

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JULY 2017

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLIED WORLD INSURANCE COMPANY</u>	<u>DRWN-130895146</u>
files to introduce its Side "A" Directors and Officers Excess Liability Insurance Program. Effective Date July 12, 2017.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMALGAMATED CASUALTY INS CO</u>	<u>MUOF-131035781</u>
The company seeks approval for a new commercial auto program using rates based on approved Gateway Insurance Company rates. Effective Date July 6, 2017 for new and July 6, 2017 for renewal business.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN BANKERS INSURANCE COMPANY OF FL</u>	<u>ASPX-G131054954</u>
The company seeks approval for an overall -0.3% rate decrease in personal property for their CIRCLE, Commercial Inland Marine Protection Lenders Exposure. Effective Date September 1, 2017.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN NATIONAL PROPERTY & CASUALTY CO.</u>	<u>FRFA-130983571</u>
files to introduce its Select Business Package program. Effective Date December 1, 2017.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN NATIONAL PROPERTY & CASUALTY CO.</u>	<u>FRFA-130977073</u>
files to introduce its Special Farm Package "10" program. Effective Date December 1, 2017.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN NATIONAL PROPERTY AND CASUALTY CO.</u>	<u>FRFA-130712779</u>
The company seeks approval for a new commercial auto insurance program. The company proposes to use ISO loss costs in conjunction with filed Loss Cost Multipliers. The LCM's are expense and profit multipliers with 1.00 used as Loss Cost Modification Factors. Effective Date December 1, 2017 for new and renewal business.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AUTO CLUB FAMILY INSURANCE COMPANY</u>	<u>AAAM-130949524</u>
The company seeks approval for a +5.9% rate increase in homeowners. Effective Date October 15, 2017 for new and renewal business.	

COMPANY
BCS INSURANCE COMPANY

FILING NUMBER
BCSF-130882064

files a new Travel Insurance Retail Program filing. Travel insurance products provide reimbursement in the event of financial loss or hardship related to travel. This filing applies to pre-packaged travel insurance products offered in conjunction with the purchase of travel.

Effective Date July 13, 2017 for new and renewals.

COMPANY
BERKLEY NATIONAL INSURANCE COMPANY

FILING NUMBER
BNIC-130914303

files to introduce their new Berkley Life Sciences - Corporate Safeguard Program under the Other Liability-Claims Made Only line of business. The program will provide Management Liability coverages for most privately held for-profit and not-for-profit Life Science entities as well as publicly traded companies. The coverages may be purchased individually or combined and initially will include Directors, Officers and Corporate Liability (only available for privately held for-profit entities), Employment Practices Liability (available for privately held for-profit, not-for-profit and publicly traded companies) and Fiduciary Liability (available for privately held for-profit, not-for-profit and publicly traded companies).

Effective Date July 12, 2017.

COMPANY
CAPITOL INDEMNITY CORPORATION

FILING NUMBER
CAPC-131072725

files its Commercial Umbrella and Excess approval for new endorsements for a previously approved ISO-based excess casualty insurance. The forms are listed and the proposed rates or rating factors and their support/source are as follows:

- General Liability Increased Limit Factors: Identical to ISO's 10/1/2016 GL ILF
- Auto Liability per Vehicle Charges for the \$1M x \$1M Umbrella Layer: Competitively determined. The competitors are: Hanover, Ace, Chartis, and CIC.
- Auto Liability Increased Limit Factors: Identical to ISO's 10/1/2016 Commercial Auto ILF
- Optional Additional Coverages: Certified Acts of Terrorism can be included for 1% of the applicable umbrella liability premium.

Effective Date August 1, 2017 N, October 1, 2017 R.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-131068357

Other Companies

Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of CT
Travelers Property Casualty Co. of America

files revised (Omni II) Commercial General Liability rates resulting in an overall rate increase of 4.4%.

Effective Date February 1, 2018.

COMPANY
CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER
CHMU-131003053

files its CMP Liability to introduce for an overall -7.0% rate change. The indicated rate change is -8.0%. Premium volume for this company is \$6,605,000. The program name is Independent Commercial Package Institutional Program.

Effective Date October 1, 2017 N, December 1, 2017 R.

COMPANY
CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER
CHMU-131020496

files its CMP Liability for an overall -7.0% rate change. The indicated rate change is -8.0%. Premium volume for this company is \$6,605,000. The program name is Independent Church Package Program.

Effective Date October 1, 2017 N, December 1, 2017 R.

LEAD COMPANY
COLUMBIA MUTUAL INSURANCE COMPANY

FILING NUMBER
CLBA-131035381

Other Companies

Columbia National Ins. Co.

files its Commercial Auto seeks approval for a new Commercial Auto insurance program. These two companies are part of the Columbia Group which includes Georgia Casualty & Surety Company and Association Casualty Insurance Company; the filing covering the latter two companies' commercial auto filing is reviewed within this report.

The proposed Loss Cost Multipliers ("LCM") are as follows:

Columbia Mutual Insurance Company: Liability 1.401, Physical Damage 1.610
Columbia National Insurance Company: Liability 1.260, Physical Damage 1.450

Effective Date September 1, 2017.

COMPANY

CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNA-131066966

files its Credit-Personal Auto-Credit Placed Auto for an overall 0% rate change. The indicated rate change is -3.2%. Premium volume for this program is \$3,000. This filing is made to comply with Mississippi Insurance Department Bulletin No. 2000-8, which states, in part, "All companies offering policies and insurance products in this State for Creditor-Placed (Forced Placed) insurance shall be required to file a new rate schedule or support their previously approved rate schedule every three years."

Effective Date August 1, 2017.

COMPANY

CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNA-131018873

the company seeks approval for an overall +0.4% rate change in commercial automobile. The company proposes to revise the loss cost multipliers. The overall +0.4% change is the combined LCM and the ISO loss cost change.

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

LEAD COMPANY

FIREMEN'S INSURANCE CO. OF WASHINGTON, DC

FILING NUMBER

BMAG-131043100

Other Companies

Union Insurance Company

Acadia Insurance Company

Continental Western Insurance Company

files its Workers Compensation for an overall +0.5% rate change. The indicated rate change is +2.6%. Written premium for all four companies combined is \$15,709,000.

Effective Date September 1, 2017 N, October 1, 2017 R.

COMPANY

FIRST GUARD INSURANCE COMPANY

FILING NUMBER

FGIC-131018781

The company seeks approval for a new commercial auto physical damage insurance program for owner operator of trucks. The company is retiring an existing program which provides this coverage in conjunction with the liability also. A new filing has also been made for a separate liability coverage program under SERFF #FGIC-131018691.

Effective Date July 18, 2017 for new and renewal business.

LEAD COMPANY

GEICO INDEMNITY COMPANY

FILING NUMBER

GECC-131022680

Other Companies

Geico Casualty Company

Geico General Insurance Company

Government Employers Insurance Company

files its Personal Auto approval for an overall +5.0% rate change. The indicated rate change is +11.1%. Premium volume for all four companies combined is \$97,593,000.

Effective Date July 10, 2017 N, September 4, 2017 R.

LEAD COMPANY
GEORGIA CASUALTY & SURETY COMPANY

FILING NUMBER
CLBA-131039018

Other Companies

Association Casualty Ins. Co.

files its Commercial Auto seeks approval for an overall +10.3% rate change. The indicated rate change is +9.6%. Premium for both companies combined is \$1,140,000. The filing proposes changes to the Loss Cost Multipliers ("LCM") which include non-unity Loss Cost Modification Factors ("LCMF"). The LCMF's are used to achieve the targeted rate change. To support the LCMF's, rate analyses are included. The rate indication analyses are done separately by Liability and Physical Damage. Effective Date November 1, 2017.

COMPANY
IMPERIUM INSURANCE COMPANY

FILING NUMBER
PERR-131037612

files a rate revision to their Commercial Auto Liability and Physical Damage ("CAL/CAPD") Insurance Services Office (ISO) based program. The Company is looking to raise its loss cost multiplier (LCM) using expenses more in line with historical figures. Specifically, their current LCM of 1.45 is being revised to 1.65 for an overall estimated rate impact of +13.8%. Effective Date September 1, 2017 for new and renewals.

COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
ISOF-131047310

revises multistate advisory prospective loss costs for Property Damage and Business Income & Extra Expense coverages. Effective Date December 1, 2017.

COMPANY
LIBERTY MUTUAL INSURANCE COMPANY

FILING NUMBER
LBPM-131046351

file revisions to its Personal Liability Protection Policy program resulting in an overall rate impact of +24.3%. Effective Date August 21, 2017 New / October 12, 2017 Renewal.

LEAD COMPANY
MANUFACTURERS ALLIANCE INSURANCE CO.

FILING NUMBER
STLR-131013311

Other Companies

Pennsylvania Manufacturers' Association Ins. Co.

Pennsylvania Manufacturers' Indemnity Company

files to delay the adoption of ISO Advisory Loss Costs ISO Reference Filing #CA-2017-BRLA1 and the adoption of the Increased Limit Factor ISO Reference Filing #CA-2017-IA111. This rate change results in an overall increase of 14.1%. Effective Date October 1, 2017 for new and renewals.

COMPANY **FILING NUMBER**
MERIDIAN SECURITY INSURANCE COMPANY **STAT-130734783**
files to introduce its new Homeowners program identified as State Auto Homeowners.
Effective Date July 20, 2017.

COMPANY **FILING NUMBER**
MERIDIAN SECURITY INSURANCE COMPANY **STAT-130703942**
files to introduce its new Dwelling Fire program identified as State Auto Dwelling Fire.
Effective Date July 20, 2017.

COMPANY **FILING NUMBER**
MERIDIAN SECURITY INSURANCE COMPANY **STAT-130703569**
files to introduce its new Personal Umbrella program identified as State Auto Personal
Umbrella.
Effective Date July 20, 2017.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-G131039123**
files its Contractual Liability for an overall -1.8% rate change for its Vehicle Service
Contracts.
Effective Date July 1, 2017.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE GENERAL INSURANCE COMPANY **NWPC-130951833**
Other Companies
Nationwide Mutual Fire Insurance Company
Nationwide Property and Casualty Insurance Company
The company seeks approval for an overall +8.9% rate increase in homeowners.
Effective Date November 12, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **HRLV-131019630**
files changes to its Equipment Breakdown coverage program, including changes to base
rates and coverage enhancements. This results in an overall increase of 0.4%.
Effective Date October 1, 2017 for new and renewals.

COMPANY **FILING NUMBER**
PALOMAR SPECIALTY INSURANCE COMPANY **CCGI-131069786**
files its initial DP3 Dwelling Fire program.
Effective Date July 24, 2017 New / December 1, 2017 Renewal.

COMPANY **FILING NUMBER**
PROPERTY AND CASUALTY INS. CO. OF HARTFORD **HART-131044835**
The company seeks approval for a +4.0% rate increase in homeowners.
Effective Date September 23, 2017 for new and November 11, 2017 for renewal.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **LBPM-131058400**

files its Personal Umbrella and Excess seeks approval for an overall +19.9% rate change. The indicated rate change is +24.1%. Premium for the company is \$1,048,000.

Ten fiscal accident years (2007 – 2016, ending 6/30) evaluated as of December 31, 2016 are used in the rate indication. The ten accident years are weighted with weights of "6.4/6.8/6.9/6.7/

7.4/8.6/10.7/13.8/15.6/16.9" by older to recent years.

Effective Date October 26, 2017 N, December 5, 2017 R.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY **MEAD-131088925**

files revised LCM (1.57) for their Workers' Compensation program. The overall proposed change is an increase of 7.6%.

Effective Date September 15, 2017.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY INSURANCE CO. OF AMERICA **TRVD-131071027**

files its CMP Liability Master Pac Businessowners for an overall +4.4% rate change. The indicated rate change is +19.8%. No by coverage breakdown of the indicated or proposed rate change is provided in the filing. Written premium for this company is \$6,131,000.

Effective Date January 1, 2018.

COMPANY **FILING NUMBER**
TRAVELERS INDEMNITY COMPANY **TRVE-131074884**

files its Surety to use the existing Surety Rating Plan for Commercial Surety and Construction Surety, which have been approved for use in eight other sister companies of the Travelers Group. The filing includes references to two approved filings for the other companies which contain the rating plan proposed for use with this company.

Effective Date July 14, 2017.

COMPANY **FILING NUMBER**
U. S. SPECIALTY INSURANCE COMPANY **MRTN-130961194**

files its new Cyber Insurance to introduce their Cyber Insurance policy, NetPAS Cyber Insurance Liability. The Company has provided exhibits for the development of the expense provisions and permissible loss ratio based on company Annual Statement data. The Company states that the proposed rules and rating methodology were independently developed based upon the Company's experienced underwriting judgment.

Effective Date July 7, 2017.

COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

SWRE-131110581

files revised rates and rules for their Independent Insurance Agents Professional Liability Package Program. The overall rate level change is a decrease of 10.2%.

Effective Date November 1, 2017.

COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

SWRE-131110607

files revised rates and rules for their Open Brokerage Coverage Unit for Professionals Program. The overall rate level change is a decrease of 13.3%.

Effective Date November 1, 2017.