

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORP.</u>	<u>AMLX-G131165184</u>

files revisions to their Glatfelter Public Practice Program which is a Commercial Multi-Peril program. The Company estimates the rate impact to +5.1% on \$1.3M of direct written premium. The Company is proposing rate changes to the Commercial Property and Public Officials & Management Liability (POML) sections of the program.
Effective Date December 1, 2017 for new and renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORP.</u>	<u>AMLX-G131166547</u>

files its VFIS Emergency Service Organization Program for various rate, rule and forms to be used with its VFIS Emergency Service Organization Program. The company writes \$2,324,000 of premium annually. The only rate related changes are in the Crime and Management Liability sections. The changes are:

- a. Crime: Adding Fraudulent Impersonation coverage to policyholders with Computer and Funds Transfer Fraud Coverage.
- b. Management Liability: Adding rates and minimum premiums for new \$500K/\$500K limit option for cyber liability and privacy crisis management expense coverage.
- c. Management Liability: Adjusting Cyber Liability and Privacy Crisis Management Expense rates to reflect addition of cyber extortion coverage with a \$20,000 limit.

Effective Date December 1, 2017.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN CASUALTY COMPANY OF READING PA</u>	<u>CNAB-131081490</u>

Other Companies
National Fire Insurance Company of Hartford
Transportation Insurance Company
Valley Forge Insurance Company
Continental Casualty Company

the company seeks approval for an overall +5.4% rate increase in C.N.A. Connect, commercial multi peril businessowners.
Effective Date December 1, 2017 for new and renewal business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN CONTRACTORS INDEMNITY CO.</u>	<u>PERR-131122759</u>

submits its initial filing of their new program for Janitorial/Business Services Bonds.
Effective Date September 18, 2017.

LEAD COMPANY

AMERICAN HOME ASSURANCE COMPANY

Other Companies

AIU Insurance Company

Commerce and Industry Insurance Company

Granite State Insurance Company

National Union Fire Insurance Company of Pittsburgh, PA

New Hampshire Insurance Company

The Insurance Company of the State of Pennsylvania

AIG Assurance Company

AIG Property Casualty Company

the company seeks an overall +15.0% rate change for all companies in commercial auto.
Effective Date December 11, 2017 for new and renewal business.

FILING NUMBER

AGNY-131089224

COMPANY

BERKLEY INSURANCE COMPANY

files to revise its rates for their Accountants Professional Liability Insurance program resulting in an overall rate impact of -18.3%.

Effective Date September 22, 2017 New and Renewal.

FILING NUMBER

MNLM-131174421

COMPANY

CATERPILLAR INSURANCE COMPANY

to make changes to its Contractual Liability Insurance Policy (“CLIP”) resulting in an overall rate change of +0.820%. CLIP provides coverage for liability related to extended service agreement on Caterpillar Equipment.

Effective Date January 1, 2018 New and Renewal.

FILING NUMBER

CTRP-131176755

LEAD COMPANY

COLUMBIA MUTUAL INSURANCE COMPANY

Other Companies

Columbia National Insurance Company

submits its initial filing of their new Crime & Fidelity program under the Burglary and Theft Annual Statement line of business. The Company has filed loss cost adoption forms to adopt ISO reference filing number CR-2015-RLA1. The loss cost multipliers for the two companies differ due to loss cost modifications reflecting differences in underwriting standards per the Company.

Effective Date December 15, 2017.

FILING NUMBER

CLBA-131164832

LEAD COMPANY

COLUMBIA NATIONAL INSURANCE COMPANY

Other Companies

Columbia Mutual Insurance Company

files initial rates, rules and forms for their new Commercial Inland Marine Program.

Effective Date 12/15/2017.

FILING NUMBER

CLBA-131116389

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-131113419

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

files to allow Federated Reserve Insurance Company to become part of the Federated Mutual Insurance Group which includes Federated Mutual Insurance Company and Federated Service Insurance Company. Federated Reserve Insurance Company will adopt the Printers Errors and Omissions rates currently filed by Federated Mutual Insurance Company.

Effective Date November 1, 2017.

COMPANY

GREENWICH INSURANCE COMPANY

FILING NUMBER

XLAM-131155070

introduces rates and rules for its new Lawyers Professional Liability program to replace its existing filed and approved Lawyers Professional Liability Claims Made and Reported program which will be discontinued.

Effective Date October 1, 2017.

COMPANY

MENDAKOTA INSURANCE COMPANY

FILING NUMBER

MEND-131084929

the company seeks approval for an overall +15.5% rate increase in private passenger auto.

Effective Date 9/27/2017 for new and 11/11/2017 for renewal business.

COMPANY

MIDVALE INDEMNITY COMPANY

FILING NUMBER

HMSS-131089192

files to update their Businessowners Program in the state of Mississippi. The Company is filing to adopt ISO Loss Costs revision BP-2015-RLA1 and ISO rules and forms up through March 1, 2017. In addition, the company is filing to revise the LCM for this program and introduce new Class and Territory Modification Factors. The overall rate impact of this filing is 9.1%.

Effective Date October 5, 2017 for new and November 24, 2017.

COMPANY

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.

FILING NUMBER

SFBC-131118257

files revised rates and rules for their Manufactured Home program. The overall proposed rate change is an increase of 8.5%.

Effective Date December 1, 2017.

COMPANY

NATIONAL LIABILITY & FIRE INS. CO.

FILING NUMBER

NTLD-131052718

files revised rates and rules for its Commercial Auto Program resulting in an overall increase of 25%.

Effective Date September 26, 2017 for new and October 26, 2017 for renewals.

COMPANY

SAFECO INSURANCE COMPANY OF ILLINOIS

FILING NUMBER

LBPM-131014641

the company seeks approval for an overall +6.5% rate change in personal auto.
Effective Date December 13, 2017 for new and February 9, 2018 for renewal.

COMPANY

UNITED FIRE & CASUALTY COMPANY

FILING NUMBER

UNFG-131047868

files its Businessowners for a new program covering small contractors. The proposed program appears to have different Loss Cost Multipliers (“LCM”) with different Loss Cost Modification Factors (“LCMF”) from the existing program. The LCMF’s range from 0.71 to 1.12 depending on the “Occupancy Group” (“Class Group”).
Effective Date April 1, 2018.

COMPANY

VIKING INSURANCE COMPANY OF WI

FILING NUMBER

VKNG-131104396

The company seeks approval for an overall +7.1% rate increase in private passenger auto.
Effective Date September 25, 2017 for new and October 9, 2017 for renewal.