

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
FEBRUARY 2018**

COMPANY

FILING NUMBER

ALFA INSURANCE CORPORATION

ALFA-131273324

files revised rates and rules for their Manufactured Home (Mobile Homeowners) program. The overall rate level change is an increase of 17.0%.

Effective Date May 1, 2018.

LEAD COMPANY

FILING NUMBER

ALLIED PROPERTY AND CASUALTY INS. CO.

NWCM-131207968

Other Companies

AMCO Insurance Company

Depositors Insurance Company

Nationwide Mutual Fire Insurance Company

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

Allied Insurance Company of America

Nationwide General Insurance Company

files revisions to their Premier Businessowners Program for a 11.5% rate change. The indicated rate change is +18.8%. The total written premium for all companies combined is \$17,700,000.

Effective Date May 1, 2018.

LEAD COMPANY

FILING NUMBER

ALLSTATE INSURANCE COMPANY

ALSE-131193548

Other Companies

Allstate Property and Casualty Insurance Company

Allstate Indemnity Company

Allstate Vehicle and Property Insurance Company

files revised rates and rules for their Homeowners Program. The overall proposed rate change is an increase of 5.3%.

Effective Date March 5, 2018 new and April 19, 2018 renewals.

COMPANY

FILING NUMBER

ALLSTATE INSURANCE COMPANY

ALSE-131218762

files revised rates for their Tenant Homeowners Program. The proposed overall rate level change is an increase of 5.0%.

Effective Date March 5, 2018 for new and April 19, 2018 for renewals.

COMPANY

FILING NUMBER

ALLSTATE PROPERTY AND CASUALTY INSURANCE CO. **ALSE-131278454**

files its Personal Auto - APC Trailer for an overall +44.3% rate change. The indicated rate change is +102.0%. Premium volume for the company is \$616,000.

The indicated and proposed rate changes by major class/coverage are as follows:

Travel Trailer Collision: Indicated +76.6% Proposed +21.0%

Travel Trailer Comprehensive: Indicated +120.8% Proposed +55.0%

Utility Trailer Collision: Indicated -52.9% Proposed 0%

Utility Trailer Comprehensive: Indicated +40.0% Proposed 0%

Overall: Indicated +102.0% Proposed +44.3%.

Effective Date February 5, 2018 N, March 7, 2018 R.

COMPANY

FILING NUMBER

AMERICAN AGRI-BUSINESS INSURANCE CO. **ARMT-131247585**

files a new insurance product for the 2018 crop year titled RPowerD. RPowerD allows the producer to complement the protection of the Revenue Protection and that offered by the Agricultural Act of 2014 by purchasing additional alternative price discovery methods to supplement those provided under the RP plan of insurance.

Effective Date February 27, 2018.

LEAD COMPANY

FILING NUMBER

AMERICAN COMPENSATION INSURANCE COMPANY **RTGR-131321642**

Other Companies

Bloomington Compensation Ins. Co.

State Automobile Mutual Ins. Co.

State Auto Property and Casualty Ins. Co.

Milbank Ins. Co.

files its Workers Comp for an overall -4.4% rate change. The indicated rate change is 0%.

Written premium for all six companies combined is \$2,451,000.

By company, the proposed rate change is as follows:

American Compensation Insurance Company: -4.7%

Bloomington Compensation Insurance Company: -2.4%

State Automobile Mutual Insurance Company: -5.8%

State Auto Property & Casualty Insurance Company: -3.6%

Milbank Insurance Company: -4.5%

All companies Combined: -4.4%.

Effective Date March 1, 2018.

COMPANY

FILING NUMBER

AMERICAN NATIONAL GENERAL INSURANCE CO. **ANPC-131168794**

files revised rates, rules and forms for their Homeowners Program. The overall proposed rate level change is an increase of 9.99%.

Effective Date April 20, 2018.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL PROPERTY & CASUALTY CO. **ANPC-131168776**

files revised rates, rules and forms for their Homeowners Program. The overall proposed rate level change is an increase of 9.9%.
Effective Date April 20, 2018 for new and renewals.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL PROPERTY & CASUALTY CO. **ANPC-131168802**

files revised rates, rules and forms for their Rental Owners (Fire and Allied Lines) product. The overall proposed rate level change is an increase of 9.9%.
Effective Date April 20, 2018.

COMPANY **FILING NUMBER**
AMFED NATIONAL INSURANCE COMPANY **MSSS-131361665**

files to adopt NCCI's 3/01/2018 Loss Costs with a revised LCM (1.31 and 1.16 for Class Code: 5645) The overall rate level impact is 0.0%.
Effective Date March 1, 2018 (New and Renewal).

COMPANY **FILING NUMBER**
ARAG INSURANCE COMPANY **ARAG-131332664**

files to introduce their Individual Legal Expense Insurance Policy with deductible (PUINDPLAN2) under the Other Lines of Business, sub-type Other Personal Lines.
Effective Date February 7, 2018.

COMPANY **FILING NUMBER**
ARAG INSURANCE COMPANY **ARAG-131328597**

files to introduce their Individual Group Legal Expense Insurance Policy (PUINDPLAN) - commercial line of business.
Effective Date January 30, 2018.

COMPANY **FILING NUMBER**
ARAG INSURANCE COMPANY **ARAG-131331303**

files to introduce their Individual Legal Expense Insurance Policy with no deductible (PUINDPLAN) - personal line of business.
Effective Date January 30, 2018.

LEAD COMPANY

BERKLEY NATIONAL INSURANCE COMPANY

FILING NUMBER

BNIC-131308795

Other Companies

Riverport Insurance Company

Berkley Regional Insurance Company

StarNet Insurance Company

files to add Riverport Insurance Company to the group of companies for its the General Liability Coverages in their General Risk Program under the Other Liability-Occurrence/Claims Made Annual Statement line of business.

Effective Date February 15, 2018.

LEAD COMPANY

BITCO GENERAL INSURANCE CORPORATION

FILING NUMBER

LDRX-131305173

Other Companies

BITCO National Insurance Company

files to adopt ISO's GL-2016-RELP1 estimated loss potentials (ELPS) along with updating the multiplier for each company resulting in an overall rate impact of +5.8%.

Effective Date March 1, 2018 New and Renewal.

COMPANY

COLUMBIA MUTUAL INSURANCE COMPANY

FILING NUMBER

CLBA-131228714

files to introduce its Businessowners program, Columbia Safeguard Businessowners Policy Program.

Effective Date April 1, 2018.

COMPANY

COREPOINTE INSURANCE COMPANY

FILING NUMBER

UNKP-131169784

files its initial filing to start providing Burglary and Theft coverage by adopting ISO forms, rules, and rates, subject to its own loss cost multipliers.

Effective Date June 1, 2018.

LEAD COMPANY
COREPOINTE INSURANCE COMPANY

FILING NUMBER
UNKP-131294712

Other Companies

Southern Ins. Co.

Milford Casualty Ins. Co.

files its Other Liability-Commercial General Liability for a new General Liability insurance program. The company explains that while the three companies are existing companies (recently acquired by Am Trust Financial Services) that have GL policies, the reasons for requesting this filing to be treated as a new rate filing are as follows:

AmTrust has added no policies to CorePointe Insurance Company and has non-renewed or repositioned all programs since its acquisition. There are legacy policies still in place in Southern Insurance Company. These policies should not be affected by the changes proposed in this filing, as the goal is to move them to another carrier at the time of renewal, replacing the existing policy with no gap in coverage.

There have never been any General Liability filings made in the state of Mississippi for Milford Casualty.

The filing proposes the following Loss Cost Multipliers for each company:

CorePointe Insurance Company: 1.25 approved under filing UNKP-130828374

Southern Insurance Company: 1.64

Milford Casualty Insurance Company: 1.90

Effective Date June 1, 2018.

COMPANY
DAIRYLAND INSURANCE COMPANY

FILING NUMBER
VKNG-131312433

The company seeks approval for an overall +22.0% rate increase for renewals only in personal auto - motorcycle. The product is no longer available for new business.

Effective Date March 27, 2018 for renewal business.

COMPANY
ESSENT GUARANTY, INC.

FILING NUMBER
WESA-131300229

files its Mortgage Guaranty for an overall -0.1% rate change. Mortgage Insurance rate changes do not affect current policyholders as the policies do not renew. Premium volume for this company is \$1,705,000.

Effective Date February 2, 2018.

LEAD COMPANY
FARMINGTON CASUALTY COMPANY

FILING NUMBER
TRVD-131345817

Other Companies

Travelers Property Casualty Company Of America
The Charter Oak Fire Insurance Company
The Standard Fire Insurance Company
The Travelers Indemnity Company
Farmington Casualty Company
The Travelers Indemnity Company Of America
The Travelers Indemnity Company Of Connecticut
Travelers Casualty Insurance Company Of America
The Phoenix Insurance Company
Travelers Casualty And Surety Company

files to adopt the approved WC NCCI Loss Costs contained in Circular MS-2017-02 with modifications to its loss cost multipliers for each filing company.
Effective Date March 1, 2018 New and Renewal.

COMPANY
GENWORTH MORTGAGE INSURANCE COMPANY

FILING NUMBER
GEFA-131038239

revises their LPMI single premium rates and also changes their Split Premium rate plan.
Effective Date January 30, 2018 for new and renewals.

COMPANY
GUIDEONE AMERICA INSURANCE COMPANY

FILING NUMBER
GDEA-131311328

seeks approval for an overall 0% rate change on the monoline GL policy. The indicated rate change is +22.8%. (The rate analysis shows an indicated rate change of +23.2%.) Premium volume for all four companies combined is \$1,211,000. The proposed rate changes by company are as follows:

GuideOne America Insurance Company: -0.1%
GuideOne Mutual Insurance Company: +1.4%
GuideOne Specialty Mutual Insurance Company: -21.1%
GuideOne Elite Insurance Company: -1.1%
Overall: 0%

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

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

Other Companies

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

GuideOne Elite Insurance Company

The filing seeks approval for an overall +12.1% rate change in commercial package. The rate analysis separately analyzes Property and General Liability coverage of the program which is designed for Senior Living Community risks.

Effective Date April 1, 2018 for new and June 1, 2018 for renewal business.

FILING NUMBER

GDEA-131311215

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

Other Companies

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

GuideOne Elite Insurance Company

The filing seeks approval for an overall +13.9% rate change in Commercial Property.

Effective Date April 1, 2018 for new and June 1, 2018 for renewal business.

FILING NUMBER

GDEA-131311089

COMPANY

HANOVER INSURANCE COMPANY

files their Other Liability - A & E-Architects and Engineers for an overall -7.4% rate change. The rate impact is a result of changes in rating rules that would impact overall premium. It appears that the base rates are not changed. There is no rate indication analysis. The current written premium volume is \$20,000.

Effective Date April 1, 2018 N, May 1, 2018 R.

FILING NUMBER

HNVR-131338721

COMPANY

HDI GLOBAL INSURANCE COMPANY

files its new Errors and Omissions Liability program for Real Estate Professionals.

Effective Date February 8, 2018.

FILING NUMBER

GRL-131223037

COMPANY

HUDSON INSURANCE COMPANY

files its Crop-Hail Non-Federally Reinsured Only to introduce its Crop Hail Program under the Crop Annual Statement line of business. The program will utilize the most recent NCIS Final Average Loss Cost filing, reference filing number 2017NCISCH-MS1. In addition, the Company is also filing their Replant Option policy which allows producers to purchase supplemental replant coverage. The Company states the Replant Option program is filed and approved for use in several states. The filing includes the Company's loss cost multiplier, which is supported by the historical expenses provided. The expenses underlying the LCM include a profit load of 6.5%, which is reasonable.

Effective Date February 2, 2018.

FILING NUMBER

HINC-131302567

COMPANY **FILING NUMBER**
IDS PROPERTY CASUALTY COMPANY **PRCA-131292908**

files an overall +11.9% rate change to its Homeowners programs which includes changes to Special, Tenant, and Condo form programs.
Effective Date April 29, 2018 for new and renewals.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE INC. **ISOF-131336340**

The filing seeks approval for a +11.4% loss cost change in commercial automobile.
Effective Date August 1, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE INC. **ISOF-131336363**

The filing seeks approval for a +11.4% loss cost change for ISO Optional Class Plan in Commercial Automobile.
Effective Date August 1, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
NEW YORK MARINE AND GENERAL INSURANCE CO. **PRSS-131329329**

files its Commercial Auto for revisions to the company's exception pages. The exception pages contain rating factors and rates. According to the Filing Memorandum, the revisions are filed to correct errors discovered in filings SERFF PRSS-130657928, PRSS-130743361, PRSS-130743372, and PRSS-130743383.
Effective Date July 1, 2018.

COMPANY **FILING NUMBER**
OMNI INDEMNITY COMPANY **OMNI-131259843**

The company seeks approval for an overall +8.6% rate increase in private passenger auto.
Effective Date February 18, 2018 for new and March 25, 2018 for renewal.

COMPANY **FILING NUMBER**
PALOMAR SPECIALTY INSURANCE COMPANY **PALO-131138361**

submits its initial filing for their new stand-alone Residential Earthquake Program.
Effective Date January 30, 2018.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-131314983**

files to adopt the recent NCCI WC loss cost revision along with amending its loss cost multipliers.
Effective Date March 1, 2018 New and Renewal.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-131161849**

files revised rates and rules for their Homeowners program. The overall proposed rate level change is an increase of 19.0%.
Effective Date June 1, 2018.

COMPANY **FILING NUMBER**
RURAL COMMUNITY INSURANCE COMPANY **RURL-131272545**

files its Crop-Hail for an overall -11.8% rate change to its Added Price Option (“APO”) program. The APO as an added protection for producers who already have an underlying Multi-Peril Crop Insurance (“MPCI”) policy.
Effective Date February 2, 2018.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **LBPM-131257536**

Files revised rates for their Homeowners program. The proposed overall rate level change is an increase of 8.0%.
Effective February 21, 2018 new and April 2, 2018 renewals.

COMPANY **FILING NUMBER**
SCOTTSDALE INDEMNITY COMPANY **SCTT-131298399**

files its Commercial Burglary and Theft for a new Commercial Burglary and Theft insurance program. The company proposes to adopt ISO loss costs and a 1.328 Loss Cost Multiplier (“LCM”). The proposed LCM includes a 0.763 Loss Cost Modification Factor (“LCMF”), which the company states is based on underwriting guidelines. The included Actuarial Memorandum states: “The additional risk mod factor is necessary to account for specific underwriting guidelines that place preferred business in Scottsdale Indemnity Company.”
The proposed expenses are not supported by historical data. The proposed UW profit provisions of +10.9% is based on 10.0% target return-on-surplus.
Effective Date February 2, 2018.

COMPANY **FILING NUMBER**
SECURITY NATIONAL INSURANCE COMPANY **UNKP-131305322**

the filing seeks approval for a -25.0% change in the Loss Cost Multiplier in Commercial General Liability. AmTrust Group is filing the revision in Security National Insurance Company to be able to integrate the Republic Companies' commercial business with minor effect. This integration is due to sale of Republic to AmTrust in April, 2016, and the restructuring of the AmTrust and Republic Companies by state to create a cohesive program for the business going forward.
Effective Date June 1, 2018 for new and renewal business.

LEAD COMPANY

STATE AUTO PROPERTY & CASUALTY INS. CO.

FILING NUMBER

SAMM-131293276

Other Companies

State Automobile Mutual Insurance Company

files revisions to its Commercial Auto Program under the Commercial Auto Annual Statement line of business. The Company estimates the rate impact to be +5.9% on \$4.4M of direct written premium. The Company is adopting loss costs from ISO's reference filing CA-2016-BRLA1. The Company is not changing their Loss Cost Multipliers or exceptions to ISO.

Effective Date May 14, 2018 for new and renewals.

COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

STAT-131243789

files its Personal Auto revisions to their private passenger auto program, CustomFit® Auto program. The Company estimates a rate impact of +17.6% on \$15.7M of direct written premium. The proposed changes consist of base rate changes only. The Company has provided rate indications by coverage based on three years of experience ending 6/30/2017.

MID will only approve 7.5% increase and filing company agreed to terms.

Effective Date February 17, 2018.

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-131140296

files an overall +2.2% rate change to its Commercial Multi-Peril program specifically to Business, Apartment, Religious Organization, and Contractors risk types. The company originally requested an overall +4.3% rate change however the Department allowed +2.2%.

Effective Date March 1, 2018 New / May 15, 2018 Renewal.

COMPANY

STONETRUST COMMERCIAL INSURANCE COMPANY

FILING NUMBER

STIC-131239459

files its Workers Comp files to adopt the 3-1-18 NCCI Loss Costs and Miscellaneous Values with revised Loss Cost Multiplier under the Workers Compensation Annual Statement line of business. The Company estimates a rate impact of -5.9% on \$6.1M of direct written premium. The filing includes a rate level indication supporting the proposed change. Support for the underlying assumptions of the rate level indication has been provided, and appears reasonable. The expenses underlying the rate level indication and the LCM are also supported by the data provided. The expenses underlying the LCM include a profit load of -1.6%, which is reasonable.

Effective Date April 1, 2018.

COMPANY **FILING NUMBER**
STRATFORD INSURANCE COMPANY **WEWO-131292572**

files its Crop-Hail - makes its initial filing for Crop Hail Program under the Crop Annual Statement line of business. The Company affiliated with the National Crop Insurance Services (NCIS). The Company is filing Crop Hail independent rate/rule pages. A review of the independent rates/rules has not revealed any apparent conflicts with Mississippi statutes and regulations. Based on the information provided and the nature of the coverage, further actuarial review is not deemed necessary.
Effective Date February 10, 2018.

COMPANY **FILING NUMBER**
STRATFORD INSURANCE COMPANY **MRTN-131222702**

files its Other Liability - Internet Liability to introduce its Cyber Liability program under the Other Liability – Occurrence/Claims Made Annual Statement line of business. The program will provide coverage for First Party costs, First Party Income Loss and Third Party Liability exposures. The Company states that the proposed rates are based solely on analyzing the rates of their main competitors, Freedom Specialty Insurance Company (Nationwide) and National Union Fire Insurance Company of Pittsburgh, Pa. (AIG), as well as, utilizing underwriting judgment. Based on the statement regarding the development of the proposed rates, explanation and support of the major differences between the proposed rates and the approved competitor rates is required per Mississippi rate/rule filing requirements for new lines of business.
Effective Date February 6, 2018.

COMPANY **FILING NUMBER**
STRATFORD INSURANCE COMPANY **WEWO-131311480**

The company seeks approval for its new Named Peril Crop Fire policy and NCIS files Crop-Hail forms/endorsements on the company's behalf.
Effective Date January 30, 2018 for new business.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY, INC. **UNKP-131321888**

files forms, rates and rules for its new HarvestMAX Program.
Effective Date February 7, 2018 for new and renewals.

COMPANY **FILING NUMBER**
TRIANGLE INSURANCE COMPANY **TRGL-131328859**

files its Other Liability - Commercial Umbrella and Excess for changes to its Umbrella and Excess program that do not result in any rate impact. Written premium the program is \$65,000.
The filing proposes to introduce excess coverage for commercial mechanical logging contractors.
Effective Date April 1, 2018.

LEAD COMPANY

UNITED SERVICES AUTOMOBILE ASSOCIATION

FILING NUMBER

USAA-131284066

Other Companies

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property & Casualty Insurance Company

files revisions to Homeowner premium rates with an overall effect of 0.0% for all companies, although individual policyholders may see a premium change ranging from +20% to -10% due to modifications to perils, rating structure relativities, rating structures, expense provisions, tier placements, and base rates.

Effective Date July 6, 2018 New and Renewal.

COMPANY

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

FILING NUMBER

ZURC-131255453

files its Other Liability - Contractual Liability for a +12.4% overall change. The indicated rate level change is +31.2%. Written premium volume for the company is \$451,000, but Guaranteed Asset Protection (“GAP”) Auto premiums do not renew.

Effective Date February 7, 2018.

COMPANY

VERIAN FIRE INSURANCE COMPANY

FILING NUMBER

HNVR-131319040

files its Commercial Property on several new endorsements and one proposed rate. The company states that the rate impact of this filing is 0%.

The filing revises the rate for Equipment Breakdown coverage. The Explanatory Memorandum states that the all Equipment Breakdown Risks will be ceded 100% to The Hartford Steam Boiler Inspection and Insurance Company (“HSB”), which acts as a reinsurer. While the filing has details of the premium derivation, we will presume that the rates are dictated by the reinsurer since the risk is 100% ceded.

Effective Date March 1, 2018.

COMPANY

XL SPECIALTY INSURANCE COMPANY

FILING NUMBER

XLAM-131295051

The company seeks approval for a new Surety program to cover risks that generate \$2,500 or more in annual premium, provide a financial statement or full collateral and/or are written as part of a program or an individual needing Fiduciary Bonds.

Effective Date January 30, 2018 for new and renewal business.