

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

COMPANY **FILING NUMBER**
ACCREDITED SURETY AND CASUALTY COMPANY, INC. **ACSA-130792548**
files for a new surety program. The company is proposing to take over a program currently managed exclusively by East Coast Surety Agency, LLC. (“ECSA”).
Effective Date December 5, 2016.

LEAD COMPANY **FILING NUMBER**
ALLIED INSURANCE COMPANY OF AMERICA **NWCM-130756037**
Other Companies
Nationwide General Ins. Co.
files to make changes to its Commercial Auto lines of business, including changes to base rates, rating factors, and deductibles. We note the following:
• Nationwide has approximately \$693,000 of written premium in Mississippi based on 837 in-force policies.
• Nationwide is proposing revised rates and rating factors resulting in an overall rate level change of +5.7%, compared with an indicated rate level change of +16.1%.
• The estimated premium impact of the proposed changes is an increase of \$39,850.
• The largest rate increase is going to be 95.1% and the largest rate decrease is going to be -36.8%. 11.8% of policyholders will receive an increase of 25% or more.
Effective Date April 1, 2017.

LEAD COMPANY **FILING NUMBER**
ALLIED PROPERTY & CASUALTY INS. CO. **NWCM-130737556**
Other Companies
AMCO Insurance Company
Depositors Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Allied Insurance Company of America
Nationwide General Insurance Company
files revised rates and rules for their Businessowners Program resulting in an overall increase of 6.0%.
Effective Date April 1, 2017 for new and renewals.

LEAD COMPANY **FILING NUMBER**
ALLIED PROPERTY & CASUALTY INSURANCE CO. **NWCM-130755944**
Other Companies
AMCO Ins. Co.
Depositors Ins. Co.
Nationwide Mutual Fire Ins. Co.
Nationwide Mutual Ins. Co.
Nationwide Property & Casualty Ins. Co.
files to make changes to its Commercial Auto line of business, including changes to base rates, rating factors, and deductibles. We note the following:

- Nationwide has approximately \$5,400,000 of written premium in Mississippi based on 824 in-force policies.
 - Nationwide is proposing revised rates and rating factors resulting in an overall rate level change of +6.8%, compared with an indicated rate level change of +16.1%.
 - The estimated premium impact of the proposed changes is an increase of \$373,267.
 - Currently, Nationwide does not have any Commercial Auto Dealers premium.
 - The largest rate increase is going to be 104.7% and the largest rate decrease is going to be -43.8%. 8.5% of policyholders will receive an increase of 25% or more.
- Effective Date April 1, 2017.

LEAD COMPANY

ALLIED PROPERTY & CASUALTY INSURANCE CO.

FILING NUMBER

NWCM-130805375

Other Companies

AMCO Ins. Co.

Depositors Ins. Co.

Nationwide Mutual Fire Ins. Co.

Nationwide Mutual Ins. Co.

Nationwide Property & Casualty Ins. Co.

files for an overall -10.4% rate change for their Workers Compensation Program.

Effective Date April 1, 2017.

COMPANY

ALLIED WORLD INSURANCE COMPANY

FILING NUMBER

PERR-130819965

files to introduce its new General Liability Program filed under the Other Liability line of business. The program will utilize the most recent Insurance Services Office (“ISO”) loss costs and rules. The filing also includes their Alternative Risk Rating Option (ARRO) which is available to large commercial insureds with annual premium in excess of \$100,000 individually or in any combination of the listed coverages.

Effective Date December 14, 2016.

COMPANY

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

FILING NUMBER

AAAM-130735062

files an overall +9.9% rate change its Private Passenger Auto Program.

Effective Date April 1, 2017.

LEAD COMPANY

BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-130705981

Other Companies

FCCI Ins. Co.

National Trust Ins. Co.

files to amend rates and rules applicable to their Division One – Commercial Auto Program. FCCI is adopting ISO’s Loss Cost filing CA-2016-BRLA1 and CA-2015-BRLA1 as well as revising their Loss Cost Multipliers. In addition, FCCI is filing to adopt ISO’s revision to the liability increased limits factor, found in CA-2015-IALL1. The overall effect of the proposed changes is +5.0%.

Effective Date June 1, 2017.

COMPANY **FILING NUMBER**
CAPITOL INDEMNITY CORPORATION **CAPC-130812759**

files to introduce a new CapMedia and Entertainment Liability program to address exposures faced by media and film businesses.
Effective Date December 27, 2016.

COMPANY **FILING NUMBER**
CENSTAT CASUALTY COMPANY **CSHL-128651974**

files approval for a new program covering lenders when they assume the debt of a borrower when the borrower stops payment due to a protected event. The protected event is described in an addendum to the original loan document that in effect provides additional protection to the borrower.
Effective Date December 13, 2016.

COMPANY **FILING NUMBER**
CINCINNATI CASUALTY COMPANY **CNNA-130837966**

files for an overall -1.4%% rate change for its Commercial Property Program.
Effective Date June 1, 2017.

COMPANY **FILING NUMBER**
FIRST GUARD INSURANCE COMPANY **FGIC-130805948**

files to make changes to its (Commercial Auto) TIPFLO program, including changes to base factors and minimum premiums. We note the following:

- FGIC has approximately \$242,000 of written premium in Mississippi based on 96 in-force policies.
- FGIC is proposing revised rates and rating factors resulting in an overall rate level change of + 19.86%, compared with an indicated rate level change of + 19.86%.
- The estimated premium impact of the proposed changes is an increase of + 48,000.

Effective Date January 1, 2017.

COMPANY **FILING NUMBER**
GENWORTH MORTGAGE INSURANCE CORPORATION **GEFA-130825527**

files for an overall +0.03% rate change. The indicated rate change is +0.03%. Mortgage Guaranty policies do not renew, so the rate change is a comparison of current rate versus indicated rates. Premium volume is \$4,640,000. Only Credit Union Monthly Loans, which is 7.6% of the company's total loan portfolio, is expected to have an increase. The increase for this class is +5.0%.
Effective Date February 20, 2017.

COMPANY **FILING NUMBER**
GRAIN DEALERS MUTUAL INSURANCE COMPANY **NGMC-130768475**

files for an overall -7.3% overall rate change. There is no indicated rate change. Premium volume for the company is \$764,000. The filing includes proposed changes to its Businessowners (Other than Contractors) segment and Contractors segment. By segment, the proposed changes are: Businessowners (Other than Contractors): -14.5%
Contractors: -0.2%

Overall: -7.3%.

Effective Date February 15, 2017 N, May 15, 2017 R.

COMPANY

FILING NUMBER

GREAT AMERICAN INSURANCE COMPANY

GACX-G130823407

files to adopt the 2017 loss costs published by National Crop Insurance Services (#2017NCISCH-MS1) for its Crop Hail program with no change to their currently filed loss cost multiplier. The Company is also increasing the rates for optional Extra Harvest Expense Coverage from \$0.25 to \$0.35 per \$100 of insurance for inland counties and \$0.50 to \$0.70 per \$100 of insurance for coastal counties.

Effective Date January 1, 2017 New and Renewal.

COMPANY

FILING NUMBER

GREENWICH INSURANCE COMPANY

XLAM-130764936

files for an overall -25.4% rate change for its Professional Errors and Omissions Program. Total premium volume for this program is \$67,000.

Effective Date December 5, 2016.

LEAD COMPANY

FILING NUMBER

GUIDEONE AMERICA INSURANCE COMPANY

GDEA-130807778

Other Companies

GuideOne Mutual Ins. Co.

GuideOne Specialty Mutual Ins. Co.

GuideOne Elite Ins. Co.

files to revise the Expense Constant and Senior Living Communities per bed rates for use with its Commercial General Liability Program mono-line policies. GuideOne is a niche writer, specializing in providing Commercial Insurance to Churches and Institutions such as Colleges, Schools, and Senior Living Communities. We note the following.

- GuideOne has approximately \$1.2 million of written premium in Mississippi based on 1,153 in-force policies.
- GuideOne is proposing revised rates and rating factors resulting in an overall rate level change of +1.8%, compared with an indicated rate level change of +11.7%.
- The estimated premium impact of the proposed changes is an increase of \$21,951.
- This is a companion filing with GuideOne’s property filing (CFMS031517LCMEX01, SERFF# GDEA-130807738) and package filing (CPMS031517LCMEX01, SERFF# GDEA-130804674) with an overall package impact of +10.0%.

Effective Date March 15, 2017 N, May 15, 2017 R.

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

Other Companies

GuideOne Mutual Ins. Co.

GuideOne Specialty Mutual Ins. Co.

GuideOne Elite Ins. Co.

files to revise the Loss Cost Multiplier and Expense Constant for use with its Commercial Property Program mono-line policies. GuideOne is a niche writer, specializing in providing Commercial Insurance to Churches and Institutions such as Colleges, Schools, and Senior Living Communities. We note the following.

- GuideOne has approximately \$7.7 million of written premium in Mississippi based on 1,153 in-force policies.
- GuideOne is proposing revised rates and rating factors resulting in an overall rate level change of +11.3%, compared with an indicated rate level change of +32.9%.
- The estimated premium impact of the proposed changes is an increase of \$871,047.
- This is a companion filing with GuideOne's package filing (CPMS031517LCMEX01, SERFF# GDEA-130804674) and general liability filing (CGMS031517EXSLC01, SERFF# GDEA-130807778) with an overall package impact of +10.0%.
Effective Date March 15, 2017 N, May 15, 2017 R.

FILING NUMBER

GDEA-130807738

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

Other Companies

GuideOne Mutual Ins. Co.

GuideOne Specialty Mutual Ins. Co.

GuideOne Elite Ins. Co.

files to revise the Loss Cost Multiplier, Expense Constant, and Senior Living Communities per bed rates for use with its commercial insurance package. GuideOne is a niche writer, specializing in providing Commercial Insurance to Churches and Institutions such as Colleges, Schools, and Senior Living Communities. We note the following.

- GuideOne has approximately \$8.9 million of written premium in Mississippi based on 1,153 in-force policies.
- GuideOne is proposing revised rates and rating factors resulting in an overall rate level change of +10.0%, compared with an indicated rate level change of +30.1%.
- The estimated premium impact of the proposed changes is an increase of \$892,997.
- This is a companion filing with GuideOne's property filing (CFMS031517LCMEX01, SERFF# GDEA-130807738) and general liability filing (CGMS031517EXSLC01, SERFF# GDEA-130807778).
Effective Date March 15, 2016 N, May 15, 2016 R.

FILING NUMBER

GDEA-130804674

COMPANY **FILING NUMBER**
HARCO NATIONAL INSURANCE COMPANY **PERR-130759276**

files their new Businessowners Franchise Restaurant Program. The Franchise Restaurant Program is developed for owner/operators of franchised restaurants.
Effective Date December 9, 2016.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-130798025**

seeks approval for an overall -17.7% loss cost change. The proposed changes apply to Physicians, Surgeons, and Dentists Professional Liability loss costs.
Effective Date July 1, 2017 for new and renewals.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-130793114**

seeks approval for loss costs for the new Miscellaneous Professional Liability coverage (PF-2016-RMILC). The filing proposes new loss costs and new Increased Limit Factors.
Effective Date June 1, 2017.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-130716932**

files revised rates and rules for its Collector Vehicle Garage Program resulting in a -1.7% overall decrease.
Effective Date March 15, 2017 for new and renewals.

COMPANY **FILING NUMBER**
MID CONTINENT CASUALTY COMPANY **MDCC-130819314**

files to reduce the rates for their Commercial Umbrella policy resulting in an overall rate impact of -25%.
Effective Date March 1, 2017 New and Renewal.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-130770647**

files initial rates, rating factors, and forms. NSIC will use ISO forms, rates, and rules along with General Use forms, rates, loss cost multipliers, and rules in conjunction with the submitted rates and rules manual NSIC-MU-AutoEdge-0316. The program will be written on both a monoline and package basis. The forms will be used along with the companion commercial package forms which are being submitted in filing NSIC-IN-AE-CMP-1016.
Effective Date December 8, 2016.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY **NAVG-130556654**

files to introduce a new commercial property program that will target subsets of identified vertical markets.
Effective Date December 14, 2016.

COMPANY
NCCI

FILING NUMBER
NCCI-130750672

files for -6.1% change on Voluntary loss costs and -5.7% change on Assigned Risk loss costs.
Effective Date March 1, 2017.

COMPANY
NEW YORK MARINE AND GENERAL INSURANCE CO.

FILING NUMBER
PRSS-130743361

files for proprietary exceptions to the Division One Commercial Auto Program.
Effective Date December 12, 2016.

COMPANY
NORTH AMERICAN SPECIALTY INSURANCE COMPANY

FILING NUMBER
SWRE-130768137

files to introduce its new Fiduciary Liability Program.
Effective Date January 1, 2017.

COMPANY
RADIAN GUARANTY INC.

FILING NUMBER
RDGU-130824471

files approval for revising current rate pages and rates for loans greater than \$417,000. Currently, \$417,000 is the Conforming Loan Limit, therefore this filing will revise only the loan criteria and not the rates. It is assumed that if the Conforming Loan Limit changes in the future, the company will adjust the rates accordingly.
Effective Date January 1, 2017.

COMPANY
REPUBLIC UNDERWRITERS INSURANCE CO.

FILING NUMBER
UNKP-130814352

files rates rules and forms for an introductory filing for its Commercial Umbrella policy.
Effective Date February 1, 2017.

COMPANY
RLI INSURANCE COMPANY

FILING NUMBER
RLSC-130803533

files loss cost multipliers and Mississippi exception pages to begin writing commercial property and casualty exposures for preferred risks within select classes of business of their Commercial Property program. The Companies are affiliated with the Insurance Services Office for loss costs, rules and forms for Commercial Fire and Allied Lines (Division Five) and has granted authorization for ISO to file on their behalf in MS. Separate LCMs apply to each company and were developed based on each company's countrywide expenses in states in which business is currently conducted.
Effective Date December 15, 2016.

COMPANY

FILING NUMBER

RLI INSURANCE COMPANY

RLSC-130805048

files to add Unmanned Aircraft Operations as part of their Home Business Insurance (HBI) Businessowners program. The Company states reliance upon the experience of management and underwriters and their knowledge of the market to determine initial rates given that this coverage is new to the industry with very little identified loss experience. The Company has provided calculations of the proposed rate along with assumptions underlying the rate.

Effective Date March 1, 2017.

LEAD COMPANY

FILING NUMBER

SCOTTSDALE INDEMNITY COMPANY

SCTT-130748005

Other Companies

Freedom Specialty Ins. Co.

files approval for a rate revision to its excess D&O insurance program.

The proposed rate ranges for the excess coverage are 48% (Low Risk) to 93% (High Risk) per million of underlying insurance.

Effective Date December 13, 2016.

COMPANY

FILING NUMBER

SENTRY SELECT INSURANCE COMPANY

SEPX-G130655939

The company is requesting an overall +7.6% rate increase in commercial auto.

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

COMPANY

FILING NUMBER

SHELTER MUTUAL INSURANCE COMPANY

SHEL-130779519

files for a +5.0% overall rate change for its Private Passenger Auto Program. The indicated rate change is +11.3%. Premium volume for this company is \$53,772,000.

Effective Date January 17, 2017.

LEAD COMPANY

FILING NUMBER

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

TRVD-130798543

Other Companies

St. Paul Guardian Ins. Co.

St. Paul Mercury Ins. Co.

files approval for new endorsements and their associated rates. The company proposed to introduce two new endorsements to its Oil and Gas Program:

1. Excess Coverage For Your Liability For The Conduct Of A Described Partnership, Joint Venture, Or Limited Liability Company Endorsement - Oil And Gas Commercial General Liability, form OG165.

2. Pollution-Related Defense Expenses And Pollution Clean-Up Costs Adjustment Expenses Within Limits Of Coverage Endorsement - Oil And Gas Commercial General Liability, form OG168.

Effective Date April 1, 2017.

COMPANY

STATE FARM FIRE & CASUALTY COMPANY

FILING NUMBER

ACEH-130811512

proposed change is the combined effect of adopting National Crop Insurance Services (“NCIS”) loss costs and the revised Loss Cost Multiplier (“LCM”). The NCIS loss costs are filed in filing #2017NCISCH-MS1. This will result in an overall 0.3% increase.

Effective Date December 20, 2016.

COMPANY

TRIANGLE INSURANCE COMPANY, INC.

FILING NUMBER

TRGL-130754016

files for new endorsements, with the associated rates for its Commercial Package Program. The program current writes about \$534,000 of annual premium.

Effective Date January 1, 2017.

COMPANY

WESCO INSURANCE COMPANY

FILING NUMBER

UNKP-130783177

files to introduce its new Debt Protection Program to insure credit unions, financial institutions and automotive dealers for their contractual liability associated with their debt agreements. In addition, the program will provide contractual liability insurance for named insureds that have provided excess wear and tear coverage on leased vehicles. The Company states that the rates are substantially similar to programs written by Arch Insurance Company and Virginia Surety Company, with the only notable difference being the expanded maximum loss per occurrence limit in section 1C of the rate and rule manual (which is not expected to be a significant portion of the overall business written.)

Effective Date December 15, 2016.