

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

LEAD COMPANY

FILING NUMBER

ACE FIRE UNDERWRITERS INSURANCE COMPANY

ACEH-131532926

Other Companies

ACE Property and Casualty Ins. Co.

Pacific Employers Ins. Co.

files its Businessowners for new endorsements and their associated rates. The endorsements and the proposed rates are listed in the filing. Premium volume for all three companies combined is \$34,000.

Effective Date July 12, 2018.

LEAD COMPANY

FILING NUMBER

ALLIED PROPERTY AND CASUALTY INSURANCE CO.

NWPP-131523355

Other Companies

AMCO Insurance Company

Depositors Ins. Co.

Nationwide Mutual Ins. Co.

Nationwide Property and Casualty Ins. Co.

Nationwide Mutual Fire Ins. Co.

files its Workers Comp for an overall -0.7% premium change. Premium volume for all six companies combined is \$1,320,000. The overall premium impact is due to the companies discontinuing NCCI Premium Discount Table 1 and replacing it with NCCI Premium Discount Table 7.

Effective Date December 1, 2018.

COMPANY

FILING NUMBER

AMCO INSURANCE COMPANY

NWPP-131498991

The company seeks approval for a new umbrella and excess liability program that is a companion to the underlying first dollar coverage that will provide coverage to insureds engaged in providing services within the human services industry.

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

LEAD COMPANY

FILING NUMBER

AMERICAN FIRE AND CASUALTY CO.

LBRC-131406377

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

files revised rates for their Commercial Property program resulting in an overall rate increase of 6%.

Effective Date August 1, 2018 for new and renewals.

COMPANY

FILING NUMBER

AMERICAN SECURITY INSURANCE COMPANY

ASPX-131486270

files their Credit-Personal Property Creditor-Placed Home revisions to its Residential & Commercial Flood program under the Credit - Personal Property Annual Statement line of business. The Company estimates the rate impact to be +27.2% on \$754,463 of direct written premium. The program is a lender placed program that allows financial institutions to place flood coverage on properties located in a Special Flood Hazard Area (SFHA), if the borrower fails to provide evidence of acceptable flood insurance. The Company is expanding the number of rating groups from two to four. The proposed base rates are based on flood programs from the National Flood Insurance Program (NFIP), the Mortgage Portfolio Protection Program (MPPP), and Lyndon Southern Insurance Company's Mortgage Lender Security Program (SERFF # PERR-130840195). Finally, the Company is introducing an optional Increased Cost of Compliance Coverage at a \$1.00 rate per thousand dollars of increased coverage. This rate for this coverage matches the rate of Lyndon Southern Insurance Company's Mortgage Lender Security Program. Effective Date November 1, 2018.

COMPANY

FILING NUMBER

ASPEN AMERICAN INSURANCE COMPANY

REGU-131493550

files a new Architects and Engineers Professional Liability Program. Effective Date July 24, 2018.

LEAD COMPANY

FILING NUMBER

BERKLEY NATIONAL INSURANCE COMPANY

BNIC-131527908

Other Companies

Riverport Ins. Co.

Berkley Regional Ins. Co.

StarNet Ins. Co.

files their Commercial Property General Risk Program to adopt approved MSRB Rules and Loss Costs and new and revised rules to its General Risk Program under the Commercial Property (Fire and Allied Lines) Annual Statement line of business. The Company estimates the rate impact to be 0.0% on \$137,457 of direct written premium. The Company is adopting the rules and loss cost from filing MSRB 17-03 (CF-2016-REQLC & CF-2016-REQRU). The other changes include introducing windstorm or hail percentage deductibles of 3% and 4%, adding factors for Period of Restoration Waiting, adding a new optional coverage – Property in a Mobile Banking Unit, and introducing a charge for Surface Water Flood Coverage. Effective Date November 1, 2018.

COMPANY

FILING NUMBER

BERKSHIRE HATHAWAY SPECIALTY INS. CO.

REGU-131545178

files revised Loss Cost Multipliers. Loss Cost multipliers will be split into Transportation Programs and All Other Programs due to differences in loss experience. This will result in an overall increase of 16%. Effective Date November 1, 2018.

COMPANY **FILING NUMBER**
CAMPMED CASUALTY & INDEMNITY COMPANY, INC. **HNWX-131472529**
files its Med Mal Claims Made and Occurrence for a Medical Malpractice Liability insurance program covering new physicians, surgeons, and other healthcare providers. Campmed currently writes podiatrists malpractice liability in Mississippi and seeks to expand coverage to other medical professionals.
Effective Date July 2, 2018.

COMPANY **FILING NUMBER**
CAPITOL INDEMNITY CORPORATION **CAPC-131550351**
The company seeks a -.01% rate decrease in commercial general liability.
Effective Date November 1, 2018 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
CHARTER OAK FIRE INSURANCE COMPANY **TRVD-131465289**
Other Companies
The Phoenix Ins. Co.
The Travelers Indemnity Co.
The Travelers Indemnity Co. of America
The Travelers Indemnity Co. of Connecticut
Travelers Casualty Ins. Co. of America
Travelers Property Casualty Co. of America

files its Commercial Auto for an overall +10.3% rate change. The indicated rate change is +21.0%. Premium for all companies combined is \$19,737,000.
THE COMMISSIONER WOULD NOT APPROVE THE 10.3% AND OFFERED TO APPROVE 4.5% AND THE COMPANY ACCEPTED.
Effective Date December 1, 2018.

LEAD COMPANY **FILING NUMBER**
CHARTER OAK FIRE INSURANCE COMPANY **TRVD-131542146**
Other Companies
The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut
Travelers Property Casualty Company of America

The filing seeks approval for an overall +3.0% rate increase in commercial general liability.
Effective Date February 1, 2019 for new and renewal business.

COMPANY

FILING NUMBER

CONTINENTAL CASUALTY COMPANY

CNAC-131568282

files its Other Liability Epack Extra program for an overall -8.2% rate change. The overall indicated rate change is -9.0%. Premium volume for this program is \$448,000. The proposed change is a result of introducing Policy Size Discounts for insureds with less than 100 employees and less than \$10 million in revenue.
Effective Date August 5, 2018.

COMPANY

FILING NUMBER

CRESTBROOK INSURANCE COMPANY

NWPP-131475191

files its Burglary and Theft for a new Crime insurance program. Crestbrook is part of the Nationwide Group of insurance companies.
Effective Date January 1, 2019.

LEAD COMPANY

FILING NUMBER

EMC PROPERTY & CASUALTY COMPANY

EMCC-131548993

Other Companies

EMCASCO Insurance Company

Employers Mutual Casualty Company

Union Insurance Company of Providence

The filing seeks approval for an overall +6.5% rate increase in commercial auto. Employers Mutual Casualty Company writes 99.5% of the total premium.
Effective Date August 1, 2018.

LEAD COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-131470121

Other Companies

Federated Service Ins. Co.

files its Businessowners for an overall -2.6% rate change. The indicated rate change is -7.8%. Premium volume for both companies combined is \$1,158,000, but Federated Service does not have any written premium.
Effective Date July 15, 2018.

LEAD COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-131474050

Other Companies

Federated Service Ins. Co.

Federated Reserve Ins. Co.

files its Commercial General Liability for an overall -0.2% rate change. The indicated rate change is -6.0%. Premium volume for all companies combined is \$1,125,000, but Federated Reserve does not have any written premium.
Effective Date July 17, 2018.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-131460489

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

files changes to its Commercial Property programs resulting in an overall +1.74% rate change.

Effective Date August 15, 2018 New and Renewal.

COMPANY

FIREMAN'S FUND INSURANCE COMPANY

FILING NUMBER

MRTN-131494737

The company seeks approval for a new Burglary and Theft insurance program. The company proposes to use ISO loss costs and a 1.613 LCM. The proposed LCM is strictly an expense and profit multiplier.

Effective Date July 3, 2018 for new business.

COMPANY

FIREMAN'S FUND INSURANCE COMPANY

FILING NUMBER

MRTN-131481182

files its Commercial Property - preferred Club Program for a new GL program. The company proposes to use ISO forms, rules, and loss costs.

The company proposes to use a strictly expense and profit multiplier and ISO loss costs.

Effective Date July 17, 2018.

COMPANY

FIREMAN'S FUND INSURANCE COMPANY

FILING NUMBER

MRTN-131500399

The company seeks approval for a new program covering Boiler and Machinery (Equipment Breakdown) targeted at country clubs and golf facilities.

Effective Date July 18, 2018 for new and renewal business.

COMPANY

FOREMOST INSURANCE COMPANY, GRAND RAPIDS, MI

FILING NUMBER

FORE-131499784

files changes to its Manufactured Home program resulting in an overall rate impact of +1.5%.

Effective Date December 1, 2018 New and Renewal.

COMPANY

FOREMOST PROPERTY & CASUALTY INSURANCE CO.

FILING NUMBER

FORE-131508010

files changes to its Manufactured Home program resulting in an overall rate impact of +3.1%.

Effective Date December 1, 2018 New and Renewal.

COMPANY

FILING NUMBER

FREEDOM SPECIALTY INSURANCE COMPANY

SCTT-131512145

files a new Credit Insurance program that protects the insureds' accounts receivables against financial losses due to non-payment on the part of its buyers.
Effective Date July 24, 2018.

COMPANY

FILING NUMBER

HOMESITE INSURANCE COMPANY

HMSS-131537727

The filing seeks approval for an overall +3.0% rate increase in homeowners. Homesite implemented its by-peril program on June 9, 2017. Since program implementation the top ten homeowners insurers in Mississippi have increased rates by 4.0% according to Homesite. Homesite proposes a rate increase that is commensurate with the industry.
Effective Date July 27, 2018 for new and September 13, 2018 for renewal.

COMPANY

FILING NUMBER

KEY RISK INSURANCE COMPANY

MRTN-131489009

files its new Cyber Insurance program, Berkley Cyber Risk First policy and Berkley Cyber Risk Protect.
Effective Date July 24, 2018.

LEAD COMPANY

FILING NUMBER

LM GENERAL INSURANCE COMPANY

LBPM-131506836

Other Companies

LM Ins. Corp.

files its Personal Auto - LibertyGuard Personal Automobile Policy Program for an overall +9.9% rate change. The indicated rate change is +27.8%. Premium volume for both companies combined is \$27,015,000. The indicated and proposed rate change breakdown by major coverage is as follows:

BI: Indicated +23.9%, Proposed +12.1%

PD: Indicated +32.5%, Proposed +12.1%

Med Pay: Indicated +14.4%, Proposed +11.0%

UM/UIM: Indicated +13.1%, Proposed +11.0%

Comprehensive: Indicated +37.7%, Proposed +8.0%

Collision: Indicated +31.9%, Proposed +7.5%

Overall: Indicated +27.8%, Proposed +9.9%.

Effective Date August 11, 2018 N, September 15, 2018 R.

COMPANY

FILING NUMBER

LYNDON SOUTHERN INSURANCE COMPANY

LFST-131545102

files its Tenant Homeowners for a new Renters Insurance program. The filing description states that this program is based on Century National Insurance Company's Renters Program, approved in Mississippi effective 11/01/2017, SERFF Tracking #GMMX-131172229. We have obtained a copy of the Century filing and we can verify that the proposed rates in this filing are identical.
Effective Date July 17, 2018.

COMPANY

FILING NUMBER

MARKEL INSURANCE COMPANY

MRKB-131479391

The company files for approval for a new commercial package for the company's new Medical Sales and Service Program.

Effective Date July 18, 2018 for new and renewal business.

LEAD COMPANY

FILING NUMBER

MARKEL INSURANCE COMPANY

MRKB-131506743

Other Companies

FirstComp Ins. Co.

files its Workers Comp for an overall -4.5% change. The indicated rate change is +9.9%. Premium volume for this program is \$2,744,000. The proposed rate action will be accomplished by decreasing the tier Loss Cost Multipliers ("LCM").

Effective Date September 1, 2018.

COMPANY

FILING NUMBER

MIDVALE INDEMNITY COMPANY

HMSS-131380546

files to introduce a new proprietary credit model, American Family Credit Model (AFCM 1.0), under the Private Passenger Auto Annual Statement line of business.

Effective Date July 18, 2018.

COMPANY

FILING NUMBER

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY

NWPP-131435292

The company seeks approval for an overall +18.8% rate increase in commercial umbrella and excess in the Farmowners Operations.

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

COMPANY

FILING NUMBER

NCCI

NCCI-131545124

files its Workers Comp for rules and factors relating to Workers Compensation Retrospective Rating Plan.

Effective Date January 1, 2019.

COMPANY

FILING NUMBER

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

SWRE-131385661

files its Internet Liability for a new Cyber Liability Program

Effective Date July 17, 2018.

LEAD COMPANY

PENNSYLVANIA MANUFACTURERS ASSOC. INS. CO.

FILING NUMBER

OREP-131485322

Other Companies

Manufacturers Alliance Ins. Co.

Pennsylvania Manufacturers Indemnity Co.

files its Commercial Auto-Con Tran for a new program. The filer states that even though this is a new program for Pennsylvania Manufacturers' Association ("PMA") companies, the program has been in existence for six years with a different carrier. Based on the filing, the program has \$16,932,000 of written premium countrywide.

Effective Date July 17, 2018.

LEAD COMPANY

PENNSYLVANIA MANUFACTURERS' ASSOC. INS. CO.

FILING NUMBER

OREP-131531647

Other Companies

Manufacturers Alliance Insurance Company

Pennsylvania Manufacturers Indemnity Company

files revised rates/rules for use with their Ambulance Insurance Program. This will result in an overall rate increase of 19.7%.

Effective Date July 20, 2018.

LEAD COMPANY

PRAETORIAN INSURANCE COMPANY

FILING NUMBER

MADC-131454519

Other Companies

QBE Insurance Corporation

North Pointe Insurance Company

Stonington Insurance Company

General Casualty Company of Wisconsin

Regent Insurance Company

files to delay adoption of the NCCI March 1, 2018 advisory loss costs and rating values and makes changes to its current loss costs multipliers.

Effective Date July 5, 2018 New and Renewal.

COMPANY

RLI INSURANCE COMPANY

FILING NUMBER

RLSC-131486340

The filing seeks approval for an overall -15.3% rate decrease for Public Transportation Liability in Commercial Automobile.

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

COMPANY

SAFECO INS. CO. OF AMERICA

FILING NUMBER

LBPM-131470109

files product enhancements to its Mississippi dwelling fire program. The changes associated with this revision produce an overall +4.0% rate impact. The product is only designed and intended for rental dwellings owned by landlords exclusively, not owner occupied dwellings.

Effective Date September 25, 2018 for new and November 4, 2018 for renewals.

COMPANY **FILING NUMBER**
SAFEWAY INSURANCE COMPANY **PERR-131513552**

proposing an overall 5.6% increase for their non-standard personal auto program as well as rule changes.

Effective Date August 1, 2018 for new and renewals.

COMPANY **FILING NUMBER**
SCOTTSDALE INDEMNITY COMPANY **SCTT-131488406**

files its Business and Management Indemnity for a new Business and Management Liability – Cyber, Media, and Technology Security Services insurance program. The insurance provides coverage liability associated with cyber security breaches.

Effective Date July 17, 2018.

COMPANY **FILING NUMBER**
SECURITY NATIONAL INSURANCE COMPANY **UNKP-131506117**

files its Burglary and Theft for the Crime coverage portion of its Professional Advantage product, which will provide coverage for Professional Liability and Crime

Effective Date July 17, 2018.

COMPANY **FILING NUMBER**
SENTRUITY CASUALTY COMPANY **YTYC-131512147**

The company seeks approval for a +51.3% rate increase in contractual liability.

Effective Date July 24, 2018.

COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INSURANCE CO. **SAMM-131478351**

files a new Commercial Umbrella and Excess insurance program written in conjunction with an underlying State Auto BOP product for small market businesses.

Effective Date September 12, 2018.

COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY **SAMM-131415895**

files a new Commercial Auto product called State Auto Business Auto which is based on ISO forms, rates and rules and includes the option to participate in its telematics program.

Effective Date July 11, 2018.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY **STNA-131529237**

files their Broad Market GL Other Liability for a new General Liability insurance program called ‘Next Broad Market General Liability Insurance Program’ targeting small and mid-size businesses. The company proposes to use ISO loss costs and a 1.538 Loss Cost Multiplier (“LCM”).

Effective Date July 12, 2018.

COMPANY

STATE NATIONAL INSURANCE COMPANY

FILING NUMBER

STNA-131496808

files a new Directors and Officers Liability coverage for its exclusive RSA Multinational Insurance Program.

Effective Date July 24, 2018.

COMPANY

TRIANGLE INSURANCE COMPANY INC.

FILING NUMBER

TRGL-131497409

The filing seeks approval for an overall +12.7% rate increase in commercial auto. The company is adopting the most recent ISO loss costs and increased limit factors.

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

LEAD COMPANY

UNITED FIRE & CASUALTY COMPANY

FILING NUMBER

UNFG-131494066

Other Companies

Lafayette Insurance Company

files revisions to its Commercial Auto program resulting in an overall rate impact of +6.9%.

Effective Date October 1, 2018 New and Renewal.

NEW COMPANY

CM Select Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 9, 2018.