

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

**LEAD COMPANY**

**ACE PROPERTY AND CASUALTY INS. CO.**

Other Companies

Pacific Employers Insurance Company

files to adopt standard Insurance Services Office, Inc. (“ISO”) forms, endorsements, rules and rates. We will deviate from ISO by using the proposed proprietary forms, endorsements and rates that were developed to exclusively meet the unique needs of the insured by providing BOP coverage to applicable eligible classes. This product includes proprietary forms, endorsements and rates and will be used in coordination with the applicable Insurance Services Office, Inc. (“ISO”) forms, endorsements, rules and rates. Effective Date April 23, 2018.

**FILING NUMBER**

ACEH-131426179

**COMPANY**

**ALLSTATE INSURANCE COMPANY**

The company seeks an overall +8.9% rate increase in commercial auto.

Effective Date June 18, 2018 for new and July 30, 2018 for renewal.

**FILING NUMBER**

ALSE-131286688

**COMPANY**

**AMERICAN AGRI-BUSINESS INSURANCE CO.**

files rate, rule and form revisions to its Crop-Hail Program. The Company estimates the rate impact to be 5.59%.

Effective Date March 28, 2018.

**FILING NUMBER**

ARMT-131385923

**COMPANY**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

files its Other Liability - Hospice, Home Health Care and Related Organizations Program for an overall -2.5% rate change. The indicated rate change is -1.3%. The current written premium volume is \$43,000.

Effective Date June 1, 2018.

**FILING NUMBER**

AMLX-131372162

**COMPANY**

**AMERICAN FIRE AND CASUALTY COMPANY**

files revisions to its Commercial General Liability program under the Other Liability-Occurrence/ Claims Made Annual Statement line of business. The Company estimates the combined rate impact to be +1.9%.

Effective Date July 1, 2018.

**FILING NUMBER**

LBRC-131411083

**LEAD COMPANY**

**AMERICAN FIRE AND CASUALTY COMPANY**

**FILING NUMBER**

**LBRC-131411627**

**Other Companies**

Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

files revisions to its Commercial Automobile program under the Commercial Automobile Annual Statement line of business. The Company estimates the combined rate impact to be +15.6%.

Effective Date August 1, 2018 for new and renewals.

**COMPANY**

**AMGUARD INSURANCE COMPANY**

**FILING NUMBER**

**AMGD-131324175**

files its Businessowners for a new program, Cyber Suite Coverage, that responds to the threat of unauthorized intrusion into or interference with an insured's computer systems.

Effective Date May 1, 2018.

**COMPANY**

**AMICA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**AMMA-131321000**

files revisions to its Homeowners Program under the Homeowners Annual Statement line of business. The Company estimates the rate impact to be +11.8%.

Effective Date July 1, 2018 for new and renewals.

**COMPANY**

**AMICA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**AMMA-131288071**

the company seeks approval for an overall +16.0% rate change in private passenger auto.

Effective Date August 1, 2018 for new and renewals.

**COMPANY**

**ASPEN AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**REGU-131387008**

files to introduce a new Insurance Agents and Brokers Professional Liability Program.

Effective Date April 12, 2018.

**COMPANY**

**ATLANTIC SPECIALTY INSURANCE COMPANY**

**FILING NUMBER**

**BEAC-131284823**

files to introduce its General Partnership Liability product under the Other Liability-Claims Made Only Annual Statement line of business. The plan provides insurance for the liabilities associated with raising capital from third party investors and the investment of such capital.

Effective Date March 27, 2018.

**LEAD COMPANY**

**BRIDGEFIELD CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**SMCG-131429432**

**Other Companies**

**Bridgefield Employers Ins. Co.**

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files its Workers Comp for an initial filing of deductible credits. The workup of the deductible credits is provided. The company uses Florida Loss Elimination Ratios (“LER”) for indemnity only as a starting point and uses a relativity of +10% to account for state differences. The relativities are calculated by Per Accident Limitation.  
Effective Date April 26, 2018.

**COMPANY**

**BROTHERHOOD MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**BRTH-131387402**

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The company seeks approval for an overall +6.36% rate change in commercial package. The company is increasing premium modification factors for the property (including inland marine) component in our MinistryFirst commercial multi-peril product. The change applies to all risk types currently written. There is no change to the liability component.  
Effective Date July 1, 2018 for new and renewal business.

**COMPANY**

**CLEAR BLUE INSURANCE COMPANY**

**FILING NUMBER**

**MRTN-131412302**

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files its Commercial Surety Program.  
Effective Date April 17, 2018.

**COMPANY**

**COAST NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**BRWS-131352434**

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files to make changes to its Private Passenger Auto line of business, including changes to base rates by coverage. The overall rate level change is 9.8%.  
Effective Date June 14, 2018 new and July 14, 2018 renewals.

**LEAD COMPANY**

**COLUMBIA NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**CLBA-131382286**

**Other Companies**

**Columbia Mutual Insurance Company  
Association Casualty Insurance Company**

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files to delay the adoption of the NCCI 2018 Circular and make revisions to the companies' loss cost multipliers which results in an overall rate change of +3.27%.  
Effective Date July 1, 2018 New and Renewal.

**COMPANY**

**CONTINENTAL CASUALTY COMPANY**

**FILING NUMBER**

**CNAC-131425555**

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files revisions to its Community Association Liability Policy Program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the rate impact to be +3.10%.  
Effective Date April 23, 2018 for new and renewals.

**COMPANY**

**EVEREST NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**EVST-131385216**

files rates, rules and forms for its Everest Cyber Elevation Program.  
Effective Date April 20, 2018.

**LEAD COMPANY**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**FEMC-131316378**

**Other Companies**

Federated Service Insurance Company

Federated Reserve Insurance Company

files to adopt MS-2017-02 Mississippi – WC Voluntary Loss Costs, Assigned Risk Rates, and Rating Values with revise company loss cost multipliers resulting in an overall rate impact of -2.0%.

Effective Date March 1, 2018 New and Renewal.

**LEAD COMPANY**

**GREAT AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**GACX-131403199**

**Other Companies**

Great American Assurance Company

Great American Insurance Company of New York

Great American Alliance Insurance Company

files revisions to its Commercial Crime manual under the Burglary and Theft Annual Statement line of business. The Company estimates the rate impact to be -21.1%.

Effective Date June 1, 2018 for new and renewals.

**LEAD COMPANY**

**GREAT AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**GACX-131334979**

**Other Companies**

Great American Assurance Company

Great American Insurance Company of New York

Great American Alliance Insurance Company

Great American Spirit Insurance Company

files to adopt NCCI's 3/01/2018 Loss Costs and revised LCM's for their Workers Compensation program. The overall rate level change is a decrease of 6.6%.

Effective Date March 1, 2018.

**COMPANY**

**GREAT WEST CASUALTY COMPANY**

**FILING NUMBER**

**LDRE-131406323**

The company files revisions to commercial auto which results in a negligible rate impact.  
Effective Date July 1, 2018 for new and renewal business.

**COMPANY**

**GREENWICH INSURANCE COMPANY**

**FILING NUMBER**

**XLAM-131383637**

files its Other Liability - GIC Excess Product for Legal Integration for a new Umbrella and Excess insurance. The filing states that “rates for this new product were developed based on a review of rating plans available to the public.”  
Effective Date March 29, 2018.

**COMPANY**

**HANOVER AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**HNVR-131410098**

files its Other Liability - Commercial General Liability which seeks approval for new endorsements and their associated rates. The filing proposes 14 new endorsements.  
Effective Date April 4, 2018.

**LEAD COMPANY**

**HANOVER AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**HNVR-131390117**

**Other Companies**

Massachusetts Bay Ins. Co.

The Hanover Ins. Co.

files its Commercial Auto for an overall +13.2% rate change. The indicated rate change is +34.2%. Premium volume for this program is \$235,000.  
Effective Date August 1, 2018.

**LEAD COMPANY**

**HANOVER AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**HNVR-131400978**

**Other Companies**

Massachusetts Bay Ins. Co.

The Hanover Ins. Co.

files its CMP Liability - Commercial Package for a +6.66% overall rate change. The indicated rate change is +13.7%. Premium volume for all three companies combined is \$1,002,000. For all companies combined, the indicated rate change by coverage is as follows:

Property: +10.8%

Liability – Premises and Operations: +17.5%

Liability – Products and Completed Ops: +6.0%

Overall: +13.7%

The rate analysis is done by coverage, all companies combined.

Effective Date August 1, 2018.

**LEAD COMPANY**

**HANOVER AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**HNVR-131400963**

**Other Companies**

Massachusetts Bay Ins. Co.

The Hanover Ins. Co.

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files its Commercial Property for a +7.42% overall rate change. The indicated rate change is +10.8%. Premium volume for all three companies combined is \$515,000.

Effective Date August 1, 2018.

**LEAD COMPANY**

**HANOVER AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**HNVR-131400966**

**Other Companies**

Massachusetts Bay Insurance Co.

The Hanover Ins. Co.

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files its Commercial General Liability for a -14.33% overall rate change. The indicated rate change is +15.9%. Premium volume for all three companies combined is \$655,000. For all companies combined, the indicated rate change by coverage is as follows:

Premises and Operations: +17.5%

Products and Completed Ops: +6.0%

Overall: +15.9%

Effective Date August 1, 2018.

**COMPANY**

**IMPERIUM INSURANCE COMPANY**

**FILING NUMBER**

**DLSN-131359551**

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files its Other Liability -for an Allied Health insurance program.

Effective Date April 4, 2018.

**COMPANY**

**INSURANCE SERVICES OFFICE INC.**

**FILING NUMBER**

**ISOF-131424785**

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ISO seeks approval for a +1.9% advisory loss cost change in private passenger auto.

Effective Date January 1, 2019 for new and renewal business.

**COMPANY**

**MAG MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**MAGM-131391700**

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files its Workers Comp to revise its Loss Cost Multiplier ("LCM") to 1.574. The company has not written any premium.

Effective Date July 1, 2018.

**COMPANY**

**MERIDIAN SECURITY INSURANCE COMPANY**

**FILING NUMBER**

**STAT-131306372**

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The filing seeks for an overall -2.3% rate decrease in personal auto. The program was introduced 7/20/2017.

Effective Date April 13, 2018 for new and April 30, 2018 for renewal.

**COMPANY** **FILING NUMBER**  
**METROPOLITAN DIRECT PROPERTY & CAS. INS. CO.** **METX-131384889**

The company seeks approval for an overall +3.0% rate change in private passenger auto. Effective Date April 30, 2018 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**NATIONWIDE ASSURANCE COMPANY** **NWPP-131433348**

The company seeks approval for an overall +8.8% rate increase in personal auto - motorcycle.

Effective Date June 16, 2018 for new and July 16, 2018 for renewal.

**COMPANY** **FILING NUMBER**  
**OHIO CASUALTY INSURANCE COMPANY** **LBRC-131414431**

files revisions to its Commercial Umbrella program under the Other Liability - Occurrence/Claims Made. The Company estimates the rate impact to be +3.0%.

Effective Date July 1, 2018.

**COMPANY** **FILING NUMBER**  
**OLD REPUBLIC INSURANCE COMPANY** **LDDX-131371838**

files its Other Liability - Contractual Liability for new coverage and rates to be used with its current contractual liability program. The written premium for 2016 from Exhibit B is \$362,000.

The new coverages offered are for Tire and Wheel, Paintless Dent Repair, Key Replacement, Exterior and Interior Protection, Windshield, Theft Protection, Prepaid Maintenance, Excess Lease Wear and Tear or any combination thereof.

Effective Date April 26, 2018.

**COMPANY** **FILING NUMBER**  
**PENNSYLVANIA MANUFACTURERS' ASSOC. INS. CO.** **STLR-131448456**

files new rates, rules and forms to add professional liability as an underlying coverage to the Commercial Liability Umbrella. PMA has a general ISO program in place to adopt the ISO approved rates/rules and forms for Commercial Umbrella. The proposed rates/rules and forms will supplement their existing independent and ISO Commercial Liability Umbrella programs, as currently filed.

Effective Date April 20, 2018.

**COMPANY** **FILING NUMBER**  
**RETAILERS CASUALTY INSURANCE COMPANY** **SMCG-131429487**

files its Workers Comp for an initial filing of deductible credits. The workup of the deductible credits is provided. The company uses Florida Loss Elimination Ratios ("LER") for indemnity only as a starting point and uses a relativity of +10% to account for state differences. The relativities are calculated by Per Accident Limitation.

Effective Date April 26, 2018.

**COMPANY**

**RLI INSURANCE COMPANY**

**FILING NUMBER**

**RLSC-131414354**

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

The filing's rate pages refer to applying the Loss Cost Multiplier ("LCM") to ISO loss costs; however, the actual LCM is not shown; it also does not include the Reference Filing Adoption Form where the LCM is derived.

Effective Date September 1, 2018.

**COMPANY**

**SAFE AUTO INSURANCE COMPANY**

**FILING NUMBER**

**SAFE-131236390**

The company seeks approval for an overall +10.0% rate increase in Personal Lines - Private Passenger Auto. The rate change will be in the GLM 1.0 Program. Upon implementation after approval of the filing, the company will begin to renew policies in this program into the G2.0 program. Once all of the policies have renewed into the G2.0 program the G1.0 program will be completely closed.

Effective Date April 29, 2018 for renewal business.

**COMPANY**

**SAFE AUTO INSURANCE COMPANY**

**FILING NUMBER**

**SAFE-131227729**

The filing represents a +5.0% rate change for Safe Auto's GLM 1.2 Personal Auto - Private Passenger Auto program. Upon implementation after approval of the filing, the company will begin renewing the current G1.2 policies into the G2.0 program.

Effective Date April 11, 2018 for renewal business.

**COMPANY**

**SAFECO INSURANCE COMPANY OF AMERICA**

**FILING NUMBER**

**LBPM-131384686**

files its Homeowner Policy Program for an overall 0% rate change. No indicated rate change is included; no actuarial rate analysis is performed. Written premium volume for the company is \$56,6673,000. Earthquake premium is \$317,000.

Effective Date June 17, 2018 N, July 29, 2018 R.

**COMPANY**

**SECURITY NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**UNKP-131358045**

revises rates and rules for its Sierra Madre Artisan Commercial General Liability program. This results in an overall 11% rate increase.

Effective Date April 23, 2018.



**LEAD COMPANY**  
**SENTINEL INSURANCE COMPANY**

**FILING NUMBER**  
HART-131446102

**Other Companies**

Trumbull Insurance Company

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proposes changes to its Personal Auto program resulting in overall impact of 0.0%. The company is revising rating factors for advance quote discount and zip code relativities and Uninsured Motorists Bodily Injury increased limits. Additionally, the company is changing base rates described as follows: Existing policyholders of Sentinel Insurance Company and Trumbull Insurance Company will renew into these revisions. Rate capping will be used in order to limit the impact of the rating factor changes to existing customers as they renew with the revised factors. Base rate level changes will not be capped.

Effective Date August 9, 2018 New / September 28, 2018 Renewal.

**LEAD COMPANY**  
**STANDARD FIRE INSURANCE COMPANY**

**FILING NUMBER**  
TRVD-131385345

**Other Companies**

Travelers Indemnity Company of America  
Automobile Insurance Company of Hartford, CT  
Travelers Home and Marine Insurance Company  
Travelers Personal Security Insurance Company

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makes changes to its Personal Lines Umbrella program, including changes to base rates. This will result in an overall increase of 2.47%.

Effective Date April 16, 2018.

**COMPANY**  
**STATE FARM FIRE AND CASUALTY COMPANY**

**FILING NUMBER**  
SFMA-131225949

files revised rates and rules for their Mississippi Manufactured Homes program. The overall rate level change is a decrease of -4.0%.

Effective Date April 1, 2018 (New) May 15, 2018 (Renewal).

**LEAD COMPANY**  
**STATE FARM FIRE AND CASUALTY COMPANY**

**FILING NUMBER**  
SFMA-131411636

**Other Companies**

State Farm Mutual Automobile Insurance Company

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The company seeks an overall +0.10% rate increase in personal auto - motorcycle.

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

**LEAD COMPANY**  
**STATE FARM FIRE AND CASUALTY COMPANY**

**FILING NUMBER**  
SFMA-131433538

**Other Companies**

State Farm Mutual Automobile Insurance Company

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The company seeks approval for a rate change of -3.0% for the Mississippi Private Passenger Auto Program.

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

**COMPANY** **FILING NUMBER**  
**STATE NATIONAL INSURANCE COMPANY** **STNA-131394673**

files its Other Liability-Commercial Liability for a new GL program. The company proposes to adopt ISO loss costs filed in GL-2017-BGL1 and a Loss Cost Multiplier (“LCM”) of 1.408.  
Effective Date April 17, 2018.

**COMPANY** **FILING NUMBER**  
**STATE NATIONAL INSURANCE COMPANY** **STNA-131423591**

files its Commercial General Liability for a new General Liability program.  
The company proposes to adopt all ISO latest loss costs and forms. The proposed Loss Cost Multiplier (“LCM”) is strictly an expense and profit multiplier. The proposed profit provisions are supported by the company’s 2014 – 2016 countrywide expense history.  
Effective Date July 1, 2018.

**COMPANY** **FILING NUMBER**  
**STATE NATIONAL INSURANCE COMPANY, INC.** **STNA-131086311**

files to introduce its Jetty Lease Guaranty Bond program to provide surety coverage to residential tenants.  
Effective Date April 13, 2018.

**COMPANY** **FILING NUMBER**  
**STONEWOOD INSURANCE COMPANY** **SWNI-131359030**

files its Workers Comp for approval on a new Workers Compensation insurance program. The company proposes to use the NCCI loss costs effective 3/1/2018.  
Effective Date April 15, 2018.

**COMPANY** **FILING NUMBER**  
**STRATFORD INSURANCE COMPANY** **MRTN-131337148**

files to introduce its new Private Company Management Liability insurance program that will provide coverage for management, administrative and employment practices activities as well as fiduciaries to the employee benefit and pension plans and will also provide coverage for Commercial Crime insurance.  
Effective Date April 17, 2018.

**COMPANY** **FILING NUMBER**  
**TECHNOLOGY INSURANCE COMPANY** **UNKP-131377949**

files forms, rates and rules for its new (Crop) MP Plus Program.  
Effective Date April 3, 2018.

**LEAD COMPANY**

**UNITED SERVICES AUTOMOBILE ASSOCIATION**

**FILING NUMBER**

**USAA-131336641**

**Other Companies**

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

files revised rates for their Private Passenger Auto program. The overall rate level change is an increase of 4.1%.

Effective Date July 6, 2018.

**COMPANY**

**UNIVERSAL UNDERWRITERS INSURANCE COMPANY**

**FILING NUMBER**

**ZURC-131400790**

files its Other Liability - Contractual Liability for an overall +64.1% rate change. No indicated rate analysis is included. Written premium for the company is \$1,499.

Effective Date April 23, 2018.

**COMPANY**

**VANTAPRO SPECIALTY INSURANCE COMPANY**

**FILING NUMBER**

**PERR-131326870**

The company seeks approval for a new commercial general liability program for sports and wellness related liability.

Effective Date March 29, 2018 for new and renewal business.

**COMPANY WITHDRAWS**

Merastar Insurance Company withdraws writing Homeowners and Private Passenger Auto effective July 1, 2018.