

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 OCTOBER 19, 2015

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

Item Key: 321302

Date Submitted: 03/27/2015

American Association of Insurance Services

35 - Interline Filing

Certificate of Authority

Rating Organization

Renewal of Certificate of Authority

The company submits the renewal for its Advisory Organization license from May 16, 2015 to May 16, 2018. The company has submitted the following required information:

Completed Information Survey

Certificate of Incorporation

Amended Bylaws

List of members and subscribers for our jurisdiction

Statement of Qualifications

Name and address of their agent for service of process

The company's Advisory Organization's authority is for the following lines of business:

Dwelling Fire and Allied Lines

Commercial Fire and Allied Lines

Item Key: 325049

Date Submitted: 07/10/2015

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD UNDERWRITERS INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Universal 3.0 Program/Open Road 2.1

Revised Rate and Rule

Overall % Impact: **13.5**

Overall \$ Impact: **\$2,911,455**

of Policyholders: **12981**

Company Reference: FN.15.599.2015.01

Requested Effective Dates - New: 10/02/2015 Renewal: 12/12/2015

The last rate revision to this program was +9.6% or \$1,820,029 which was approved under LDI Item Key Number 315745 effective 2/21/2015 for new business and 4/11/2015 for renewal business.

With this filing, the companies propose to revise the rating factors for non-physical damage vehicle symbols, physical damage vehicle symbols, vehicle age/driver age, vehicle age/number of vehicles, bodily injury increased limits, and the base rates.

The companies further propose to add additional zip codes to the Zip Code Relativity pages and add some scores to the Market Index pages that were showing as blanks in the previous filing. Underwriting Tier

Factors, Advance Quote, and Student Away at School have all been revised for clarification purposes only.

The company advised that the Universal 3.0 Program and the Open Road 2.1 are different names used for the same program.

The following are the proposed impacts by coverage:

| Coverage | Indicated % | Total Impact % |
|---------------------------------|---------------|----------------|
| Bodily Injury | 39.1 | 2709 |
| Property Damage | 21.8 | 8 |
| Medical Payments | 8.4 | 0 |
| Uninsured Motorists | 64.5 | 43.2 |
| Liability Subtotal | 36.6 % | 23.4% |
| Comprehensive | -5.4 | 0 |
| Collision | -0.9 | 0 |
| Physical Damage Subtotal | -2.2% | 0 |
| TOTAL | 21.1% | 13.5% |

The rate impact associated with this filing is +13.5% or \$2,911,455 affecting 12,981.

Item Key: 325443

Date Submitted: 07/21/2015

Federal Insurance Company

GREAT NORTHERN INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

Company Reference: 15-CIM-4-RR

Requested Effective Dates - New: 01/01/2016 Renewal: 01/01/2016

The above-captioned companies are submitted revised rates and rules for their Commercial Inland Marine line.

The following rules are being submitted:

- Section H, Equipment Dealer's Stock In Trade, H:19.32 – H:19.40, Ed. 07/15
- Section H, Special Property In Transit (Trip Transit Named Perils), H:19.44 – H:19.46, Ed. 07/15
- Section H, Special Property In Transit (Trip Transit Broad Form), H:19.41.H:19.43, Ed. 07/15
- Section H, Exhibit Property - LA, H:19.28 – H:19.31, Ed. 07/15

Companion forms (Item Key Number 325409 or Company Reference Number 15-CIM-13-F) were still pending as of 08/12/2015.

There is no rate impact associated with this filing.

Item Key: 325494

Date Submitted: 07/22/2015

Financial Indemnity Company

19 - Private Passenger Automobile

Pending Rate Filings

Initial Rate and Rule
 Private Passenger Auto
 GB Program
 Initial Rate and Rule

Company Reference: LA-FI-GB-20150829
 Requested Effective Dates - New: 08/29/2015 Renewal: N/A

With this filing, the company is introducing the new GB Private Passenger Automobile Program which will replace the existing ZB Prism Program for new business. The new GB PPA Program will utilize the same forms and the same zip code factors as the ZB Prism Program. Once this GB PPA Program is approved, the ZB Prism Program will become a renewal only program.

There is no rate impact associated with this filing.

Item Key: 325580

Date Submitted: 07/24/2015
 Torus National Insurance Company
 9 - Inland Marine
 Initial Rate and Rule
 Comercial Inland Marine
 Introduction of Contractors and Miscellaneous Equipment Program
 Initial Rate and Rule
 Company Reference: P#15138
 Requested Effective Dates - New: 08/24/2015 Renewal: 08/24/2015

This filing is a resubmission of Item Key Number 324527, which was withdrawn by the company prior to review/implementation, per Ms. Kenya Carter's SERFF "Response Letter" dated July 24, 2015.

The above-captioned company is introducing a Contractors and Miscellaneous Equipment program for its Commercial Inland Marine line.

The implementation of this program entails the coverage of Contractor's Equipment and a Commercial Articles Floater. The two aforementioned coverages are summarized as follows:

Contractor's Equipment: This program is intended to cover mobile machinery, equipment, and tools that contractor's use in their trade. This form does not restrict coverage to a particular location, and therefore can cover equipment at job sites, owned locations, or in transit.

Commercial Articles Floater: This program is intended to cover the personal property used in the insured's business or property of others for which the insured has assumed written liability and which is scheduled on the policy. This form is designed to cover innumerable specific articles.

Companion forms (Item Key Number 324929 or Company Reference P#15138) were certified approved 07/30/2015.

There is no rate impact associated with this filing.

Item Key: 325584

Date Submitted: 07/24/2015
 21st Century Centennial Insurance Company
 19 - Private Passenger Automobile
 Revised Rule only
 Private Passenger Automobile
 Program 1000
 Rule Revision
 Company Reference: 15-17-815-158
 Requested Effective Dates - New: 10/19/2015 Renewal: 11/25/2015

With this filing, the company proposes a new renewal tier manual for the variables, weights assigned, retire

score formula, and the renewal tier placement chart. The company also updated this program's exception pages.

There is no rate impact associated with this filing.

Item Key: 325778

Date Submitted: 08/03/2015

PERMANENT GENERAL ASSURANCE CORPORATION

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Louisiana Private Passenger Auto Non-Standard Internet and Direct Call Center Program

Rate Revision

Overall % Impact: **8.9**

Overall \$ Impact: **\$379,964**

of Policyholders: **2155**

Company Reference: 201509

Requested Effective Dates - New: 09/15/2015 Renewal: 10/20/2015

The last rate revision to this program was the initial rate and rule submission which was approved under LDI Item Key Number 306387 with an effective date of 5/7/2014.

With this filing, the company proposes to revise the base rates for bodily injury, collision, and property damage.

The rate impact associated with this filing is +8.9% or \$379,964 affecting 2,155 policyholders.

Item Key: 326014

Date Submitted: 08/07/2015

Granite State Insurance Company

NEW HAMPSHIRE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Daily Auto Rental Program

of Policyholders: **0**

Company Reference: AIG-15-GL-04

Item Key: 326265

Date Submitted: 08/17/2015

Granite State Insurance Company

ILLINOIS NATIONAL INSURANCE COMPANY

NEW HAMPSHIRE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Higher Education Program

Company Reference: AIG-15-GL-15

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 271484 effective 08/07/2012.

With the filing, the companies are introducing a new endorsements to be used in conjunction with its Higher Education Coverage for the above-captioned program.

Extended Reporting Period Endorsement - 108034:

Optional Extended Reporting Period Coverage, if selected by the insured, premium charge is 200% of the annual premium for this coverage.

The companies are also revising the following endorsement used in conjunction with the above-captioned program.

Coverage F - Educators Limited Professional Liability Endorsement (Claims Made Basis) –Louisiana-110275 - This optional endorsement is a 5% charge on the General Liability premium. It is not subject to Schedule Rating. This endorsement is not to be used if the insured has a separate Professional Liability policy.

The corresponding form(s), LDI Form Filing Number 326237, Company Form Filing Number AIG-15-GL-15 was approved effective 09/08/2015.

Item Key: 326494

Date Submitted: 08/24/2015

SENECA INSURANCE COMPANY, INC.

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: SENECA-GL-ALE-15

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 319435 effective 03/15/2015.

With this filing, the company is introducing the following endorsements to be used in conjunction with the above-captioned program.

17-283 (07/15) - Absolute Asbestos Exclusion - This coverage excludes bodily injury, or property damage in any way or to any extent arising out of or involving asbestos, asbestos fibers or any product containing asbestos or asbestos fibers. Economic loss, diminution of property, abatement costs or any other loss, cost or expense, including equitable relief, in any way or to any extent arising out of or involving asbestos, asbestos fibers or any product containing asbestos or asbestos fibers. Any fees, costs or expenses of any nature whatsoever in the investigation or defense of any claim or "suit" arising out of or involving asbestos, asbestos fibers or any product containing asbestos or asbestos fibers.

17-284 (07/15) - Lead Exclusion - This coverage excludes bodily Injury, property damage, or personal and advertising injury in any way or to any extent arising out of the actual, alleged or threatened exposure to lead or any substance containing lead. Economic loss, diminution of property, abatement costs" or any other loss, cost or expense, including equitable relief, in any way or to any extent arising out of or involving lead or any substance containing lead. Any fees, costs or expenses of any nature whatsoever in the investigation or defense of any claim or Suit arising out of or involving lead or any substance containing lead.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 326492, Company Form Filing Number SENECA-GL-ALE-15 was approved effective 09/16/2015.

Pending Rate Filings

Item Key: 326600

Date Submitted: 08/26/2015

Berkshire Hathaway Homestate Insurance Company

17 - Other Liability

Initial Rate and Rule

Commercial General Liability Program

of Policyholders: **0**

Company Reference: 171711012015201

Requested Effective Dates - New: 11/01/2015 Renewal: 01/01/2016

With this filing, the company is introducing its initial rates and rules for its Commercial General Liability Program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 326582, Company Form Filing Number 171710152015211 was disapproved.

Item Key: 326616

Date Submitted: 08/26/2015

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Loss Cost Filing

Private Passenger Automobile

Personal Auto Program

Loss Cost Filing

Overall % Impact: **+3.400**# of Policyholders: **0**

Company Reference: PP-2015-BRLA1

Requested Effective Dates - New: 04/01/2016 Renewal: 04/01/2016

The last rate revision to this program was +8.0% which was approved under LDI Item Key Number 313822 effective 4/15/2015 for both new and renewal business.

With this filing, Insurance Services Office, Inc. (ISO) proposes to revise the advisory prospective loss costs for Personal Auto.

The rate impact associated with this filing is +3.4%. The loss cost level changes by coverage are as follows:

| Coverage | Loss Cost Level Change |
|--|-------------------------------|
| Single Limit Liability | +6.7% |
| Bodily Injury | +5.1% |
| Property Damage | +1.9% |
| Medical Payments | -5.8% |
| Uninsured/Underinsured Motorists Bodily Injury | +10.2% |
| Uninsured Motorists Property Damage | +23.5% |
| Comprehensive | -2.9% |
| Collision | +1.8% |
| Total | +3.4% |

The corresponding increased limit factor revision has been submitted under company tracking number PP-

2015-IRLA1, LDI Item Key Number 326617.

ISO does not establish an effective date for Personal Auto loss cost revisions in Louisiana. Each insurer that elects to adopt this revision is responsible for determining its own effective date.

Item Key: 326617

Date Submitted: 08/26/2015

Insurance Services Office, Inc.

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

Rule Revision

- Increased Limits Factors

Overall % Impact: **3.0**

of Policyholders: **0**

Company Reference: PP-2015-IRLA1

Requested Effective Dates - New: 04/01/2016 Renewal: 04/01/2016

The last rate revision to this program was +6.3% which was approved under LDI Item Key Number 313822 effective 4/15/2015 for both new and renewal business.

With this filing, the company proposes to revise the increased limit factors.

The rate impact associated with this filing is +3.0%. The rate impact by coverage is as follows:

| Coverage | Percent Change |
|-----------------|----------------|
| Bodily Injury | 4.3% |
| Property Damage | 0.5% |
| Single Limit | 4.1% |
| Total | 3.0% |

The corresponding loss cost revision has been submitted under company tracking number PP-2015-BRLA1, LDI Item Key Number 326616.

Item Key: 326667

Date Submitted: 08/28/2015

Insurance Services Office, Inc.

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Auto

Symbol Update

Liability and PIP/Medical Payments Rating Factors

of Policyholders: **0**

Company Reference: PP-2015-RLP1

The last rate revision to this program was +6.3% which was approved under LDI Item Key Number 313822 effective 4/15/2015 for both new and renewal business.

With this filing, the company proposes to revise the Liability and PIP/Medical Payments (LPMP) rating factors and symbols for the following:

- * All vehicle series previously reviewed (1998-2013 model years); and
- * New vehicle series for the 2014 and 2015 model years.

There is no rate impact associated with this filing.

ISO is not establishing an effective date for this revision. ISO participating insurers who elect to adopt this revision will need to take appropriate regulatory action and establish an effective date for this revision.

Item Key: 326703

Date Submitted: 08/28/2015

Financial Indemnity Company

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

CS Personal Lines Automobile Program

Rate Revision

- Revise Base Rates
- Introduce 2016-2017 Model Year Factors

Overall % Impact: **4.130**

Overall \$ Impact: **\$169,291**

of Policyholders: **1826**

Company Reference: LA-FI-CS-201511115

Requested Effective Dates - New: N/A Renewal: 11/15/2015

The last rate revision to this program was +10% or \$391,149 which was approved under state tracking number 298354 effective 10/10/2013 for renewal business only.

With this filing, the company proposes to revise the base rates for the CS Personal Lines Automobile Program. The base rate revision will apply to renewal business only. The company also proposes to add the 2016-2017 model year factors.

The rate impact associated with this filing is +4.13% or \$169,291 affecting 1,826 policyholders.

Item Key: 326829

Date Submitted: 09/03/2015

Endurance American Insurance Company

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: EAIC-GL-15

Item Key: 326872

Date Submitted: 09/03/2015

CONTRACTORS BONDING AND INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability Program

of Policyholders: **0**

Company Reference: CBIC-LA-GL-RR-15-01

Requested Effective Dates - New: 10/01/2015 Renewal: 10/12/2001

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

The company is initially adopting ISO's Loss Cost Filing Designation No. GLBGL1 and will utilize a loss cost multiplier of .

The company is also adopting ISO's Filing Designation.

The corresponding form(s) filing, LDI Form Filing No. , Company Form Filing No. , was approved effective .

Item Key: 326941

Date Submitted: 09/08/2015

Sompo Japan Insurance Company of America

17 - Other Liability

Revised Rate and Rule

Commercial General Liability Program

of Policyholders: 0

Company Reference: 15-I-GL-9011

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 293099, effective 04/01/2013.

Item Key: 326953

Date Submitted: 09/08/2015

Falls Lake National Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- ISO Designations CA-2015-RHLLC, CA-2014-BRLA1, CA-2013-RBIRU, CA-2013-BRLA1, CA-2012-RZRLC,

and CA-2012-RADLC

- Rule/Exception Revisions

of Policyholders: 0

Company Reference: LA-CA-15-001-R-FLNIC

Requested Effective Dates - New: 10/08/2015 Renewal: 10/08/2015

The last rate revision to this program was the initial rate and rule which was approved LDI Item Key Number 292778 effective 3/13/2013 for both new and renewal business.

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

| ISO Designation | LDI Item Key Number | Effective Date Approved for Use |
|-----------------|---------------------|---------------------------------|
| CA-2015-RHLLC | 319135 | 8/1/2015 |
| CA-2013-RBIRU | 299776 | 2/1/2014 |
| CA-2012-RZRLC | 292515 | 1/1/2014 |
| CA-2014-BRLA1 | 308959 | 11/1/2014 |
| CA-2013-BRLA1 | 286157 | 11/1/2013 |
| CA-2012-RADLC | 283374 | 10/1/2013 |

The company is not proposing to revise the current Loss Cost Multiplier (LCM) of 1.600.

The company is also proposing to revise the following exceptions/rules:

- Rule 8. Policy Writing Minimum Premium;
- Rule 9. Additional Premium Changes;
- Rule 10. Return Premium Changes;
- Rule 22. Premium Development - Other Than Zone-Rated Autos;
- Rule 24. Truckers/Motor Carriers;
- Rule 25. Premium Development - Zone-Rated Autos;
- Rule 39. Premium Development - Other Than Zone-Rated Autos;
- Rule 90. Hired Autos;
- Rule 95. Audio, Visual, and Data Electronic Equipment;
- Rule 103. Pollution Liability Coverage;
- Additional Company Rule 200. Special Commercial Auto Rating Rules;
- Commercial Automobile Liability Experience and Schedule Rating Plan; and
- Commercial Automobile Physical Damage Experience and Schedule Rating Plan.

There is no rate impact associated with this filing.

Item Key: 326957

Date Submitted: 09/08/2015

Falls Lake National Insurance Company

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Costs

of Policyholders: **0**

Company Reference: LA-GL-15-001-R-FLNIC

Requested Effective Dates - New: 10/08/2015 Renewal: 10/08/2015

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 293844 effective 03/13/2013.

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

GL-2013-BGL1 approved for ISO under state tracking number 297371 effective 03/01/2014,
 GL-2014-BGL1 approved for ISO under state tracking number 310496 effective 02/01/2015 and
 GL-2015-BGL1 approved for ISO under state tracking number 323890 effective 02/01/2016.

The company will utilize a loss cost multiplier of 1.550.

These changes will result in a -14.2% rate decrease or \$0.

There are 0 Louisiana policyholders affected by this rate decrease.

The above-captioned company is also

Item Key: 326959

Date Submitted: 09/09/2015

SENTRUITY CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Contractual Liability

Independent Program

Revised Rate and Rule

Overall % Impact: **-2.9**

Overall \$ Impact: **\$-43,181**

of Policyholders: 1

Company Reference: SENTRUIITY-LA-CLIP-R-9/15

Requested Effective Dates - New: 03/01/2016 Renewal: N/A

The last rate revision, Item Key Number 286533, was approved on 07/30/2012 and became effective for both new and renewal business on 02/01/2013. The overall rate impact of this filing was -1.0% or \$-21,930 and affecting 1 policyholder.

The above-captioned company is revising rates and rules for its Independent Program under its Contractual Liability line.

This filing contains proposed revisions to the Independent Programs. The Independent Programs contain rates for contractual liability insurance policies. A policy insures liabilities incurred by the obligor under service contracts. The service contracts are sold to vehicle customers by or through 1) dealers excluding most franchised Toyota and Lexus dealers, 2) financial institutions, 3) insurance agents and 4) other entities involved in the sale, financing and servicing of vehicles. The service contracts eligible for this program cover certain vehicle repairs for specified contract terms, expressed in time and/or mileage combination(s).

The following changes are being made:

- The proposed manual consolidates the classification of vehicles to 8 manufacturer groups.
- Expanded basic coverage to include approved lift kits.
- Proposed the addition of Snow Plow Surcharge to apply when snow plow coverage is elected for a vehicle equipped with an installed manufacturer approved snow plow assembly.
- The Independent – Foremost and Royal programs' Tier 0 plans have an additional 84/125 term option.
- The Independent – Foremost and Royal programs' New Wraps plans have an added 60/70 and 72/70 term option for Buick vehicles.
- The Independent – Foremost and Royal programs' Diesel Engine Wraps plans and rates have been discontinued and removed from the proposed manual.
- The Independent – Foremost and Royal programs' Add-On (Used) plans have term expansion options and increased mileage eligibility for selected terms. Reduced the model year surcharges for vehicles 7, 8, 9 and 10 model years old.
- The company has also proposed the addition of Premier Plus Used rates.
- The Independent – Diamond program rates have NOT been changed.

This filing will result in an overall rate decrease of -2.9% or premium decrease of -\$43,181 affecting 1 policyholder.

Item Key: 326970

Date Submitted: 09/09/2015

Arch Insurance Company

9 - Inland Marine

Initial Rate only

Personal Inland Marine

Travel Protection Program

Initial Rate Only

of Policyholders: 0

Company Reference: ARCH-15-128

The initial filing, Item Key Number 285077, was approved and became effective for both new and renewal business on 06/05/2012.

The above-captioned company is introducing rates for its previously approved program.

The rate manual (version 309LA-0612) was approved under Arch File Number ARCH-12-091, SERFF Filing # CLTR-128484754. That rate manual has been updated (now Version 401 LA 1508) to include new program rates. There is no renewal impact to any existing policyholder.

Companion forms (Item Key Number 327322 or Company Reference Number ARCH-15-181) were still pending as of 09/22/2015.

There is no rate impact associated with this filing.

Item Key: 326984

Date Submitted: 09/09/2015

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Auto

Private Passenger Auto Program

PPA Symbol Update

- Update GRG, DRG, VSD, and LRG Symbols

of Policyholders: **1064218**

Company Reference: IV-32155

Requested Effective Dates - New: 01/01/2016 Renewal: 01/01/2016

With this filing, the companies propose to revise the Collision Rating Group (GRG), Comprehensive Rating Group (DRG), Vehicle Safety Discount (VSD), and Liability Rating Group (LRG) designations for use in determining collision, comprehensive, medical payments, and liability coverage premiums, respectively.

The distribution contains GRG, DRG, VSD, and LRG designations effective January 1, 2016 for 2009 through 2015 models reflecting the latest review of the loss experience for each model. The company has also included GRG, DRG, VSD, and LRG designations for additional 2016 models for which the company now has information.

There is no rate impact associated with this filing.

Item Key: 327032

Date Submitted: 09/10/2015

AMERICAN ALTERNATIVE INSURANCE CORPORATION

9 - Inland Marine

Revised Rate and Rule

Pet Health Insurance Program

Revised Rate and Rule

Overall % Impact: **6.0**

Overall \$ Impact: **\$2,409**

of Policyholders: **121**

Company Reference: LA040810100041

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The last rate revision to this program was Item Key Number 297464, which was approved on 07/01/2013 and became effective for both new and renewal business on 11/01/2013. It resulted in an overall rate increase of +3.8% (corrected from +2.5%) or +\$1,776 (corrected from +\$1,172).

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

With this filing, the company is proposing to revise base rates and the administrative fee. It is also introducing two new limits of \$1,000 and \$2,000 for its Lifetime Policy, revising the Animal Care and Internet Discounts and introducing new Military and Internet discounts.

Proposed changes:

- Administrative Fee: The company is proposing to increase the administrative fee from \$24 to \$30. The

administrative charge will be

waived if the insured elects to pay the policy premium in full at inception. The total impact of the administrative fee changes is 1.3%

- **Military Discount** – Proposing to introduce a 5% discount to those who serve in the military. Members of the United States armed forces (Army, Navy, Air Force, Marine Corp or Coast Guard) currently serving full time or have served in their military capacity, and their immediate family, receive a 5% discount. Insureds will have 60 days to provide through mail, fax or email, a Military Status Report from the Defense Manpower Data Center (DMDC) as evidence of military status. If no Military Status Report is received this discount will be removed.
- **Internet Discount** – Proposing to cap Internet Discounts \$10. The company currently has some Internet Discounts that go as high as \$20.

This filing was **amended** to remove the +5% automatic inflationary increases.

This filing will result in an overall rate increase of **+6.0%** or premium increase of **+\$2,409** affecting 121 policyholders.

Item Key: 327100

Date Submitted: 09/14/2015

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Private Passenger Auto Program

Revised Rate and Rule

Overall % Impact: **8.500**

Overall \$ Impact: **\$102,119,281**

of Policyholders: **1043386**

Company Reference: PV-32243

Requested Effective Dates - New: 12/08/2015 Renewal: 12/08/2015

The last rate revision to this program was +3.7% or \$40,403,220 which was approved under LDI Item Key Number 310231 effective 12/8/2014 for both new and renewal business.

With this filing, the companies propose the following revisions:

- **State Farm Mutual Automobile Insurance Company (SFMAIC)**

- Base Rates

Revise the base rates for the following coverages:

- BI/PD Liability;
- Medical Payments;
- Comprehensive;
- Collision;
- Emergency Road Service;
- Rental Reimbursement; and
- Uninsured Motor Vehicle.

- Driver Adjustment Factors

Revise the factors for the following coverages:

- BI/PD Liability;

- Medical Payments;
 - Comprehensive; and
 - Collision.
 - Limit Factors
 - Revise the factors for the following coverages:
 - BI Liability;
 - Combined BI/PD Liability; and
 - Uninsured Motor Vehicle.
 - Remove the BI factors for the 50/200 and 250/300 limits.
 - Model Year Factors
 - Revise the factors for the following coverages:
 - BI/PD;
 - Medical Payments;
 - Comprehensive; and
 - Collision.
 - Adjusted the base model year to 2016.
 - GRG/DRG and Deductible Rating Factors

Revise the Insurance Rating Group for Collision (GRG) and Comprehensive (DRG) coverages and physical damage deductible factors.
 - Location Rating Factors*

Revise the factors for the following coverages:

 - BI/PD Liability;
 - Medical Payments;
 - Comprehensive; and
 - Collision.

*The factors are set by limiting the movement between the current and indicated factors. The limitations applied vary depending on the current and indicated factors with a maximum change of +/-5%.
 - Customer Rating Index

Revise the renewal CRI model to use the latest version of the model that includes State Farm auto policy information and claim data, and now include credit information.
 - Drive Safe and Save

Revise the annual mileage factors.
 - Rule 110. Financial Responsibility Certification

Revise the surcharge for "All Other Causes" from 10% to 20%.
 - Rule 212. Marital Status

Revise the classification of single persons having custody of a minor child residing in their household from "married" to "single". This revision will be applied to existing policyholders using transitional rating to manage the impact over the next two years. New policyholders will be rated as "single".
- **State Farm Fire and Casualty Company (SFFCC)**
 - STAR Level Factors

Modify the relationship factors for the following coverages:

 - BI/PD Liability;
 - Medical Payments;
 - Comprehensive;
 - Collision;
 - Emergency Road Service;
 - Rental Reimbursement; and
 - Uninsured Motorist Bodily Injury.

*Currently, the rates in SFFCC are based on particular relationships with SFMAIC.

The rate impact associated with this filing is +8.5% or \$102,119,281 affecting 1,043,386 policyholders. The proposed change by company and coverage is as follows:

| Coverage | SFMAIC | SFFCC |
|-------------------------|---------------|--------------|
| BI/PD Liability | 9.4% | 17.8% |
| Medical Payments | -0.2% | 10.1% |
| Comprehensive | 4.8% | 16.0% |
| Collision | 2.9% | 5.1% |
| Uninsured Motor Vehicle | 19.2% | 24.3% |
| Emergency Road Service | 10.5% | 16.2% |
| Rental Reimbursement | -0.8% | 10.0% |
| Total | 8.0% | 15.3% |

Item Key: 327101

Date Submitted: 09/14/2015

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Motorcycle Program

Revised Rate and Rule

Overall % Impact: **-4.300**

Overall \$ Impact: **\$-354,022**

of Policyholders: **20857**

Company Reference: PV-32244

Requested Effective Dates - New: 12/08/2015 Renewal: 12/08/2015

The last rate revision to this program was -0.1% or -\$6,342 which was approved under LDI Item Key Number 310229 effective 12/8/2014 for both new and renewal business.

With this filing, the companies propose to revise the following:

- Base Rates
Revise the base rates for BI/PD Liability, Comprehensive, Collision, and Uninsured Motor Vehicle coverages.
- Location Rating Factors
Revise the factors. These revisions will coincide with the revisions being made to the Private Passenger Auto Program.
- Age Rating Factors
Revise the factors for BI/PD Liability, Comprehensive, and Collision coverages.
- Deductible Rating Factors
Revise the factors for Comprehensive and Collision coverages.
- Liability Rating Group and Motorcycle Percentages
Revise the groups and percentages.
- Customer Rating Index (CRI)
Adjust the renewal CRI model to use the latest version which includes State Farm auto policy information and claim data, along with credit information.

The rate impact associated with this filing is -4.3% or -\$354,022 affecting 20,857 policyholders. The proposed rate impact by company and coverage is as follows:

| Coverage | SFMAIC | SFFCC |
|-----------------|---------------|--------------|
| BI/PD Liability | -4.0% | -2.3% |

| | | |
|-------------------------|--------------|--------------|
| Comprehensive | -4.4% | -2.4% |
| Collision | -4.3% | -4.2% |
| Uninsured Motor Vehicle | -5.0% | -5.3% |
| Total | -4.4% | -3.6% |

Item Key: 327119

Date Submitted: 09/14/2015

STATE FARM FIRE AND CASUALTY COMPANY

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile

Recreational Vehicle Program

Revised Rate and Rule

Overall % Impact: **4.1**Overall \$ Impact: **\$633,889**# of Policyholders: **50596**

Company Reference: MV-32246

Requested Effective Dates - New: 12/08/2015 Renewal: 12/08/2015

The last rate revision to this program was -0.1% or -\$14,500 which was approved under LDI Item Key Number 310227 effective 12/18/2014 for both new and renewal business.

With this filing, the companies propose the following revisions to the Recreational Vehicle Program:

- Motor Homes
 - Revise the base rates,
 - Revise the limit factors,
 - Revise the location rating factors,
 - Revise the model year factors,
 - Revise the GRG/DRG factors, and
 - Revise the deductible rating factors.
- Private Passenger Trailers
 - Revise the base rates for Comprehensive, Collision, and Emergency Road Service coverages, and
 - Revise the age group factors.
- Recreational Vehicles
 - Revise the base rates,
 - Revise the limit factors,
 - Revise the age group factors,
 - Revise the horsepower factors,
 - Revise the limit factors for Medical Payments,
 - Revise the vehicle type factors, and
 - Revise the Uninsured Motor Vehicle Bodily Injury factor.

The rate impact associated with this filing is +4.1% or \$633,889 affecting 50,596 policyholders. The rate impact by company and coverage is as follows:

| Coverage | SFMAIC | SFFCC |
|-----------------------------------|--------|--------|
| Bodily Injury and Property Damage | -0.3% | -12.7% |
| Medical Payments | +1.6% | -13.2% |

| | | |
|-------------------------|--------------|--------------|
| Comprehensive | +5.2% | +4.9% |
| Collision | +3.7% | -4.5% |
| Uninsured Motor Vehicle | -7.7% | -11.1% |
| Emergency Road Service | +1.6% | +2.4% |
| Total | +4.1% | -0.7% |

Item Key: 327122

Date Submitted: 09/14/2015

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE
STANDARD FIRE INSURANCE COMPANY, THE
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

4 - Homeowners

Revised Rate only

Homeowners Program

Filing in response to Bulletin 2013-08

Follow up to Item Key #317403

Overall % Impact: **0**Overall \$ Impact: **\$99**# of Policyholders: **5967**

Company Reference: 2015-09-0015

In response to Bulletin 2013-08, the above-captioned companies propose revisions to their Homeowners Program.

The companies had made an informational filing in December 2014 (Item Key #317403) in response to Bulletin 2013-08. The companies planned to follow up with a revision, which is proposed in this filing.

The last adjustment to this program was approved in June 2010 (Item Key #258296) and resulted in an overall rate decrease of -3.4% (amended from -1.02%) to be effective July 12, 2010 for both new and renewal business.

With this filing, the company proposes the following:

Revise dwelling base rates and;

Revise percentage credits on Rule 406 C. - Optional Higher Deductibles.

These changes will result in an overall rate revision of **0%** or **+\$99** (5,967 policyholders).

Item Key: 327124

Date Submitted: 09/14/2015

Liberty Insurance Corporation

LIBERTY MUTUAL FIRE INSURANCE COMPANY

FIRST LIBERTY INSURANCE CORPORATION, THE

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

Installment Fee

Recurring Credit Card Fee

of Policyholders: **0**

Company Reference: 15-LA-P-AO-RU-LEG-BP

Requested Effective Dates - New: N/A Renewal: 01/18/2016

With this filing, the companies propose to charge an installment fee of \$5 for customers paying by direct bill and \$4 for customers paying by Recurring Credit Card.

There is no rate impact associated with this filing.

Item Key: 327127

Date Submitted: 09/14/2015
LM General Insurance Company
LM INSURANCE CORPORATION
LIBERTY PERSONAL INSURANCE COMPANY
19 - Private Passenger Automobile
Installment Program
Private Passenger Automobile
Installment Fee
Recurring Credit Card Fee
of Policyholders: 0
Company Reference: 15-LA-P-AO-RU-GRS-BP
Requested Effective Dates - New: 12/14/2015 Renewal: 01/18/2016

With this filing, the companies propose to charge an installment fee of \$5 for customers paying by direct bill and \$4 for customers paying by Recurring Credit Card.

There is no rate impact associated with this filing.

Item Key: 327156

Date Submitted: 09/15/2015
SAFECO INSURANCE COMPANY OF OREGON
19 - Private Passenger Automobile
Installment Program
Private Passenger Auto
Safeco True Pricing Program
Recurring Credit Card Installment Fee
of Policyholders: 0
Company Reference: 15-LA-S-AO-RU-SNAP-BP
Requested Effective Dates - New: 12/14/2015 Renewal: 01/25/2016

With this filing, the company proposes to add a \$4 Recurring Credit Card Installment Fee when a customer chooses to pay over time.

There is no rate increase associated with this filing.

Item Key: 327160

Date Submitted: 09/15/2015
SAFECO INSURANCE COMPANY OF OREGON
9 - Inland Marine
Installment Program
Personal Inland Marine
Boatowners/Personal Watercraft
Installment Program
of Policyholders: 0
Company Reference: 15-LA-S-WTR-RU-GEN-BP
Requested Effective Dates - New: 12/14/2015 Renewal: 01/25/2016

The last revision to this program was Item Key Number 288165, which was approved on 09/13/2013 and became effective for new business 09/13/2012 and for renewal business on 10/15/2012.

The above-captioned company is requesting approval for a Recurring Credit Card Installment Fee of \$4 for watercraft.

There is no rate impact associated with this filing.

Item Key: 327161

Date Submitted: 09/15/2015

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Installment Program

Private Passenger Auto

Motorcycle Program

Recurring Credit Card Installment Fee

Company Reference: 15-LA-S-MC-RU-GEN-BP

Requested Effective Dates - New: 12/14/2015 Renewal: 01/25/2016

With this filing, the company proposes to add a \$4 Recurring Credit Card Installment Fee when a customer chooses to pay over time.

There is no rate increase associated with this filing.

Item Key: 327167

Date Submitted: 09/15/2015

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

Recreational Vehicle (RV)

Recurring Credit Card Installment Fee

of Policyholders: **0**

Company Reference: 15-LA-S-RV-RU-GEN-BP

Requested Effective Dates - New: 12/14/2015 Renewal: 01/25/2016

With this filing, the company proposes to add a \$4 Recurring Credit Card Installment Fee when a customer chooses to pay over time.

There is no rate increase associated with this filing.

Item Key: 327168

Date Submitted: 09/15/2015

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Installment Program

Private Passenger Automobile

Classic Car Program

Recurring Credit Card Installment Fee

Company Reference: 15-LA-S-CC-RU-GEN-BP

Requested Effective Dates - New: 12/14/2015 Renewal: 01/25/2016

With this filing, the company proposes to add a \$4 Recurring Credit Card Installment Fee when a customer chooses to pay over time.

There is no rate increase associated with this filing.

Item Key: 327169

Date Submitted: 09/15/2015
Safeco Insurance Company of America
19 - Private Passenger Automobile
Installment Program
Private Passenger Automobile
Off Road Program
Recurring Credit Card Installment Fee
of Policyholders: 0
Company Reference: 15-LA-S-OFF-RU-GEN-BP
Requested Effective Dates - New: 12/14/2015 Renewal: 01/25/2016

With this filing, the company proposes to add a \$2 Recurring Credit Card Installment Fee when a customer chooses to pay over time.

There is no rate increase associated with this filing.

Item Key: 327177

Date Submitted: 09/15/2015
Allied World Insurance Company
17 - Other Liability
Initial Rate and Rule
Professional Errors & Omissions Liability
Social Service Agency Professional Liability Policy Program
of Policyholders: 0
Company Reference: 2015-SSA-01-LA-R

Item Key: 327187

Date Submitted: 09/15/2015
Berkley National Insurance Company
BERKLEY REGIONAL INSURANCE COMPANY
STARNET INSURANCE COMPANY
9 - Inland Marine
Loss Cost Adoption
Commercial Inland Marine
General Risk Program
Adoption of ISO Loss Cost Filing Designation No. CM-2014-RLA1, CM-2012-RLA1, CM-2010-RLA1, and CM-2009-RLC09
Adoption of ISO Filing Designation No. CM-2010-ORU10 and CM-2009-ORU09
of Policyholders: 0
Company Reference: BSS-CM-2015-4094-RARU-LA
Requested Effective Dates - New: 03/01/2016 Renewal: 03/01/2016

The above-captioned companies are adopting Insurance Services Office (ISO) Loss Cost Filing Designation No. (CM-2014-RLA1, CM-2012-RLA1, CM-2010-RLA1, and CM-2009-RLC09), and ISO Filing Designation No. (CM-2010-ORU10 and CM-2009-ORU09).

The company states "AAIS traditionally applies to the non-filed coverages and ISO traditionally applies to the filed coverages. We use both; however this filing is for ISO only."

ISO CM-2010-ORU10 was approved as Item Key number 320648 on 03/26/2015 and became effective for both new and renewal business on 07/01/2015.

ISO CM-2009-ORU09 was approved as Item Key Number 244961 on 04/09/2009 and became effective for both new and renewal business on 03/01/2009.

ISO CM-2014-RLA1 was approved as Item Key Number 307412 on 04/03/2014 and became effective for both new and renewal business on 10/01/2014.

ISO CM-2012-RLA1, which was approved as Item Key# 283080 on 03/27/2012 and became effective 10/01/2012 for both new and renewal business.

ISO CM-2010-RLA1 Approved as Item Key #256398 on 02/09/2010 and became effective for both new and renewal business on 09/02/2010.

ISO CM-2009-RLC09, Approved as Item Key #'s 243336, 245024, 246575, and finally the most current version 253601, which was approved on 11/19/2009 and became effective for both new and renewal business on 03/01/2010.

The companies are retaining their previously approved loss cost multipliers of 1.750, 2.180, and 1.310 respectively.

There is no rate impact associated with this filing.

Item Key: 327230

Date Submitted: 09/16/2015

NOVA CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability Program

of Policyholders: 0

Company Reference: NCC-GL-MP-15

Requested Effective Dates - New: 11/01/2015 Renewal: 11/01/2015

Item Key: 327232

Date Submitted: 09/16/2015

EVEREST NATIONAL INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Internet Liability

Cyber Cover

of Policyholders: 0

Company Reference: LA-IBL-20046205R

Requested Effective Dates - New: 11/01/2015 Renewal: 11/01/2015

Item Key: 327272

Date Submitted: 09/17/2015

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

26 - Burglary And Theft

Delayed Adoption

Burglary and Theft

Delayed Adoption

ISO Filing Designation No. CR-2015-RRU15

Company Reference: CR-2015-3

The above-captioned companies wish to submit this filing to delay adoption of Insurance Services Office, Inc. (ISO) filing designation number CR-2015-RRU15, Item Key #322494, with an effective date of

December 1, 2015.

The companies intent is to incorporate theses changes into their material at a future date.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 327275, Company Form Filing No. CR-2015-3 were pending as of September 30, 2015.

Item Key: 327290

Date Submitted: 09/18/2015

UNITED STATES FIRE INSURANCE COMPANY

9 - Inland Marine

Initial Rule only

Personal Inland Marine

Pet Travel Rider

Initial Rule Only

of Policyholders: **0**

Company Reference: LA-PET RIDER-RATE

The initial filing, Item Key Number 297021, was approved and became effective for new and renewal business on 06/27/2015.

The above-captioned company is submitting introducing a rule for its Travel Program under its Personal Inland Marine line.

This is a rider that is intended to be used with the previously approved individual travel policy forms approved by the department on July 1, 2013, under Item Key Number?

The coverage provided by this rider entails eligible expenses resulting from an accident or sickness of a covered pet incurred while on a covered trip, as well as Medical Evacuation and Repatriation benefits and quarantine costs for the insured's pet.

Companion forms (Item Key Number 327321 or Company Reference Number LA-PET RIDER-FORM) were still pending as of 10/19/2015.

There is no rate impact associated with this filing.

Item Key: 327301

Date Submitted: 09/18/2015

HARTFORD CASUALTY INSURANCE COMPANY

SENTINEL INSURANCE COMPANY, LTD.

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD FIRE INSURANCE COMPANY

4 - Homeowners

Revised Rate only

The Hartford Home Advantage Homeowners Program

Overall % Impact: **11.7**

Overall \$ Impact: **\$194,892**

of Policyholders: **1632**

Company Reference: FN.14.799.2015.02

Requested Effective Dates - New: 01/21/2016 Renewal: 03/08/2016

The last adjustment to this program was approved in April 2013 (Item Key #294897) and resulted in an overall rate increase of +10.0% to be effective July 11, 2013 for new business and August 25, 2013 for renewal business.

With this filing, the companies propose the following:

- The rate change proposed is a flat amount of +12.0% for Building Forms. There is no rate revision requested for Tenant/Condo Forms.

These changes will result in an overall rate increase of **+11.7%** or **+\$194,892** (1,632 policyholders).

Item Key: 327320

Date Submitted: 09/21/2015

Berkshire Hathaway Specialty Insurance Company

23 - Fidelity

Initial Rate and Rule

Fidelity

Initial Rates and Rules

Financial Institution Fidelity Program

Company Reference: BHSIC-FIF-15

The above-captioned company wishes to submit initial rates and rules for use with its Financial Institution Fidelity program.

With this filing, the company is proposing to introduce a new program Financial Institution Fidelity which consists of the following:

- Form 14 Stockbrokers and Investment Bankers
 - This rating plan is based on Traveler's Financial Institution Bond Standard Form 14 rating plan filed in the state of Florida under filing number: 2013-01-0014. Major differences include:
 - Removal of the following endorsements: PBX, Kidnap and Ransom, Restoration Expenses
 - Computer Crime Rider is added to Form 14 rating plan. There are seven subparts of computer crime coverage. The main coverage is Computer Systems Fraud, the modification factor is taken from Travelers Form 14 rating plan. Due to the lack of modifiers for the rest of the six coverages, computer crime from form 24 is used to derive relativity between the main coverage and the other subparts. The relativity is applied to form 14 main coverage modifier to derive modification for subparts.
 - Added Expansive/Restrictive Endorsement Factor.
 - Added Policy Length Adjustment Mod to account for possible partial-year or multi-year policies.
- Form 24 Commercial Banks, Savings Banks and Savings and Loan Associations
 - This rating plan is based on Traveler's Financial Institution Bond Standard Form 24 rating plan filed in the state of Florida under filing number: 2011-07-0036. Modifications include:
 - Removal of the following endorsements: Kidnap and Ransom, Restoration Expenses.
 - Add Combination safe depository using Traveler's Safe Deposit Lender Liability Rate Schedule in Credit Union Bond.
 - Added Expansive/Restrictive Endorsement Factor.
 - Added Policy Length Adjustment Mod to account for possible partial-year or multi-year policies.
- Form 25 Insurance Companies including Life Insurance Companies
 - This rating plan is based on St. Paul Traveler's Form 25 rating plan filed in the state of Wisconsin under filing number: 2006-04-0083. Modifications include:
 - Removal of the following endorsements: Extortion - Threats to Persons, Extortion - Threats to Property. Broad Form Extortion, Coverage for Draft-Signers, Extended Discovery Period.
 - Added Expansive/Restrictive Endorsement Factor.
 - Added Policy Length Adjustment Mod to accounts for possible partial-year or multi-year policies.
- ERISA Plan Bond for Investment Managers Insurance Rating Plan
 - This rating plan is based on Beazley's ERISA plan bond for investment managers insurance rating plan. Modifications include:
 - Removal of Financial Statements consideration under Schedule Rating, commission adjustment.
 - Added Policy Length Adjustment Mod to account for possible partial-year or multi-year

policies.

The company will be using a loss cost multiplier of 1.541.

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 327527, Company Form Filing No. BHSIC-FIF-15 were approved on October 6, 2015.

Item Key: 327328

Date Submitted: 09/21/2015

AMERICAN RELIABLE INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Introduction of Boatowners Association Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: ARIC-2015-LA-WC-RR-174

Requested Effective Dates - New: 10/01/2015 Renewal: 10/01/2015

The above-captioned company is introducing a Boatowners Association Program.

This small Boatowners Association Program has the following caveats:

- The program limits the hull length to be less than 27 feet
- Available limits of \$25,000; \$50,000; \$100,000; \$300,000; \$500,000 and \$1,000,000 for Coverage B Protection and Indemnity.
- COVERAGE C, CONTAMINANT / SPILL LIABILITY - No premium charge applies, and includes a limit of \$854,000 (or the prevailing maximum OPA penalty for pleasure boats).
- COVERAGE E, UNINSURED / UNDERINSURED BOATER - No premium charge applies, and includes a limit equal to chosen P&I limit (up to \$500,000).
- COVERAGE F, PERSONAL EFFECTS - \$1,000 included on all classes with a \$100 deductible.

Companion forms (Item Key Number 327319 or Company Reference Number ARIC-2015-LA-WC-F-174) were still pending as of 09/30/2015.

There is no rate impact associated with this filing.

Item Key: 327353

Date Submitted: 09/21/2015

MEDICAL PROTECTIVE COMPANY, THE

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Multi-Specialty Healthcare Professionals Program

Company Reference: 15-MASTEREPLI-02

Requested Effective Dates - New: 11/01/2015 Renewal: 11/01/2015

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 303061 effective 03/03/2014.

With this filing, the company is introducing the following rates for its Employment Practices Liability Coverage used in conjunction with the above-captioned program.

Employment Practice Liability Coverage – Rates: (Claims-Made)

| Limit Self Insured Retention | Amount | Premium |
|------------------------------|--------|---------|
| \$50,000 Defense | \$2500 | \$50 |
| \$50,000 Indemnity | | |

Extended Reporting Period Computation – Employment Practices Liability (Claims-Made)

Included in EPLI Rate.

The corresponding form(s), LDI Form Filing Number

Item Key: 327361

Date Submitted: 09/21/2015

TWIN CITY FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Other Liability

Lawyers Professional Liability Insurance Program

Overall % Impact: **32.7**

Overall \$ Impact: **\$7,145**

of Policyholders: **5**

Company Reference: FN.13HS.760.2015.01

Requested Effective Dates - New: 12/01/2015 Renewal: 01/01/2016

Item Key: 327363

Date Submitted: 09/21/2015

Hartford Steam Boiler Inspection and Insurance Company

17 - Other Liability

Revised Rate and Rule

Other Liability

Identity Recovery Coverage for Benefits Program

of Policyholders: **0**

Company Reference: HSB-IDRBENEFITS-RATE-2015

Item Key: 327399

Date Submitted: 09/22/2015

MID-CONTINENT CASUALTY COMPANY

OKLAHOMA SURETY COMPANY

MID-CONTINENT ASSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Loss Cost Adoption of ISO Filing Designation No. GL-2015-BGL1

Overall % Impact: **-3.9**

Overall \$ Impact: **\$666,105**

of Policyholders: **8**

Company Reference: LA-GL-2015-BGL1

Requested Effective Dates - New: 02/01/2016 Renewal: 02/01/2016

The last rate adjustment for the above-captioned companies was filed and approved Item Key Number 18852, effective 12/01/2004.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2015-BGL1 approved for ISO under state tracking number 323890 effective 02/01/2016.

The company will utilize the following loss cost multipliers.

| Company Name | Current LCM Products | Proposed LCM Products | Current LCM Premises Operations | Proposed LCM Premises Operations |
|---------------------------------|----------------------|-----------------------|---------------------------------|----------------------------------|
| Mid-Continent Casualty Company | 2.660 | 1.560 | 2.520 | 1.850 |
| Oklahoma Surety Company | 3.170 | 1.810 | 2.990 | 1.850 |
| Mid-Continent Assurance Company | 2.160 | 1.860 | 2.060 | 1.940 |

These changes will result in a -3.9% rate decrease or -\$666,105.00.

There will be 8 Louisiana policyholders affected by this rate decrease.

Item Key: 327400

Date Submitted: 09/22/2015

SCOTTSDALE INDEMNITY COMPANY

1 - Property

Revised Rate and Rule

Commercial Property(Fire and Allied Lines)

Revised Rates and Rules

Commercial Fire Program

Company Reference: CF LA05912ICR01

The last adjustment to this program occurred in March 1996 under the Prior Approval program (Agenda 8a 3/96) to become effective April 1, 1996.

With this filing, the above-captioned company wishes to submit a revised rate and rule manual to be used with its Commercial Fire program.

The new policy writing minimum premium is \$250 for prepaid policies and \$250 for Annual Premium Payment Plan Policies or Continuous Policies.

The company will waive an additional premium of \$25 or less and will also waive a return premium of \$25 or less, however, if the insured requests the return premium due, it must be granted.

The company is adding an additional rating rule, apply a factor of 1.222 to the Insurance Services Office, Inc. (ISO) Group I and Group II base rates.

The following, Commercial Property Broadened Coverages Endorsement - CFI-97, is a new coverage enhancement endorsement and is available for a flat charge of \$250 per location. If higher limits are desired for the individual coverages within the extension endorsement use ISO manual. Where the ISO manual does not provide a rate, multiply the current Building Group I and Group II rates by .20.

| Coverage | Limit of Insurance |
|--|--------------------|
| Debris Removal | \$ 25,000 |
| Fire Department Service Charge | \$ 10,000 |
| Arson Reward | \$ 25,000 |
| Newly Acquired or Constructed Property - Buildings | \$500,000 |

| | |
|---|----------------|
| Newly Acquired or Constructed Property - Business Personal Property | \$250,000 |
| Personal Effects and Property of Others | \$ 25,000 |
| Valuable Papers and Records - Other Than Electronic Data | \$ 25,000 |
| Property Off-Premises | \$ 50,000 |
| Outdoor Property | \$ 10,000 |
| Accounts Receivable | \$ 25,000 |
| Electronic Data Processing Data and Media | \$ 25,000 |
| Money and Securities | \$ 25,000 |
| Property In Transit | \$ 50,000 |
| Building Ordinance: Coverage A | Building Limit |
| Building Ordinance: Combined Coverage B & C | \$ 75,000 |
| Back Up of Sewers and Drains | \$ 10,000 |
| Claim Expense | \$ 10,000 |
| Tenant Building Glass | \$ 10,000 |
| Extra Expense | \$ 25,000 |

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 327318, Company Form Filing No. CF LA05912ICF02 was approved on September 28, 2015.

Item Key: 327418

Date Submitted: 09/22/2015

Greenwich Insurance Company

XL INSURANCE AMERICA, INC.

1 - Property

Initial Rate and Rule

Commercial Property(Fire and Allied Lines)

Initial Rate and Rule

Data Compromise Coverage

Company Reference: 15MX-XP-IL02-MU-LA-R PROP

With this filing, the companies are introducing new rates and rules for their Data Compromise Coverage to be used in conjunction with the above-captioned program. Data Compromise Coverage includes the following types of coverage.

Response Expenses Coverage - includes \$50,000 of Named Malware coverage and the following additional coverage components:

- Forensic IT Review – Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach.
- Legal Review – Coverage for the cost to obtain professional legal advice.
- Notification to Affected Individuals – Coverage for reimbursement of expenses associated with the notification of those whose personal information was compromised.
- Services to Affected Individuals – Coverage for the cost of providing services (Packet of informational materials, Toll-free help line, One year of credit monitoring and Identity restoration case management) to affected individuals for 12 months from the date of the notice.
- Public Relations Services – Coverage for the cost to implement public relations recommendations of a professional public relations firm. This may include advertising and special promotions designed to retain the relationship with affected individuals. Subject to a sublimit of \$5,000.

Defense and Liability Coverage - provides Defense and Liability Coverage which supplements the program by providing coverage for defense and settlement costs in the event that an “affected individual,” whose

personal information has been breached by the insured, brings an action against the insured.

The rates have been developed by the Hartford Steam Boiler Inspection and Insurance Company (HSB).

There is no rate impact associated with this filing.

The corresponding form(s) filing, LDI Form Filing No. 327423, Company Form Filing No. 15MX-XP-IL02-MU-LA-F PROP, were approved on October 9, 2015.

Item Key: 327427

Date Submitted: 09/22/2015

Berkshire Hathaway Specialty Insurance Company

17 - Other Liability

Initial Rate and Rule

Executive First Side A DIC Directors & Officers (D&O) Liability Program

of Policyholders: 0

Company Reference: BHSIC-D&O-SA-15-R

Item Key: 327431

Date Submitted: 09/22/2015

ACE AMERICAN INSURANCE COMPANY

WESTCHESTER FIRE INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

CODA Premier Mutual Fund Independent Director Liability Excess Policy Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: 15-PR-2012693 R

With this filing, the companies propose to introduce the rating plan for the new CODA Premium Mutual Fund Independent Director Liability (IDL) Excess Policy Program. This new program will provide excess liability insurance for Mutual Fund Independent Directors.

The corresponding form filing has been submitted under company tracking number 15-PR-2012693-F, LDI Item Key Number 327429.

Item Key: 327433

Date Submitted: 09/22/2015

Greenwich Insurance Company

XL INSURANCE AMERICA, INC.

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: 15MX-XP-IL02-MU-LA-R GL

With this filing, the companies are introducing new rates and rules for their Data Compromise Coverage to be used in conjunction with the above-captioned program. Data Compromise Coverage includes the following types of coverage.

Response Expenses Coverage - includes \$50,000 of Named Malware coverage and the following additional coverage components:

- Forensic IT Review – Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach.
- Legal Review – Coverage for the cost to obtain professional legal advice.
- Notification to Affected Individuals – Coverage for reimbursement of expenses associated with the notification of those whose personal information was compromised.
- Services to Affected Individuals – Coverage for the cost of providing services (Packet of informational materials, Toll-free help line, One year of credit monitoring and Identity restoration case management) to affected individuals for 12 months from the date of the notice.
- Public Relations Services – Coverage for the cost to implement public relations recommendations of a professional public relations firm. This may include advertising and special promotions designed to retain the relationship with affected individuals.

Defense and Liability Coverage - provides Defense and Liability Coverage which supplements the program by providing coverage for defense and settlement costs in the event that an “affected individual,” whose personal information has been breached by the insured, brings an action against the insured.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 327425, Company Form Filing Number 15MX-XP-IL02-MU-LA-F GL is pending approval.

Item Key: 327444

Date Submitted: 09/23/2015

FOREMOST INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Distinct Choice (Select 2.5) Auto Program

Revised Rate and Rule

Overall % Impact: **2.963**

Overall \$ Impact: **\$106,658**

of Policyholders: **2833**

Company Reference: RRLA11052015

Requested Effective Dates - New: 11/05/2015 Renewal: 12/10/2015

The last rate revision to this program was +2.9% or \$108,290 which was approved under LDI Item Key Number 318235 effective 3/9/2015 for new business and 3/9/2015 for renewal business.

With this filing, the company proposes to revise the base rates, add a Go Paperless Discount of 5%, adjust pricing for Dynamite Deductibles, adjust pricing on No Prior Business, shift model years and groups from 2010 to 2015, and update Rule Number G05 - Unacceptable Policies.

The following is the rate impact by coverage for each rating variable:

| | BI | PD | MP | UIM | UIMPDCOMP | COLL | Total | |
|----------------------------|------|------|------|------|-----------|------|-------|------|
| EFT/GPL | 0.7% | 0.6% | 0.8% | 0.9% | 0.6% | 1.1% | 1.0% | 0.8% |
| Dynamite Deductible | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.7% | 0.6% | 0.2% |
| No Prior | 1.3% | 1.4% | 0.6% | 0.8% | 1.5% | 0.8% | 0.9% | 1.2% |

| | | | | | | | | |
|-------------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Model Year | 0.3% | -4.1% | 1.5% | 0.8% | -31.9% | -17.7% | -23.6% | -6.9% |
| Base Rate | 3.3% | 1.5% | 0.3% | 0.5% | 48.2% | 21.6% | 28.9% | 8.2% |
| Total | 5.9% | -0.5% | 3.5% | 3.2% | 3.3% | 2.9% | 1.2% | 3.0% |

The rate impact associated with this filing is +2.963% or \$106,658 affecting 2,833 policyholders.

Item Key: 327461

Date Submitted: 09/23/2015

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Auto

Commercial Auto Program

Revised Rate and Rule

- Introduce rates and rules for the Auto Dealer's Coverage Form.

of Policyholders: **0**

Company Reference: 38250

Requested Effective Dates - New: 02/01/2016 Renewal: 02/01/2016

The last rate revision to this program was +3.1% or \$501,029 and was approved under LDI Item Key Number 317922 effective 6/1/2015 for both new and renewal business.

With this filing, the companies propose to introduce additional rates and rules in the Commercial Auto Program to accommodate the Auto Dealer's Coverage Form. The additional rates and rules are designed for automobile, truck, motorcycle, powersport and RV dealers.

The corresponding form filing has been approved under company tracking number 37992, LDI Item Key Number 325906, effective 8/25/2015 for both new and renewal business.

There is no rate impact associated with this filing.

Item Key: 327480

Date Submitted: 09/24/2015

SAFEWAY INSURANCE COMPANY OF LOUISIANA

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Private Passenger Auto Program

Rate and Rule Revision

Overall % Impact: **4.6**

Overall \$ Impact: **\$2,392,546**

of Policyholders: **36068**

Company Reference: SWICLA-PPA-LA-1501R

Requested Effective Dates - New: 12/01/2015 Renewal: 12/15/2015

The last rate revision to this program was +4.5% or \$2,377,125 which was approved under LDI Item Key Number 316383 effective 5/15/2015 for new business and 6/1/2015 for renewal business.

With this filing the company proposes to revise the base rate for Bodily Injury, Property Damage, Uninsured Motorist - Bodily Injury, Comprehensive, Collision, Towing, and Rental coverages. The company also

proposes to revise the class factors for Bodily Injury, Property Damage, Comprehensive, and Collision coverages.

The following rule revisions are proposed:

- added exclusion for any vehicle with a lift kit of more than six inches;
- broadened severe weather description to include tornado and hail;
- changed the unassigned vehicle class reference from 1A to MM40;
- changed Physical Damage Rules to include TVs and DVDs and removed CB radios;
- added a Special Equipment Surcharge to vehicles with a lift kit below six inches;
- added vehicles to prohibited list;
- revised driver classification definitions;
- and revised the Option Coverage Rates for UM bodily injury, Towing and Rental Reimbursement.

The rate impact associated with this filing is +4.6% or \$2,392,546 affecting 36,068 policyholders.

Item Key: 327491

Date Submitted: 09/24/2015

CUMIS Insurance Society, Inc.

33 - Other Lines

Initial Rate only

Group Mortgage Payment Protection

Involuntary Unemployment Insurance

Company Reference: 2015 MPP - IU

The above-captioned company wishes to introduce rates for its new Group Mortgage Payment Protection Involuntary Unemployment Insurance Program.

This program will be used to effect involuntary unemployment coverage for eligible borrowers on loans written in connection with a credit transaction that is secured by a first mortgage or deed of trust and is made to finance the purchase of real property, or the construction of a dwelling on such property, or to refinance a prior credit transaction made for such purpose.

This product provides monthly benefits for involuntary unemployment. The benefit amount each month will be equal to the monthly payment of the mortgage as originated by the group policyholder. The maximum benefit period options are 3, 6, 9 or 12 months. Rates vary by issue age, which range from 18 through 60. There is a 90-day vesting period immediately after the effective date of the policy during which the insured is not covered for involuntary unemployment. Once the vesting period has been met, there is a 30-day elimination period prior to the accrual of benefits.

This coverage could be bundled with certificates that cover disability and life insurance. Rate development is impacted by the bundling (when applicable) to take into account people that may be both disabled and unemployed at the same time. Involuntary unemployment insurance will be provided as part of a combined offering that will include level term life coverage and disability coverage. The level term life and disability coverages will be offered by CMFG Life Insurance Company. The combined rate of the coverages will be determined by borrower age and multiplied by the monthly mortgage payment to calculate the insurance charge. Certificates will be delivered to consumers at loan closing. The term of the coverage will be ten years.

To ensure consistency between the group policy and the certificate, the company will use a wrap-around group policy that contains provisions specific to the relationship between CUMIS Insurance Society, Inc. and the policyholder. The last provision of the group policy states that the remainder of the policy consists of the terms and provisions set forth in the certificate issued to insured borrowers.

To accommodate the needs of its policyholders and their various data processors, the product will be offered through two channels. First, through traditional paper enrollments, where the forms will be generated via laser print. Second, to meet the demands of the marketplace and to better serve its consumers, the company will also be offering online enrollment.

There is no rate impact associated with this filing.

Companion forms (Item Key #327512) were still pending as of October 14, 2015.

Item Key: 327493

Date Submitted: 09/24/2015

National Mortgage Insurance Corporation

6 - Mortgage Guaranty

Revised Rate only

Mortgage Guaranty

Revised Rate

Lender Paid Single Premium

Overall % Impact: **3.4**

Company Reference: 006.15 NMI

Requested Effective Dates - New: 01/01/2016 Renewal: N/A

The above-captioned company wishes to submit revision to its national Lender Paid Single Premium rates.

This revision is in regard to upcoming changes to the Private Mortgage Insurer Eligibility Requirements that the company must meet to be an approved insurer and provide mortgage guaranty insurance on loans acquired by Fannie Mae and Freddie Mac. It is necessary for the company to increase its Lender Paid Single Premiums to maintain both its overall target returns and those for this product.

These changes will result in an overall rate increase of +3.4% for new business only.

The company is requesting an effective date of January 1, 2016.

The corresponding form(s) filing, LDI Form Filing No. 327704. Company Form Filing No. 007.15 NMI were acknowledged on October 9, 2015 to be effective December 1, 2015.

Item Key: 327505

Date Submitted: 09/24/2015

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability Program

of Policyholders: **0**

Company Reference: 2015-GL-LA-RR-991

Requested Effective Dates - New: 11/15/2015 Renewal: 11/15/2015

Item Key: 327513

Date Submitted: 09/24/2015

REGENT INSURANCE COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

17 - Other Liability

Revised Rule only

Commercial General Liability

Rule 44. Product Withdrawal Coverage

of Policyholders: **0**

Company Reference: 15-2881-LA

Requested Effective Dates - New: 03/01/2016 Renewal: 03/01/2016

Item Key: 327514

Date Submitted: 09/24/2015

Harco National Insurance Company

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of ISO Filing Designation No. RP-2004-RCM1

of Policyholders: 0

Company Reference: 15-3368

Requested Effective Dates - New: 11/15/2015 Renewal: 11/15/2015

The above-captioned company is filing to adopt ISO filing designation number RP-2004-RCM1 for its North American Timber Program (NATP) under its Commercial Inland Marine line.

RP-2004-RCM1 was approved as Item Key Number 19130 on 11/10/2004 and became effective for both new and renewal business on 05/01/2005.

There is no rate impact associated with this filing.

Item Key: 327521

Date Submitted: 09/25/2015

JEFFERSON INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Personal Inland Marine

Introduction of Tuition Protection Program

Initial Rate and Rule

of Policyholders: 0

Company Reference: JIC TP 107-P-XX-15 (R)

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

Tuition Protection insurance products provide reimbursement for Tuition, Fees, Room and Board, in the event of financial loss or hardship caused by a covered loss. This tuition protection plan provides coverage for non-refundable expenses included on the insured student's school invoice and non-refundable housing expenses included on a lease that are incurred during the term of coverage related to the insured student's complete withdrawal from school, and for Base Psychological Disorder. Coverage is issued for a stated term on a single premium basis and is nonrenewable.

Companion forms (Item Key Number 327625 or Company Reference Number JIC TP 107-P-XX-15 (F)) were still pending as of 10/06/2015.

There is no rate impact associated with this filing.

Item Key: 327526

Date Submitted: 09/25/2015

STARNET INSURANCE COMPANY

1 - Property

Initial Rate and Rule

Commercial Property(Fire and Allied Lines)

Initial Rate and Rule

Mortgageholders Protection Policy Manual

Company Reference: FIN-MPP-2015-4097-RURA-LA

Requested Effective Dates - New: 02/01/2016 Renewal: 02/01/2016

The above-captioned company wishes to introduce its new Mortgageholder's Protection Program filed under its Fire and Allied Lines of business. The program base rates and rating variables were based on Sirius America Insurance Company's nationwide Mortgageholder's Protection Program.

This coverage is for mortgage owners, originators and servicers. The standard coverages are for:

- Mortgageholders's Interest
- Foreclosed Property
 - These coverages premiums are combined into one rate.
- Mortgageholder's Liability
 - This coverage is rated separately and optional coverages may be added through endorsements and could require an additional premium.

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

The company is requesting an effective date of February 1, 2016.

The corresponding form(s) filing, LDI Form Filing No. 327558, Company Form Filing No. FIN-MPP-2015-4097-FM-LA, were pending as of October 8, 2015.

Item Key: 327530

Date Submitted: 09/25/2015

Allianz Global Risks US Insurance Company

17 - Other Liability

Initial Rate and Rule

Directors & Officers Liability Insurance Program

of Policyholders: 0

Company Reference: AGCS-15-002-R

Item Key: 327535

Date Submitted: 09/25/2015

EVEREST NATIONAL INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Adoption of AAIS Filing Designation NO. AAIS-2005-64R and AAIS-98-23R

of Policyholders: 0

Company Reference: LA-CIM-20035986R

Requested Effective Dates - New: 11/01/2015 Renewal: 11/01/2015

The initial filing, Item Key Number 2418, became effective on 03/15/2000.

The above-captioned company is adopting American Association of Insurance Services (AAIS) filing designation numbers (AAIS-2005-64R, approved as item key number 21718) & (AAIS-98-23R)

The company will retain their loss cost multiplier of 1.65.

There is no rate impact associated with this filing.

Item Key: 327546

Date Submitted: 09/25/2015

Property Insurance Association of Louisiana

1 - Property

Revised Rate only

Commercial Property Fire and Allied Lines

Revised Rates

Overall % Impact: **-1.1**
 Overall \$ Impact: **\$505,870**
 # of Policyholders: **33837**
 Company Reference: LA15-19 (CF-2015-RLC11)
 Requested Effective Dates - New: 03/01/2016 Renewal: 03/01/2016

The last adjustment to this program occurred in December 2013 under the Prior Approval provision (Item Key #303376) and resulted in an overall rate decrease of -9.2% to be effective July 1, 2014.

With this filing, Property Insurance Association of Louisiana (PIAL) is introducing new and revised rates, deletes certain rates, addresses higher limit premium development and revises categories for Special Class Rates. These changes complement revisions to the Multistate Rules Section of the Commercial Lines Manual Division Five - Fire and Allied lines. They are listed below:

- Condominium Commercial Unit-Owners Optional Coverages: Loss Assessment
- Fire Department Service Charge Coverage
- Discharge From Sewer, Drain or Sump
- Theft of Building Materials and Supplies
- Food Contamination
- Time Element Rates
- Vandalism Exclusion
- Equipment Breakdown
- Special Class Risks - Alternative Energy Equipment
- Editorial Revisions and Updates
- Causes of Loss - Earthquake Form

This filing will be replacing the following approved files:

- LA06-07 (CF-2005-RLC1) Item Key #23059
- LA09-03 (CF-2009-RLCO7) Item Key #246354
- LA13-07 (CF-2013-RBILC) Item Key #300506
- LA15-02 (CF-2014-RLC09) Item Key #318462

These changes will result in an overall rate decrease of **-1.100%** or **\$505,870** (33,837 policyholders).

The company is requesting an effective date of March 1, 2016.

The companion form(s) filing, LDI Form Filing No. 327577, Company Form Filing No. LA15-17 (CF-2015-OF11) were pending as of October 9, 2015.

Item Key: 327550

Date Submitted: 09/25/2015

HORACE MANN INSURANCE COMPANY

HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY

TEACHERS INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile Program

Revised Rate & Rule

Overall % Impact: **5.0**
 Overall \$ Impact: **\$782,900**
 # of Policyholders: **13994**

Company Reference: LA A092415

Requested Effective Dates - New: 12/16/2015 Renewal: 12/16/2015

The last rate revision to this program had no rate impact which was approved under LDI Item Key Number 320563 with an effective date of 8/1/2015 for new and renewal business.

With this filing the companies propose the following changes:

- Base Rate Changes - revisions by company, territory, and coverage;
- Rating Factor Changes - revise simple factor for select rating variables for all companies;
- Model Year - introduction of the 2016 model year and moving the base year to 2015; and
- Child Restraint Points - violation points assigned for failure to use a child restraint from three to one.

The rate impact associated with this filing is +5.0% or \$782,900 affecting 13,994 policyholders.

Item Key: 327552

Date Submitted: 09/25/2015

Federal Insurance Company

17 - Other Liability

Revised Rate and Rule

Directors & Officers

of Policyholders: 0

Company Reference: 15-PL-10-RR

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

With this filing, the company is introducing a new rule to be used in conjunction with the above-captioned program. designed specifically for its OneBeacon Program Group to be used in conjunction with the above-captioned program.

Amend Section XXIX Interview Endorsement - provides coverage to insured persons for document production when information is not in the possession of an organization. Given the additional exposure associated with this broadened coverage, a charge of 2% will apply when this endorsement is elected.

There is no rate impact associated with this filing.

Item Key: 327556

Date Submitted: 09/25/2015

Property Insurance Association of Louisiana

1 - Property

Revised Rule only

Commercial Property Fire & Allied Lines

Revised Rules

Company Reference: LA15-18 (CF-2015-RRU11)

Requested Effective Dates - New: 03/01/2016 Renewal: 03/01/2016

The last adjustment to this program occurred in December 2013 under the Prior Approval provision (Item Key #303376) to be effective July 1, 2014.

With this filing, Property Insurance Association of Louisiana (PIAL) wishes to submit new and revised rules for various multistate rules in the Division Five manual listed below:

- Rule 38. Building and Personal Property Coverage Options
- Rule 50. Business Income Coverage Forms
- Rule 54. Off-premises Interruption of Business - Vehicles and Mobile Equipment
- Rule 12. Protective Devices and Services
- Rule 26. Rental Properties - Exclusion of Loss Due to By-Products of Production or Processing Operations (New)
- Rule 31.C.10. - Electronic Data
- Rule 50.G. - Interruption of Computer Operations
- Rule 52.E. - Interruption of Computer Operations
- Rule 27. - Higher Limits Endorsement (New)
- Rule 28. Limitations on Coverage for Roof Surfacing (New)
- Rule 30.C.5. Building Glass - Tenant's Policy
- Rule 31.C.11. Business Personal Property Temporarily in Portable Storage Units
- Rule 31.C.12. Specified Property Away From Premises
- Rule 33. Deductible
- Rule 38.D.1. Ordinance or Law Coverage
- Rule 38.F. Debris Removal Additional Insurance
- Rule 38.H. Loss Assessment
- Rule 38.X. Fire Department Service Charge Coverage - Increased Limit
- Rule 38.Y. Increase in Rebuilding Expenses Following Disaster
- Rule 38.Z. Discharge From Sewer, Drain or Sump (Not Flood-related) (New)
- Rule 41.E. Theft of Building Materials, Fixtures, Machinery, Equipment
- Rule 74.H. Theft of Building Materials and Supplies (Other than Builders Risk) (New)
- Rule 50.E. Business Income Rate Factors
- Rule 51.E. Maximum Period of Indemnity
- Rule 51.F. Monthly Limit of Indemnity
- Rule 51.K. Business Income Changes - Educational Institutions
- Rule 52.D. Extra Expense Coverage - Rate Modification
- Rule 53.A. Expanded Limits on Loss Payment
- Rule 51.B. Business Income From Dependent Properties
- Rule 53.B. Extra Expense From Dependent Properties
- Rule 51.D. Business Income Coverage Options - Extended Period of Indemnity
- Rule 51.H. Payroll Exclusion and Limitation (currently Ordinary Payroll Exclusion and Limitation)
- Rule 51.N. Food Contamination (New)
- Rule 54.B. Utility Services
- Rule 74.F. Sprinkler Leakage - Earthquake Extension
- Rule 75. Earthquake and Volcanic Eruption Endorsement (Sub-Limit Form)
- Rule 76. Flood Coverage Endorsement
- Rule 78. Equipment Breakdown (New)
- Rule 38.P. - Vacancy Changes
- Rule 74.A.3.b. - Additional Exclusions - Vandalism

The following rules are Louisiana state exceptions:

- Additional Rule A.6. Building Code Effectiveness Grading
- Rule 19. Interstate Accounts
- Rule 54.F. Off-premises Interruption of Business - Vehicle and Mobile Equipment
- Rule 73.D.2. Deductibles
- Rule 74.F.5. Sprinkler Leakage - Earthquake Extension
- Rule 67. Mortgage holders Errors and Omissions Coverage (New)
- Rule 78.D. Equipment Breakdown (New)
- Additional Rule A12. Water Exclusion (Withdrawn)

The filing will be replacing the following approved filings:

- LA06-05 (CF-2005-RRU1)
- LA09-02 (CF-2008-OWERU)
- LA09-05 (CF-2009-RRU07)

- LA13-06 (CF-2013-RBIRU)
- LA15-01 (CF-2014-RRU09)

There is no rate impact associated with this filing.

The company is requesting an effective date of March 1, 2016.

The corresponding form(s) filing, LDI Form Filing No. 327577, Company Form Filing No. LA15-17 (CF-2015-OFR11) were pending as of October 12, 2015.

Item Key: 327613

Date Submitted: 09/28/2015

Sompo Japan Insurance Company of America

1 - Property

Revised Rate and Rule

Commercial Property(Fire and Allied Lines)

Revised HPR Terrorism Factors

Overall % Impact: **60.0**

Overall \$ Impact: **\$20**

of Policyholders: **1**

Company Reference: 15-IR-HPR-9012

Requested Effective Dates - New: 02/15/2016 Renewal: 02/15/2016

The last adjustment to this program occurred in March 2015 under the Prior Approval provision (Item Key #320421) to be effective March 31, 2015.

With this filing, the company is submitting revised Terrorism Premium Determination factor for their High Protected Risks (HPR) program.

There has only been one tragedy that would have qualified for the recovery provisions of TRIPRA, and that was on September 11, 2001. There are much smaller and infrequent loss occurrence for terrorism than the September 11, 2001 attack. The state of Louisiana is based on an average level of terrorism.

Terrorism Endorsement

- If Certified Acts of Terrorism Coverage is accepted, attach:
 - **BP 05 23 - Cap on Losses From Certified Acts of Terrorism**
- If Certified Acts of Terrorism coverage is rejected, attach:
 - **BP 05 24 - Exclusion of Certified Acts of Terrorism**

If coverage for **Certified Terrorism Loss** is accepted, the additional charge for terrorism is calculated by multiplying the total HPR premium for all exposures in Louisiana, after the Risk Modification credits or debits (if any) by the factor of **0.0200**.

To determine the additional premium charge for the portion of certified terrorism loss coverage that is retained by the company, multiply the total policy premium for all exposures in the state, after the application of IRPM credits or debits (if any), by the factor of **.0200** for the following programs:

- Agricultural Output
- Commercial Inland Marine (Filed Classes)
- Commercial Liability
- Commercial Output
- Commercial Output - XL
- Contractors & Developers Output
- Farm Inland Marine (not applicable to Livestock class)
- Glass

Agricultural General Liability Only - to determine the additional premium charge for the portion of certified terrorism loss coverage that is retained by the company, multiply the total policy premium for all but personal liability exposures, after the application of IRPM credits or debits (if any) and any other applicable premium adjustment by the factor of **.0200**.

Personal & Premises Liability Only - to determine the additional premium charge for the portion of certified terrorism loss coverage that is retained by the company, multiply the total policy premium for all eligible farm exposures in Louisiana, after the application of IRPM credits or debits (if any) by the factor of **.0200**. Do not include the property or liability premium charged for exposure arising out of dwellings occupied by the insured. Ineligible farm exposures include livestock, poultry and any other covered animals.

This change results in an overall rate increase of **60.0%** or **\$20** (1 policyholder).

This filing is replacing approved filing 320421, which was effective March 31, 2015.

The company is requesting an effective date of February 15, 2016.

Item Key: 327614

Date Submitted: 09/28/2015

Lighthouse Property Insurance Corporation

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Voluntary and Take-out Business ("Standard Program")

Overall % Impact: **-5.8**

Overall \$ Impact: **\$-888,309**

of Policyholders: **5204**

Company Reference: LPIC-STHO-2015-01

Requested Effective Dates - New: 11/01/2015 Renewal: 01/01/2016

The last adjustment to this program was approved in September 2014 (Item Key #313682) and resulted in an overall rate increase of +1.17% to be effective October 15, 2014 for new business and December 1, 2014 for renewal business.

With this filing, the company proposes to adjust rates based on a change in the reinsurance premiums. The company also proposes several manual rule revisions as follows:

- Introduction of a Partial Hip Roof Discount of 8%
- Expand Coverage C options
- Included additional dogs to the ineligible breed list
- Updated rule regarding stairs, porches and the need for rails.

The manual has also been updated to make the fonts, sizing and formatting consistent and to add branding. This includes adding the Lighthouse logo to the cover pages of the Louisiana Homeowners and Dwelling Programs Rules of Practice and the Louisiana Standard Homeowners Rates and Rules Manual.

These changes will result in an overall rate decrease of **-5.8%** or **-\$888,309** (5,204 policyholders).

Item Key: 327641

Date Submitted: 09/29/2015

American Association of Insurance Services

4 - Homeowners

Revised Rule only

AAIS Homeowners Program

Alternative (By-Peril) Rating Plan

Rule revision in response to Bulletin 2013-08

Company Reference: AAIS-2015-24R

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The American Association of Insurance Services (AAIS) wishes to file a rule revision for use with its AAIS Homeowners Alternative (By-Peril) Rating Plan Program.

In response to Bulletin 2013-08, AAIS proposes to revise Rule 7.1 Windstorm or Hail Deductible and the associated factors for that rule.

There is no rate impact associated with this filing.

Item Key: 327646

Date Submitted: 09/29/2015

Insurance Services Office, Inc.

26 - Burglary And Theft

Loss Cost Filing

Burglary and Theft

Commercial Crime - Fidelity

Revised Loss Costs

Overall % Impact: **-12.10**

Company Reference: CR-2015-RLA1

Requested Effective Dates - New: 06/01/2016 Renewal: 06/01/2016

The last adjustment to this program occurred in November 2013 under the Prior Approval provision (Item Key #302537) to be effective June 1, 2014 with a rate decrease of -11.00% or \$0 (0 policyholders).

With this filing, the company is revising its Commercial Crime loss costs for Fidelity and Burglary and Theft only. The proposed loss costs for Fidelity coverage is an overall change of -10.5% from the current loss cost level. The proposed loss costs for Burglary and Theft coverage is an overall change of -30.0%.

The overall rate impact associated with this filing is a rate decrease of -12.10% or \$0 (0 policyholders).

The companion rule filing, CR-2015-REL1, was pending approval under state tracking #327652 for an effective date of June 1, 2016

The company is requesting an effective date of June 1, 2016.

Item Key: 327652

Date Submitted: 09/29/2015

Insurance Services Office, Inc.

26 - Burglary And Theft

Revised Rule only

Burglary and Theft

Revised Rules

Crime and Fidelity Multistate Rules Revision

Overall % Impact: **-30.000**# of Policyholders: **0**

Company Reference: CR-2015-REL1

Requested Effective Dates - New: 03/01/2016 Renewal: 06/01/2016

The last adjustment to this program occurred in November 2013 under the Prior Approval provision (Item Key #302537) to be effective June 1, 2014 with a rate decrease of -11.0% or \$0 (0 policyholders).

With this filing, the rules for Crime and Fidelity are being revised.

These changes results in a rate decrease of **-30.00%** or **\$0** (0 policyholders).

This filing is replacing approved Item Key #302535 which was effective on June 1, 2014.

The company is requesting an effective date of June 1, 2016.

Item Key: 327655

Date Submitted: 09/29/2015

CRUM & FORSTER INDEMNITY COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

of Policyholders: **0**

Company Reference: HAZARD013

Requested Effective Dates - New: 10/12/2015 Renewal: 10/12/2015

Item Key: 327668

Date Submitted: 09/30/2015

Munich Reinsurance America, Inc.

24 - Surety

Initial Rate and Rule

Surety

Initial Rate and Rule

Commercial and Contract Surety Program

Company Reference: MUN-SU-LA-1501R

The above-captioned company wishes to submit initial rates and rules for its new Commercial and Contract Surety program.

With this filing, there are two separate rating plans:

1. Commercial and Non-Construction Contract Surety Rating Plan

- o This plan will provide coverage for two broad categories of bonds: Miscellaneous Surety Bonds and Commercial (Non-Construction) Contract Surety Bonds. This plan considers and account's overall credit risk, the risk of loss from the various classes of bonds required by the account and the expenses involved in the underwriting and handling of the account to generate tailored fair rates. The rates and rules for this plan are the same as U.S. Specialty Insurance Company's (USSIC) nationwide Large Commercial Surety Rating Plan with no material differences. This program surety rates are independent of the Surety and Fidelity Association of America (SFAA). No modification to USSIC's base rates, rating factors, optional coverages, experience rating, individual risk rating or schedule rating have been made.

2. Construction Contract Surety Rating Plan

- o This plan will provide coverage for construction contract surety bonds. This rating plan considers account characteristic that are not already reflected in the rates to help generate fair rates tailored to each unique risk. Account characteristics that this rating plan considers include the experience and financial strength of the risk, the account's credit risk, and the account's reinsurance structure and costs. The rates and rules are the same as The Ohio Insurance Company (OCIC) nationwide Contract Bonds Surety Program with no material differences. This program surety rates are also independent of the SFAA. No modification to OCIC's base rates, rating factors, optional coverages, experience rating, individual risk rating or schedule rating have been made.

The purpose of this plan is to generate fair rates tailored for each class of bonds needed by a given account. The rates contemplate the overall credit risk presented by the account, the risk of loss under the various classes of bonds needed and the expense of underwriting and handling the account's bond needs, including commission.

There is no rate impact associated with this filing.

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

Item Key: 327676

Date Submitted: 09/30/2015

UNIQUE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto Program

Rate Revision

Overall % Impact: **9.75**

of Policyholders: **0**

Company Reference: LA-2015-004

The last rate revision to this program was 9.7% or \$0 which was approved under LDI Item Key Number 322227 effective 5/18/2015 for new both new and renewal business.

The rate impact associated with this filing is 9.75% or \$0 affecting 0 policyholders.

Item Key: 327685

Date Submitted: 09/30/2015

BANKERS INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial Umbrella and Excess

of Policyholders: **0**

Company Reference: 15-0052

Requested Effective Dates - New: 12/15/2015 Renewal: 12/15/2015

Item Key: 327692

Date Submitted: 09/30/2015

Harco National Insurance Company

1 - Property

Adoption

Commercial Property(Fire and Allied Lines)

Adoption ISO Filing Designation Number: Rp-2004-RLR1.

of Policyholders: **0**

Company Reference: 15-3438

Requested Effective Dates - New: 11/15/2015 Renewal: 11/15/2015

Item Key: 327705

Date Submitted: 10/01/2015

Prepared Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of Louisiana Assumed Homeowners Program

Company Reference: PIC TO HO 2015 - INT

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The above-captioned company wishes to file initial rates and rules for its Louisiana Assumed Homeowners

Program.

The company will assume (take-out) business from Louisiana Citizens Property Insurance Corporation (LCPIC) as part of the depopulation program.

The rates and rules closely follows the current manual and rates of Citizens, with the following modifications:

- Re-formatting of the page design and removal of Louisiana Citizens Property Insurance Corporation (LCPIC) specific references.
- Name changes to reflect Prepared Insurance Company.
- Effective date in footer.
- Form number references to Prepared Insurance Company forms.
- Deleted Louisiana Citizens Property Insurance Corporation specific definitions and standards.
- Moved many common rules to the General Rules section that will be published for both programs.
- Eliminated all references to commercial property.
- Included Prepared Insurance Company contact information.
- Eliminated the processing fee and provided for a \$25 MGA fee.
- Removed most producer information as those relationships will be managed within individual contracts.
- Proposed rates represent a deviation from the Citizens rates equal to -10% in all parishes.

The proposed rates are very similar to what other companies have already in place for the Takeout Program. The filing also includes typical deductibles, discounts and surcharges.

Companion forms (Item Key #327765) were still pending as of October 7, 2015.

There is no rate impact associated with this filing.

Item Key: 327712

Date Submitted: 10/01/2015

ADM Insurance Company

2 - Crop

Revised Rate and Rule

Crop-Hail

Revision of Named Peril-Replant Policy Rates/Rules

Overall % Impact: **5.60**

Overall \$ Impact: **\$161**

of Policyholders: **2**

Company Reference: 2016 LA-NP-RP-R/RUV01

Requested Effective Dates - New: 11/09/2015 Renewal: 11/09/2015

The last rate adjustment to the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 314232, which resulted in an overall +10.0% increase, effective 10/17/2014.

With this filing, the company is revising several Named Peril-Replant Policy rates/rules documents that are currently on file, in conjunction with the approved 2016 NP-Replant forms revision filing, State Tracking Number 327424; SERFF Tracking Number ADMI-130243795 was approved 09/28/2015.

There is an overall rate increase of +5.60% or +\$161 as a result of this filing.

There will be 2 Louisiana policyholders affected by this filing.

Item Key: 327713

Date Submitted: 10/01/2015

ATLANTIC SPECIALTY INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability Staffing Program

of Policyholders: 0

Company Reference: 2015-PL-LA-RR-991

Requested Effective Dates - New: 11/15/2015 Renewal: 11/15/2015

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 325445 effective 09/17/2015.

With this filing, the company is introducing new rates and rules designed for the unique needs of staffing and employment related businesses used in conjunction with the above-captioned program. These businesses include the following.

- Temporary Staffing Firms
- Contract Placement Firms
- Professional Employment Organizations
- Administrative Services Organizations
- Direct Placement Firms
- Staffing Agencies
- Managed Service Providers with the above captioned program.

There is no rate impact associated with this filing.

Item Key: 327718

Date Submitted: 10/01/2015

GENWORTH MORTGAGE INSURANCE CORPORATION

6 - Mortgage Guaranty

Revised Rule only

Mortgage Guaranty

Revised Rules

Company Reference: GNW-815-RRNC

Requested Effective Dates - New: 10/30/2015 Renewal: 10/30/2015

The last adjustment to this program occurred in December 2013 under the Prior Approval provision (Item Key #304231) to be effective January 14, 2014.

With this filing, the company is revising the wording of the premium plans, renewal and refund options have been reworded to be more explanatory for customers but these changes have no effect on the product operationally. The Rate Floor section of the document has been expanded to include different floors for all payment plans. The description of the company's Single Premium Borrow Paid plan has been changed to better explain coverage term. The section now reflects that coverage remains in effect until canceled in accordance with federal and state cancellation laws or investor requirements.

The Rate Modification Characteristics section has been amended to clarify that the modifications can be applied on a loan level or a blended basis which is addressed specifically in the company's competitors' filing. These changes have been made to more closely align the company's language competitors corresponding sections.

There is no rate impact associated with this filing.

The filing is replacing the previously approved filing Item Key #304231.

The company is requesting an effective date of October 30, 2015.

Item Key: 327723

Date Submitted: 10/01/2015

Prepared Insurance Company

4 - Homeowners

Installment Program

Louisiana Assumed Homeowners Program

Introduction of Installment Payment Plan

Company Reference: PIC TO HO 2015 - INT PP

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The above-captioned company wishes to introduce an installment payment plan for use with its Louisiana Assumed Homeowners Program.

The initial rates and rules for the Louisiana Assumed Homeowners Program were filed as Item Key #327705 and were still pending as of October 7, 2015.

The installment payment plan is as follows:

Rule 630. Direct Bill Program Payment Plans

A. Policies with an annual premium of two hundred fifty dollars (\$250.00) or more (before fees) are eligible for the quarterly payment plan. The applicant/insured has the option to remit one hundred percent (100%) of the annual policy premium or a down payment of thirty percent (30%) of the annual policy premium. If the optional 4 installment payment plan is chosen the remaining balance will be billed in three (3) equal quarterly installments. The billing due dates will be sixty (60) days, 150 days and 240 days from the inception date of the policy.

B. To avoid cancellation of a policy for non-payment of premium, the payment must be received in the Prepared Insurance Company's office prior to the cancellation date of the policy. Note: Prepared Insurance Company reserves the right to require payment in full for the remaining balance on policies where payments have not been received by the due date.

C. A six dollar (\$6.00) service fee will be charged on each of the three (3) remaining installments. No commissions are paid on this service fee. No service fee will be due on full pay policies or the down payment installment on new or renewal policies. All payments must be submitted on a gross premium basis; commissions may not be deducted from payments remitted to Prepared Insurance Company.

D. For new applications where the premium is to be escrowed by a lending institution a minimum down payment as described in A. above is required for policies with an annual premium of two hundred fifty dollars (\$250.00) or more when the application is submitted. The remaining balance can be billed in full to the lending institution. Policies with an annual premium of less than two hundred fifty dollars (\$250.00) must be paid in full at the time a new application is submitted. For renewals, Prepared Insurance Company will bill the lending institution the full premium amount, if requested by the insured.

Companion forms (Item Key #327765) were still pending as of October 7, 2015.

There is no rate impact associated with this filing.

Item Key: 327732

Date Submitted: 10/01/2015

UNITED FIRE & INDEMNITY COMPANY

4 - Homeowners

Revised Rate and Rule

Homeowners

In response to Bulletin 2013-08

Overall % Impact: **0**

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

of Policyholders: **3857**

Company Reference: HO-LA-03012016-R

Requested Effective Dates - New: 03/01/2016 Renewal: 03/01/2016

The last adjustment to this program was approved in July 2014 (Item Key #309037) and resulted in an overall rate increase of +4.3% to be effective October 1, 2014 for both new and renewal business.

With this filing, the company proposes the following:

1. Adopt Property Insurance Association of Louisiana's (PIAL) Filing Designation numbers: LA14-04 (HO-2014-RWH1) (approved as Item Key #316515 to be effective July 1, 2015 - Wind Exclusion Credits) and LA14-03 (HO-2014-RWM1) (approved as Item Key #316514 to be effective July 1, 2015 - Wind Mitigation Credits).
2. Revise policy amount relativities.
3. Implement a New Home Discount - The company is introducing this discount in hopes of attracting newer homes.
4. Introduce Insurance Scoring - The introduction of insurance scoring will change the premium calculation. The company has separated the modeled hurricane base rates so that the insurance score will be applied only to the non-hurricane base rate. Also, on page LA-R-5, the company had previously filed an underwriting rule applicable to credit. With the implementation of insurance scoring, this rule is being deleted.
5. In response to Bulletin 2013-08, the company has reviewed its deductibles. It is maintaining its current deductible factors, except for the factors for \$100 and \$250. The company currently has no policies with these deductibles.

These changes will result in an overall **0%** or **\$0** (3,857 policyholders).

Item Key: 327740

Date Submitted: 10/01/2015

EVEREST NATIONAL INSURANCE COMPANY

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of American Association of Insurance Services

of Policyholders: **0**

Company Reference: LA-NFIM-20036017

Requested Effective Dates - New: 11/01/2015 Renewal: 11/01/2015

The above-captioned company is adopting American Association of Insurance Services (AAIS)?

Item Key: 327743

Date Submitted: 10/01/2015

ATLANTIC SPECIALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Auto

OneBeacon Commercial Auto Program

Rule Revision

- Introduce Exceptions for Landscape Contractors risks

of Policyholders: **0**

Company Reference: 2015-CA-LA-RR-978

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The last rate revision to this program was +0.85% or \$23,616 which was approved under LDI Item Key Number 315987 effective 5/1/2015 for both new and renewal business.

With this filing, the company is proposing to introduce exceptions to the following rules specifically for Landscape Contractor risks written in the OneBeacon Commercial Auto Program:

- Commercial Auto Liability Experience and Schedule Rating Plan, Rule 2. Eligibility;
- Commercial Auto Physical Damage Experience and Schedule Rating Plan, Rule 2. Eligibility;
- Rule 89. Non-Ownership Liability; and
- Rule 90. Hired Autos.

There is no rate impact associated with this filing.

Item Key: 327750

Date Submitted: 10/01/2015

Ocean Harbor Casualty Insurance Company

4 - Homeowners

Initial Rate and Rule

Introduction of Louisiana Homeowners Takeout Program

Company Reference: OHCIC HO R 9.30.15

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The above-captioned company is filing its initial rates and rules for use with its Louisiana Homeowners Takeout Program.

This program will be used for depopulation from Louisiana Citizens Property Insurance Corporation.

The rates and rules closely follows the current manual and rates of Citizens, with the following modifications:

- Re-formatting of the page design and removal of Louisiana Citizens specific references.
- Name changes to reflect Ocean Harbor Casualty Insurance Company.
- Effective date in footer.
- Form number references to Ocean Harbor forms.
- Additional Ocean Harbor underwriting minimum requirements.
- Added Ocean Harbor assessments and fees.
- Added optional Home Computer, Identity Theft and Resolution Service and Equipment Breakdown coverage from Ocean Harbor's other state homeowners programs.
- Deleted Citizens Wind Mitigation and BCEG tables and replaced with Wind Mitigation and Building Code discounts as filed by Lighthouse Property Insurance Corporation's Beacon Homeowners Program.
- Proposed rates represent a deviation from the Citizens' rates equal to -10% in all parishes.

There is no rate impact associated with this filing.

Companion forms (Item Key #327764) were still pending as of October 13, 2015.

Item Key: 327751

Date Submitted: 10/01/2015

Ocean Harbor Casualty Insurance Company

1 - Property

Initial Rate and Rule

Introduction of Louisiana Dwelling Fire Takeout Program

Company Reference: OHCIC DP R 09.30.15

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The above-captioned company is filing its initial rates and rules for use with its Louisiana Dwelling Fire Takeout Program.

This program will be used for depopulation from Louisiana Citizens Property Insurance Corporation.

The rates and rules closely follows the current manual and rates of Citizens, with the following modifications:

- Re-formatting of the page design and removal of Louisiana Citizens specific references.
- Name changes to reflect Ocean Harbor Casualty Insurance Company.
- Effective date in footer.
- Form number references to Ocean Harbor forms.
- Additional Ocean Harbor underwriting minimum requirements.
- Added Ocean Harbor assessments and fees.
- Added optional Equipment Breakdown coverage from Ocean Harbor's other state dwelling programs.
- Proposed rates represent a deviation from the Citizens' rates equal to -10% in all parishes.

There is no rate impact associated with this filing.

Companion forms (Item Key #327795) were approved on October 16, 2015.

Item Key: 327752

Date Submitted: 10/01/2015

Ocean Harbor Casualty Insurance Company

4 - Homeowners

Installment Program

Introduction of Installment Payment Plan for Louisiana Homeowners Takeout Program

Company Reference: OHCIC HO P 9.30.15

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The above-captioned company wishes to introduce an Installment Payment Plan for use with its Louisiana Homeowners Takeout Program.

The Louisiana Homeowners Takeout Program initial rates and rules were filed as Item Key #327750 and were still pending as of October 13, 2015.

The installment payment plan is as follows:

Rule 630. Direct Bill Program Payment Plans

- A. Minimum written premium to qualify for installment billing: \$250.
- B. We do not accept Premium Finance Agreements.
- C. Annual Pay: Policy is required to be paid in full; no installment fee.
- D. Two optional payment plans are available in this program:

1. Semi-Annual (2 pay)

55% Down

45% / Billing date 180 days from the policy effective date.

2. Quarterly (4 pay)

40% Down

20%, 20%, 20% / Billing dates 60, 150, 240 days from the policy effective date.

E. Installment fees are \$6.

F. There is a \$29 fee on Non Sufficient Fund checks.

There is no rate impact associated with this filing.

Item Key: 327763

Date Submitted: 10/02/2015

Ocean Harbor Casualty Insurance Company

1 - Property

Installment Program

Introduction of Installment Payment Plan for

Louisiana Dwelling Fire Takeout Program

Company Reference: OHCIC DP P 9.30.15

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The above-captioned company wishes to introduce an Installment Payment Plan for use with its Louisiana Dwelling Fire Takeout Program.

The Louisiana Dwelling Fire Takeout Program initial rates and rules were filed as Item Key #327751 and were still pending as of October 13, 2015.

The installment payment plan is as follows:

Rule 60. Direct Bill Program Payment Plans

I. Minimum written premium to qualify for installment billing: \$250.

II. We do not accept Premium Finance Agreements.

III. Annual Pay: Policy is required to be paid in full; no installment fee.

IV. Two optional payment plans are available in this program:

A. Semi-Annual (2 pay)

55% Down

45% / Billing date 180 days from the policy effective date.

B. Quarterly (4 pay)

40% Down

20%, 20%, 20% / Billing dates 60, 150, 240 days from the policy effective date.

V. Installment fees are \$6.

VI. There is a \$29 fee on Non Sufficient Fund checks.

There is no rate impact associated with this filing.

Item Key: 327781

Date Submitted: 10/02/2015

AmFed Casualty Insurance Company

16 - Workers Compensation

Loss Cost Adoption

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

10/20/2015

Workers' Compensation

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

of Policyholders: 0

Company Reference: AFCA-WC-LA-2015-11-01

Requested Effective Dates - New: 11/01/2015 Renewal: 11/01/2015

With this initial filing, the above-captioned company is filing for adoption of NCCI Filing Reference Number Louisiana LC 05012015 LA-LC-2014-01, filed and approved under State Tracking Number 316186, effective 11/01/2015.

The company is filing to adopt all loss costs, rules and forms of NCCI without deviation, including the Schedule Rating Plan.

Additionally, the company has included its Premium Discount Table, Payment Plans, Schedule Credit Debit and Subrogation Rule.

The company intends to utilize a loss cost multiplier of 1.890.

This filing will have no measurable premium impact.

The corresponding form(s) filing, LDI Form Number 327810; SERFF Tracking Number AMFE-13027870 is pending.

Item Key: 327782

Date Submitted: 10/02/2015

MERCHANTS BONDING COMPANY (MUTUAL)

17 - Other Liability

Revised Rate only

Professional Errors and Omissions Liability

Overall % Impact: 13.3

Overall \$ Impact: \$0

of Policyholders: 0

Company Reference: NEO-LA-20473-MBC-R

Requested Effective Dates - New: 01/09/2016 Renewal: 01/09/2016

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provisions, Item Key Number 301901 effective 03/01/2014.

With this filing, the company is proposing to revise its rate manual for its Notary Public Errors and Omissions rates. The revisions include the following.

A. Individual Policy

- A rate increase in the Limits of Liability for the 1-5 year Fully Earned Term Premium Amounts

B. Employers Comprehensive Policy

- A rate increase for the 1 year terms in the \$10,000 to \$100,000 coverage amounts.

These changes will result in a 13.3% rate increase or \$0.

There will be no Louisiana policyholders affected by this rate increase.

Item Key: 327784

Date Submitted: 10/02/2015

QBE INSURANCE CORPORATION

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

10/20/2015

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Adoption of Various AAIS Filing Designation Numbers

of Policyholders: 0

Company Reference: 15-2796-LA-RR

Requested Effective Dates - New: 11/01/2015 Renewal: 11/01/2015

The above-captioned company is submitting its initial adoption of American Association of Insurance Services (AAIS) Filing Designation Numbers AAIS-2014-46R, AAIS-2014-46LC, and AAIS-2015-1IMGR .

AAIS-2014-46R was approved as Item Key Number 313369 on 08/27/2014 and became effective for both new and renewal business on the same day.

AAIS-2014-LC was approved as Item Key Number 313368 on 09/04/2014 and became effective for both new and renewal business on the same day.

AAIS-2015-1IMGR was approved as Item Key Number 322909 on 06/01/2015 to be effective on 01/01/2016 for both new and renewal business.

The company will use a loss cost multiplier of 1.60.

Companion forms (Item Key Number 327801 or Company Reference Number 15-2797-LA-F) were still pending as of 10/14/2015.

There is no rate impact associated with this filing.

Item Key: 327785

Date Submitted: 10/02/2015

Occidental Fire & Casualty Company of North Carolina

2 - Crop

Revised Rate and Rule

Crop

2016 AMP Program Renewal

Rate/Rule

of Policyholders: 0

Company Reference: 15-3340

Requested Effective Dates - New: 11/01/2015 Renewal: 11/01/2015

With this filing, the above-captioned program is submitting the AL-915-2016 AMP Underwriting Rules to replace the previously approved AL-915-2015 rules, approved under State Tracking Number 314381, with the effective date 11/01/2015.

The rules have been revised to include a statement under the Premium section stating that an additional fee will be applied if the insured elects to change their coverage level or go from an individual plan to an area based plan of insurance. Additionally, minor formatting changes were also made.

Corresponding LDI Form Filing Number 327800; SERFF Filing Number OCCD-130255029 is pending.

Item Key: 327811

Date Submitted: 10/05/2015

QBE INSURANCE CORPORATION

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

of Policyholders: 0

Company Reference: 15-2890-LA-RATE/RULE

Requested Effective Dates - New: 11/01/2015 Renewal: 11/01/2015

Item Key: 327813

Date Submitted: 10/05/2015

LYNDON SOUTHERN INSURANCE COMPANY

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

of Policyholders: 0

Company Reference: LL-LA-PPA-RATES/RULES

Item Key: 327814

Date Submitted: 10/05/2015

SENTINEL INSURANCE COMPANY, LTD.

17 - Other Liability

Initial Rate only

Other Liability

Cyber Liability Endorsement

of Policyholders: 0

Company Reference: 17 CYBER 10-2015

Item Key: 327822

Date Submitted: 10/05/2015

Berkley National Insurance Company

BERKLEY REGIONAL INSURANCE COMPANY

STARNET INSURANCE COMPANY

9 - Inland Marine

Revised Rate only

Commercial Inland Marine

Revised Rule Only

of Policyholders: 37

Company Reference: BAA-NFIM-2015-4100-RA-LA

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

The above-captioned companies are making a correction to the base rates for the Commercial Non-Filed Inland Marine Coverages under their General Risk Program.

There is no rate impact associated with this filing.

Item Key: 327836

Date Submitted: 10/05/2015

SENTINEL INSURANCE COMPANY, LTD.

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

Spectrum Program

of Policyholders: 0

Company Reference: FN.07.888.2015.12

Requested Effective Dates - New: 03/12/2016 Renewal: 03/12/2016

The last rate adjustment for Sentinel Insurance Company, Ltd. for the above-captioned program was filed

and approved under the "Prior Approval" provision, Item Key No. 326619, which resulted in an overall 0% rate impact effective November 18, 2015.

The company is making the following revisions:

- Introducing several new optional endorsements:
 - New Coverage Add-ons:
 - BI/EE
 - Ransom/Extortion
 - New Limit Choices
 - New Deductible Choices
- Revising Data Breach offering.

The companies' state that there is zero impact on current insureds for the new coverages.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 327864, Company Form Filing No. FN.07.888.2015.12.

Item Key: 327838

Date Submitted: 10/05/2015

LYNDON SOUTHERN INSURANCE COMPANY

19 - Private Passenger Automobile

Initial Rate and Rule

Personal Auto

Private Passenger Non-Standard Auto Program

of Policyholders: 0

Company Reference: LL-LA-PPA-RATE/RULES

Item Key: 327843

Date Submitted: 10/05/2015

Plaza Insurance Company

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

Accountants Professional Liability Program

of Policyholders: 0

Company Reference: PLZ-APL-EO-15

Item Key: 327847

Date Submitted: 10/05/2015

NOVA CASUALTY COMPANY

17 - Other Liability

Informational Filing

Commercial Informational Filing

Professional Liability

of Policyholders: 0

Company Reference: LAPLIF-15-001RR

Requested Effective Dates - New: 10/05/2015 Renewal: 10/05/2015

Item Key: 327858

Date Submitted: 10/05/2015

AMERICAN RELIABLE INSURANCE COMPANY

4 - Homeowners

Installment Program

Homeowners Program

Installment Payment Plan

Company Reference: ARIC-2015-CW-HO-RU-176

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

Item Key: 327869

Date Submitted: 10/06/2015

STATE NATIONAL INSURANCE COMPANY, INC.

28 - Credit

Revised Rule only

Credit-Personal Property

Revised Rule Only

of Policyholders: 0

Company Reference: SNIC-LA-15-15

The initial filing, Item Key Number 232681, was approved on 06/11/2008 and became effective for new business on 11/19/2008.

The above-captioned company is submitting this revised rule filing due to the introduction of its new optional Transportation Network Endorsement. More specifically, The Collateral Protection Manual is being revised to:

- Include the Transportation Network Endorsement under Rule I. Applicable Forms.
- Increase the Limit of Liability to \$250,000 under Rule II. Limit of Liability.

Companion forms for this program (Item Key Number 238826 or Company Reference Number JIBNA-LA-0802F) were approved on 11/19/2008.

Companion forms (Item Key Number 327870 or Company Reference Number SNIC-LA-15-10) were still pending as of 10/14/2015.

There is no rate impact associated with this filing.

Item Key: 327871

Date Submitted: 10/06/2015

PROGRESSIVE SECURITY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Private Passenger Auto Program

Rate and Rule Revision

Overall % Impact: 4.1

Overall \$ Impact: \$14,150,873

of Policyholders: 149097

Company Reference: LA201501RR-AU-A

Requested Effective Dates - New: 01/22/2016 Renewal: 02/26/2016

The last rate revision to this program had no rate impact which was approved under LDI Item Key Number 310352 with an effective date of 10/24/2014 for new business and 11/28/2014 for renewal business.

With this filing, the company proposes the following rule changes:

- P07.02.00.01 Named Non-Owner Coverage - Added information on how the luxury vehicle

- classification will apply.
- P08.02.03.00 Unacceptable Policies - Added bullets with new unacceptable policy criteria.
 - P09.01.01.00 Expense Loads – Added information on what coverages the factors are applied to.
 - P15.01.02.00 Prior Insurance Classification – Clarified which classifications are considered prior insurance.
 - P7.01.00.08 Compliant without Insurance – Removed all compliant without insurance reasons except for what is required by the state regulation.
 - P18.03.00.01 Accident Surcharge Waiver – Removed unnecessary verbiage.
 - P22.01.00.00 Financial Responsibility Tier – The company has changed the criteria for when we will order financial responsibility.
 - P23.05.02.02 Rate Capping – Clarified how the rate cap is calculated.
 - P24.00.01.00 Multi-Car Indicator – Changed the wording from discount to indicator.
 - P25.06.01.00 Multi-Policy Discount – Added classifications based on when the other policy was purchased relative to the personal auto policy.
 - P34.02.00.00 Continuous Insurance Discount – The company has added an additional level for the discount and have adjusted the rule to include this new level.
 - P35.00.01.00 Residency Rewards – Classifications of residency rewards were added.
 - P41.01.00.00 Occupation/Education Rating – Added military training to education levels.
 - P51.00.01.01 Deductible Savings Bank – Clarified that policies that do not select Deductible Savings Bank will not receive a factor.
 - P54.00.01.01 Non-Progressive AAFs Rating Factor – New rule for new rating factor.
 - P56.00.00.00 Length of Vehicle Ownership Rating Factor – New rule for new rating factor.
 - P58.00.00.02 New Business Five Year Accident Free Discount – New rule for new discount.
 - P59.00.00.00 Five Year Claim Free Discount – This is just a rule number and heading change from rule P38 that was previously filed. The content of the rule has not changed.
 - P70.00.00.00 Mailing Type – New rule for mailing classification codes.
 - D01.02.01.04 Driver Definitions – Changed verbiage from insured vehicles to covered autos.
 - D04.02.02.00 Driving Record Classification – Under chargeable date, clarified what rates are used for drivers added mid-term.
 - D08.00.05.00 Unacceptable Drivers – Added information on fraud during mid-term endorsements. .
 - D10.01.00.00 Distant Student Discount – Removed minor child discount criteria.
 - D11.02.00.00 Minor Child Discount – Added new Continuous Insurance discount level.
 - V01.01.01.00 Vehicle Classification - Added luxury vehicle indicator information.
 - V03.01.01.00 Vehicle Age – Clarified what factor stated amount vehicles will receive.
 - V06.00.01.00 Unacceptable Vehicle Types – Changed verbiage from vehicle risks to vehicle types to stay consistent with the title of the rule.
 - V10.00.03.00 Unacceptable Vehicle Use – Changed verbiage from vehicle risks to vehicle uses to be consistent with the rule title.
 - V12.02.00.01 Excess Vehicle Factor – Simplified verbiage and added that the driver count excludes drivers with a learner’s permit.
 - V13.07.02.00 Usage-based Insurance – The company will now be offering a new business participation discount.

The company further proposes the following Factor Changes:

- Driver Classification Factor Table;
- Driving Record Points Factor Tables;
- Violation Leniency Factor Table;
- Household Member Factor Tables;
- Driver Age Point Factor Tables;
- Driver Age Point Smoothing Factor Table;
- Financial Responsibility by Clean Factor Table;
- Financial Responsibility by Clean Smoothing Factor Table;
- Base Rates;
- Tier Factor Table;
- Financial Responsibility Tier Factor Table;
- Occupation / Education Factor Table;
- Residency Rewards Factor Table;

- Full Coverage Factor Table;
- Policy Term Factor Table;
- COLL Vehicle Age by Deductible Factor Table;
- Homeowner / Mobile Home / Multi-Car Discount Table;
- Advance Quote Discount Table;
- Three-Year Safe Driving Discount Table;
- Three-Year Safe Driving Bonus Discount Table;
- New Business Five Year Accident Free / Five Year Claim Free Discount Table;
- Paid-in-Full Discount Table;
- Electronic Funds Transfer Discount Table;
- Multi-Policy Discount Table;
- Continuous Insurance Discount Tables;
- Financial Responsibility Filing Surcharge Table;
- Usage-Based Insurance Factor - New Business UBI Participation Discount Table;
- UBI Tier Factor Tables;
- Bad Debt Factor Table; and
- Operations Expense Factor Tables Minimum Premium Table.

The rate impact associated with this filing is +4.1% or \$14,150,873 affecting 149,097 policyholders.

Item Key: 327872

Date Submitted: 10/06/2015

PROGRESSIVE PALOVERDE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Personal Auto

Private Passenger Auto

Overall % Impact: **3.8**

Overall \$ Impact: **\$4,258,886**

of Policyholders: **52404**

Company Reference: LA201501RR-AU-D

Requested Effective Dates - New: 01/22/2016 Renewal: 02/26/2016

Item Key: 327879

Date Submitted: 10/06/2015

CONTINENTAL INSURANCE COMPANY, THE

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

TRANSPORTATION INSURANCE COMPANY

VALLEY FORGE INSURANCE COMPANY

CONTINENTAL CASUALTY COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Package

CNA Paramount Program

Equipment Breakdown Modification Plan

Overall % Impact: **-0.8**

Overall \$ Impact: **\$-48,777**

of Policyholders: **386**

Company Reference: 15-01050-RF

Requested Effective Dates - New: 04/01/2016 Renewal: 04/01/2016

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 302739, which resulted in an overall 0% rate impact effective March 1, 2014.

These companies originally filed their CNA Paramount Property and Crime proprietary forms and rates in 2012 to replace its ISO-based products. The companies are now filing revisions to many of these forms based upon competitive and marketplace changes in the coverage needs of their insureds. The companies are making the necessary changes to complement the form changes to the extent rating is impacted as well as introducing rating variable to more adequately price risks.

These changes will result in a -0.8% rate decrease or -\$48,777.

There will be 386 Louisiana policyholders affected by this rate decrease.

An Equipment Breakdown Modification Plan is included in this filing.

The corresponding form(s) filing, LDI Form Filing No. 324852, Company Form Filing No. 15-01050-RF (FORM), was approved effective April 1, 2016.

A SERFF "Objection Letter" was sent to Ms. Roberta F. Cooper on October 8, 2015 for additional information.

Item Key: 327886

Date Submitted: 10/06/2015

ACE AMERICAN INSURANCE COMPANY

ACE FIRE UNDERWRITERS INSURANCE COMPANY

9 - Inland Marine

Revised Rule only

Personal Inland Marine

Yachtsman/Boatsman Program

Revised Rule Only

of Policyholders: 0

Company Reference: 15-PIM-2012777(R)

Requested Effective Dates - New: 02/01/2016 Renewal: 05/01/2016

The above-captioned companies are submitting a revised rule only filing to correspond with companion forms (Item Key Number 327906 or Company Tracking Number 15-PIM-2012777(F)). This rule revision amends the form numbers and edition dates within the manual.

Item Key: 327889

Date Submitted: 10/06/2015

Westcor Land Title Insurance Company

34 - Title

Adoption

Title Insurance

Initial Adoption of LATISSO rates and rules

Company Reference: LA-1R-2015

Requested Effective Dates - New: 11/09/2015 Renewal: N/A

The above-captioned company is a member of the Louisiana Title Statistical Services Organization, Inc. (LATISSO).

With this filing, the company wishes to adopt the following LATISSO Filing Designation number:

| LATISSO Filing Designation No. | Item Key Number |
|--------------------------------|-----------------|
| LATISSO-2015-07-2-Rate/Rules | 324917 |
| LATISSO-2014-05-2-Rate/Rules | 309015 |
| LATISSO-2014-01-01-RR | 305388 |
| LATISSO-2013-04-02-RATE/RULES | 296820 |
| LATISSO-2012-05-01-Rate/Rule | 285084 |

| | |
|--------------------------------|--------|
| LATISSO-2011-05-01-RR | 273071 |
| LATISSO-2011-01-RR | 269238 |
| LATISSO-2010-05-02-Rates/Rules | 260192 |
| LATISSO-2010-01-01 Rate Filing | 255650 |
| LATISSO-2008-12-03-Rate/Rules | 241123 |
| LATISSO-2008-05-01-RR | 232058 |
| LATISSO-2008-05-01-RR | 232059 |
| LATISSO-2007-06-05-RR | 26558 |
| LATISSO-2007-06-05-RR | 26557 |
| LATISSO-2007-03-RR | 26232 |
| LATISSO-2007-03-RR | 26088 |
| LATISSO-2007-02-R | 26230 |
| LATISSO-2007-02-R | 26085 |
| LATISSO-2005-01-R | 22293 |
| LATISSO-2005-01-R | 22292 |
| T-2004-04-R | 19018 |
| T-2003-01-RR | 14451 |

There is no rate impact associated with this filing.

Companion forms (Item Key #327914) were still pending as of October 14, 2015.

Item Key: 327890

Date Submitted: 10/06/2015

NAVIGATORS INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Insurance Agents and Brokers Professional Liability

Overall % Impact: **10.0**

Overall \$ Impact: **\$1,997**

of Policyholders: **5**

Company Reference: IAP-R-2174-LA

Requested Effective Dates - New: 11/10/2015 Renewal: 11/01/2015

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 284151 effective 08/01/2012.

With this filing, the company is proposing a revision to its previously approved rates used in conjunction with its Insurance Agents and Brokers Professional Liability Program.

These changes will result in a +10% rate increase or +\$1,997.00.

There will be 5 Louisiana policyholders affected by this rate increase.

The corresponding form(s), LDI Form Filing Number 327916, Company Form Filing Number IAP-F-2174-LA is pending approval.

Item Key: 327893

Date Submitted: 10/06/2015

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: WRECGLA120115RR01

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

With this filing, the companies are introducing the initial rates and rules for its Religious Expressions Coverage used in conjunction with the above captioned program.

Religious Expression Coverage GCG 04 06 - provides coverage for claims and suits against an organization for decisions made by the organization in accordance with the organization's adopted laws, regulations, doctrine, and worship of the denomination for which they are affiliated Coverage. This is an optional coverage and a \$100 premium charge applies.

There is no rate impact associated with this filing.

Item Key: 327921

Date Submitted: 10/07/2015

Harco National Insurance Company

17 - Other Liability

Adoption

Commercial General Liability

Adoption North American Timber Program

of Policyholders: 0

Company Reference: 15-3509

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

With this filing, the above-captioned companies are proposing to adopt Insurance Services Office, Inc., filing designation number RP-2014-RGL14 approved for ISO under state tracking number 312001 effective 12/01/2014 for use with its North American Timber Coverage under the Commercial General Liability Program.

Item Key: 327923

Date Submitted: 10/07/2015

EVEREST NATIONAL INSURANCE COMPANY

26 - Burglary And Theft

Adoption

Burglary and Theft

Adoption

ISO Filing Designation Numbers CR-2015-OFR15 (forms) and CR-2015-RRU15 (rules)

Company Reference: LA-CR-20035798

Requested Effective Dates - New: 05/01/2016 Renewal: 05/01/2016

The last adjustment to this program occurred in October 2014 under the Prior Approval provision (Item Key #315246) to be effective November 1, 2014.

With this filing, the above captioned company wishes to adopt the following Insurance Services Office, Inc. (ISO) filing designation numbers without modification:

| Filing Designation Number | Item Key Number | Effective Date |
|---------------------------|-----------------|------------------|
| CR-2015-OFR15 (forms) | 322466 | December 1, 2015 |
| CR-2015-RRU15 (rules) | 322494 | December 1, 2015 |

Due to the company's systems constraints, they are delaying this adoption until May 1, 2016.

There is no rate impact associated with this filing.

The company is requesting an effective date of May 1, 2016.

The corresponding form(s) filing, LDI Form Filing No. 327948, Company Form Filing No. LA-CR-20035797 were pending as of October 19, 2015.

Item Key: 327925

Date Submitted: 10/07/2015

AMERICAN RELIABLE INSURANCE COMPANY

4 - Homeowners

Installment Program

Mobile Homeowners Program

Installment Payment Plan

Company Reference: ARIC-2015-CW-MH-RU-181

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

Item Key: 327930

Date Submitted: 10/07/2015

AIPSO

19 - Private Passenger Automobile

Loss Cost Adoption

Private Passenger Auto

Louisiana Automobile Insurance Plan

Adoption Loss Costs Reference Filing # PP-2014-BRLA1.

of Policyholders: 0

Company Reference: LA 15-07

Requested Effective Dates - New: 01/01/2016 Renewal: 02/01/2016

Item Key: 327931

Date Submitted: 10/07/2015

ACE AMERICAN INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Professional Liability

Storage Tank Program

of Policyholders: 0

Company Reference: 15-GL-2012769

Item Key: 327933

Date Submitted: 10/07/2015

Arch Insurance Company

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption ISO Louisiana Commercial Inland Marine Loss Costs Reference Filing Number: CM-2014-RLA1.

ISO Reference # CM-2015-ORU10

Overall % Impact: **-19.6**

Overall \$ Impact: **-\$162,532**

of Policyholders: 0

Company Reference: ARCH-15-193

Requested Effective Dates - New: 01/01/2016 Renewal: 01/01/2016

The last rate revision was Item Key Number 288553, which was approved on 09/17/2012 and became effective for both new and renewal business on 10/01/2012. It resulted in an overall rate decrease of **-12.2%**

or premium decrease of **-\$12,797** and affected 59 policyholders.

With this filing, the above-captioned company is submitting a loss costs adoption for its Commercial Inland Marine line.

The company is adopting the ISO Loss Cost Revision as referenced in ISO filing# CM-2014-RLA1, which was approved as Item Key# 307412. This adoption will result in an overall rate decrease of **-19.6%** or premium decrease of **-\$162,532** affecting 608 policyholders.

The company is also adopting CM-2010-ORU10, which was approved as Item Key Number 320648 on 03/26/2015 and became effective for both new and renewal business on 07/01/2015.

The company's current Loss Cost Multiplier will remain unchanged. The current LA IM LCM is 1.601, which was approved on 05/10 and became effective 9/1/10 in Item Key Number 259997.

Item Key: 327942

Date Submitted: 10/07/2015

Platte River Insurance Company

24 - Surety

Revised Rate and Rule

Surety

Company Reference: 15-SUR-RU-CW-082-1

Item Key: 327973

Date Submitted: 10/08/2015

Greenwich Insurance Company

XL INSURANCE AMERICA, INC.

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: 15MX-XP-IL03-MU-LA-R GL

Item Key: 327980

Date Submitted: 10/08/2015

Hiscox Insurance Company Inc.

9 - Inland Marine

Revised Rate and Rule

Commercial Inland Marine

of Policyholders: **0**

Company Reference: HIC-ENT-PT-15-01

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

Item Key: 327986

Date Submitted: 10/08/2015

GoAuto Insurance Company

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Auto

Program 2.0

Overall % Impact: **0.3**

Overall \$ Impact: **\$78,813**

of Policyholders: **28110**

Company Reference: GOA-PPA-LA-1504R

Item Key: 327989

Date Submitted: 10/08/2015

Lighthouse Property Insurance Corporation

4 - Homeowners

Revised Rate and Rule

Voluntary Homeowners Program ("Beacon Program")

(HO-3, HO-4, HO-6 and HO-8)

Overall % Impact: **-8.7**Overall \$ Impact: **\$-1,048,835**# of Policyholders: **7110**

Company Reference: 2015-01 BEACON

Requested Effective Dates - New: 12/01/2015 Renewal: 02/01/2016

The last adjustment to this program was approved in December 2014 (Item Key #317102) and resulted in an overall rate increase of +4.72% to be effective February 15, 2015 for new business and March 15, 2015 for renewal business.

With this filing, the company proposes changes to the reinsurance structure and premium and changes to several manual pages.

The company states "This filing and the proposed changes herein are submitted to address statewide and territorial rate level adequacy for full coverage HO-3 and HO-8 policies written in this program. Due to the minimal volume of HO-4 and HO-6 policies written within this program, there was no review or proposed changes to rates for these forms. This submission proposes to adjust rates based on a combination of changes in the reinsurance premiums and reinsurance pricing for treaties effective in 2015 and to achieve the Company's goals in marketing strategy. No portions of the rate structure other than the net cost of reinsurance were reviewed with this filing".

Rate changes will vary by territory.

Changes include:

Page 1, 102.: Corrected a spelling error.

Page 2, 104.: Expanded Coverage A Limits - The Coverage Limits table has been updated to reflect the new increased limit available for Coverage A - Dwelling that is included in this filing.

Page 2, 104.: Expanded Coverage C Limits - The Coverage Limits table has been updated to reflect the new optional limits for Coverage C - Personal Property that is included in this filing.

Page 4, 110.: Updated rules regarding stairs, porches and the need for rails - The underwriting rules of General Eligibility have been updated to reflect changes to floor coverage requirements and new rules regarding stairs, porches and the need for rails.

Page 5, 110.: Included additional dogs to the ineligible breed list - The underwriting rules for Liability Exposures have been changed to add additional dogs to the ineligibility breed list.

Page 11, 138.: The payment plans have been re-named to match other programs.

Page 13, 170.: Changed Coverage A reference for AOP deductibles from \$350,000-\$599,999 to \$350,000 and above to encompass new increased Coverage A limits.

Page 17, 208.: Increase the Companion Discount from 1% to 3% - The Companion Discount has been changed from 1% to 3% and the factor has been changed from .99 to .97.

Page 18, 218.: The definition of a local alarm has been added to the manual.

Page 19, 224.: Introduction of a Partial Hip Roof Discount - Previously Hip Roof but now Full Hip and Partial Hip Roof. This section has been changed to include an 8% discount for risks that meet the definition of having a partial hip roof.

Page 25, 310.: Added optional Coverage C limits of 10% and 35% of Coverage A.

Page 34, 350.: Updated the prohibited dog list to match the ineligible animals.

Page 39.: Contains the new base rates for HO 00 03.

Page 50.: Two West Baton Rouge Parish zip codes have been reassigned to new zones.

Page 63.: The Companion Discount factor has been updated in the Calculation Worksheet.

Formatting changes include:

The underwriting manual has been reviewed to make the fonts, sizing and formatting consistent and to add branding such as use of purples in tables.

The full manual has had the edition date updated to October 2015 in the footer of each page.

These changes will result in an overall rate decrease of -8.7% or -\$1,048,835 (7,110 policyholders).

Item Key: 327991

Date Submitted: 10/08/2015

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Commercial General Liability

of Policyholders: **0**

Company Reference: GL-LA-22395RARU

Requested Effective Dates - New: 01/01/2016 Renewal: 01/01/2016

Item Key: 327994

Date Submitted: 10/09/2015

This is a Test Company

33 - Other Lines

Confidential Model Information

LexisNexis Risk Solutions - not an entity in EMS

Business Owner Attract 3.1 Insurance

Confidential Model Information

of Policyholders: **0**

Company Reference: LNCVLAB501

The above-captioned company is introducing a model that develops a score for a commercial business owner using credit information on the business owner. It provides a relative rank order of policies by relative loss ratio so that higher scores indicate a lower risk of loss (range of 200 to 997). Insurance scoring is just one of many variables used in determining premiums.

Item Key: 327997

Date Submitted: 10/09/2015

AMERICAN NATIONAL GENERAL INSURANCE COMPANY

ANPAC LOUISIANA INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate and Rule

Private Passenger Automobile Program

Overall % Impact: **-0.05**

Overall \$ Impact: **-\$14,768**

of Policyholders: **14457**

Company Reference: 17-AA-15-0322

Requested Effective Dates - New: 11/29/2015 Renewal: 11/29/2015

Item Key: 328003

Date Submitted: 10/09/2015

ANPAC LOUISIANA INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Contractual Liability

of Policyholders: 0

Company Reference: ANPACLA-UCLIP-LA-R-1015

The above-captioned company is submitting revised rates for its Contractual Liability line.

There is no rate impact associated with this filing.

Item Key: 328007

Date Submitted: 10/09/2015

CONTINENTAL CASUALTY COMPANY

CONTINENTAL INSURANCE COMPANY, THE

17 - Other Liability

Revised Rate and Rule

Contractual Liability

Designated Contract Coverage

of Policyholders: 0

Company Reference: 15-01118-RL

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

Item Key: 328023

Date Submitted: 10/09/2015

Sompo Japan Insurance Company of America

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of AAIS Filing No. AAIS-2015-1IMGR

of Policyholders: 0

Company Reference: 15-M-IMG-158

Requested Effective Dates - New: 01/01/2016 Renewal: 01/01/2016

Item Key: 328024

Date Submitted: 10/09/2015

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

9 - Inland Marine

Revised Rule only

Commercial Inland Marine

Communication Device Protection

2015 TRIA Reauthorization

of Policyholders: 0

Company Reference: CVP LA07865AI00055

Requested Effective Dates - New: 01/01/2016 Renewal: 01/01/2016

Item Key: 328034

Date Submitted: 10/12/2015

SCOTTSDALE INDEMNITY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability Program

of Policyholders: 0

Company Reference: GL LA05932ICR01

Item Key: 328035

Date Submitted: 10/12/2015

AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN FAMILY HOME INSURANCE COMPANY

AMERICAN SOUTHERN HOME INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Architects, Engineers and Environmental Services Professional Liability Program

of Policyholders: **0**

Company Reference: LA04078CG00028

Requested Effective Dates - New: 11/15/2015 Renewal: 11/15/2015

Item Key: 328037

Date Submitted: 10/12/2015

HANOVER AMERICAN INSURANCE COMPANY, THE

4 - Homeowners

Revised Rate and Rule

Homeowners Program

Connections Home Product

Overall % Impact: **2.0**Overall \$ Impact: **\$274,905**# of Policyholders: **5900**

Company Reference: LA154630200001

Requested Effective Dates - New: 02/01/2016 Renewal: 02/01/2016

The last adjustment to this program was approved in January 2015 (Item Key #316790) and resulted in an overall 0% to be effective March 1, 2015 for both new and renewal business.

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

- Changes in premium groups - With the addition of new territories, new premium groups needed to be created. While adding new premium groups, the company also updated current premium groups, reordering them into a logical numeric progression. Renumbering the premium groups does not affect premium as this is only a mapping based on territory, protection class, and construction type.
- Change in territory definitions and relativities - The company is proposing to create a few new territories by splitting existing territories, deleting one territory, and moving some zip codes from one existing territory to another existing territory. The company is also proposing to change some territory relativities.
- Credit Cap Increase - The company proposes to change the cap on credits from 50% to 55%.
- Change to deductible relativities - The company proposes to change the current deductible relativities.
- Add new deductible options - The company proposes to add two new all-peril deductible options of \$7,500 and \$10,000. These two new options will also be offered in combination with some of the wind/hail and hurricane percentage deductible options.

Manual pages have been revised to reflect these changes.

These changes will result in an overall rate increase of +2.0% or +\$274,905 (5,900 policyholders).

Item Key: 328050

Date Submitted: 10/12/2015

BCS INSURANCE COMPANY

17 - Other Liability
Revised Rate and Rule
Cyber and Privacy Liability Insurance Program
of Policyholders: **0**
Company Reference: CYBER R 94.510 (09 15)

Item Key: 328054

Date Submitted: 10/12/2015
NOVA CASUALTY COMPANY
17 - Other Liability
Delayed Adoption
Commercial General Liability
Delayed Adoption of ISO Reference Filing Number: GL-2014-ODNRU
of Policyholders: **0**
Company Reference: GL-LA-2015-048-G
Requested Effective Dates - New: 09/01/2015 Renewal: 09/01/2015

Item Key: 328066

Date Submitted: 10/12/2015
Hiscox Insurance Company Inc.
17 - Other Liability
Revised Rate and Rule
Commercial General Liability Program
of Policyholders: **0**
Company Reference: HIC-CGL-15-01
Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

Item Key: 328072

Date Submitted: 10/13/2015
GoAuto Insurance Company
19 - Private Passenger Automobile
Revised Rate and Rule
Private Passenger Auto Program 1.0
Overall % Impact: **0**
Overall \$ Impact: **\$235**
of Policyholders: **13090**
Company Reference: GOA-PPA-LA-1505R

Item Key: 328076

Date Submitted: 10/13/2015
AMERICAN ZURICH INSURANCE COMPANY
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
FIDELITY AND DEPOSIT COMPANY OF MARYLAND
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
ZURICH AMERICAN INSURANCE COMPANY
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY
17 - Other Liability
Loss Cost Adoption
Commercial General Liability
Adoption of ISO Loss Costs Filing Designation No. GL-2015-BGL1
Overall % Impact: **-2.540**

Overall \$ Impact: **\$-422,201**# of Policyholders: **657**

Company Reference: 38285

Requested Effective Dates - New: 04/01/2016 Renewal: 04/01/2016

The last rate adjustment for the above-captioned company was filed and approved under the "Prior Approval" provision, Item Key Number 316784 effective 06/01/2015.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2015-BGL1 approved for ISO under state tracking number 323890 effective 02/01/2016.

The companies will utilize the following loss cost multipliers (LCMs).

| Company Name | Current LCM Premises/Operations | Proposed LCM Premises/Operations | Current LCM Products/Completed Operations | Proposed LCM Products/Completed Operations |
|--|--|---|--|---|
| American Zurich Insurance Company | 1.616 | 1.616 | | |
| American Guarantee and Liability Insurance Company | 2.154 | 2.154 | | |
| Fidelity and Deposit Company of Maryland | 2.424 | 2.424 | | |
| Zurich American Insurance Company of Illinois | 3.232 | 3.232 | | |
| Zurich American Insurance Company | 2.693 | 2.693 | | |
| Colonial American Casualty and Surety Company | 2.154 | 2.154 | | |

Item Key: 328078

Date Submitted: 10/13/2015

National Union Fire Insurance Company of Pittsburgh, PA

11 - Medical Malpractice

Revised Rate and Rule

Medical Malpractice

Chiropractor Professional Liability Plus Insurance Program

of Policyholders: **0**

Company Reference: AIG-15-EO-04

This company's last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 277193, effective March 16, 2012.

The following revisions are being made:

- **Rule 3 - Classification Procedures**

- **Class 1 - Straight Chiropractor** - redefining this class as anything not specifically listed in class 2, 3 or 4. The state licensing boards determine what is in the scope of practice of a chiropractor. Based on the company's experience, denotation has been made on specific procedures that are deemed to change the exposure basis of a chiropractor, making them class 2, 3, or 4. Anything within the scope of practice not specifically listed in those class plans will be class 1. This rule greatly simplifies the underwriting and application process, as well as makes the process much more transparent to the insureds.
- **Class 2, 3, and 4 % of practice qualifier** - adding rule to state that only chiropractors who have procedures in class 2, 3, or 4 as more than 25% of their practice will received the rate for that class. Otherwise they will be considered class 1 - Straight Chiropractor.
- **Class 2 - Modified Straight Chiropractors** - updated this section to include only acupuncture.
- **Class 3 - Mixer Chiropractor** - removing Sports Chiropractor from this section.
- **Class 4 - Liberal Mixer Chiropractor (Diagnosis/Medical)** - combined rules B and C for simplicity as these treatments are rarely performed and fall into the same treatment category. The company have removed Manipulation under Anesthesia and Animal Adjusting and moved to a flat charge system for these procedures.
- **Rule 4 - Rating Procedures**
 - **Corporation/Partnership** - changed the rating basis for adding the corporation on a separate limit from 10% of the total professional liability premium to 10% of the five highest rated chiropractors. The company have added the phrase "except where required by law" as states frequently update their liability limit requirements and the company aim to provide insured with coverage that meets local statutory limits.
- **Rule 7 - Group Policy Discount**
 - Updated the rating table to determine the discount based on number of chiropractors in the practice rather than premium size.
- **Rule 11 - Manipulation under Anesthesia**
 - Moving to a flat rate charge on this coverage to be more in line with the market. The company anticipates that this will affect less than 1% of chiropractors.
- **Rule 12 - Animal Adjusting**
 - Moving to a flat rate charge on this coverage to be more in line with the market. The company anticipates that this will affect less than 1% of chiropractors.
- **Rule 13 - New Practitioner Discount**
 - Removing the phrase "the discount applies only to the first year of coverage with this company" and likewise for second, third and fourth years.
- **Rule 15 - Locum Tenens**
 - Removed the phrase "coverage is only issued when the replacement chiropractor does not have medical professional liability insurance".
- **Rule 18 - Corporate Identity Protection Coverage**
 - Adding this coverage to this program. The insured will have the option to purchase this coverage if desired.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 328093, Company Form Filing NO. AIG-15-EO-04.

A SERFF 'Objection Letter" was sent to Ms. Janine Graham on October 13, 2015 for additional information.

Item Key: 328082

Date Submitted: 10/13/2015

EMPLOYERS INSURANCE COMPANY OF WAUSAU
 WAUSAU UNDERWRITERS INSURANCE COMPANY
 WAUSAU BUSINESS INSURANCE COMPANY
 LIBERTY MUTUAL INSURANCE COMPANY
 LIBERTY MUTUAL FIRE INSURANCE COMPANY
 LM INSURANCE CORPORATION
 FIRST LIBERTY INSURANCE CORPORATION, THE
 LIBERTY INSURANCE CORPORATION

17 - Other Liability
 Loss Cost Adoption

Pending Rate Filings

Commercial General Liability

Adoption of ISO Loss Cost Filing Designation Number: GL-2015-BGL1.

Overall % Impact: **5.000**Overall \$ Impact: **\$553,818**# of Policyholders: **361**

Company Reference: 2015-LA-1-GL-CL-R

Requested Effective Dates - New: 03/01/2016 Renewal: 03/01/2016

The last rate adjustment for the above-captioned companies was filed and approved under the "Prior Approval" provision, Item Key Number 314754 effective 03/01/2015.

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2015-BGL1 approved for ISO under state tracking number 323890 effective 02/01/2016.

The companies will continue to use the following loss cost multipliers

| Company Name | Current LCM | Proposed LCM |
|---|--------------------|---------------------|
| Employers Insurance Company of Wausau | 3.153 | 3.404 |
| Wausau Business Insurance Company | 0.649 | 0.759 |
| LM Insurance Corporation | 0.649 | 0.759 |
| Liberty Insurance Corporation | 1.082 | 1.168 |
| Wausau Underwriters Insurance Company | 1.545 | 1.668 |
| Liberty Mutual Fire Insurance Company | 1.545 | 1.668 |
| The First Liberty Insurance Corporation | 2.207 | 2.383 |
| Liberty Mutual Insurance Company | 2.207 | 2.383 |

These changes will result in a +5.00% rate increase or +\$553,818.00.

There will be 361 Louisiana policyholders affected by this rate increase

Item Key: 328085

Date Submitted: 10/13/2015

Harco National Insurance Company

26 - Burglary And Theft

Adoption

Commercial Burglary and Theft

North American Timber Program

Adoption of ISO Filing Designation Number: RP-2004-RCC1

of Policyholders: **0**

Company Reference: 15-3576

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

Item Key: 328088

Date Submitted: 10/13/2015

GREAT AMERICAN INSURANCE COMPANY

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Professional Liability

of Policyholders: 0

Company Reference: LA15172CG00030

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

Item Key: 328097

Date Submitted: 10/13/2015

NOVA CASUALTY COMPANY

19 - Commercial Automobile

Revised Rule only

Commercial Auto

Commercial Auto Program

Rule Revision

- Introduce Exceptions to Rule 77. Motorcycles

of Policyholders: 0

Company Reference: MTRCYCLE MP 002

Requested Effective Dates - New: 11/15/2015 Renewal: 11/15/2015

With this filing, the company proposes to introduce exceptions to Insurance Services Office, Inc. (ISO) Rule 77., Motorcycles. The exceptions will include the premium charges for Medical Payments, Other Than Collision, and Collision.

There is no rate impact associated with this filing.

Item Key: 328105

Date Submitted: 10/13/2015

UTICA MUTUAL INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption of ISO Loss Cost Filing Designation Number: GL-2015-BGL1

Overall % Impact: -2.000

Overall \$ Impact: \$-407

of Policyholders: 5

Company Reference: LA151940100001

Requested Effective Dates - New: 02/01/2016 Renewal: 02/01/2016

Item Key: 328106

Date Submitted: 10/13/2015

NATIONAL SPECIALTY INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Auto

Supplemental Liability Insurance Program

Revised Rate and Rule

of Policyholders: 0

Company Reference: NSIC-CA-SLI-LA-1501R

The last rate revision to this program had no rate impact and was approved under LDI Item Key

Number 231529 effective 6/26/2008 for both new and renewal business.

With this filing, the company proposes to revise the Supplemental Liability Insurance Program. The company is proposing to revise the rating plan and structure of the program in order to simplify rating.

This program is a commercial automobile policy issued to rental car companies, underwritten on an individual account basis, and offered over the counter to customers of the insured. The coverage provides supplemental bodily injury and property damage liability coverage for rented vehicles above the minimum financial responsibility limits to the selected combined single rate.

The corresponding form filing has been submitted under company tracking number NSIC-LA-SLI-LA-1501F, LDI Item Key Number 328114.

As the coverage terminates when the individual's rental agreement is over, and the coverage is not renewable, there is no rate impact to any of the current insureds.

Item Key: 328108

Date Submitted: 10/13/2015

CGB Insurance Company

2 - Crop

Initial Rate and Rule

Crop

2016 LA CGBIC Price Select Rating Methodology and Rules

of Policyholders: 0

Company Reference: 2016-CGBICPS-LAR

With this filing, the company proposes to introduce its new Multi-Peril Crop Insurance (MPCI) supplement policy called Price Select.

Price Select is a supplement to the Revenue Protection (RP) MPCI policy. This new program, which is similar to Price Flex, provides the insured protection against fluctuations in commodity price by allowing the insured to select the time frame on which their crop price will be based.

This product is available on corn, cotton and soybeans only in counties where Trend Adjustment option is available on the applicable crop for the MPCI policy. The insured must have an RP policy on the crops being insured under this product.

Corresponding LDI Form Filing Number 328112; SERFF Filing Number DIVR-130282328 is pending.

Item Key: 328121

Date Submitted: 10/14/2015

AMERICAN ZURICH INSURANCE COMPANY

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

COLONIAL AMERICAN CASUALTY AND SURETY COMPANY

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Adoption of ISO Loss Cost Filing Designation No. CA-2015-RHLLC

Overall % Impact: 0.0

Overall \$ Impact: \$677,282

of Policyholders: 546

Company Reference: 37967

Requested Effective Dates - New: 04/01/2016 Renewal: 04/01/2016

Item Key: 328122

Date Submitted: 10/14/2015

NORTH RIVER INSURANCE COMPANY, THE
UNITED STATES FIRE INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Excess Program

Rule Revision

of Policyholders: 0

Company Reference: CONSTRUCTION 21 003

With this filing, the companies propose to introduce the following rules:

- **ME21003. Exclusion - Property Damage to the Project(s) During the Course of Construction**
This endorsement excludes coverage for any liability arising out of or in any way related to property damage to the covered project, or any part of the covered project, that occurs during the course of construction.
- **ME21004. Deletion of Damage to Real Property Exclusion**
This mandatory endorsement deletes Exclusion D., Damage to Real Property, from the Exclusions section of the Excess Insurance Policy.
- **ME21005. Exterior Insulation and Finish System (EIFS) Exclusion**
This endorsement excludes coverage for any liability arising out of, related to, caused by, contributed to by, or in any way related to or connected with EIFS. It modifies the Exclusions section of the Excess Insurance Policy.
- **ME22001. Products-Completed Operations Policy Period Extension Endorsement**
This endorsement extends the policy period for an additional period of time solely with respect to bodily injury or property damage included in the products-completed operation hazard.
- **ME24001. Amendment of Conditions - Other Insurance - Non-Contributory Insurance for Named Insureds and Additional Insureds - Construction Projects**
This optional endorsement modifies Condition K. to reflect that when a person or organization is a Named Insured under either the Declarations or the Controlling Underlying Insurance or when a person or organization is named as an additional insured under a written contract with the Insured, then the Excess policy shall be non-contributory once all Underlying Insurance is exhausted.
- **ME25001. Amendment of Limit of Liability - Construction Projects**
This optional endorsement modifies Section IV., Limit of Liability, to reflect a separate aggregate limit (the Products-Completed Operations Aggregate Limit) that applies to all losses for "bodily injury" or "property damage" that are included within the "products-completed operations hazard" and an aggregate limit (the General Aggregate Limit) that applies to all other losses.

There will be no rate impact associated with the attachment of any of the endorsements.

The corresponding form filing has been submitted under company tracking number

CONSTRUCTION 21 003, LDI Item Key Number 328144.

There is no rate impact associated with this filing.

Item Key: 328129

Date Submitted: 10/14/2015

Tokio Marine America Insurance Company

19 - Commercial Automobile

Revised Rule only

Commercial Automobile

Commercial Auto Program

Rule Revision

- Freight Transportation Brokers - Contingent Auto Liability Coverage Form Rules

of Policyholders: 0

Company Reference: 15-LA-2-OM-5-A

Requested Effective Dates - New: 12/01/2015 Renewal: 12/01/2015

With this filing, the company is proposing to introduce additional rules to the Commercial Auto Program for the Freight Brokers - Contingent Auto Liability Coverage Form. The purpose of the new form is to cover claims against a freight broker which allege negligence or other wrongdoing in the hiring of their motor carriers.

The corresponding form filing has been submitted under company tracking number 15-LA-3-OM-4-A, LDI Item Key Number 328145.

There is no rate impact associated with this filing.

Item Key: 328130

Date Submitted: 10/14/2015

NATIONAL CASUALTY COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

Commercial Multi-Peril

Sports and Leisure Program

Legal Liability Damage to Premises Rented

of Policyholders: 0

Company Reference: KR LA05941NCR01

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 317912, which resulted in an overall 0.0% rate impact effective January 16, 2015.

This company is introducing rates/rules for Legal Liability Damage to Premises Rented.

The requested rates/rules require approval of corresponding form(s) filing, Company Form Filing No. KR LA05941NCF01.

A SERFF "Objection Letter" was sent to Ms. Staci Baxter on October 14, 2015 for additional information.

Item Key: 328165

Date Submitted: 10/15/2015

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

33 - Other Lines

Initial Rate and Rule

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

10/20/2015

Income Assist Program

Involuntary Unemployment

Company Reference: ANPAC-OPL-IAP-LA-1501R

The above-captioned company wishes to introduce rates and rules for its new Involuntary Unemployment Income Assist Program.

Companion forms (Item Key #328165) were still pending as of October 15, 2015.

Item Key: 328166

Date Submitted: 10/15/2015

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

33 - Other Lines

Initial Rate and Rule

Group Involuntary Unemployment Insurance Program

of Policyholders: 0

Company Reference: ANPAC-OCL-IAP-LA-1501R

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

This program is a group program that provides Involuntary Unemployment benefits as the base coverage. The coverage is not tied to any debt; therefore, is not considered credit insurance. The coverage pays the benefit directly to the individual. Total Disability and Accidental Death coverage riders may be used in any combination to accommodate various marketing solicitations.

Coverage is subject to a maximum benefit amount and a maximum number of months. In some instances, the insurance coverage may be provided as a non-contributory if so desired.

The insurance coverage may be marketed through a variety of distribution channels, including but not limited to, direct mail, point of sale, telemarketing, inbound phone calls, and/or the internet. The potential markets include but are not limited to, direct to public, credit card, financial institutions, cell phone carriers, utilities, mortgage bankers, credit unions, and/or employer groups/health exchanges.

The requested rates/rules require approval of companion form(s), LDI Form Filing No. 328159, Company Form Filing No. ANPAC-OCL-IAP-LA-1501F.

A SERFF "Objection Letter" was sent to Ms. Sandra Sedano on October 15, 2015 and October 16, 2015 for additional information.

Item Key: 328169

Date Submitted: 10/15/2015

CHARTER OAK FIRE INSURANCE COMPANY, THE

PHOENIX INSURANCE COMPANY, THE

TRAVELERS INDEMNITY COMPANY, THE

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE

TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE

TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

of Policyholders: 0

Company Reference: 2013-11-0045-R

Requested Effective Dates - New: 02/01/2016 Renewal: 02/01/2016

Item Key: 328170

Date Submitted: 10/15/2015

ELECTRIC INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Automobile Program

Mass Marketing Discount

of Policyholders: 0

Company Reference: LA-AMM-15

Requested Effective Dates - New: 11/16/2015 Renewal: 11/16/2015

Item Key: 328172

Date Submitted: 10/15/2015

Harco National Insurance Company

19 - Commercial Automobile

Adoption

Commercial Automobile

North American Timber Program

Adoption of ISO Filing Designation Numbers: RP-2012-RAL12 and RP-2012-RPD12

of Policyholders: 0

Company Reference: 15-3624

Requested Effective Dates - New: 12/15/2015 Renewal: 12/15/2015

Item Key: 328173

Date Submitted: 10/15/2015

Fortress Insurance Company

11 - Medical Malpractice

Revised Rate and Rule

Medical Malpractice

Dental Professional Liability Insurance Program

Risk Management Credits Rule

of Policyholders: 0

Company Reference: FD-LA-R2-1015

Requested Effective Dates - New: 02/01/2016 Renewal: 02/01/2016

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 313136, which resulted in a +11.3% rate increase effective February 1, 2015.

The company is making the following revisions:

- Risk Management Credits Rule
 - Currently, the policyholders have one option to earn a premium credit for completion of Risk Management coursework. The company is providing an alternative option whereby a policyholder may receive a 10% credit each year for 3 consecutive years based on completion of an approved 3-hour course or a 10% credit for 1-policy year based on completion of an approved 1-hour course.
- Table of Contents
 - Revising Table of Contents due to the shifting of page numbers with the addition of the rule language.

Item Key: 328177

Date Submitted: 10/15/2015

LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY

3 - Farmowners

Consent to Rate

Farm Produce

Insured: Newton Produce, LLC

311 Lyles Road

Bunkie, LA 71322-4045

Policy No. FP802522

Policy Period: 11/4/2015 to 11/4/2016

Item Key: 328178

Date Submitted: 10/15/2015

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate and Rule

Personal Auto

Recreational Vehicle Program

Overall \$ Impact: **\$-160**# of Policyholders: **2179**

Company Reference: 16-LA-S-RV-RR-GEN-RFSH

Requested Effective Dates - New: 04/09/2016 Renewal: 05/21/2016

Item Key: 328179

Date Submitted: 10/15/2015

SAFECO INSURANCE COMPANY OF OREGON

19 - Private Passenger Automobile

Revised Rate and Rule

Personal Auto

Classic Car Program

of Policyholders: **559**

Company Reference: 16-LA-S-CC-RR-GEN-PM

Requested Effective Dates - New: 04/09/2016 Renewal: 05/21/2016

Item Key: 328285

Date Submitted: 10/16/2015

GEICO CASUALTY COMPANY

19 - Private Passenger Automobile

Revised Rule only

Private Passenger Auto

Renewal Placement Addendum

of Policyholders: **0**

Company Reference: 2015-416

Item Key: 328293

Date Submitted: 10/16/2015

FCCI Insurance Company

MONROE GUARANTY INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

9 - Inland Marine

Adoption

Commercial Inland Marine

Adoption of AAIS Filing Designation No. AAIS-2015-1IMGR

of Policyholders: 0

Company Reference: CM-LA-22065RU (AAIS)

Requested Effective Dates - New: 01/01/2016 Renewal: 01/01/2016

Item Key: 328301

Date Submitted: 10/16/2015

ASPEN AMERICAN INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Environmental Commercial Automobile Program

of Policyholders: 0

Company Reference: AAIC-CAUTO-ENV-LA-1501-R