

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

COMPANY

FILING NUMBER

AEGIS SECURITY INSURANCE COMPANY

AEGS-131218158

makes changes to rates, rules, and forms for its Dwelling Fire program. This results in an overall decrease of -11.3%.

Effective Date January 1, 2018 for new business and April 1, 2018 for renewals.

LEAD COMPANY

FILING NUMBER

ALLIED PROPERTY & CASUALTY INS. CO.

NWCM-131190435

Other Companies

Allied Insurance Company of America
Allied Property & Casualty Insurance Company
AMCO Insurance Company
Depositors Insurance Company
Nationwide General Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

an overall +17.6% rate change to its Commercial Auto Programs.

Effective Date April 1, 2018 for new and renewals.

LEAD COMPANY

FILING NUMBER

AMERICAN HOME ASSURANCE COMPANY

AGNY-131179795

Other Companies

AIU Insurance Company
Commerce and Industry Insurance Company
Granite State Insurance Company
National Union Fire Insurance Co. of Pittsburgh, PA
New Hampshire Insurance Company
The Insurance Company of the State of PA
AIG Assurance Company
AIG Property Casualty Company

filing to adopt ISO's Commercial General Liability Loss Costs revisions from circular LI-GL-2017-107 and ISO Filing # GL-2017-BGL1. This will result in an overall increase of 13.0%.

Effective Date February 1, 2018 for new and renewals.

LEAD COMPANY

AMERISURE MUTUAL INSURANCE COMPANY

Other Companies

Amerisure Ins. Co.

FILING NUMBER

AMRS-131107086

files its CMP Non-Liability-Company Command Program seeks approval for new endorsements as follows:

Equipment Breakdown Sublimits Schedule

Equipment Breakdown Deductible Location Exceptions Endorsement

The perils covered by these endorsements are traditionally covered under separate Boiler and Machinery coverage forms. With these endorsements, the company will be adding back the three perils normally excluded in the property forms. These endorsements will follow the limits, deductibles, terms and conditions of the property form unless otherwise noted in the endorsement.

The proposed base rate is \$0.012 per \$100 of Total Insurable Value. The embedded Loss Cost Multiplier (“LCM”) is 1.60.

Effective Date January 1, 2018.

COMPANY

BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-131269161

files revisions to its Commercial Farmowners program under the CMP Liability and Non-Liability Annual Statement line of business. This results in an overall rate impact of +2.7%.

Effective Date August 1, 2018 for new and renewals.

COMPANY

BROTHERHOOD MUTUAL INSURANCE CO.

FILING NUMBER

BRTH-131157532

files revisions to their MinistryFirst Commercial Property program. This will result in an overall rate impact of +0.65%.

Effective Date June 1, 2018 for new and renewals.

COMPANY

BROTHERHOOD MUTUAL INSURANCE CO.

FILING NUMBER

BRTH-131166484

files rate and rule revisions to their Commercial Liability program. The overall impact is +0.93%.

Effective Date June 1, 2018 for new and renewals.

COMPANY

CAMPMED CASUALTY & INDEMNITY CO., INC.

FILING NUMBER

HNVX-G131241942

files its new Healthcare Providers Professional Liability and Workplace Liability product under the Med Mal –Claims Made and Occurrence Annual Statement line of business. The program will provide coverage for multiple allied healthcare provider classes, including, but not limited to, optometrists, audiologists, occupational therapists, physical therapists, pharmacists and registered nurses.

Effective Date December 21, 2017.

LEAD COMPANY

CINCINNATI CASUALTY COMPANY

Other Companies

The Cincinnati Indemnity Company

The Cincinnati Insurance Company

files its new Commercial Output Program under the Commercial Multi-Peril Annual Statement line of business.

Effective Date January 1, 2018.

FILING NUMBER

CNNA-131150704

COMPANY

COASTAL AMERICAN INSURANCE COMPANY

files changes to its base rates in non-coastal territories and its base rate for the statewide flood endorsement. Overall, the proposed change is 5.02%.

Effective Date December 28, 2017.

FILING NUMBER

MERL-131244589

COMPANY

COLUMBIA NATIONAL INSURANCE COMPANY

introduces a Commercial Liability Umbrella Policy program in the state of Mississippi. CNIC has indicated that the proposed rates and rules are provided by and a condition of their reinsurer as this product will be almost entirely reinsured.

Effective Date February 1, 2018.

FILING NUMBER

CLBA-131233960

COMPANY

CUMIS INSURANCE SOCIETY INC.

The filing seeks approval for a +49.0% overall rate change in contractual liability.

Effective Date May 1, 2018 for new and renewal business.

FILING NUMBER

CUNA-131251727

COMPANY

ELECTRIC INSURANCE COMPANY

files its Personal Umbrella and Excess for an overall +14.5% rate change. The indicated change is +33.3%. Premium volume for this program is \$6,000.

Effective Date March 1, 2018.

FILING NUMBER

ELEC-131260181

COMPANY

ENDURANCE AMERICAN INSURANCE COMPANY

files its Commercial Umbrella and Excess for a new Following Form Excess Liability Coverage Policy, EXL 0204, which is for use with large commercial insureds that have a sophisticated risk management program in place and a risk manager placing their insurance. The new policy will be subject to all the terms, conditions, representations and limitations contained in the Followed Form and as such will follow form to all Exclusions and Conditions of the Lead Underlying Policy.

Effective Date November 28, 2017.

FILING NUMBER

REGU-131231044

COMPANY **FILING NUMBER**
ENDURANCE ASSURANCE CORPORATION **REGU-131213001**

files to introduce its new Management Assurance Policy (MAP).
Effective Date December 21, 2017.

COMPANY **FILING NUMBER**
FARMLAND MUTUAL INSURANCE COMPANY **FARL-131243327**

files to make changes to their commercial agribusiness and farm operations programs, including changes to loss cost multipliers for each company, coverage, and underwriting tier (where applicable). This results in an overall decrease of -2.8%.
Effective Date August 1, 2018 for new and renewals.

LEAD COMPANY **FILING NUMBER**
LIBERTY INSURANCE CORPORATION **LBPM-131185830**

Other Companies

LM Insurance Corporation

files revised rates for the LibertyGuard Homeowner Policy Program. The overall proposed rate level change is an increase of 3.0%.
Effective Date February 25, 2018 for new and April 1, 2018 for renewals.

COMPANY **FILING NUMBER**
NCCI **NCCI-131230666**

files revised loss costs for their Workers Compensation program. The proposed overall rate level Change is a decrease of 6.0%.
Effective Date March 1, 2018.

COMPANY **FILING NUMBER**
NEW HAMPSHIRE INSURANCE COMPANY **AGNY-131141924**

files to introduce its Excess Liability Following Form product. This product, which is intended to minimize coverage differences within the liability insurance layers, will be written in tandem with applicable underlying businessowners and commercial package policies for small and middle market businesses.
Effective Date December 19, 2017.

LEAD COMPANY **FILING NUMBER**
PENNSYLVANIA MANUFACTURERS' ASSOC. INS. CO. **OREP-131255656**

Other Companies

Manufacturers Alliance Insurance Company

Pennsylvania Manufacturers Indemnity Company

files to introduce a new program called SERVe which target markets include sports events and organizations (both amateur and professional), entertainment events, and arenas/facilities/venues.
Effective Date December 19, 2017.

COMPANY **FILING NUMBER**
ROOT INSURANCE COMPANY **CLIN-131239979**

seeks approval for a new personal auto insurance program. ROOT is a new company and this filing represents an initial filing for the program.
Effective Date December 27, 2017.

COMPANY **FILING NUMBER**
SECURITY NATIONAL INSURANCE COMPANY **UNKP-131275098**

files to revise their loss cost multiplier for Commercial Fire and Allied Lines. The Company estimates the rate impact to be -48.0%.
Effective Date June 1, 2018 for new and renewals.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-G131235910**

The filing seeks approval for an overall +6.60% rate change in commercial auto.
Effective Date January 1, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
SHELTER MUTUAL INSURANCE COMPANY **SHEL-131257456**

the company seeks approval for a +9.7% overall rate increase in Personal Auto.
Effective Date February 2, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY **STAT-131190517**

files revised rates and rules for their Personal Farm and Ranch Program. The overall rate level change is an increase of 7.0%.
Effective Date January 30, 2018.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE, INC. **STNA-131136318**

files initial rates, rules and forms for their Jetty-Renters Homeowners Program.
Effective Date December 12, 2017.

COMPANY **FILING NUMBER**
STRATFORD INSURANCE COMPANY **MRTN-131124576**

The company seeks approval for a new commercial umbrella and excess liability program.
Effective Date December 19, 2017 for new and renewal business.

COMPANY

TDC NATIONAL ASSURANCE COMPANY

FILING NUMBER

PERR-131252266

files its Management Liability to introduce a new Management Liability program under the Other Liability-Claims Made Only Annual Statement line of business. The program will consist of coverage parts for Directors, Officers & Organization Liability, Employment Practices Liability, Fiduciary Liability, and General Terms and Conditions. The Company states that the rates and rules for the liability coverages are the same as those used by OneBeacon in their Atlantic Specialty Insurance Company filing, SERFF number BEAC-130246236, with minor changes. A review of the Atlantic Specialty Insurance Company program confirms the Company's statement. We note that many of the factors and modifiers in both programs are expressed as ranges.

Effective Date November 29, 2017.

COMPANY

TRIANGLE INSURANCE COMPANY, INC.

FILING NUMBER

TRGL-131249869

files its TriPack CMP Liability for changes to its CMP program. The filing description states there are no changes to previously filed and approved rates. Written premium for the company is \$403,000 according to Exhibit A.

Effective Date January 1, 2018.

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-131196202

files its Directors and Officers Liability to revise their Non-Profit Directors and Officers Liability program under the Other Liability-Claims Made Only Annual Statement line of business. The Company estimates a 0% rate impact on \$309K of direct written premium. The Company is renaming the program as Non-Profit Management Liability and introducing a Fiduciary Liability coverage part and additional endorsement rating rules on the rate addendum. The Company has indicated that the rates are based on The Hanover's Nonprofit Entity Advantage Rate Plan in the state of Washington as a proxy for their countrywide rates. The proposed rates were calculated by adjusting The Hanover's approved rates for the expense differential between the companies. The methodology is actuarially sound and the rates appear reasonable.

Effective Date December 18, 2017 N, April 18, 2018 R.

COMPANY

VANTAPRO SPECIALTY INSURANCE COMPANY

FILING NUMBER

DRWN-131266398

seeks approval for a new commercial property insurance program. The company proposes to use ISO loss costs and a Loss Cost Multiplier.

Effective Date December 5, 2017.