td>2.237</td>
</tr>
<tr>
<td>The Netherlands Insurance Company</td>
<td>2.021</td>
</tr>
<tr>
<td>America First Insurance Company</td>
<td>2.684</td>
</tr>
</tbody>
</table>

There is an overall -10.00% rate decrease or -$9,980 as a result of this filing.

There will be 2 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 767703
SAFETY NATIONAL CASUALTY CORPORATION
17 - Other Liability
Loss Cost Adoption
Commercial General Liability
Adoption of various ISO Designation Filing Numbers
Overall % Impact: 0.8
Overall $ Impact: $0
# of Policyholders: 0
Company Reference: 1-SN-GL-RR-20-LA
Requested Effective Dates - New: 02/01/2020 Renewal: 02/01/2020

With this filing, the company is proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers.

GL-2019-BGL1

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

| All Other GL                        | 1.288 |
| Products/ Completed Operations       | 1.288 |

These changes will result in a 0.8% rate increase and $0.

There are 0 Louisiana policyholders affected by this rate increase.

Final Action: Approved

Item Key: 767705
AMERICAN FIRE AND CASUALTY COMPANY
OHIO CASUALTY INSURANCE COMPANY, THE
OHIO SECURITY INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation
Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2019-01
Overall % Impact: -5.90
Overall $ Impact: $-281,219
# of Policyholders: 1131
The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 724915, which resulted in an overall -2.10% rate decrease, effective 05/01/2019.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2019-01, approved under State Tracking Number 763153, effective 05/01/2020.

The company will utilize the following loss cost multipliers:

<table>
<thead>
<tr>
<th>Companies</th>
<th>Current Loss Cost Multiplier</th>
<th>Proposed Loss Cost Multiplier</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Fire and Casualty Company</td>
<td>2.050</td>
<td>2.105</td>
</tr>
<tr>
<td>The Ohio Casualty Insurance Company</td>
<td>3.059</td>
<td>3.138</td>
</tr>
<tr>
<td>Ohio Security Insurance Company</td>
<td>2.257</td>
<td>2.315</td>
</tr>
<tr>
<td>West American Insurance Company</td>
<td>2.377</td>
<td>2.440</td>
</tr>
</tbody>
</table>

There is an overall -5.90% rate decrease or -$281,219 as a result of this filing.

There will be 1,131 Louisiana policyholders affected by this filing.

**Final Action: Approved**

**Item Key: 767723**
ACE AMERICAN INSURANCE COMPANY
17 - Other Liability
Revised Rate and Rule
Cyber Liability
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0

**Final Action: Withdrawn**
Withdrawn by company, per Ms. Christina Cresenzi's SERFF "Note to Reviewer" dated January 8, 2020.

**Item Key: 767730**
Starr Indemnity & Liability Company
17 - Other Liability
Revised Rate and Rule
Commercial General Liability
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0

Company Reference: 19-006-02-GL-24-LA-RU-CANNABIS
With this filing, the company is introducing the following optional proprietary rules to be used in conjunction with the above-captioned program.

**CG 30 71 Cannabis Exclusion or CG 30 72 Cannabis Exclusion With Hemp Exception Underground Storage Tank**
CG 30 71 excludes bodily injury, property damage and corrective action costs arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis.
CG 30 72 provides the above exclusion, with a hemp exception.

**CG 34 48 Cannabis Exclusion or CG 34 49 Cannabis Exclusion With Hemp Exception Railroad Protective Liability**
CG 34 48 excludes liability arising out of, or physical damage to property due to, the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis.
CG 34 49 provides the above exclusion, with a hemp exception.

**CG 34 50 Cannabis Exclusion or CG 34 51 Cannabis Exclusion With Hemp Exception Pollution Liability**
CG 34 50 excludes liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis.
CG 34 51 provides the above exclusion, with a hemp exception.

**CG 34 52 Cannabis Exclusion or CG 34 53 Cannabis Exclusion With Hemp Exception Electronic Data Liability**
CG 34 52 excludes liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the
actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and loss of electronic data with respect to any electronic data that is used in the design, manufacture, distribution, sale, serving, furnishing, use or possession of cannabis.

CG 34 53 provides the above exclusion, with a hemp exception.

Exclusion or CG 34 55 Cannabis Exclusion With Hemp Exception Product Withdrawal and see below Note.

CG 34 54 excludes product withdrawal expenses arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis.

CG 34 55 provides the above exclusion, with a hemp exception.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 766639, Company Form Filing Number 19-006-02-GL-24-LA-F was approved effective 10/01/2020. Forms has advised that the Cannabis Forms have a 12/01/2019 effective date.

Note: CG 34 54 or CG 34 55 are also optional when a Limited Product Withdrawal Expense Endorsement is attached to modify the Commercial General Liability or Products/Completed Operations Liability Coverage forms.

CG 34 64 Louisiana- Cannabis Exclusion or CG 34 65 Louisiana - Cannabis Exclusion With Hemp Exception Owners & Contractors Protective Liability

CG 34 64 excludes liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis.

CG 34 65 provides the above exclusion, with a hemp exception.

CG 40 14 Cannabis Exclusion or CG 40 15 Cannabis Exclusion With Hemp Exception or

CG 40 16 Cannabis Exclusion With Hemp and Lessors Risk Exceptions Commercial General Liability, Products/Completed Operations Liability

CG 40 14 excludes liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis.

CG 40 15 provides the above exclusion, with a hemp exception.

CG 40 16 provides the CG 40 14 exclusion, with a hemp and lessor’s risk exception. This exclusion does not include the property damage to cannabis exclusion that is included in endorsements CG 40 14 and CG 40 15.

Final Action: Approved

Item Key: 76751
AMERICAN ECONOMY INSURANCE COMPANY
AMERICAN STATES INSURANCE COMPANY
AMERICAN STATES INSURANCE COMPANY OF TEXAS
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation

Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2019-01
Overall % Impact: 0.0
Overall $ Impact: $0
# of Policyholders: 0
Company Reference: 2019-LA-1-WC-C-R
Requested Effective Dates - New: 05/01/2020 Renewal: 05/01/2020

The last rate adjustment to the above-captioned program was filed and approved under “Prior Approval” provision Item Key Number 724917, which resulted in an overall -8.50% rate decrease, effective 05/01/2019.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2019-01, approved under State Tracking Number 763153, effective 05/01/2020.

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

<table>
<thead>
<tr>
<th>Company</th>
<th>Loss Cost Multiplier</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Economy Insurance Company</td>
<td>1.680</td>
</tr>
<tr>
<td>American States Insurance Company</td>
<td>1.750</td>
</tr>
<tr>
<td>American States Insurance Company of Texas</td>
<td>1.880</td>
</tr>
<tr>
<td>First National Insurance Company of America</td>
<td>1.910</td>
</tr>
</tbody>
</table>

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

There will be 0 Louisiana policyholders affected by this filing.

Final Action: Approved
Item Key: 767768
NEW YORK MARINE AND GENERAL INSURANCE COMPANY
1 - Property
Adoption
Commercial Property (Fire and Allied Lines)
Adoption
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Company Reference: PS-19-ISO-R-33
The above-captioned company wishes to adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA19-09 (CL-2019-OMJRU), Item Key #746323, with an effective date of December 1, 2019.

The company wish the adoption of this filing without modifications upon approval.
Final Action: Approved

Item Key: 767776
Property Insurance Association of Louisiana
1 - Property
Revised Rule only
Commercial Property (Fire and Allied)
Revised Rule
Louisiana Rules Revised and Introduced
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: N/A
Requested Effective Dates - New: 07/01/2020      Renewal: 07/01/2020
With this filing, this rating organization is revising and introducing Louisiana rules exceptions to Division Five - Fire and Allied Lines of the Commercial Lines Manual (CLM) as a result of discussions with LDI.
This rating organization is:
- Adding exceptions to various rules in order to remove instructions that the policywriting minimum premium is to be retained. Instead, these exceptions now instruct to refer to company for any minimum earned premiums that are to be retained.
- Replacing references to "a charge up to but not exceeding 50%" with "the actual expenses incurred in providing coverage for the reinsured risk", in regard to ISO rules instructing to refer to company where increased limits are provided and the risk is reinsured on a facultative basis.
- Louisiana Businessowners Rule 29. currently has an exception indicating that multistate endorsement BP 04 19 Amendment - Liquor Liability Exclusion - Exception for Scheduled Premises or Activities does not apply. The current edition of BP 04 19, as well as prior editions of this endorsement, have been approved for use in Louisiana. Accordingly, ISO is removing the Louisiana exception to Paragraph 29.B.13.a.(3) for Rule 29. Endorsements.
- Making editorial changes to certain rules.
This filing is replacing approved Item Key #318441.
Final Action: Approved

Item Key: 767807
SFM Mutual Insurance Company
16 - Workers Compensation
Initial Rate and Rule
Workers Compensation
Initial Rate and Rule Filing of NCCI Filing Reference Number LA-LC-2019-01
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: LA-11-19-02
With this initial filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2019-01, approved under State Tracking Number 763152, effective 05/01/2020.
The company will utilize a loss cost multiplier of 1.650.
There is an overall 0% rate impact or $0 as a result of this filing.
There will be 0 Louisiana policyholders affected by this filing.
Final Action: Approved

Item Key: 767810
SFM Mutual Insurance Company
16 - Workers Compensation
Installment Program
Workers Compensation
Installment Plan
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: LA 11-19-03
Requested Effective Dates - New: 05/01/2020  Renewal: 05/01/2020

With this filing, the above-captioned company submits for approval its Initial SFM Mutual Insurance Installment plan, effective 05/01/2020.

The installment plan is as follows:

Premium greater than $5,000 qualifies for 25.03% down payment plan.
Nine monthly installments of 8.33 % of premium.
Each invoice is generated 30 days apart and the installments are billed 4 days in advance of the due date.

Premium greater than $1,500 qualifies for 25% down payment plan.
Three quarterly payments of 25% of premium.
Each invoice is generated 90 days apart and the installment are billed 45 days in advance of the due date.

Premium greater than $500 qualifies for 50% down payment plan.
One semi-annual payment of 50% of premium.
The second and final installment is generated 180 days after the first installment and the installment is generated 45 days in advance of the due date.

Installment Fee Charges:
$5.00 per installment
$25.00 per reinstatement
$25.00 Non-sufficient Funds (NSF)

Final Action: Approved

Item Key: 767832
EMPLOYERS PREFERRED INSURANCE COMPANY
EMPLOYERS ASSURANCE COMPANY
16 - Workers Compensation
Dividend Plan
Workers Compensation
Dividend Plan
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: LA EPIC EAC DIV PLAN 02.01.2020 ECIC-132192224
Requested Effective Dates - New: 02/01/2020  Renewal: 02/01/2020

With this filing, the above-captioned program submits its initial Dividend Plan, effective 02/01/2020.

Eligibility:

Have a minimum earned annual premium of $2,500 during the policy period.
Complete the full policy term for which the dividend plan is being offered.
Must cooperate with Employers in determining the additional or unearned premium upon final audit prior to evaluation.
Have no outstanding premiums or deductibles with Employers.

Dividends will be reduced and offset by any monies due and owing to Employers by the policyholder for workers compensation insurance to which the dividend was declared and Employers shall have the right to renouncement for any such sums.

Any dividend payable shall be paid no less than 60 days after evaluation.

The company wishes to withdraw this filing, per Mr. Steven Koester on 01/03/2020.
Final Action: Withdrawn
Withdrawn by company, per Mr. Steven Koester's SERFF "Response Letter" dated January 3, 2020.

Item Key: 767833
Accident Fund Insurance Company of America
UNITED WISCONSIN INSURANCE COMPANY
9 - Inland Marine
Revised Rate and Rule
Commercial Inland Marine
Revised Rate and Rule
Overall % Impact: N/A
Overall $ Impact: N/A
The above-captioned companies are revising rates and rules for their Commercial Inland Marine Program. The companies propose adding Towing Coverage to their existing ISO based Commercial Inland Marine Program.

Companion forms (Item Key Number 767860 or Company Reference Number CM-LA-2019-103F) were approved effective 03/01/2020.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 767904**
Palomar Specialty Insurance Company
9 - Inland Marine
Revised Rule only
Commercial Inland Marine
Revised Rule Only
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Requested Effective Dates - New: 03/01/2020 Renewal: 03/01/2020

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

The company proposes adding a Policy, and an Endorsement Fee for new and renewal business. A Inspection fee for new business is also proposed.

**Final Action: Approved**

**Item Key: 767926**
AXIS Insurance Company
9 - Inland Marine
Loss Cost Adoption
Commercial Inland Marine
Loss Cost Adoption
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
The above-captioned company intends to adopt ISO filing Designation Numbers.

There is no rate impact associated with this filing.

**Final Action: Disapproved**
The company did not respond to Mr. William Wolfe's SERFF "Response Letter" dated December 20, 2019.

**Item Key: 767970**
EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE
EMC PROPERTY & CASUALTY COMPANY
5 - Commercial Multiple Peril
Revised Rate and Rule
Businessowners Program
Rates/Rules Filing to be used in Conjunction with Workplace Violent Event Response Coverage, Form BP7490
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Requested Effective Dates - New: 04/15/2020 Renewal: 04/15/2020

Listed below is the company's history for the above-captioned program:

<table>
<thead>
<tr>
<th>Item Key No.</th>
<th>Overall % Impact</th>
<th>Overall $ Impact</th>
<th># of Policyholders</th>
</tr>
</thead>
<tbody>
<tr>
<td>743561</td>
<td>0.0%</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>728396 (EIC and UICP)</td>
<td>Initial Rate and Rule</td>
<td>+1.0%</td>
<td></td>
</tr>
<tr>
<td>728387 (EMCC and EPCC)</td>
<td></td>
<td></td>
<td>0</td>
</tr>
</tbody>
</table>

The companies are introducing the rates/rules for the following endorsement:

- Workplace Violent Event Response Coverage, Form BP7490
- This endorsement is used to provide coverage for response expenses or loss that result from a workplace violent event.

<table>
<thead>
<tr>
<th>Limit Each Event/Aggregate</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000/$100,000</td>
<td>$100</td>
</tr>
</tbody>
</table>
Rate Filings Acted Upon

- Rating: Premiums apply per limit of insurance. No premium modifications of any kind apply to this premium.

The corresponding form(s) filing, LDI Form Filing No. 767955, Company Form Filing No. LA-BOP-2019-03, was approved effective April 15, 2020.

Final Action: Approved

Item Key: 767972
EMPLOYERS INSURANCE COMPANY OF WAUSAU
LIBERTY MUTUAL INSURANCE COMPANY
LIBERTY MUTUAL FIRE INSURANCE COMPANY
LM INSURANCE CORPORATION
FIRST LIBERTY INSURANCE CORPORATION, THE
LIBERTY INSURANCE CORPORATION
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation
Loss Cost Adoption of NCCI Filing Reference Number LA-LC-2019-01
Overall % Impact: -8.40
Overall $ Impact: $-1,922,835
# of Policyholders: 840
Requested Effective Dates - New: 05/01/2020 Renewal: 05/01/2020

The last rate adjustment to the above-captioned program was filed and approved under “Prior Approval” provision Item Key Number 724707, which resulted in an overall -7.80% rate decrease, effective 05/01/2019.

With this filing, the company wishes to adopt NCCI Filing Reference Number LA-LC-2019-01, approved under State Tracking Number 763153, effective 05/01/2020.

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

<table>
<thead>
<tr>
<th>Company</th>
<th>Loss Cost Multiplier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employers Insurance Company of Wausau</td>
<td>3.140</td>
</tr>
<tr>
<td>Liberty Mutual Insurance Company</td>
<td>3.140</td>
</tr>
<tr>
<td>Liberty Mutual Fire Insurance Company</td>
<td>2.093</td>
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<tr>
<td>LM Insurance Corporation</td>
<td>1.080</td>
</tr>
<tr>
<td>The First Liberty Insurance Corporation</td>
<td>2.512</td>
</tr>
<tr>
<td>Liberty Insurance Corporation</td>
<td>1.674</td>
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</table>

There is an overall -8.40% rate decrease or -$1,922,835 as a result of this filing.

There will be 840 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 768031
AMERICAN FIRE AND CASUALTY COMPANY
OHIO CASUALTY INSURANCE COMPANY; THE
OHIO SECURITY INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY
1 - Property
Adoption
commercial Property (Fire and Allied Lines)
Adoption of PIAL Loss Cost Filing Designation Number: LA19-04 (CF-2019-RLA1)
Overall % Impact: 2.1
Overall $ Impact: $231,530
# of Policyholders: 2212
Requested Effective Dates - New: 07/01/2020 Renewal: 07/01/2020

This filing is a resubmission of a filing that was disapproved on December 13, 2019 (Item Key #765315) as not actuarially justified.

The last adjustment to this program occurred in January 2019 under the Prior Approval provision (Item Key #723391) with an effective date of July 1, 2019, with an overall rate change of 3.7% or $527,976 (2,165 policyholders).

With this filing, the above-captioned companies wish to adopt the following Property Insurance Association of Louisiana (PIAL) and Insurance Services Office, Inc. (ISO) filing designation number: LA19-04 (CF-2019-RLA1), Item Key #735838 with an effective date of November 1, 2019.
The companies are revising their rate development factors and loss cost rated Basic Group I (BGI), Basic Group II (BGII) and Special Cause of Loss (SCOL) coverages.

These changes will result in an overall rate increase of **2.1%** or **$231,530** (2212 policyholders).

**Final Action: Approved**

**Item Key: 768048**  
Allied World Specialty Insurance Company  
5 - Commercial Multiple Peril  
Revised Rate and Rule  
Commercial Package  
Auto Dealer Program  
Introduction of Cyber Suite Coverage  
Overall % Impact: N/A  
Overall $ Impact: N/A  
# of Policyholders: 0  
Company Reference: 2019-AWSIC-EEH-CYB

The company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 719624, which resulted in an overall 0% rate impact, effective October 18, 2019.

The company is introducing rates/rules for cyber suite coverage.

The company states that this coverage will be written on a package basis only.

The corresponding form(s) filing, LDI Form Filing No. 768243, Company Form Filing NO. 2019-AWSIC-EEH-CYB, was approved effective January 3, 2020 for new business.

**Final Action: Approved**

**Item Key: 768112**  
American Guaranty Title Insurance Company  
34 - Title  
Revised Rate only  
Title Insurance  
Revision of Streamline Residential Loan Rate  
Overall % Impact: N/A  
Overall $ Impact: N/A  
# of Policyholders: N/A  
Company Reference: 5520

The above-captioned company wishes to file revisions for use with Title Insurance.

The company proposes revisions to its Streamline Residential Loan Rates to be more in line with its competitors.

Specific changes are as follows:

- The first tier, up to and including $250,000 was lowered from $345 to $330.
- Increased the rates for liability between $1,000,000 and $1,500,000.
- Increased the maximum liability from $1,500,000 to $5,000,000.
- Introducing rates for loan amounts up to and including $5,000,000.

The company also proposes to modify the rates for its Secondary Loan Policy, now known as the Master Residential Equity Loan Policy (MRELP) to be more in line with its competitors. The rates now no longer include the cost of the search, examination and other work charges.

There is no rate impact associated with this filing.

Companion forms (Item Key #768523) were certified approved on January 6, 2020.

**Final Action: Approved**

**Item Key: 768232**  
AMERICAN FIRE AND CASUALTY COMPANY  
OHIO CASUALTY INSURANCE COMPANY, THE  
OHIO SECURITY INSURANCE COMPANY  
WEST AMERICAN INSURANCE COMPANY  
5 - Commercial Multiple Peril  
Revised Rate and Rule  
Commercial Protector® Businessowners Program  
Rates/Rules to be used in Conjunction with Flood Coverage Endorsement BP 10 79  
Overall % Impact: N/A  
Overall $ Impact: N/A  
# of Policyholders: 75  
Requested Effective Dates - New: 03/01/2020  Renewal: 03/01/2020
The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 724370, which resulted in a +5.6% rate increase effective September 1, 2019.

The companies are introducing rates/rules for the following new endorsement:

- **Flood Coverage Endorsement BP 10 79**
  - This endorsement provides coverage for damage from flooding. Flood, meaning a general and temporary condition of partial or complete inundation of normally dry land areas due to:
    - The overflow of inland or tidal waters.
    - The unusual or rapid accumulation or runoff of surface waters from any source;
    - Mudslides or mudflow that are caused by flooding as defined in the endorsement. A mudslide or mudflow involves a river of liquid and flowing mud on the surface of normally dry land areas as when earth is carried by a current of water and deposited along the path of the current.
  - All flooding in a continuous or protracted event will constitute a single flood.

- **Rating Procedure**
  - Water damage (flood) coverage is a difficult cause of loss to underwrite. Many characteristics need to be considered, i.e. flood plain, elevation of the property, damageability of the contents and construction of the building. The companies' rating plan is designed by Flood Plain and severity with a Flood Plain.
  - Request for coverage on property within the 100-year flood plain must be referred to Home Office.

<table>
<thead>
<tr>
<th>Zone</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
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<tbody>
<tr>
<td>Rate per $100</td>
<td>$.05</td>
<td>$.04</td>
<td>$.025</td>
<td>$.010</td>
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<tr>
<td>Severity Factors</td>
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<td>Moderate</td>
<td>Slight</td>
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</tr>
<tr>
<td>1.25</td>
<td>1.00</td>
<td>.75</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Flood Severity Factors are determined by the FEMA flood zone designation depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map.
- Mudslides or mudflow that are caused by flooding as defined in the endorsement. A mudslide or mudflow involves a river of liquid and flowing mud on the surface of normally dry land areas as when earth is carried by a current of water and deposited along the path of the current.
- Straight and Percentage Deductibles are provided whereby the factor is applied to the base rate.
- Multiply the base rate by the deductible factor. The final flood premium is the final rates times the total exposed values.

The companies state that there will be no rate impact for renewing policyholders; however, they will have the option to add this coverage to their existing policies.

The corresponding form(s) filing, LDI Form Filing No. 768244, Company Form Filing No. 2019-MU-26-BOP-E-F, was approved effective March 1, 2020.

**Final Action: Approved**

**Item Key: 768274**

BITCO NATIONAL INSURANCE COMPANY
BITCO GENERAL INSURANCE CORPORATION
17 - Other Liability
Delayed Adoption
Commercial General Liability
Delayed Adoption of ISO Designation Filing Numbers GL-2019-BGL1, GL-2019-IPOP1
Overall % Impact: -0.5
Overall $ Impact: **-$63,383**
# of Policyholders: 98
Requested Effective Dates - New: 04/01/2020 Renewal: 04/01/2020

With this filing, the companies are proposing to adopt the following Insurance Services Office, Inc., (ISO) filing designation numbers. The companies are intending to delay implementation until 04/01/2020.

GL-2019-BGL1
GL-2019-IPOP1
Both companies will continue to utilize a Loss Cost Multiplier of 2.610.

These changes will result in a -0.5% or -$6339.00 (Corrected from -0.5% rate decrease or -$63,383.00).

There will be 98 Louisiana policyholders affected by this rate decrease.

**Final Action: Approved - Corrected Rate**
Corrected from -0.5% or -$63,383 to **-0.5% or -$6,339**.

**Item Key: 768280**

WESTPORT INSURANCE CORPORATION
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
NORTH AMERICAN ELITE INSURANCE COMPANY
1 - Property
Revised Rate and Rule
Commercial Property (Fire and Allied Lines)
Revised Rate and Rule
Commercial Property PIAL/ISO Tier
Overall % Impact: 0.0
Overall $ Impact: $0
# of Policyholders: 4

Company Reference: LA - 19-24605 - 1-R
Requested Effective Dates - New: 04/01/2020 Renewal: 04/01/2020

The above-captioned companies are submitting changes to their Commercial Property ISO Tier base with some companies exceptions.

With this filing, the companies will be utilizing ISO's loss costs, rules and forms. The changes are to the commercial property loss cost multipliers.

April 1, 2020 and after, the agent that placed this program business with Swiss Re will be moving all of their inforce business (currently written on National American Specialty Insurance Company, NAS) to Westport Insurance Corporation. With this move there will be no rate impact for current insureds.

The current rate deviation for NAS is -12%, is being filed in Westport making it the preferred tier company. The current Westport rate deviation of +10% is being filed in NAS. There is no change to the rate deviation in NAE.

The following rule has been added to this program:

Rule 93 - Loss Control Credit
- A credit will be provided for the certified installation of an automatic water leak detection and prevention device. The device must have the ability to identify either a flow of water that is not considered normal or detect water in places that should be dry. Either device will result in a shut down of the supply of water at the main supply source in the building for which it is installed.
- Certification of installation from a professional installer is required to be eligible for any credit.
  - Credit
    - 5% credit on property premium with certified installation but no active monthly monitoring
    - 6% credit on property premium with certified installation and active monthly monitoring

This filing is replacing previously approved Item Key #242061, was approved effective March 4, 2009.
These changes will have no rate impact on current insureds.

The installment program has been removed from this filing and is now filed under Item Key #768528.

The corresponding form(s) filing: LDI Form Filing No. 768289, Company Form Filing No. LA-19-24605-1-F were pending as of January 14, 2020.

Final Action: Approved
Contingent upon form(s) approval, LDI Form Filing NO. 768289, Company Form Filing NO. LA-19-24605-1-F.

Item Key: 768380
SENeca INSURANCE COMPANY, INC.

1 - Property
Revised Rate and Rule
Commercial Property (Fire and Allied Lines)
Revised rates and Rule Guaranteed Replacement Cost
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0

Company Reference: SEN-GRC-PROP-R-1929
Requested Effective Dates - New: 03/01/2020 Renewal: 03/01/2020

The last adjustment to this program occurred in March 14, 2019 under the Prior Approval provision (item Key #734150) with an effective date of May 1, 2019.

With this filing, the company wishes to introduce a new optional loss settlement option for use with its Commercial Property program. The company is proposing to introduce Guaranteed Replacement Cost (GRC) Coverage.

This coverage replaces Actual Cash Value in the Valuation Loss Conditions for buildings and covers the actual cost of repairs or replacement without deduction for depreciation and without regard to the applicable building Limits of Insurance shown in the Declarations. This coverage will be optional for qualifying risks.

The company is introducing this loss settlement option due to competitive reasons. The Guaranteed Replacement Cost has been available in the market place for several years from several competitors. This coverage will provide insureds with a valuable coverage options which are seeking.

If Guaranteed Replacement Cost (GRC) rating factor will be applied to the otherwise applicable premium to determine the premium. A GRC rating factor of 1.05 will be used when this option is selected.

There is no rate impact as a result of this filing.
The corresponding form(s) filing, LDI Form Filing No. 768385, Company Form Filing No. SEN-GRC-PROP-F-1930, was withdrawn on January 8, 2020.

*****Withdrawn. This filing was withdrawn by the company on January 8, 2020.*****

**Final Action: Withdrawn**
Withdrawn by company, per Ms. Karen Gibney's SERFF "Note to Reviewer" dated January 8, 2020.

**Item Key: 768429**
Amica Mutual Insurance Company
9 - Inland Marine
Non-Adoptions
Commercial Inland Marine
Non-Adoption of ISO Designation Filing Number PM-2019-OYBRU
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: LA-I-20-1-NON
Requested Effective Dates - New: 05/01/2020 Renewal: 05/01/2020

The above-captioned company is non-adopting ISO Filing Designation Number PM-2019-OYBRU.

Companion Forms (Item Key Number 767813 or Company Reference Number AMICA-LA-PIM-19-1) were acknowledged on 01/09/2020.

There is no rate impact associated with this filing.

**Final Action: Approved**

**Item Key: 768444**
Samsung Fire & Marine Insurance Co., LTD (US Branch)
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation
Adoption of ISO Loss Cost Designation Filing Number LA-LC-2019-01
Overall % Impact: 5.6
Overall $ Impact: $162
# of Policyholders: 1
Requested Effective Dates - New: 05/01/2020 Renewal: 05/01/2020

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 727802, which resulted in an overall -05.00% rate decrease, effective 05/01/2019.

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

The company proposes:
1. Changing Preferred LCM from 1.044 to 1.103
2. Changing Standard LCM from 1.740 to 1.838
3. Changing Non Standard from 2.437 to 2.573

This filing will result in an overall rate increase of **+5.60%** or premium increase of **+$162** affecting 1 policyholder.

**Final Action: Approved**

**Item Key: 768450**
MARKEL INSURANCE COMPANY
23 - Fidelity
Non-Adoptions
Fidelity
Non-Adoption of ISO designation Filing Number FI-2019-RRU19
Financial Institutions
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: 1911RR043-LA
Requested Effective Dates - New: 02/01/2020 Renewal: 02/01/2020

The last adjustment to this program occurred in January 2019 under the Prior Approval provision (Item Key #725050) with an effective date of May 1, 2019 for revised rate and rule for its Financial Institutions 2018.

With this filing, the above-captioned company wishes to non-adopt the following Insurance Services Office, Inc. (ISO) filing designation number: FI-2019-RRU19, Item Key #755814 with an effective date of February 1, 2020.

The company will make an appropriate filing in the near future indicating the date of adoption.

**Final Action: Approved**
Item Key: 768455
Clear Spring Property and Casualty Company
16 - Workers Compensation
Loss Cost Adoption
Workers Compensation
Adoption of NCCI Loss Cost Designation Filing Number LA-LC-2019-01
Overall % Impact: -6.2
Overall $ Impact: $-6,821
# of Policyholders: 18
Company Reference: CSPCC-WC-LA-2001R
Requested Effective Dates - New: 05/01/2020  Renewal: 05/01/2020
The above-captioned company is adopting NCCI Loss Cost Designation Filing Number LA-LC-2019-01.
The company will retain its loss cost multiplier of 1.77.
This filing will result in an overall rate decrease of -6.20% or premium decrease of $6,821 affecting 18 policyholders.
Final Action: Approved

Item Key: 768528
WESTPORT INSURANCE CORPORATION
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
NORTH AMERICAN ELITE INSURANCE COMPANY
1 - Property
Installment Program
Commercial Property (Fire and Allied Lines)
Installment Plan
Overall % Impact: N/A
Overall $ Impact: N/A
# of Policyholders: 0
Company Reference: LA-19-24605-1-R
Requested Effective Dates - New: 04/01/2020  Renewal: 04/01/2020
With this filing, the above-captioned companies are filing their Installment Plans.
The premium payment plan option is selected by the insured.
The companies are offering the following payment plans:

- Annual Pay
  - No installment fee
- 3 Pay
  - 40% deposit, with two payments of 30% payable at three months intervals
  - $8 per installment fee
- 4 Pay
  - 40% deposit, with three payments of 20% payable at three month intervals
  - $8 per installment fee
- 4 Equal Pay
  - 25% deposit, with three payments of 25% payable at three month intervals
  - $8 per installment fee
- 8 Pay
  - 30% deposit, with seven payments of 10% payable at one month intervals
  - $6 per installment fee
- 9 Pay
  - 20% deposit, with eight payments of 10% payable at one month intervals
  - $6 per installment fee

The revised rate and rule filing has been submitted under Item Key No. 768280.

Final Action: Approved