

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
SEPTEMBER 2016**

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| <u>COMPANY</u> | <u>FILING NUMBER</u> |
| <u>ACE FIRE UNDERWRITERS INS. CO.</u> | <u>ACEH-130622326</u> |
| files its new Miscellaneous Professional Liability program. The new program is designed to provide protection to small-to-mid sized service providing companies from the cost of legal actions involving negligence related to their services provided as well as the costs involved with network and security breaches involving client information. Effective Date September 21, 2016. | |

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| <u>LEAD COMPANY</u> | <u>FILING NUMBER</u> |
| <u>ALLIED PROPERTY & CASUALTY INS. CO.</u> | <u>NWCM-130726023</u> |
| <u>Other Companies</u> AMCO Insurance Company Depositors Insurance Company Nationwide Mutual Fire Insurance Company Nationwide Mutual Insurance Company <u>Nationwide Property & Casualty Insurance Company</u> files revised rates and rules to their Commercial Property (Fire and Allied Lines) Program resulting in an overall 9.0% increase. Effective Date April 1, 2017 for new and renewals. | |

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| <u>LEAD COMPANY</u> | <u>FILING NUMBER</u> |
| <u>AMERICAN CASUALTY COMPANY OF READING PA</u> | <u>CNAB-130657024</u> |
| <u>Other Companies</u> National Fire Ins.Co. of Hartford Transportation Ins. Co. Valley Forge Ins. Co. Continental Casualty Co. files a rate revision for the CNA Connect Businessowners Package Policy. The Company proposes revisions to the base rates for Building, Business Personal Property, General Liability, Business Income and Equipment Breakdown coverages and the corresponding Sprinkler and Wind/Hail Exclusion subtractive credits. The Company stated overall impact of the revised rates is +6.6% ranging from -6.3% to +8.2% on \$1.2M of premium. Effective Date December 1, 2016. | |

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| <u>COMPANY</u> | <u>FILING NUMBER</u> |
| <u>AMERICAN NATIONAL GENERAL INSURANCE CO.</u> | <u>ANPC-130574732</u> |
| The filing seeks approval for an overall +6.0% rate change in personal auto. Effective Date October 13, 2016 for new and renewal business. | |

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| <u>COMPANY</u> | <u>FILING NUMBER</u> |
| <u>AMERICAN NATIONAL PROPERTY AND CASUALTY CO.</u> | <u>ANPC-130574706</u> |
| The company files for approval for an overall +4.4% rate increase in personal auto. Effective Date October 13, 2016 for new and renewals. | |

COMPANY **FILING NUMBER**
AMERISURE INSURANCE COMPANY **AMRS-130603314**

The filing seeks approval for an overall +4.9% rate increase in commercial auto.
Effective Date October 1, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
AMERISURE MUTUAL INSURANCE COMPANY **AMRS-130603099**

The company seeks approval for an overall +9.7% rate increase in commercial auto.
Effective Date December 1, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
ARGONAUT INSURANCE COMPANY **ARGN-130634867**

files a new Equine program that includes General Liability, Commercial Farmowners, and Equine Mortality lines of business which will be filed separately and written on a monoline basis.

Effective Date September 1, 2016.

COMPANY **FILING NUMBER**
ARGONAUT INSURANCE COMPANY **ARGN-130640963**

files rates, rules and forms for a new Equine Commercial Farmowners Program.
Effective Date September 16, 2016 for new and renewal.

LEAD COMPANY **FILING NUMBER**
AUTOMOBILE INS. CO. OF HARTFORD, CT **TRVA-130688426**

Other Companies

Travelers Indemnity Company of America

files revised rates for their Personal Property (Fire and Allied Lines) Program resulting in an overall decrease of -0.08%.

Effective Date October 28, 2016 for new and December 2, 2016 for renewals.

COMPANY **FILING NUMBER**
COAST NATIONAL INSURANCE COMPANY **BRWS-130682697**

The company files for a +6.00% overall rate change to its MS Select 2.0 product for private passenger auto. This is renewal only book of business.

Effective Date December 13, 2016 for renewal business.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

LWCM-130650682

Other Companies

Wausau Underwriters Insurance Company

Liberty Mutual Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

The filing seeks approval for an overall decrease of -7.8% in Commercial Auto.

Effective Date April 1, 2017 for new and renewal business.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-130618463

files its new Everest Peak Protect Commercial Umbrella Liability Policy.

Effective Date September 21, 2016.

LEAD COMPANY

GEORGIA CASUALTY & SURETY COMPANY

FILING NUMBER

CLBA-130617822

Other Companies

Association Casualty Insurance Company

files revised rates for their Commercial General Liability Program resulting in an overall increase of 3.55%.

Effective Date January 1, 2017 for new and renewals.

COMPANY

GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER

GACX-G130665804

files to amend its approved Supplemental Unemployment Insurance Program. The program is supplemental to the State's unemployment compensation program and helps address the gap between state unemployment and the living expenses of moderate to higher income Insureds during a period of unforeseen involuntary unemployment. It is not sold in connection with loans or other credit transactions and therefore will not be indemnity for the same.

Effective Date September 12, 2016 for new and renewals.

COMPANY

GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER

GRTC-130579584

files its new and revised "Management Liability Solution" Directors', Officers', and Entity Liability, Employment Practices Liability, Fiduciary Liability and Crime Insurance Policy. This program is a replacement of the previously approved and current program in use. There will be an overall rate level effect of 0.0% on existing policyholders.

Effective Date September 28, 2017 New and Renewal.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-130694719

Other Companies

Hartford Underwriters Insurance Company
Property and Casualty Insurance Company of Hartford
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company

files revised rates for their Commercial Package Legacy 2016 Rate Plan resulting in an overall 5% increase.

Effective Date October 15, 2016.

COMPANY

HDI GLOBAL INSURANCE COMPANY

FILING NUMBER

MADC-130618764

The company seeks approval for a new program which will provide insurance coverage to commercial recreational vehicle rental. The company proposes to utilize the most current ISO commercial auto costs with a LCM of 1.75 for liability and physical damage. Effective Date September 12, 2016 for new business.

COMPANY

INTREPID INSURANCE COMPANY

FILING NUMBER

PERR-130678709

files to introduce a new General Risk General Liability Program. The program will primarily use Insurance Service Office (“ISO”) forms and rules, along with ISO loss costs.

Effective Date October 1, 2016.

LEAD COMPANY

MANUFACTURERS ALLIANCE INSURANCE COMPANY

FILING NUMBER

STLR-130646757

Other Companies

Pennsylvania Manufacturers' Association Insurance Company
Pennsylvania Manufacturers Indemnity Company

The filing seeks approval for an overall +6.67% rate increase in commercial auto. However, the +6.7% rate increase in Penn. Manufacturers' Assn. Ins. Co. and the +6.4% rate increase in Penn. Manufacturers Indemnity Co. are due to the adoption of the ISO loss costs. The LCM's for these companies did not change. Manufacturers Alliance Insurance Co. changed its LCM which did not create a rate increase. The company has no current premium.

Effective Date 10/1/2016 for new and renewal business.

LEAD COMPANY

MOUNTAIN LAUREL ASSURANCE COMPANY

FILING NUMBER

PRGS-130576714

Other Companies

Progressive Gulf Insurance Company

files revised rates and rules for its Motorcycle program resulting in an overall rate level change is +0.8%.

Effective Date November 18, 2016 New / December 28, 2016 Renewal.

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-130667282**

The company files for an overall +2.19% rate increase in Personal Auto - Recreational Vehicle which are motor home and travel trailer.
Effective Date November 18, 2016 for new and December 28, 2016 for renewal.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-130678598**

files changes to its businessowners program including the implementation of experience rating, introduction of package discount, revised loyalty factors, and updated base rates and loss cost multipliers resulting in an overall rate level impact of -5.0%.
Effective Date December 15, 2016 for new and renewals.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-G130694128**

files to introduce rates for Miscellaneous Professionals originating from an online portal. The rates are based on Mississippi approved filings for Hiscox (SERFF #: HISC-128091279) and ACE (SERFF #: ACEH-125807915). The Company has provided comparisons with Hiscox and ACE and copies of the relevant competitor manual pages.
Effective Date September 30, 2016.

LEAD COMPANY **FILING NUMBER**
REGENT INSURANCE COMPANY **QBEC-130675736**

Other Companies

General Casualty Co. of Wisconsin

files to introduce their Contract Surety Rating Plan and will be used countrywide for all business. The proposed Contract Surety Rating Plan is based on the Fair American Insurance and Reinsurance Company rating plan filed and approved in Maryland (State Tracking #: 01212016). The proposed Non Contract Surety Rating Plan is based on the Fair American Insurance and Reinsurance Company rating plan filed and approved in the District of Columbia (SERFF Tracking #: WESA-130597223). The Company proposes to use a Loss Cost Multiplier (LCM) similar to Fair American Insurance and Reinsurance Company (3.89) and states that it will monitor and use their own experience to make appropriate adjustments to the LCM as needed.

Effective Date September 16, 2016.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE COMPANY **UNKP-130678381**

files to introduce its Cyber Liability and Data Breach Response Coverage. The coverage will provide cyber liability and data breach protection for commercial insureds on a claims-made, duty to defend basis with claims expenses included in the limit of liability. Coverage will be available as both a stand-alone coverage or as an additional coverage under the Commercial Package Policy.

Effective Date February 1, 2017.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE COMPANY **TRGR-130670503**

files changes to the rates and rules of its Republic Auto Program. Although the overall rate impact is 0%, the changes made could effect some policyholders. Filed changes include the following: Adoption of 2014 ISO Liability symbols, changes in Liability Symbol Factors, adding a 5% surcharge to policies with one vehicle and multiple drivers, and offsetting the base rates by a factor.

Effective Date November 1, 2016 for new and December 1, 2016 for renewals.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **LBPM-130628355**

files revised rates and rules expanding their Policy Origination variable for their Homeowners program. There is no rate impact associated with this filing.

Effective Date January 9, 2017.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF ILLINOIS **LBPM-130598946**

The company seeks approval for an overall +5.00% rate increase in personal auto.

Effective Date December 13, 2016 for new and January 24, 2017 for renewal.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY **MEAD-130660535**

The company files its new AutoEdge Program for commercial auto which will provide package coverage to the automotive dealers/service industry and equipment dealer industry.

Effective Date September 12, 2016 for new business.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY INC. **STNA-130709939**

SNIC is filing to adopt ISO Commercial Auto loss costs, forms, rules and rating plans as a new filing for its Commercial Auto Program for Endurance GRS. SNIC is filing a Liability loss cost multiplier and a Physical Damage loss cost multiplier.

Effective Date September 21, 2016 for new business.

LEAD COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INSURANCE CO. **TRVA-130660907**

Other Companies

Travelers Personal Security Insurance Company

The company seeks approval for an overall +3.0% rate increase in private passenger auto for renewal business only.

Effective Date December 11, 2016 on renewal business.

COMPANY

FILING NUMBER

U.S. UNDERWRITERS INSURANCE COMPANY

USLI-130680026

files to introduce its Individual Professional Package product, which will provide professional liability, general liability, and (if requested) property coverage for a variety of occupations.

Effective Date September 23, 2016.

COMPANY

FILING NUMBER

UNITED AUTOMOBILE INSURANCE COMPANY

UNAU-130571841

The company seeks approval for an overall +8.0% rate increase in private passenger auto.

Effective Date November 15, 2016 for new and December 15, 2016 for renewal.

LEAD COMPANY

FILING NUMBER

UNITED FIRE & CASUALTY COMPANY

UNFG-130640385

Other Companies

Lafayette Insurance Company

files revised rates and rules for their Businessowners program. The overall rate level change is an increase of 15.9%.

Effective Date November 1, 2016.

COMPANY

FILING NUMBER

UNITRIN AUTO AND HOME INSURANCE COMPANY

KEMP-130691518

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 3.8%.

Effective Date November 4, 2016 (New) December 25, 2016 (Renewal).

NEW COMPANIES

LCTA Casualty Insurance Company received its Company's Privilege and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 22, 2016.