

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

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ALLIED PROPERTY AND CASUALTY INSURANCE CO.	NWPP-131325092
<u>Other Companies</u>	
Allied Property and Casualty Insurance Company	
AMCO Insurance Company	
Depositors Insurance Company	
Nationwide Mutual Insurance Company	
Nationwide Property and Casualty Insurance Company	
<u>Nationwide Mutual Fire Insurance Company</u>	
files to adopt the Mississippi Workers Compensation loss costs effective 3-1-18 as approved in circular MS-2017-02. The overall rate impact is 5.0%.	
Effective Date May 1, 2018 New and Renewal.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIED WORLD INSURANCE COMPANY	DRWN-131171238
files to introduce its new Forcefield Investment Management Professional and Management Liability Insurance Policy under the Other Liability – Occurrence/Claims Made Annual Statement line of business.	
Effective Date March 6, 2018.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INSURANCE COMPANY	ALSE-131354260
The company seeks approval for an overall 0.0% change in commercial general liability. The proposed Loss Cost Multiplier is changed from 1.993 to 2.307.	
Effective Date June 18, 2018 for new and July 30, 2018 for renewal business.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INSURANCE COMPANY	ALSE-131358646
revises company loss cost multipliers, modifying and revising factors along with removing a variation of a factor, and introducing a new proprietary rule, Showing/Open Houses Coverage Endorsement in an effort to help fill a gap in coverage for insureds. This optional coverage extends the limit of insurance for Business Personal Property to apply to direct physical loss of or damage to personal property within covered real estate.	
Effective Date June 18, 2018 new and July 30, 2018 renewals.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.	ALSE-131379328
The company seeks approval for several rating factor changes and to introduce a new rating factor: Table Assignment Number Group Rating in Private Passenger Auto. The overall rate impact of the changes is 0.0%. Individual renewal policies may experience changes between -3.0% and +3.0%.	
Effective Date June 11, 2018 for new and July 12, 2018 for renewal business.	

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

The Ohio Casualty Insurance Company

West American Insurance Company

Ohio Security Insurance Company

files to adopt NCCI's Mississippi-Voluntary Loss Costs, Assigned Risk Rates, and Rating Values with revisions to its LCM for each company.

Effective Date May 1, 2018 New and Renewal.

FILING NUMBER

LBRC-131322566

LEAD COMPANY

AMERICAN HOME ASSURANCE COMPANY

Other Companies

The Insurance Company of the State of Pennsylvania

National Union Fire Insurance Company of Pittsburgh, Pa.

AIG Assurance Company

AIG Property Casualty Company

AIU Insurance Company

Commerce and Industry Insurance Company

Granite State Insurance Company

New Hampshire Insurance Company

files to adopt the NCCI March 1, 2018 loss costs and update its loss cost multipliers for each company.

Effective Date March 1, 2018 New and Renewal.

FILING NUMBER

AGNY-131344005

COMPANY

AMFIRST SPECIALTY INSURANCE COMPANY

FILING NUMBER

AATX-131308519

introduces its Mobile Homeowners program, including adopting the American Association of Insurance Services ("AAIS") rates, rules and forms. AmFirst is proposing to adopt a loss cost multiplier of 1.585.

Effective Date March 20, 2018.

COMPANY

AMGUARD INSURANCE COMPANY

FILING NUMBER

AMGD-131335218

The company seeks approval for a +10.1% rate increase in Commercial Auto for the towing coverage only.

Effective Date March 15, 2018 for new and renewal business.

COMPANY

ARCH MORTGAGE GUARANTY COMPANY

FILING NUMBER

PMGP-131351273

files to introduce its LPMI Bulk rating in their Mortgage Guaranty program.

Effective Date March 12, 2018.

COMPANY **FILING NUMBER**
ATLANTIC SPECIALTY INSURANCE COMPANY **BEAC-131325900**
files its Other Liability - Medical Technology Solutions - for a new deductible program to be used with its Workers Compensation insurance program. The proposed deductible credits are the same as the credits already approved for Work First Casualty Company; the approved filing is WKFC-129706455.
Effective Date April 1, 2018.

COMPANY **FILING NUMBER**
BEAZLEY INSURANCE COMPANY **BEAZ-131324584**
files its Other Liability - revisions to its Beazley Breach Response (BBR) Insurance Program under the Other Liability-Claims Made Only Annual Statement line of business. The Company estimates the rate impact to be -16.91% on \$78,292 of direct written premium. The filing includes their Countrywide Rating Plan and Mississippi State Exception Pages. The state exception pages address MS compliance issues in the countrywide manual. The pages replace 'Refer to Home Office' with rating methodologies, and they replace ranges of factors with specific factors.
Effective Date June 1, 2018 N, September 1, 2018 R.

COMPANY **FILING NUMBER**
BENCHMARK INSURANCE COMPANY **WFTP-131382525**
files its Workers Comp for a new deductible program to be used with its Workers Compensation insurance program. The proposed deductible credits are the same as the credits already approved for Work First Casualty Company; the approved filing is WKFC-129706455.
Effective Date March 15, 2018.

COMPANY **FILING NUMBER**
BROTHERHOOD MUTUAL INSURANCE COMPANY **BRTH-131322563**
files to adopt NCCI's 2018 loss costs with revisions to its loss cost multiplier and premium discount factors.
Effective Date April 1, 2018 New and Renewal.

COMPANY **FILING NUMBER**
CANAL INSURANCE COMPANY **CNLC-131349864**
files revised rates and rules for their Commercial Auto program. The overall proposed rate level change is an increase of 12.2%.
Effective Date May 1, 2018 (New) July 1, 2018 (Renewal).

COMPANY **FILING NUMBER**
CGB INSURANCE COMPANY **DIVR-131344361**
The company seeks approval for an overall +1.69% rate increase in their Crop-Hail program for 2018 and succeeding crop years.
Effective Date February 28, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
CHURCH MUTUAL INSURANCE COMPANY **CHMU-131235621**

files to adopt NCCI's 3/01/2018 loss costs with an amended LCM (1.014) for their Workers Compensation program. The overall rate level change is a decrease of 2.06%.
Effective Date March 1, 2018.

LEAD COMPANY **FILING NUMBER**
CINCINNATI CASUALTY COMPANY **CNNA-131331518**

Other Companies

The Cincinnati Indemnity Company

The Cincinnati Insurance Company

files to adopt NCCI's 3/01/2018 loss costs with a revised LCM (1.340 for The Cincinnati Insurance Company) for their Workers Compensation program. The overall rate level change is a decrease of 5.666%.

Effective Date March 1, 2018.

COMPANY **FILING NUMBER**
CLEAR BLUE INSURANCE COMPANY **CBFH-131251957**

files to introduce its QEO Insurance Program under the Commercial Auto Annual Statement line of business.

Effective Date March 15, 2018.

COMPANY **FILING NUMBER**
CLEAR BLUE INSURANCE COMPANY **CBFH-131252158**

files to introduce its QEO Insurance Program under the Other Liability-Occurrence Only Annual Statement line of business.

Effective Date March 15, 2018.

COMPANY **FILING NUMBER**
FEDERATED RURAL ELECTRIC INS. EXCHANGE **FDRE-131263453**

seeks approval for a +9.9% rate change in Collision rates. The coverage is part of the company's All-Risk Blanket ("ARB") Policy which is a package policy covering property, general and auto liability – personal injury and property damage, and crime coverage. The indicated rate change for Collision is +9.9%. Collision premium for this company is \$121,000.

Effective Date April 1, 2018 for new and renewals.

COMPANY **FILING NUMBER**
GENWORTH MORTGAGE INSURANCE CORPORATION **GEFA-131156759**

The company seeks approval for an overall -0.2% rate change in Mortgage Guaranty.

Effective Date March 26, 2018 for new and renewal business.

COMPANY

GRAY INSURANCE COMPANY

FILING NUMBER

PERR-131307617

files to introduce its Commercial Auto program, including adopting the Insurance Services Office (“ISO”) rates and rules applicable in Mississippi. Gray is proposing to adopt a loss cost multiplier of 1.770.
Effective Date March 13, 2018.

LEAD COMPANY

GREAT NORTHERN INSURANCE COMPANY

FILING NUMBER

ACEH-131285773

Other Companies

Pacific Indemnity Company
Vigilant Insurance Company
Federal Insurance Company

files to reduce base rates for its commercial multi-peril property program. In particular, Chubb proposes to reduce base rates for the Legal, Professional Services, and Life Sciences classes.
Effective Date August 1, 2018 for new and renewals.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-131347292

Other Companies

Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Property and Casualty Insurance Company of Hartford
Sentinel Insurance Company, Ltd.
Trumbull Insurance Company
Twin City Fire Insurance Company
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company

files to adopt NCCI's 3/01/2018 Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate level change is 0.00%.
Effective Date March 1, 2018.

COMPANY

HERITAGE INDEMNITY COMPANY

FILING NUMBER

HEIC-131348759

The filing represents a rates revision for the contractual liability that underlies the reimbursement policy for vehicle service contracts and warranties. The overall change is 0.0%.
Effective Date February 28, 2018 for new and renewal business.

COMPANY

IMPERIUM INSURANCE COMPANY

FILING NUMBER

DLSN-131315751

submits for your review and approval their Medical Professional Liability - Allied Health Care Providers forms, rates and rules filing. IIC is affiliated with Insurance Services Office, Inc. (ISO) and this is their reference filing to adopt all ISO Division Seven Medical Professional Liability forms, rules and rating plans applicable to Allied Health Care Providers Liability Coverage. As ISO does not distribute either loss costs or rates, Allied Health Care Provider Professional Liability rate pages have been provided. This program may be written on a monoline or package basis.

Effective Date April 1, 2018.

LEAD COMPANY

LIBERTY INSURANCE CORPORATION

FILING NUMBER

LBPM-131386582

Other Companies

LM Ins. Corporation

files its LibertyGuard Homeowner Policy Program to implement tiering scores and factors. The overall rate impact is 0%. (The filing does not include the requisite exhibits, thus the written premiums for the companies are not specified. From a previous filing SERFF LBPM-131185830 and assuming the Product Name "LibertyGuard Homeowner Policy Program" refers to the same program in both filings, the total written premium for both companies is about \$12,857,000.)

Effective Date September 17, 2018.

COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

LBPM-131339304

files revisions to its Dwelling Policy Program under the Property Annual Statement line of business. The Company estimates the rate impact to be +9.0% on \$23,221 of direct written premium. The Company is revising their dwelling fire deviation factor from 1.265 to 1.379 for both dwelling and contents.

Effective Date May 17, 2018 for new business and August 5, 2018 for renewals.

COMPANY

LYNDON SOUTHERN INSURANCE COMPANY

FILING NUMBER

LFST-131406086

files its Commercial General Liability for a new GL insurance program.

Effective Date April 1, 2018.

LEAD COMPANY
MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER
MRKB-131366702

Other Companies

Markel Ins. Co.

files its Commercial Property - Business Income for a new rate/rule/form.

The revised endorsement replaces a current endorsement and it clarifies when the Actual Loss Sustained coverage begins and ends and how the Additional Coverages and Coverage Extensions apply. There is no rate impact.

The new endorsement Business Income Changes – Covered Event Coverage has a proposed rate of \$100 for the first \$25,000 of coverage and \$0.40 per additional \$100 of coverage in excess of \$25,000. No support is provided for the proposed rate.

Effective Date May 1, 2018.

COMPANY
NAVIGATORS INSURANCE COMPANY

FILING NUMBER
NAVG-131309926

files revisions to its Real Estate Professionals and Appraisers Professional Liability program resulting in an overall rate impact of -10.9%.

Effective Date April 1, 2018 New and Renewal.

COMPANY
NEW YORK MARINE AND GENERAL INS. CO.

FILING NUMBER
PRSS-131283031

files revisions to its Pest Control Program under the Commercial Multi-Peril Liability Portion Only Annual Statement line of business with an overall rate impact of -31.0%.

Effective Date March 15, 2018 New and Renewal.

COMPANY
PHARMACISTS MUTUAL INSURANCE COMPANY

FILING NUMBER
PHAR-131352682

files its Med Mal - Individual Pharmacist Professional Liability revisions to its Individual Pharmacist Professional Liability Program under the Medical Malpractice-Claims Made and Occurrence Annual Statement line of business. The Company estimates the rate impact to be 0.0% on \$69,288 of direct written premium. The revisions include removing the College Student Group Billing Program, adding Additional Increased liability coverage option of \$2M per occurrence and \$4M aggregate limits. The Company states that they are utilizing the rates filed and approved in their Excess Professional Liability program under SERFF filing PHAR-126913850

Effective Date May 31, 2018.

COMPANY
PHARMACISTS MUTUAL INSURANCE COMPANY

FILING NUMBER
PHAR-131379144

files its Commercial Umbrella and Excess for a -4.8% rate change. The indicated change is -1.0%. Premium volume for the company is \$162,000.

Effective Date June 1, 2018.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-131379841**

files its Personal Auto for an overall +9.9% rate change. The indicated rate change is +10.9%. Premium volume for this program is \$71,000.
Effective Date June 1, 2018.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-131327096**

files its CMP Liability - for a new Businessowners policy. The Memo included with the filing explains that the proposed rates are based on approved rates from USLI filed in USLI‐129643609 and USLI‐130853536.
Effective Date March 12, 2018.

COMPANY **FILING NUMBER**
PROASSURANCE CASUALTY COMPANY **PCWA-130359405**

The company seeks approval for an overall -1.8% rate decrease in Medical Malpractice for the company's Dentist and Oral Surgeon Professional Liability Program.
Effective Date June 1, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-131340543**

files revised rates and rules for their Commercial Auto program. The overall proposed rate level change is an increase of 11.5%.
Effective Date April 5, 2018 (New) May 9, 2018 (Renewal).

LEAD COMPANY **FILING NUMBER**
PROTECTIVE INSURANCE COMPANY **BALG-131338640**

Other Companies
Sagamore Ins. Co.
files its Workers Comp to make changes to its workers compensation programs, including adopting the approved NCCI loss costs, rating values, and item filings. In addition, they are implementing a new Technology/Life Science deviation.
Effective Date March 1, 2018.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-131363070**

The filing seeks approval for a new Excess E&O coverage for attorneys. The plan is based on the company's earlier management and professional excess liability plan.
Effective Date March 22, 2018 for new and renewal business.

LEAD COMPANY
REGENT INSURANCE COMPANY

FILING NUMBER
QBEC-131302607

Other Companies

General Casualty Co. of Wisconsin

files its Other Liability - Commercial Umbrella and Excess for a new GL program to target Small Commercial business, which consists of accounts under \$100,000 in premium. Regent Insurance Company is part of the QBE group.

Effective Date November 1, 2018 N, December 1, 2018 R.

LEAD COMPANY
REGENT INSURANCE COMPANY

FILING NUMBER
QBEC-131327943

Other Companies

General Casualty Company of Wisconsin

a new commercial multiline program called the "Arrowhead Advantage Program", is to provide a nationwide program specific branded ISO based product for business opportunities that can be written on a monoline and multiline basis. The core components of the Product are comprised of ISO based rates, rules and forms inclusive of additional company exceptions and proprietary form/endorsements.

Effective Date November 1, 2018 new and December 1, 2018 renewals.

LEAD COMPANY
REGENT INSURANCE COMPANY

FILING NUMBER
QBEC-131401590

Other Companies

General Casualty Co. of Wisconsin

files its Commercial Auto - its new Arrowhead Advantage Commercial Automobile Program under the Commercial Auto Annual Statement line of business. The Company and Arrowhead General Insurance Agency, Inc. have signed a master agreement for Arrowhead to become the program administrator effective July 1 for the Company's Property & Casualty Small Commercial business, which consists of accounts under \$100,000 in premium. The program will use the ISO loss costs and the loss cost multipliers contained within this filing. The Company has provided underlying expense data, including the 5.0% profit provision, to support the loss cost multipliers. A review of the rates/rules has not revealed any apparent conflicts with Mississippi statutes and regulations.

Effective Date September 27, 2018 N, January 1, 2019.

COMPANY
SECURIAN CASUALTY COMPANY

FILING NUMBER
CHER-131339519

files its Credit - Personal Property - GAP Insurance for a new Guaranteed Asset Protection ("GAP") insurance program.

The filing states that the proposed rates are the same as the Guaranteed Auto Protection rates based on the company's GAP debt protection product currently approved for use in Mississippi.

Effective Date March 14, 2018.

COMPANY

SENTRUITY CASUALTY COMPANY

FILING NUMBER

YTYC-131292202

files changes to its GAP Wisdom Program resulting in an overall rate impact of +13.5%.
Effective Date March 15, 2018 for new and renewals.

LEAD COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

STAT-131269577

Other Companies

State Automobile Mutual Insurance Company

seeks approval for an overall +5.0% rate change. The indicated rate change is +10.0%.
Premium volume for both companies combined is \$10,896,000. Only Owners forms HO3
and HO5 rates are revised.
Effective Date June 11, 2018.

COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

STAT-131340736

makes changes to its Private Passenger Tier Auto program resulting in an overall increase
of 3.3%.
Effective Date June 16, 2018 for new and renewals.

COMPANY

STATE NATIONAL INSURANCE COMPANY

FILING NUMBER

STNA-131335932

files to introduce its Canopus XS Pact, Follow Form Insurance Policy. This will provide
follow form excess insurance coverage for various management and professional lines
coverages, including Directors and Officers Liability, Employment Practices Liability,
Fiduciary Liability, Fidelity, specialty and non specialty Professional Liability as well as
Cyber insurance.
Effective Date March 2, 2018.

COMPANY

STATE NATIONAL INSURANCE COMPANY, INC.

FILING NUMBER

STNA-131356520

files for a new Commercial Package program that is intended to provide protection for
small artisan contractors (with maximum receipts of \$10 million). The program provides
equipment coverage for small and midsize contractors. This includes residential and
commercial contractors involved in new construction and service/repair work. The
product will be sold exclusively through SNIC's managing general agent, Next
Insurance, Inc., and will consist of an associated General Liability Program and a
Commercial Inland Marine program, which have been filed separately. This filing relates
to the Commercial Inland Marine coverage.
Effective Date March 2, 2018.

COMPANY

STATE NATIONAL INSURANCE COMPANY, INC.

FILING NUMBER

STNA-131356526

files for a new Commercial Package program that is intended to provide protection for small artisan contractors (with maximum receipts of \$10 million). The program provides equipment coverage for small and midsize contractors. This includes residential and commercial contractors involved in new construction and service/repair work. The product will be sold exclusively through SNIC's managing general agent, Next Insurance, Inc., and will consist of an associated General Liability Program and a Commercial Inland Marine program, which have been filed separately. This filing relates to the General Liability coverage.

Effective Date March 2, 2018.

COMPANY

TRAVELERS CASUALTY AND SURETY CO. OF AMERICA

FILING NUMBER

TRVD-131333419

files revisions to its 1st Choice+ Design Professionals Liability coverage rates under the Other Liability – Occurrence/Claims Made Annual Statement line of business resulting in an overall rate impact of +0.3%.

Effective Date June 1, 2018 New and Renewal.

COMPANY

TRAVELERS PERSONAL INSURANCE COMPANY

FILING NUMBER

TRVA-131361320

files the company's insurance score model.

Effective Date March 19, 2018 New and Renewal.

LEAD COMPANY

TWIN CITY FIRE INSURANCE COMPANY

FILING NUMBER

HART-131303199

Other Companies

Hartford Fire Ins. Co.

files its Other Liability - Private Choice Premier Policy for Community Banks to introduce its Private Choice Premier Community Bank Rate Plan under the Other Liability – Occurrence/Claims Made Annual Statement line of business. The coverage parts for the rate plan include Bankers Professional Liability, Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, Supplemental Program Coverage, HIPAA Coverage, and Kidnap/Ransom and Extortion. The Company states that the Bankers Professional Liability (BPL) coverage part is based on the Travelers Financial Institution Professional Liability Rate & Rule filing for the BPL base rates, retention factors, and premium modifiers. The Company further states that the other coverage parts will utilize the factors and appendices currently on file and all future updates to filing no. FN.13HS.717.2016.01.

Effective Date March 6, 2018.

COMPANY

U. S. SPECIALTY INSURANCE COMPANY

FILING NUMBER

PERR-131394230

files its Other Liability - Employment Practices Liability for an overall -1.9% rate change. The indicated rate change is -1.6%. Premium volume for this program is \$29,000.

Effective Date March 21, 2018.

COMPANY

WESCO INSURANCE COMPANY

FILING NUMBER

UNKP-131358975

files its Commercial Auto -to introduce its new Energi Package Program under the Commercial Auto Annual Statement line of business. The Company is a member of Insurance Services Office (ISO) and states that the filed Exception Pages will be used in conjunction with the ISO Commercial Auto program, their previously filed Commercial Auto Loss Cost Multipliers (LCM's), and their previously filed rates. The Exception Pages include minimum premiums, additional and return premium charges to supplement the ISO Commercial Auto countrywide rules. The Exception Pages also include rules for placing business in the appropriate rating tier based on identified Risk Characteristics.

Effective Date March 6, 2018.

NEW COMPANY

ISMIE Mutual Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective March 20, 2018.