

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

<u>LEAD COMPANY</u> ACE PROPERTY AND CASUALTY INSURANCE CO. <u>Other Companies</u> Agri General Insurance Company	<u>FILING NUMBER</u> ACEH-131233039
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files to increase the rates for its Replant Extra endorsement filed under the Crop Annual Statement line of business. The Company estimates the rate impact to be +7.1%.
Effective Date November 21, 2017.

<u>COMPANY</u> AEGIS SECURITY INSURANCE COMPANY	<u>FILING NUMBER</u> AEGS-131191147
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files revised rates, rules and forms for their Mobile Homeowners program. The overall rate level change is a decrease of 8.0%.
Effective Date February 1, 2018 (New) April 1, 2017 (Renewal).

<u>COMPANY</u> AIG PROPERTY CASUALTY COMPANY	<u>FILING NUMBER</u> APCG-131183195
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The company files to revise the base rates for its Private Client Group Private Passenger Automobile Program.
Effective Date February 15, 2018 for new and renewal business.

<u>LEAD COMPANY</u> ALLIED PROPERTY & CASUALTY INSURANCE CO. <u>Other Companies</u> AMCO Ins. Co. Depositors Ins. Co. Nationwide Mutual Fire Ins. Co. Nationwide Mutual Ins. Co. Nationwide Property & Casualty Ins. Co.	<u>FILING NUMBER</u> NWCM-131192037
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files its Commercial General Liability approval for an overall +4.0% rate change. The indicated rate change is +5.5%. Total premium volume for all six companies combined is \$4,837,000. The breakdown of the indicated rate change class is as follows:

Contractors: Indicated +0.1%
Non-Contractors: Indicated +11.5%
Overall: Indicated +5.5%
Effective Date April 1, 2018.

<u>COMPANY</u> ALLSTATE PROPERTY AND CASUALTY INS. CO.	<u>FILING NUMBER</u> ALSE-131199752
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The company files for approval for an overall +5.5% rate increase in Personal Auto for motorcycles and off-road vehicles.
Effective Date November 13, 2017 for new and December 13, 2017 for renewal.

COMPANY **FILING NUMBER**
ALPS PROPERTY & CASUALTY INSURANCE COMPANY **WESA-131228196**

files to introduce its Lawyers Professional Liability (“LPL”) Rating Plan to replace its current LPL program.

Effective Date November 13, 2017.

COMPANY **FILING NUMBER**
AMERICAN CASUALTY CO. OF READING, PA **CNAC-131200024**

files to introduce its Dentists Advantage program under the Medical Malpractice – Claims Made and Occurrence Annual Statement line of business. The Company has entered into a new partnership with Aon Affinity Insurance Services, Inc. to provide professional liability package insurance coverage to dentists.

Effective Date November 27, 2017.

COMPANY **FILING NUMBER**
AMERICAN MODERN HOME INSURANCE COMPANY **AMMH-131176647**

files its Commercial Property - Physical Damage program seeking approval for an overall +7.71% rate change. The indicated rate change is +104.5% according to the Rate Information section. Total premium volume for this program is \$371,000.

Two separate rate analyses are provided, one each for Manufactured Home Dealers and Manufactured Home Parks.

Effective Date January 1, 2018.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL PROPERTY & CASUALTY CO. **PERR-131113752**

files its Other Liability - GAP Waiver for a +37.7% overall rate change. The indicated rate change is +97.0%. Premium volume for the company is \$65,000. This program was developed for Auto Dealerships, and it is to insure the liability of an Insured/Dealer/Creditor in the issuing of a GAP Waiver. The purpose of a GAP Waiver is to reimburse a portion of the difference between the Customer/Borrower’s net outstanding loan balance and the actual cash value settlement paid by the Primary Insurance Carrier or retail vehicle value in the event of a total loss.

The filing includes a countrywide rate analysis showing the +97.0% rate change indication.

PREVIOUS FILING PERR-130721181 DISAPPROVED BY COMMISSIONER.

Effective Date November 27, 2017.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL PROPERTY AND CASUALTY CO. **ANPC-131072376**

The company seeks approval for an overall +7.5% rate change in private passenger auto.

Effective Date December 3, 2017 for new and renewal business.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-131207690

submits its initial filing for their Auto Dismantlers and Auto Scrap Dealers Program filed under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. The Company intends to offer potential insureds a commercial package consisting of two or more of the following coverages; Commercial Automobile, Auto Dealer, General Liability, Commercial Property, Commercial Inland Marine and Commercial Crime.

Effective Date November 21, 2017.

COMPANY

EMPIRE FIRE AND MARINE INSURANCE COMPANY

FILING NUMBER

ZURC-131243700

files its Commercial Auto for an overall 0% rate change. The filing states that the company will adopt the latest ISO loss cost, ILF, and Physical Damage Deductible factor filings. There is no rate analysis. The proposed rate impact is 0% because the company adjusted the Loss Cost Modification Factors to achieve the revenue neutral condition. Premium volume for this company is \$104,000.

Effective Date October 01, 2018.

LEAD COMPANY

FCCI INSURANCE COMPANY

FILING NUMBER

FCCS-131230426

Other Companies

National Trust Ins. Co.

Brierfield Ins. Co.

files its Commercial Crime - Burglary and Theft to adopt recently approved ISO loss costs for its Commercial Crime program under the Burglary and Theft Annual Statement line of business. The Company estimates the rate impact to be -64.3% on \$59K of direct written premium for all 3 companies combined. The current ISO prospective loss costs being used by the Company were filed in ISO filing CR-2007-RLA1. The estimated rate impact represents the cumulative impacts for the Crime Coverage taken by ISO between the CR-2007-RLA1 prospective loss costs and those being adopted in this filing from ISO filing CR-2015-RLA1. The expenses provided support the loss cost multipliers filed for the 3 companies.

Effective Date June 1, 2018.

COMPANY

FEDERAL INSURANCE COMPANY

FILING NUMBER

ACEH-131110483

files its Fidelity for a new fidelity coverage for losses resulting from fraud or dishonest acts of plan officials while in their service to an employee benefit plan. The filing addresses rates for additional optional coverages offered through endorsements that cover Forgery, Computer Theft, Funds Transfer Fraud and Social Engineering, as well as Expense Coverage. Additionally, if an insured elects to exclude independent contractors from the standard form, a discount is provided.

Effective Date November 21, 2017.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Ins. Co.

Federated Reserve Ins. Co.

files its Commercial General Liability for an overall 0% rate change. The indicated rate change is -1.1%. Total premium volume for all three companies combined is \$1,121,000. (Federated Reserve has not recorded any written premium.)

The proposed rate action is due to a change to the Wholesale Trade-NOC Type of Business.

Effective Date January 1, 2018.

FILING NUMBER

FEMC-131240592

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Ins. Co.

Federated Reserve Ins. Co.

files its Commercial Property for an overall -0.10% rate change. The indicated rate change is +3.6%. Total premium volume for all three companies combined is \$1,503,000. (Federated Reserve has not recorded any written premium.)

The proposed rate action is due to a change to the Wholesale Trade-NOC Type of Business Factor.

Effective Date January 1, 2018.

FILING NUMBER

FEMC-131257009

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

Other Companies

Hartford Ins. Co. of the Midwest

Hartford Underwriters Ins. Co.

Property and Casualty Ins. Co. of Hartford

Twin City Fire Ins. Co.

Hartford Accident and Indemnity Co.

Hartford Fire Ins. Co.

files its Other Liability for an overall -0.4% rate change. The proposed change is a result of adopting the latest ISO loss costs filed in circular LI-GL-2017-107 (filing reference GL-2017-BGL1). The written premium for all seven companies combined is \$906,000.

Effective Date December 1, 2017.

FILING NUMBER

HART-131251421

COMPANY

HISCOX INSURANCE COMPANY, INC.

FILING NUMBER

HISC-131232398

files its Commercial Crime program - Burglary and Theft as a re-write of its current Crime Program Burglary and Theft Annual Statement line of business. The Company estimates the rate impact to be 0.0% on \$47K of direct written premium. The Crime Program may be sold on a mono-line basis or in conjunction with the Company's Management Liability Program known as the C-Suite™ product. The manual is revised to reflect the changes to the Crime Coverage Part and the addition of new coverages. The base rates and factors for existing coverages remain the same as originally filed in the Company's original Crime Program.

Effective Date February 26, 2018 N, April 1, 2018 R.

COMPANY

LYNDON SOUTHERN INSURANCE COMPANY

FILING NUMBER

LFST-131216156

introduces its Landlord's Liability for Tenant Waivers program which covers contractual liability assumed by a landlord when they waive their right of recovery from a tenant.

Effective Date November 13, 2017.

COMPANY

MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER

MRKA-131239915

files revisions to its Motorcycle and Off Road Recreational Vehicle program filed under the Personal Auto Annual Statement line of business. The Company estimates the rate impact to be +6.57%.

Effective Date February 6, 2018 for new business and March 15, 2018 for renewals.

COMPANY

MARKEL INSURANCE COMPANY

FILING NUMBER

MRKB-131196460

files changes to its Miscellaneous Professional Liability program, previously named Service and Technical Professional Liability Program, including changes to base rates, increased limit factors, and deductible factors resulting in an overall rate level change of -65.7%.

Effective Date January 1, 2018 New / March 1, 2018 Renewal.

LEAD COMPANY

METROPOLITAN PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

METX-131112837

Other Companies

Economy Premier Insurance Company

files revised rates, and rules for their Homeowners program. The overall rate level change is an increase of 3.3%.

Effective Date December 4, 2017 for new business and January 8, 2018 for renewals.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-G131189221**

files its Contractual Liability approval for revising rates and rules for its Vehicle Service Contract (“VSC”) Program. VSC insureds do not renew, but from the Rate Information Page, the company writes \$39,921,000 of premium.
Effective Date November 1, 2017.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **AMFC-131227115**

The company files for approval for a new Private Passenger Automobile Insurance Program. This will be offered through a direct online distribution channel, American Family Insurance / Connect. The business will be written in Midvale Indemnity Company, a part of American Family Insurance.
Effective Date February 20, 2018 for new business.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **MSSR-131186154**

MSRB files for approval for an overall -3.3% rate change in Earthquake coverage in commercial property.
Effective Date March 1, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-131226065**

The company seeks approval for a +2.3% overall rate change in private passenger auto.
Effective Date December 8, 2017 for new and January 6, 2018 for renewal.

COMPANY **FILING NUMBER**
NATIONAL MORTGAGE INSURANCE CORPORATION **NMIH-131237078**

files its Mortgage Guaranty for an overall -0.1% rate change. Mortgage Guaranty policies do not renew so no current policyholders are affected by this rate change. The most recent written premium volume for the company is \$296,000.
Effective Date November 7, 2017.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **NWCM-131159482**

The company files for an overall +15.7% rate change in Business Auto in the Agribusiness - Farmowners Operations.
Effective Date March 1, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-131104622**

files revised rates, rules and forms for its Businessowners Program resulting in an overall -7.8% decrease.
Effective Date December 31, 2017 for new and December 31, 2017 for renewals.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-131226163**

The company seeks approval for a +1.7% overall rate change in private passenger auto. Effective Date December 8, 2017 for new and January 6, 2018 for renewal.

COMPANY **FILING NUMBER**
RSUI INDEMNITY COMPANY **RSNX-G131069782**

files its professional Errors and Omissions Liability approval for a new professional liability program. The program, Miscellaneous Professional Liability (“MPL”), is designed to provide protection to small-to-mid-sized service providing companies. The coverage parts provided generally involve complex exposures which require very specialized underwriting expertise to evaluate. Effective Date November 27, 2017.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF ILLINOIS **LBPM-131134165**

The company files for approval for a +5.2% rate increase in the Safeco Recreational Vehicle Program in Personal Auto. Effective Date December 9, 2017 for new and January 20, 2018 for renewal.

COMPANY **FILING NUMBER**
SAGAMORE INSURANCE COMPANY **BALG-131152454**

files to introduce its new General Liability program which will adopt the latest ISO loss costs and use a 1.429 Loss Cost Multiplier. Effective Date November 10, 2017.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **ACEH-131236173**

files to increase the rates for its Replant Extra endorsement resulting in an overall rate level impact of +7.1%. Effective Date November 16, 2017.

LEAD COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-131181269**

Other Companies

State Farm Mutual Automobile Insurance Company

The filing seeks approval for an overall +13.3% rate increase in Commercial Auto. State Farm Mutual Automobile Insurance Company seeks a +12.6% increase and State Farm Fire and Casualty Company seeks a +17.5% rate increase. Effective Date January 15, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
TRANSGUARD INSURANCE CO. OF AMERICA, INC. **OCCD-131228217**

files its Commercial General Liability - ISO Loss Cost Adoption - TICA to adopt the loss costs found in ISO Filing Designation Number GL-2017-BGL1 for its Commercial General Liability Coverage. The Company estimates the rate impact to be -6.4% on \$57K of direct written premium. The Company has provided the required Reference Filing Adoption Form. The expenses provided support a loss cost multiplier of 1.511. The Company has elected to use its currently filed loss cost multiplier of 1.389. Effective Date December 1, 2017.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **ZURC-131212578**

files initial rates and rules for their new Furniture Service Contract Program. Effective Date November 13, 2017.

COMPANY **FILING NUMBER**
VANTAPRO SPECIALTY INSURANCE COMPANY **DRWN-131231480**

The company files for approval for a new Commercial Auto program. They are adopting ISO loss costs, forms and rules. The proposed Loss Cost Multiplier is an expense plus profit multiplier. Effective Date November 1, 2017 on new and renewal business.

COMPANY **FILING NUMBER**
VANTAPRO SPECIALTY INSURANCE COMPANY **DRWN-131222277**

submits its initial filing of their new Crime Rating Plan under the Burglary and Theft Annual Statement line of business. The Company proposes to adopt the latest version of loss costs, rules, and manuals filed by ISO for Crime Insurance in reference filing number CR-2015-RLA1. Effective Date November 14, 2017.

NEW RATE SERVICE ORGANIZATION

Arity, LLC received its privilege license as a rate service organization effective November 6, 2017.