

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
FEBRUARY 2017**

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INDEMNITY COMPANY	ALSE-130867103

files an increase for its Personal Umbrella line of business resulting in an overall increase of 9.9%.

Effective Date March 20, 2017 for new and May 4, 2017 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ALTERNATIVE INSURANCE CORP.	AMLX-G130883587

The company seeks an overall +3.0% rate change by adopting ISO loss costs, revising exceptions, adding four endorsements and changing the company deviation in commercial auto.

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

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN COMPENSATION INSURANCE COMPANY	RTGR-130906860

Other Companies

Bloomington Compensation Ins. Co.

State Automobile Mutual Ins. Co.

State Auto Property & Casualty Ins. Co.

Milbank Ins. Co.

files its Workers Comp to adopt NCCI approved rule Item B-1434 Revisions to Schedule Rating Plans for their Workers Compensation program. The purpose of this filing is to modify the eligibility wording associated with Item B-1434 Revisions to Schedule Rating Plans rule. The rule also specifically states the allowable maximum credit/debit for Workers Compensation coverage in Mississippi. The Schedule Rating categories and range of credits/debits are identical to those in the NCCI rule.

Effective Date July 1, 2017.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMICA MUTUAL INSURANCE COMPANY	AMMA-130829220

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 3.9%.

Effective Date June 1, 2017.

<u>COMPANY</u>	<u>FILING NUMBER</u>
BERKSHIRE HATHAWAY HOMESTATE INS. COMPANY	CORN-130752982

Berkshire is proposing revised rates and rating factors resulting in an overall rate increase of +12.92% in commercial automobile.

Effective Date March 1, 2017 for new and June 1, 2017 for renewal.

LEAD COMPANY
BITCO GENERAL INSURANCE CORPORATION

FILING NUMBER
LDRX-G130863471

Other Companies

Bitco National Ins. Co.

files its Work Comp to adopt NCCI's updated loss costs as published in circular MS-2016-02 along with updating each company's loss cost multiplier for their Workers Compensation program. The estimated combined company overall impact is -5.9% on \$2.455M of written premium for the latest year.

Effective Date March 1, 2017.

COMPANY
CANAL INSURANCE COMPANY

FILING NUMBER
CNLC-130834920

files for their Commercial Auto for an overall +10.3% rate change. The indicated rate change is +23.1%. Premium volume for the company is \$11,633,000.

Effective Date March 1, 2017 N, May 1, 2017 R.

LEAD COMPANY
CHUBB INDEMNITY INSURANCE COMPANY

FILING NUMBER
ACEH-130896131

Other Companies

Great Northern Ins. Co.

Pacific Indemnity Co.

Vigilant Ins. Co.

Federal Ins. Co.

files its Workers Comp to adopt NCCI's loss costs with revised loss cost multipliers for their Workers Compensation Program. Other changes included with this filing include an updated expense provision for their Small Deductible Plan, increasing the Minimum Premium Multiplier from 350 to 370 in their minimum premium calculation, and increasing the expense constant from \$250 to \$260 which is below the indicated expense constant of \$320.

Effective Date March 1, 2017.

COMPANY
CINCINNATI INSURANCE COMPANY

FILING NUMBER
CNNA-130841562

files its Pillars Policy Program for Directors & Officers Liability to introduce the Pillar Policy Program, which replaces their Blue Chip Policy Program, and will be written under the Directors and Officers Liability sub-type of the Other Liability – Occurrence annual statement line of business.

Effective Date June 1, 2017.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-130877239**

files revisions to their Accountants Professional Liability Program. The estimated impact is -4.8% on \$500K of direct written premium for the latest year. The proposed changes include extending the longevity credits for Professional Liability Coverage and decreasing the Network Security and Privacy Event base rates in the Net Protect Coverage. In addition, the Company is introducing Extortion, First Party (business interruption and data restoration coverages), and Regulatory Proceedings to the Net Protect Coverage.

Effective Date May 1, 2017 for new and renewals.

COMPANY **FILING NUMBER**
DEALERS ASSURANCE COMPANY **YTYC-130433273**

files initial rates, rules and forms for their new Renters Insurance program.

Effective Date February 22, 2017.

COMPANY **FILING NUMBER**
DIRECT GENERAL INSURANCE COMPANY OF MS **DRCT-130857246**

The company seeks approval for an overall 0.0% rate change in private passenger auto. The purpose of the filing is to update segmentation to the program which has not changed since being introduced. This revision includes a refresh of geographic base rates as well as additional rate increases or decreases to high or low loss ratio segments.

Effective Date February 21, 2017 for new and March 17, 2017 for renewal.

COMPANY **FILING NUMBER**
ENDURANCE ASSURANCE CORPORATION **REGU-130852182**

files its Workers Comp--- an initial filing for the company's Workers' Compensation insurance. The company proposes to adopt the NCCI 3/1/2017 loss costs and a 1.44 Loss Cost Multiplier ("LCM").

Effective Date March 1, 2017.

COMPANY **FILING NUMBER**
ESSENTIA INSURANCE COMPANY **ESSN-130856278**

The filing seeks an overall -0.02% rate change in personal auto.

Effective Date November 1, 2017 for new and December 1, 2017 for renewal.

COMPANY **FILING NUMBER**
ESURANCE INSURANCE COMPANY **ESUR-130737858**

The company was approved for an overall +8.0% rate increase in private passenger automobile.

Effective Date February 15, 2017 for new and April 6, 2017 for renewal.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-130842018

Other Companies

Federated Service Ins. Co.

files its Workers Comp for an overall -2.85% rate change. The indicated rate change is -6.50%. Written premium volume for both companies combined is \$2,340,000. The companies are filing to adopt the NCCI loss costs effective 3/1/2017.

Effective Date March 1, 2017.

LEAD COMPANY

FIREMEN'S INS. CO. OF WASHINGTON, DC

FILING NUMBER

BMAG-130814881

Other Companies

Union Insurance Company

Acadia Insurance Company

Continental Western Insurance Company

Tri-State Insurance Company of Minnesota

files revised rates and rules for its Commercial Auto for an overall +5.6% rate change.

Effective Date March 1, 2017 N, April 1, 2017 R.

COMPANY

GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER

GACX-G130870569

The company files a new nationwide Commercial Auto Physical Damage product, vehicle protection policy which targets financial institutions which may include leasing companies who finance commercial vehicles. The policy protects the financial institution's interest in the vehicle in the event of physical damage of theft of the insured vehicle. This is a physical damage policy only, thus the policy does not provide auto liability coverage.

Effective Date February 21, 2017 for new and renewal business.

LEAD COMPANY

GUIDEONE MUTUAL INSURANCE COMPANY

FILING NUMBER

GDEA-130891333

Other Companies

GuideOne Elite Ins. Co.

files its Workers Comp for an overall +1.0%. The company proposes to adopt NCCI loss costs effective 3/1/2017 and will maintain their filed and approved Loss Cost Multipliers ("LCM"). Written premium volume for both companies combined is \$792,000.

Effective Date March 1, 2017.

COMPANY

HUDSON INSURANCE COMPANY

FILING NUMBER

HINC-130881725

files to introduce its Public Entity Portfolio Program which will provide professional liability coverage for a wide variety of public entities.

Effective Date March 1, 2017.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS INC. **PERR-130869116**

files its Community Assn. Program to make revisions to their Community Association Program, which provides Directors and Officers coverage to community associations.
Effective Date March 1, 2017.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-130794591**

files for new Investment Adviser and Fund Professional and Directors and Officers liability insurance program.
Effective Date February 21, 2017.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-130892824**

files its Commercial Property Data Compromise and EQ Breakdown rates and rules for use with Commercial Property coverage for public and private schools, and colleges and universities. The Company provided detailed explanation of the rate development for the first party Response Expenses Coverage and the third party Defense and Liability Coverage of the Data Compromise Coverage.
Effective Date April 1, 2017.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-130788355**

files its Professional E & O Liability for a new E & O Liability program.
Effective Date April 1, 2017.

COMPANY **FILING NUMBER**
METROPOLITAN DIRECT P&C INSURANCE CO. **METX-130812281**

files their Personal Auto for an overall +6.0% rate change. The indicated rate change is +8.2%. Premium volume for the company is \$7,061,000.
Effective Date April 30, 2017 N, June 4, 2017 R.

COMPANY **FILING NUMBER**
MIDWEST INSURANCE COMPANY **MWIC-130850293**

files its Workers Comp for an overall -3.23% rate change. Written premium volume for the company is \$2,330,000.
Effective Date March 1, 2017.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **AGDE-130734882**

files initial rates, rules and forms for their Travel Insurance program.
Effective Date February 15, 2017.

COMPANY **FILING NUMBER**
NAU COUNTRY INSURANCE COMPANY **NAUI-130860526**

files a rate adjustment, mostly due to a decrease in the minimum rate, for their Crop Hail Insurance program. The rates are based off of National Crop Insurance Services Final Average Loss Costs. This results in an overall decrease of -1.53%.
Effective Date February 24, 2017 for new and renewals.

COMPANY **FILING NUMBER**
NEW YORK MARINE AND GENERAL INS. CO. **PRSS-130832910**

files rates, rules and forms for its new Commercial Auto Dealers program.
Effective Date February 7, 2017 for new and renewals.

COMPANY **FILING NUMBER**
NORTH AMERICAN SPECIALTY INSURANCE COMPANY **SWRE-130917536**

North American Specialty Insurance Company (NAS) files to split its Yacht Dealers and Marinas Program loss cost multiplier (LCM) from the NAS General Liability approved tier. The Yacht Dealers and Marinas Program will continue to use the ISO GL tier product as its program rating basis and will utilize ISO's latest loss costs, rules and forms.
Effective Date April 1, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
OMNI INDEMNITY COMPANY **OMNI-130783795**

files for a +19.2% overall rate change for personal auto. The indicated rate change is +22.2%. Written premium volume for this company is \$4,553,000.
Effective Date January 31, 2016 for new and renewals.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **LBPM-130789708**

The company proposes product enhancements to the Mississippi dwelling fire program producing an overall +5.0% rate increase. The product is designed and intended for rental dwellings owned by landlords exclusively and not owner occupied.
Effective Date March 18, 2017 for new and April 29, 2017 for renewal.

COMPANY **FILING NUMBER**
SENECA INSURANCE COMPANY, INC. **REGU-130831046**

files revised rates and rules for its Equipment Breakdown Coverage for Commercial Property resulting in an overall decrease of -34.0%.
Effective Date February 13, 2017 for new and renewals.

COMPANY **FILING NUMBER**
SHELTER GENERAL INSURANCE COMPANY **SHEL-130872490**

The company seeks an overall +24.4% rate increase in commercial auto. The filing consists of revised Non-Truckmen base rates for Liability and Comprehensive and revised Truckmen base rates for Liability, Collision, and Comprehensive coverages. Single Limit Liability factors have also been revised.
Effective Date April 11, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
SPINNAKER INSURANCE COMPANY **MRTN-130866398**

files forms, rates, and rules for its new Homeowners program.
Effective Date February 16, 2017.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY COMPANY **SILC-130876173**

files its Workers Comp for an overall -1.0% rate change. The company proposes to adopt NCCI 3/1/2017 loss costs but revise its Loss Cost Multiplier (“LCM”) from 1.320 to 1.392. The proposed LCM has a non-unity Loss Cost Modification Factor (“LCMF”) of 1.032, which is based on the company’s LAE provision of 25% but the LAE provision included in the loss costs is 21.2%.
Effective Date March 1, 2017.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-130816581**

files revised rates and rules for their Homeowners program. The overall proposed rate change is a decrease of 2.0%.
Effective Date April 15, 2017 (New) May 5, 2017 (Renewal).

COMPANY **FILING NUMBER**
STONETRUST COMMERCIAL INSURANCE COMPANY **STIC-130866198**

files it Workers Comp to adopt NCCI Loss Costs and Miscellaneous Values with revised loss cost multipliers for their Workers Compensation program. The Company is filing three different LCMs for base classes, targeted classes and specialty classes.
Effective Date April 1, 2017.

COMPANY **FILING NUMBER**
UNIQUE INSURANCE COMPANY **SGIC-130866186**

The company seeks approval for an overall +16.00% rate increase in private passenger automobile.
Effective Date March 1, 2017 new and renewal business.

COMPANY **FILING NUMBER**
WESTON INSURANCE COMPANY **WSTI-130857522**

files initial rates, rules and forms for their Wind Only Homeowner product.
Effective Date February 23, 2017.

NEW COMPANIES

Everest Denali Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective February 9, 2017.

Everest Premier Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective February 9, 2017.