

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
NOVEMBER 2016

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLIED WORLD SPECIALTY INSURANCE COMPANY</u> files for a new Umbrella and Excess Insurance program. Effective Date October 31, 2016.	<u>DRWN-130768742</u>

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORP.</u> <u>Other Companies</u> American Family Home Insurance Company American Southern Home Insurance Company The companies filed for approval for an overall +9.0% rate increase in each company in commercial automobile. Effective Date February 1, 2017 for new and renewal business.	<u>AMLX-G130649216</u>

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN BANKERS INSURANCE COMPANY OF FL</u> files to introduce rates and rules for their new Specified Contract Liability Insurance Program (CLIP). The product provides three types of CLIP coverage; Surety CLIP (base policy), Reimbursement CLIP via endorsement to the base policy and Excess of Loss (EOL) CLIP via endorsement to the base policy. The Company has provided an explanation of the rate calculations for the coverages and exhibits demonstrating the development of the rates. Effective Date November 15, 2016.	<u>ASPX-G130732006</u>

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN SENTINEL INSURANCE COMPANY</u> files a new Managing General Agency relationship for their Workers Compensation Program. The rate utilized by the MGA will be the product of the most recently filed NCCI loss costs and the filed loss cost multipliers which vary by class. The MGA is currently writing business at the proposed rates on behalf of another carrier and will continue to underwrite and administer the program. LCM 1.635. Effective Date October 28, 2016.	<u>MADC-130675511</u>

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMICA MUTUAL INSURANCE COMPANY</u> The company seeks approval for an overall +7.5% rate increase in private passenger automobile. Effective Date May 1, 2017 for new and renewal business.	<u>AMMA-130729001</u>

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

REGU-130752195

The company seeks approval for a +30.0% rate change in Commercial Automobile for use with its Ambulance Services Insurance Program (ASIP). The company is revising the deviation and adding a separate deviation for Public Transportation Autos. Effective Date November 23, 2016 for new and renewal business.

LEAD COMPANY

AUTOMOBILE INSURANCE CO. OF HARTFORD, CT

FILING NUMBER

TRVA-130691531

Other Companies

The Standard Fire Insurance Company

The Travelers Indemnity Company of America

files revised rates and rules for their Legacy Homeowners Program. This filing automates compliance with MID Bulleting 2011-4. The overall rate level change is a decrease of .151%.

Effective Date December 17, 2016.

COMPANY

BERKSHIRE HATHAWAY SPECIALTY INS. CO.

FILING NUMBER

REGU-130706684

files a new Architects, Engineers and Consultants Professional Liability product, designed to respond to various exposures of design professionals.

Effective Date November 7, 2016.

LEAD COMPANY

BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-130762970

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files to introduce rates and rules for their new Contractors Errors & Omissions coverage to be utilized with their currently filed Commercial General Liability Program under ISO Division Six.

Effective Date January 1, 2016.

COMPANY

CALIFORNIA CASUALTY INDEMNITY EXCHANGE

FILING NUMBER

CALC-130761402

California Casualty files rates and rating factors resulting in an overall rate level change of +4.00% increase in Personal Auto Private Passenger Auto.

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

COMPANY

CAROLINA CASUALTY INSURANCE COMPANY

FILING NUMBER

COPE-130764349

files rates, rules and forms for its new Tax Preparers and Bookkeepers Professional Liability Program.

Effective Date November 7, 2016.

COMPANY

FILING NUMBER

CATERPILLAR INSURANCE COMPANY

CTRP-130721476

files for a -1.05% rate change. The indicted rate change is -1.05%. Written premium volume for the company is \$2,906,000.

Effective Date January 1, 2017.

COMPANY

FILING NUMBER

ENDURANCE ASSURANCE CORPORATION

REGU-130771085

files rates and rules for use with its new independent Commercial Umbrella Liability Program. The Program is highly specialized and involves underwriting large, unique and complex commercial risks where the annual premium for all participating insurers is generally greater than or equal to \$100,000. The Company has provided their Commercial Umbrella Liability Manual and the Commercial Umbrella “A” Rating Plan, which includes rating methodologies, factors and rates along with the State Exception Manual Pages for Mississippi. Based on the information and statements provided, this program appears to qualify as Guide “A” Rates.

Effective Date November 4, 2016.

COMPANY

FILING NUMBER

FALLS LAKE NATIONAL INSURANCE COMPANY

SWNI-130730966

The company files a new loss cost multiplier of 1.65 resulting in an overall +5.0% increase in Commercial Auto.

Effective Date November 2, 2016 for new and renewal business.

COMPANY

FILING NUMBER

FIRSTCOMP INSURANCE COMPANY

MRKB-130762726

files for an overall -3.9%. The indicated rate change is -7.1%. Written premium for the company is 151,000.

The company is proposing to introduce a new “Preferred” tier group with a Loss Cost Multiplier (“LCM”) of 1.20. The current LCM’s are 1.37 for “Standard” tier, and 1.81 for the “Substandard” tier. A rate analysis supporting the -7.1% rate indication is included.

Effective Date December 1, 2016.

LEAD COMPANY

FILING NUMBER

FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI

FARM-130747477

Other Companies

Foremost Property & Casualty Insurance Company

Foremost Signature Insurance Company

files to introduce its Cyber Liability and Breach Response Coverage program.

Effective Date March 1, 2017 New and June 1, 2017 for Renewal.

COMPANY **FILING NUMBER**
GENERAL CASUALTY COMPANY OF WISCONSIN **QBEC-130482409**

files revised rates for its FlexBiz (Commercial Multi-Peril) program resulting in an overall rate impact of +9.9%.
Effective Date November 15, 2016 New and Renewal.

COMPANY **FILING NUMBER**
GREAT MIDWEST INSURANCE COMPANY **PERR-130717394**

files for approval for a new Employment Practices Liability Insurance Program.
Effective Date November 1, 2016.

COMPANY **FILING NUMBER**
GUIDEONE SPECIALTY MUTUAL INSURANCE CO. **ARAG-130784261**

files to introduce a new group legal expense insurance product, "PULPLAN_2016". The plan consists of a scheduled list of covered legal matters from which plan members are provided prepaid legal services. The Company states that the product is currently approved in 4 states; Iowa, Minnesota, Colorado, Indiana.
Effective Date November 8, 2016.

LEAD COMPANY **FILING NUMBER**
HARTFORD CASUALTY INSURANCE COMPANY **HART-130751639**

Other Companies

Hartford Ins. Co. of the Midwest
Hartford Underwriters Ins. Co.
Property and Casualty Ins. Co. of Hartford
Twin City Fire Ins. Co.
Hartford Accident and Indemnity Co.
Hartford Fire Ins. Co.

files for revising the deductible credits.
Effective Date March 11, 2017.

COMPANY **FILING NUMBER**
INTREPID INSURANCE COMPANY **MRTN-130733958**

files to introduce a new General Risk program. This is a Commercial Package program that will primarily use Insurance Services Office ("ISO") forms, rules and package modification factors.
Effective Date November 1, 2016.

COMPANY **FILING NUMBER**
JEWELERS MUTUAL INSURANCE COMPANY **JMIC-130709786**

files to revise rates downward for Hired-Auto and Non-Owned Auto, and to introduce Building Age rating factors. The overall rate impact is -1.0%. The written CMP premium for the company is \$188,000.
Effective Date December 1, 2016.

COMPANY

FILING NUMBER

LYNDON PROPERTY INSURANCE COMPANY

PRTB-130798428

files to introduce a new Vehicle Service Contract Reimbursement program. The program was developed using portions of their existing Manual of Rules and Rates, manual number VWWG-RSSLCT-MS 9-15, which was filed and approved in the state of Mississippi effective 09/01/2015 under SERFF Tracking Number PRTB-129953639. Effective Date April 1, 2017.

COMPANY

FILING NUMBER

MARKEL INSURANCE COMPANY

MRKB-130759839

files for an overall -3.9%. The indicated rate change is -7.1%. Written premium for the company is 151,000.

The company is proposing to introduce a new “Preferred” tier group with a Loss Cost Multiplier (“LCM”) of 1.20. The current LCM’s are 1.37 for “Standard” tier, and 1.81 for the “Substandard” tier. A rate analysis supporting the -7.1% rate indication is included. Effective Date December 1, 2016.

COMPANY

FILING NUMBER

MEDICAL PROTECTIVE COMPANY

MDPC-130796981

files to provide additional higher limits coverage for its CRNA professional liability insurance. Effective Date December 15, 2016.

COMPANY

FILING NUMBER

NATIONAL SPECIALTY INSURANCE COMPANY

STNA-130770764

files for a new CMP program. The filing states that it will adopt ISO Loss Costs with its proposed Loss Cost Multipliers (“LCM”). Effective Date November 21, 2016.

COMPANY

FILING NUMBER

NORTHLAND INSURANCE COMPANY

TRVD-130701776

The company files for an overall rate increase of +6.0% in the Commercial Auto Transportation Program. Effective Date December 1, 2016 for new and January 1, 2017 for renewal.

COMPANY

FILING NUMBER

PHARMACISTS MUTUAL INSURANCE COMPANY

PHAR-130529515

The filing seeks approval for an overall +8.3% rate increase in private passenger automobile. Effective Date December 1, 2016 for new and renewal business.

COMPANY
PROGRESSIVE GULF INSURANCE COMPANY

FILING NUMBER
PRGS-130739761

The company seeks a +3.7% overall rate increase in private passenger automobile.
Effective Date January 20, 2017 for new and February 17, 2017 for renewal.

COMPANY
RADIAN GUARANTY INC.

FILING NUMBER
RDGU-130761432

files for a -0.18% overall rate change. Premium volume for this company is \$4,922,000. Mortgage Guaranty rate changes do not affect existing policy holders because Mortgage Guaranty policies do not renew. The filing proposes a rate change of -5.57% for the class “Credit Union Monthly”. This segment represents approximately 3.2% of the company’s business.
Effective Date November 21, 2016.

LEAD COMPANY
REGENT INSURANCE COMPANY

FILING NUMBER
QBEC-130632066

Other Companies

General Casualty Company of Wisconsin

The company seeks approval for an overall +5.0% rate increase in commercial automobile. Regent Insurance Company requests +4.70% and General Casualty Company of Wisconsin requests +5.20%.
Effective Date December 1, 2016 for new and renewal business.

LEAD COMPANY
REPUBLIC UNDERWRITERS INSURANCE COMPANY

FILING NUMBER
TRGR-130734780

Other Companies

Southern Insurance Company

Republic Fire and Casualty Insurance Company

files an overall 0% rate change in Commercial General Liability. The overall rate change is a combination of increasing the Loss Cost Multiplier by +7.9% and adopting the ISO loss costs in circular GL-2015-BGL1.
Effective Date December 1, 2016 New and Renewal.

COMPANY
SECURIAN CASUALTY COMPANY

FILING NUMBER
CHER-129937186

files to extend eligibility and expand program options and related factors for its Guaranteed Auto Protection (GAP) Program. Specifically, policy coverage will no longer be limited to 84 months; and the premium for GAP Advantage is shown as a rate per \$100. These additional options do not replace any current coverages or rates so there is no impact to existing policyholders.
Effective Date November 8, 2016.

COMPANY

SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

VKNG-130755841

The company files its new motorcycle program, Motorcycle Platinum Product.
Effective Date March 1, 2017 for new business.

COMPANY

STANDARD GUARANTY INSURANCE COMPANY

FILING NUMBER

ASPX-G130614168

files to make changes to its Mortgagee's Interest Protection Program including changes to base rates, deductible factors, and the introduction of coverage options that provide wind coverage only and that provide coverage excluding wind. The revised rates and rating factors result in an overall rate level change of +10.1%

Effective Date February 1, 2017 New and Renewal.

LEAD COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SAMM-130725767

Other Companies

State Automobile Mutual Ins. Co.

files for two new coverages: Contractors Errors and Omissions and Manufacturer's Errors and Omissions.

Effective Date December 15, 2016.

LEAD COMPANY

TRAVELERS HOME AND MARINE INSURANCE CO.

FILING NUMBER

TRVA-130688135

Other Companies

Travelers Personal Security Insurance Company

files revised rates and rules for their Quantum and High Valued Homeowners Programs. This filing automates compliance with MID Bulletin 2011-4. The overall rate level change is a decrease of .523%.

Effective Date December 17, 2016.

COMPANY

TWIN CITY FIRE INSURANCE COMPANY

FILING NUMBER

HART-130748595

files a new Private Choice Premier policy to replace its current Private Choice Ovation policy.

Effective Date December 26, 2016 New and Renewal.

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-130712125

files revised rates, rules and forms for their Non-Profit Church product. The overall rate level change is a decrease of 19.3%.

Effective Date November 14, 2016 (New) March 20, 2017 (Renewal).

NEW COMPANY

Radnor Specialty Insurance Company received its Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective October 26, 2016.