**COMPANY**
ALLSTATE INSURANCE COMPANY
**FILING NUMBER**
ALSE-131943585
The company seeks approval for an overall +19.9% rate increase in Personal Auto Trailer.
Effective Date August 5, 2019 for new and September 4, 2019 for renewal.

**COMPANY**
ALLSTATE PROPERTY AND CASUALTY INS. CO.
**FILING NUMBER**
ALSE-131943944
The company seeks approval for an overall +19.90% rate increase in Personal Auto Trailer.
Effective Date August 5, 2019 for new and September 4, 2019 for renewal.

**LEAD COMPANY**
AMERICAN ALTERNATIVE INSURANCE CORP.
**FILING NUMBER**
AMLX-131979759
Other Companies
American Family Home Insurance Company
American Southern Home Insurance Company
The companies seek approval for a new Cyber program in CMP E-Commerce using ISO's Cyber Program forms, rules, and loss costs.
Effective Date July 18, 2019 for new and renewal business.

**COMPANY**
AMERICAN MODERN PROPERTY AND CAS. INS. CO.
**FILING NUMBER**
AMMH-131907948
The company seeks approval for a new personal lines Earthquake Insurance Program. The introduction of this new program is part of American Modern's nationwide strategy which is to consolidate the majority of its personal lines property and casualty business currently written in a number of its insurers into a single insurer nationwide, American Modern Property and Casualty Insurance Company.
Effective Date November 15, 2019 for new business.

**COMPANY**
BERKLEY CASUALTY COMPANY
**FILING NUMBER**
BNIC-131947273
files new company specific forms, rules, and rates for the Commercial Auto coverages in their Prime Transportation Program.
Effective Date August 1, 2019.

**LEAD COMPANY**
BERKLEY NATIONAL INSURANCE COMPANY
**FILING NUMBER**
BNIC-131922072
Other Companies
Riverport Insurance Company
Berkley Regional Insurance Company
StarNet Insurance Company
files a new Employment Practices Liability Insurance program.
Effective Date October 15, 2019.
CHARTER OAK FIRE INSURANCE COMPANY

Other Companies
The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company Of Connecticut
Travelers Property Casualty Company of America

files changes to its OMNI II General Liability program, including adoption of ISO Loss Costs (circular GL-2018-IALL1) and adjustments to loss cost multipliers. The overall effect of the proposed changes is 0%.

Effective Date February 1, 2020.

CHARTER OAK FIRE INSURANCE COMPANY

Other Companies
Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of CT
Travelers Casualty Insurance Co. of America
Travelers Property Casualty Co. of America

files to adopt ISO circular filings CA-2018-BRLA1 & CA-2018-IALL1 and adjustments to its loss cost multipliers resulting in an overall base rate impact of +13.214%.

Effective Date December 1, 2019.

CHURCH MUTUAL INSURANCE COMPANY

files its Business Auto for an overall rate change of +4.9%. The indicated rate change is +4.9%. Premium volume for this company is $581,000.

Effective Date September 1, 2019.

CONTINENTAL CASUALTY COMPANY

The company seeks approval for an overall +2.23% rate change in its Community Association Liability Program / Other Liability.

Effective Date September 1, 2019 for new and renewal business.
Other Companies
The North River Ins. Co.
United States Fire Ins. Co.
files their Commercial Auto for an overall +12.95% rate change. The total written premium for all three companies combined is $1,581,000. There is no rate analysis; the filer proposes to revise the Loss Cost Multipliers (“LCM”) and concurrently adopt the latest ISO loss costs.

The expense provisions underlying the proposed LCM’s are supported by the companies’ expense history, separately for Liability and Physical Damage. The proposed UW profits (+3.4% for Liability and +4.5% for Physical Damage) are based on 5%-less-investment offset method, which does not satisfy the Mississippi Insurance Department’s requirement that the proposed profit provision must be based on a reasonable target rate of return and technique.

The LCM’s for Crum and Forster Indemnity and North River includes non-unity Loss Cost Modification Factors (“LCMF”), but the filer notes that the +20% and -20% LCMF’s have been previously approved and will remain unchanged.

It should be noted that the impacts due to LCM changes are between +0.9% and +1.9%; the overall change mentioned above includes the impacts to changes in the underlying loss costs.

Effective Date December 1, 2019.

EMPLOYERS INSURANCE COMPANY OF NEVADA
MRTN-131911785
files initial rules, forms and adopts NCCI’s 3/01/2019 loss costs with an LCM of 1.200 for their Workers’ Compensation program.
Effective Date July 8, 2019.
The Standard Fire Ins. Co. files its Other Liability - CyberFirst Essentials for a new cyber liability insurance program.

According to the Filing Memorandum, the proposed rating for this program will be matching the existing Travelers CyberFirst Essentials product and utilizing appropriate exposure to loss categories and receipt layers to best segment potential insureds. This is essentially a me-too filing.

Effective Date October 1, 2019.

Federated Service Insurance Company
Federated Reserve Insurance Company
files changes to its Commercial Auto program resulting in an overall rate impact of +10.0%.

Effective Date October 1, 2019 New and Renewal.

The company seeks approval for an overall +14.7% rate increase in Commercial Auto.

Effective Date September 1, 2019 for new and renewal business.

files changes to its Manufactured Home program resulting in an overall rate impact of +4.7%.

Effective Date December 1, 2019 New and Renewal.


Effective Date July 1, 2019.
<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
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<tbody>
<tr>
<td>HARCO NATIONAL INSURANCE COMPANY</td>
<td>OCCD-131950730</td>
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<tr>
<td>files its Commercial General Liability</td>
<td></td>
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<tr>
<td>insurance program. The company proposes to</td>
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<tr>
<td>adopt all ISO loss costs, rules and forms.</td>
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<tr>
<td>The proposed 1.56 Loss Cost Multiplier (“LCM”) is strictly an expense and profit multiplier.</td>
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<td>Effective Date July 17, 2019.</td>
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<tr>
<td>Hartford Accident and Indemnity Company</td>
<td>HART-131959339</td>
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<tr>
<td>files changes to its Commercial Auto program</td>
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<tr>
<td>resulting in an overall rate impact of +10.0%</td>
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<tr>
<td>Effective Date August 1, 2019 New and Renewal</td>
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<tr>
<td>Hartford Underwriters Insurance Company</td>
<td>HART-131912389</td>
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<tr>
<td>files a new Businessowners package program</td>
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<td>titled Spectrum Umbrella Businessowners</td>
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<td>Policy, which is designed for small business</td>
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<td>risks.</td>
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<td>Effective Date September 7, 2019.</td>
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<tr>
<td>Hartford Underwriters Insurance Company</td>
<td>HART-131890597</td>
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<tr>
<td>files for a new Businessowners policy</td>
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<td>package program. This policy for Small</td>
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<td>Business risks is being filed in all 48</td>
<td></td>
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<td>states including District of Columbia and</td>
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<td>will replace our existing new business</td>
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<td>program in the Twin City Fire Insurance</td>
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<td>Company.</td>
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<tr>
<td>Effective Date September 7, 2019.</td>
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<tr>
<td>Insurance Services Office, Inc.</td>
<td>ISOF-131996072</td>
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<tr>
<td>files revised Increased Limit Factors (“ILF”) for Commercial General Liability resulting in an overall +1.1% change.</td>
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<tr>
<td>Effective Date December 1, 2019 New and Renewal</td>
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<tr>
<td>LexisNexis Risk Solutions</td>
<td>LNX-131753462</td>
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<tr>
<td>files a new LexisNexis Territory Index</td>
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<td>(Residential Property) program which is a</td>
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<td>risk assessment and rating solution that</td>
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<td>enables home carriers to better understand</td>
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<td>the non-catastrophic loss costs of eight</td>
<td></td>
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<tr>
<td>perils at a local level.</td>
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<tr>
<td>Effective Date June 28, 2019.</td>
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<tr>
<td>Liberty Mutual Insurance Company</td>
<td>LBPM-131946665</td>
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<tr>
<td>The company seeks approval for an overall</td>
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<tr>
<td>+27.6% rate increase in Personal Umbrella</td>
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<td>and Excess.</td>
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<td>Effective Date September 21, 2019 for new</td>
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<td>and November 12, 2019 for renl.</td>
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</table>
LEAD COMPANY
METROPOLITAN PROPERTY AND CASUALTY INS. CO.  FILING NUMBER
METX-131949874
Other Companies
Metropolitan Casualty Insurance Company
The company files for an overall +5.00% rate increase in Private Passenger Auto.
Effective Date June 29, 2019 for new and August 3, 2019 for renewal.

COMPANY
NATIONAL AMERICAN INSURANCE COMPANY  FILING NUMBER
NTAC-131946547
files a new surety program offering bonds for Public Official risks.
Effective Date June 28, 2019.

COMPANY
PROTECTIVE PROPERTY & CASUALTY INS. CO.  FILING NUMBER
PRTB-131944328
files its Other Liability - Contractual Liability for a +10.0% overall change. The indicated rate level change is +11.0%. Written premium volume for the company is $1,148,000, but Guaranteed Asset Protection (“GAP”) Auto premiums do not renew.
Effective Date July 12, 2019.

COMPANY
QBE INSURANCE CORPORATION  FILING NUMBER
QBEC-131941188
files to introduce its new Solution for Cyber Risk product.
Effective Date July 11, 2019.

COMPANY
TRAVELERS PERSONAL INSURANCE COMPANY  FILING NUMBER
TRVD-131934124
files to change factors associated with its internal Insight scores. However, for new policies written after the proposed effective date of August 18, 2019, Insight score will not be used. Proposed rates are adjusted to offset the effects of changes in score and removal of Insight scoring after the proposed effective date. While the overall change is neutral, the proposed rates and tier factors will result in changes to individual risks between -22.7% to +23.9%.
Effective Date August 18, 2019 New and Renewal.

COMPANY
UNITED CASUALTY AND SURETY INSURANCE CO.  FILING NUMBER
PERR-131970156
files a new Surety program which will serve as a lease guarantee.
Effective Date July 9, 2019.

COMPANY
WELLFLEET NEW YORK INSURANCE COMPANY  FILING NUMBER
NTIN-131929779
files initial LCM (1.111), rules, forms and adopts NCCI's 3/1/2019 loss costs for their new Workers' Compensation program.
Effective Date July 1, 2019.