

LOUISIANA DEPARTMENT OF INSURANCE
 TIMOTHY J. TEMPLE, COMMISSIONER
 P.O. BOX 94214
 BATON ROUGE, LOUISIANA 70804-9214

OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS ACTED UPON FOR THE WEEK OF JANUARY 04, 2021

Item Key: 794354

FARMERS INSURANCE EXCHANGE

19 - Private Passenger Automobile

Initial Rate and Rule

Private Passenger Automobile

Farmers Smart Plan Auto Program

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: ALA032021RR

Requested Effective Dates - New: 03/20/2021 Renewal: N/A

With this filing, the company propose to introduce the rates and rules for the Farmers Smart Plan Auto Program. The program will utilize independent rates and rules.

This program is currently sold in 37 states across the country.

The corresponding form filing has been submitted under company tracking number AFMLA03202, LDI Item Key Number 792371.

The corresponding installment plan filing has been submitted under company tracking number ALA032021, LD Item Key Number 794356.

Final Action: Approved - Amended Other

Note: The company **amended** the treatment of No Hits and No Scores to be neutral.

Item Key: 794514

FARMERS INSURANCE EXCHANGE

4 - Homeowners

Initial Rate and Rule

Introduction of

Farmers Smart Plan Home

Farmers Smart Plan Renters

Farmers Smart Plan Condominium

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: HLA032021

Requested Effective Dates - New: 03/20/2021 Renewal: N/A

The above-captioned company wishes to introduce a new program for use in Louisiana.

The product is entitled the Farmers Smart Plan Home Policy (FSPH) and is to be written in the Farmers Insurance Exchange.

The company is not utilizing the Distinct Choice Home Program (last approved in June 2009 as Item Key #247402) nor the Louisiana Homeowners Program (last approved in May 2009 as Item Key #242446). Farmers does not have any active insureds under the Distinct Choice Home Program nor the Louisiana Homeowners Program. The Farmers Smart Plan Home, Renters and Condo products will be the only homeowners program available in Louisiana.

The main coverage premium for a FSPH policy is the sum of the policy's ten premium components. The ten premium components are:

PC-1 - Fire NonWildfire

PC-3 - Wind/Lightning

PC-4 - Hail

PC-5 - Liability

PC-6 - Theft

PC-7 - Water NonWeather

PC-8 - Water Weather

PC-9 - Other

PC-10 - Hurricane

PC-11 - Expense

Each of the ten premium components is calculated separately for every policy.

The other product is entitled the Farmers Smart Plan Renters Policy (SPR) and Farmers Smart Plan Condominium Policy (SPC). Both new products are to be written in the Farmers Insurance Exchange.

The main coverage premium for a SPR or SPC policy is the sum of the policy's two premium components. The two premium components are:

PC-1 - Personal Property
PC-2 - Personal Liability

Two premium components are calculated separately for every policy.

There is no rate impact associated with this filing.

Companion forms (Item Key #792434) were approved on December 30, 2020.

Companion forms (Item Key #792439) were approved on December 30, 2020.

Final Action: Approved

Item Key: 795373

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

17 - Other Liability

Installment Program

Commercial General Liability

Installment Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CW-CL-20558GL2

Requested Effective Dates - New: 11/02/2020 Renewal: 11/02/2020

With this filing, we are submitting a revised pay plan document and fee schedule. We propose to make the following changes effective 11/2/2020:

Payment Plans

- Commercial Lines Payment Plan updated to be state specific by adding Louisiana
- Bill Plan: The word 'invoice' has been changed to 'installment' in reference to the fee applying on the invoice level
- Payment Plan Options: Ten-Pay updated to add installments and percentage of those installments; Monthly updated to add installments and percentage of those installments
- Added required verbiage regarding: * Bill plan of Direct Bill or Agency Bill is determined by the agent in consultation with the insured at issuance. Determining factors include size of account and insured's needs.
- **Installment fees do not apply to down payments at inception or the first installment at renewal.

Fee Schedule

- The word 'invoice' has been changed to 'installment' in reference to the fee applying on the invoice level
 - Removed under late fee: Commercial Lines Direct Bill policies and replaced with invoices.
 - Remove statement: 'policyholders will be notified of the company's intent to assess this fee on their bill statement 65 days in advance'
 - Removed under late fee: Commercial Lines Direct Bill policies and replaced with invoices.
 - Remove statement: 'policyholders will be notified of the company's intent to assess this fee on their bill statement 65 days in advance'
 - Simplified language for better clarity by removing: Payments received prior to the cancellation of the policy for nonpayment of premium will be applied first to the late fee and then to the outstanding premium.
- For any policy where the payment is not received, it will be and replaced with "If the policy is".
- Removed under Non-Sufficient Funds Fee/Account Closed Fee: Commercial Lines

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 795475

NOVA CASUALTY COMPANY

17 - Other Liability

Revised Rate and Rule

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: CW-GL-20376R

Requested Effective Dates - New: 01/01/2021 Renewal: N/A

With this filing, the company is introducing new rates and rules that will used in conjunction with the Fraternal & Services Organizations RPG under the above-captioned program.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 795399, Company Form Filing Number CW-GL-20376F was approved effective 01/01/2021.

Final Action: Approved

Item Key: 797740

XL Specialty Insurance Company
 9 - Inland Marine
 Initial Rate and Rule
 Personal Inland Marine
 Revised Rate and Rule
 Fine Arts and Collectibles Program
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A

Company Reference: 20SX-XF-CM03-MU-LA R

The above-captioned company is revising rates and rules for its Fine Art and Collectibles Program.

Companion forms (Item Key Number 797752 or Company Reference Number 20SX-XF-CM03-MU-LA F) were approved on 12/02/2021.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 797742

Berkshire Hathaway Specialty Insurance Company
 9 - Inland Marine
 Revised Rule only
 Commercial Inland Marine
 Revised Rule Only
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A

Company Reference: BHSIC-TRIA-19_LA-CM-CAS(RRU)

The above-captioned company is filing to update its mandatory Policyholder Disclosure Notice Of Terrorism Coverage in accordance with the Terrorism Risk Insurance Act of 2002.

Companion forms (Item Key Number 797576 or Company Reference Number BHSIC-TRIA-19_LA-INT-CAS(F)) were approved effective 01/01/2021.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 797765

Glencar Insurance Company
 9 - Inland Marine
 Initial Rate and Rule
 Personal Inland Marine
 Initial Rate and Rule
 Jewelry Program
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A

Company Reference: GIC-PJ-20

The above-captioned company is introducing a Jewelry Program.

Companion forms (Item Key Number 797834 or Company Reference Number GIC-PJ-20) were approved effective 01/01/2021.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 797933

NOVA CASUALTY COMPANY
 17 - Other Liability
 Delayed Adoption
 Commercial General Liability
 Delayed Adoption of Insurance Services Office, Inc., (ISO) filing designation number CL-2020-OTTRU
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0

Company Reference: CW-CL-20661RU (GL)

Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

With this filing, the company is proposing to delay adoption of Insurance Services Office, Inc. (ISO) filing designation number CL-2020-OTTRU. The companies intend to delay implementation until 04/01/2021.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 798343

WCF National Insurance Company
 16 - Workers Compensation
 Revised Rule only
 Workers Compensation

Revised Rule Only
 Large Deductible Plan
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: LA-2020-LD-P
 Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021

The above-captioned company submits revisions for the large deductible plan for workers compensation. The plan is being revised to be consistent with WCFN's Countrywide plan.

The company proposes the following:

K. Definitions

1. "Allocated Loss Adjustment Expense" Claims expenses directly allocated by us to a particular claim. Such expense shall not include cost of investigation or the salaries and traveling expenses of our employees other than those salaried employees who perform services that should be directly allocated to the handling of a particular claim.
2. "Loss" (1) all benefits and all damages that we pay under this policy because of bodily injury by accident; (2) all benefits and all damages that we pay under this policy because of bodily injury by disease; and (3) all expenses classified as "Allocated Loss Adjustment Expense". A disease is not bodily injury by accident unless it results directly from bodily injury by accident.
3. "Loss Event" (1) all bodily injury to one or more employees in any one accident or (2) with respect to injury by disease, all injury to any one employee.
4. Editorial changes for manual.

Companion forms (Item Key Number 798335 or Company Reference Number LA-2020-LD-F) were approved 11/20/2020.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 798368

Chiron Insurance Company
 16 - Workers Compensation
 Initial Rate and Rule
 Initial Rate and Rule
 Workers Compensation and Employers Liability Program
 Adoption of NCCI Loss Cost Filing Designation Number LA-LC-2019-01
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: LA-WCC-10-20-RR

The above-captioned company is filing its initial adoption of NCCI Loss Cost Filing Designation Number LA-LC-2019-01.

The company proposes:

1. A LCM of 1.415 for class codes 8045 and 8832.
2. A LCM of 2.070 for all other class codes.

Companion forms (Item Key Number 798112 or Company Reference Number LA-WCC-10-20-F) were certified approved on 11/05/2020.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 798470

NOVA CASUALTY COMPANY
 9 - Inland Marine
 Delayed Adoption
 Commercial Inland Marine
 Delayed Adoption of ISO Filing Designation No. CL-2020-OTTRU
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: CW-CL-20661RU (CIM)
 Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

The company wishes to defer the rule revisions contained in the ISO Filing Designation Number CL-2020-OTTRU until 4/1/2021.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 799244

Next Insurance US Company
17 - Other Liability
Installment Program

Initial Rate and Rule
Professional Liability Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: NEXT-PL-LA-2002R

With this filing, the company is introducing an Installment Plan that will be utilized with the new Professional Liability Program, submitted under State Tracking Number 799245.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 799253

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

CNA Connect Businessowners Program

Overall % Impact: 9.1

Overall \$ Impact: \$855,399

of Policyholders: 2271

Company Reference: 20-02102-RL

Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

The last rate adjustment for the above-captioned program was filed and approved under "Prior Approval" provision, Item Key No. 783042, which resulted in an overall 0% rate impact, effective July 1, 2020.

The companies are making the following revisions:

- Competitive and underwriting adjustments to specific industry groups.
- Base rate change impacting all classes of business.
- Increasing the Fixed Expense Fee to \$140 from \$116.
- Updating our Class Guide.
- Updating rates to certain Optional Coverages.
 - Decreasing base rate for Scheduled Property - Camera Equipment.
 - Decreasing all Liquor Liability base rates, implementing a minimum for BYOB restaurants.
 - Decreasing certain Spoilage base rates.
 - Increasing Healthcare Choice base rates.
 - Updating the algorithm for additional EDP coverage premium.
 - The overall impact of these Optional Coverage changes is -0.2%.

These changes will result in a +9.1% rate increase or \$855,399.

There will be 2,271 Louisiana policyholders affected by this rate increase.

Final Action: Disapproved

Inadequate company response to Ms. Nicole Gibson's SERFF "Objection Letter" dated December 22, 2020.

Item Key: 799325

American Home Assurance Company

AIU INSURANCE COMPANY

COMMERCE AND INDUSTRY INSURANCE COMPANY

GRANITE STATE INSURANCE COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

ILLINOIS NATIONAL INSURANCE COMPANY

NEW HAMPSHIRE INSURANCE COMPANY

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE

AIG ASSURANCE COMPANY

AIG PROPERTY CASUALTY COMPANY

17 - Other Liability

Delayed Adoption

ISO Adoption of ISO filing Designation No.: GL-2020-BGL1 and GL-2017-RELP1

In reference to the ISO Commercial General Liability ISO's Loss Cost

Overall % Impact: 6.000%

Overall \$ Impact: \$5,966

of Policyholders: 11

Company Reference: ISO-LA-20-GL-03

Requested Effective Dates - New: 06/01/2021 Renewal: 06/01/2021

With this filing, the companies are proposing to adopt Insurance Services Office, Inc. filing designation numbers GL-2020-bGL1 and GL-2017-RELP1. They intend to delay implementation until 06/01/2021.

The Companies will utilize the following Loss Cost Multipliers for all Companies.

Premises/Operations	Current LCM
	3.364
Products/Completed Operations	
	1.877

These changes will result in a +6.0% rate increase or +5966.00.

There will be 11 Louisiana policyholders affected by this rate increase.

Final Action: Approved

Item Key: 799470

Garrison Property and Casualty Insurance Company
UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY

1 - Property

Revised Rule only

Rental Property Insurance Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA2004452

The above-captioned companies wish to file rule revisions for use with their Rental Property Insurance Program.

With this filing, the companies propose to amend the Tier Placement Guidelines to remove USAA Investment Management Company (IMCO) products from the Enterprise Collateral and Enterprise Tenure variables. IMCO products are no longer applicable since USAA has completed the sale of all investment products. There is no change to the Tier Calculation.

A notation has been added to the detailed tier document advising IMCO is no longer applicable. IMCO will be completely removed from the detailed tier tables in a future tier filing.

The companies also propose an editorial revision. Due to formatting and size constraints, the companies are removing rule page LA-10 from the manual. Rule 18. Tier Guidelines (includes Extraordinary Life Circumstances) will be housed as separate documents/attachments, but part of the manual in its entirety. This change will also better align with Homeowners.

Finally, the companies are filing the subsequent rule pages due to renumbering only.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 799553

Colony Specialty Insurance Company

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: IM-IM-MW20R-799

Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021

The above-captioned company is revising rates and rules for its commercial inland marine program.

There is no rate impact associated with this filing.

Final Action: Disapproved

The company did not respond to Mr. William Wolfe's SERFF "Objection Letter" dated December 14, 2020.

Item Key: 799825

Accident Fund Insurance Company of America
UNITED WISCONSIN INSURANCE COMPANY

26 - Burglary And Theft

Revised Rate and Rule

Commercial Burglary & Theft

Commercial Crime

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: CR-LA-2020-100

Requested Effective Dates - New: 02/01/2021 Renewal: 02/01/2021

The above-captioned company wishes to introduce a Line Manual Exception Page for use with its Commercial Burglary and Theft program.

The company's endorsements being introduced in their new Commercial Burglary and Theft program are as follows:

Rule 42.B.2.b.(3)(LC) – Commercial Crime Policy – Employee Theft – Name or Position Schedule Insuring Agreement – Annual Minimum Premium Per Employee
The proposed annual minimum premium per employee for this coverage is \$50.

Rule 45.B.1.a.(1)(c)(LC) – Commercial Crime Policy – Guests' Property Insuring Agreement – In Safe Deposit Boxes – Annual Minimum Premium Per Premises
The proposed annual minimum premium per employee for this coverage is \$50.

Rule 45.B.2.a.(1)(c)(LC) – Commercial Crime Policy – Guests' Property Insuring Agreement – Inside the Premises – Annual Minimum Premium Per Premises
The proposed annual minimum premium per employee for this coverage is \$50.

Table 46.B.1.a.(1)(c)(LC) Section 1.a – Loss of Customers' Property – In Safe Deposit Boxes – Annual Minimum Premiums by Limit

The following annual minimum premiums by limit are proposed.

LIMIT OF INSURANCE	ANNUAL MINIMUM PREMIUM
\$25,000	\$ 50
50,000	75
75,000	100
100,000	125
200,000	175
300,000	225
400,000	275
500,000	325
600,000	375
700,000	425
800,000	475
900,000	525
1,000,000	575
Each Additional \$100,000	50

Rule 46.B.2.a.(1)(c)(LC) – Commercial Crime Policy – Robbery or Burglary of Customers' Property – Premises Damages – Annual Minimum Premium Per Premises
The proposed annual minimum premium per premises for this coverage is \$50.

Rule 73.B.2.b.(3)(LC) – Government Crime Policy – Employee Theft – Name or Position Schedule Insuring Agreement – Annual Minimum Premium Per Employee
The proposed annual minimum premium per employee for this coverage is \$50.

Rule 87.B.2.b.(3)(LC) – Employee Theft – Name or Position Schedule Insuring Agreement – Annual Minimum Premium Per Employee
The proposed annual minimum premium per employee for this coverage is \$50.

Rule 94.B.2.b.(3)(LC) – Government Employee Theft – Name or Position Schedule Insuring Agreement – Annual Minimum Premium Per Employee
The proposed annual minimum premium per employee for this coverage is \$50.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 799865

Insurance Services Office, Inc.
17 - Other Liability
Revised Rate and Rule

Overall % Impact: **-22.6**

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

of Policyholders: **0**

Company Reference: GL-2020-RELPI

The last Insurance Services Office's (ISO) revised Estimated Loss Potentials (ELPs) was approved under the "Prior Approval" provision, Item Key Number 385574 effective 02/1/2017.

ISO is making the following changes to the Estimated Loss Potentials (ELPs) Supplement in CLM Division Six - General Liability:

- Revising the Multistate Estimated Loss Potentials (ELPs) and reliability indices for the Premises/Operations (subline code 334), Products/Completed Operations (subline code 336);
- The ELPs for the Owners and Contractors Protective, Principals Protective, and Railroad Protective Liability classes are not being revised
- Providing the data used to select the revised Multistate ELPS and reliability indices.

The estimated percentage changes by subline are as follows:

Premises/Operations	-20.0%
Products/Completed Operations	-24.5%
OVERALL	-22.6%

In order to lessen the impact of swings in estimated loss potentials, the selected ELPs reflect upper and lower caps. Caps of approximately +25% and -20% were generally used in the ELP selection process. The ELPs selections for some classes required special consideration.

Final Action: Approved

Item Key: 799892

Rock Ridge Insurance Company
19 - Commercial Automobile
Revised Rule only

Commercial Automobile
Redstone Underwriters, LLC Heavy Iron Commercial Auto Program
Rule Revision

Tiering

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA-CA-RU-20003-R

Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021

The last rate revision to this program was +12.3% or \$0 which was approved under LDI Item Key Number 797571 effective 11/4/2020 for both new and renewal business.

With this filing the company propose to introduce the tier rating rule exceptions. With the ability to rate for risks that have characteristics which would normally disqualify the risk due to premium inadequacy, the company is opening access to more businesses. Risks will be classified into two tiers based on five criteria: Years in Business, Growth, Risk Hazards, Controls, and Safety Culture.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 799906

Starr Indemnity & Liability Company
17 - Other Liability
Revised Rule only

Commercial General Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 20-109-00-GL-19-LA (R)

Requested Effective Dates - New: 06/15/2021 Renewal: 06/15/2021

With this filing, the company is introducing the following new proprietary rules and rule revisions.

- OG-189 04 20 Exclusion for Continuing or Progressive "Bodily Injury," "Property Damage" or "Personal and Advertising Injury": This is a revised, optional, non-premium endorsement that replaces the prior version, OG 189 (04/12) Exclusion for Continuing or Progressive "Bodily Injury", "Personal and Advertising Injury" or "Property Damage". In addition to revising the title of this form, this form includes editorial revisions in order to dovetail with the ISO Commercial General Liability Coverage forms it modifies (CG 00 01, CG 00 02). This form will be attached at Starr's sole discretion, based upon underwriting considerations specific to the exposure, with no option of insured to decline.

- OG-275 10 20 Opioid and Narcotics Exclusionary Endorsement: This is a new, optional endorsement with premium credit (\$20), that amends the ISO Commercial General Liability Coverage forms CG 00 01 and CG 00 02 to generally exclude bodily injury, property damage, and personal and advertising injury-related exposures associated with opioids and narcotics. The exclusion does not apply to bodily injury, property damage, or personal and advertising injury arising out of the insured's failure to provide the correct drug or correct dosage while filling a prescription. This form will be attached at the option of Starr, based upon underwriting considerations specific to the exposure, with no option of insured to decline.

The corresponding form(s), LDI Form Filing Number 799891, Company Form Filing Number 20-109-00-GL-19-LA (F) was approved effective 06/15/2021.

Final Action: Approved

Item Key: 799910

MANUFACTURERS ALLIANCE INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

17 - Other Liability
Loss Cost Adoption

Overall % Impact: **7.9**
Overall \$ Impact: **\$55,193**
of Policyholders: **21**
Company Reference: 20-0689
Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2020-BGL1.

With this filing, the companies will continue to utilize the following Loss Cost Multipliers.

Manufacturers Alliance Insurance Company	1.981
Pennsylvania Manufacturers' Association Insurance Company	1.651
Pennsylvania Manufacturers Indemnity Company	1.403

These changes will result in a +7.9% rate increase or +55,193.00.

There will be 21 Louisiana policyholders affected by this rate increase.

Final Action: Approved

Item Key: 799932

COMPANION LIFE INSURANCE COMPANY

17 - Other Liability

Revised Rate only

Group Stop Loss Insurance Policy Program

Overall % Impact: **0.0**

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

of Policyholders: **0**

Company Reference: CL-SL-1000-P-LA RATE 2020

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 766242, effective November 21, 2019 for new business.

The company is introducing their rates to be used in conjunction with the following form(s):

LDI Form Filing No. 766353, Company Form Filing No. CL-SL-1000-P-LA FORM, was certified approved effective November 21, 2019 for new business.

LDI Form Filing No. 778921, Company Form Filing No. CL-SL-AGG-1000-P-LA FORM, was certified approved effective April 3, 2020 for new and renewal businesses.

LDI Form filing No. 797830, Company Form Filing No. CL-SL-AGG-1000-P-LA FORM, was certified approved on December 9, 2020.

LDI Form Filing No. 797833, Company Form Filing No. CL-SL-1000-P-LA FORM, was certified approved on December 10, 2020.

Since these are new coverages; there is no rate impact.

Final Action: Approved

Item Key: 800018

PartnerRe America Insurance Company

17 - Other Liability

Revised Rate only

Managed Care Excess Loss Program

Overall % Impact: **-1.000%**

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

of Policyholders: **0**

Company Reference: PRAIC-PSL-0050

Requested Effective Dates - New: 02/01/2021 Renewal: 02/01/2021

The last rate adjustment for the above-captioned program was filed and approved under the the "Prior Approval" provision, Item Key No. 390844, which resulted in a -8.0% rate decrease effective May 1, 2017.

The following changes are being made:

Rating Element	Proposed Change
Table 1.3: Reporting Constraint Factors	Updating consultant data
Table H2: Distribution of Excess Costs by DRG and Deductible	Updating consultant data
Tables H3: Base Costs/Day Underlying Claims Distributions	Updated consultant data
Tables H5: Distribution of Excess Claims and Days	Updated consultant data
Table AH1: Ancillary Services Relative to Inpatient Expenses	Updating consultant data
Table AH2: Base Claim Distributions	Updating consultant data
Tables AH3: Hospital/Global Value of Sub-Limits	Updating consultant data
Table AH5: Specialty Rx Factor	Added ability to exclude specialty drugs

Table P3: Base Conversion Factors Underlying Claim Distributions	Updating consultant data
Table P4: GPCI Factors	Updating consultant data
Table P5: Area Factors	Updated consultant data
Table P7: Distribution of Services by Threshold	Updated consultant data
Table P8: Base Claim Distributions	Updated consultant data
Table P9: Physician Age/Gender Factors	Updated consultant data
Table P10: Physician Credibility Factors	Updated consultant data
Table AP2: Ancillary Services Relative to Physician Expenses	Updated consultant data
Table GCT: Gene and Cell Therapy Table	Added ability to cover gene and cell therapy
These changes will result in a <u>-1.0%</u> rate decrease or <u>\$0</u> .	

There will not be any Louisiana policyholders affected by this rate decrease.

The corresponding form(s) filing, LDI Form Filing No. 800257, Company Form Filing No. PRAIC-PSL-0051, was certified approved effective December 15, 2020.

Final Action: Approved

Item Key: 800022

LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY
LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

1 - Property

Revised Rule only

Dwelling Package Policy Program

Revision of Amendatory Endorsement

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: DP-2020-02

The above-captioned companies wish to file a rule for the Amendatory Endorsement, which will be attached to all Dwelling Package Policy Program policies with no premium charge.

The Amendatory Endorsement is being revised to clarify the original intent of the policy, adding language to prohibit assignment of a claim without the written consent of the company.

The rule reads as follows:

Amendatory Endorsement Rule

Dwelling Package Amendatory Endorsement DP-99 shall be attached to all policies.

There is no rate impact associated with this filing.

Companion forms (Item Key #783812) were approved on July 1, 2020.

Final Action: Approved

Item Key: 800027

Great West Casualty Company

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Revised Rate and Rule

Introduce Rates and Rules for Liability Coverages

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: G0621M

Requested Effective Dates - New: 02/01/2021 Renewal: 02/01/2021

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 791201 effective 11/1/2020 for both new and renewal business.

With this filing, the company proposes to introduce liability rates. The company is also proposing to introduce a new tier table for Single Unit New Authority Accounts for physical damage.

The company is proposing to revise the rules to accommodate proposed revisions:

- Rule 23. Premium Development;
- Rule 24. Truckers/Motor Carriers;
- Rule 32. Premium Development;
- Rule 88. Hired Autos;
- Rule 90. Drive Other Car Coverage; and
- Territory Definitions.

The company is proposing to introduce the following rules:

- Rule 99. Uninsured/Underinsured Motorist Coverage; and
- Rule 89. Non-Ownership Liability.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 800034

WESTPORT INSURANCE CORPORATION
 NORTH AMERICAN SPECIALTY INSURANCE COMPANY
 NORTH AMERICAN ELITE INSURANCE COMPANY
 17 - Other Liability
 Loss Cost Adoption
 ISO Adoption of Filing Designation Number GL-2020-BGL1
 Overall % Impact: **5.600%**
 Overall \$ Impact: **\$94**
 # of Policyholders: **1**
 Company Reference: 20-24727AD
 Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

With this filing, the companies are proposing to adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2020-BGL1.

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

Westport Insurance Corporation	1.376
North American Specialty Insurance Company	1.101
North American Elite Insurance Company	1.720

These changes will result in a +5.6% rate increase or \$0.

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

Final Action: Approved

Item Key: 800046

GEICO CASUALTY COMPANY
 19 - Private Passenger Automobile
 Revised Rule only

Private Passenger Automobile
 Rule Revision

Rule PPA-02. Premium Determination

Overall % Impact: **N/A**
 Overall \$ Impact: **N/A**
 # of Policyholders: **N/A**
 Company Reference: 2020-347
 Requested Effective Dates - New: 12/02/2020 Renewal: 12/02/2020

With this filing, the company proposes to revise Part D, Section 4 of Private Passenger Rule 2 to clarify that the expense constant is adjusted by all discounts in the 'Policy Level Discounts 2' list, which includes the La. Military Discount.

There is no rate impact with this filing.

Final Action: Approved

Item Key: 800087

Sompo America Insurance Company
 17 - Other Liability
 Revised Rate and Rule
 Commercial General Liability
 Overall % Impact: **N/A**
 Overall \$ Impact: **N/A**
 # of Policyholders: **0**
 Company Reference: 20-I-GL-9013R-2

With this filing, the company is introducing a new Large Reimbursable Deductible Plan option for use with its Commercial General Liability Program.

There is no rate impact associated with this filing.

The corresponding form filing LDI Form Filing Number 797757, Company Form Filing Number 20-I-GL-9013F was approved effective 11/12/2020

Final Action: Approved

Item Key: 800139

ISMIE Mutual Insurance Company
 11 - Medical Malpractice

Installment Program
 Medical Malpractice
 Claims-Made Medical Liability Insurance Program
 Installment Plan
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: ISMIE-ML-CM-2019-LA-INSTALLMENTPLAN
 Requested Effective Dates - New: 04/01/2021 Renewal: N/A

The above-captioned company is filing its Premium Payment Installment Plan for the above-captioned program, State Tracking No. 800141, Company Filing No. ISMIE-ML-CM-2019-LA-RR, which is approved, contingent upon form(s) approval.

LDI Form Filing No. 800165, Company Form Filing No. ISMIE-ML-CM-2019-LA-F, was disapproved for numerous reasons.

The requested rule requires approval of companion form(s).

Final Action: Approved

Contingent upon form(s) approval.

Item Key: 800156

ISMIE Mutual Insurance Company
 11 - Medical Malpractice
 Installment Program
 Medical Malpractice
 Occurrence Medical Liability Insurance Program
 Installment Plan
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: 0
 Company Reference: ISMIE-ML-OCC-2019-LA-INSTALLMENTPLAN
 Requested Effective Dates - New: 04/01/2021 Renewal: N/A

The above-captioned company is filing its Premium Payment Installment Plan for the above-captioned program, State Tracking No. 800145, Company Filing No. ISMIE-ML-OCC-2019-LA-RR, approved, contingent upon form(s) approval.

LDI Form Filing No. 800162, Company Form Filing No. ISMIE-ML-OCC-2019-LA-F, was disapproved on December 15, 2020.

The requested rule requires approval of companion form(s).

Final Action: Approved

Contingent upon form(s) approval.

Item Key: 800157

SECURITY NATIONAL INSURANCE COMPANY
 TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY
 17 - Other Liability
 Revised Rule only
 Revised Rule Only
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: LA-PL-2103-02-6445
 Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

With this filing, the companies are introducing the following new rule for use with the above-captioned program.

PL-1018-CW 1020 – CYBER LIABILITY EXCLUSION
 DESCRIPTION: This form excludes cyber liability exposures and will be mandatory on all policies.
 RATING: There is no premium impact associated with the use of this form.
 FORM: Attach endorsement PL991176.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 800103, Company Form Filing Number LA-PL-2103-01-6445 was approved effective 03/01/2021.

Final Action: Approved

Item Key: 800161

WESCO INSURANCE COMPANY
 TECHNOLOGY INSURANCE COMPANY, INC.
 SECURITY NATIONAL INSURANCE COMPANY
 REPUBLIC UNDERWRITERS INSURANCE COMPANY
 MILFORD CASUALTY INSURANCE COMPANY
 AMTRUST INSURANCE COMPANY
 17 - Other Liability

Revised Rule only
Revised Rule Only

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA-PL-2103-02-6423

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

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

EP-1023-CW 1020 CYBER LIABILITY EXCLUSION

FORM: Form PL991177 will be attached to all policies with Employment Practices Liability Coverage as mandatory.

PREMIUM: There is no additional charge for this endorsement. The rating is contemplated within Rule 14. Premium Determination.

There is no rate impact associated with this filing.

The corresponding form(s), LDI Form Filing Number 800105, Company Form Filing Number LA-PL-2103-01-6423 was approved effective 03/01/2021.

Final Action: Approved

Item Key: 800324

EMC PROPERTY & CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE

1 - Property

Adoption

Commercial Property

Delay Adoption of PIAL filing designation number LA20-11 (CF-2020-RCYRU)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA-CP-2020-16

Requested Effective Dates - New: 05/01/2021 Renewal: 05/01/2021

The above-captioned companies wish to adopt the Property Insurance Association of Louisiana (PIAL) filing designation number LA20-11 (CF-2020-RCYRU) for use with its Commercial Property program.

PIAL filing designation number LA20-11 (CF-2020-RCYRU) was approved in October 2020 as item key number 794046 to be effective 04/01/2021.

The companies wish to delay adoption of this filing until 05/01/2021.

The companies are replacing manual pages CF-E-3 through CF-E-10 to reflect company exceptions to Rule 38 regarding Cyber Incident Exclusion.

There is no rate impact with this filing.

Companion Form (800339) was Closed-Delay of Adoption Acknowledged on 12/15/2020.

Final Action: Approved

Item Key: 800361

HANOVER AMERICAN INSURANCE COMPANY, THE

MASSACHUSETTS BAY INSURANCE COMPANY

HANOVER INSURANCE COMPANY, THE

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY

16 - Workers Compensation

Revised Rule only

Workers Compensation

Revised Rule

Large Risks

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: CW-WC-20738RU

Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021

The above-captioned companies are proposing file a rule for an additional rating option for large risks.

Companion forms (Item Key Number 800287 or Company Reference Number CW-WC-20738F) were approved effective 01/01/2021.

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 800387**

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY
19 - Private Passenger Automobile
Revised Rate and Rule

Private Passenger Automobile
IFAC 6.0 Program
Revised Rate and Rule

- Base Rates
- Advanced Quote Discount
- Work from Home Discount
- MVR Pass Thru Fee

Overall % Impact: **-2.200**
Overall \$ Impact: **-\$787,513**
of Policyholders: **12847**
Company Reference: 2021_IFAC6.0_RATE_01
Requested Effective Dates - New: 01/29/2021 Renewal: 03/06/2021

The last rate revision to this program was -0.006 or -\$2028.00 which was approved under LDI Item Key Number 791325 effective 10/09/2020 for new business and 11/14/2020 for renewal business.

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

- Revise the base rates by coverage;
- Revise the factors for the Advanced Quote Discount;
- Introduce the Work from Home Discount; and
- Revise the MVR Pass Thru Fee

The rate impact associated with this filing is -2.2% or -\$787,513 affecting 12,847 policyholders.

Final Action: Approved**Item Key: 800440**

AMERISURE MUTUAL INSURANCE COMPANY
AMERISURE INSURANCE COMPANY
AMERISURE PARTNERS INSURANCE COMPANY
17 - Other Liability
Non-Adoptions

Non-Adoption of ISO Filing Designation No. _____
ISO Increased Limit Factor Revision

Overall % Impact: **N/A**
Overall \$ Impact: **N/A**
of Policyholders: **0**
Company Reference: LA-ISO-LI-GL-2020-185
Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

With this filing, the companies are proposing to non-adopt Insurance Services Office, Inc., (ISO) filing designation number GL-2020-IALL1.

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 800456**

AmGUARD Insurance Company
9 - Inland Marine
Revised Rule only
Commercial Inland Marine
Revised Rule

Overall % Impact: **N/A**
Overall \$ Impact: **N/A**
of Policyholders: **N/A**
Company Reference: 2021-02-01-LA-IM-R-GARAGE
Requested Effective Dates - New: 02/01/2021 Renewal: 02/01/2021

The above-captioned company is revising rule 3 of its manual.

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 800500**

EMPLOYERS INSURANCE COMPANY OF WAUSAU

LM INSURANCE CORPORATION
 FIRST LIBERTY INSURANCE CORPORATION, THE
 1 - Property
 Revised Rule only
 Commercial Property
 Premier Property Protector
 Revision of Rule 9. Basic Forms Applicable
 Overall % Impact: N/A
 Overall \$ Impact: N/A
 # of Policyholders: N/A
 Company Reference: 2020-MU-323-PY-PH-R
 Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

The above-captioned companies wish to revise a rule for use with its Commercial Property - Premier Property Protector Program.

With this filing, the companies wish to add Actual Case Value to Rule 9. Basic Forms Applicable.

The addition reads as follows:

E. Attach Actual Cash Value - Defined PY 04 20 to all policies.

There is no rate impact associated with this filing.

Companion Form (800556) was approved on 12/22/2020.

Final Action: Approved

Item Key: 800534

This is a Test Company
 19 - Private Passenger Automobile
 Confidential Model Information
 LexisNexis Risk Solutions

Private Passenger Automobile
 Attract One 5.0 Insurance Score
 Confidential Model Information Introduction

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LXNX-132641460

With this filing, the company proposes to introduce the Attract One 5.0 Insurance Score Model which provides a relative rank of policies by relative adjusted loss cost so that higher scores indicate a lower risk of loss.

Final Action: Approved

Item Key: 800641

ACCREDITED SURETY AND CASUALTY COMPANY, INC.

19 - Commercial Automobile

Initial Rate and Rule

Commercial Automobile

Novum LumberPro Program

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: NLP-LA-CA-20-2

Requested Effective Dates - New: 01/01/2021 Renewal: N/A

With this filing, the company proposes to introduce the rates and rule for the Novum LumberPro Program.

This program will be offered on a monoline and package basis with the same rates.

This program will utilize Insurance Services Office, Inc. (ISO) loss costs, rules, and rating plans with company exceptions.

The company is proposing to adopt the following Insurance Services Office, Inc. (ISO) designations for use with this program:

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2020-BRLB1	778280	11/1/2020
CA-2020-BRLA1	778265	11/1/2020
CA-2019-BRLA1	742792	11/1/2019
CA-2014-BRLA1	308959	11/1/2014
CA-2013-RBILC	299772	2/1/2014
CA-2012-RZRLC	292515	1/1/2014
CA-2012-RADLC	283374	10/1/2013
CA-2011-BRLA1	259210	12/1/2010
CA-2009-RLC09	248259	8/1/2010

CL-2019-OMPR1	767099	7/1/2020
CL-2019-OMJRU	743844	12/1/2019
CL-2016-RRU1	335944	11/1/2016
CA-2020-IALL1	778321	11/1/2020
CA-2018-IALL1	706580	11/1/2018
CA-2015-ROCP1	382645	N/A
CA-2014-RPAC1	308956	11/1/2014
CA-2013-RVTS2	306369	10/1/2014
CA-2013-RBIRU	299776	2/1/2014
CA-2012-RZR1	292543	1/1/2014
CA-2012-RADRU	283371	10/1/2013
CA-2012-RADRU (Amendment)	284282	10/1/2013
CA-2011-RCPI	274483	1/1/2012
CA-2009-RRU1	244596	10/1/2009
CA-2009-RRU09	248259	8/1/2010
CA-2008-ORU1	239465	6/1/2009
CA-2005-RCP1	20729	2/1/2006
CA-2005-ORU01 Amendment # 1	21235	4/1/2006
CA-2005-ORU01 Amendment # 2	25444	8/1/2007
CA-2005-ORU01 Amendment # 3	25660	8/1/2007
CA-2003-RRU03	14342	1/1/2004
CA-2000-RAPD1	140	7/1/2001
RP-2018-RAL18	695471	11/1/2018
RP-2018-RPD18	695473	11/1/2018
RP-2016-RCP16	388190	8/1/2017
RP-2016-RRP16	388183	8/1/2017

The company is proposing to utilize the following Loss Cost Multipliers (LCM):

Coverage	Proposed LCM
Liability	1.580
Physical Damage	1.437

The company is proposing to utilize the following Expected Loss Ratios (ELR):

Coverage	Proposed ELR
Liability	57.5%
Physical Damage	63.0%

The corresponding form filing has been approved under company tracking number NLP-LA-CA-20-1, LDI Item Key Number 800398, effective 1/1/2021.

Final Action: Approved

Item Key: 800656

Watford Insurance Company
19 - Commercial Automobile
Delayed Adoption

Commercial Automobile
Sticks Program
Delayed Adoption

ISO Designation CA-2019-RRU19

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: N/A
Company Reference: WIC-20-233-RU
Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

With this filing, the company proposes to delay the adoption of Insurance Services Office, Inc. (ISO) designation CA-2019-RRU19, which was approved for ISO under LDI Item Key Number 770756 effective 2/1/2021, until 7/1/2021.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 800728

Berkshire Hathaway Direct Insurance Company
5 - Commercial Multiple Peril
Revised Rate and Rule

Commercial Multiple Peril
3 Pager Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2021-3-1-LA- 3PGR RATE/RULE

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

This company's initial rates/rules for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 777905, effective June 1, 2020 for new business.

The company is making the following revisions:

- Commercial Auto
 - Updating rates/rules to introduce insurance credit scoring as well as changing several tables.
- Other Liability Lines
 - Lowering defense outside of limits factors.
- Professional Liability
 - Adjusting rates.
- General Liability
 - Introducing size of risk factors regarding the exposure base.

The company states that it is not writing any business in Louisiana; therefore, there is no inforce impact to insureds.

Final Action: Disapproved

Inadequate company response to SERFF "Objection Letter" dated December 30, 2020.

Item Key: 800751

SENTRY SELECT INSURANCE COMPANY

1 - Property

Revised Rule only

Commercial Property

Dealer Operations

Amend previous filing (798254) to include correct manual page CF-CE-3.

Amended to included correct manual page CF-CE-4, CF-CE-5 & CF-CE-10.

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA - PROPERTY - LOI DEDUCTIBLE V2 - SSIC-DO

Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

The above-captioned company wishes to amend its previously approved filing for use with its Commercial Property Dealer Operations Program.

In its previous filing (item key #798254), the company inadvertently submitted the incorrect manual pages.

With this filing, the company wishes to submit a revised copy of its manual page CF-CE-3.

In addition, the following manual pages should not have been submitted with any changes and should remain on the previous filing (item key #708121):

CF-CE-4

CF-CE-5

CF-CE-10

There is no rate impact associated with this filing.

Final Action: Approved**Item Key: 800811**

FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN

19 - Private Passenger Automobile

PPA Symbol Updates

Private Passenger Automobile

Distinct Choice (Select 2.5) Program

PPA Symbol Update

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA-SELECT 2.5-2020Q4-SYM

Requested Effective Dates - New: 12/15/2020 Renewal: 12/15/2020

With this filing, the company proposes to introduce additional symbols.

There is no rate impact associated with this filing.

Final Action: Disapproved

The company did not respond to Mr. Jason Furlong's SERFF "Objection Letter" dated December 22, 2020 within the allotted timeframe.

Item Key: 800903

MARKEL AMERICAN INSURANCE COMPANY
MARKEL INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property

Masonic Temples 2020 Program

Revised manual page for new Endorsement MCP 1261 & MCP 1262

New Manual Page MCP 1263

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: 2010RR033-PROP

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

The above-captioned companies wish to submit new and revised manual pages to be used with their Commercial Property Masonic Temples 2020 program.

The companies are introducing revised manual pages to be utilized with their Commercial Property Extension Endorsements and new manual pages to be utilized with their Windstorm or Hailstorm Deductibles.

Revised Manual Page

MC-CP-CWR-RR-11 (1/1/2021)

Revised manual page introduces a rule to accompany new endorsement, MCP 1261, Benevolent Social Organizations Advantage Commercial Property Enhancement and MCP 1262, Benevolent Social Organizations Prime Commercial Property Enhancement. Because the coverages are similar to the companies' currently approved commercial property enhancements, they propose the same rate.

New Manual Page

MC-CP-CWR-RR-37 (1/1/2021)

New manual page introduces a rule to accompany new endorsement, MCP 1263, Windstorm or Hail Percentage Deductible by Location (With Minimum Deductible Each Occurrence). The proposed factors are based upon the factors contained in a competitor filing.

These new coverages are optional.

The proposed rates are based on and similar to competitor's rates.

There is no rate impact associated with this filing.

Companion Form (800916) was approved on 1/12/2021.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 800916, Company Form Filing No. 2010FF033-PROP.

Item Key: 800918

Rural Community Insurance Company

2 - Crop

Revised Rate only

2021CROP-HAIL INSURANCE RATE

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: RC21CH-1

Requested Effective Dates - New: 01/03/2021 Renewal: 01/03/2021

The above-captioned company for the above-captioned program wish to file a rate revision for their Crop Hail Corn Wind optional endorsement.

- The corn wind coverage will increase to \$2.00 and corn with extra harvest 3xpense (EHE) will increase to \$2.50.
- The rate difference between the two is for the additional extra harvest expense (EHE) coverage offered when electing that coverage.

- This endorsement will remain to only be offered in the following parishes for 2021:
Avoyelles, Bienville, Bossier, Caddo, Caldwell, Catahoula, Claiborne, Concordia, De Soto, East Carroll, Franklin, Grant, Jackson, La Salle, Lincoln, Madison, Morehouse, Natchitoches, Quachita, Rapides, Red River, Richland, Sabine, Tensas, Union, Vernon, Webster, West Carroll, & Winn.

There are 0 Louisiana policies and the rate increase impacts corn only so the total impact is 0%.

Final Action: Approved

Item Key: 800948

Watford Insurance Company
19 - Commercial Automobile
Delayed Adoption

Commercial Automobile
Truckers Program
Delayed Adoption

ISO Designation CA-2019-RRU19

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: N/A
Company Reference: WIC-20-233-RU-WELTP
Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

With this filing, the company proposes to delay the adoption of Insurance Services Office, Inc. (ISO) designation CA-2019-RRU19, which was approved for ISO under LDI Item Key Number 770756 effective 2/1/2021, until 7/1/2021.

The corresponding form filing has been approved under company tracking number WIC-20-233-F, LDI Item Key Number 800666, effective 7/1/2021.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 801011

BITCO NATIONAL INSURANCE COMPANY
BITCO GENERAL INSURANCE CORPORATION
19 - Commercial Automobile
Loss Cost Adoption

Commercial Automobile
Loss Cost Adoption

ISO Designations CA-2019-RLC19, CA-2019-RRU19, and CA-2019-ROCP1

Overall % Impact: N/A
Overall \$ Impact: N/A
of Policyholders: N/A
Company Reference: BITCO CA-2019-RLC19 LC / CA-2019-RRU19 RU / CA-2019-ROCP1 OCP RU
Requested Effective Dates - New: 10/01/2021 Renewal: 10/01/2021

The last rate revision to this program was +18.4% or \$977,800 which was approved under company tracking number 789730 effective 1/1/2021 for both new and renewal business

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2019-RLC19	770760	2/1/2021
CA-2019-RRU19	770756	2/1/2021
CA-2019-ROCP1	770763	2/1/2021

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

Coverage	LCM
Liability	1.228
Physical Damage	2.230

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 801025

GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

1 - Property

Adoption

Commercial Property

Delay-Adoption of PIAL filing designation number LA20-11 (CF-2020-RCYRU)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: 02-010A - 20180

Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

The above-captioned companies wish to adopt the Property Insurance Association of Louisiana's (PIAL) filing designation number LA20-11 (CF-2020-RCYRU).

PIAL filing designation number LA20-11 (CF-2020-RCYRU) was approved in October 2020 as item key # 794046 to be effective 04/01/2021.

The company wishes to delay adoption of this filing until 07/01/2021.

There is no rate impact associated with this filing.

Companion Form (801041) was Closed-Delayed Adoption on 01/08/2021.

Final Action: Approved

Item Key: 801029

AMERICAN AUTOMOBILE INSURANCE COMPANY

19 - Commercial Automobile

Delayed Adoption

Commercial Automobile

Delayed Adoption

ISO Designation CA-2019-RRU19

*****WITHDFRAWN BY COMPANY*****

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: NLACA0120RATE

Requested Effective Dates - New: 07/01/2021 Renewal: 07/01/2021

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

Final Action: Withdrawn

Withdrawn by company, Ms. Lilia Francisco's SERFF "Response Letter" dated January 7, 2021.

Item Key: 801124

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Auto

Private Passenger Auto Program

Rate Revision

- Early Signing Discount
- Rate Adjustment Factors

Overall % Impact: -3.000%

Overall \$ Impact: \$-11,056,760

of Policyholders: 134179

Company Reference: R52712: Rate Decrease

Requested Effective Dates - New: 04/05/2021 Renewal: 04/05/2021

The last rate revision to this program was -0.1% or \$-375,582 which was approved under LDI Item Key Number 798375 effective 3/22/2021.

With this filing, the company proposes to amend the following factors:

- Early Signing Discount
- Rate Adjustment Factors

The rate impact associated with this filing is -3.0% or \$-11,056,760 affecting 134,179 policyholders effective 4/5/2021 for new and renewal business.

Final Action: Approved

Item Key: 801125

AMERICAN FAMILY HOME INSURANCE COMPANY
AMERICAN SOUTHERN HOME INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Commercial Property

Public Entity Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: MUN-EB-PE-LA-2002R

The above-captioned companies propose a revision for use with their Commercial Property Public Entity program.

With this filing, the companies discovered that two rates for Equipment Breakdown were transposed in a previous filing (792276).

The companies now wish to correct as follows:

Coverage	Current	Revised
Equipment Breakdown - Educational Institutions	0.0153	0.0063
Equipment Breakdown - All Other	0.0063	0.0153

The rates were implemented correctly, therefore there is no rate impact associated with this filing.

Final Action: Approved

Item Key: 801127

ALLSTATE INSURANCE COMPANY

19 - Private Passenger Automobile

Revised Rate only

Private Passenger Automobile

Voluntary Private Passenger Auto Program

Revised Rate

Rate Adjustment Factors

Overall % Impact: **-3.000%**

Overall \$ Impact: **\$-3,305,835**

of Policyholders: **40614**

Company Reference: R52711: Rate Decrease

Requested Effective Dates - New: 04/05/2021 Renewal: 04/05/2021

The last rate revision to this program was 0.9% or \$1,233,660 which was approved under LDI Item Key Number 339648 effective 11/28/2016.

With this filing, the company proposes to amend the Rate Adjustment Factors.

The rate impact associated with this filing is -3.0% or \$-3,305,835 affecting 40,614 policyholders effective 4/5/2021 for new and renewal business.

Final Action: Approved

Item Key: 801130

STAR INSURANCE COMPANY

19 - Commercial Automobile

Revised Rate and Rule

Commercial Automobile

Commercial Auto Program

Revised Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: STAR-LA-CA-CYBER LIABILITY-1220 R

Requested Effective Dates - New: 01/01/2021 Renewal: 01/01/2021

The last rate revision to this program had no rate impact and was approved under LDI Item Key Number 742938 effective 6/1/2019 for both new and renewal business.

With this filing, the company is proposing to introduce Cyber Liability coverage. The coverage is designed to provide cyber event insurance protection. The policy has eight coverage components and will be written on a claims-made basis. Policies will have both a claim limit and an annual aggregate limit.

Coverages

- Coverage A - Multimedia Liability
- Coverage B - Security and Privacy Liability
- Coverage C - Privacy Regulatory Defense and Penalties
- Coverage D - PCI DSS Liability
- Coverage E - Breach Event Costs
- Coverage F - System Failure
- Coverage G - Cyber Extortion
- Coverage H - BrandGuard®

The corresponding form filing has been approved under company tracking number ATG-MU-CYBER LIABILITY-0520 F, LDI Item Key Number 742938, effective 6/1/2019.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 801198

Insurance Services Office, Inc.
19 - Private Passenger Automobile
Revised Rule only

Private Passenger Automobile
Personal Auto Program
Rule Revision

- Rule 17

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: PP-2020-RCRRU

Requested Effective Dates - New: 06/01/2021 Renewal: 06/01/2021

With this filing, the company proposes to revise Rule 17 to correspond with the percentages detailed in the Actuarial Support of the Explanatory Memo submitted with filing PP-2017-RRU17 (LDI Item Key Number 690716).

There is no rate impact with this filing.

Final Action: Approved

Item Key: 801227

UNION NATIONAL FIRE INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Introduction of Personal Liability Policy Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: UNF 530 RR

The above-captioned company wishes to introduce rates and rules for its new Personal Liability Policy Program.

Currently, the company provides contents only coverage and it has discovered that its customers would like to purchase liability coverage as well. Many residential rental companies and landlords include the purchase of liability coverage as a requirement in standard lease agreements. Therefore, the company would like to provide its customers with the opportunity to purchase this valuable, necessary coverage.

The rates and rules for this coverage are as follows:

RULE FOR PERSONAL LIABILITY POLICY

To rate this policy, charge the Personal Liability Policy premium according to the selected payment option shown in the corresponding rate page.

The published rates are based on a Personal Liability limit of \$100,000 and a Medical Payments to Others limit of \$1,000. These are the only available limits, and a \$500 deductible will apply to Personal Liability.

See the Personal Liability Policy for additional information.

RATES FOR PERSONAL LIABILITY POLICY

Monthly Rate for Personal Liability Policy (EFT option)	\$9.30
Monthly Rate for Personal Liability Policy (Non-EFT option)	\$10.00
Quarterly Rate for Personal Liability Policy	\$29.63
Semi-Annual Rate for Personal Liability Policy	\$58.52
Annual Rate for Personal Liability Policy	\$114.16

There is no rate impact associated with this filing.

Companion forms (Item Key #801134) were still pending as of January 11, 2021.

Final Action: Approved

Contingent upon form approval, LDI Form Filing No. 801134, Company Form Filing No. UNF 530 F.

Item Key: 801239

AMERICAN FIRE AND CASUALTY COMPANY
OHIO CASUALTY INSURANCE COMPANY, THE
OHIO SECURITY INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rule only

Commercial Protector® Businessowners Program

Rule 16. Mandatory Coverage, Forms, Conditions and Provisions

Rule Filing to be used in Conjunction with Cyber Incident Exclusion, Form BP 90 38

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2020-MU-125-BOP-E-R-1

Requested Effective Dates - New: 08/01/2021 Renewal: 08/01/2021

The above-captioned company is revising Rule 16. Mandatory Coverage, Forms, Conditions and Provision for the above-captioned program:

- Cyber Incident Exclusion, Form BP 90 38
 - This endorsement excludes loss or damage caused directly or indirectly by unauthorized access, introduction of malicious code or virus, or a denial of service attack computer systems and computer software.
 - This endorsement is attached to all policies.

The corresponding form(s) filing, LDI Form Filing No. 801193, Company Form Filing No. 2020-MU-125-BOP-E-F, was approved effective August 1, 2021.

Final Action: Approved**Item Key: 801243**

Arch Insurance Company

5 - Commercial Multiple Peril

Revised Rule only

Businessowners Program

Introduction of Co-Work Office Space Risk Class

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: ARCH-20-228

The above-captioned company is filing the following risk class for the above-captioned program:

- Co-Work Office Space
 - This risk class is for small businesses whose operation are primarily conducted in a leased co-work space.
 - A minimum premium of \$300 applies.

Final Action: Approved**Item Key: 801323**

National Union Fire Insurance Company of Pittsburgh, PA

5 - Commercial Multiple Peril

Revised Rule only

Commercial Package

Glatfelter Public Practice Program

Rule Filing to be used in Conjunction with Amendment to Pollution Exclusion - Class B Firefighting Foam, Form GGL225 (03-21)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: AIG-20-CMP-19-R

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

The above-captioned company is introducing the following rule to be used in conjunction with Amendment to Pollution Exclusion - Class B Firefighting Foam, Form GGL225 (03-21) for the above-captioned program:

- General Liability
 - Amendment to Pollution Exclusion - Class B Firefighting Foam, Form GGL225 (03-21)
 - This endorsement is used with municipal risks that have Emergency Service Operations with a firefighting exposure.

The corresponding companion form(s), LDI Form Filing No. 801249, Company Form Filing No. AIG-20-CMP-19-F was approved effective March 1, 2021.

Final Action: Approved

Item Key: 801334

Pharmacists Mutual Insurance Company

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Commercial Umbrella Program

Rule Revision

- Rule 4.1 Exclusion - Fungus or Related Perils
- Rule 4.24 Exclusion - Sexual Misconduct and Physical Abuse
- Rule 4.32 Exclusion - Electronic Smoking Device, Its Vapor, Component Parts, Equipment and Accessories
- Rule 4.33 Exclusion - Claims by Indirect Third Party Claimants
- Rule 4.34 Exclusion - Drug Manufacturing
- Rule 4.35 Exclusion - Outsourcing Services
- Rule 4.36 Communicable Disease
- Rule 5.10 Product Redefined

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA-UCL-04-21-RU

Requested Effective Dates - New: 04/01/2021 Renewal: 04/01/2021

With this filing, the company proposes the following revisions:

- Countrywide Manual
 - Rule 4.1 Exclusion - Fungus or Related Perils
Revised to remove the second paragraph, as this will no longer be applicable with the revisions made to the endorsement, and update the endorsement instructions.
 - Rule 4.24 Exclusion - Sexual Misconduct and Physical Abuse
Revised to correspond to the changes made to the endorsement.
 - Rule 4.32 Exclusion - Electronic Smoking Device, Its Vapor, Component Parts, Equipment and Accessories
Introduced to provide a rule for form PM 5144.
 - Rule 4.33 Exclusion - Claims by Indirect Third Party Claimants
Introduced to provide a rule for form PM 5145.
 - Rule 4.34 Exclusion - Drug Manufacturing
Introduced to provide a rule for form PM 5146.
 - Rule 4.35 Exclusion - Outsourcing Services
Introduced to provide a rule for form PM 5148.
 - Rule 4.36 Communicable Disease
 - 4.36.1 Exclusion - Communicable Disease - Coverages E and U
Introduced to provide a rule for form CU 0728.
 - 4.36.2 Exclusion - Communicable Disease - Limited Products Excepted - Coverages E and U
Introduced to provide a rule for form CU 0729.
 - 4.36.3 Exclusion - Communicable Disease - Prescription Products, Outsourcing Products and Limited Products Excepted - Coverages E and U
Introduced to provide a rule for form PM 5150.
 - Rule 5.10 Product Redefined
Revised the rule from "For Future Use" to provide a rule for form PM 5149.
- Louisiana Commercial Umbrella Supplement
 - Rule 4.1 Exclusion - Fungus or Related Perils
Deleted as the independent endorsement will replace the current endorsement.

The corresponding form filing has been approved under company tracking number LA-UCL-04-21-F, LDI Item Key Number 801270, effective 4/1/2021.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 801340

Insurance Services Office, Inc.
17 - Other Liability
Revised Rule only

Commercial Umbrella and Excess
Rule Revision

- Rule 25. Description of Additional Optional Endorsements
- Rule 53. Description of Additional Optional Endorsements

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: CU-2020-ORU20

Requested Effective Dates - New: 08/01/2021 Renewal: 08/01/2021

With this filing, the company proposes the following revisions:

- Rule 25. Description of Additional Optional Endorsements
 - Revise paragraph C.26. to replace the word "solely" with "exclusively".
 - Revise paragraph C.31. to add reference to the following endorsements:
 - CU 34 40 - Exclusion - Designated Cannabis Products
This optional endorsement will exclude liability arising out of scheduled cannabis products.
 - CU 34 41 - Exclusion - Cannabis Products
This optional endorsement excludes liability arising out of all cannabis products.
 - Revise paragraph D.6. to replace "load capacity of 2,000 pounds" with "GVWR of 3,000 pounds".
 - Introduce paragraph D.19. to add reference to the following endorsements:
 - CU 23 01 - Cannabis Activity Coverage Aggregate Limit
This optional endorsement will provide coverage for cannabis activity as defined and subject to the scheduled limit.
 - CU 23 02 - Cannabis Exclusion with Hemp Exception Subject to Hemp Aggregate Limit
This optional endorsement will include a generally broad exclusion related to cannabis with an exception related to hemp subject to the scheduled limit.
 - CU 23 03 - Cannabis Exclusion with Designated Product or Work Exception Subject to Cannabis Products/Completed Operations Aggregate Limit
This optional endorsement will exclude injury or damage included in the products-completed operations hazard and arising out of cannabis except for products or operations shown on the schedule and subject to the limit shown on the schedule.
 - Revise paragraph E.6. for consistency with the corresponding Commercial Auto coverage endorsement.
 - Revise paragraph E.14. to instruct to refer to paragraph E.16. for Excess Auto Dealers Acts, Errors or Omissions Liability Coverage options.
 - Revise paragraph E.16. to provide instruction for the use of the following new endorsements:
 - CU 34 39 - Changes to the Bankruptcy or Insolvency Exclusion for Excess Auto Dealers Acts, Errors or Omissions Liability Coverages;
 - CU 34 38 - Total Bankruptcy or Insolvency Exclusion for Excess Auto Dealers Acts, Errors or Omissions Liability Coverages; and
 - CU 24 53 - Automatic Insured Status for Newly Acquired or Formed Limited Liability Companies - Excess Auto Dealers Acts, Errors or Omissions Liability Coverages.
- Rule 53. Description of Additional Optional Endorsements
 - Revise paragraph B.18. to replace the word "solely" with "exclusively".
 - Revise paragraph B.22. to add subparagraphs d. and e. providing instructions on the usage of the following endorsements for use with the Commercial Excess Liability Coverage part:
 - CX 21 89 - Exclusion - Designated Cannabis Products
This optional endorsement will exclude liability arising out of scheduled cannabis products.
 - CX 21 90 - Exclusion - Cannabis Products
This optional endorsement will exclude liability arising out of all cannabis products.

The corresponding form filing has been submitted under company tracking number CU-2020-OFR20.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 801460

Church Mutual Insurance Company, S.I.
5 - Commercial Multiple Peril
Revised Rule only

Independent Commercial Package Institutional Program

Rule Filing to be used in Conjunction with Declared Pandemic or Epidemic Endorsement, form A 554.6

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: ICP-167

Requested Effective Dates - New: 02/01/2021 Renewal: 04/01/2021

The above-captioned company is introducing/revising the following manual rules to add the Exclusion - Declared Pandemic or Epidemic endorsement for the above-captioned program:

- GR-11(LA)
 - Revising to add **A 299.6 Declared Pandemic or Epidemic Exclusion endorsement**
 - This optional endorsement excludes coverage for any claim arising out of a communicable disease declared as a pandemic or epidemic.
- GR-16b (LA)
 - New general rule page listing declared pandemic or epidemic exclusion endorsements
 - **A 554.4, Exclusion - Declared Pandemic or Epidemic - Senior Living Facility Professional Liability**
 - **A 554.5, Exclusion - Declared Pandemic or Epidemic - Directors, Officers and Trustees Liability**
 - **A 554.6, Exclusion - Declared Pandemic or Epidemic- Employment Practices Liability**
 - These optional endorsements excludes coverage for any claim arising out of a communicable disease declared as a pandemic or epidemic.

The company states that these rules have no rate impact.

The corresponding form(s) filing, LDI Form Filing No. 801330, Company Form Filing No. ICP-168, was approved effective February 1, 2021 for new business and April 1, 2021 for renewal business.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 801330, Company Form Filing No. ICP-168.

Item Key: 801533

BROTHERHOOD MUTUAL INSURANCE COMPANY

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

Loss Cost Adoption

- ISO Designations CA-2019-RRU19 and CA-2019-RLC19
- Rule 31.
- Rule 73.
- Rule 117.
- Rule 34.
- Rule B-1

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA CA RR 2020 04

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

The last rate revision to this program was the initial filing which was approved under LDI Item Key Number 387010 effective 5/1/2017.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2019-RLC19	770760	2/1/2021
CA-2019-RRU19	770756	2/1/2021

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

Coverage	LCM
Comprehensive	1.675
Liability	0.643
Medical Payments	0.987
Other Physical Damage	1.626
Uninsured Motorists	1.160
Collision	1.252

The company is also proposing the following rule revisions to line up with the ISO Multistate manual:

- Edit Rule 31;
- Remove Rule 34;
- Revise Rule 73;
- Introduce Rule 117; and
- Remove Rule B1.

There is no rate impact associated with this filing.

**This filing is a resubmission of company tracking number LA CA RR 2020 03, LDI Item Key Number 799524, which was disapproved as the company did not adequately respond to the LDI's objection letters.

Final Action: Approved

Item Key: 801553

National Union Fire Insurance Company of Pittsburgh, PA

5 - Commercial Multiple Peril

Revised Rule only

Commercial Package

VFIS Emergency Service Organization Program

Rule Filing to be used in Conjunction with Amendment to Pollution Exclusion - Class B Firefighting Foam,

Form VGL213 (03-2021)

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: AIG-20-CMP-18-R

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

The above-captioned company is introducing the following rule to be used in conjunction with Amendment to Pollution Exclusion - Class B Firefighting Foam, Form VGL213 (03-2021) for the above-captioned program:

- General Liability
 - Amendment to Pollution Exclusion - Class B Firefighting Foam, Form VGL213 (03-2021)
 - This endorsement is used with risks that have a firefighting exposure.

The requested rule require approval of companion form(s), LDI Form Filing No. 801595, Company Form Filing No. AIG-20-CMP-18-F.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 801595, Company Form Filing No. AIG-20-CMP-18-F.

Item Key: 801583

Intrepid Insurance Company

19 - Commercial Automobile

Loss Cost Adoption

Commercial Automobile

General Risk Program

Loss Cost Adoption

- ISO Designations CA-2020-BRLB1 and CA-2015-ROCP1
- LCM Revisions
- Rule 222. Premium Development - Other Than Zone-Rated Autos
- Rule 298. Deductible Insurance

Overall % Impact: -0.955

Overall \$ Impact: \$-23

of Policyholders: 1

Company Reference: IDI-CA-2020-5586-RARU-LA-44804

Requested Effective Dates - New: 09/01/2021 Renewal: 09/01/2021

The last rate revision to this program was +21.943% or \$192 which was approved under LDI Item Key Number 782104 effective 9/1/2020 for both new and renewal business.

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

ISO Designation	LDI Item Key Number	Effective Date Approved for ISO
CA-2020-BRLB1	778280	11/1/2020
CA-2015-ROCP1	382645	N/A

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

Coverage	Current LCM	Proposed LCM
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Liability	1.300	1.340
Physical Damage	1.300	1.303

The company is also introducing the exceptions to the following ISO rules:

- Rule 222. Premium Development - Other Than Zone-Rated Autos
- Rule 298. Deductible Insurance

The rate impact associated with this filing is -0.955% or -\$23 affecting 1 policyholder.

Final Action: Approved

Item Key: 801607

National Union Fire Insurance Company of Pittsburgh, PA

17 - Other Liability

Revised Rule only

Commercial Umbrella and Excess

Rule Revision

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: AIG-20-EX-06-R

Requested Effective Dates - New: 03/01/2021 Renewal: 03/01/2021

With this filing, the company proposes to include form CXEGLA0281, Louisiana Pollution Exclusion - Glatfelter Public Practice Public Entity with Emergency Service Operations, to the list of optional endorsements without premium in the rules.

The corresponding form filing has been approved under company tracking number AIG-20-EX-06-F, LDI Item Key Number 801857, effective 3/1/2021.

There is no rate impact associated with this filing.

Final Action: Approved