

LOUISIANA DEPARTMENT OF INSURANCE
 JAMES J. DONELON, COMMISSIONER
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OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS PENDING AS OF FEBRUARY 11, 2019

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

Item Key: 389274

Date Submitted: 01/18/2017
 AMERISURE MUTUAL INSURANCE COMPANY
 17 - Other Liability
 Consent to Rate
 Commercial General Liability
 Insured: Interior Exterior Building Supply, LP
 Policy Number: GL 2068351011
 Effective Dates: 01/01/2017 - 01/01/2018

of Policyholders: **1**

An Objection Letter was emailed to the Insured in 01/18/2017 to address information needed to complete processing of the paper filing. A response date of 02/02/2017 was stated on the letter.

Item Key: 724071

Date Submitted: 11/30/2018
 GEICO INDEMNITY COMPANY
 19 - Private Passenger Automobile
 PPA Symbol Updates
 Private Passenger Automobile
 PPA Symbols Updates

of Policyholders: **0**

Company Reference: 2018-367A
 Requested Effective Dates - New: 01/10/2019 Renewal: 03/11/2019

Item Key: 724072

Date Submitted: 11/30/2018
 GEICO GENERAL INSURANCE COMPANY
 GOVERNMENT EMPLOYEES INSURANCE COMPANY
 19 - Private Passenger Automobile
 PPA Symbol Updates
 Private Passenger Automobile
 PPA Symbol Updates

of Policyholders: **0**

Company Reference: 2018-367
 Requested Effective Dates - New: 01/10/2019 Renewal: 03/11/2019

Item Key: 724073

Date Submitted: 11/30/2018
 GEICO CASUALTY COMPANY
 19 - Private Passenger Automobile
 PPA Symbol Updates
 Private Passenger Automobile
 Private Passenger Auto Program
 PPA Symbol Updates

of Policyholders: **0**

Company Reference: 2018-367B
 Requested Effective Dates - New: 01/10/2019 Renewal: 03/11/2019

Item Key: 724268

Date Submitted: 12/04/2018
 Watford Insurance Company
 17 - Other Liability
 Initial Rate and Rule

Professional Liability / E & O
 Lawyers Professional Liability Program

of Policyholders: **0**

Company Reference: WIC-OL-LPL-LA-1801R

Item Key: 724345

Date Submitted: 12/05/2018
 Liberty Mutual Insurance Company

9 - Inland Marine
Initial Rate and Rule

Commercial Inland Marine
Weather Insurance Program
Initial Rate and Rule

of Policyholders: **0**
Company Reference: LMIC-IM-WIP-LA-1801R
The above-captioned company is introducing a Weather Insurance Program for its Commercial Inland Marine line.

Companion forms (Item Key Number 724313 or Company Reference Number LMIC-IM-WIP-LA-1801F) were approved on 12/28/2018.

There is no rate impact associated with this filing.

Item Key: 724419

Date Submitted: 12/06/2018
Nationwide Mutual Insurance Company
9 - Inland Marine
Initial Rate and Rule
Personal Inland Marine
Travel Coverage

Initial Rate and Rule
of Policyholders: **0**
Company Reference: NWLC-IM-TRAV-LA-1801R
The above-captioned company is introducing a Travel Insurance Program for its Personal Inland Marine line.

This program will offer coverage for events such as trip cancellation, Emergency accident and sickness medical expense, emergency evacuation, repatriation of remains, and baggage delay.

Companion forms (Item Key Number 724411 or Company Reference Number NWLC-IM-TRAV-LA-1801F) were still pending as of 12/20/2018.

There is no rate impact associated with this filing.

Item Key: 724433

Date Submitted: 12/06/2018
Safe Auto Insurance Company
19 - Private Passenger Automobile
Revised Rate only
Private Passenger Automobile
GLM 2.0 Program
Revised Rate and Rule

Overall % Impact: **19.3**
Overall \$ Impact: **\$1,611,247**
of Policyholders: **2340**
Company Reference: LA (G2.0) RL 04
Requested Effective Dates - New: 01/20/2019 Renewal: 02/26/2019

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 710441 with an effective date of 8/27/2018 for renewal business and 7/20/2018 for new business.

With this filing, the company proposes to revise the base rates, demographic factor by age by gender by marital status, territory group factor, and rate cap factor.

The rate impact associated with this filing is +19.3% (+\$1,611,247), affecting 2,340 policyholders.

Item Key: 724806

Date Submitted: 12/17/2018
GENERALI - U.S. BRANCH
26 - Burglary And Theft
Initial Rate and Rule
Commercial Burglary and Theft
Initial Rate and Rule
Commercial Identity Theft
of Policyholders: **0**
Company Reference: GEN ID GP 01 RATE

This is a refiling of withdrawn Item Key #723235, CLTR-131489461 which was filed under the wrong program.

The above-captioned company wishes to file initial rates and rules for its new Identity Theft Program. The program will be marketed to commercial entities such as:

- Insurers
- Credit Card Companies
- Membership Programs

This program provides insurance benefits to insured persons who incur losses to having their identity stolen. Insured persons will be covered on a non-contributory basis where the policyholder pays the premium. The insured person will receive a Summary Description of Benefits that explains the benefits and any limitations.

This program will consist of master policy, a declaration page, and endorsements for Stolen Funds, Stolen Bag and Miscellaneous Costs. The rating will be calculated on a per member per year basis.

The premium can be paid on a monthly basis where the annual premium will be divided by 12 and rounded up to the nearest penny.

The company has a loss cost multiplier LCM) of **1.5174**.

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

The corresponding form(s) filing, LDI Form Filing No. 723223, Company Form Filing No. GEN ID GP 01 FORM was approved on January 18, 2019.

Item Key: 724829

Date Submitted: 12/17/2018
 AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 OHIO SECURITY INSURANCE COMPANY
 WEST AMERICAN INSURANCE COMPANY
 9 - Inland Marine
 Initial Rate and Rule

Commercial Inland Marine
 Initial Rate and Rule

of Policyholders: **356**
 Company Reference: 2018-MU-27-IM-E-R
 Requested Effective Dates - New: 09/15/2019 Renewal: 09/15/2019

The above-captioned companies are introducing a Builder's Risk Program for their Commercial Inland Marine line.

Companion forms (Item Key Number 724830 or Company Reference Number 2018-MU-27-IM-E-F) were approved on 12/19/2018.

There is no rate impact associated with this filing.

Item Key: 724856

Date Submitted: 12/18/2018
 FedNat Insurance Company
 4 - Homeowners
 Revised Rate and Rule

Preferred Homeowners Program (Owner Occupied, Tenants and Condos)
 Rate Revision and also response to Act 61, House Bill 392

Overall % Impact: **0.8**
 Overall \$ Impact: **\$295,911**
 # of Policyholders: **14012**
 Company Reference: 724856
 Requested Effective Dates - New: 02/15/2019 Renewal: 04/01/2019

The last adjustment to this program was approved in June 2017 (Item Key #394878) and resulted in an overall rate increase of +0.1% to be effective July 12, 2017 for new business and August 26, 2017 for renewal business.

With this filing, the company proposes the following:

- Changes to the Non-Cat base rates
- Changes to the Cat base rates
- Changes to the Protection-Construction Classification Factors - Rule 301 - in response to Act 61, House Bill 392
- Changes to Increased Law Ordinance Factors - Rule 303 - In order to simplify the applicable factors charged for increased coverage, the company is proposing to use one set of factors rather than the current three sets of factors.
- Changes to the Proximity Factors - Rule 420
- Changes to the Number of Stories Factors - Rule 424 - The company is proposing to eliminate the number of stories surcharge and to reduce the credit for coastal properties with one story.
- Changes to Personal Property Factors - Rule 515
- Changes to Water Back-up - Rule 521 - The company is proposing to expand the limits offered. Currently they offer limits of \$5,000, \$10,000 and \$25,000 and are proposing to offer \$15,000 and \$20,000.
- Introduction of Service Line Coverage - Rule 534 - The company is proposing to introduce a new optional Service Line coverage, subject to a \$10,000 per occurrence limit of liability and a \$500 per occurrence deductible. Currently this coverage is not available to HO3 customers. The proposed additional premium for this coverage is \$40.

These changes will result in an overall rate increase of +0.8% or +\$295,911 (14,012 policyholders).

Companion forms (Item Key #724839) were approved on January 8, 2019.

Item Key: 724862

Date Submitted: 12/18/2018

LYNDON SOUTHERN INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

Lawyers Professional Liability Program

of Policyholders: 0

Company Reference: LSIC-OL-LPL-LA-1801R

Item Key: 725100

Date Submitted: 12/21/2018

Blackboard Insurance Company

5 - Commercial Multiple Peril

Initial Rate and Rule

Commercial Package Program

Initially Adopting Numerous ISO/PIAL Loss Cost/Rates/Rules Filing Designation Numbers

of Policyholders: 0

Company Reference: BLB-18-011-R (LA)

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

This company is introducing initial rates/rules for the above-captioned program.

This program includes commercial general liability, commercial property, commercial auto, and commercial umbrella.

The company is adopting numerous ISO/PIAL Loss Cost/Rates/Rules Filing Designation Numbers.

The company will be utilizing the following loss cost multipliers:

LINE OF BUSINESS	LOSS COST MULTIPLIER
Commercial Auto - Physical Damage	1.449
Commercial Auto - Liability	1.389
Commercial General Liability	1.695
Commercial Property	1.754

NOTE: This is a package offering. The coverages can not be offered on a monoline basis.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 725114, Company Form Filing No. BLB-18-011-F (LA).

Item Key: 725141

Date Submitted: 12/26/2018

Colonial Surety Company

17 - Other Liability

Initial Rate and Rule

Professional Liability / E & O

Professional Liability Program

of Policyholders: 0

Company Reference: CSC-PL-18001-LA-R

With this filing, the company is introducing the initial rates and rules for its new Professional Liability Program. This program is an errors and omissions coverage sold on a direct-to-consumer basis. The coverage provides indemnity and defense of claims made against professional service providers arising out of the providing of or failure to render professional services. Coverage is offered on a claims-made and reported basis.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing number 725136, Company Form Filing Number CSC-PL-18001-LA-F was disapproved.

Item Key: 725286

Date Submitted: 12/28/2018
 AIG Property Casualty Company
 4 - Homeowners
 Revised Rate only

Private Client Group Homeowners Program

Overall % Impact: **9.0**
 Overall \$ Impact: **\$1,503,632**
 # of Policyholders: **2017**
 Company Reference: PCG-LA-18-HO-02
 Requested Effective Dates - New: 09/15/2019 Renewal: 09/15/2019

The last adjustment to this program was approved in October 2010 (Item Key #263924) and resulted in an overall rate increase of +4.1% (corrected from +3.2%) to be effective April 1, 2011 for new business and June 30, 2011 for renewal business.

With this filing, the company proposes the following:

- Increase base rates by +9.9% for all homeowner forms across all territories.
- Increase base rates by +9.9% for all condominium/cooperative forms across all territories.
- Increase base rates by +9.9% for all tenant forms across all territories.

These changes will result in an overall rate increase of **+9.0%** or **+\$1,503,632** (2,017 policyholders).

Item Key: 725350

Date Submitted: 01/02/2019
 UNITED STATES FIRE INSURANCE COMPANY
 9 - Inland Marine
 Initial Rate and Rule

Personal Inland Marine
 Travel Program
 Initial Rate and Rule

of Policyholders: **0**
 Company Reference: T7000GBP-R
 The above-captioned company is submitting rates and rules for a Travel Insurance Program for its Personal Inland Marine line.

This will offer specialty travel and accident related insurance, on a term premium basis, for individuals and certain members of organizations/associations deemed eligible. Coverages include non-refundable travel investment, travel related losses (such as, trip cancellation, trip interruption and delay, missed connections, baggage delay and loss, emergency evacuation and repatriation and other ancillary medical expense and accident death and dismemberment benefits).

Companion forms (Item Key Number 725331 or Company Reference Number T7000GBP-F) were still pending as of 01/23/2019.

There is no rate impact associated with this filing.

Item Key: 725382

Date Submitted: 01/02/2019
 Berkshire Hathaway Homestate Insurance Company
 19 - Commercial Automobile
 Revised Rate and Rule

Commercial Automobile
 Commercial Auto Program
 Revised Rate and Rule

- Liability Base Rates
- Liability Increased Limit Factors
- Physical Damage Percentages
- Physical Damage Minimum Premiums
- Blanket Additional Insured Coverage
- Uninsured/Underinsured Motorist Increased Limit Factors
- Cargo Rates and Rating Structure

Overall % Impact: **82.610**
 Overall \$ Impact: **\$6,632,325**
 # of Policyholders: **593**
 Company Reference: 172005012019202
 Requested Effective Dates - New: 05/01/2019 Renewal: 08/01/2019

The last rate revision to this program was +4.05% or \$210,031 which was approved under LDI

Item Key Number 386123 effective 2/15/2017 for new business and 5/15/2017 for renewal business.

With this filing, the company proposes the following:

- Revise the base rates and Liability Increased Limit Factors for all Truck classes in Section II, all Zone-Rated classes in Section III, all Private Passenger Type classes in Section IV, all Public classes in Section V, and all Special Types classes in Section VII;
- Revise the Physical Damage percentages and Physical Damage minimum premiums for all Truck classes in Section II, all Zone-Rated classes in Section III, all Private Passenger Type classes in Section IV, all Public classes in Section V, and all Special Types classes in Section VII;
- Introduce the option of Blanket Additional Insured coverage;
- Revise the Uninsured/Underinsured Motorist coverage Increased Limit Factors; and
- Revise the Cargo rates and rating structure.

The rate impact associated with this filing is +82.61% or \$6,632,325 affecting 593 policyholders.

Item Key: 725455

Date Submitted: 01/03/2019

EVEREST NATIONAL INSURANCE COMPANY

EVEREST PREMIER INSURANCE COMPANY

EVEREST DENALI INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

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

Overall % Impact: **-2.1**

Overall \$ Impact: **\$47,087**

of Policyholders: **71**

Company Reference: LA-GL-20057970

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

Item Key: 725486

Date Submitted: 01/03/2019

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Commercial Auto Program

Loss Cost Adoption

- ISO Loss Cost Designation Filing Numbers CA-2018-BRLA1 and CA-2018-IALL1
- Revise ELRs
- Revise LCMs
- Revise Exceptions to ISO Loss Costs in Rule 23 for Territories 103, 104, and 107

Overall % Impact: **16.0**

Overall \$ Impact: **\$1,560,907**

of Policyholders: **469**

Company Reference: CA-LA-22887RARU-2

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

The last rate revision to this program was +9.9% or \$897,020 which was approved under LDI Item Key Number 691317 effective 8/1/2018 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 proposing to revise the current Loss Cost Multipliers (LCM) which are as follows:

Company	Coverage	Current LCM	Proposed LCM
FCCI Insurance Company	Liability	1.562	1.534

	Physical Damage	1.623	1.601
Monroe Guaranty Insurance Company	Liability	1.951	1.916
	Physical Damage	2.028	2.000
National Trust Insurance Company	Liability	1.124	1.104
	Physical Damage	1.168	1.152

The companies are also proposing the following revisions:

- Introduce manual pages to include the Expected Loss Ratios (ELR) which are also being revised; and
- Revise the exceptions to ISO's Rule 23 loss costs for Territories 103, 104, and 107.

The rate impact associated with this filing is +16.0% or \$1,560,907 affecting 469 policyholders.

**This filing is resubmission of company tracking number CA-LA-22887RARU, LDI Item Key Number 717018, which was withdrawn by the company prior to review and/or implementation.

Item Key: 725517

Date Submitted: 01/04/2019
HANOVER INSURANCE COMPANY, THE
17 - Other Liability
Initial Rate and Rule

Personal Umbrella and Excess
TAP Sales Umbrella Program
Initial Rate and Rule

of Policyholders: **0**
Company Reference: LA-PXS-17330R
Requested Effective Dates - New: 04/08/2019 Renewal: 04/08/2020

With this filing, the company proposes to introduce a new umbrella product, TAP Sales Umbrella Program. The program will enable the company to expand its offering to more customers and to accurately price the product for the benefit of all consumers. The proposed rating structure incorporates a new rating structure along with new rating variables and associated rating rules.

The corresponding form filing has been approved under company tracking number LA-PXS-17330F, LDI Item Key Number 725514, effective 4/8/2019.

Item Key: 725559

Date Submitted: 01/04/2019
AmGUARD Insurance Company
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Commercial Auto Program
Loss Cost Adoption

ISO Loss Cost Designation Filing Number CA-2018-BRLA1

Overall % Impact: **10.8**
Overall \$ Impact: **\$25,525**
of Policyholders: **53**
Company Reference: 2019-04-01-BA-LA-LC_STANDARD 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 685741 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	1.530
Physical Damage	1.509

The rate impact associated with this filing was +10.8% or \$25,525 affecting 53 policyholders.

Item Key: 725575

Date Submitted: 01/04/2019

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Overall % Impact: **10.0**Overall \$ Impact: **\$137,881**# of Policyholders: **98**

Company Reference: LA-GL-2018-LCM-R

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 335064 effective 06/01/2016.

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

The company will utilize the following Loss Cost Multiplier.

Current LCM Products/Premises	Proposed LCM Products/Premises
1.150	1.270

These changes will result in at 10.0% rate increase or +\$137,881.00.

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

Item Key: 725616

Date Submitted: 01/07/2019

HANOVER INSURANCE COMPANY, THE

4 - Homeowners

Initial Rate and Rule

Introduction of Homeowners Program

Company Reference: LA-HO-17285R

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

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

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

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

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

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

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

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

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

- A. The expiring premium is captured.
- B. The uncapped renewal premium is calculated before considering any changes in risk exposure and/or chargeable losses.
- C. If the change between steps A. and B. exceeds the cap, then a capping factor will be determined. The resulting factor will be applied to the uncapped renewal premium.
- D. Any changes in risk exposure and/or chargeable losses are applied after the capping factor is determined.
- E. The capping factor applies only to rate increases.
- F. The capping factor will apply to all coverages, with the exception of any state mandates, assessments and charges.
- G. The capping factor is the final factor in the premium determination rate order".

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

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

Item Key: 725682

Date Submitted: 01/07/2019
 CHICAGO INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Initial Rate and Rule
 Businessowners Program
 Initial Adoption of Various PIAL Filing Designation Numbers
 # of Policyholders: 0
 Company Reference: NLABO0117R
 Requested Effective Dates - New: 03/01/2019 Renewal: N/A

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

The company is initially adopting the following PIAL Filing Designation Numbers:

LA03-14 (B2001-RRU01 and Supplement-Louisiana)	LA05-07 (BP-2004-RRU04 (Amendment to the Supplement)-Louisiana)	LA10-07 (BP-2009-RBPRU)
LA11-08 (BP-2011-ORU2)	LA16-02 (CL-2015-OTRRU)	LA16-11 (BP-2016-RLA1)
LA17-13 (BP-2017-RRU1)	LA17-04 (BP-2017-RRU2)	LA17-12 (BP-2017-RLC17)

The corresponding installment plan was filed and approved under the "Prior Approval" provision, Item Key N. 725758, Company Filing No. NLABO0117RULE, effective January 11, 2019.

The corresponding form(s) filing, LDI Form Filing No. 690331, Company Form Filing No. NLABO0117F, was approved effective January 19, 2018 for new business.

Item Key: 725711

Date Submitted: 01/08/2019
 AMERICAN SOUTHERN HOME INSURANCE COMPANY
 4 - Homeowners
 Revised Rate only

Manufactured Home / Modular Home Programs
 (Doublewide, Mobile Home, Mobile Homeowner, Rental and Seasonal)

Overall % Impact: **9.94**
 Overall \$ Impact: **\$1,142,658**
 # of Policyholders: **6714**
 Company Reference: 20180921-01
 Requested Effective Dates - New: N/A Renewal: 06/12/2019

The last adjustment to this program was approved in March 2017 (Item Key #389357) and resulted in an overall rate increase of +9.91% to be effective September 13, 2017 for new business and October 15, 2017 for renewal business.

With this filing, the company proposes the following:

Byline Rates - Manufactured Home

- Owner byline base rate revised.
- Seasonal byline base rate revised.

Byline Rates - Modular Home

- Modular Owner byline base rate revised.
- Modular Seasonal byline base rate revised.

Owner Package Rates - Manufactured Home

- Owner Package base rate revised.

Owner Package Rates - Modular Home

- Modular Owner Package base rate revised.

These changes will result in an overall rate increase of **+9.94%** or **+\$1,142,658** (6,714 policyholders).

Item Key: 725765

Date Submitted: 01/08/2019

AMERICAN WESTERN HOME INSURANCE COMPANY

4 - Homeowners

Revised Rate only

Mobile Home Programs

Overall % Impact: **9.91**

Overall \$ Impact: **\$1,463,176**

of Policyholders: **12496**

Company Reference: 20180921-02

Requested Effective Dates - New: N/A Renewal: 06/12/2019

The last adjustment to this program was approved in March 2017 (Item Key #389254) and resulted in an overall rate increase of +9.91% to be effective September 13, 2017 for new business and October 10, 2017 for renewal business.

With this filing, the company proposes the following:

Owner and Seasonal Byline Rates - Manufactured Home

- Seasonal byline base rate revised.

Owner and Seasonal Byline Rates - Modular Home

- Modular Seasonal byline base rate revised.

Owner Package Rates - Manufactured Home

- Owner Package base rate revised.

Owner Package Rates - Modular Home

- Modular Owner Package base rate revised.

Rental and Commercial Rates - Manufactured Home

- Rental and Commercial factors have been revised.

Rental and Commercial Rates - Modular Home

- Rental and Commercial factors have been revised.

These changes will result in an overall rate increase of **+9.91%** or **+\$1,463,176** (12,496 policyholders).

Item Key: 725773

Date Submitted: 01/08/2019

STATE NATIONAL INSURANCE COMPANY, INC.

17 - Other Liability

Installment Program

Commercial General Liability

Installment Plan

of Policyholders: **0**

Company Reference: SNIC-OL-BM-NEXT-LA-1804R

With this filing, the company is introducing an installment program to be used in conjunction with its previously approved Next Broad Market General Liability Insurance Program.

The Company wants to propose two installment plans: Monthly Installment Plan and Per Project Installment Plan.

(1) Monthly Installment plan will be offered as one of the options to all the policies with Term of 2 months or greater. To simplify the installment process, the installment (if any) will always be 1 month of premium (i.e. 1/12 of an annual policy's premium). Please refer to the Installment Plan Page and Installment Plan

Table for details of the due dates and percentages of down payment and installments.

(2) Any customer may request a Per Project Installment Plan at any time before or during their effective policy period. Each request will be reviewed and approved on a case by case basis. The purpose of the Per Project Installment Plan is to provide flexible payment options for underserved small businesses that have high variability in project volume and exposure base throughout a typical annual period. Customers may prefer a Per Project Installment Plan that is more closely tied to their unpredictable cash flow. The Company believes that they will benefit from lower rates of nonpayment as a result of offering this option.

There are no installment fees associated.

Item Key: 725907

Date Submitted: 01/10/2019

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Overall % Impact: **0.0**

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

of Policyholders: **6234**

Company Reference: LA-PA-17299R

Requested Effective Dates - New: 04/08/2019 Renewal: 07/02/2019

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

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

Territory Definition and Assignment

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

Driver Points to Driver Incidents

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

As part of this change Financial Responsibility (SR22) will be treated similar to a major violation. Rule R22 Driver Points Matrix has been removed from the rule clarity.

Rate Capping

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

Prior Carrier Discount

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

Advanced Quote Discount

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

Household Structure Table

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

Core Discount and Platinum Factor

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

Proprietary Symbols

Hanover's proprietary symbols will be revised to include additional model years.

The revised symbol pages are included in this filing.

Platinum Auto Essential

We are updating **Rule C4 –**

Hanover Platinum Protection Rules due to changes to our Platinum Auto Essential Coverage Package.

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

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

Household Structure

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

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

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

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

Custom and Electronic Equipment Coverage

We are revising **Rule P5 –**

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

Optional Limits Transportation Expense

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

New Limits and Deductibles

We are introducing new limits and deductibles.

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

Prestige Auto

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

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

Prestige New Car Extender

Rule **C5 –**

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

Prestige Global Rental Coverage

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

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

Prestige Rental Upgrade

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

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

Prestige Travel Companion

This endorsement provides the following coverages:

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

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

Rule P38 – Prestige Travel Companion outlines the coverage in more detail. Rate Pages **Exhibit 10 – Base Rates** has been updated to reflect this coverage.

Prestige Lifetime Original Equipment Manufacturer

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

Rule P39 –

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

Prestige New Car Extender

This endorsement includes the following coverages:

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

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

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

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

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

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

Agreed Value

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

BookTransfer Rate Stabilization

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

Towing andLabor

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

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

Connections Ultimate Service

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

Hanover Family Discount

A discount will be applied at new business to any named insured who was most recently listed as a driver on their parents' Hanover policy, and who meets the criteria outlined in **Rule R55 –**

Hanover Family Discount. Please refer to rate pages, **Exhibit 28 – Hanover Family Discount**, for corresponding pricing.

TeenDriver Improvement Discount

A TeenDriver discount is applied if a child of the named insured successfully completes a Hanover approved driver improvement course. Please refer to the included rule guide, **Rule**

R58 TeenDriver Improvement Discount, and rate pages, **Exhibit 22 – Youthful Discount**, for corresponding rule and pricing.

SmartPath Discount

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

ParentChoice Discount

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

Rule Guide Updates

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

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

We have removed M2 and M3, which relate to billing fees. Billing fees are filed separately under our countrywide billing fee filing, SERFF number HNVX-G128067999.

Rule Guide, Rate Pages, andRate Order of Calculations Format

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

Item Key: 726066

Date Submitted: 01/11/2019

GUIDEONE MUTUAL INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine
Oil and Gas Program

of Policyholders: 0

Company Reference: IMLA020119OG-RR01

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

The above-captioned company is introducing an Oil and Gas Program for its Commercial Inland Marine line.

The company is adopting ISO Filing Designation Numbers CM-2016-RLA1 and RP-2004-RCM1.

A loss cost multiplier of 1.944 is proposed.

Companion forms (Item Key Number 725864 or Company Reference Number IMLA020119OG-F01) were still pending as of 01/22/2019.

There is no rate impact associated with this filing.

Item Key: 726142

Date Submitted: 01/14/2019
 RADIAN GUARANTY INC.
 6 - Mortgage Guaranty
 Initial Rate and Rule

Mortgage Guaranty
 Initial Rate and Rule
 Risk Based Pricing Program

of Policyholders: 0
 Company Reference: RAD-136
 Requested Effective Dates - New: 01/14/2019 Renewal: N/A

The above-captioned company wishes to file initial rate and rule for its Risk-Based Pricing Program for use with its Mortgage Guaranty program.

This company is a monoline mortgage guaranty insurer which covers residential mortgage loans originated by its lender-customers.

With this filing, the company allows for a more granular and dynamic pricing structure. It will allow lenders and borrowers a more precise pricing structure enabling increased accuracy of risk and return, as well as a reduction in cross-subsidization. This program will include both borrower-paid (BPMP) and lender-paid (LPMP), single and monthly rates for both banks and credit unions.

The risk-based pricing program will exist concurrently with the company's currently filed standard programs, however, the insured customers will be required to select either standard pricing or risk-based pricing for exclusive use. It is not permitted for a customer to use risk based pricing in conjunction with other programs.

This filing will have no impact on existing insured loans, because the proposed rates will apply only to new insurance written. This is a new program that does not replace or supersede any other rate currently filed; therefore there is no rate impact.

Mortgage insurance rates are set at coverage inception for the insured loan and are fixed for the life of that loan. Coverage is continuous, rather than for a specific term followed by renewals. These proposed rates will remain in effect for the life of the policies insured after the effective date with no opportunity for later rate changes for these policies.

The rates are subdivided into loan-to-value (LTV) ration, coverage level and credit score combinations, similar to the company's currently filed rates. However these rates are substantially more granular in that credit scores are classified into a greater number of buckets. The narrower range of credit scores in each bucket results in a more precise rating.

The rates are organized differently and also vary across substantially the same risk characteristics as the company's standard rates. Additional rating factors include origination channel, loan amount, lender and rating tier. In addition to individual risk characteristics, the program considers the joint impact of combinations of risk characteristics. The resulting total rate is more precise because it tracks risk more closely than the company's standard rate cards.

Housing Market Classifications

Risk-based pricing introduces market classifications based on metropolitan statistical area delineations provided by the United States Office of Management and Budget (OMB).

Metropolitan Statistical Area (MSA) is defined as a geographical region with a relatively high population density and a high degree of social and economic integration within the core, as measured by commuting ties throughout the area.

Each MSA property is assigned a market classification, for properties not located in MSA's, market classifications are assigned at State level.

This program includes rating tiers to capture combined variations in expense and loss differentials including expected resiliency of the policy under financial stress. Estimated resiliency is based upon a combination of the borrower's assessed financial strength, including the stability and consistency of his/her source(s) income, the originating lender's loan manufacturing quality and performance, the quality of the loan servicing, and the regional housing market conditions to which the property is exposed. The program considers internal home price forecasts, which incorporate economic and housing market factors such as recent price trends, income, employment, and other national and local factors including economic shocks that may affect housing supply/demand and price levels. Expense differentials reflect variations in policy acquisition costs, policy servicing costs, and other expense considerations specific to business channels, lenders, and loan products. Each tier is mutually exclusive, meaning that any loan the company insure will fit only one of the tiers.

Derivation of the Rates

All the rates and adjustments are derived in the company's internal pricing model. Historical loss experience (i.e. default frequency and severity) is evaluated based on borrower, loan and property characteristics, and the housing market in which the property is located. This provides an estimate of future loss costs by those characteristics, as well as estimated future expenses such as origination, serving, fixed cost allocation and loss adjustment expenses.

Not only do expected losses and expenses vary across the above listed characteristics, but so does the expected duration of the policy, and thus the expected duration of premium flow, until termination. In addition, the government-sponsored enterprise (GSE) the mortgage insurance capital requirement mandated by private mortgage insurer eligibility requirements (PMIER's) vary significantly by LTV and credit score category.

Hence all proposed rates are based on long-term projections of premiums, losses, prepayment potential, expenses, taxes, investment income, required levels of capital, and return on that capital over the expected life of the loan, all modeled over multiple years for each individual set of loan characteristics. Rate adjustments are derived in the same manner, as the difference between the modeled rate with an without a particular characteristic.

This is the same rate modeling process underlying the currently filed rates, however the risk-based pricing calculations are performed at a more granular level, with some additional factors as discussed above.

The company provides private mortgage insurance to protect lenders from default-related losses, facilitate the sale of low-down payment mortgages in the secondary market and enable homebuyers to purchase homes.

The company had requested an effective date of January 14, 2019.

Item Key: 726257

Date Submitted: 01/15/2019
Berkley National Insurance Company
17 - Other Liability
Initial Rate and Rule

Directors & Officers Liability

of Policyholders: 0
Company Reference: 19-BHFL-1-R

Item Key: 726313

Date Submitted: 01/16/2019
HARLEYSVILLE INSURANCE COMPANY
1 - Property
Initial Rate and Rule

Commercial Property (Fire and Allied Lines)
Initial Rate and Rule
Commercial Output Program

of Policyholders: 0
Company Reference: COPMH09242018-1-H
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The above-captioned company wishes to submit initial rates and rules for its Commercial Output Program for use with its Commercial Property program.

With this filing, the company is introducing its Commercial Output manual to be used in conjunction with AAIS's (American Association of Insurance Services) Commercial Output program version 3.2 and multi-line Terrorism Supplement 01.15. The company is also introducing Equipment Breakdown Coverage rules to cover such things as:

- Direct Property Coverage
- Time Element Coverage
- Additional Coverages
 - Data Restoration
 - Expediting Expenses
 - Hazardous Substances
 - Spoilage

The company propose a base rate of 5.86% of the property premium per location and include the following sublimit coverages:

Coverage		Sublimit
Expediting Expenses	\$250,000	
Hazardous Substances	\$250,000	
Spoilage	\$250,000	
Data Restoration	\$250,000	

Fungus, Wet Rot, Dry Rot and Bacteria	\$15,000
Ordinance or Law	\$250,000
Public Relations	\$5,000
Resultant Damage to Animals	\$25,000

Property Damage Rates

	Earned Location Count	Frequency	Severity	Loss Cost (Frequency x Severity)
Single Location	14%	2.24%	\$16,489	\$369
Multi (more than 1 location)	86%	0.34%	\$31,013	\$105
Total	100%	0.61%	\$23,380	\$143

The proposed Optional Property Damage deductible factors are based on the type of exposure, the deductible amount, and the Building and Contents value.

The Optional Sublimit base rates includes a \$25,000 sublimit for various types of coverage. Instead of different charges for increasing these sublimit they have been typically kept small because most insureds request that all sublimit be increased to the same level, even if the exposure for some is minimal. This would keep the total charge for the increased sublimit more affordable.

The Optional coverage for Business Income (BI) and Extra Expense (EE) Coverage the proposed based rates are based on ISO 2013 Loss Costs. Multi-Locations Adjustment Factors that adjust for the progressive economies of scale for procuring, processing and servicing multi-location risks apply to Business Income and Extra Expense coverage.

The optional Service Interruption (SI) Coverage factor is to include it is based upon a representative loading from the ISO Division Two rule for this coverage.

The Risk Modification Factors are similar to those in the ISO Division Two CLM except some individual categories are capped at a lower level (10% instead of ISO's 20%).

Any other IRPM or Scheduling Rating Plans will not apply to the Equipment Breakdown premium.

The Equipment Breakdown premiums are not subject to any package credits, expense modifications factors,, or any other modification.

The company has withdrawn the Earthquake and Flood independent rules from this filing and will be using AAIS Commercial Outout Program Rule 5.3 for the Flood coverage and Rule 5.4 for Earthquake coverage.

The corresponding form(s) filing, LDI Form Filing No. 726322, Company Form Filing No. COPMH09242018-1-H was approved with an effective date of June 1, 2019.

Item Key: 726445

Date Submitted: 01/17/2019

Berkley National Insurance Company
 BERKLEY REGIONAL INSURANCE COMPANY
 TRI-STATE INSURANCE COMPANY OF MINNESOTA
 RIVERPORT INSURANCE COMPANY
 16 - Workers Compensation
 Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-6.603**

Overall \$ Impact: **\$-277,166**

of Policyholders: **205**

Company Reference: BSS-WC-2018-2025-RA-LA-31668

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 709836, which resulted in an overall 0.00% rate revision, effective 10/01/2018.

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 multiplier:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
Berkley National Insurance Company	1.510	1.310
Berkley Regional Insurance Company	2.600	2.260
Tri-State Insurance Company of Minnesota	2.000	1.740
Riverport Insurance Company	2.000	1.740

There is an overall -6.603% rate decrease or -\$277,166 as a result of this filing.

There will be 205 Louisiana policyholders affected by this filing.

Item Key: 726450

Date Submitted: 01/17/2019
 NORCAL Mutual Insurance Company
 11 - Medical Malpractice
 Revised Rate and Rule

Medical Malpractice
 Medical Professional Liability Insurance Program
 Schedule Rating Plan

Overall % Impact: **-0.3**
 Overall \$ Impact: **-\$1,065**
 # of Policyholders: **16**
 Company Reference: LA19003
 Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 333878, effective June 1, 2016.

The company is making the following revisions:

- **Section I. General Rules**
 - H. Cancellation and Non-renewal
 - The provision allowing a policy to be short rated has been delete.
 - N. Information and Network Security Insurance
 - Introducing this new rule allows insureds to elect higher limits of coverage for this mandatory coverage for additional premium. The higher limits are optional, and if purchased, they will replace the basic limits that would otherwise be provided for no additional premium.
- **Section III: Health Care Professionals**
 - A. Eligibility and General Premium Calculation
 - 2. Locum Tenens - Rule is being modified to change "may be" to "will be".
 - 3. Blended Rate - Rule being modified to restrict the waiver of blended rating to insureds who have attained age 55 or older.
 - 6. Per-Exposure Rating - The Per-Patient Rating method is updated for use with a wider range of medical specialties. This rating method was previously only available to emergency medical and urgent care practices, but is now being expanded to a wider range of specialties, including anesthesiology, family medicine, hospitalist, internal medicine, pain management, pathology, pediatrics, and radiology. Each specialty has an assigned conversion factor and exposure unit (patient visits, reads, or ACU Units) used to calculate the premium. As a result of these changes, the name is also being updated to "Per-Exposure Rating".
 - B. Premium Calculation Details
 - 2. Specialty Class Plan
 - b. Health Care Extenders - Updating the Perfusionist, Physician Assistant, Radiology Assistant and Surgeon Assistant class codes. Surgical Assistant is being changed to Surgeon Assistant to distinguish it from the Physician/Surgeon specialty of the same name.
 - 3. Rate Tables
 - b. Health Care Extender Rating Factors - Classes 9030 and 9060 are being deleted. The rate for Class 9025 is being changed from 25% to 20%.
 - 4. Premium Modification Factors
 - Note: All references to Per-Patient Visit rating are being changed to Per-Exposure rating.
 - a. Part-time Practice Discount - Revising to allow the discount to be applied when an insured's practice averages out to 20 hours per week.
 - f. Group Size Discount - Is now available to groups being rated on a Per-Exposure basis.
 - h. Schedule Rating - Expanding to include new categories for which a credit or debit may be applied.
 - j. Sizable Risk Rating - Deleting.
 - j. Retrospective Rating - Introducing this optional rating plan.
 - k. Suspension of Coverage - Updating to allow exceptions to the minimum premium retention for insureds whose reason or suspending their coverage is due to medical or military leave.
 - l. Voluntary Deductibles - Updating to include specific deductibles an deductible factors.
 - m. Surcharge Program - Updating for clarity.

These changes will result in a **-0.3%** rate decrease or **-\$1,065**.

There will be **16** Louisiana policyholders affected by this rate decrease.

A schedule rating plan is included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 726457, Company Form Filing No. LA19004, was

approved effective July 1, 2019.

Item Key: 726476

Date Submitted: 01/17/2019
Louisiana Citizens Property Insurance Corporation
1 - Property
Revised Rate only

Personal Property (including Homeowners)
Fair and Coastal Plans
Annual base rate change and
Introduction of tier factors

Overall % Impact: **4.2**
Overall \$ Impact: **\$2,578,000**
of Policyholders: **37000**
Company Reference: 06012019
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last adjustment to this program was approved in March 2018 (Item Key #692772) and resulted in an overall rate increase of +2.7% to be effective June 1, 2018 for both new and renewal business.

Louisiana Citizens Property Insurance Corporation (LCPIC) states "We were directed at LCPIC's January 10, 2019 board meeting to file a proposed rate change of +4.2% for all personal lines. This amount was arrived at by following the Louisiana statutes which relate to our ratemaking process. Included within this submission are proposed tier factors which apply rate adjustment factors based on a subset of policy characteristics".

With this filing, along with the base rate revision, LCPIC proposes to introduce tier factors for both new and renewal residential forms. Each of LCPIC's inforce policies will be assigned to one of thirty one tiers based on specific characteristics. It is LCPIC's intention to move to the "ultimate" tier factor over three years. The "ultimate" rate adjustment factor was used as opposed to what LCPIC is proposing to use for the first year which are tempered tier relativities to help minimize the impact to any individual policy annual rate change.

This will result in an overall rate increase of +4.2% or +\$2,578,000 (37,000 policyholders).

Item Key: 726477

Date Submitted: 01/17/2019
EVEREST NATIONAL INSURANCE COMPANY
EVEREST PREMIER INSURANCE COMPANY
EVEREST DENALI INSURANCE COMPANY
17 - Other Liability
Revised Rule only

Commercial General Liability

of Policyholders: **0**
Company Reference: LA-GL-20042357R
Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

Item Key: 726520

Date Submitted: 01/18/2019
HARLEYSVILLE INSURANCE COMPANY
1 - Property
Installment Program

Commercial Property (Fire and Allied Lines)
Installment Plan - Deferred Premium Payment Plan
Commercial Output Program

of Policyholders: **0**
Company Reference: CLMH09242018-1-H
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The above-captioned company wishes to submit its Deferred Premium Payment plan for the Commercial Property Output Program.

The total premium for a policy is due and payable at the beginning of the policy period unless the policy is issued on a deferred premium payment basis in accordance with the following rules.

The down-payment consists of 10% of the premium and any surcharges or assessment charges on the policy, with no service fee. The remaining of the balance will be divided by the number of remaining installments. The total of all payments would equal 100%. Each installment will be calculated at whole dollar amounts.

All installments will have a \$6 service fee charge.

Payment Options

- **Two-Payment Plan** - premium should be a minimum of \$1,000.
 - (1) Down-payment - 55% of the premium plus any surcharges or assessment charges.
 - (2) Six months later the 2nd payment would be 45% of the premium plus \$6 service fee.
- **Four-Payment Plan** - premium should be a minimum of \$1,000.
 - (1) Down-payment - 32.5% of the premium plus any surcharges or assessment charges.
 - (2) Three months later the 2nd payment would be 22.5% of the premium plus \$6 service fee.
 - (3) Three months later the 3rd payment would be 22.5% of the premium plus \$6 service fee.
 - (4) Three months later the 4th payment would be 22.5% of the premium plus \$6 service fee.
- **Nine-Payment Plan** - premium should be a minimum of \$2,500.
 - (1) Down-payment - 20% of the premium plus any surcharges or assessment charges.
 - (2) One month later the 2nd payment would be 10% of the premium plus \$6 service fee.
 - (3) One month later the 3rd payment would be 10% of the premium plus \$6 service fee.
 - (4) One month later the 4th payment would be 10% of the premium plus \$6 service fee.
 - (5) One month later the 5th payment would be 10% of the premium plus \$6 service fee.
 - (6) One month later the 6th payment would be 10% of the premium plus \$6 service fee.
 - (7) One month later the 7th payment would be 10% of the premium plus \$6 service fee.
 - (8) One month later the 8th payment would be 10% of the premium plus \$6 service fee.
 - (9) One month later the 9th payment would be 10% of the premium plus \$6 service fee.

Twelve-Payment Plan - premium should be a minimum premium of \$5,000.

- (1) Down-payment - 17.5% of the premium plus any surcharges or assessment charges.
- (2) One month later the 2nd payment would be 7.5% of the premium plus \$6 service charge.
- (3) One month later the 3rd payment would be 7.5% of the premium plus \$6 service charge.
- (4) One month later the 4th payment would be 7.5% of the premium plus \$6 service charge.
- (5) One month later the 5th payment would be 7.5% of the premium plus \$6 service charge.
- (6) One month later the 6th payment would be 7.5% of the premium plus \$6 service charge.
- (7) One month later the 7th payment would be 7.5% of the premium plus \$6 service charge.
- (8) One month later the 8th payment would be 7.5% of the premium plus \$6 service charge.
- (9) One month later the 9th payment would be 7.5% of the premium plus \$6 service charge.
- (10) One month later the 10th payment would be 7.5% of the premium plus \$6 service charge.
- (11) One month later the 11th payment would be 7.5% of the premium plus \$6 service charge.
- (12) One month later the 12th payment would be 7.5% of the premium plus \$6 service charge.

The company will also be using the following fees:

- \$25 for NSF fee
- \$15 for late fee

The company uses Wolters Kluwer for its cancellation notices.

Item Key: 726533

Date Submitted: 01/18/2019

ZURICH AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Employers Liability

Overall % Impact: **13.9**

Overall \$ Impact: **\$13,459**

of Policyholders: **29**

Company Reference: 42138

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

The last rate adjustment for the above captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 278029 effective 02/07/2012.

With this filing, the company is proposing a rate increase of the Base Rates and Minimum Premiums associated with its Employment Practices Liability Staffing Program.

These changes will result in a +13.9% rate increase or +\$13,459.00.

There will be 29 Louisiana policyholders affected by this rate increase.

Item Key: 726551

Date Submitted: 01/18/2019

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability

of Policyholders: **0**

Company Reference: ORSIU-PML-18 (DO)

With this filing, the company is introducing the initial rates and rules for its Directors and Officers Liability portion of its Professional Liability Portfolio Program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 726541, Company Form Filing Number ORSIU-PML-18 was disapproved.

Item Key: 726552

Date Submitted: 01/18/2019
 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Employment Practices Liability

of Policyholders: 0

Company Reference: ORSIU-PML-18 (EPL)

With this filing, the company is introducing the initial rates and rules for its Employment Practices Liability portion of its Professional Liability Portfolio Program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 726541, Company Form Filing Number ORSIU-PML-18 was disapproved.

Item Key: 726555

Date Submitted: 01/18/2019
 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Fiduciary Liability

of Policyholders: 0

Company Reference: ORSIU-PML-18 (FID)

With this filing, the company is introducing the initial rates and rules for its Employee Benefits/Fiduciary Liability portion of its Professional Liability Portfolio Program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 726541, Company Form Filing Number ORSIU-PML-18 was disapproved.

Item Key: 726558

Date Submitted: 01/18/2019
 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Professional Liability / E & O

of Policyholders: 0

Company Reference: ORSIU-PML-18 (PL)

With this filing, the company is introducing the initial rates and rules for its Professional Liability portion of its Professional Liability Portfolio Program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 726541, Company Form Filing Number ORSIU-PML-18 was disapproved.

Item Key: 726565

Date Submitted: 01/18/2019
 AMERICAN FIRE AND CASUALTY COMPANY
 OHIO CASUALTY INSURANCE COMPANY, THE
 LIBERTY MUTUAL INSURANCE COMPANY
 SAFECO INSURANCE COMPANY OF AMERICA
 GENERAL INSURANCE COMPANY OF AMERICA
 FIRST NATIONAL INSURANCE COMPANY OF AMERICA
 AMERICAN STATES INSURANCE COMPANY

24 - Surety

Revised Rate and Rule

Surety

Revised Rates and Rules

Merit Rating Plan

of Policyholders: 0

Company Reference: 2018-MU-8-SURETY-R

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

The above-captioned companies are submitting this filing to revise their Merit Rating Plan.

The purpose of this Rating Plan is to reflect those characteristics that are not already reflected in the rates. These characteristics include:

- Experience and financial strength of the Principal
- Character, capability and credit of the Principal
- Industry risk
- Bond provisions
- Reinsurance availability and costs
- Any uncommon factors that either enhance or detract from the risk

Special conditions that may be imposed based on the above characteristics include:

- Collateral deposit
- Control or custody property
- Waivers
- Underlying insurance
- Subordination agreements

The companies are making the following revisions along with formatting changes:

- **Global Accounts**
 - \$2.00 per M
 - A company which has significant national or international operations, signs an agreement protecting the surety from loss, has a stockholder equity in excess of \$300,000,000 and purchases domestic surety bonds, required in the normal course of business, which generates premium of \$35,000 or more.
- **Premier Accounts**
 - \$1.00 per M
 - A company which has significant national or international operations, signs an agreement protecting the surety from loss, has a stockholder equity in excess of \$400,000,000 and purchases domestic surety bonds, required in the normal course of business, which generates premium of \$50,000 or more.

These changes will give the companies the flexibility they need to compete in the marketplace.

There is no rate impact associated with this filing.

The companies are requesting an effective date of April 1, 2019.

Item Key: 726658

Date Submitted: 01/22/2019
 AMERICAN NATIONAL GENERAL INSURANCE COMPANY
 ANPAC LOUISIANA INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule

Private Passenger Automobile
 Private Passenger Automobile Program
 Rule Revision

Company Reference: 17-MC-PA-180508R
 Requested Effective Dates - New: 02/15/2019 Renewal: 02/15/2019

With this filing, the companies propose to introduce a widowed marital status. The widowed status will receive the same rating factors as married and partnership status. The companies further introduce a Rideshare Endorsement.

There is no rate impact associated with this filing.

Item Key: 726659

Date Submitted: 01/22/2019
 United Services Automobile Association
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY
 19 - Private Passenger Automobile
 Revised Rate and Rule

Private Passenger Automobile
 Private Passenger Automobile Program
 Rate and Rule Revision

Overall % Impact: **+3.800%**
 Overall \$ Impact: **\$9,546,587**
 # of Policyholders: **96640**
 Company Reference: LA1802149
 Requested Effective Dates - New: 04/27/2019 Renewal: 06/12/2019

The last rate revision to this program was +15.8% (+\$34,018,294) which was approved under LDI Item Key #687886 with effective dates of 3/19/2018 for new business and 6/12/2018 for renewal business.

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

- Base rates;
- Expense fees;
- Rental Reimbursement Rates (USAA);
- Uninsured Motorist Increased Limit Factors;
- Multi-Car Discount;
- Storage Discount;
- Age Gender Marital Status;
- Excess Vehicle Factor within Age-Gender Marital Status rating variable;
- Policy Advantage (USAA and USAA-CIC);
- Operator Driving Experience;
- Accident Forgiveness;
- Operator Vehicle Relationship;
- Premier Driver Level;
- Conviction Surcharges; and
- Accident Surcharges.

The rate impact associated with this filing is +3.8% (+\$9,546,587), affecting 96,640 policyholders.

Item Key: 726665

Date Submitted: 01/22/2019
 GUIDEONE MUTUAL INSURANCE COMPANY
 19 - Commercial Automobile
 Initial Rate and Rule

Company Reference: BAPLA100118GE-RA01
 Requested Effective Dates - New: 03/07/2019 Renewal: N/A

Item Key: 726776

Date Submitted: 01/23/2019
 QBE INSURANCE CORPORATION
 17 - Other Liability
 Revised Rule only
 Professional Liability
 PLUS Program
 # of Policyholders: **0**
 Company Reference: 19-6133-LA-RULES

Item Key: 726839

Date Submitted: 01/23/2019
 MASSACHUSETTS BAY INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: **0**

Company Reference: CW-PR-18105RR
 With this filing, the company is introducing its initial rates and rules for its Small Business Advantage Professional Liability Program. This product offers Professional Liability and limited general liability coverage for risks and revenues up to \$250,000.

There is no rate impact associated with this initial filing.

The corresponding form(s), LDI Form Filing Number 726778, Company Form Filing Number CW-PR-18105F was approved effective 02/05/2019.

Item Key: 726857

Date Submitted: 01/23/2019
 MARKEL AMERICAN INSURANCE COMPANY
 MARKEL INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption

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

of Policyholders: **0**
 Company Reference: GL-2018-BGL1/IALL1
 Requested Effective Dates - New: 08/15/2019 Renewal: 08/15/2019

Item Key: 726895

Date Submitted: 01/24/2019
 NOVA CASUALTY COMPANY
 17 - Other Liability
 Revised Rate and Rule

Commercial General Liability
 National Photographers Risk Purchasing Group

of Policyholders: **192**
 Company Reference: CW-GL-18548RR
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

With this filing, the company is introducing new initial rates and rules for its new target market which includes members of the National Photographers Risk Purchasing Group ("RPG"). The RPG is a risk purchasing group comprised of photography hobbyists and photojournalists. We have separated the RPG into two (2) segments: Professional Press Photographers and Professional Photographers. The Professional Press Photographers segment will provide coverage for photojournalists. The Professional Photographers segment will provide coverage for photography hobbyists.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 723973, Company Form Filing Number CW-GL-18548F was approved effective 01/01/2019.

Item Key: 726968

Date Submitted: 01/24/2019
 Arch Insurance Company
 9 - Inland Marine
 Revised Rate only

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

Overall % Impact: **3.450**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**

Company Reference: ARCH-18-162-A
 This is a re-submission of Item Key Number 724703, which was withdrawn by the company prior to review/implementation.

The above-captioned company is revising rates and rules for its Wholesale Travel Insurance Program.

The company proposes adding some coverage plans and removing some of the currently offered ones.

This filing will result in an overall rate increase of +3.45% or premium increase of \$0.00 affecting 0 policyholders.

Item Key: 727000

Date Submitted: 01/25/2019
 HOMESITE INSURANCE COMPANY
 4 - Homeowners
 Revised Rate and Rule

Homeowners Program

Overall % Impact: **8.0**
 Overall \$ Impact: **\$132,958**
 # of Policyholders: **5550**
 Company Reference: LA-HO-19-034
 Requested Effective Dates - New: 04/28/2019 Renewal: 05/02/2019

The last adjustment to this program was approved in April 2017 (Item Key #391044) and resulted in an overall rate increase of +1.2% (amended from +1.3% and corrected from +14.9%) to be effective May 12, 2017 for new business and June 29, 2017 for renewal business.

With this filing, the company proposes the following:

Base Rates (HO 00 04 Only)

Base rates for both Other than Windstorm or Hail and Windstorm or Hail were extended from integer to two decimal places.

Rate Adjustment Factor (HO 00 04 Only)

The company is adding the Rate Adjustment Factor (Rule 301.A.8) to the Rates and Rules Manuals. The Rate Adjustment Factor will be used to apply a level rate change to all policyholders. The initial factor for the Homeowner Program is selected as 1.080 and therefore the impact to each policyholder will be +8.0%. Manual rule pages (Premium Computation) have been changed and rules have been renumbered to accommodate the new Rate Adjustment Factor. Also, the manual edition dates have been updated. These changes will result in an overall rate increase of **+8.0%** or **+\$132,958** (5,550 policyholders).

Item Key: 727056

Date Submitted: 01/25/2019
 CRUM & FORSTER INDEMNITY COMPANY
 NORTH RIVER INSURANCE COMPANY, THE
 UNITED STATES FIRE INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only

Commercial General Liability
 Social Services and Youth Servicing Organization Program

of Policyholders: **0**
 Company Reference: 2018 SOCIAL SERVICES GLEE R
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

With this filing, the companies are introducing a new optional endorsement for use with the above-captioned program.

Rule 197. Social Services General Liability Enhancement Endorsement - This endorsement applies only to the Social Services and Youth Servicing Organizations Program. The General Liability Enhancement Endorsement will not be applicable to risks in the Social Services and Youth Servicing Organization Program. Instead, MG 22 005, Social Services General Liability Enhancement Endorsement, will be used for all risks in that program. This endorsement provides a package of coverages commonly provided by our competitors and needed by such risks. There is no charge for this endorsement.

The corresponding form(s), LDI Form Filing Number 727050, Company Form Filing Number 2018 SOCIAL SERVICES GLEE F is pending approval.

Item Key: 727062

Date Submitted: 01/25/2019
 WESTPORT INSURANCE CORPORATION
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY
 NORTH AMERICAN ELITE INSURANCE COMPANY
 1 - Property
 Revised Rule only

Commercial Property (Fire and Allied Lines)
 Revised Rule
 Terrorism Property Tier Filing

of Policyholders: **0**
 Company Reference: LA-18-21454
 Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

The last adjustment to this program occurred in December 2009 under the Prior Approval provision (Item Key #250262) with an effective date of January 15, 2010.

The above-captioned companies wish to submit Terrorism Property Tier filing for their Commercial Property program.

The companies are filing revised terrorism forms and form rules and also submitting new forms and form rules for this program. They are as follow:

1. Consolidate non-standard fire policy ("NSFP") and standard-fire policy ("SFP") forms/rules into one, so that one version can be used in either a SFP or a NSFP state. If approved, this would eliminate the need to have different SFP and NSFP versions of forms/form rules.
2. Update the Disclosure of Premium forms by adding a Cap on Losses section and incorporating the actual 2015-2020 federal share amounts into the form. If approved this would eliminate the need to populate the schedule with the applicable federal share of terrorism losses depending on the given year.
3. Add Forms/form rules which could be used in the event TRIA expires on December 31, 2020 and is not renewed or reauthorized.

The following gives instructions on the usage of Terrorism Endorsement Options that may be attached to the policies that become effective while the Terrorism Risk Insurance Program is in effect. Policies that begin in the last calendar year of the Federal Program may require the use of two endorsements due to the anticipated

mid-term termination of the Terrorism Risk Insurance Program.

1. When coverage for certified acts of terrorism is provided, use **Cap On Losses From Certified Acts of Terrorism Endorsement SP 4 641**.
 - o Coverage for certified acts of terrorism is subject to the statutory cap on liability for losses and subject to the nuclear hazard exclusion and all other underlying policy exclusions. Coverage for acts of terrorism that are not certified (for example, acts which do not exceed the dollar threshold for federal certification or acts which occur outside the jurisdictional boundary of the federal program) is not subject to the statutory cap.
2. When coverage for certified acts of terrorism is not provided, use **Exclusion of Certified Acts of Terrorism Endorsement SP 4 661**.
 - o The exclusion does not extend to acts of terrorism that are not certified (for example, acts which do not exceed the dollar threshold for federal certification or acts which occur outside the jurisdictional boundary of the federal program).
3. **Exclusion of Other Than Certified Acts of Terrorism endorsement SP 4 161**.
 - o When coverage for acts of terrorism which are not a certified act of terrorism which are not a certified act of terrorism or which would meet all the criteria necessary to be a certified act of terrorism pursuant to the federal Terrorism Risk Insurance Act except such act resulted in aggregate losses of \$25 Millions or less that occurred within a 72-hour period.
4. **Limitation of Coverage for Certified Act of Terrorism (Sub-Limit on Annual Aggregate Basis) Endorsement SP 4 664**.
 - o Limit coverage for terrorism by writing coverage at a sub-limit (lower limit than the limit that applies to other perils). The sub-limit applies on an annual aggregate basis.
5. **Disclosure Pursuant to Terrorism Risk Insurance Act Endorsement SP 6 069**, which responds to the Treasury Guidance on line item disclosure.
 - o Policies that Begin Prior to the 4 Last Calendar Year of Federal Program Disclosure of Premium attributable to coverage for certified acts of terrorism, and disclosure of federal participation in payment of potential terrorism losses and the existence of the 100 billion cap is a condition for reimbursement under the federal program.
6. **For Policies that Begin in the Last Calendar Year of Federal Program**
 - o **Disclosure of Premium Through End of Year For Certified Act of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act) Endorsement SP 6 068**
 - Policies that begin in the 4 last Calendar Year of the Federal Program and extend into the following year, when a Conditional Exclusion is used and premium is being disclosed only for the period during which the Federal Program is in effect.

Disclosure of Premium and Estimated Premium for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act) Endorsement SP 6 067.

- Policies that begin in the last Calendar Year of the Federal Program and extend into the following year, when premium is being disclosed for the period during which the Federal Program is in effect and estimated premium is being disclosed for the remainder of the policy term.

Instruction on the Usage of Conditional Terrorism Endorsement Options

- Policies that become effective during the last calendar year of the Federal Program with a policy term that extends past the termination date of that program.
- Policies written to become effective after the scheduled termination date of the Federal Program, if the disposition of such program is uncertain at the time the policy is written

The following conditional endorsements options provide insurers with tools to address terrorism exposures given the anticipated termination of the Federal Program, which may occur during the policy period. The provision of the conditional endorsement will apply commencing when the Federal Program terminates or is extended without "make available" requirements and with certain changes (revised definition of terrorism; or terrorism coverage made subject to terms or conditions different from those that apply to other events; or increase in insurer retention of or participation in losses). If these conditions do not occur, the provisions of the conditional endorsement will not become effective on the policy.

1. **Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) Endorsement SP 6 527**
 - o Attach to exclude terrorism coverage.

Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) Endorsement SP 6 528

- Attach to exclude coverage for terrorism that involves nuclear, biological or chemical materials (thereby leaving intact any underlying coverage for terrorism that does not involve nuclear, biological or chemical material).

Instruction on the Usage of Terrorism Endorsement Options that may be Attached to:

- Policies that become effective on or after the date when the Terrorism Risk Insurance Program has terminated.
- Policies that become effective on or after the date when an Extension of the Terrorism Risk Insurance Program has gone into effect, if the program was extended without make-available requirements and with certain changes (revised definition of Terrorism; or Terrorism Coverage made subject to terms or conditions different from those that apply to other events; or increase in insurer retention of or participation in losses).

1. **Exclusion of Terrorism Endorsement SP 16 994**
 - o Attach to exclude terrorism.
2. **Exclusion of Terrorism involving Nuclear, Biological or Chemical Terrorism Endorsement SP 16 995**
 - o Attach to exclude coverage for terrorism that involves nuclear, biological or chemical material (thereby leaving intact any underlying coverage for terrorism that does not involve nuclear,

biological or chemical material).

Limitation of Coverage For Terrorism - Sub-Limit on Annual Aggregate Basis Endorsement SP 16 996

- Attach to provide coverage for terrorism subject to an annual aggregate sub-limit (and subject to underlying policy provisions including exclusion such as the nuclear hazard exclusion and war and military action exclusion).

Standard Fire Policy

The following chart categorizes SFP applicability by state, providing the information necessary to identify risks that require fire following terrorism coverage.

SFP states, mean states in which there is a standard fire policy statute or regulation that does not contain an exception for terrorism, thereby requiring coverage for fire following an act of terrorism. States that are "SFP with Commercial Inland Marine Exemption", the SFP does not apply to that line of business. "Non-SFP" states, mean those that do not have a standard fire policy requirement, or whose SFP contains a terrorism exception.

1. The affected lines of business in this category are: Commercial Property, Commercial Inland Marine, Farm, Businessowners, Capital Assets and Agricultural Capital Assets.
2. The affected lines of business in this category are: Commercial Property, Farm, Businessowners, Capital Assets and Agricultural Capital Assets.
3. In Connecticut, Massachusetts and Virginia, the SFP enables an exclusion of fire following a "certified act of terrorism" while TRIA remains in effect. Fire coverage is required following an act of terrorism that is not a "certified act of terrorism". Upon termination of TRIA, the SFP in each of these states will not enable an exclusion of fire following an act of terrorism.
4. In Idaho, the SFP allows for an exclusion of fire following an act of "terrorism", a defined by former Idaho H.B. 160. The definition of "terrorism" in Idaho statute relates only to terrorism committed by or on behalf of a foreign person or interest; this definition is not dependent on the status of TRIA.
5. In Arizona, the SFP allows for an exclusion of fire following an act of "terrorism", with the exception that a policy insuring real property used predominantly for residential purpose and which consists of not more than four dwelling units must provide coverage for loss caused by fire resulting directly or indirectly from terrorism. Special Arizona endorsements for commercial residential risk are provided. Refer to Arizona rules for endorsement.
6. Oklahoma is listed here as a non-SFP state, as Oklahoma law enables the Insurance Commissioner to approve filing requests for deviations from SFP requirements. The Commissioner approved ISO filings excluding fire following terrorism. The ISO filings apply to companies who have adopted them in the usual manner.
7. Connecticut law prohibits the exclusion of coverage for loss by fire or other perils insured against in Condominium Associated policies, caused directly or indirectly by terrorism.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 727047, Company Form Filing No. LA-18-21454 - Terrorism Property Tier Filing was approved with an effective date of March 1, 2019.

Item Key: 727117

Date Submitted: 01/28/2019
ATLANTIC SPECIALTY INSURANCE COMPANY
17 - Other Liability
Revised Rule only

Commercial General Liability

of Policyholders: 0
Company Reference: 2018-GL-LA-RU-2074
Requested Effective Dates - New: 07/01/2019 Renewal: 07/01/2019

Item Key: 727122

Date Submitted: 01/28/2019
CONTINENTAL CASUALTY COMPANY
17 - Other Liability
Revised Rate and Rule

Professional Liability / E & O

Overall % Impact: 0.0
Overall \$ Impact: \$0
of Policyholders: 3100
Company Reference: 19-01826-R
Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

Item Key: 727141

Date Submitted: 01/28/2019

Federated Mutual Insurance Company
 FEDERATED SERVICE INSURANCE COMPANY
 FEDERATED RESERVE INSURANCE COMPANY
 9 - Inland Marine
 Revised Rule only

Commercial Inland Marine

of Policyholders: **0**
 Company Reference: IM-2019-2
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

The above-captioned companies are revising rules for their Commercial Inland Marine Program.

The companies are adding an endorsement and making some minor editorial changes.

Companion forms (Item Key Number 727136 or Company Reference Number IM-2019-2) were still pending as of 01/30/2019.

There is no rate impact associated with this filing.

Item Key: 727146

Date Submitted: 01/28/2019
 Federated Mutual Insurance Company
 FEDERATED SERVICE INSURANCE COMPANY
 FEDERATED RESERVE INSURANCE COMPANY
 17 - Other Liability
 Revised Rate and Rule

Commercial General Liability

Overall % Impact: **1.0**
 Overall \$ Impact: **\$27,992**
 # of Policyholders: **179**
 Company Reference: GL-2019-1
 Requested Effective Dates - New: 08/15/2019 Renewal: 08/15/2019

Item Key: 727177

Date Submitted: 01/28/2019
 LYNDON SOUTHERN INSURANCE COMPANY
 19 - Private Passenger Automobile
 Initial Rate and Rule

Private Passenger Automobile

of Policyholders: **0**
 Company Reference: LSIC PPA EMBARK 2019

Item Key: 727183

Date Submitted: 01/28/2019
 CHURCH MUTUAL INSURANCE COMPANY
 17 - Other Liability
 Installment Program

Commercial Umbrella and Excess
 Installment Plan

of Policyholders: **0**
 Company Reference: UMB-34
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

Item Key: 727187

Date Submitted: 01/28/2019
 Sompo America Insurance Company
 9 - Inland Marine
 Adoption

Commercial Inland Marine
 Adoption of various AAIS Designation Filing Numbers

Overall % Impact: **-2.1**
 Overall \$ Impact: **\$-1,315**
 # of Policyholders: **3**

Company Reference: 19-M-IMG-006
Requested Effective Dates - New: 05/15/2019 Renewal: 05/15/2019

The above-captioned company is introducing a Builders Risk Civil Works Project Program for its Commercial Inland Marine line.

The company is adopting AAIS Filing Designation Number: AAIS-2014-46R, AAIS-39R-1, and AAIS-2014-46LC.

The company will use a lost cost multiplier of 1.341.

This filing will result in an overall rate decrease of -2.10% or premium decrease of -\$1,315 affecting 3 policyholders.

Item Key: 727189

Date Submitted: 01/28/2019
Sompo America Insurance Company
SOMPO AMERICA INSURANCE COMPANY
9 - Inland Marine
Installment Program

Commercial Inland Marine
Installment Plan

of Policyholders: **0**

Company Reference: 19-IR-IMG-007
Requested Effective Dates - New: 05/15/2019 Renewal: 05/15/2019

The above-captioned company is introducing an Installment Program for its Builders Risk Program.

The company will offer various payment plans without any associated fees.

There is no rate impact associated with this filing.

Item Key: 727195

Date Submitted: 01/28/2019
LYNDON SOUTHERN INSURANCE COMPANY
17 - Other Liability
Initial Rate and Rule

Contractual Liability
Initial Rate and Rule

of Policyholders: **0**

Company Reference: LL-UCLIP-RATE MANUAL 10.18
The above-captioned company is introducing a Universal Contractual Liability Insurance Program for its Contractual Liability line.

This program provide coverage for Tire and Wheel, paintless dent repair, key replacement, exterior and interior protection, windshield, theft protection, prepaid maintenance, excess wear and tear, and vehicle service contracts.

Companion forms (Item Key Number 727250 or Company Reference Number AKMC-RAPSVSC 8.18) were acknowledged on 02/04/2019.

There is no rate impact associated with this filing.

Item Key: 727236

Date Submitted: 01/29/2019
HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
4 - Homeowners
Revised Rate and Rule

Homeowners Program

Overall % Impact: **4.0**
Overall \$ Impact: **\$457,785**
of Policyholders: **5400**

Company Reference: LA H061519
Requested Effective Dates - New: 06/15/2019 Renewal: 06/15/2019

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

With this filing, the companies propose the following:

Base Rate Revisions

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

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

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

Deductibles

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

Coverage A

The companies are revising existing Coverage A factors.

Insurance Score

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

Protection Class

The companies are revising protection class factors.

Age of Roof

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

Claims Surcharge

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

Multiline/Educator Discount

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

Educator Association Member Discount

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

Home Buyer Discount

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

Simplified Renters (Form 4 Only)

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

Rating Algorithm

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

Minimum Policy Premiums

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

Water Back Up

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

LA HO Manual

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

1. Clarifying language in the Waiver of Premium rule (Rule 3.5).
2. Making the Additional Interests - Described Location endorsement available for Forms HO 0001, HO 0002, HO 0003 and HO 0006 (Rule 3.8.5).
3. Making the Replacement Cost Loss Settlement Terms endorsement available for Form HO 0002 (Rule 6.4).
4. Change reference of electric cars to "neighborhood electric cars" to distinguish from road-capable EVs on the market today (Rule 6.33).
5. Revising the territory definitions for the Wind Portion of Premium Discount to accommodate for new proposed territories (Rule 6.47).

6. Revising language and rates in the Earthquake endorsement to be compliant with the current Earthquake form. This has a minimal effect on the Earthquake rates for the 3 Earthquake policies in force (Rule 7.1).
7. Revising the territory definitions for jewelry under the Scheduled Personal Property endorsement to accommodate for new proposed territories (Rule 7.9.7).
8. Revising the rates for Cellular Phone coverage in the Personal Articles Coverage endorsement (Rule 7.9.20).
9. Increasing the max additional amount of incidental coverage for association deductibles from \$25,000 to \$50,000 (Rule 7.16).

LA HO Premiums

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

These changes will result in an overall rate increase of +4.0% or +\$457,785 (5,400 policyholders).

Item Key: 727291

Date Submitted: 01/29/2019
MID-CONTINENT CASUALTY COMPANY
17 - Other Liability
Initial Rate and Rule

Commercial Umbrella and Excess

of Policyholders: **0**
Company Reference: LA-XS RATE MCC
Requested Effective Dates - New: 05/01/2019 Renewal: 05/01/2019

Item Key: 727294

Date Submitted: 01/29/2019
CHURCH MUTUAL INSURANCE COMPANY
16 - Workers Compensation
Loss Cost Adoption

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

Overall % Impact: **3.010**
Overall \$ Impact: **\$58,721**
of Policyholders: **432**
Company Reference: WC-51
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 691259, which resulted in an overall +3.160% rate increase, effective 05/01/2018.

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

The company will revise its loss cost multiplier from 1.907 to 2.017.

There is an overall +3.010% rate increase or +\$58,721 as a result of this filing.

There will be 4321 Louisiana policyholders affected by this filing.

Item Key: 727309

Date Submitted: 01/29/2019
American Modern Property And Casualty Insurance Company
4 - Homeowners
Revised Rate and Rule

Manufactured Home Program

Company Reference: 20181004-01
Requested Effective Dates - New: 07/09/2019 Renewal: 07/15/2019

The initial rates and rules for the above-captioned company's Manufactured Home Program were approved in September 2017 (Item Key #396050) to be effective May 15, 2018. That filing was a Transition/Conversion of business from American Western Home Insurance Company and American Southern Home Insurance Company to American Modern Property and Casualty Insurance Company.

With this filing, the company proposes the following changes:

Rules

- Updating C21 Mold and Remediation - 2. Property Sublimit is replacing Property Limit.
- Updating R12 Park Status - 4. added unknown to park status.
- Updating R23 Personal Property Loss Settlement Option - 1. added wording to include availability for owner, seasonal and tenant.
- Updating T01 General Territory Information - 4. changed to read "All Other territories".

Updates to the following rate tables:

Base Rate - has new rate for Dwelling and Equipment Breakdown, and updated the table version to 1.02.
 Earthquake Base Rate - new rates shown and updated to version 1.01.
 Personal Liability - new rates shown in table and updated to version 1.01.
 Premises Liability - new rates shown in table and updated to version 1.01.
 Territory - new rates shown in table and updated to version 1.01.
 Rental Rate - Windstorm or Hail included - new rates per \$100 shown in table and updated to version 1.01.
 Rental Rate - Windstorm or Hail Excluded - new rates per \$100 shown, as well as updated to version 1.01.
 Prior Lapse Surcharge - added factor for 0 to 7 days uninsured, and updated to version 1.01.
 Unit Value Relativity Curve (UVRC) - adding rows to include limits and factors \$251,000 to \$300,000 and updated to version 1.01.
 Personal Liability (Tenant Rating Tables) - new rates within table and updated to version 1.01.

There is no rate impact associated with this filing.

Companion forms (Item Key #727301) were still pending as of February 7, 2019.

Item Key: 727334

Date Submitted: 01/30/2019
 EVEREST NATIONAL INSURANCE COMPANY
 17 - Other Liability
 Initial Rate and Rule

Directors & Officers Liability

of Policyholders: 0
 Company Reference: LA-DNO-20042327R
 Requested Effective Dates - New: 03/01/2019 Renewal: 03/01/2019

Item Key: 727349

Date Submitted: 01/30/2019
 FCCI Insurance Company
 MONROE GUARANTY INSURANCE COMPANY
 NATIONAL TRUST INSURANCE COMPANY
 19 - Commercial Automobile
 Revised Rate only

Commercial Automobile
 Commercial Auto Program
 Rate Revision

- Additional Company Rules - Auto First Choice Coverage Endorsement

of Policyholders: 0
 Company Reference: CA-LA-22839RU
 Requested Effective Dates - New: 10/01/2019 Renewal: 10/01/2019

The last rate revision to this program was +9.9% or \$897,020 which was approved under LDI Item Key Number 691317 effective 8/1/2018 for both new and renewal business.

**The companies have a rate revision of +16.0% or \$1,560,907 which is pending under LDI Item Key Number 725486 to be effective 8/1/2019 for both new and renewal business.

With this filing, the companies propose to revise the premium associated with the Auto First Choice Coverage Endorsement in the Additional Company Rules - Auto First Choice Coverage Endorsement rule.

The corresponding form filing has been submitted under company tracking number CA-LA-22839F, LDI Item Key Number 727323.

There is no rate impact associated with this filing.

Item Key: 727350

Date Submitted: 01/30/2019
 AGCS MARINE INSURANCE COMPANY
 9 - Inland Marine
 Withdrawal of Rates or Rules

Pet Insurance Plans
 Withdrawal of rates or Rules
 Item Key 290021

of Policyholders: 0
 Company Reference: NLACM0618R

The above-captioned company is withdrawing its Pet Health Insurance Program for its Personal Inland Marine line.

The company is withdrawing Item Key Number 290021. Previously, the company had submitted a withdrawal from market filing (Item Key Number 338175). The last policy non-renewal date was 07/30/2017.

There is no rate impact associated with this filing.

Item Key: 727387

Date Submitted: 01/30/2019
MID-CONTINENT CASUALTY COMPANY
9 - Inland Marine
Initial Rate and Rule

Commercial Inland Marine
Initial Rate and Rule

of Policyholders: 0
Company Reference: LA-IM 0419 R
Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

The above-captioned company is introducing a Commercial Inland Marine Program.

Companion forms (Item Key Number 727393 or Company Reference Number LA-IM 0419) were still pending as of 02/11/2019.

There is no rate impact associated with this filing.

Item Key: 727391

Date Submitted: 01/30/2019
CRUM & FORSTER INDEMNITY COMPANY
NORTH RIVER INSURANCE COMPANY, THE
UNITED STATES FIRE INSURANCE COMPANY
9 - Inland Marine
Revised Rate and Rule

Commercial Inland Marine
Motor Truck Cargo Program
Revised Rule Only

of Policyholders: 0
Company Reference: MN 00 001 – MOTOR TRUCK CARGO IM
Requested Effective Dates - New: 03/02/2019 Renewal: 03/02/2019

This filing is a re-submission of Item Key Number 685539 which was withdrawn by the company prior to review/implementation on 10/26/2017.

The above-captioned companies are revising rules for their Motor Truck Cargo Program under their Commercial Inland Marine line.

The following changes are proposed:

1. Replacement of Temperature Control System Breakdown Coverage Endorsement.
2. Removal of Locked Vehicle Endorsement.
3. Removal of Motor Truck forms 221. A, B, C, D, and E.
4. Removal of Attended Vehicle Endorsement.
5. Addition of new endorsements for Cargo Additional Insured.
6. Addition of new endorsement for Cargo Loss Payee.
7. Addition of new endorsement Designated Shipper Limit of Insurance.
8. Addition of new endorsement Designated Property Limits of Insurance.
9. Addition of new endorsement Theft from Unattended Vehicle Exclusion.
10. Addition of new endorsement Theft from Unattended Vehicle Exclusion - Two hour exception.
11. Addition of new endorsement Hired Auto Cargo Endorsement.

Companion forms (Item Key Number 685541 or Company Reference Number MN 00 001 – MOTOR TRUCK CARGO IM) were approved on 10/13/2017.

There is no rate impact associated with this filing.

Item Key: 727400

Date Submitted: 01/30/2019
GUIDEONE MUTUAL INSURANCE COMPANY
17 - Other Liability
Initial Rate and Rule

Commercial General Liability
Oil and Gas Program

of Policyholders: 0

Company Reference: GLLA020119OG-RR01

Item Key: 727411

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

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

Overall % Impact: **13.4**
Overall \$ Impact: **\$57,124**
of Policyholders: **695**
Company Reference: 17G10119
Requested Effective Dates - New: 05/15/2019 Renewal: 05/15/2019

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

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

The company also proposes the following changes:

General Rule (GR) Pages

GR-4 - Deductible section updated.

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

GR-8,9 - Deductible table references added.

Rate (R) Pages

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

Zone (Z) Pages

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

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

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

Item Key: 727414

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

Personal Property (Fire and Allied Lines)
Dwelling Program

Overall % Impact: **15.4**
Overall \$ Impact: **\$1,022,657**
of Policyholders: **12364**

Company Reference: 17M10119
 Requested Effective Dates - New: 05/15/2019 Renewal: 05/15/2019

Item Key: 727508

Date Submitted: 01/31/2019
 GUIDEONE MUTUAL INSURANCE COMPANY
 19 - Commercial Automobile
 Initial Rate and Rule

Commercial Automobile
 Oil and Gas Program
 Initial Rate and Rule

of Policyholders: 0
 Company Reference: CALA020119OG-RR01

Item Key: 727514

Date Submitted: 01/31/2019
 Harco National Insurance Company
 19 - Commercial Automobile
 Revised Rate only

Commercial Automobile
 Dealers Pack Program
 Rate Revision

LCM Revision

Overall % Impact: **26.330**
 Overall \$ Impact: **\$176,930**
 # of Policyholders: **15**
 Company Reference: 19-12
 Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last rate revision to this program had no rate impact and was approved under company tracking number 717350 effective 11/1/2018 for both new and renewal business.

With this filing, the company proposes to revise the Loss Cost Multipliers (LCM) as follows:

Coverage	Current LCM	Proposed LCM
Auto Dealer Liability	0.890	1.125
Truck Dealer Liability	0.940	1.188
Physical Damage	1.210	1.510

The rate impact associated with this filing is +26.33% or \$176,960 affecting 15 policyholders.

Item Key: 727517

Date Submitted: 01/31/2019
 Nationwide Agribusiness Insurance Company
 CRESTBROOK INSURANCE COMPANY
 17 - Other Liability
 Delayed Adoption

Commercial General Liability
 Delayed Adoption of ISO Designation Filing Number LI-GL-2018-093

of Policyholders: 0
 Company Reference: GL-LA-20190701-BSV-A

Item Key: 727565

Date Submitted: 02/01/2019
 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
 Initial Rate and Rule

Professional Liability / E & O

of Policyholders: 0
 Company Reference: 2018-07-0052-R-RESUB
 Requested Effective Dates - New: 04/01/2019 Renewal: N/A

With this filing, the company is introducing the rates and rules to be used in conjunction with its Professional Liability Manufacturers Errors and Omissions Program. This program is designed to provide coverage for all manufacturing errors and omission risks other than electronics manufacturing.

The following endorsements are designed to assist with tailoring coverage under our Professional Liability Manufacturers Error and Omissions Program:
 Manufacturers Errors and Omissions Liability Coverage Form, PR T1 35
 Manufacturers Errors and Omissions Liability Coverage Part, PR T1 22
 Exclusion – Designated Products or Work, PR T5 78
 Exclusion – Fungi or Bacteria, PR T5 79 Exclusion – Lead, PR T5 80
 Supplemental Extended Reporting Period Endorsement, PR T5 81
 Contract Price Costs Liability Coverage, PR T5 82
 Louisiana Mandatory Endorsement, PR F5 50

All rating of this specialized coverage will be determined on an (a) rated basis.

The corresponding form(s), LDI Form Filing Number 727550, Company Form Filing Number 2018-07-0052-F-RESUB is pending approval.

Item Key: 727583

Date Submitted: 02/01/2019
 TECHNOLOGY INSURANCE COMPANY, INC.
 9 - Inland Marine
 Initial Rate and Rule

Personal Inland Marine
 Initial Rate and Rule

of Policyholders: 0
 Company Reference: TIC-MEP-LA-R-0119
 The above-captioned company is introducing mechanical coverage to its Mobile Electronics Protection Program under its Personal Inland Marine line.

The proposed coverage will be offered for desktops, handheld devices, and laptops. The coverage will have rate tables for both educational and non-educational classes.

Companion forms (Item Key Number 727112 or Company Reference Number TIC-MEPC-LA-F-0119) were approved on and (Item Key Number 727578 or Company Reference Number TIC-MEP-LA-F-0119) were still pending as of 02/08/2019.

There is no rate impact associated with this filing.

Item Key: 727607

Date Submitted: 02/01/2019
 Greenwich Insurance Company
 XL INSURANCE AMERICA, INC.
 5 - Commercial Multiple Peril
 Initial Rate and Rule

Agricultural Output Program
 Initial Adoption of AAIS Filing Designation Numbers AAIS-2001-21R, AAIS-2008-64, AAIS-2009-92R, and AAIS-2004-74R

of Policyholders: 0
 Company Reference: 19MX-XP-ML01-MU-LA R
 The above-captioned companies are filing its initial rates/rules for the above-captioned program.

The companies are initially adopting AAIS Filing Designation Numbers AAIS-2001-21R, AAIS-2008-64, AAIS-2009-92R, and AAIS-2004-74R.

The company will utilized the following loss cost multipliers:

COMPANY	LOSS COST MULTIPLIER
Greenwich Insurance Company	1.641
XL Insurance America, Inc.	1.313

The corresponding form(s) filing, LDI Form Filing No. 727600, Company Form Filing No. 19MX-XP-ML01-MU-LA F, was approved effective February 7, 2019.

Item Key: 727626

Date Submitted: 02/01/2019
 Privilege Underwriters Reciprocal Exchange
 17 - Other Liability
 Revised Rate and Rule

Personal Umbrella and Excess

PURE Personal Excess Liability Program
Revised Rate and Rule

Overall % Impact: **5.0**
 Overall \$ Impact: **\$109,048**
 # of Policyholders: **1835**
 Company Reference: 19-EX-LA-001
 Requested Effective Dates - New: 06/08/2019 Renewal: 08/07/2019

The last rate revision to this program was +9.2% or \$154,457 which was approved under LDI Item Key Number 690213 effective 3/31/2018 for new business and 5/30/2018 for renewal business.

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

- Rate 1020: Base Rate (Rate 1020, pg. 5)
- Rate 1030: Single Family Dwelling Rate (pg. 6)
- Rate 1035: Multi Family Dwelling Rate (pg. 7)
- Rate 1040: Pool Rate (pg. 8)
- Rate 1050: Youthful Operator Rate (pg. 9)
- Rate 1060: Adult Operator Rate (pg. 10)
- Rate 1070: Domestic Employee Rate (pg. 11)
- Rate 1080: Watercraft Rates (pg. 12)
- Rate 1120: Reserved for Future Use (formerly Capping) (pg. 19)

The company is also revising to the following rules:

- 0010: Eligibility (pg. 4)
- 0020: Introduction and Definitions for Rating (pg. 5)
- 0070: Limits of Liability / Deductible (pg. 10)
- 0080: Minimum Underlying Insurance (pg. 11)
- 1120: Reserved for Future Use (formerly Capping) (pg. 28-29)
- 2000: Uninsured / Underinsured Motorist Coverage (pg. 35)
- 2010: Employment Practices Liability Coverage (pg. 36)
- 2020: Uninsured / Underinsured Liability Coverage (pg. 37)
- 2040: Not for Profit Directors and Officers Liability Coverage (pg. 39)

The rate impact associated with this filing is +5.0% or \$109,048 affecting 1,835 policyholders.

Item Key: 727638

Date Submitted: 02/01/2019
 NATIONAL SPECIALTY INSURANCE COMPANY
 5 - Commercial Multiple Peril
 Initial Rate and Rule

Businessowners
 Retail Distribution Program
 Initially Adopting Various ISO/PIAL Filing Designation Numbers
 Rate Modification Plan

of Policyholders: **0**
 Company Reference: NSIC-MU-RETAILDIST-BOP-0718 -2 RR

This company is introducing the initial rates/rules for the above-captioned program.

This program will be heterogeneous and distributed by retail agents and it not geared around the retail industry.

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

LA17-12 (BP-2017- RLC17)	LA16-11 (BP-2016- RLA1)	LA14-01 (BP-2014- RLA1)	LA13-12 (BP-2013- RBILC)
LA13-01 (BP-2013- RLA1)	BP-2013-RBIRU	BP-2017-RRU1	CL-2016-ODPRU (BP)
BP-2016-ODNRU	BP-2014-ORU1	BP-2011-ORU2	BP-2011-ORU1
BP-2009-RBPRU	BP-2008-OWERU	CL-2007-RTRP1	BP 2007-OLPG2
BP-2006-RRSRU	BP 2005-RABRU - Louisiana	BP-2004-RRU04	BP 2004-RPTRU - Louisiana
BP-2004-RTIPP- Louisiana	BP 2004-RNR02 - Louisiana	BP2003-OWLE2- Louisiana	BP 2002-OPOL2 - Louisiana
CL-2002-OCT1- Louisiana	B 2001-RRU01 and Supplement - Louisiana	RP 2004-RIR1 - Louisiana	LA01-15 (RP-2001- RIR01)
RP 97-R97IR - Louisiana			

The company will utilize a loss cost multiplier of 1.580.

A Rate Modification Plan is included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 720822, Company Form Filing No. NSIC-MU-RETAILDIST-BOP-0718-FO, was approved effective October 30, 2018.

Item Key: 727709

Date Submitted: 02/04/2019
American Pet Insurance Company
9 - Inland Marine
Revised Rate and Rule

Personal Inland Marine
Pet Insurance Plans
Trupanion Pet Health Insurance Program
Revised Rate and Rule

Overall % Impact: **15.0**
Overall \$ Impact: **\$160,112**
of Policyholders: **1963**
Company Reference: APIC-TRU-LA20190125-RU
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

The last rate revision (Item Key Number 693938) resulted in an overall rate increase of +11.30% or premium increase of +\$94,289 and affected 1,607 policyholders (effective 06/01/2018 for both new and renewal business).

The above-captioned company is revising rates and rules for its Trupanion Pet Health Insurance Program under its Personal Inland Marine line.

The company proposes the following changes:

1. Removing the "older than 8 weeks" requirement.
2. Raising Base Rate from \$57.89 to \$68.25
3. Changing 8 weeks age factor to less than 12 months.

This filing will result in an overall rate increase of **+15.00%** or premium increase of **+\$160,112** affecting 1,963 policyholders.

Item Key: 727736

Date Submitted: 02/04/2019
GREAT AMERICAN SECURITY INSURANCE COMPANY
17 - Other Liability
Initial Rate and Rule

Cyber Liability
Community Financial Institution Program

of Policyholders: **0**
Company Reference: 25-6550 - 18186
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019

With this filing, the company is introducing the initial rates and rules for its new Community Financial Institution Program for community banks with assets up to \$25 billion.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing 727737, Company Form Filing Number 25-6550 - 18186 is pending approval.

Item Key: 727778

Date Submitted: 02/04/2019
GUIDEONE MUTUAL INSURANCE COMPANY
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY
GUIDEONE ELITE INSURANCE COMPANY
5 - Commercial Multiple Peril
Initial Rate and Rule

Businessowners Program
Initial Adoption of Various ISO/PIAL Filing Designation Numbers
Terrorism

of Policyholders: **0**
Company Reference: BOPLA032519RR01
Requested Effective Dates - New: 03/25/2019 Renewal: 03/25/2019

The above-captioned companies are filing the initial rates/rules for the above-captioned program.

This program is available for smaller risks in the Church, Contracting, Habitational, Office, Restaurant, Retail, Service and Wholesale space which require limited underwriting through an agent portal system.

The companies are adopting the following ISO/PIAL Filing Designation Numbers:

RP 2004-RIR1 - Louisiana	LA13-11 (BP-2013- RBIRU)	LA13-12 (BP-2013- RBILC)	BP-2014-ORU1
TRIA2015 CL-2015- OTRRU	BP-2016-ODNRU	CL-2016-ODPRU (BP)	LA17-04 (BP-2017- RRU2)
LA17-05 (BP-2017- RLC1)	LA17-13 (BP-2017- RRU1 (A))	LA17-12 (BP-2017- RLC17)	

The following loss cost multipliers will be utilized:

Classes of Business	Loss Cost Multiplier
All Industries, except Church	1.699
All Industries, except Church - Hurricane	2.115
Church Industry - Peril: Building (Fire & Lightening)	1.0838
Church Industry - Peril: Building (Water & Other Prop, Theft & Vandalism)	3.3006
Church Industry - Peril: Building (Wind & Hail)	1.0106
Church Industry - Peril: Building (Hurricane)	1.9681
Church Industry - Peril: Personal Property (Fire & Lightening)	0.9344
Church Industry - Peril: Personal Property (Water & Other Prop. Theft & Vandalism)	1.9638
Church Industry - Peril: Personal Property (Wind & Hail)	0.8072
Church Industry - Peril; Personal Property (Hurricane)	0.8493
Church Industry - Liability	1.4141
Church Industry - All Other: Crime	1.5228
Church Industry - All Other, except Crime	1.6990

Terrorism is included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 723425, Company Form Filing No. BOPLA031119FO01, was approved effective March 11, 2019 for new business and May 11, 2019 for renewal business.

Item Key: 727905

Date Submitted: 02/05/2019

CONTINENTAL CASUALTY COMPANY

24 - Surety

Initial Rule only

Surety

Initial Rule

Schedule Rating Plan

of Policyholders: **0**

Company Reference: 18-12182018

The last adjustment to this program occurred in October 2006 under the Prior Approval provision (Item Key #24993) with an effective date of October 18, 2006 for both new and renewal business for Continental Casualty and National Fire and American Casualty.

The above-captioned company wishes to file an initial rule for a schedule rating plan for use with contract surety bonds.

The company does not currently have a schedule rating plan for contract surety.

The purpose of the Surety Bond Rating Plan is to reflect those characteristics affecting the risk that are not recognized in the rates. They are attached to the filing.

This program will be marketed on a monoline basis.

There is no rate impact associated with this filing.

Item Key: 727934

Date Submitted: 02/05/2019

Arch Insurance Company

24 - Surety

Initial Rate and Rule

Surety
Initial Rate and Rule
Small Contractor Surety Product

of Policyholders: **0**

Company Reference: ARCH-19-007

The above-captioned company wishes to file initial rates and rules for Small Contractor Surety Product under the Surety program.

This filing is for a new line of business for small contract accounts (up to \$1,000,000 single/\$2,500,000 aggregate) that need performance and payment bonds.

These accounts might not have CPA prepared financial statements or adequate working capital or adequate stockholder equity to qualify for performance and payment bonds. This program allow those small contractors whose owners and indemnitors sign an agreement to protect the surety from loss to secure bonds based on their personal credit score and other qualifying credit factors.

The company has no experience with these types of programs, but have based its rate manual and rates on the filings of its companies.

The company believes that the rates are in line with the market for these types of coverage.

There is no rate impact associated with this filing.

Item Key: 727942

Date Submitted: 02/05/2019

LIBERTY INSURANCE UNDERWRITERS INC.

17 - Other Liability

Informational Filing

Commercial Umbrella and Excess

of Policyholders: **0**

Company Reference: LIU-OL-CU-E-LA-1901R

Item Key: 727981

Date Submitted: 02/06/2019

Old Republic General Insurance Corporation

16 - Workers Compensation

Revised Rate only

Workers Compensation

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

Overall % Impact: **-6.20**

Overall \$ Impact: **-\$65,307**

of Policyholders: **10**

Company Reference: LA-OG-16W0016-000-R

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 691203, which resulted in an overall +1.10% rate increase, effective 05/01/2018.

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

The company will revise its loss cost multiplier from 1.77 to 1.79.

There is an overall -6.20% rate decrease or -\$65,307 as a result of this filing.

There will be 10 Louisiana policyholders affected by this filing.

Item Key: 727987

Date Submitted: 02/06/2019

OLD REPUBLIC INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Adoption

Workers Compensation

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

Overall % Impact: **-6.00**

Overall \$ Impact: **-\$132,610**

of Policyholders: **129**

Company Reference: LA-OR-16W0016-000-R

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 691162, which resulted in an overall +2.00% 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 the following loss cost multipliers:

The company the following loss cost multipliers:

Class Codes	Loss Cost Multipliers
3826, 3830, 7402, 7403, 7405, 7420, 7421, 7422, 7425, 7431, 7445	1.750
All Other Class Codes	1.690

There is an overall -6.00% rate decrease or -\$132,610 as a result of this filing.

There will be 129 Louisiana policyholders affected by this filing.

Item Key: 727994

Date Submitted: 02/06/2019
NATIONAL CASUALTY COMPANY
9 - Inland Marine
Revised Rate and Rule

Pet Insurance Plans
Veterinary Pet Insurance Program
Major Medical Plan
Revised Rate and Rule

Overall % Impact: **20.0**
Overall \$ Impact: **\$175,720**
of Policyholders: **1681**
Company Reference: VPI LA06505NCR03 (MM)
Requested Effective Dates - New: 03/21/2019 Renewal: 05/30/2019

This is a re-submission of Item Key Number 725354 which was disapproved due to non-response.

The last rate revision (Item Key Number 727709) in an overall rate increase of **+15.00%** or a premium increase of **+\$64,846** affecting 1,591 policyholders, and became effective June 12, 2015.

The above-captioned company is filing revised rates and rules for its Major Medical Plan under its Veterinary Pet Insurance Program.

This filing will result in an overall rate increase of **+20.00%** or premium increase of **+\$175,720** affecting 1,681 policyholders.

Item Key: 728004

Date Submitted: 02/06/2019
NATIONAL CASUALTY COMPANY
9 - Inland Marine
Revised Rate and Rule

Pet Insurance Plans
Veterinary Pet Insurance Program
Medical Plan
Revised Rate and Rule

Overall % Impact: **10.4**
Overall \$ Impact: **\$9,199**
of Policyholders: **24**
Company Reference: VPI LA06505NCR04 (MED)
Requested Effective Dates - New: 03/21/2019 Renewal: 05/30/2019

This is a re-submission of Item Key Number 725352 which was disapproved due to non-response.

The last rate revision (Item Key Number 727709) in an overall rate increase of **+15.00%** or a premium increase of **+\$64,846** affecting 1,591 policyholders, and became effective June 12, 2015.

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

This filing will result in an overall rate increase of **+10.40%** or premium increase of **+\$9,199** affecting 24 policyholders.

Item Key: 728062

Date Submitted: 02/06/2019
 THE CINCINNATI INSURANCE COMPANY
 19 - Private Passenger Automobile
 Loss Cost Adoption

Private Passenger Automobile
 Personal Auto Program
 Loss Cost Adoption

- Adopt ISO Designation PP-2018-BRLA1

Overall % Impact: **-1.77**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: C-A-18-3961-LA
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

The last rate revision to this program was 0% which was approved under LDI Item Key Number 719806 effective 12/1/2018 for both new and renewal business.

With this filing, the company proposes to adopt Insurance Services Office, Inc. (ISO) designation PP-2018-BRLA1 which was approved for ISO under LDI Item Key Number 719331 with an effective date of 4/1/2019.

The company is going to maintain its current Loss Cost Multipliers (LCM).

Coverage	Current LCM
Liability	1.426
Physical Damage	1.483

The rate impact associate with this filing is -1.77% (\$0) affecting 0 policyholders.

Item Key: 728115

Date Submitted: 02/06/2019
 THE CINCINNATI INSURANCE COMPANY
 9 - Inland Marine
 Loss Cost Adoption

Personal Inland Marine
 Adoption of ISO Loss Cost Designation Filing Number PM-2018-RYBLC

Overall % Impact: **0.480**
 Overall \$ Impact: **\$0**
 # of Policyholders: **0**
 Company Reference: C-M-18-3976-LA
 Requested Effective Dates - New: 04/01/2019 Renewal: 04/01/2019

The last rate revision (Item Key Number 721351) resulted in an overall rate decrease of -3.240% or premium decrease of \$0 and affected 0 policyholders.

The above-captioned company is adopting ISO Filing Designation Number PM-2018-RYBLC (Item Key Number 721265) for its Personal Inland Marine Program.

The company proposes changing the loss cost multiplier from 1.663 to 1.671.

This filing will result in an overall rate increase of **+0.480%** or premium increase of **\$0** affecting 0 policyholders.

Item Key: 728127

Date Submitted: 02/06/2019
 Midvale Indemnity Company
 19 - Private Passenger Automobile
 Revised Rule only

Private Passenger Automobile
 Family Car Program
 Revised Rule

of Policyholders: **0**
 Company Reference: LA-PPA-19-059
 Requested Effective Dates - New: 03/28/2019 Renewal: 03/28/2019

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.

Item Key: 728146

Date Submitted: 02/06/2019
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 GREAT AMERICAN SECURITY INSURANCE COMPANY

23 - Fidelity
Loss Cost Adoption

Fidelity
Adoption of various SFAA Loss Cost Designation Filing Numbers
ABAIS - Financial Institutions Form 24 and CSD

Overall % Impact: **0.0**
Overall \$ Impact: **\$0**
of Policyholders: **0**
Company Reference: 25-6550 - 18194
Requested Effective Dates - New: 06/01/2019 Renewal: N/A

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

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

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

The companies will utilize the SFAA coverage forms:

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

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

The corresponding form(s) filing, LDI Form Filing No. 728167, Company Form Filing No. 25-6550 - 18194 were pending as of February 12, 2019.

Item Key: 728157

Date Submitted: 02/06/2019
JM Specialty Insurance Company
9 - Inland Marine
Initial Rate and Rule

Personal Inland Marine
Initial Rate and Rule

of Policyholders: **0**
Company Reference: PA19NEWPGMRR
Requested Effective Dates - New: 08/15/2019 Renewal: 08/15/2019

The above-captioned company is introducing a Personal Articles Program for its Personal Inland Marine line.

Companion forms (Item Key Number 728212 or Company Reference Number PA19NEWPGMFM) were still pending as of 02/11/2019.

There is no rate impact associated with this filing.

Item Key: 728162

Date Submitted: 02/06/2019
FREEDOM SPECIALTY INSURANCE COMPANY
28 - Credit
Withdrawal of Rates or Rules

Credit
World Trade Credit Program
Withdrawal of Rates or Rules

Company Reference: TC LA06541FCR01
The above-captioned company is withdrawing its World trade Credit Program from the Credit line of business.

The original filing (Item Key Number 718177) was approved effective 09/04/2018.

Companion forms (Item Key Number 728210 or Company Reference Number TC LA06541FCF01) were still pending as of 02/11/2019.

The company states that it has not issued any policies for this program.

Item Key: 728173

Date Submitted: 02/06/2019
 NATIONAL CASUALTY COMPANY
 27 - Boiler And Machinery
 Initial Rate and Rule

Boiler & Machinery or Equipment Breakdown
 Sports and Leisure Program

Overall % Impact: **0.00**

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

of Policyholders: **0**

Company Reference: EB LA06463NCR01

With this filing, the above-captioned company submits an initial Rate/Rule filing to be used exclusively with its Sports and Leisure program, effective on approval.

The proposed Property Damage rates are based on the reinsurer's, The Hartford Steam Boiler Inspection and Insurance Company, 2011 – 2013 claim and expense experience.

Item Key: 728177

Date Submitted: 02/06/2019
 ZURICH AMERICAN INSURANCE COMPANY
 9 - Inland Marine
 Revised Rate and Rule

Travel

of Policyholders: **0**

Company Reference: 42303

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

The original filing (item Key Number 395314) was approved effective 12/01/2017.

The above-captioned company is revising rates and rules for its Travel Insurance Phase II Program under its Personal Inland Marine line.

The proposed manual will allow for the creation of customized packages rather than pre-defined benefit packages.

The company states that no policies have been written for this program.

Companion forms (Item Key Number 728214 or Company Reference Number 42303) were still pending as of 02/12/2019.

There is no rate impact associated with this program.

Item Key: 728238

Date Submitted: 02/07/2019
 NATIONAL CASUALTY COMPANY
 24 - Surety
 Initial Rate and Rule
 Surety
 Initial Rate and Rule
 World Trade Credit
 Company Reference: TC LA06539NCR01

The above-captioned company wishes to submit initial rate and rule for its World Trade Credit program to be used with the Surety program.

With this filing, the company's new Commercial Accounts Receivable insurance products supporting Domestic, Export and Global Risks policies to be offered to US and Canadian companies. This insurance is also known in the marketplace as "Trade Credit Insurance".

This program protects a seller (Of goods or services) accounts receivables against financial losses due to nonpayment and later payment on the part of their buyers.

The buyer's inability to pay may be due to a number of reasons including:

- Insolvency
- Protected default
- Political risk event
- Cancellation of the buyer's import license by the government of the buyer's country
- Cancellation of the seller's export license by the government of the seller's country

This insurance coverage is designed for small and medium-sized businesses with consistent comprehensive credit management protocols and procedures including established processes for managing collections from their customers.

This product will be offered to certain companies selling to both domestic and foreign markets including certain manufacturers, wholesale traders, transportation, finance and insurance professional scientific and technical services and administrative and support.

If terrorism coverage is accepted by the insured, no additional premium or fees will be charged.

The annual premium for this program will be rounded to the nearest whole dollar.

The corresponding form(s) filing, LDI Form Filing No. 728220, Company Form Filing No. TC LA06539NCF01 were pending as of February 12, 2019.

Item Key: 728240

Date Submitted: 02/07/2019

ACE AMERICAN INSURANCE COMPANY
PACIFIC EMPLOYERS INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property (Fire and Allied Lines)

Revised Rate and Rule

Psychologists Minimum Premium Filing

Company Reference: 19-CP-2016569

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

The last adjustment to this program occurred in March 2017 under the Prior Approval provision (Item Key #392124) with an effective date of March 29, 2017.

The above-captioned companies wish to submit revised rate and rule for their Psychologists and other allied professionals with risk written under the companies Medical Book of business.

Psychologists and other allied professionals typically has a total insured value of around \$5,000 and low square footage exposure resulting in premiums of \$300 or less.

The companies feel that their currently filed Policy Writing Minimum Premium Rule of \$250 places an undue premium burden on this class of risk. The companies are proposing to relieve this burden with a proposed implementation of \$100 for the Policy Writing Minimum Premium Rule. This is applicable to Insurance Services Office, Inc. (ISO) Commercial Property Classification Code 0702 - Offices, specific to Psychologists and other allied professionals written under the companies Medical Book of business.

The premium for Prepaid Policies is \$100 and the Annual premium payment plan of continuous policies is \$100.

This will result in neither an unfairly discriminatory nor inadequate rate, but eliminates the potential for an excessive rate.

Item Key: 728244

Date Submitted: 02/07/2019

THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI INSURANCE COMPANY

16 - Workers Compensation

Initial Rule only

Workers' Compensation

Broad Form Endorsement Rule

Company Reference: CQD-WC-19-5245-LA

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

With this filing, the above-captioned companies submit their new optional Broad Form Endorsement Rule, effective 09/01/2019.

This new rule combines several of the most commonly requested coverages into a single form.

The intent of the Broad Form Endorsement is to provide coverage for risks with no known or anticipated exposure.

Corresponding LDI Form Number 728231; SERFF Tracking Number CNNA-131817313 is pending.

Item Key: 728256

Date Submitted: 02/07/2019

CGB Insurance Company

2 - Crop

Revised Rule only

Crop Hail Program

2019 Crop Hail Program Renewal - Rule Revision

Company Reference: 2019-CGB-LA-RR2

The previously approved Crop-Hail Insurance Program was filed and approved under "Prior Approval" provision Item Key Number 723172, effective 11/16/2018.

With this filing, the above-captioned company submits revisions to its 2019 Crop-Hail Insurance Program manual pages, effective on approval.

The company made changes to Rules, Optional Endorsements, Mandatory Endorsements, and Crop Hail Rates documents.

The changes are as follows:

Removed references to Prevented Plant & Replant endorsement and CHPP under the 'Policies Requiring MPCI Coverage' section of the DCIS-3UW-LA-19 Rules since these options are not offered in Louisiana.

Added Hemp (Cannabinoid) to Class G of the Crop Hail Classifications table in the Rules. This crops covered under the Mandatory DC-400-19 Hemp Endorsement that is being filed in a corresponding form filing. Also added Hemp (Seed & Fiber) to Class O which is also covered under the Hemp Endorsement. This is a change that is being made across all states for 2019.

Added Soybeans to Class H of the Crop Hail Classifications table in the Rules. This line was accidentally excluded in the initial filing.

Revised the DXS5 reference to XS5 under the Green Snap/Wind Plus/Extra Harvest Expense section of the Optional Endorsements document in the manual. The rates provided in the tables or this section are clearly denoted as XS5, however, the DXS5 reference in the description for this section was not caught in the initial 2019 filing.

The XS5 Wind and Green Snap rates for Inland Parishes have been revised (reduced) in the Optional Endorsements document. Please see the Wind & Green Snap memo that is attached to the filing for additional details.

Added DC-400-19 Hemp Endorsement description to Louisiana Mandatory Endorsements document.

Added XS15 rates to Class O of the Crop Hail Rates pages. This is to account for the addition of the Hemp coverage.

There is no rate impact associated with this filing.

Corresponding LDI Form Filing Number 728211; SERFF Tracking Number DIVR-131817270 was approved 02/11/2019.

Item Key: 728275

Date Submitted: 02/07/2019

AMERISURE MUTUAL INSURANCE COMPANY

16 - Workers Compensation

Non-Adoptions

Workers' Compensation

Non-Adoption of NCCI Filing Reference Number LA-LC-2018-01

Company Reference: LA-NCCI-LA-2018-04 LC

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 704254, which resulted in an overall +1.20% rate increase, effective 07/01/2018.

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

Item Key: 728299

Date Submitted: 02/07/2019

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

BANKERS STANDARD INSURANCE COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

INSURANCE COMPANY OF NORTH AMERICA

PACIFIC EMPLOYERS INSURANCE COMPANY

WESTCHESTER FIRE INSURANCE COMPANY

16 - Workers Compensation

Loss Cost Filing

Workers' Compensation

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

Company Reference: 18-WC-2016258

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 703917, which resulted in an overall +0.40% rate increase, effective 05/01/2018.

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

The companies will utilize the following loss cost multipliers:

Company	Current Loss Cost Multiplier	Proposed Loss Cost Multiplier
ACE American Insurance Company	1.410	1.410
ACE Fire and Underwriters Insurance Company	1.199	1.199
ACE Property and Casualty Insurance Company	2.049	2.088
Bankers Standard Insurance Company	2.663	2.450
Indemnity Insurance Company of North America	1.166	
Insurance Company of North America	1.517	1.517
Pacific Employers Insurance Company	2.356	1.508
Westchester Fire Insurance Company	1.668	1.856

There is an overall -6.70% rate decrease or -\$1,531,696 as a result of this filing.

There will be 1,033 Louisiana policyholders affected by this filing.

Item Key: 728302

Date Submitted: 02/07/2019

HANOVER AMERICAN INSURANCE COMPANY, THE

MASSACHUSETTS BAY INSURANCE COMPANY

HANOVER INSURANCE COMPANY, THE

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Revised Rate and Rule

Overall % Impact: **+16.400%**

Overall \$ Impact: **\$662,382**

of Policyholders: **157**

Company Reference: LA-CA-19084

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

Item Key: 728309

Date Submitted: 02/07/2019

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Revised Rate and Rule

Overall % Impact: **+15.500%**

Overall \$ Impact: **\$707,856**

of Policyholders: **456**

Company Reference: LA-CA-19083

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

Item Key: 728387

Date Submitted: 02/08/2019

EMPLOYERS MUTUAL CASUALTY COMPANY

EMC PROPERTY & CASUALTY COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Businessowners Program

Overall % Impact: **1.0**

Overall \$ Impact: **\$36,092**

of Policyholders: **879**

Company Reference: 29711

Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2109

Item Key: 728396

Date Submitted: 02/08/2019
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE
5 - Commercial Multiple Peril
Initial Rate and Rule

Businessowners Program

of Policyholders: 0
Company Reference: 29712
Requested Effective Dates - New: 06/01/2019 Renewal: 06/01/2019