



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List
DATE: February 8, 2021
FROM: Milinda Tanner
PHONE: 770-870-2420

PROGRAM: PIAL COMMERCIAL PROPERTY

ISO CIRCULAR: LA16-04; LA16-05

ISO REFERENCE FILING NUMBER: CL-2016-ODNPF; CL-2016-ODNPR

CONTENTS: ADOPITON OF PIAL COMMERICAL PROPERTY FORM AND RULE REVISION

INCLUDED(if applicable) ☐ Company Exception Page_LCM ☐ Company Exception Page_ELR

STATE: Louisiana

EFFECTIVE DATE: June 1, 2021

MODIFICATIONS: None

COMMENTS: Revisions do not apply to Glatfelter programs

COMPANY(IES) EFFECTIVE:

- ☐ AIU INSURANCE COMPANY
- ☐ AMERICAN HOME ASSURANCE COMPANY
- ☐ AIG ASSURANCE COMPANY
- ☐ AIG PROPERTY CASUALTY COMPANY
- ☐ COMMERCE AND INDUSTRY INSURANCE COMPANY
- ☒ GRANITE STATE INSURANCE COMPANY
- ☒ ILLINOIS NATIONAL INSURANCE CO.
- ☒ NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
- ☒ NEW HAMPSHIRE INSURANCE COMPANY
- ☐ THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

FILING NUMBER: PIAL-LA-21-CP-01

AIG Property Casualty
State Filings Division
12 Metrotech Center, 27th Floor
Brooklyn, NY 11201

Disposition for AGNY-132689383

Filing at a Glance

State: Louisiana	SERFF Tracking Number: AGNY-132689383
TOI: 01.0 Property	State Tracking Number: 803261
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Company Tracking Number: PIAL-LA-21-CP-01
Filing Type: Form	Product Name: Adoption of PIAL Commercial Property Form Revision 165-000-602,019-000-602, 229-000-010,102-000-602, 107-000-602, 165-640-602, 130-000-602
First Filing Company: Granite State Insurance Company ,...	Project Name: Adoption of PIAL Commercial Property Form Revision Forms
	Destruction Date:

Disposition Date:

02/04/2021

Effective Date (New):

06/01/2021

Effective Date (Renewal):

06/01/2021

Status: *

Delay of Adoption Acknowledged

Comments:

In accordance with LAC 37:XIII.10113 (Regulation 78), the designation/item number(s) you submitted in the referenced filing is acknowledged for Delay of Adoption as requested in the state of Louisiana.

If you submitted a rate/rule filing in conjunction with this form filing, the Rating Division of the Office of Property and Casualty will notify you of the rate/rule approval or disapproval.

Schedule Items

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum-P&C	Receipt Acknowledged	Yes
Supporting Document	Filing Fee - Form Filings Only	Receipt Acknowledged	Yes
Supporting Document	Statement of Compliance (P&C Forms)	Receipt Acknowledged	Yes

State: Louisiana **First Filing Company:** Granite State Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Adoption of PIAL Commercial Property Rule Revision 165-000-602,019-000-602, 229-000-010,102-000-602, 107-000-602, 165-640-602, 130-000-602
Project Name/Number: Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01

Filing at a Glance

Companies: Granite State Insurance Company
Illinois National Insurance Co.
National Union Fire Insurance Company of Pittsburgh, Pa.
New Hampshire Insurance Company

Product Name: Adoption of PIAL Commercial Property Rule Revision 165-000-602,019-000-602, 229-000-010,102-000-602, 107-000-602, 165-640-602, 130-000-602

State: Louisiana
TOI: 01.0 Property
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Filing Type: Rule
Date Submitted: 01/22/2021
SERFF Tr Num: AGNY-132689384
SERFF Status: Closed-Approved
State Tr Num: 803089
State Status: Approved
Co Tr Num: PIAL-LA-21-CP-01
Co Status:

Effective Date 06/01/2021
Requested (New):
Effective Date 06/01/2021
Requested (Renewal):

Author(s): Angel Manus, Milinda Tanner
Reviewer(s): Taylor Termini (primary), Dayna Poche, Nichole Torblaa
Disposition Date: 02/05/2021
Disposition Status: Approved
Effective Date (New): 06/01/2021
Effective Date (Renewal): 06/01/2021

State: Louisiana **First Filing Company:** Granite State Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602
Project Name/Number: Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01

General Information

Project Name: Adoption of PIAL Commercial Property Rule Revision	Status of Filing in Domicile:
Project Number: PIAL-LA-21-CP-01	Domicile Status Comments:
Reference Organization: PIAL	Reference Number: 338722
Reference Title:	Advisory Org. Circular: LA16-05
Filing Status Changed: 02/05/2021	Company Status Changed:
State Status Changed: 02/05/2021	Deemer Date: 03/24/2021
Created By: Milinda Tanner	Submitted By: Milinda Tanner
Corresponding Filing Tracking Number: AGNY-132689383	

Filing Description:

Please accept this as notification of the referenced companies' (the "Companies") intent to adopt implementation of PIAL's Commercial Property rule revisions as referenced PIAL bulletin LA16-050 / CL-2016-ODNPR/ 338722.

A corresponding form filing has been submitted under SERFF Tracking number AGNY-132689383.

Due to system constraints, the Companies' will be implementing these revisions June 1, 2021.

Please note that this filing does not apply to any Glatfelter programs.

Your favorable review and approval is respectfully requested.

Company and Contact

Filing Contact Information

Angel Manus, Filer	angel.manus@aig.com
80 Pine Street	770-671-2353 [Phone]
13th Floor	
New York, NY 10005	

State: Louisiana **First Filing Company:** Granite State Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602
Project Name/Number: Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01

Filing Company Information

Granite State Insurance Company	CoCode: 23809	State of Domicile: Illinois
175 Water Street	Group Code: 12	Company Type:
18th Floor	Group Name:	State ID Number:
New York, NY 10038	FEIN Number: 02-0140690	
(212) 458-5000 ext. [Phone]		

Illinois National Insurance Co.	CoCode: 23817	State of Domicile: Illinois
175 Water Street	Group Code: 12	Company Type:
New York, NY 10038	Group Name:	State ID Number:
(212) 458-5000 ext. [Phone]	FEIN Number: 37-0344310	

National Union Fire Insurance Company of Pittsburgh, Pa.	CoCode: 19445	State of Domicile: Pennsylvania
175 Water Street	Group Code: 12	Company Type:
New York, NY 10038	Group Name:	State ID Number:
(212) 458-5000 ext. [Phone]	FEIN Number: 25-0687550	

New Hampshire Insurance Company	CoCode: 23841	State of Domicile: Illinois
175 Water Street	Group Code: 12	Company Type:
18th Floor	Group Name: AIG	State ID Number:
New York, NY 10038	FEIN Number: 02-0172170	
(212) 458-5000 ext. [Phone]		

State: Louisiana **First Filing Company:** Granite State Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602
Project Name/Number: Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:		AGNY-132689384		State Tracking #:		803089		Company Tracking #:		PIAL-LA-21-CP-01	
State:		First Filing Company: Granite State Insurance Company, ...									
TO/Sub-TOI:		01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)									
Product Name:		Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602									
Project Name/Number:		Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01									
Correspondence Summary											
Dispositions				Created By		Created On		Date Submitted			
Status		Approved		Taylor Termini		02/05/2021		02/05/2021			
Objection Letters and Response Letters											
Objection Letters				Response Letters							
Status		Created By		Created On		Date Submitted		Responded By		Created On	
Pending Industry Response		Taylor Termini		01/22/2021		01/22/2021		Angel Manus		01/22/2021	
Filing Notes											
Subject				Note Type				Created By		Created On	
COVID-19 Deemer Date Notice				Note To Filer				Taylor Termini		01/22/2021	
										Date Submitted	
										01/22/2021	

SERFF Tracking #:	AGNY-132689384	State Tracking #:	803089	Company Tracking #:	PIAL-LA-21-CP-01
State:	Louisiana	First Filing Company:	Granite State Insurance Company, ...		
TO/Sub-TOI:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
Product Name:	Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602				
Project Name/Number:	Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01				
Disposition					
Disposition Date: 02/05/2021					
Effective Date (New): 06/01/2021					
Effective Date (Renewal): 06/01/2021					
Status: Approved					
Comment: RE: Commercial Property					
Delay Adoption of PIAL Filing Designation number LA16-05 (CL-2016-ODNPR)					
Dear Mrs. Manus,					
Pursuant to La. R.S. 22:1451(B), the Louisiana Department of Insurance (LDI) Office of Property & Casualty, Rating Division approves LDI Rate Tracking Number 803089.					
This approval is effective 06/01/2021 for both new and renewal business.					
To assist the LDI in addressing any consumer inquiries or complaints related to this rate and/or rule filing, please enter and/or confirm the current name, phone, fax number and email address of the appropriate company contact person through the LDI web-based Industry Access Portal.					
Sincerely,					
Taylor Termini					
Insurance Specialist, Rating Division					
Office of Property and Casualty					
(225) 219-1698, fax (225) 342-6057					
Taylor.Termini@ldi.la.gov					
Rate data does NOT apply to filing.					
Overall Rate Information for Multiple Company Filings					
Overall Percentage Rate Indicated For This Filing				0.000%	
Overall Percentage Rate Impact For This Filing				0.000%	
Effect of Rate Filing-Written Premium Change For This Program				\$0	

PDF Pipeline for SERFF Tracking Number AGNY-132689384 Generated 02/08/2021 07:34 AM

SERFF Tracking #:	AGNY-132689384	State Tracking #:	803089	Company Tracking #:	PIAL-LA-21-CP-01
State:	Louisiana	First Filing Company: Granite State Insurance Company, ...			
TO/Sub-TOI:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
Product Name:	Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602				
Project Name/Number:	Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01				
Effect of Rate Filing - Number of Policyholders Affected		0			
Schedule	Schedule Item	Schedule Item Status	Public Access		
Supporting Document	Explanatory Memorandum (Rates and Rules)		No		
Supporting Document	Justification (Rates and Rules)		No		
Supporting Document	Last Action Letter		No		
Supporting Document	Loss Cost Exhibit – Other Than WC		No		
Supporting Document	Manual Pages (Rates and Rules)		No		
Supporting Document	Rate Revision Exhibits for All Filings		No		
Supporting Document (revised)	Statement of Compliance (Rates and Rules)		No		
Supporting Document	Statement of Compliance (Rates and Rules)		No		

State: Louisiana **First Filing Company:** Granite State Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602
Project Name/Number: Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/22/2021
Submitted Date	01/22/2021
Respond By Date	02/06/2021

Dear Angel Manus,

Introduction:

The Louisiana Department of Insurance found compliance issues in the referenced filing. The following revisions will be necessary before final approval is considered:

Objection 1

Comments: In the Statement of Compliance, we note that Granite State Insurance Company was misspelled as Grante.

Please revise.

Conclusion:

Please be advised that the sixty (60) day deemer period has ceased. Upon receipt of the requested information, a new sixty (60) day deemer period will begin.

This filing will be held in abeyance for fifteen (15) days from the date of this letter. If the Department has not received the requested information or revisions to the filing on or before the above referenced response date, this filing will be disapproved.

Should you need additional information or wish to discuss this matter further, please contact me by phone or via SERFF.

Sincerely,

Taylor Termini

SERFF Tracking #:

AGNY-132689384

State Tracking #:

803089

Company Tracking #:

PIAL-LA-21-CP-01

State:

Louisiana

First Filing Company:

Granite State Insurance Company, ...

TO/Sub-TOI:

01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)

Product Name:

Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602

Project Name/Number:

Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01

Response Letter

Response Letter Status

Response Letter Date

Submitted Date

Submitted to State

01/22/2021

01/22/2021

Dear Taylor Termini,

Introduction:

This is in response to your correspondence dated January 22, 2020.

Response 1

Comments:

Thank you for bringing this to our attention. A corrected Statement of Compliance has been attached.

Related Objection 1

Comments:

In the Statement of Compliance, we note that Granite State Insurance Company was misspelled as Grante.

Please revise.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:

Statement of Compliance (Rates and Rules)

Comments:

Attachment(s):

StatementOfCompliance.pdf

Previous Version

Satisfied - Item:

Statement of Compliance (Rates and Rules)

Comments:

Attachment(s):

LA Statement Of Compliance.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We appreciate our patience during this process.

Sincerely,

SERFF Tracking #:	AGNY-132689384	State Tracking #:	803089	Company Tracking #:	PIAL-LA-21-CP-01
State:	Louisiana	First Filing Company:	Granite State Insurance Company, ...		
TOI/Sub-TOI:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
Product Name:	Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602				
Project Name/Number:	Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01				

Angel Manus

State: Louisiana **First Filing Company:** Granite State Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602
Project Name/Number: Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01

Note To Filer

Created By:

Taylor Termini on 01/22/2021 02:42 PM

Last Edited By:

Taylor Termini

Submitted On:

01/22/2021 02:42 PM

Subject:

COVID-19 Deemer Date Notice

Comments:

The Louisiana Department of Insurance (LDI) acknowledges receipt of the above captioned filing.

Please be advised that due to precautions taken in response to COVID-19, the LDI is hereby providing you with notice that the forty-five (45) day deemer period for this filing is now extended by an additional fifteen (15) days to sixty (60) days. This sixty (60) day extension of the deemer date is being implemented in conjunction with the time periods established in La. R.S. 22:861(B) for policy form filings and La. R.S. 22:1451(C)(1) for rate and/or rule filings. The LDI appreciates your patience during this difficult time.

State: Louisiana **First Filing Company:** Granite State Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602
Project Name/Number: Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01

Post Submission Update Request Processed On 01/28/2021

Status: Allowed
Created By: Milinda Tanner
Processed By: Taylor Termini
Comments: Item Key #803089

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	06/01/2021	06/01/2020
Effective Date Requested (Renew)	06/01/2021	06/01/2020

SERFF Tracking #:	AGNY-132689384	State Tracking #:	803089	Company Tracking #:	PIAL-LA-21-CP-01
State:	Louisiana				
TO/Sub-TOI:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
Product Name:	Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602				
Project Name/Number:	Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01				

Supporting Document Schedules

Satisfied - Item:	Explanatory Memorandum (Rates and Rules)
Comments:	
Attachment(s):	LA Commercial Lines Actuarial Memo_Rule.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Justification (Rates and Rules)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Last Action Letter
Comments:	
Attachment(s):	Last Action Letter.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Loss Cost Exhibit Other Than WC
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Manual Pages (Rates and Rules)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Rate Revision Exhibits for All Filings
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:	AGNY-132689384	State Tracking #:	803089	Company Tracking #:	PIAL-LA-21-CP-01
State:	Louisiana	First Filing Company: Granite State Insurance Company, ...			
TOI/Sub-TOI:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
Product Name:	Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602				
Project Name/Number:	Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01				
Satisfied - Item:	Statement of Compliance (Rates and Rules)				
Comments:					
Attachment(s):	StatementOfCompliance.pdf				
Item Status:					
Status Date:					

American International Group
Louisiana
Actuarial Filing Memorandum
Commercial Lines

Granite State Insurance Company
Illinois National Insurance Company
National Union Fire Insurance Company of Pittsburgh, Pa.
New Hampshire Insurance Company

The captioned companies are filing to adopt Commercial Lines PIAL's Rules revisions in circulars – [LA16-05](#) and PIAL Filing # [CL-2016-ODNPR](#)

The overall rate impact is [0.0%](#) for the Commercial Lines.

The proposed effective date for the implementation of this filing is [06/01/2021](#) for new business and renewal business. The revisions are applicable to the following list of Lines of Business:

- Commercial Fire and Allied Lines

The Actuarial Support consists of the following: -

- Actuarial Memorandum

Note: [The filed LCMs do not apply to any of the Glatfelter programs.](#)

Disposition for AGNY-132147602

Filing at a Glance

State: Louisiana	SERFF Tracking Number: AGNY-132147602
TOI: 01.0 Property	State Tracking Number: 767544
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Company Tracking Number: PIAL-LA-19-CL-05
Filing Type: Form	Product Name: Delay PIAL Commercial Fire & Allied Lines Form Revision 165-000-602,019-000-602, 229-000-010,102-000-602, 107-000-602, 165-640-602, 130-000-602
First Filing Company: Granite State Insurance Company ,...	Project Name: Delay PIAL Commercial Fire & Allied Lines Form Revision
	Destruction Date:

Disposition Date:

12/13/2019

Effective Date (New):

03/02/2020

Effective Date (Renewal):

03/02/2020

Status: *

Delay of Adoption Acknowledged

Comments:

In accordance with LAC 37:XIII.10113 (Regulation 78), the designation/item number(s) you submitted in the referenced filing is acknowledged for Delay of Adoption as requested in the state of Louisiana.

If you submitted a rate/rule filing in conjunction with this form filing, the Rating Division of the Office of Property and Casualty will notify you of the rate/rule approval or disapproval.

Schedule Items

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum-P&C	Receipt Acknowledged	Yes
Supporting Document	Filing Fee - Form Filings Only	Receipt Acknowledged	Yes
Supporting Document	Statement of Compliance (P&C Forms)	Receipt Acknowledged	Yes



**LOUISIANA DEPARTMENT OF INSURANCE
STATEMENT OF COMPLIANCE
POLICY FORM / RATE / ADVERTISING FILING**

Insurer Name: Granite State Insurance Company; Illinois National Product Code: P0202-000000
NAIC #: 012-23809;012-23817;012-19445; 012-23841 Product Name: Commercial Property
Company Tracking #: PIAL-LA-21-CP-01 Policy Holder Type:
Filing Submission Date: 01/22/2021

The Certification of Compliance Form CANNOT BE FILED for this product type.

Form Filing Requirements	Description	Form - Section / Page #
La. R.S. 22:\$860 A	Warranties and misrepresentations by the insured made in the negotiation of a contract cannot be deemed material or void the contract unless such is made with the intent to deceive.	N/A
La. R.S. 22:\$864 B(1)	A policy shall specify the names of the parties to the contract. The insurer's name and if not a life insurer, the type of organization shall be clearly shown in the policy.	N/A
La. R.S. 22:\$864 B(2)	A policy shall specify the subject of the insurance.	N/A
La. R.S. 22:\$864 B(3)	A policy shall specify the risks insured against.	N/A
La. R.S. 22:\$864 B(4)	A policy shall specify the time at which the insurance thereunder takes effect and the period during which the insurance is to continue.	N/A
La. R.S. 22:\$864 B(5)	A policy shall include a statement of the premium. If other than life, accident or health, or title insurance, the premium rate should also be specified.	N/A

La. R.S. 22:\$864 B(6)	A policy shall specify the conditions pertaining to the insurance.	N/A
La. R.S. 22:\$864 B(8)	Every printed portion of the text matter of the policy and of any endorsements or attached papers shall be printed in uniform, no less than ten-point type. The text matter shall include all printed matter except the name and address of the insurer, name or title of the policy, captions, sub-captions, and form numbers.	N/A
La. R.S. 22:\$864 B(9)	Each policy form, including riders and endorsements, shall be identified by a form number in the lower left-hand corner of each page.	N/A
La. R.S. 22:\$869	Every insurance contract shall be executed in the name of and on behalf of the insurer by its officer, employee, or representative duly authorized by the insurer. A facsimile signature of any such executing officer, employee, or representative may be used in lieu of an original signature.	N/A

Form Filing Prohibitions	Description	Form - Section / Page #
La. R.S. 22:868(A)(2)	No insurance contract shall contain any condition, stipulation, or agreement depriving the courts of this state of the jurisdiction or venue of action against the insurer.	N/A

Limitations	Description	Form - Section / Page #
La. R.S. 22:\$868 B*	The prescription period for first-party property claims must be 24 months or longer under property lines of business.	N/A

Exclusions	Description	Form - Section / Page #
La. R.S. 22:\$1311 H	Terrorism exclusions allowed for commercial property and casualty coverages; policy must so state.	N/A
La. R.S. 22:1311.F**	Property is considered vacant or unoccupied beyond a period of sixty consecutive days.	N/A

Limitations / Exclusions	Description	Form - Section / Page #
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La. R.S. 22:§1318	Valued policy clause; exceptions	N/A
La. R.S. 22:§1318 A	Under any fire insurance policy insuring immovable property in this state, if the insurer places a valuation upon the covered property and uses such valuation for purposes of determining the premium for the policy, in the case of total loss the insurer shall compute and indemnify or compensate any covered loss of, or damage to, such property which occurs during the term of the policy at such valuation without deduction or offset, unless a different method is to be used in the computation of loss, in which case, the policy, and any application therefore, shall set forth in type of equal size, the actual method of such loss computation by the insurer. Coverage may be voided under said contract in the event of criminal fault on the part of the insured or the assigns of the insured.	N/A
LDI Advisory 01-01:Advisory 01-01	Use of Pollution Exclusions in Commercial Lines Policy Forms	N/A
LDI Advisory 01-02:Advisory 01-02	Use of Mold Exclusions in Insurance Policy Forms	N/A
LDI Advisory 97-01:Advisory 97-01	Use of Standard Pollution Exclusions; Commercial lines	N/A

Loss Conditions	Description	Form - Section / Page #
La. R.S. 22:§1311 F*	The Standard Fire Policy specifically states that insurers must, at the time of loss, "repair or replace the property with material of like kind and quality." Provisions stating that covered losses will be repaired with functional replacement parts, equivalent property, or commonly used material are not acceptable. Such language would allow loss settlement to fall below the minimum mandated by statute.	N/A

Subrogation / Right of Recovery	Description	Form - Section / Page #
La. R.S. 22:§882	Under any policy of insurance which authorizes the insured to waive the right of recovery of the insured against any party prior to loss without additional premium, the insured shall also be entitled to waive in writing after loss without invalidating the policy the right of recovery against any of the following: (1) Anyone insured under the same policy; (2) A corporation, partnership or other entity in which the insured owns stock or has a proprietary interest; (3) Anyone who owns stock or has a proprietary interest in the insured; (4) An employee or employer of the insured; (5) Anyone having an interest as owner, lessor or lessee of the insured premises or the premises on which the loss occurred and the employees, partners and stockholders of such owner, lessor or lessee; and (6) Any relative by blood or marriage of the insured. The insurer shall be entitled to recover from the insured any compensation received by the insured for such waiver after loss not to exceed the amount paid to the insured for such loss by the insurer.	N/A
LDI Dir 175:Dir 175	Subrogation Provisions – The Commissioner will consider for approval language that clearly conveys to the insured that any right of recovery from third parties in the part of the insurer, whether by subrogation or reimbursement, is subordinate to the insured's right to be fully compensated for his damages; and that the insurer is obligated to share in legal expenses incurred. The Commissioner will not approve policy language that excludes and/or reduces coverage for expenses incurred as a result of treatment of injury or sickness caused by the fault of a third party.	N/A

Cancellation / Termination Provisions	Description	Form - Section / Page #
La. R.S. 22:§1266 D(3)(a)	Payment of an initial, renewal, or installment insurance premium by the insured to an insurer or an insurance agent with a check or other negotiable instrument which is returned to the payee by the institution upon which it is drawn shall be deemed grounds for the insurer to cancel the binder or policy from the date the premium payment was due for the initial or renewal term.	N/A
La. R.S. 22:§1267	The cancellation provisions for commercial insurance, including commercial property, commercial auto, commercial multi-peril, workers' compensation, professional errors and omissions, and commercial liability policies, must comply with LRS 22:§1267. If your policy form has cancellation provisions, then give the form number and page number in the space provided.	N/A

La. R.S. 22:§1267 C(1)	<p>If coverage has not been in effect for sixty days and the policy is not a renewal, cancellation shall be effected by mailing or delivering a written notice at least sixty days before the cancellation effective date, except in cases where cancellation is based on nonpayment of premium. Notice of cancellation based on nonpayment of premium shall be mailed or delivered at least ten days prior to the effective date of cancellation. After coverage has been in effect for more than sixty days or after the effective date of a renewal policy, no insurer shall cancel a policy unless the cancellation is based on at least one of the following reasons: nonpayment of premium; fraud or material misrepresentation by the insured; activities or omissions on the part of the insured which change or increase any hazard insured against; change in the risk which increases the risk of loss after insurance coverage has been issued or renewed; determination by the commissioner of insurance that the continuation of the policy would jeopardize a company's solvency or would place the insurer in violation of the insurance laws of this state or any other state; violation or breach by the insured of any policy terms or conditions; or such other reasons approved by the commissioner of insurance.</p>	N/A
La. R.S. 22:§1267 C(2)(a)	<p>A notice of cancellation of coverage shall be in writing, mailed or delivered to the first-named insured at the mailing address as shown on the policy. Notices of cancellation for reasons other than nonpayment of premium shall be mailed or delivered at least thirty days prior to the effective date of the cancellation; notices of cancellation for nonpayment of premium shall be mailed or delivered at least ten days prior to the effective date of cancellation. The notice shall state the effective date of the cancellation.</p>	N/A
La. R.S. 22:§1267 C(2)(b)	<p>The insurer shall provide the first-named insured with a written statement setting forth the reason for the cancellation where the insured requests such a statement in writing and the named insured agrees in writing to hold the insurer harmless from liability for any communication giving notice of or specifying the reasons for a cancellation or for any statement made in connection with an attempt to discover or verify the existence of conditions which would be a reason for cancellation.</p>	N/A
La. R.S. 22:§1268 A	<p>Any refund due an insured because of either cancellation, elimination, or reduction of coverage by the insurer or the insured, shall be accompanied with interest at the rate of one and one-half percent per month of the amount of the refund due the customer.</p>	N/A
La. R.S. 22:§885	<p>Cancellation by the insured; surrender: Within 30 days following cancellation by the insured, the insurer shall pay the insured any unearned portion of any premium computed on a pro rata basis. An assessment of a monetary penalty by an insurer against an insured as a result of the insured's cancellation prior to the expiration of any policy is prohibited.</p>	N/A
La. R.S. 22:§887 A(2)	<p>Like notice must also be so delivered or mailed to each mortgagee, pledgee, or other known person shown by the policy to have an interest in any loss which may occur thereunder.</p>	N/A
La. R.S. 22:§887 D	<p>The portion of any premium paid to the insurer on account of the policy, including unearned commission, must be actually paid to the insured or other person entitled thereto as soon as practicable following such cancellation.</p>	N/A

Nonrenewal Provisions	Description	Form - Section / Page #
La. R.S. 22:§1267 D(1)	An insurer may decide not to renew a policy if it delivers or mails written notice it will not renew the policy. Such notice of nonrenewal shall be mailed or delivered at least sixty days before the expiration date. Such notice to the insured shall include the insured's loss run information for the period the policy has been in force within, but not to exceed, the last three years of coverage. If the notice is mailed less than sixty days before expiration, coverage shall remain in effect under the same terms and conditions until sixty days after notice is mailed or delivered. Earned premium for any period of coverage that extends beyond the expiration date shall be considered pro rata based upon the previous year's rate.	N/A
La. R.S. 22:§1267 D(2)	Notice of nonrenewal shall not be required if the insurer or a company within the same insurance group has offered to issue a renewal policy, or where the named insured has obtained replacement coverage or has agreed in writing to obtain replacement coverage.	N/A

Premium Rating Requirements	Description	Form - Section / Page #
La. R.S. 22:§1464	Rate Filing	N/A
LDI Bltn 09-09:Bltn 09-09	Submittal of Consent-to-Rate Filings, A-Rated Filings and Individual Risk Related Filings	N/A

Premium Rate Adjustment	Description	Form - Section / Page #
La. R.S. 22:§1267 E(1)	An insurer shall mail or deliver to the named insured at the mailing address shown on the policy written notice of any rate increase, change in deductible, or reduction in limits or coverage at least thirty days prior to the expiration date of the policy. If the insurer fails to provide such thirty-day notice, the coverage provided to the named insured at the expiring policy's rate, terms, and conditions shall remain in effect until notice is given or until the effective date of replacement coverage obtained by the named insured, whichever first occurs.	N/A
La. R.S. 22:§1267 E(2)	This Subsection shall not apply to the following: changes in a rate or plan filed with the insurance rating commission and applicable to an entire class of business; changes based upon the altered nature or extent of the risk insured; changes in policy forms filed and approved with the commissioner and applicable to an entire class of business; or changes requested by the insured.	N/A
La. R.S. 22:§1484 A (1)	Limitations on additional premium for commercial and noncommercial property, casualty or liability insurance policy where there has been no material change.	N/A

La. R.S. 22:§1484 A (2)	Notice requirements for additional premium for commercial and noncommercial property, casualty or liability insurance policy where there has been a material change.	N/A
La. R.S. 22:§1484 C	Rate changes at renewal	N/A

General / Standard Provisions	Description	Form - Section / Page #
La. R.S. 22:§1314	No policy of fire insurance shall be declared void by the insurer for the breach of any representation, warranty or condition contained in the said policy or in the application therefor. Such breach shall not avail the insurer to avoid liability unless such breach (1) shall exist at the time of the loss, and be either such a breach as would increase either the moral or physical hazard under the policy, or (2) shall be such a breach as would be a violation of a warranty or condition requiring the insurer to take and keep inventories and books showing a record of his business.	N/A
La. R.S. 22:1311.F***	Appraisal - on the written demand of either the company or insured, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty days of such demand. The time frame cannot be less than twenty days.	N/A

Claim Filing Provisions	Description	Form - Section / Page #
La. R.S. 22:§ 1264	Extension of proof of loss requirements in regards to a catastrophic event.	N/A
La. R.S. 22:§1312	Upon receiving notice of loss from the insured, the insurer shall furnish within thirty days to the insured a form suitable for filing a proof of loss and shall advise the insured that he is required under the terms of the policy to submit a proof of loss.	N/A
La. R.S. 22:§1892 A(1)	Payment required within 30 days after satisfactory proof of loss.	N/A
La. R.S. 22:§1892 A(2)	Third party claims must be paid within 30 days, after written agreement of settlement.	N/A

La. R.S. 22:§1892 A(4)	All insurers shall make written offer to settle property damage claims within 30 days of receipt of proofs of loss.	N/A
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Application / Enrollment Form	Description	Form - Section / Page #
La. R.S. 40:1424(B)	Required Fraud Statement. "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."	N/A

Disclosure / Notice Requirements	Description	Form - Section / Page #
La. R.S. 22:§ 1319	Promulgated Disclosure Notice Required. All fire insurance contracts providing coverage for damage to property delivered in this state must provide a disclosure of coverage; disclosure of coverage for damages due to flood and mold; and disclosure of separate hurricane, wind or named-storm deductibles, including a standardized example of how deductible will be applied.	N/A

SERFF Tracking #:	AGNY-132689384	State Tracking #:	803089	Company Tracking #:	PIAL-LA-21-CP-01
State:	Louisiana	First Filing Company: Granite State Insurance Company, ...			
TO/Sub-TO:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
Product Name:	Adoption of PIAL Commercial Property Rule Revision 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602				
Project Name/Number:	Adoption of PIAL Commercial Property Rule Revision /PIAL-LA-21-CP-01				

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/22/2021		Supporting Document	Statement of Compliance (Rates and Rules)	01/22/2021	LA Statement Of Compliance.pdf (Superceded)



**LOUISIANA DEPARTMENT OF INSURANCE
STATEMENT OF COMPLIANCE
POLICY FORM / RATE / ADVERTISING FILING**

Insurer Name: Grante State Insurance Company; Illinois National Product Code: P0202-000000
NAIC #: 012-23809; 012-23817; 012-19445; 012-23841 Product Name: Commercial Property
Company Tracking #: PIAL-LA-21-CP-01 Policy Holder Type:
Filing Submission Date: 01/22/2021

The Certification of Compliance Form CANNOT BE FILED for this product type.

Form Filing Requirements	Description	Form - Section / Page #
La. R.S. 22:\$860 A	Warranties and misrepresentations by the insured made in the negotiation of a contract cannot be deemed material or void the contract unless such is made with the intent to deceive.	N/A
La. R.S. 22:\$864 B(1)	A policy shall specify the names of the parties to the contract. The insurer's name and if not a life insurer, the type of organization shall be clearly shown in the policy.	N/A
La. R.S. 22:\$864 B(2)	A policy shall specify the subject of the insurance.	N/A
La. R.S. 22:\$864 B(3)	A policy shall specify the risks insured against.	N/A
La. R.S. 22:\$864 B(4)	A policy shall specify the time at which the insurance thereunder takes effect and the period during which the insurance is to continue.	N/A
La. R.S. 22:\$864 B(5)	A policy shall include a statement of the premium. If other than life, accident or health, or title insurance, the premium rate should also be specified.	N/A

La. R.S. 22:\$864 B(6)	A policy shall specify the conditions pertaining to the insurance.	N/A
La. R.S. 22:\$864 B(8)	Every printed portion of the text matter of the policy and of any endorsements or attached papers shall be printed in uniform, no less than ten-point type. The text matter shall include all printed matter except the name and address of the insurer, name or title of the policy, captions, sub-captions, and form numbers.	N/A
La. R.S. 22:\$864 B(9)	Each policy form, including riders and endorsements, shall be identified by a form number in the lower left-hand corner of each page.	N/A
La. R.S. 22:\$869	Every insurance contract shall be executed in the name of and on behalf of the insurer by its officer, employee, or representative duly authorized by the insurer. A facsimile signature of any such executing officer, employee, or representative may be used in lieu of an original signature.	N/A

Form Filing Prohibitions	Description	Form - Section / Page #
La. R.S. 22:868(A)(2)	No insurance contract shall contain any condition, stipulation, or agreement depriving the courts of this state of the jurisdiction or venue of action against the insurer.	N/A

Limitations	Description	Form - Section / Page #
La. R.S. 22:\$868 B*	The prescription period for first-party property claims must be 24 months or longer under property lines of business.	N/A

Exclusions	Description	Form - Section / Page #
La. R.S. 22:\$1311 H	Terrorism exclusions allowed for commercial property and casualty coverages; policy must so state.	N/A
La. R.S. 22:1311.F**	Property is considered vacant or unoccupied beyond a period of sixty consecutive days.	N/A

Limitations / Exclusions	Description	Form - Section / Page #
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La. R.S. 22:§1318	Valued policy clause; exceptions	N/A
La. R.S. 22:§1318 A	Under any fire insurance policy insuring immovable property in this state, if the insurer places a valuation upon the covered property and uses such valuation for purposes of determining the premium for the policy, in the case of total loss the insurer shall compute and indemnify or compensate any covered loss of, or damage to, such property which occurs during the term of the policy at such valuation without deduction or offset, unless a different method is to be used in the computation of loss, in which case, the policy, and any application therefore, shall set forth in type of equal size, the actual method of such loss computation by the insurer. Coverage may be voided under said contract in the event of criminal fault on the part of the insured or the assigns of the insured.	N/A
LDI Advisory 01-01:Advisory 01-01	Use of Pollution Exclusions in Commercial Lines Policy Forms	N/A
LDI Advisory 01-02:Advisory 01-02	Use of Mold Exclusions in Insurance Policy Forms	N/A
LDI Advisory 97-01:Advisory 97-01	Use of Standard Pollution Exclusions; Commercial lines	N/A

Loss Conditions	Description	Form - Section / Page #
La. R.S. 22:§1311 F*	The Standard Fire Policy specifically states that insurers must, at the time of loss, "repair or replace the property with material of like kind and quality." Provisions stating that covered losses will be repaired with functional replacement parts, equivalent property, or commonly used material are not acceptable. Such language would allow loss settlement to fall below the minimum mandated by statute.	N/A

Subrogation / Right of Recovery	Description	Form - Section / Page #
La. R.S. 22:§882	Under any policy of insurance which authorizes the insured to waive the right of recovery of the insured against any party prior to loss without additional premium, the insured shall also be entitled to waive in writing after loss without invalidating the policy the right of recovery against any of the following: (1) Anyone insured under the same policy; (2) A corporation, partnership or other entity in which the insured owns stock or has a proprietary interest; (3) Anyone who owns stock or has a proprietary interest in the insured; (4) An employee or employer of the insured; (5) Anyone having an interest as owner, lessor or lessee of the insured premises or the premises on which the loss occurred and the employees, partners and stockholders of such owner, lessor or lessee; and (6) Any relative by blood or marriage of the insured. The insurer shall be entitled to recover from the insured any compensation received by the insured for such waiver after loss not to exceed the amount paid to the insured for such loss by the insurer.	N/A
LDI Dir 175:Dir 175	Subrogation Provisions – The Commissioner will consider for approval language that clearly conveys to the insured that any right of recovery from third parties in the part of the insurer, whether by subrogation or reimbursement, is subordinate to the insured's right to be fully compensated for his damages; and that the insurer is obligated to share in legal expenses incurred. The Commissioner will not approve policy language that excludes and/or reduces coverage for expenses incurred as a result of treatment of injury or sickness caused by the fault of a third party.	N/A

Cancellation / Termination Provisions	Description	Form - Section / Page #
La. R.S. 22:§1266 D(3)(a)	Payment of an initial, renewal, or installment insurance premium by the insured to an insurer or an insurance agent with a check or other negotiable instrument which is returned to the payee by the institution upon which it is drawn shall be deemed grounds for the insurer to cancel the binder or policy from the date the premium payment was due for the initial or renewal term.	N/A
La. R.S. 22:§1267	The cancellation provisions for commercial insurance, including commercial property, commercial auto, commercial multi-peril, workers' compensation, professional errors and omissions, and commercial liability policies, must comply with LRS 22:§1267. If your policy form has cancellation provisions, then give the form number and page number in the space provided.	N/A

La. R.S. 22:§1267 C(1)	<p>If coverage has not been in effect for sixty days and the policy is not a renewal, cancellation shall be effected by mailing or delivering a written notice at least sixty days before the cancellation effective date, except in cases where cancellation is based on nonpayment of premium. Notice of cancellation based on nonpayment of premium shall be mailed or delivered at least ten days prior to the effective date of cancellation. After coverage has been in effect for more than sixty days or after the effective date of a renewal policy, no insurer shall cancel a policy unless the cancellation is based on at least one of the following reasons: nonpayment of premium; fraud or material misrepresentation by the insured; activities or omissions on the part of the insured which change or increase any hazard insured against; change in the risk which increases the risk of loss after insurance coverage has been issued or renewed; determination by the commissioner of insurance that the continuation of the policy would jeopardize a company's solvency or would place the insurer in violation of the insurance laws of this state or any other state; violation or breach by the insured of any policy terms or conditions; or such other reasons approved by the commissioner of insurance.</p>	N/A
La. R.S. 22:§1267 C(2)(a)	<p>A notice of cancellation of coverage shall be in writing, mailed or delivered to the first-named insured at the mailing address as shown on the policy. Notices of cancellation for reasons other than nonpayment of premium shall be mailed or delivered at least thirty days prior to the effective date of the cancellation; notices of cancellation for nonpayment of premium shall be mailed or delivered at least ten days prior to the effective date of cancellation. The notice shall state the effective date of the cancellation.</p>	N/A
La. R.S. 22:§1267 C(2)(b)	<p>The insurer shall provide the first-named insured with a written statement setting forth the reason for the cancellation where the insured requests such a statement in writing and the named insured agrees in writing to hold the insurer harmless from liability for any communication giving notice of or specifying the reasons for a cancellation or for any statement made in connection with an attempt to discover or verify the existence of conditions which would be a reason for cancellation.</p>	N/A
La. R.S. 22:§1268 A	<p>Any refund due an insured because of either cancellation, elimination, or reduction of coverage by the insurer or the insured, shall be accompanied with interest at the rate of one and one-half percent per month of the amount of the refund due the customer.</p>	N/A
La. R.S. 22:§885	<p>Cancellation by the insured; surrender: Within 30 days following cancellation by the insured, the insurer shall pay the insured any unearned portion of any premium computed on a pro rata basis. An assessment of a monetary penalty by an insurer against an insured as a result of the insured's cancellation prior to the expiration of any policy is prohibited.</p>	N/A
La. R.S. 22:§887 A(2)	<p>Like notice must also be so delivered or mailed to each mortgagee, pledgee, or other known person shown by the policy to have an interest in any loss which may occur thereunder.</p>	N/A
La. R.S. 22:§887 D	<p>The portion of any premium paid to the insurer on account of the policy, including unearned commission, must be actually paid to the insured or other person entitled thereto as soon as practicable following such cancellation.</p>	N/A

Nonrenewal Provisions	Description	Form - Section / Page #
La. R.S. 22:§1267 D(1)	An insurer may decide not to renew a policy if it delivers or mails written notice it will not renew the policy. Such notice of nonrenewal shall be mailed or delivered at least sixty days before the expiration date. Such notice to the insured shall include the insured's loss run information for the period the policy has been in force within, but not to exceed, the last three years of coverage. If the notice is mailed less than sixty days before expiration, coverage shall remain in effect under the same terms and conditions until sixty days after notice is mailed or delivered. Earned premium for any period of coverage that extends beyond the expiration date shall be considered pro rata based upon the previous year's rate.	N/A
La. R.S. 22:§1267 D(2)	Notice of nonrenewal shall not be required if the insurer or a company within the same insurance group has offered to issue a renewal policy, or where the named insured has obtained replacement coverage or has agreed in writing to obtain replacement coverage.	N/A

Premium Rating Requirements	Description	Form - Section / Page #
La. R.S. 22:§1464	Rate Filing	N/A
LDI Bltn 09-09:Bltn 09-09	Submittal of Consent-to-Rate Filings, A-Rated Filings and Individual Risk Related Filings	N/A

Premium Rate Adjustment	Description	Form - Section / Page #
La. R.S. 22:§1267 E(1)	An insurer shall mail or deliver to the named insured at the mailing address shown on the policy written notice of any rate increase, change in deductible, or reduction in limits or coverage at least thirty days prior to the expiration date of the policy. If the insurer fails to provide such thirty-day notice, the coverage provided to the named insured at the expiring policy's rate, terms, and conditions shall remain in effect until notice is given or until the effective date of replacement coverage obtained by the named insured, whichever first occurs.	N/A
La. R.S. 22:§1267 E(2)	This Subsection shall not apply to the following: changes in a rate or plan filed with the insurance rating commission and applicable to an entire class of business; changes based upon the altered nature or extent of the risk insured; changes in policy forms filed and approved with the commissioner and applicable to an entire class of business; or changes requested by the insured.	N/A
La. R.S. 22:§1484 A (1)	Limitations on additional premium for commercial and noncommercial property, casualty or liability insurance policy where there has been no material change.	N/A

La. R.S. 22:§1484 A (2)	Notice requirements for additional premium for commercial and noncommercial property, casualty or liability insurance policy where there has been a material change.	N/A
La. R.S. 22:§1484 C	Rate changes at renewal	N/A

General / Standard Provisions	Description	Form - Section / Page #
La. R.S. 22:§1314	No policy of fire insurance shall be declared void by the insurer for the breach of any representation, warranty or condition contained in the said policy or in the application therefor. Such breach shall not avail the insurer to avoid liability unless such breach (1) shall exist at the time of the loss, and be either such a breach as would increase either the moral or physical hazard under the policy, or (2) shall be such a breach as would be a violation of a warranty or condition requiring the insurer to take and keep inventories and books showing a record of his business.	N/A
La. R.S. 22:1311.F***	Appraisal - on the written demand of either the company or insured, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty days of such demand. The time frame cannot be less than twenty days.	N/A

Claim Filing Provisions	Description	Form - Section / Page #
La. R.S. 22:§ 1264	Extension of proof of loss requirements in regards to a catastrophic event.	N/A
La. R.S. 22:§1312	Upon receiving notice of loss from the insured, the insurer shall furnish within thirty days to the insured a form suitable for filing a proof of loss and shall advise the insured that he is required under the terms of the policy to submit a proof of loss.	N/A
La. R.S. 22:§1892 A(1)	Payment required within 30 days after satisfactory proof of loss.	N/A
La. R.S. 22:§1892 A(2)	Third party claims must be paid within 30 days, after written agreement of settlement.	N/A

La. R.S. 22:§1892 A(4)	All insurers shall make written offer to settle property damage claims within 30 days of receipt of proofs of loss.	N/A
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Application / Enrollment Form	Description	Form - Section / Page #
La. R.S. 40:1424(B)	Required Fraud Statement. "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."	N/A

Disclosure / Notice Requirements	Description	Form - Section / Page #
La. R.S. 22:§ 1319	Promulgated Disclosure Notice Required. All fire insurance contracts providing coverage for damage to property delivered in this state must provide a disclosure of coverage; disclosure of coverage for damages due to flood and mold; and disclosure of separate hurricane, wind or named-storm deductibles, including a standardized example of how deductible will be applied.	N/A