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OFFICE OF PROPERTY AND CASUALTY/INSURANCE RATING DIVISION

RATE AND RULE FILINGS ACTED UPON FOR THE WEEK OF JANUARY 19, 2015

Item Key: 317828

Southern Fidelity Insurance Company

4 - Homeowners

Revised Rate and Rule

Voluntary Homeowners Standard Program

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: SFCLA0073

Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

The last adjustment to this program was approved in October 2012 (Item Key #285027) and resulted in an overall rate increase of +25.7% (amended from +27.5%) to be effective December 1, 2012 for both new and renewal business.

With this filing, the company proposes the following:

- Correct the deductible calculation methodology
- Revise the new home discount factors
- Reduce base rates to offset the expected increase in premium due to the deductible calculation correction
- Rule 135. Agency Companion Discount has been revised to include an additional discount for policyholders who maintain a flood policy through SFIC
- Manual pages have been updated because of corrections made for scrivener errors and redundancy of language

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 318387

LYNDON SOUTHERN INSURANCE COMPANY

9 - Inland Marine

Initial Rate and Rule

Commercial Inland Marine

Introduction of a Fixed Storage Facility - Renter's Property Program

Initial Rate and Rule

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA-LL-STORAGE PROGRAM FILING NEW PROGRAM RATES:CHG TO 40000.1

Requested Effective Dates - New: 03/01/2015 Renewal: N/A

The above-captioned company is introducing a Fixed Storage Facility - Renter's Property program. Under this program, a policy will be issued to a storage facility, and each renter can elect to be covered by the

policy.

Three optional coverages are available:

1. Property in Transit - The company will insure personal property in transit to the storage facility for named perils, including burglary and collision. coverage is provided for the first 30 days, and for the limit of insurance selected.
2. Property in A Mobile Storage Unit - The company will insure property in a mobile storage unit at a premises of the renter.
3. Storage Unit Damage - Should a renter damage real property at the location of the storage facility because of collision, the company will pay to repair that damage.

Premiums for this program will be collected monthly.

Companion forms (Item Key 318384 or Company Reference Number LA-LL-STORAGE PROGRAM FILING NEW PROGRAM FORM:CHG TO 40000.1) received certified approval on 01/21/2015.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 316515

Property Insurance Association of Louisiana

4 - Homeowners

Revised Rule only

Homeowners Policy Program

Revision of Rule A2. Windstorm or Hail Exclusion Credits

In response to Bulletin 2013-08

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA14-04 (HO-2014-RWH1)

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

The Property Insurance Association of Louisiana (PIAL) wishes to file a rule revision for use with its Homeowners Policy Program.

In response to Bulletin 2013-08, PIAL is revising the Windstorm or Hail Exclusion Credits.

This filing revises Rule A2. Windstorm or Hail Exclusion in the Homeowners Policy Program Manual - Louisiana Rate Pages.

The deductible and wind mitigation aspects of the bulletin will be addressed in separate filings.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 318161

The Travelers Casualty Company

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

ST. PAUL GUARDIAN INSURANCE COMPANY

ST. PAUL MERCURY INSURANCE COMPANY

ST. PAUL PROTECTIVE INSURANCE COMPANY

17 - Other Liability

Withdrawal of Rates or Rules

Rate Filings Acted Upon

Commercial General Liability
Withdrawn

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: 2014-12-0078

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

Final Action: Withdrawn

Withdrawn by companies, per Ms. Susan Boettcher's SERFF "Note to Reviewer" dated January 13, 2015.

Item Key: 318505

GREAT AMERICAN INSURANCE COMPANY

2 - Crop

Revised Rule only

Crop-Hail

Crop-Hail Manual Rules Revision

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA141530100004

With this filing, the company wishes to propose to revise its Crop-Hail Manual Rules effective 02/16/2015.

The company proposes the following rule changes:

Revise the form number for the Optional Endorsement Green Snap or Wind Coverage for Corn, Seed Corn, or Sweet Corn: GAI-1194 to Green Snap or Wind Coverage for Corn, Seed Corn, or Sweet Corn: GAI-1194A on page 6 and 10.

Addition of conditions under which the DXS10 policy form may be waived in the event of a loss when Green Snap/Wind coverage is elected on page 6.

Final Action: Approved**Item Key: 317415**

ARGONAUT INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Lawyers Professional Liability Program

Overall % Impact: 0.0

Overall \$ Impact: \$0

of Policyholders: 0

Company Reference: EO-LAW-MW14R-226

Requested Effective Dates - New: 01/20/2015 Renewal: N/A

Final Action: Disapproved

Failure to respond to Ms. Ursula Hall's SERFF "Objection Letter" dated December 29, 2014.

Item Key: 317760

Falls Lake National Insurance Company

26 - Burglary And Theft

Initial Rate and Rule

Burglary and Theft

Initial Adoption of Various ISO Rates/Rules/Loss Costs/Rating Plan

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

1/26/2015

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA-CR-14-001-R-FLNIC

The above-captioned company wishes to adopt Insurance Services Office, Inc.'s (ISO) rules, loss costs and rating plans for use with its Commercial Crime program.

The ISO's filings the company is adopting are listed below:

Filing Designation Number	Item Key Number	Effective Date
CR-2013-RLA1	302537	June 1, 2014
CR-2011-RLA1	277922	June 1, 2012
CR-2009-RLC09	255042	November 1, 2010
CR-2009-RLA1	251406	June 1, 2010
CR-2008-RLC08	237713	November 1, 2009
CR-2007-RLA1	223255	June 1, 2008
CR-2006-RLC06	24655	October 1, 2007
CR-2005-RLA1	22161	October 11, 2005
CR-2003-RLA1	15174	November 20, 2003
CR-2001-RLA1	10982	March 1, 2003
CR-2013-REL1	302535	June 1, 2014
CR-2012-RRU12	290360	August 1, 2013
CR-2011-REL1	277917	June 1, 2012
CR-2009-RRU09	255029	November 1, 2010
CR-2009-RRU09 (A)	256347	October 1, 2010
CR-2008-ORU08	237705	November 1, 2009
CR-2008-RPTOA	231919	November 1, 2008
RP-2006-RRP06	24871	April 1, 2007
RP-2006-RCR06	24872	April 1, 2007
CR-2006-ORU06	24657	October 1, 2007
CR-2006-ORU06 Supplement - Louisiana	25451	October 1, 2007
CR-2009-OTR01	23572	May 2, 2006
CR-2005-OMU05	22334	October 1, 2006
CR-2004-OCT04	18315	December 1, 2004
CL-2004-RTIPP	17976	July 16, 2004
CL-2003-OTEMU	15609	January 21, 2004
CL-2003-OCFRL	15740	January 21, 2004
CL-2003-ORUTR	14636	September 17, 2003
CR-2001-R01RU	10203	March 1, 2003
RP-2001-RKR01	6545	March 1, 2003
RP-2001-RCC01	6541	March 1, 2003

The company will be using a loss cost multiplier of **1.60**.

The company will waive additional premium of \$15 or less and will waive a return premium of \$15 or less unless the insured request the return.

The rates associated with this filing are not inadequate, excessive or unfairly discriminatory.

This filing is for monoline and package basic policies.

The corresponding form(s) filing, LDI Form Filing No. 317734, Company Form Filing No. LA-CR-14-001-

Rate Filings Acted Upon

F-FLNIC, was pending as of December 30, 2014.

*******Disapproved. Inadequate response to "Objection Letter" sent by Mr. Wei Chuang on January 15, 2015.*******

Final Action: Disapproved

Inadequate response to Mr. Wei Chuang's SERFF "Objection Letter" dated January 15, 2015.

Item Key: 318360

ALASKA NATIONAL INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adopting ISO Loss Cost Reference Number GL-2014-BGL1

Overall % Impact: **-1.400**

Overall \$ Impact: **\$-3,157**

of Policyholders: **2**

Company Reference: LA-GL-50

Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

The last overall rate adjustment to this program was a -6.90% change approved under state tracking number 306336 with an effective date of 3/01/2014.

With this filing, the company is proposing to adopt Insurance Services Office, Inc. (ISO) designation number GL-2014-BGL1 approved for ISO under state tracking number 310496 effective 2/01/2015. The company intends to delay implementation until 3/01/2015.

The company will continue to use a loss cost multiplier of 1.57 for this program.

The overall rate impact associated with this filing is -1.400% or (\$3,157.00) affecting 2 policyholders.

Final Action: Approved

Item Key: 318171

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Adoption ISO Loss Cost Filing Designation Number: GL-2014-BGL1

Overall % Impact: **-3.8**

Overall \$ Impact: **\$-6,335**

of Policyholders: **43**

Company Reference: PS-14-GL-LA-ISO-LC-27

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 316822, which resulted in a 0% rate impact effective 12/05/2014.

With this filing, the company is adopting Insurance Services Office, Inc., (ISO) Loss Cost Filing Designation Number GL-2014-BGL1, approved under state tracking number 310496 effective 02/01/2015. The company will continue to use a loss cost multiplier of 1.594.

These changes will result in a -3.8% rate decrease or -\$6,335.

There will be 43 Louisiana policyholders affected by this rate decrease.

Final Action: Approved

Item Key: 318796

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

5 - Commercial Multiple Peril

Revised Rate and Rule

SafePak Businessowners Program

Rate/Rule to be Used in Conjunction with Consequential Loss to "Stock", Form BP 70 39

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: LA14247CG00028

Requested Effective Dates - New: 05/01/2015 Renewal: 05/01/2015

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key No. 313823, which resulted in an overall 0% rate impact effective January 1, 2015.

The companies are introducing the following rate/rule to be used with Consequential Loss to "Stock", Form BP 70 39:

- Consequential Loss to "Stock", Form BP 70 39
 - This optional endorsement adds Consequential Loss to "Stock" to the Additional Coverages section. It states that the companies will pay for the reduction in value of undamaged stock.
 - Multiply the Business Personal Property final rates for each scheduled location by a factor of 0.14. Multiply that rate by the scheduled stock limit of insurance.

The requested rate/rule requires approval of companion form(s), LDI Form Filing No. 318806, Company Form Filing No. LA14247CG00029.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 318806, Company Form Filing No. LA14247CG00029.

Item Key: 317073

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

Adoption

Commercial General Liability

Adoption ISO Reference Number: RP-2014-RGL14

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: 2014-MU-27-GL-CL-R

Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

The above-captioned companies are filing to adopt ISO Filing Designation Number RP-2014 RGL14, approved for ISO under state tracking number 312001 effective 12/01/2014.

This filing includes a Schedule Rating Plan.

Final Action: Approved

Item Key: 318207

Liberty Insurance Underwriters Inc.

17 - Other Liability

Revised Rule only

Directors & Officers Liability

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LIU-DO-PCCP-LA-1401RU

The last overall rate adjustment to this program was the approval of the initial rates and rules under state tracking number 251254 effective 12/10/2009.

With this filing, the company is proposing revisions to two rules associated with the company's Private Company Combo Policy Program.

The following changes are being proposed with this filing:

Adding a linear interpolation rule for deductible factors and retention factors

Adding a new \$100,000 retention option for Employment Practices Liability coverage

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 318804

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 Package

Package Modification Factors

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: 0

Company Reference: 2014-2-MU-CB-E-R

Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

The above-captioned companies are revising the format structure of their existing package modification rule pages but are not changing the existing package modification factors.

The companies state that there is no rate impact.

The companies will no longer show the lines of business on a single rule page. Going forward, each line of business will have a separate rule page which will include its package modification factors by company and type of risk.

Final Action: Approved

Item Key: 316514

Property Insurance Association of Louisiana

4 - Homeowners

Revised Rule only

Homeowners Policy Program

Revision of Rule A4. Windstorm Mitigation Credits

In response to Bulletin 2013-08

Rate Filings Acted Upon

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA14-03 (HO-2014-RWM1)

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

The Property Insurance Association of Louisiana (PIAL) wishes to file a rule revision for use with its Homeowners Policy Program.

In response to Bulletin 2013-08, an updated review of wind mitigation credits was performed revising the Windstorm Mitigation Credits.

This filing revises Rule A4. Windstorm Mitigation Program - All Forms Except HO 00 04 in the Homeowners Policy Program Manual - Louisiana Exception Pages.

The deductible and wind exclusion aspects of the bulletin will be addressed in separate filings.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 318153

NAU Country Insurance Company

2 - Crop

Revised Rate and Rule

Crop/Hail Insurance

Rates and Rules Revision

Overall % Impact: **10.0**

Overall \$ Impact: **\$755**

of Policyholders: **8**

Company Reference: 2015 NAU CH-LA1

The last rate adjustment to the above-captioned program was filed and approved under the "Prior Approval" provision Item Key Number 306760, which resulted in an overall +10.0% rate increase, effective 03/05/2014.

With this filing, the company is filing changes to its 2014 crop/hail rates and rules.

Wording on sales' closing dates has been updated. Green Snap Endorsement has been renamed "Wind". The company is incorporating the NCIS Wind FALC for Arkansas in the rates because there is no NCIS FALC for wind in Louisiana.

There is an overall +10.0% rate increase or \$755 as a result of this filing.

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

The company did not respond to the objection letter submitted on 01/07/2015, by Herv Dorsey, within the allotted timeframe.

Final Action: Disapproved

The company did not respond to Mr. Herv Dorsey's SERFF "Objection Letter" within the allotted timeframe.

Item Key: 318468

Property Insurance Association of Louisiana

1 - Property

Revised Rule only

Commercial Property (Fire and Allied Lines)

Revised Rules

Revised Multi-Location Premium and Dispersion Credit (MLPDC) Plan

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

1/26/2015

Rate Filings Acted Upon

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA15-03 (RP-2014-RML09)

Requested Effective Dates - New: 07/01/2015 Renewal: 07/01/2015

The last revision for the Property Insurance Association of Louisiana's (PIAL) program occurred in December 2013 (Item Key #303376) to be effective July 1, 2014.

With this filing, the company is revising multistate Multi-Location Premium and Dispersion Credit (MLPDC) Plan to complement changes being made to the Division Five of the Commercial Lines Manual (CLM). Additionally, the revisions will provide clarification about the application of the plan and remove some redundant rules and table titles in the text.

The following rules are being revised:

- Rule 2 and the "Eligibility" paragraph in Rule 3 have been revised to state that the MLPDC plan applies to commercial property insurance written under either a Commercial Property policy or under a Commercial Package policy. The application of the plan to package policies has long been a feature of the plan (as evidence by Rule 4.M Package Policy), but, until now, it has not been specifically indicated in Rules 2 and 3.
- Rule 3.A. is deleted, since an explanation of who may be insured is not relevant to the operation of the plan. The paragraph was included in original versions of the plan, when the plan had a wider scope and the explanation was considered necessary.
- Current Paragraph C. Values of Rule 3 is being deleted because the definition is being removed from Division Five of the CLM.
- Subparagraphs 1, 3.f. and 5 of current Paragraph D. Eligibility of Rule 3 have been revised for clarity.
- Current Rule 3, Paragraph B. Location; D. Eligibility; E. Losses and F. Experience Period have been revised to Paragraphs A., B., C. and D. respectively to reflect the deletion of current paragraphs 3.A. and 3.C.
- Paragraph A. of Rule 4 has been revised to delete reference to Miscellaneous Locations in Rule 15.D. of Division Five of the CLM because this rule reference is no longer applicable.
- The table titles have been removed from the text of multistate Rule 4 to conform to current ISO uniformity standards.
- A similar deletion of table titles has been made in respect of the Louisiana exception to Rule 4. Table D, Rule 4.K. and Rule 4. Table L.

This filing will be replacing filing designation LA13-13 (CF-2013-RLA1), Item Key #303376.

There is no rate impact associated with this filing.

PIAL is requesting an effective date of July 1, 2015.

Final Action: Approved

Item Key: 317081

Property Insurance Association of Louisiana

1 - Property

Revised Rule only

Dwelling Policy Program

Revision of Windstorm Mitigation Credits

In response to Bulletin 2013-08

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LA14-07 (DP-2014-RWM1)

Requested Effective Dates - New: 04/01/2015 Renewal: 04/01/2015

The Property Insurance Association of Louisiana (PIAL) wishes to file a rule revision for use with its Dwelling Policy Program.

In response to Bulletin 2013-08, PIAL is revising the Windstorm Mitigation Credits.

The deductible and wind exclusion aspects of the bulletin will be addressed in separate filings.

There is no rate impact associated with this filing.

Final Action: Approved

Item Key: 317650

RLI Insurance Company

17 - Other Liability

Revised Rate and Rule

Professional Errors and Omissions Liability

RLI Design Professionals

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: RDP-R-1214-LA-RLI

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

The company is filing to correct a typographical error within Rule 10.0 on page 2 of the Louisiana Rate Pages. The previous version indicated that the premium for Reinstatement of the Aggregate would be 150% of the annual premium; it has been corrected to 100%.

The company states that is no rate impact associated with this filing.

Final Action: Approved

Item Key: 318228

BERKLEY INSURANCE COMPANY

17 - Other Liability

Initial Rate and Rule

Professional Errors and Omissions Liability

Lawyers Professional Liability Insurance

Overall % Impact: N/A

Overall \$ Impact: N/A

of Policyholders: N/A

Company Reference: LPL-100114-R

With this filing, the company is proposing its new program for Lawyers Professional Liability Insurance. This claims-made and reported policy provides coverage against claims arising from the performance of professional legal services.

There is no rate impact associated with this filing.

This filing requires approval of corresponding forms submitted under state tracking number 318794.

Final Action: Approved

Contingent upon form(s) approval, LDI Form Filing No. 318794, Company Form Filing No. LPL-100114-F.

Item Key: 317833

QBE INSURANCE CORPORATION
 PRAETORIAN INSURANCE COMPANY
 STONINGTON INSURANCE COMPANY

17 - Other Liability

Loss Cost Adoption

Commercial General Liability

Loss Cost Adoption of ISO Filing Designation Number GL-2014-BGL1

Overall % Impact: **-3.8**

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

of Policyholders: **0**

Company Reference: 14-2182-GL-ISO-LA-R

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

The last rate adjustment for the above-captioned program was filed and approved under the "Prior Approval" provision, Item Key Number 299658, which resulted in a -7.2% rate decrease effective 03/01/2014.

With this filing, the companies are adopting Insurance Services Office, Inc., (ISO) Loss Cost Filing Designation Number GL-2014-BGL1 approved under state tracking number 310496 effective 02/01/2015.

The companies will utilize the following loss cost multipliers.

Company Name	LCM
QBE Insurance Corporation	1.600
Praetorian Insurance Company	1.600
Stonington Insurance Company	1.800

These changes will result in a -3.8% rate decrease or \$0.

There will be 0 Louisiana policyholders affected by this rate decrease.

Final Action: Approved**Item Key: 318087**

TECHNOLOGY INSURANCE COMPANY, INC.
 WESCO INSURANCE COMPANY

17 - Other Liability

Revised Rule only

Commercial General Liability

Overall % Impact: **N/A**

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

of Policyholders: **N/A**

Company Reference: LA-GL-1410-02-9615A

Requested Effective Dates - New: 12/30/2014 Renewal: 12/30/2014

With this filing, the companies are withdrawing rule GL-1023-CW as it was filed in Louisiana in error. The rule was approved under state tracking number 316845 effective 12/30/2014.

The company is requesting that the corresponding form be withdrawn under state tracking number 318079.

The company wishes this withdrawal to be effective 12/30/2014.

Final Action: Approved**Item Key: 318421**

AMERICAS INSURANCE COMPANY

1 - Property

Revised Rate and Rule

Louisiana Dwelling Program

Overall % Impact: **-5.0**

Overall \$ Impact: **-\$235,577**

of Policyholders: **2535**

Company Reference: AIC DP R&R 01072015

Requested Effective Dates - New: 03/01/2015 Renewal: 03/01/2015

This filing is a resubmission of a disapproved filing (Item Key #316545).

The last adjustment to this program was approved in November 2013 (Item Key #303241) and resulted in an overall rate decrease of -8.0% to be effective November 15, 2013 for new business and January 1, 2014 for renewal business.

With this filing, the company is proposing changes to its deductible options, credits, rating structure and base rates.

The changes are as follows:

- The company is introducing new deductible options in the amounts of \$5,000, \$7,500 and \$10,000. There will also be additional Wind/Hail deductible options of 1% and 3%.
- The company is changing the current deductible credits and the deductible rating structure. Currently, the same deductible credits apply to both Fire and Extended Coverage (EC) premium, and when applicable, an additional Wind/Hail credit is added to the EC premium. With this filing, the company is proposing separate deductible credits for Fire and EC and to eliminate the additive Wind/Hail deductible adjustment. Moreover, the new deductible credits will vary based on Coverage A and territory, rather than occupancy.
- The company is replacing the key premium tables for Fire and EC with a multiplicative rating factor algorithm. Fire key premium is now the product of base rate, territory factor, protection/construction factor, number of families factor and occupancy factor. EC key premium is the product of base rate and territory factor. The proposed rating factors are based on the current pricing relationship between the various rating variables, so the impact of this change is revenue neutral.
- Zip Code 70129 had a Territory Zone change from 3380 to 6380. Since Territory Zone 3380 and 6380 have the same rates, there is no revenue impact.
- The company has offset the changes to the rating structure and deductible credits to achieve a -5.0% overall rate change.

The manual has been updated to reflect these changes.

The company is also responding to Bulletin 2013-08 in this filing.

These changes will result in an overall rate decrease of **-5.0%** or **-\$235,577** (2,535 policyholders).

Final Action: Approved