

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

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| <b><u>COMPANY</u></b>                                 | <b><u>FILING NUMBER</u></b> |
| <b>ACCREDITED SURETY &amp; CASUALTY COMPANY, INC.</b> | PERR-130900295              |

files its Cinium Surety Program for a new surety program. The Actuarial Memorandum states that the proposed rates are the same as those of National Group.  
Effective Date March 28, 2017.

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| <b><u>LEAD COMPANY</u></b>                     | <b><u>FILING NUMBER</u></b> |
| <b>ACE FIRE UNDERWRITERS INSURANCE COMPANY</b> | ACEH-130878265              |

Other Companies  
ACE Property & Casualty Ins. Co.  
Pacific Employers Ins. Co.

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files its Businessowners CMP Liability to make revisions to their Business Owners Program.  
Effective Date March 9, 2017.

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| <b><u>LEAD COMPANY</u></b>                     | <b><u>FILING NUMBER</u></b> |
| <b>ACE FIRE UNDERWRITERS INSURANCE COMPANY</b> | ACEH-130914478              |

Other Companies  
ACE Property and Casualty Ins. Co.  
Pacific Employers Ins. Co.

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files its CMP Liability - Businessowners to expand the offerings to their Businessowners program. The expansion includes the Manufacturers, Contractors and Freight Forwarding industries and Technology industries. The Company is also introducing optional coverages for Contractors Limited Professional Liability, Amended Property Damage Liability and Extended Property Damage Coverage, Rental Reimbursement for Contractors Equipment, and Transit Coverage. The Company has provided explanation of the rate development used for the proposed rates. While the actual analysis has not been provided, the explanation provided appears reasonable. The Company is also introducing an Agency Book Transfer Rule for situations when the Company purchases another insurance company or an agency moves a book of business to them from another insurance company. With this rule, the Company may cap the premium of a transferred policy from 0% to 5% by applying an Agency Book Transfer Factor if the premium calculated under the Company's rating exceeds the former company's expiring annual policy premium by more than 5%.  
Effective Date March 29, 2017.

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| <b><u>COMPANY</u></b>        | <b><u>FILING NUMBER</u></b> |
| <b>ADM INSURANCE COMPANY</b> | ADMI-130838122              |

revises the rates for its Named Peril- Replant Policy Program resulting in an overall increase of 13%.  
Effective Date March 20, 2017.

**COMPANY**

**ALLSTATE INSURANCE COMPANY**

**FILING NUMBER**

**ALSE-130852459**

revises company loss cost multipliers, adopts ISO circulars, and is revising a handful of proprietary rating rules. With this filing, the combination of all changes results in a 13.8% statewide rate level change.

Effective Date June 12, 2017 (New) July 24, 2017 (Renewal).

**COMPANY**

**AMERICAN ASSOCIATION OF INSURANCE SERVICES**

**FILING NUMBER**

**AMAX-130779054**

files revised rates for its Commercial Farm and Ranch Program (AAIS-2016-48LC) resulting in an overall decrease of -6.3%.

Effective Date July 1, 2017 for new and renewals.

**COMPANY**

**AMERICAN NATIONAL PROPERTY AND CASUALTY CO.**

**FILING NUMBER**

**ANPC-130943403**

files its Other Liability - Personal Umbrella and Excess to revise the rates and factors for their Personal Umbrella Program. The estimated impact of the changes in +14.1% on \$96K of written premium. The proposed changes to the base rate, selected rating factors and adding an optional \$10 million limit. The Company has also provided a rate level indication in support of their proposed overall change. The profit provision underlying the rate indication is 19.2% largely due to the targeted return on surplus of 18.0%.

Effective Date June 15, 2017.

**LEAD COMPANY**

**AMGUARD INSURANCE COMPANY**

**FILING NUMBER**

**AMGD-130852907**

**Other Companies**

EastGuard Insurance Company

NorGuard Insurance Company

files to adopt NCCI's 2017 Loss costs and revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 4.18%.

Effective Date April 1, 2017.

**COMPANY**

**ASPEN AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**AIUS-130932701**

The company seeks approval for a new crop insurance program that is a supplemental policy that may be selected in combination with the Federal Crop Insurance Corporation Multi-Peril Crop Insurance Revenue Projection or Area Revenue Protection crop insurance programs.

Effective Date March 13, 2017 for new and renewal business.

**COMPANY**

**ASPEN AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**REGU-130895912**

files new forms, rates and rules to provide professional liability coverage for its "CPA Protector Plan" for certified public accounting firms.

Effective Date March 16, 2017.

**COMPANY** **FILING NUMBER**  
**BROTHERHOOD MUTUAL INSURANCE COMPANY** **BRTH-130908507**

files its CMP Liability Commercial Package for an overall -9.92% rate change. The indicated rate change is -9.93%. Written premium volume for the company is \$6,754,000. The breakdown of indicated and proposed rate changes by coverage is as follows:

Property: Indicated -4.81% Proposed -8.12%  
Liability: Indicated -15.25% Proposed -19.03%  
Overall: Indicated -9.93% Proposed -9.92%.  
Effective Date July 1, 2017.

**COMPANY** **FILING NUMBER**  
**CAPITOL INDEMNITY CORPORATION** **CAPC-130936949**

files revised rates for its Equine Commercial General Liability Program resulting in an overall 14% increase.

Effective Date April 1, 2017 for new and June 1, 2017 for renewals.

**COMPANY** **FILING NUMBER**  
**CHURCH MUTUAL INSURANCE COMPANY** **CHMU-130757915**

files is Workers Comp to adopt three NCCI reference filings for their Workers Compensation Program. The estimated impact is -10.69% on \$1.5M of direct written premium for the latest year. The Company provided a rate indication to support the change which produced an indication of -12.0%.

Effective Date March 9, 2017.

**COMPANY** **FILING NUMBER**  
**CLEAR BLUE INSURANCE COMPANY** **PERR-130796894**

files its Surety to introduce its new Contract and Commercial Surety Program filed under the Surety line of business.

Effective Date March 9, 2017.

**COMPANY** **FILING NUMBER**  
**CONTINENTAL CASUALTY COMPANY** **CNAC-130949245**

files to revise the base rates and factors for two other optional coverages for their Association Liability product resulting in an overall rate impact of +3.4%

Effective Date April 10, 2017 New and Renewal.

**COMPANY** **FILING NUMBER**  
**CONTINENTAL CASUALTY COMPANY** **CNAC-130844755**

files its Professional Errors and Omissions Liability for lawyers via an endorsement introduced in this filing. The company's current GL program writes \$3,585,000 in premiums.

Effective Date March 28, 2017.

**COMPANY**

**FILING NUMBER**

**CONTINENTAL CASUALTY COMPANY**

**CNAC-130900678**

files its Other Liability - GAP Waiver Program to expand its offering for the contractual liability policy (CLP) related to the Guarantee Asset Protection (“GAP”) program. Currently, the Company has two programs, GAP Advantage Program and GAP Preferred Program, and is filing to introduce a third program, GAP Elite Program. Effective Date March 29, 2017.

**COMPANY**

**FILING NUMBER**

**CUMIS INSURANCE SOCIETY, INC.**

**CUNA-130867007**

files to revise their Fidelity Bond and Plastic Card Programs filed under the Fidelity Annual Statement Line of Business. The Bond program change was broadened by adding an additional endorsement, while the Plastic Card program had numerous changes to rating factors. The changes made to these programs result in overall rate impact of the filing is +3.6%.

Effective Date October 1, 2017 New and Renewal.

**COMPANY**

**FILING NUMBER**

**DIRECT GENERAL INSURANCE COMPANY OF MS**

**GMMX-130960991**

files its Private Passenger Auto Classic Program Rates for an overall +4.3% rate change. The indicated overall rate change is +4.9%. Premium volume for this program is \$5,341,000. This book of business, which is regarded as the classic program, is in run-off mode. The indicated and proposed rate change breakdown by major coverage is as follows:

- BI: Indicated +24.3%, Proposed +12.0%
- PD: Indicated +15.7%, Proposed +8.0%
- Med Pay: Indicated +3.6%, Proposed 0%
- UMBI: Indicated +0.9%, Proposed 0%
- UMPD: Indicated -2.0%, Proposed 0%
- Comprehensive: Indicated -5.8%, Proposed .0%
- Collision: Indicated -7.3%, Proposed 0%
- Overall: Indicated +4.9%, Proposed +4.3%.

Effective Date June 8, 2017.

**LEAD COMPANY**

**FILING NUMBER**

**EMPLOYERS INSURANCE COMPANY OF WAUSAU**

**LWCM-130663511**

**Other Companies**

LM Ins. Corp.

The First Liberty Ins. Corp.

files its Commercial Property - Premier Property Protector to introduce their new Premier Property Protector program geared towards large commercial property. The Company has provided the rating guidelines for the various coverages and has indicated that rating will be performed on an individual account basis.

Effective Date March 29, 2017.

**LEAD COMPANY**

**FIREMEN'S INSURANCE CO. OF WASHINGTON D.C.**

**FILING NUMBER**

**BMAG-130830918**

**Other Companies**

Union Insurance Company

Acadia Insurance Company

Continental Western Insurance Company

files revised rates and rules for their Commercial Property (Fire and Allied Lines) program. The overall rate level change is an increase of 2.0%.

Effective Date 3/9/2017 new and 4/1/2017 renewals.

**LEAD COMPANY**

**FOREMOST INSURANCE COMPANY GRAND RAPIDS MI**

**FILING NUMBER**

**FARM-130920772**

**Other Companies**

Foremost Property & Casualty Ins. Co.

Foremost Signature Ins. Co.

files its Businessowners CMP Liability for a -13.4% overall rate change. The indicated rate change is -5.8%. Premium volume for all three companies combined is \$3,763,000.

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

**COMPANY**

**GEICO INDEMNITY COMPANY**

**FILING NUMBER**

**GECC-130884586**

The company seeks approval for an overall +15.5% rate increase in personal auto - motorcycle.

Effective Date April 20, 2017 for new and June 5, 2017 for renewal.

**COMPANY**

**HANOVER INSURANCE COMPANY**

**FILING NUMBER**

**HNVX-G130968524**

files revisions to its Commercial Surety product rates and rules resulting in an overall rate impact of +0.8%.

Effective Date May 1, 2017 New and Renewal.

**LEAD COMPANY**

**HARTFORD CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**HART-130921012**

**Other Companies**

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

files to adopt the latest approved NCCI loss costs announced in NCCI circular MS-2016-03 for their Workers Compensation Program with a delayed effective date. The Company is also revising the loss cost multipliers for all companies to achieve a 0.0% rate impact by offsetting the overall NCCI impact on \$11.5M of written premium.

Effective Date April 1, 2017.

**COMPANY**

**HARTFORD STEAM BOILER INSPECTION AND INS. CO.**

**FILING NUMBER**

**HSTB-130782055**

files its CMP Liability Portion on Cyber to revise base rates and rating factors along with program enhancements to its HSB Total Cyber™ product filed under the Commercial Multiple Peril (Liability Portion) Annual Statement line of business. The Company states that the overall effect of the changes is a reduction in the premium charged but currently does not write any business for this coverage in Mississippi.

Effective Date March 31, 2017.

**COMPANY**

**HUDSON INSURANCE COMPANY**

**FILING NUMBER**

**HINC-130898383**

The company files a new program for commercial auto, Public Entity Commercial Auto. The program will provide auto liability and auto physical damage primary coverage for a wide variety of public entities including cities, school districts, water and sewer districts, etc. The company proposes to use ISO loss costs and Loss Cost Multipliers of 0.774 for liability and 1.572 for physical damage.

Effective Date April 1, 2017 for new business.

**COMPANY**

**INSURANCE SERVICES OFFICE INC.**

**FILING NUMBER**

**ISOF-130917962**

ISO seeks approval for an overall +8.6% loss cost change in commercial auto. A companion filing ISOF-130917965 revises the increased limit factors in commercial auto liability.

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

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **ISOF-130941777**

ISO seeks approval for a +6.9% overall advisory loss cost change in private passenger auto.  
Effective Date January 1, 2018 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **ISOF-130904987**

files to revise its advisory prospective loss costs for the major Farm coverages. ISO estimates the impact of the advisory loss cost changes to be -0.7%.  
Effective Date July 1, 2017 New and Renewal.

**COMPANY** **FILING NUMBER**  
**LIBERTY INSURANCE CORPORATION** **LBPM-130843912**

The company filed its Personal Auto Combinations for an overall +9.9% rate change.  
Effective Date June 22, 2017 for new and September 15, 2017 renewal.

**COMPANY** **FILING NUMBER**  
**LM GENERAL INSURANCE CORPORATION** **LBPM-130843989**

The company filed its Personal Auto Combinations for an overall +9.9% rate change.  
Effective Date August 11, 2017 for new and September 15, 2017 renewal.

**LEAD COMPANY** **FILING NUMBER**  
**METROPOLITAN PROPERTY AND CASUALTY INS. CO.** **METX-130883761**

Other Companies  
Metropolitan Casualty Insurance Company  
The company seeks approval for an overall +10.0% rate increase in private passenger auto in both companies.  
Effective Date March 31, for new and renewal business.

**COMPANY** **FILING NUMBER**  
**NATIONAL MORTGAGE INSURANCE CORPORATION** **NMIH-130915252**

files its Mortgage Guaranty program to revise their national Lender Paid Single Premium rates. While there is no rate impact as the changes only affect new business, the Company estimates that the change over the existing rates is approximately -0.3%.  
Effective Date March 29, 2017.

**COMPANY** **FILING NUMBER**  
**NATIONWIDE ASSURANCE COMPANY** **NWSP-130909630**

files revised rates and rules for their Motorcycle Recreational Vehicle program. The overall rate level change is an increase of 5.7%.  
Effective Date April 15, 2017 (New) May 15, 2017 (Renewal).

**COMPANY** **FILING NUMBER**  
**OCCIDENTAL FIRE & CASUALTY COMPANY OF NC** **OCCD-130884680**

The company seeks approval for an overall +10.18% rate change in commercial auto, liability only, for truckers.  
Effective Date April 1, 2017 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**PROGRESSIVE GULF INSURANCE COMPANY** **PRGS-130936137**

The company seeks approval for a 0.0% overall rate change in private passenger auto. The filing introduces new rating variables, updated discounts and introduces a new Rideshare Endorsement. The largest rate impacts are +67.7% and the smallest is -11.2%.  
Effective Date May 26, 2017 for new and June 23, 2017 for renewal.

**COMPANY** **FILING NUMBER**  
**PROGRESSIVE GULF INSURANCE COMPANY** **PRGS-130796413**

The company files for a +3.8% rate increase in commercial automobile.  
Effective Date March 16, 2017 for new and April 19, 2017 for renewal.

**COMPANY** **FILING NUMBER**  
**RETAILERS CASUALTY INSURANCE COMPANY** **SMCG-130928838**

files its Workers Comp to revise rates to its Workers Compensation program. The Company estimates that the overall rate impact is -5.7% on \$2.2M of written premium. The Company has provided expense information to support the filed loss cost multiplier. The loss cost multiplier includes a loss cost modification factor to achieve the indicated and estimated impact of -5.7%.  
Effective Date July 1, 2017.

**COMPANY** **FILING NUMBER**  
**SAFE AUTO INSURANCE COMPANY** **SAFE-130838902**

The company seeks approval for an overall +9.0% rate change for the G1.2 private passenger auto program.  
Effective Date March 5, 2017 for new and April 11, 2017 for renewal.

**COMPANY** **FILING NUMBER**  
**SAFE AUTO INSURANCE COMPANY** **SAFE-130838929**

The company seeks approval for an overall +9.0% rate increase for the G1.0 private passenger auto program.  
Effective Date March 5, 2017 for new and April 11, 2017 for renewal.

**COMPANY** (error - revised 4/6/17) **FILING NUMBER**  
**SAFEWAY INSURANCE COMPANY** **PERR-130893351**

proposes an overall 10% increase for their non-standard personal auto program as well as rule changes.  
Effective Date May 1, 2017 for new business and June 1, 2017 for renewals.



**COMPANY**

**SECURIAN CASUALTY COMPANY**

**FILING NUMBER**

**CHER-130931218**

files its Credit-Personal Property to add risk characteristics whereby the rate for household goods. Premium volume for this company is \$276,000.

Effective Date March 29, 2017.

**LEAD COMPANY**

**SENTINEL INSURANCE COMPANY, LTD.**

**FILING NUMBER**

**HART-130867165**

**Other Companies**

**Trumbull Insurance Company**

the company seeks approval for an overall +11.1% rate increase in Trumbull Insurance Company and a +12.20% rate increase in Sentinel Insurance Company, Ltd in Private Passenger Automobile.

Effective Date May 11, 2017 for new and July 1, 2017 for renewal business.

**COMPANY**

**SENTRY CASUALTY COMPANY**

**FILING NUMBER**

**SEPX-G130914531**

files to adopt NCCI's 03/1/17 loss costs with a revised LCM for their Workers' Compensation program. The overall rate level change is an increase of 0.1%.

Effective Date April 1, 2017.

**COMPANY**

**SENTRY SELECT INSURANCE COMPANY**

**FILING NUMBER**

**SEPX-G130952746**

files to adopt ISO loss costs, ILFs, Auto Dealer loss costs and rules, and revise its loss cost multipliers for their Commercial Auto program. The estimated rate impact is +12.0%.

Effective Date May 1, 2017.

**LEAD COMPANY**

**SOMPO JAPAN INSURANCE COMPANY OF AMERICA**

**FILING NUMBER**

**SMPJ-130908552**

**Other Companies**

**Sompo Japan Fire & Marine Ins. Co. of America**

files to revise its loss cost multiplier for their Workers Compensation program. The Company also files to introduce their Workers Compensation program in their affiliated company, Sompo Japan Fire & Marine Insurance Company of America (SJFM), which will function as their preferred program with a 25% downward deviation in the LCM. The impact on the existing book of business is +7.3% due solely to the revised LCM on \$837K of written premium from 36 policies. The Company further estimates that 25% of the current book of business will move to the new company and that the overall impact on both books of business combined will be +0.5%.

Effective Date July 1, 2017.

**LEAD COMPANY**

**STATE FARM FIRE AND CASUALTY COMPANY**

**FILING NUMBER**

**SFMA-130885672**

**Other Companies**

**State Farm Mutual Automobile Insurance Company**

The company requests an overall rate increase of +2.97% in personal auto. State Farm Mutual Automobile Insurance Company requests a rate increase of +2.6%. SFMA's loss experience: 2015 - 65.2%, 2014 - 67.6%, 2013 - 89.9%. State Farm Fire and Casualty Company requests a rate increase of +7.4%. Loss experience is listed in above loss ratio section.

Effective Date July 24, 2017 for new and renewal business.

**COMPANY**

**SUNZ INSURANCE COMPANY**

**FILING NUMBER**

**MRTN-130854552**

files its Workers Comp for adopting the NCCI loss costs effective 3/1/2017 and revising its deductible factors. The company states in the filing that it is not revising its current Loss Cost Multiplier ("LCM"). Based on Exhibit B, the annual written premium is about \$217,000.

Effective Date March 21, 2017.

**COMPANY**

**TECHNOLOGY INSURANCE COMPANY**

**FILING NUMBER**

**UNKP-130805755**

files its Other Liability - Contractual Liability to introduce its Contractual Liability Insurance for Debt Protection Contracts. The program is designed to be issued in conjunction with any form of lending that includes an addendum for a debt cancellation contract or a debt suspension agreement. The filing includes an explanation of the manner in which rates were developed and provided the analysis used to derive the rates.

Effective Date March 28, 2017.

**COMPANY**

**TRAVELERS CASUALTY & SURETY CO. OF AMERICA**

**FILING NUMBER**

**TRVE-130830824**

revises previously approved Employment Practices Liability rates under its Modular program. This will result in an overall increase of 9%.

Effective Date July 1, 2017 for new and renewals.

**COMPANY**

**TRI-STATE INSURANCE COMPANY OF MINNESOTA**

**FILING NUMBER**

**BMAG-130838408**

files revised rates for their Commercial Property (Fire and Allied Lines) program. The overall rate level change is an increase of 0.4%.

Effective Date March 9, 2017 for new and April 1, 2017 for renewals.

**COMPANY**

**TRI-STATE INSURANCE COMPANY OF MINNESOTA**

**FILING NUMBER**

**BMAG-130843319**

files revised rates for their Commercial General Liability program. The overall rate level change is a decrease of 1.7%.

Effective Date March 9, 2017.

**COMPANY**

**FILING NUMBER**

**TWIN CITY FIRE INSURANCE COMPANY**

**HART-130819852**

files to introduce their Private Choice Premier Non Profit Rate Plan for non-profit insureds which includes Non Profit Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, Commercial Crime, and Kidnap/Ransom and Extortion.

Effective Date April 1, 2017.

**LEAD COMPANY**

**FILING NUMBER**

**UNITED FIRE & CASUALTY COMPANY**

**UNFG-130898892**

Other Companies

Lafayette Insurance Company

The company files for an overall +6.3% rate increase in commercial auto.

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

**LEAD COMPANY**

**FILING NUMBER**

**WESTPORT INSURANCE CORPORATION**

**SWRE-130874063**

Other Companies

North American Specialty Ins. Co.

North American Elite Ins. Co.

files its Commercial GL to introduce a new General Liability primary product based on the current General Liability ISO tier with modifications. Modifications include revising loss cost multipliers, reducing most of the charges and removing minimum premiums for Additional Interests (Rule 16), replacing current Fire Legal Liability (Rule 23) rating to charges based on selected optional limits up to \$5M and adding higher limits for Medical Payments, removing and adding Optional Coverages (Rule 36), and replacing the Company's independent liquor liability rating plan with new rates/rules for liquor liability based upon ISO.

Effective Date April 1, 2017.

**COMPANY**

**FILING NUMBER**

**ZURICH AMERICAN INSURANCE COMPANY**

**ZURC-130864682**

files to introduce a new Entertainment Program under the Commercial General Liability Annual Statement line of business that will provide coverage for the unique needs of the Entertainment Industry.

Effective Date May 1, 2017.

**NEW COMPANIES**

Federated Reserve Insurance Company received its company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective March 13, 2017.

Luba Indemity Insurance Company received its company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective February 28, 2017.