

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 ACTED UPON FOR THE WEEK OF FEBRUARY 04, 2019

Item Key: 723666

AEGIS SECURITY INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Dwelling Program

Overall % Impact: **0.7**

Overall \$ Impact: **\$5,709**

of Policyholders: **955**

Company Reference: 24-LA-18034-RRF

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

The last adjustment to this program was approved in June 2015 (Item Key #322902) and resulted in an overall rate increase of +10.0% to be effective June 26, 2015 for both new and renewal business.

With this filing, the company proposes a base premium increase, but all existing policies are eligible and will receive two 10% credits, Claims Free and Continuous Coverage Credit.

The company also proposes the following changes:

A complete overhaul of the previous manual (new format).

Adding Age of Home factors.

Adding Age of Insured factors.

Adding policy fee.

Adding park factor.

Adding Continuous Coverage discount.

Adding claims surcharging.

Adding claims free discount.

Adding Occasional Rental.

New Row Home Surcharge.

Rental is going to a limits curve instead of a rate per \$100.

Changed personal property rates.

Changed Appurtenant Structure rates.

Now rating by zip codes not county.

These changes will result in an overall rate increase of +0.7% or +\$5,709 (955 policyholders).

Companion forms (Item Key #723427) were approved on January 23, 2019.

Final Action: Approved**Item Key: 724694**

LM General Insurance Company
 LM INSURANCE CORPORATION
 LIBERTY PERSONAL INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate only
 Private Passenger Automobile
 Private Passenger Automobile Program
 Revised Rate

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 18-LA-P-AO-R-GRS-OTH

The last rate revision to this program was -0.017% (-\$20,660) which was approved under LDI Item Key #704099 with effective dates of 5/22/2018 for new business and 6/28/2018 for renewal business.

With this filing, the company proposes to revise V01 Estimated Annual Miles, V04 Years Owned When Added, and V36 Adaptive Headlights.

The rate impact associated with this filing is +0% (+\$0), affecting 30,843 policyholders.

Final Action: Approved**Item Key: 724842**

Berkshire Hathaway Specialty Insurance Company
 17 - Other Liability
 Loss Cost Adoption

Commercial General Liability

Overall % Impact: 9.5

Overall \$ Impact: \$83,588

of Policyholders: 89

Company Reference: BHSIC-GL-REV-18

Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 327227 effective 02/01/2016.

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

GL-2017-BGL1 GL-2016-RELP1

The company is utilizing the following Loss Cost Multiplier.

Current LCM Proposed LCM

1.796 1.937

These changes will result in a +9.5% rate increase or +\$83,588.00.

There will be 89 Louisiana policyholders affected by this rate increase.

Final Action: Approved

Item Key: 725085

MARKEL AMERICAN INSURANCE COMPANY

MARKEL INSURANCE COMPANY

9 - Inland Marine

Installment Program

Personal Inland Marine

Installment Plan

Fine Arts and Personal Excess

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 1810RR029-PIM

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

The above-captioned companies are revising their Installment Plan for their Fine Arts and Personal Excess Programs under their Personal Inland Marine line.

The companies are removing the 8, 9, and 11 pay plans and adding a 4 pay plan quarterly option.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 725140

GUIDEONE MUTUAL INSURANCE COMPANY

26 - Burglary And Theft

Initial Rate and Rule

Commercial Burglary and Theft

Initial Rate and Rule

Oil and Gas Program - Commercial Crime

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CRLA020119OG-RR01

Requested Effective Dates - New: 02/01/2019 Renewal: N/A

The above-captioned company wishes to submit initial rates and rules for its Burglary and Theft program to be used with the new Commercial Crime Oil and Gas Program.

The company would also like to adopt the following Insurance Services Office, Inc. (ISO) filing designation

numbers for rules:

Filing Designation Number	Item Key Number	Effective Date
RP-2016-RCR16	338206	November 1, 2016
RP-2004-RKR1	19056	May 1, 2005
RP-2016-RCP16	388188	August 1, 2017
RP-2016-RRP16	388166	August 1, 2017
CL-2015-OTRRU	332561	March 1, 2016
CR-2012-RRU12	290360	August 1, 2013
CR-2013-REL1	302535	June 1, 2014
CR-2015-RRU15	322494	November 1, 2015
CR-2015-REL1	327652	June 1, 2016
CR-2017-ORRSA	391856	September 1, 2017
CR-2017-RLA1	687911	June 1, 2018
CR-2017-REL1	687909	June 1, 2018

With this filing, the company is introducing new Loss Cost multipliers and Expected Loss Ratios for use with a new Oil and Gas program. This filing does not replace any currently filed rules or rates that are on file with our department.

This program contains the following four designated levels of risk quality:

Risk Quality	Factor
Substandard	1.20
Standard	1.00
Preferred	0.80
Superior	0.60

The Loss Cost Multiplier (LCM) for this filing is **2.011**.

The corresponding form(s) filing, LDI Form Filing No. 725130, Company Form Filing No. CRLA0201190G-F01 was approved effective February 1, 2019.

Final Action: Approved

Item Key: 725263

NATIONAL LIABILITY & FIRE INSURANCE COMPANY
 BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Professional Liability/ E & O

Overall % Impact: N/A
 Overall \$ Impact: N/A

of Policyholders: **0**

Company Reference: 2019-1-1 - MPL-LA- BHDI - NL&F- RATE

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

Final Action: Disapproved

Failure to respond to Ms. Ursula Hall's SERFF "Objection Letter" dated January 17, 2019.

Item Key: 725264

AEGIS SECURITY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Contractual Liability

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: **0**

Company Reference: AESLLC-CLIP-0119

The above-captioned company is introducing a Service Contract Reimbursement Program.

This program will offer coverage for motorcycle, personal watercraft, snowmobile, and other mechanical breakdown coverages.

Companion forms (Item Key Number 725259 or Company Reference Number AESLLC-CLIP-0119) were approved on 02/08/2019.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 725393

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed Adoption of ISO Loss Cost Designation Filing Number GL-2018-BGL1, GL-2018-IALL1

Overall % Impact: **-1.2**

Overall \$ Impact: **-\$71,352**

of Policyholders: **664**

Company Reference: GL-LA-22915RA-2

Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 688314 effective 08/01/2018.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation numbers GL-2018-BGL1 and GL-2018-IALL1 effective 02/01/2019. The companies intend to delay implementation until 08/01/2019.

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

Company Name	LCM Products	LCM Premises
FCCI Insurance Company	1.335	1.336
Monroe Guaranty Insurance Company	1.670	1.669
National Trust Insurance Company	1.069	1.068

These Changes will result in a -1.2% rate decrease or -\$71,352.00.

There will be 664 Louisiana policyholders affected by this rate decrease.

Final Action: Approved

Item Key: 725563

AmGUARD Insurance Company
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Towing Program
Loss Cost Adoption

- ISO Loss Cost Designation Filing Number CA-2018-BRLA1
- Revise ELRs

Overall % Impact: **15.720**

Overall \$ Impact: **\$398,740**

of Policyholders: **92**

Company Reference: 2019-04-01-BA-LA-LC-TOWING RATE

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

The last rate revision to this program was +4.5% or \$0 which was approved under LDI Item Key Number 685750 effective 11/1/2017 for both new and renewal business.

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

The company is not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

Coverage	LCM
Liability	1.650
Physical Damage	1.836

The company is proposing to revise the Expected Loss Ratios (ELR) as follows:

Coverage	Current ELR	Proposed ELR
Liability	0.5617	0.5820
Physical Damage	0.5424	0.5213

The rate impact associated with this filing is +15.72% or \$398,740 affecting 92 policyholders.

Final Action: Approved

Item Key: 725613

Privilege Underwriters Reciprocal Exchange

9 - Inland Marine

Revised Rate only

Personal Inland Marine

Private Collections Program

Revised Rate Only

Overall % Impact: **7.5**

Overall \$ Impact: **\$144,392**

of Policyholders: **1880**

Company Reference: 19-LA-CO-001

Requested Effective Dates - New: 04/20/2019 Renewal: 06/19/2019

The last rate increase, (Item Key Number 323577), resulted in an overall rate increase of +5.00% or premium increase of +\$39,312 and affected 991 policy holders. It became effective for new business on 07/17/2015 and for renewal business on 09/10/2015.

The above-captioned company is revising rates for its Private Collections Program.

This filing will result in an overall rate increase of +7.50% or premium increase of +\$144,392 affecting 1,880 policyholders.

Final Action: Withdrawn

Withdrawn by company, per Ms. Anna Fritchman's SERFF "Response Letter" dated February 6, 2019.

Item Key: 725706

NATIONAL INTERSTATE INSURANCE COMPANY
 VANLINER INSURANCE COMPANY
 17 - Other Liability
 Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Designation Filing Numbers GL-2018-BGL1, GL-2017-BGL1, GL-2015-BGL1

Overall % Impact: **-3.5**

Overall \$ Impact: **\$-24,848**

of Policyholders: **27**

Company Reference: NTNL-131615354

Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 312366 effective 02/01/2015.

With this filing, the company is revising its exception to Rule 43. Employee Benefits Liability Coverage of the ISO General Liability Commercial Lines Manual to include a rule for the Extended Reporting Period Option. This exception page will replace our previously filed version.

There is no rate impact associated with this filing.

Final Action: Withdrawn

Withdrawn by companies, per Ms. Kathi Oswald's SERFF "Note to Reviewer" dated February 7, 2019.

Item Key: 725710

ANPAC LOUISIANA INSURANCE COMPANY
 19 - Commercial Automobile
 Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- Adoption of ISO Designations CA-2018-BRLA1, CA-2018-IALL1, CA-2017-BRLA1, CA-2017-IALL1, and CA-2015-RHLLC
- Revise LCMs
- Revise Independent Loss Costs

Overall % Impact: **15.0**

Overall \$ Impact: **\$225,546**

of Policyholders: **392**

Company Reference: 17-CA-LA-180672R

Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

The last rate revision to this program was +6.0% or \$65,343 which was approved under LDI Item Key Number 336157 effective 12/1/2016 for both new and renewal business.

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

ISO Designations	LDI Item Key Number	Effective Date Approved for ISO
CA-2018-BRLA1	706582	11/1/2018
CA-2018-IALL1	706580	11/1/2018
CA-2017-BRLA1	393191	11/1/2017
CA-2017-IALL1	393237	11/1/2017
CA-2015-RHLLC	319135	8/1/2015

The company is proposing to revise the independent Combined Single Limits loss costs for Trucks/Tractors/Trailers in Acadia, Allen, Beauregard, Bienville, Calcasieu, Caldwell, Cameron, Catahoula, Claiborne, Concordia, East Carrol, east Feliciana, Franklin, Grant, Jackson, Jefferson Davis, LaSalle, Lafayette, Lincoln, Livingston, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, St. Helena, St. Landry, Tensas, Union, Vermilion, Vernon, Webster, West Carroll, West Feliciana, and Winn parishes.

The company is proposing to revise the current Loss Cost Multipliers (LCM) as follows:

Vehicle Type	Coverage	Current LCM	Proposed LCM	
Trucks, Tractors, Trailers	Zone-Rated	Liability	1.409	1.416
		Physical Damage	1.409	1.391
	Non-Zone-Rated	CSL Liability	1.0431	0.9978
		Comprehensive	2.4352	2.3421
		Collision	2.5793	2.5094
		Medical Payments	1.3223	1.2509
	All	Uninsured Motorists	1.4692	1.4445
		CSL Liability	1.1019	0.9978
	Private Passenger Autos	Comprehensive	1.8012	2.0912
		Collision	2.2335	2.5094
Medical Payments		1.4692	1.4892	
Uninsured Motorists		1.4692	1.4445	

The rate impact associated with this filing is +15.0% or \$225,546 affecting 392 policyholders.

Final Action: Approved**Item Key: 726120**

HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
 TWIN CITY FIRE INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 HARTFORD FIRE INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption

Commercial General Liability

Delayed Adoption of ISO Designation Filing Numbers GL-2018-BGL1 and GL-2018-IALL1

Overall % Impact: **-3.6**

Overall \$ Impact: **-\$31,053**

of Policyholders: **164**

Company Reference: BR.13.089.2019.01

Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

The late rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 331209 effective 04/01/2016.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation numbers GL-2018-BGL1 and GL-2018-IALL1.

The companies will utilize the following Loss Cost Multipliers for all companies

Current LCM Products	Current LCM Premises	Proposed LCM Products	Proposed LCM Premises
1.818	1.840	1.713	1.732

These changes will result in a -3.6% rate decrease or -\$31,053.00.

There will be 164 Louisiana policyholders affected by this rate decrease.

Final Action: Approved**Item Key: 726281**

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 Automobile
 Loss Cost Adoption

- ISO Designations CA-2018-BRLA1 and CA-2018-IALL1
- Revise ELRs

Overall % Impact: **10.1**

Overall \$ Impact: **\$394,599**

of Policyholders: **370**

Company Reference: 41479,41143

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

The last rate revision to this program was +15.4% or 2,012,109 which was approved under LDI Item Key Number 684885 effective 3/1/2018 for both new and renewal business.

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

- CA-2018-BRLA1 which was approved for ISO under LDI Item Key Number 706582 effective 11/1/2018; and
- CA-2018-IALL1 which was approved for ISO under LDI Item Key Number 706580 effective 11/1/2018.

The companies are not proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

Company	Coverage	LCM
Zurich American Insurance Company	Liability	2.587
	Physical Damage	2.142
	Uninsured Motorists	2.352
American Zurich Insurance Company	Liability	1.411
	Physical Damage	1.168
	Uninsured Motorists	2.352
American Guarantee and Liability Insurance Company	Liability	1.999
	Physical Damage	1.655
	Uninsured Motorists	2.352
Zurich American Insurance Company of Illinois	Liability	3.175
	Physical Damage	2.628
	Uninsured Motorists	2.352

Fidelity and Deposit Company of Maryland	Liability	2.117
	Physical Damage	1.752
	Uninsured Motorists	2.352
Colonial American Casualty and Surety Company	Liability	1.882
	Physical Damage	1.558
	Uninsured Motorists	2.352

The companies are proposing to revise the current Expected Loss Ratios (ELR) as follows:

Coverage	Current ELR	Proposed ELR
Liability	0.608	0.684
Physical Damage	0.575	0.615

The rate impact associated with this filing is +10.1% or \$394,599 affecting 370 policyholders.

Final Action: Approved

Item Key: 726287

SAFEPOINT INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Louisiana Property Business Advantage Program

Overall % Impact: **-1.2**

Overall \$ Impact: **\$-4,441**

of Policyholders: **61**

Company Reference: MANUAL REVISIONS, CLAIMS SURCHARGE

Requested Effective Dates - New: 02/15/2019 Renewal: 04/01/2019

The last adjustment to this program occurred in December 2018 under the Prior Approval provision (Item Key #723861) with an effective date of January 15, 2019 for new policies and an effective date of March 15, 2019 for renewal policies.

With this filing, the above-captioned company is proposing to modify its manual for their Commercial Property program. Below are some of the changes:

- With the company's monoline basis policies they are removing an ineligible risk of: Risks with 24 hour operations.
- The company requires property limits to be insured to value, meeting the 80%, 90% or 100%

coinsurance requirement for either Replacement Cost or Actual Cash Value.

Property Coverage Extension Endorsement (Optional) have increased:

- Account Receivable - Up to \$25,000
- Employee Theft - Up to \$25,000
- Fire Department Service Charge - Up to an additional \$5,000
- Forgery or Alteration - Up to \$15,000
- Limited Ordinance or Law Coverage - Up to \$50,000
- Money and Securities - Removed
- Lock and Key Replacement - Up to \$2,500
- Newly Acquired Property - Removed
- Outdoor Property - Up to an additional \$5,000 (\$1,000 any one tree, shrub or plant)
- Spoilage Limit Power Outage - \$15,000
- Valuable Papers and Records - Up to an additional \$25,000 on premises/\$10,000 off premises
- Water Back Up - \$10,000

Ordinance and Law (Optional)

- Ordinance or law covers the cost to rebuild a Structure that has been damage, as well as the cost to upgrade to current building codes. Ordinance and Law may be available for structures that are:
 - Less that 40 years old
 - Building limit is less than \$1,000,000
 - Building systems have been updated in the last 25 years
 - Building is occupied and not vacant
 - Risk meets all other eligibility requirements
- Ordinance and Law coverage requires a referral to underwriting for eligibility review and acceptance. Refer to ISO Rating rules for premium development.

Earthquake coverage may be available with the company on a referral basis, subject to ISO Rules and rating terms (Rule 73) for eligible classes of business such as residential structures, retail occupancies and commercial buildings of various occupancies.

General Inspections

- Food and Drink Sales
 - Beverage Stores - Nonalcoholic beverages and Alcoholic stores (Liquor Stores require working Central Station Alarm system with surveillance cameras)
 - Restaurants - Requires working central station alarm system and surveillance cameras for theft. Refer to additional underwriting eligibility requirements under the Additional Eligibility Requirements section.

Offices - Business & Professional

- Architect & Engineering - (Prohibited: Construction work of any kind, subcontract work, or job oversight operations)

Retail & Service - Nonfood

- Daycares, including Child Care Services (property only).
- Schools - Private and Charter. Property only.
- Stores - NOC
- Vocational and Trade Schools

Additional Eligibility Requirements - Applies to Voluntary and Assumed Policies

- Adult Day Care (1052) Non-Governmental (Citizens Take-Out)
 - Require premises are fully protected by an automatic sprinkler system or automatic smoke/heat detection system if required by building code.
- Grocery Stores
 - If 24/7 operations, a working UL central station alarm system with 24 hour monitoring with panic button is required.
- Meat, Fish, Poultry or Seafood - Store
 - Acceptable: Commercial and limited cooking or deli operations.
- Restaurants
 - Restaurants with commercial and limited cooking may be eligible under the company's program, subject to the following guidelines:
 - Working Ansul system with automatic fuel shut-off valve is required over all commercial cooking areas, with hood maintenance contracts in place, working fire extinguishers and smoke detectors.
 - Prohibited: Restaurants located in a Frame construction building.
- Warehouses
 - The company may require premises to be fully protected depending on occupancies and exposure, including Sprinkler systems with annual maintenance testing.
 - Acceptable warehouse occupancies include light assembly work, mixed occupancies and light manufacturing.

Claims Discount/Surcharge

- The following discount/surcharges are applied based on a policyholder's previous three-year history of qualified claims. For new policies, paid claims (non "Act of God") for a prospective insured qualify. A surcharge applies to renewal policies if a claim is submitted with the company. "Acts of God" defined as Wind, Hail and Lightning, are not considered a qualifying claim. If claim free at new business or renewal with the company the discount would apply. Discount/Surcharge applies to the BG1 and SCOL premium of a new or renewal policies.
 - No loss - .05 Credit
 - One loss - .05 Debit
 - Two loss - .20 Debit
 - Claims drop off after 3 years.

Changes has also been made in the formatting of the manual.

These changes will result in a rate decrease of -1.2 or -\$4,441 (61 policyholders).

This filing will be replacing previously approved Item Key #723861, which had an effective date of January 15, 2019 for new business and April 1, 2019 for renewal business.

The corresponding form(s) filing, LDI form Filing No. 726285, Company Form No. PROPERTY EXTENSION ENDST REVISIONS was approved effective February 15, 2019 for new business and April 1, 2019 for renewal business.

Final Action: Approved

Item Key: 726376

NATIONAL INTERSTATE INSURANCE COMPANY

VANLINER INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Rule Revision

Rule 12. Forms Portfolio Reference

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: NTNL-131785150
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

With this filing, the companies propose to introduce the rule for optional endorsement NI CA 03 90, Single Deductible Endorsement. The endorsement will be used to permit the insured to pay one deductible for physical damage to multiple autos, as defined in the policy, when the autos are attached to one another at the time of loss. The single highest physical damage deductible for any such covered auto will apply. The premium for the endorsement will be 1% of the total physical damage premium.

The corresponding form filing has been approved under company tracking number NTNL-131785149, LDI Item Key Number 726367, effective 4/1/2019.

There is no rate impact associated with this filing.

Final Action: Disapproved

The company did not adequately respond to Mrs. Jaclyn Blackwell's SERFF "Objection Letter" dated January 17, 2019 within the allotted timeframe.

Item Key: 726481

AMERICAN ALTERNATIVE INSURANCE CORPORATION
 AMERICAN MODERN HOME INSURANCE COMPANY
 AMERICAN FAMILY HOME INSURANCE COMPANY
 16 - Workers Compensation
 Loss Cost Adoption

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

Overall % Impact: **-7.60**
 Overall \$ Impact: **-\$631**
 # of Policyholders: **2**
 Company Reference: MUN-WC-LA-1901R

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 687014, which resulted in an overall -2.20% rate decrease, effective 05/01/2018.

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

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

Company	Loss Cost Multiplier
American Alternative Insurance Corporation	2.012
American Modern Home Insurance Company	2.515
American Family Home Insurance Company	1.509

There is an overall -7.60% rate decrease or -\$631 as a result of this filing.

There will be 2 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 726515

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 Package
Enhance Commercial Lines Program
Package Modification Factors

Overall % Impact: **7.9**
Overall \$ Impact: **\$950,679**
of Policyholders: **1869**
Company Reference: 2018-LA-1-CF-E-R 1
Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The companies' last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 385434, which resulted in a +7.4% rate increase effective July 1, 2017. This was a monoline commercial property filing whereby the package modification factors was changed to be used in conjunction with the commercial package program.

The companies are filing to revise Division Five Package Modification Factors for Fire and Allied Lines.

These changes will result in a **+7.9%** rate increase or **+\$950,679**.

There will be 1,869 Louisiana policyholders affected by this rate increase.

Final Action: Withdrawn

Withdrawn by companies, per Ms. Kathleen Kraus' SERFF "Note to Reviewer" dated February 4, 2019.

Item Key: 726749

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Internet Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA L RR 2019 01

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

With this filing, the company is submitting a reformatted commercial liability-cyber manual. There are no changes to the content of the manual. The currently filed rate and rule manual lists multiple rules on a manual page, the manual is reformatted so that each rule is on a separate page in the manual. The page numbering at the bottom of each page has been revised so that each page repeats the manual rule number followed by the number of pages needed to present the rule.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 726757

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Directors and Officers Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA L RR 2019 02

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

With this filing, the company is submitting a reformatted commercial liability- Directors and Officers manual. There are no changes to the content of the manual. The currently filed rate and rule manual lists multiple rules on a manual page, the manual is reformatted so that each rule is on a separate page in the manual. The page numbering at the bottom of each page has been revised so that each page repeats the manual rule number followed by the number of pages needed to present the rule.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 726764

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA L RR 2019 04

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

With this filing, the company is submitting a reformatted commercial general liability manual. There are no changes to the content of the manual. The currently filed rate and rule manual lists multiple rules on a manual page, the manual is reformatted so that each rule is on a separate page in the manual. The page numbering at the bottom of each page has been revised so that each page repeats the manual rule number followed by the number of pages needed to present the rule.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 726766

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Employee Benefits Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA L RR 2019 03

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

With this filing, the company is submitting a reformatted commercial liability-Employee Benefits manual. There are no changes to the content of the manual. The currently filed rate and rule manual lists multiple rules on a manual page, the manual is reformatted so that each rule is on a separate page in the manual. The page numbering at the bottom of each page has been revised so that each page repeats the manual rule number followed by the number of pages needed to present the rule.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 726769

BROTHERHOOD MUTUAL INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Employment Practices Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA L RR 2019 05
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

With this filing, the company is submitting a reformatted commercial liability-Employment Practices manual. There are no changes to the content of the manual. The currently filed rate and rule manual lists multiple rules on a manual page, the manual is reformatted so that each rule is on a separate page in the manual. The page numbering at the bottom of each page has been revised so that each page repeats the manual rule number followed by the number of pages needed to present the rule.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 726840

MARKEL INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule

Commercial General Liability
 Episodic On-Demand Program

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: MIC-CGL-LA-1901RU

With this filing, the company is introducing a new rule to be used in conjunction with its Episodic General Liability Program.

Approved Marketplace Discount

A credit of 5% will be applied to the general liability premium for applicants whose work is arranged through an insurer-approved marketplace and who meet the following criteria:

- The marketplace must offer customers the ability to rate the quality and service of the work arranged through it. Ratings should be used as a factor to distribute more work to better rated professionals and/or show the ratings to the potential customers for consideration during their selection.
- The marketplace must enforce quality standards as evidenced by background checks, training, certifications, loss control or other similar methods.
- Applicants must have above average to superior ratings for their work performed through the insurer-approved marketplace.
- A minimum number of ratings will be required for any given insurer-approved marketplace for the credit to apply.
- The qualifying rating criteria will be determined specific to each insurer-approved.

The corresponding form(s), LDI Form Filing Number 726880, Company Form Filing Number MIC-CGL-LA-1901F is pending approval.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 726880, Company Form Filing No. MIC-CGL-LA-1901F.

Item Key: 726853

Midvale Indemnity Company
19 - Private Passenger Automobile
Revised Rule only

Withdrawn
Private Passenger Automobile
Family Car Program
Revised Rule

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: N/A
Company Reference: LA-PPA-19-029
Requested Effective Dates - New: 03/28/2019 Renewal: 03/28/2019

WITHDRAWN

With this filing, the company proposes to add Ameriprise Auto & Home Insurance Agency to the qualifying partners for the Connect Partner Discount.

There is no rate impact associated with this filing.

Final Action: Withdrawn

Withdrawn by company, per Ms. Amber Marwaha's SERFF "Note to Reviewer" dated February 6, 2019.

Item Key: 726891

AMERICAN AUTOMOBILE INSURANCE COMPANY
FIREMAN'S FUND INSURANCE COMPANY
NATIONAL SURETY CORPORATION
16 - Workers Compensation
Loss Cost Adoption

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

Overall % Impact: **-1.50**
Overall \$ Impact: **\$-10,615**
of Policyholders: **104**
Company Reference: NLAWC0318
Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 700599, which resulted in an overall +1.90% rate increase, effective 05/01/2018.

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

The company will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
American Automobile Insurance Company	1.633	1.633
Fireman's Fund Insurance Company	1.225	1.225
National Surety Corporation	1.388	1.388
The American Insurance Company	1.633	N/A
Associated Indemnity Corporation	1.633	N/A

There is an overall -1.50% rate decrease or -\$10,615 as a result of this filing.

There will be 104 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 726903

SECURITY NATIONAL INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY OF KANSAS, INC.
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 SOUTHERN UNDERWRITERS INSURANCE COMPANY
 MILFORD CASUALTY INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption

Commercial General Liability
 Delayed Adoption of ISO Designation Filing Number RP-2018-RGL18

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-GL-1910-02-2427

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

With this filing, the companies are adopting Insurance Services Office, Inc., (ISO) filing designation number RP-2018-RGL18 effective 02/01/2019. The companies intend to delay implementation until 10/01/2019.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 726975

HARTFORD CASUALTY INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF THE MIDWEST
 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST
 HARTFORD UNDERWRITERS INSURANCE COMPANY
 PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
 TWIN CITY FIRE INSURANCE COMPANY
 HARTFORD ACCIDENT AND INDEMNITY COMPANY
 HARTFORD FIRE INSURANCE COMPANY

17 - Other Liability

Delayed Adoption

Commercial General Liability

Delayed-Adoption of ISO Designation Filing Number RP-2018-RGL18

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: BF.13.082.2019.01

Requested Effective Dates - New: 06/08/2019 Renewal: 06/08/2019

With this filing, the companies are adopting Insurance Services Office, Inc., (ISO) filing designation number RP-2018-RGL18 effective 02/01/2019. The companies intend to delay implementation until 06/08/2019.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 726981

SENTRY SELECT INSURANCE COMPANY

17 - Other Liability

Non-Adoptions

Commercial General Liability

Non-Adoption of ISO designation filing Number RP-2018-RGL18

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA - DO - RP-2018-RGL118 DELAY

Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

With this filing, the company is proposing to non-adopt Insurance Services Office, Inc., (ISO) filing designation number RP-2018-RGL18 effective 02/01/2018.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 726997

SENTRY INSURANCE A MUTUAL COMPANY
MIDDLESEX INSURANCE COMPANY
17 - Other Liability
Delayed Adoption

Commercial General Liability
Delayed Adoption of ISO Designation Filing Number RP-2018-RGL18

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: 0
Company Reference: LA - SBP - RP-2018-RGL118 DELAY TO ADOPT
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

With this filing, the companies are adopting Insurance Services Office, Inc., (ISO) filing designation number RP-2018-RGL18 effective 02/01/2019. The companies intend to delay implementation until 06/01/2019.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 727075

MARKEL INSURANCE COMPANY
5 - Commercial Multiple Peril
Revised Rate and Rule

Farm Program

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: N/A
Company Reference: 1901RR002-A
Requested Effective Dates - New: 03/15/2019 Renewal: 03/15/2019

The last adjustment to this program was approved in February 2014 (Item Key #305868) and resulted in no measurable premium impact (corrected from +3.2%) to be effective June 1, 2014 for both new and renewal business.

With this filing, the company proposes the following:

MIC-FR-EX-4 - This manual page is revised to include the new rate/rule (Rule 41) for the Limitations on Windstorm or Hail Coverage for Roof Surfacing. Specifically this page introduces the rating rule for MFP 1201 Limitations on Windstorm or Hail for Roof Surfacing. This rating rule is based on ISO's rating rule.

No revisions were made to existing rules.

MIC-FR-EX-4-A - This manual page contains the rating rule (Rule 41.b) for when the optional endorsement, MFP 1300 Exclusion - Metal Roof Surfaces Cosmetic Damage is attached to the policy. The proposed credit was based on a loss elimination analysis for the proposed exclusion.

MIC-FR-EX-5-A - Existing rules, Rule 37.D, Rule 37.J and Rule 38.H, have been moved to this new manual page due to the insertion of new Rule 41. No other changes have been made to these previously approved rules.

There is no rate impact associated with this filing.

Companion forms (Item Key #726456) were still pending as of February 7, 2019.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 726456, Company Form Filing No. 1901FF002.

Item Key: 727116

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2019-UMB-LA-RU-2074

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

With this filing, the company proposes the following revisions:

- Countrywide Rule 14. Forms
Update the rule for editorial purposes and to introduce the rules for forms.
- Louisiana Rule 14. Forms
Update the rule for editorial purposes.
- Rule 25. Description of Additional Optional Endorsements
Introduce the rule for endorsement OB CU 200, Absolute Employers Liability Exclusion Endorsement.
- Rule 53. Description of Additional Optional Endorsements
Introduce the rule for endorsement OB CX 200, Absolute Employers Liability Exclusion Endorsement.

The corresponding form filing has been approved under company tracking number 2019-UMB-LA-FO-2074, LDI Item Key Number 727113, effective 7/1/2019.

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 727179**

CHURCH 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: WC-50

Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

With this filing, the above-captioned company submits its initial Premium Payment plans, effective 04/01/2019.

Rule 3-A-6 Deposit Premium:

Plan	Down Payment	Installments
Two-Pay Plan	50% of annual premium is due on the first day of the annual policy period	50% due five months after the beginning of the policy period \$3 service charge per payment
Four-Pay Plan	50% of annual premium is due on the first day of the annual policy period	Remaining 75% due 25% due two/five/eight months after the beginning of the policy period \$3 service charge per payment
Monthly-Pay Plan	8.3% of annual premium is due on the first day of the annual policy period	Remaining 91.7% due 8.336% due one/two/three/four/five/six/seven/eight/nine/ten/eleven months after the beginning of the policy period \$3 service charge per payment

There is no service charge for the down payment.

If a policy is issued on an installment basis and is paid in full midterm, the remaining installment service charges will not be due or payable.

Final Action: Approved**Item Key: 727237**

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

HARTFORD UNDERWRITERS INSURANCE COMPANY

PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD

SENTINEL INSURANCE COMPANY, LTD.
 TWIN CITY FIRE INSURANCE COMPANY
 HARTFORD FIRE INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 The Hartford's 2013 Class Plan Program
 Rule Revision

Introduce Exception to Rule 34. Towing and Labor Costs Coverage

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: FN.02.550.2019.04

With this filing, the companies propose to introduce the company exception to Insurance Services Office, Inc. (ISO) Rule 34., Towing and Labor Costs Coverage.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 727222, Company Form Filing No. FN.02.550.2019.04, was approved on February 7, 2019.

**The rule included in this filing was previously approved for Trumbull Insurance Company and Hartford Accident and Indemnity Company under company tracking number FN.02.550.2014.07, LDI Item Key Number 313724, effective 12/6/2014 for both new and renewal business.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 727222, Company Form Filing No. FN.02.550.2019.04.

Item Key: 727241

MARKEL AMERICAN INSURANCE COMPANY
 MARKEL INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption

Commercial General Liability
 Delayed Adoption of ISO Designation Filing Number RP-2018-RGL18

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

Company Reference: 1901RR004

Requested Effective Dates - New: 08/15/2019 Renewal: N/A

With this filing, the companies are proposing to delay-adoption of Insurance Services Office, Inc., (ISO) filing designation number GL-2018-RGL18 effective 02/01/2019. The companies intend to delay implementation until 08/15/2019.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 727296

AMERICAN SOUTHERN HOME INSURANCE COMPANY

1 - Property

Withdrawal of Rates or Rules

Commercial Property (Fire and Allied Lines)

Withdrawal of Rates or Rules

Commercial Physical Damage Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 20180313-03W

The above-captioned company is filing to withdraw approved filing #721013 which was effective February 1, 2019.

The corresponding form(s) filing, LDI Form Filing No. 720997, Company Form Filing No. 20180313-03 were approved to be effective February 1, 2019.

Final Action: Approved

Item Key: 727312

NATIONAL FIRE AND INDEMNITY EXCHANGE

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **1.010**

Overall \$ Impact: **\$115**

of Policyholders: **9**

Company Reference: LAGL02.19

Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 333050 effective 03/01/2016.

With this filing, the company is proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2018-BGL1 effective 02/01/2019.

The company will continue to utilize a Loss Cost Multiplier of 1.500.

These changes will result in a 1.010% rate increase or +\$115.00.

There will be 9 Louisiana policyholders affected by this rate increase.

Final Action: Approved

Item Key: 727335

ANPAC LOUISIANA INSURANCE COMPANY

17 - Other Liability

Adoption

Commercial Umbrella and Excess

Commercial Umbrella Program

Adoption

- Adoption of ISO Designation CL-2016-RRU1
- Rate Revisions
 - Rating of Underlying ROP and Homeowners
 - Charge for Waiver of Subrogation Endorsement
 - Minimum Premium Rule
- Rule Revisions
 - Company Exception, Additional Rule - Company Forms and Endorsements, Waiver of Subrogation
 - Company Exception, Rule 25. Description of Additional Optional Endorsements
 - Company Exception, Rule 35. Description of Unmanned Aircraft Endorsements
 - Company Exception, Rule 39. Premium Determination

Overall % Impact: **-1.8**

Overall \$ Impact: **\$-4,475**

of Policyholders: **150**

Company Reference: 17-CU-LA-190125R

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

The last rate revision to this program was -1.2% or -\$582 which was approved under LDI Item Key Number 388060 effective 9/1/2017 for new business and 12/1/2017 for renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation CL-2016-RRU1 which was approved for ISO under LDI Item Key Number 335944 effective 11/1/2016.

The company is also proposing the following revisions:

- Rate Revisions:
 - Revise the rating of underlying Homeowners and ROP to a flat charge of \$100;

- Remove the charge for the Waiver of Subrogation Endorsement; and
- Add the option of a home and/or watercraft to the \$250 minimum premium rule.
- **Rule Revisions**
 - Revise Company Exception, Additional Rule - Company Forms and Endorsements, Waiver of Subrogation to remove reference to the premium;
 - Revise Company Exception, Rule 25. Description of Additional Optional Endorsements to remove forms which do not apply to the program;
 - Revise Company Exception, Rule 35. Description of Unmanned Aircraft Endorsements to allow the use of endorsement CU 21 73; and
 - Revise Company Exception, Rule 39. Premium Determination to remove reference to the Waiver of Subrogation endorsement factor.

The corresponding form filing has been submitted under company tracking number 17-CU-LA-190125F, LDI Item Key Number 727302.

The rate impact associated with this filing is -1.8% or -\$4,475 affecting 150 policyholders.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 727302, Company Form Filing No. 17-CU-LA-190125F.

Item Key: 727438

General Insurance Company of America
5 - Commercial Multiple Peril
Installment Program

Commercial Protector® Businessowners Program
Premium Payment Options

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: 0
Company Reference: 2018-MU-23-BOP(A)-E-R
Requested Effective Dates - New: 02/01/2019 Renewal: N/A

This company's initial rates/rules for the above-captioned program was filed under Item Key No. 724715, Company Filing No. 2018-MU-23-BOP-E-R, which is approved, contingent upon form(s) approval.

The company is filing its premium payment options as follows:

- **Direct Bill**
 - Prepaid.
 - Quarterly.
 - Monthly.
 - Special Monthly.
 - Twelve Payments.
 - **Service Charge:** \$7.00 will be assessed per installment per account (fees does not apply to

down payment).

- **Late:** If payment is not received prior to issuing a legal notice of cancellation, a fee of \$25.00 will be charged.
- **NSF:** If payment is dishonored by the financial institution, a fee of \$25.00 will be charged.
- **EFT**
 - Prepaid.
 - Twelve Payments.
 - **Service Charge:** No service fee will be assessed for any EFT pay plans.
 - **Late:** If payment is not received prior to issuing a legal notice of cancellation, a fee of \$25.00 will be charged.
 - **NSF:** If payment is dishonored by the financial institution, a fee of \$25.00 will be charged.
- **Agency Bill - Full Term** (12 months or more)
 - Prepaid.
 - Quarterly.
 - Monthly.
 - Special Monthly.
 - Twelve Payments.
 - No fees for Agency Bill policies.
- **Agency Bill - Short Term** (Less than 12 months)
 - Plan A.
 - Plan B.
 - Plan C.
 - Plan D.

- The corresponding form(s) filing, LDI Form Filing No. 724716, Company Form Filing No. 2018-MU-23-BOP-E-F, was approved effective February 12, 2019.

Final Action: Approved

Item Key: 727519

CONTINENTAL CASUALTY COMPANY

17 - Other Liability

Revised Rate only

Professional Liability / E & O

Overall % Impact: **-2.5**

Overall \$ Impact: **-\$7,398**

of Policyholders: **267**

Company Reference: 19-01848-R

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

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 690076 effective 05/01/2018.

With this filing, the company is proposing to reduce base rates for the Professional Liability (E&O) coverage in the Value Plan within CNAfs Accountants Professional Liability Program.

These changes will result in a -2.5% rate decrease or -\$7398.00.

There will be 267 Louisiana policyholders affected by this rate decrease.

Final Action: Approved**Item Key: 727528**

WESTPORT INSURANCE CORPORATION

17 - Other Liability

Revised Rate and Rule

Professional Liability / E & O

Open Brokerage Coverage Unit for Professionals Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 2

Company Reference: LA-18-20849(2)-R

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

With this filing, the company is introducing a new optional endorsement to be used in conjunction with its Open Brokerage Coverage Unit for Professionals Program

Life Settlement Coverage Endorsement - This optional endorsement is offered to all insureds to provide coverage for life settlements when done by a life settlement broker.

Limit \$100,000/\$100,000	Premium For Income of \$0 - \$10,000	\$100.00
	Premium For Income of \$10,001 – 50,000	\$200.00
	Premium For Income of \$50,001 +	\$300.00

There is no rate impact associated with this filing.

There corresponding form(s), LDI Form Filing Number 723883, Company Form Filing Number LA-18-20849-F was approved effective 07/01/2019.

Final Action: Approved**Item Key: 727530**

WESTPORT INSURANCE CORPORATION

17 - Other Liability

Revised Rate and Rule

Professional Liability / E & O

Independent Insurance Agents Professional Liability Package Program

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 160
 Company Reference: LA-18-20848(2)-R
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

With this filing, the company is introducing a new optional endorsement to be used in conjunction with its Insurance Agents Professional Liability Program.

Life Settlement Coverage Endorsement - This optional endorsement is offered to all insureds to provide coverage for life settlements when done by a life settlement broker.

Limit \$100,000/\$100,000	Premium For Income of \$0 - \$10,000	\$100.00
	Premium For Income of \$10,001 – 50,000	\$200.00
	Premium For Income of \$50,001 +	\$300.00

There is no rate impact associated with this filing.

There corresponding form(s), LDI Form Filing Number 723884, Company Form Filing Number LA-18-20848-F was approved effective 07/01/2019.

Final Action: Approved

Item Key: 727554

National Union Fire Insurance Company of Pittsburgh, PA
 9 - Inland Marine
 Revised Rate and Rule

Personal Inland Marine
 Travel
 Comprehensive Travel Insurance Program
 Revised Rate and Rule

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: NUFIC18LT03-RATE
 The above-captioned company is revising rates and rules for its Travel Protection Insurance Program under its Personal Inland Marine line.

The company proposes the following:

1. Addition of 3 new benefits - Cancel for any reason, Interruption for any reason, and change of mind.
2. Introduction of zero dollar deductibles for benefits 19 and 20 - Rental vehicle damage and rented boat coverage.
3. Introduction of \$100 dollar deductible for benefit 24- Loss of business money.

Companion forms (Item Key Number 727518 or Company Reference Number NUFIC18LT03-FORM) were certified approved on 02/07/2019.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 727558

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
 Non-Adoptions

Commercial General Liability

Non-Adoption of ISO Designation Filing Number GL-2018-IALL1

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2018-11-0038

Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

With this filing, the companies are proposing to non-adopt Insurance Services Office, Inc. (ISO) filing designation number GL-2018-IALL1 effective 02/01/2019.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 727564

NORTHLAND INSURANCE COMPANY
 17 - Other Liability
 Non-Adoptions

Commercial General Liability

Non-Adoption of ISO Designation Filing Number GL-2018-IALL1

Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: 2018-10-0028
 Requested Effective Dates - New: 02/01/2019 Renewal: 02/01/2019

With this filing, the companies are proposing to non-adopt Insurance Services Office, Inc. (ISO) filing designation number GL-2018-IALL1 effective 02/01/2019.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 727570

CHUBB INDEMNITY INSURANCE COMPANY
 CHUBB NATIONAL INSURANCE COMPANY
 GREAT NORTHERN INSURANCE COMPANY
 PACIFIC INDEMNITY COMPANY
 VIGILANT INSURANCE COMPANY
 EXECUTIVE RISK INDEMNITY INC.
 FEDERAL INSURANCE COMPANY
 16 - Workers Compensation
 Loss Cost Adoption

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

Overall % Impact: **-0.70**
 Overall \$ Impact: **-\$35,666**
 # of Policyholders: **909**
 Company Reference: 19-WC-2016671
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 695801, which resulted in an overall +3.600% rate increase, effective 06/01/2018.

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

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Chubb Indemnity Insurance Company	1.656	1.740
Chubb National Insurance Company	1.104	1.104
Great Northern Insurance Company	2.097	2.203

Pacific Indemnity Company	1.877	1.972
Vigilant Insurance Company	2.208	2.320
Executive Risk Indemnity Inc.	1.921	2.392
Federal Insurance Company	2.208	2.320

There is an overall -0.70% rate decrease or -\$35,666 as a result of this filing.

There will be 909 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 727634

AXIS Insurance Company

1 - Property

Initial Rate and Rule

Commercial Property (Fire and Allied Lines)

Initial Rate and Rule

Equipment Breakdown

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CORPEB-2018-142-LA-AIC-R

The above-captioned company wishes to submit initial rates and rules for its Equipment Breakdown coverage under the Commercial Property program.

The Hartford Steam Boiler Inspection and Insurance Company (HSB) reinsures the company's Equipment Breakdown exposure 100%.

With this filing, the company is submitting coverage which is limited to its administered programs with rates being created between:

- Manufacturing Risks
- Non-Manufacturing Risks

The company is also submitting two coverage forms for this program:

1. Provides typical equipment breakdown coverage.
2. Includes electronic circuitry impairment coverage.

The following exceptions are risks that qualify under the company's administered programs.

Building and Personal Property Coverage Options

Equipment Breakdown Coverages with Electronic Circuitry Impairment

- This optional endorsement modifies commercial property coverage to provide coverage for equipment breakdown including electronic circuitry impairment under this program. Attach coverage form **AXIS 101 2014** and the schedule **AXIS 101 2013**.

Premium Determination

- Determine whether the risk qualifies as a manufacturing or a non-manufacturing risk. Use Appendix A to determine this.
- Charge \$.0070 rate per \$100 of TIV for Non-Manufacturing risks.
- Charge \$.0095 rate per \$100 of TIV for Manufacturing risks.
- Determine the TIV by adding building; contents; and business income values.

Equipment Breakdown Coverage Without Electronic Circuitry Impairment

- This optional endorsement modifies commercial property coverage to provide coverage for equipment breakdown under this program. Attach coverage form **AXIS 101 2031** and the schedule **AXIS 101 2032**.

Premium Determination

- Determine whether the risk qualifies a manufacturing or a non-manufacturing risk. Use Appendix A to determine this.
- Charge \$.0062 rate per \$100 of TIV for Non-Manufacturing risks.
- Charge \$.0085 rate per \$100 of TIV for Manufacturing risks.
- Determine the TIV by adding building; contents; and business income values.

The Appendix A has been submitted with the filing.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 727703, Company Form Filing No. CORPEB-2018-142-L-AIC-F was approved effective February 8, 2019.

Final Action: Approved

Item Key: 727715

NOVA CASUALTY COMPANY
16 - Workers Compensation
Loss Cost Adoption

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

Overall % Impact: **-5.7**
Overall \$ Impact: **\$-15,042**
of Policyholders: **41**
Company Reference: LA-WC-18712
Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 689529, which resulted in an overall +1.60% rate increase, effective 05/01/2018.

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

The company will retain use of its 1.68 loss cost multiplier.

There is an overall -5.70% rate decrease or -\$15,042 as a result of this filing.

There will be 41 Louisiana policyholders affected by this filing.

This filing was withdrawn per Ms. Shannon Billington on 02/04/2019, as it was a duplicate to Item Key Number 727721.

Final Action: Withdrawn

Withdrawn by company, per Ms. Shannon Billington's SERFF "Note to Reviewer" dated February 4, 2019.

Item Key: 727721

NOVA CASUALTY COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-5.70**

Overall \$ Impact: **\$-15,042**

of Policyholders: **41**

Company Reference: LA-WC-18712

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 689529, which resulted in an overall +1.60% rate increase, effective 05/01/2018.

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

The company will retain use of its 1.68 loss cost multiplier.

There is an overall -5.70% rate decrease or -\$15,042 as a result of this filing.

There will be 41 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 727723

AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 OHIO SECURITY INSURANCE COMPANY
 WEST AMERICAN INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rule only

Commercial Automobile
 Commercial IQ (eCLIQ) Program
 Rule Revision

Introduce Exception to ISO Rule 98.B. Physical Damage Coverages

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2018-LA-1-CA-E-R-2

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

The last rate revision to this program was +24.9% or \$4,904,791 which was approved under LDI Item Key Number 725973 effective 9/1/2019 for both new and renewal business.

With this filing, the companies are proposing to introduce an exception to Rule 98.B., Physical Damage Coverages.

As the companies have not yet adopted Insurance Services Office, Inc. (ISO) designations CA-2012-RADRU and CA-2012-RZR1, the companies are introducing the exception to align the rule with the edition the companies are currently using.

- The companies are currently using the information included in ISO designation CA-2011-RCP1 which the companies adopted under LDI Item Key Number 288822 effective 4/7/2013 for both new and renewal business.
- The companies non-adopted ISO designation CA-2012-RZR1 under LDI Item Key Number 295317.
- The companies non-adopted ISO designation CA-2012-RADRU under LDI Item Key Number 294791.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 727760

CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate and Rule

Businessowners Program

Revised/Introduction of Rates/Rules to be used in Conjunction with Several New Endorsements

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: BOP PHASE III REVISED

Requested Effective Dates - New: 03/06/2019 Renewal: 03/06/2019

This company's last rate adjustment was filed and approved under the "Prior Approval" provision, Item Key No. 711499, which resulted in an overall 0% rate impact effective July 25, 2018.

The company is making the following revisions:

- Introducing new company exceptions to the following rules:
 - Rule 29. Endorsements
 - Rule 44. Photography Class-specific Endorsements
 - Rule 101. Property Forms and Endorsements
 - Rule 102. Liability Forms and Endorsements

The corresponding form(s) filing, LDI Form Filing No. 724718, Company Form Filing No. BOP PHASE III F, was approved effective January 12, 2019.

Final Action: Approved

Item Key: 727802

Samsung Fire & Marine Insurance Co., LTD (US Branch)

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-0.50**

Overall \$ Impact: **\$-24**

of Policyholders: **3**

Company Reference: SMSNG-WC-NCCI-LA-1901R

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

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 691431, which resulted in an overall -25.00% rate decrease, effective 05/01/2018.

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

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

Tier	Loss Cost Multiplier
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1-Preferred	1.044
2-Standard	1.740
3-Non-Standard	2.347

There is an overall -0.50% rate decrease or -\$24.00 as a result of this filing.

There will be 3 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 727818

Clear Spring Property and Casualty Company
 16 - Workers Compensation
 Loss Cost Adoption

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

Overall % Impact: **-1.90**
 Overall \$ Impact: **-\$1,649**
 # of Policyholders: **9**
 Company Reference: CSPCC-WC-LA-1901R
 Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

The last rate adjustment to the above-captioned program was filed and approved under "Prior Approval" provision Item Key Number 706951, which resulted in an overall +0.40% rate increase, effective 06/15/2018.

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

The company will retain use of its 1.58 loss cost multiplier.

There is an overall -1.90% rate decrease or -\$1,649 as a result of this filing.

There will be 9 Louisiana policyholders affected by this filing.

Final Action: Approved

Item Key: 727902

AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 OHIO SECURITY INSURANCE COMPANY
 WEST AMERICAN INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Revised Rate only

Commercial Package
Enhance Commercial Lines Program
Package Modification Factors

Overall % Impact: **2.8**
Overall \$ Impact: **\$655,746**
of Policyholders: **2991**
Company Reference: 2018-LA-1-CF-E-R-2
Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

The companies' last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 385434, which resulted in a +7.4% rate increase effective July 1, 2017. This was a monoline commercial property filing whereby the package modification factors was changed to be used in conjunction with the commercial package program.

The companies' last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 334784, which resulted in a +0.1% rate increase effective December 1, 2016. This was a monoline commercial general liability filing whereby the package modification factors was changed to be used in conjunction with the commercial package program.

The companies are filing to revise Division Five - Fire and Allied Lines and Division Six - General Liability package modification factors.

These changes will result in a +2.8% rate increase or +\$655,746.

There will be 2,991 Louisiana policyholders affected by this rate increase.

Final Action: Approved

Item Key: 727913

MEDICAL PROTECTIVE COMPANY, THE
11 - Medical Malpractice
Revised Rate and Rule

Medical Malpractice
Multi-Specialty Healthcare Professionals (MSHP) Program

Overall % Impact: **N/A**
Overall \$ Impact: **N/A**
of Policyholders: **0**
Company Reference: 18-MSHPR-02
Requested Effective Dates - New: 08/01/2019 Renewal: 08/01/2019

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 319791, effective April 1, 2015.

The company is making the following revisions:

- All Others Class Plan
 - Revising the All Others Class Plan within Section VII of the manual.
 - In addition to revising the All Others Class Plan, Massage Therapist is being moved from classes 49/50 to classes 19/20. The company states that there are zero Massage Therapists currently written in the state and therefore this change results in no impact to insureds.
 - Revising the Surgical Assistant in classes 1 and 2 to Surgeon Assistant. This is merely a name change.
- Nurse Practitioner Class Plan Enhancement
 - Expanding its class plan for Nurse Practitioners.
- Nurse Practitioner Part Time Discounts
 - Introducing a Part Time Practice Credit rule for its Nurse Practitioner program. The company is providing a 50% credit to individuals working 10 or less hours per week. The company is expanding the offering to Section I (Nurse Practitioners).
 - As a result of introducing the Part Time Practice rule, the following rules are also being revised to add Part Time Practice to their list of exclusions: Aggregate Credit, Convertible Coverage Rating Plan, Full Time Equivalency, New to Practice, and Slot Rating rule. The company states that there is no rate impact due to these changes.
- Employed Anesthesia Assistant Rating Rule
 - Updating the Employed Anesthesia Assistant rating rule and subsequent references to Anesthesia Assistants to Anesthesiologist Assistants in Section VII of the manual. These are just name changes to more accurately describe the professional class, and there is no rate impact due to these changes.
- Full Time Equivalency Rating Rule
 - Revising the Full Time Equivalency rating rule to clarify and simplify the application of the rule.
 - Removing the minimum FTE requirement per policy and associated rounding mechanism employed in the determination of the number of FTE's. The company states that the revisions contained in this rule have no substantive rate impact.
- Employed Podiatrist Rating Rule
 - Introducing the Employed Podiatrist Rating Rule. Employed Podiatrists were previously rated using classes F3 and F4 within the Podiatrist class plan. The rule provides a 25% credit to those insureds performing professional services while employed by an entity that the insured does not own. The company states that the addition of this rule has no substantive rate effect.
- Nurse Practitioner Rate Change
 - The company states that since there are currently no policyholders in the Nurse Practitioner section, there is no rate impact associated with the proposed rate changes.
- CRNA Rate Change
 - There are no proposed changes to any of the rating factors (i.e., base rates, relativities, step factors, increased limits factors, etc.) underlying the currently approved CRNA rates in this program. However, the order in which rating factors are applied in calculating manual rates for CRNAs in the program is being changed due to an underlying system change. This results in rates that may be a few dollars more or less at random places in the manual rate tables than those currently approved; the impact of these differences is negligible. The company states that since there are currently no policyholders in the CRNA section of manual, there is no rate impact associated with these changes.
- Podiatrist Rate Change
 - As noted above, Employed Podiatrists, which were previously in the class plan and rate pages under classes F3 and F4, will now be administered via the Employed Podiatrist Rating Rule, applying a 25% credit to Classes F1 or F2. The company states that since there are currently no policyholders in the Podiatrist section of the manual, there is no rate impact associated with the proposed rate changes.
- New to Company Credit
 - Introducing the New to Company Credit for Section IV - Chiropractors. This rule will provide a

25% credit to insureds joining the company for the first time, or to those insureds which may previously have been insured with company more than three years prior to their application. The credit would then be reduced by 5% every year following until such time that the credit is 0%. The company states that the addition of this rule has no substantive rate effect.

- **Minimum Premium Rule**
 - The minimum premium rule contains premiums that are higher than the filed rate for some specialties. This results in confusion regarding the appropriate rate to apply to applicants. The company is removing the minimum premiums of \$25 and \$75 and will impose no minimum premiums in Section VII - All Others. The company states that there is no material rate decrease associated with the removal of the minimum premiums.
- **Organizational Structure Rating Rule**
 - Eliminating three levels of surcharges: Background Check, Nursing Home/Assisted Living; and High Tech/Critical Care Surcharges. The company is removing these surcharges from Section VII - All Others. The company states that there is no premium impact to current insureds as a result of eliminating these surcharges.

Final Action: Approved

Item Key: 727984

General Insurance Company of America
5 - Commercial Multiple Peril
Revised Rate and Rule

Commercial Protector® Businessowners Program

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: 0
Company Reference: 2018-MU-23-BOP(B)-E-R
Requested Effective Dates - New: 02/01/2019 Renewal: N/A

This company's initial rates/rules for the above-captioned program was filed and approved, contingent upon form(s) approval, Item Key No. 724715.

The company is revising the multistate Rule 29.E. rate pages submitted under State Tracking Number 724715, which is approved contingent upon the form filing approval. The company is revising these rate pages to become state specific due to an objection received on the related form filing under State Tracking Number 72716.

The company states there is no rate impact due to this change.

The corresponding form(s) filing, LDI Form Filing No. 724716, Company Form Filing No. 2018-MU-23-BOP-E-F, was approved effective February 12, 2019.

Final Action: Approved

Item Key: 728168

NATIONAL INTERSTATE INSURANCE COMPANY

VANLINER INSURANCE COMPANY
19 - Commercial Automobile
Revised Rate and Rule

Commercial Automobile

*******WITHDRAWN BY COMPANY*******

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: 0
Company Reference: NTNL-131816483
Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

*******WITHDRAWN BY COMPANY*******

Final Action: Withdrawn

Withdrawn by companies, per Ms. Kathi Oswald's SERFF "Response Letter" dated February 7, 2019.