

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

**LEAD COMPANY**

**AMERICAN FIRE AND CASUALTY COMPANY**

**Other Companies**

The Ohio Casualty Ins. Co.

Ohio Security Ins. Co.

West American Ins. Co.

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files its CMP Liability and Non-Liability Businessowners for an overall +3.96% rate change. The indicated rate change is +18.1%. Written premium volume for all four companies combined is \$2,442,000.

Effective Date August 1, 2018.

**FILING NUMBER**

LBRC-131370903

**COMPANY**

**BEAZLEY INSURANCE COMPANY, INC.**

**FILING NUMBER**

PERR-131430033

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introducing General Liability (“GL”) and Businessowners (“BOP”) coverages to be written with Beazley’s existing insureds in the following products:

- AFB A&E Media Tech (BOP)
- AFB Media Tech (GL & BOP)
- MPL Secure (GL & BOP)

Beazley will utilize Insurance Services Office (“ISO”) forms, rules and loss costs for the GL and BOP coverages. The filing includes several independent forms, rules and loss costs to supplement the ISO materials.

Effective Date May 8, 2018.

**COMPANY**

**CAROLINA CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

CARC-130846866

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files a new Commercial Automobile manual and exceptions for their Commercial Transportation Program under the Commercial Automobile Annual Statement line of business. The Company states they are combining their individual, previously approved manuals into one Commercial Auto manual. The program will be using the current ISO countrywide manual and state exceptions, along with their Carolina Casualty countrywide manual and Carolina Casualty state exceptions. This manual replaces their currently filed Truck/Public Auto and Business Auto manuals in their entirety. This program will continue to use a combination of ISO loss costs and proprietary rate and rules. The Company is adopting ISO's most current loss costs and increased liability limits and the Optional Class Plan.

Effective Date June 1, 2018.

**COMPANY**

**CONTINENTAL CASUALTY COMPANY**

**FILING NUMBER**

CNAB-131483847

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seeks approval for an overall +5.0% rate change. Premium volume for this program is \$93,000. The coverage provides personal umbrella liability coverage in excess of personal homeowners and personal auto policies. Only members of the AICPA can purchase this coverage through the AICPA organization.

Effective Date November 1, 2018 new and renewal business.

**COMPANY**

**CUMIS INSURANCE SOCIETY, INC**

**FILING NUMBER**

**PERR-131414884**

files its SafetyNet Income Replacement Plan - Other Lines of Business for their new SafetyNet Income Replacement Plan under the Other Lines of Business. The program pays a lump sum benefit upon the loss of employment, subject to certain restrictions. The company indicated that the rates are intended to produce a 70% loss ratio. The pricing assumptions are taken from company data as no outside source of credible industry data currently exists. This product was first introduced in Wisconsin in 2016.  
Effective Date May 7, 2018.

**COMPANY**

**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**

**ACEH-131422460**

files its new Private Equity + Program under the Other Liability-Claims Made Only Annual Statement line of business. The program is a portfolio product that combines E&O, D&O, and EPL (optional) coverages into one integrated product for private equity firms.  
Effective Date June 1, 2018.

**COMPANY**

**FLORISTS' MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**FLWR-131334252**

The company seeks an overall +19.8% rate increase in commercial auto. The rate change is a combined ISO loss cost change and the company's LCM change.  
Effective Date August 1, 2018 for new and renewal business.

**COMPANY**

**GRAIN DEALERS MUTUAL INSURANCE CO.**

**FILING NUMBER**

**NGMC-131467189**

seeks approval for an overall +4.6% rate change for Commercial Auto. Premium for the company is \$431,000. The company proposes to adopt ISO 8/1/2018 loss costs and revise its Loss Cost Multipliers ("LCM").  
Effective Date August 1, 2018 for new and October 1, 2018 for renewals.

**COMPANY**

**LUBA INDEMNITY INSURANCE COMPANY**

**FILING NUMBER**

**LUBA-131417407**

files its Workers Comp for a -5.9% overall rate change. The indicated rate change is -5.9%. Premium volume for the company is \$466,000.  
The company is proposing to adopt the NCCI loss costs effective 3/1/2018 and revise its Loss Cost Multiplier ("LCM") to 1.20 (from the current 1.27). The proposed LCM includes a Loss Cost Modification Factor ("LCMF") of 0.656. The company's rationale for the proposed LCMF is that its 2017 loss ratio is 6.4%. It should be noted that 2017 is the only year the company has been in operation.  
Effective Date July 1, 2018.

**COMPANY** **FILING NUMBER**  
**LYNDON SOUTHERN INSURANCE COMPANY** **LFST-131458986**

files a new Commercial Property insurance program and will adopt all ISO forms, rules, and loss costs using its own loss cost multiplier.  
Effective Date May 10, 2018.

**COMPANY** **FILING NUMBER**  
**LYNDON SOUTHERN INSURANCE COMPANY** **LFST-131447932**

files to introduce its new Individual Supplemental Unemployment Compensation program.  
Effective Date May 21, 2018.

**LEAD COMPANY** **FILING NUMBER**  
**MARKEL AMERICAN INSURANCE COMPANY** **MRKB-131334475**

Other Companies  
Markel Insurance Company  
submits new and revised proprietary forms and revised manual pages for use with Commercial General Liability resulting in an overall increase of 3.7 in the Markel Insurance Company.  
Effective Date May 25, 2018.

**COMPANY** **FILING NUMBER**  
**MASSACHUSETTS BAY INSURANCE COMPANY** **HNVR-131443031**

files to introduce its new Small Business Advantage Professional Liability program.  
Effective Date June 1, 2018.

**COMPANY** **FILING NUMBER**  
**MILFORD CASUALTY INSURANCE COMPANY** **UNKP-131463091**

seeks approval for a new Umbrella and Excess insurance program. The company proposes to use ISO rules, forms and loss costs.  
Effective Date September 1, 2018.

**COMPANY** **FILING NUMBER**  
**MORTGAGE GUARANTY INSURANCE CORP.** **MRTG-131467130**

files an overall -11.3% rate change to its Mortgage Guaranty program.  
Effective Date June 4, 2018.

**COMPANY** **FILING NUMBER**  
**OCCIDENTAL FIRE & CASUALTY CO. OF NC** **OCCD-131350697**

files to adopt ISO's loss costs with revised LCM's for their Commercial Auto program. The overall rate level change is an increase of 8.95%.  
Effective Date May 1, 2018.

**COMPANY** **FILING NUMBER**  
**PERMANENT GENERAL ASSURANCE CORP.** **PGAC-131411503**

The filing seeks approval for an overall +8.2% rate increase in private passenger auto.  
Effective Date May 10, 2018 new and June 14, 2018 renewals.

**LEAD COMPANY** **FILING NUMBER**  
**REGENT INSURANCE COMPANY** **QBEC-131283278**

Other Companies

General Casualty Company of Wisconsin

files a new businessowners program, which will service small commercial accounts with  
written premium less than \$100,000.

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

**COMPANY** **FILING NUMBER**  
**SECURITY FIRST INSURANCE COMPANY** **MERL-131443848**

files a new Tenant Homeowners program.

Effective Date August 1, 2018.

**COMPANY** **FILING NUMBER**  
**STATE NATIONAL INSURANCE COMPANY** **STNA-131436831**

files their new Commercial Package - HPR/Crime-RSA Multinational Insurance Program  
for a new Crime and Fidelity insurance program. The company proposes to adopt all ISO  
rules and loss costs, with a Loss Cost Multiplier ("LCM") of 1.515.

Effective Date July 1, 2018.

**COMPANY** **FILING NUMBER**  
**STATE NATIONAL INSURANCE COMPANY, INC.** **STNA-131417450**

files to introduce its new RSA Multinational Insurance Program which is a following  
form Commercial Excess Property Insurance product.

Effective Date July 1, 2018.

**COMPANY** **FILING NUMBER**  
**STATE NATIONAL INSURANCE COMPANY, INC.** **STNA-131430233**

files to introduce its RSA Multinational Insurance Program which will provide coverage  
for Royal & SunAlliance Insurance Agency, Inc. global insureds that have exposure in  
the United States.

Effective Date July 1, 2018.

**COMPANY** **FILING NUMBER**  
**TECHNOLOGY INSURANCE COMPANY** **UNKP-131397246**

files forms, rates, and rules for a new crop hail program.

Effective Date May 8, 2018.

**COMPANY** **FILING NUMBER**  
**TRAVELERS CASUALTY INSURANCE CO. OF AMERICA** **TRVD-131434962**

The filing seeks approval for the company's Insurance Score Model for commercial auto. The model was filed and approved previously for personal lines. The filing contains proprietary information that does not have public access.  
Effective Date May 1, 2018 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**VANTAPRO SPECIALTY INSURANCE CO.** **DRWN-131412018**

introduces a new Specialty Rental, Contractors, and Trade Auto Program. The proposed program will use proprietary forms and rates, along with ISO forms, rules, and loss costs (ISO Circular CA-2017-BRLA1), in conjunction with Vantapro-provided loss cost multipliers.  
Effective Date May 23, 2018.

**COMPANY** **FILING NUMBER**  
**WESCO INSURANCE COMPANY** **UNKP-131421306**

The filing seeks approval for an overall +33.33% rate change in commercial auto for power units leased out through NationalLease on a daily rental basis for the duration of up to 30 days. The company asserts that the only difference between the proposed rates and the current rates is the adoption of updated ISO loss costs and ISO factors. The current rates are based on ISO 2010 loss costs.  
Effective Date May 1, 2018.