

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

COMPANY

FILING NUMBER

ALFA INSURANCE CORPORATION

ALFA-131550072

files its CMP Liability - MS Church for a 0% rate change. The company proposes no changes to the current rates but it will introduce new and updated coverages with this filing. The premium volume for the company is \$2,436,000.

The rate impact is zero due to no changes made to the current rates. For the new and updated coverages, the company proposes to adopt ISO loss costs and its own Loss Cost Multipliers ("LCM").

The proposed LCM's are all strictly expense and profit multipliers. The underlying proposed expenses are supported by the company's 2015 – 2017 expense history as shown in Exhibit C. The proposed UW profit of +5.0% is based on 15% target return-on-GAAP equity.

Effective Date August 6, 2018 N, December 15, 2018 R.

COMPANY

FILING NUMBER

ALFA INSURANCE CORPORATION

ALFA-131561735

files its CMP Liability Businessowners for a -6.0% rate change. The company proposes to adopt the most recent ISO loss costs and its Loss Cost Multipliers ("LCM"). The premium volume for the company is \$864,000.

The proposed LCM's are all strictly expense and profit multipliers. The underlying proposed expenses are supported by the company's 2015 – 2017 expense history as shown in Exhibit C. The proposed UW profit of +5.0% is based on 15% target return-on-GAAP equity.

Effective Date August 6, 2018 N, December 15, 2018 R.

LEAD COMPANY

FILING NUMBER

ALLIED PROPERTY AND CASUALTY INSURANCE CO.

NWPP-131498905

Other Companies

AMCO Insurance Company

Depositors Insurance Company

The filing seeks approval for a new commercial general liability program 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.

COMPANY

FILING NUMBER

ARGONAUT INSURANCE COMPANY

ARGN-131544432

files its Other Liability - Asset Management Project for a new General Liability Insurance program that includes the following coverages for a primary investment advisor: Investment Adviser Professional Liability ("IAPL")
Investment Adviser Management Liability ("IAML")
Investment Company Liability ("ICL")
Private Fund Liability ("PFL")
Employment Practices Liability ("EPL")
Fiduciary Liability in Excess of Retentions ("FL")
Effective Date August 16, 2018.

COMPANY

FILING NUMBER

ATLANTIC SPECIALTY INSURANCE COMPANY

BEAC-131437026

files to update the policy form set, revise rating for existing coverage sections and introduce new rating for the new coverage sections for our currently approved Management Liability program. This results in an overall rate decrease of -1.5%.
Effective Date August 15, 2018 for new and September 15, 2018 for renewals.

LEAD COMPANY

FILING NUMBER

BERKLEY NATIONAL INSURANCE COMPANY

BNIC-131479179

Other Companies

Riverport Insurance Company
Berkley Regional Insurance Company
StarNet Insurance Company

The company seeks approval for an overall +0.3% change for its Hired Auto program in commercial auto.
Effective Date October 1, 2018 for new and renewal business.

COMPANY

FILING NUMBER

BERKSHIRE HATHAWAY SPECIALTY INS. CO.

REGU-131594790

files revisions to their Commercial General Liability Program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the rate impact to be +4.6% on \$40,173 of direct written premium. The proposed changes include revisions to their loss cost multiplier and expected loss ratios. Also, the Company is adopting ISO Commercial General Liability Loss Potentials from GL-2016-RELP1.
Effective Date December 1, 2018.

COMPANY

FILING NUMBER

CAPITOL INDEMNITY CORPORATION

CAPC-131603526

The company files to update the Loss Cost Multiplier in the Businessowners Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business resulting in a +1.8% rate change.
Effective Date January 1, 2019 for new and renewal business.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-131582156

The filing seeks approval for an overall +1.9% rate change in Directors and Officers Liability.

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

COMPANY
CRESTBROOK INSURANCE COMPANY

FILING NUMBER
NWPP-131555180

files a new program for Commercial Umbrella coverage for its Commercial Agribusiness Program clients who are approved for submission to the commercial agribusiness division of Nationwide.

Effective Date January 1, 2019.

COMPANY
EMPLOYERS COMPENSATION INSURANCE CO.

FILING NUMBER
ECIC-131517393

files its Workers Comp for a new company (part of the Employers Insurance group of companies) to write Workers Compensation insurance. The company proposes to use the MS NCCI loss costs effective 3/1/2018 with a Loss Cost Multiplier ("LCM") of 1.80.

Effective Date August 14, 2018.

LEAD COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-131538660

Other Companies

Federated Service Ins. Co.

Federated Reserve Ins. Co.

files its Commercial Auto for an overall +11.1% rate change. The indicated rate change is +20.1%. Premium for all three companies combined is \$2,691,000. The indicated rate level changes by major coverage are as follows:

Liability: +27.0%

Physical Damage: +8.7%

Combined: +20.1%

Effective Date October 1, 2018.

LEAD COMPANY
GARRISON PROPERTY AND CASUALTY INS. CO.

FILING NUMBER
USAA-131478801

Other Companies

United Services Automobile Assn.
USAA Casualty Ins. Co.
USAA General Indemnity Co.

files its Tenant Homeowners for an overall +14.8% rate change. The indicated rate change is +18.0%. Written premium volume for all four companies combined is \$2,852,000. The breakdown of indicated and proposed rate changes by coverage is as follows:

Contents: Indicated +18.4%, Proposed +15.0%

Liability: Indicated +13.4%, Proposed +13.0%

THE COMMISSIONER WOULD ONLY APPROVE A 6% RATE IMPACT AND FILING COMPANY AGREED TO 6%.

Effective Date December 2, 2018.

LEAD COMPANY
HARTFORD INSURANCE CO. OF THE MIDWEST

FILING NUMBER
HART-131434358

Other Companies

Trumbull Insurance Company

files revised rates and rules for their Home Advantage (Homeowners)Program. The overall rate level change is an increase of 4.9%.

Effective Date September 13, 2018 (New) October 28, 2018 (Renewals).

COMPANY
HOMESITE INSURANCE COMPANY

FILING NUMBER
HMSS-131537725

The filing seeks approval for an overall +2.0% rate change in Homeowners. This is a result of revisions to their Form HO OO O3 Homeowners Program.

Effective Date July 13, 2018 for new and August 30, 2018 for renewal.

COMPANY
IDS PROPERTY CASUALTY INSURANCE COMPANY

FILING NUMBER
PRCA-131540711

The company seeks approval for +8.7% rate change in private passenger auto.

Effective Date November 4, 2018 for new and renewal business.

COMPANY

IMPERIUM INSURANCE COMPANY

FILING NUMBER

DLSN-131535536

files revisions to their Insurance Agents & Brokers Professional Liability Errors & Omissions program under the Other Liability-Claims Made Only Annual Statement line of business. Per state Exhibit A, the Company estimates the rate impact to be -11.0% on \$77,868 of direct written premium. The Company's proposed changes include decreasing base rates, increasing Claims Experience Rating Credits for risks with 0 losses and claims free for 3 years or more, and decreasing the Minimum Premium for limits of \$1 million Per Claim/\$1 million Per Aggregate and above. The Company states that the downward adjustments to their rates are based on the rates that their competitors are charging for similar coverages.

Effective Date August 23, 2018.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-131539517

revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. This will result in an overall decrease of -0.100%.

Effective Date December 1, 2018 for new and renewals.

COMPANY

INTEGON NATIONAL INSURANCE COMPANY

FILING NUMBER

GMMX-131438220

The company seeks approval for a new personal auto program. The company plans to use the program to insure non-standard risks written primarily through the independent agency channel.

Effective Date August 30, 2018 for new business.

COMPANY

INTREPID INSURANCE COMPANY

FILING NUMBER

BNIC-131572130

files its Commercial Property - General Risk Program for an overall 0% rate change. Premium volume for the company is \$4,000. There are only two written policies.

Regarding rates, the filing proposes to adopt the approved MSRB Rules and Loss Costs for Division Five - Fire and Allied Lines. While it is unusual that there is no rate impact even without changing the loss cost multipliers ("LCM"), as is the case here, no objections would be raised on this issue because of the small premium volume.

Effective Date November 1, 2018.

LEAD COMPANY

LIBERTY INSURANCE CORPORATION

FILING NUMBER

LBPM-131511002

Other Companies

Liberty Mutual Fire Insurance Company

The First Liberty Insurance Company

files revised rates for their Personal Auto Program resulting in an overall 9.90% increase.

Effective Date September 15, 2018.

COMPANY

FILING NUMBER

MARKEL INSURANCE COMPANY

MRKB-131429169

files its new StaffPak (staffing services) Program under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business.

Effective Date September 1, 2018.

COMPANY

FILING NUMBER

MARKEL INSURANCE COMPANY

PERR-131438748

files a new General Liability program designed for small business entities that require "episodic" coverage, i.e. coverages that are effective for non-conventional time periods.

Effective Date August 21, 2018.

COMPANY

FILING NUMBER

MIDVALE INDEMNITY COMPANY

HMSS-131560320

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a 6.6% increase.

Effective Date February 15, 2019.

LEAD COMPANY

FILING NUMBER

MOUNTAIN LAUREL ASSURANCE COMPANY

PRGS-131411744

Other Companies

Progressive Gulf Insurance Company

The company seeks approval for an overall +8.0% rate change for motorhomes and travel trailers in Personal Auto.

Effective Date October 12, 2018 for new and November 21, 2018 for renewal.

COMPANY

FILING NUMBER

NATIONAL CROP INSURANCE SERVICES INC.

NACR-131576446

The filing seeks approval for an overall -3.6% rate change in Crop-Hail Non-Federally Reinsured Only. NCIS is a non-profit organization that provides various statistical related services to its members.

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

COMPANY

FILING NUMBER

NATIONAL MORTGAGE INSURANCE CORPORATION

NMIH-131543463

files its Mortgage Guaranty for an overall -6.1% rate change. (Mortgage Guaranty insurance does not renew, therefore the overall rate impact is based on the proposed changes applied to existing loans.)

Effective Date August 23, 2018.

COMPANY **FILING NUMBER**
PLATEAU CASUALTY INSURANCE COMPANY **PLIG-131084861**

The filing seeks approval for a new credit insurance that provides property damage protection to lender's collateral. The program provides physical damage and theft coverage/protection for a lender on collateral security when the borrower has no personal insurance covering the collateral.

Effective Date August 16, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE **PRIV-131567548**

files revised rates and rules for their Mississippi PURE High Value Homeowners Program. The overall average rate revision is an increase of 9.9%.

Effective Date December 8, 2018 (New) February 6, 2019 (Renewal).

COMPANY **FILING NUMBER**
PROTECTIVE INSURANCE COMPANY **BALG-131480849**

files its Commercial Auto - Truckers for a new Commercial Auto insurance program covering Small Fleets of Trucks. The company proposes to adopt all ISO rules and loss costs.

Effective Date August 14, 2018.

COMPANY **FILING NUMBER**
SENTINEL INSURANCE COMPANY **HART-131509052**

files its CMP Liability Commercial Package for a +4.1% overall rate change. The indicated rate change is +15.4%. Premium volume for the company is \$3,610,000. The program is targeted at small businesses.

Effective Date September 8, 2018.

COMPANY **FILING NUMBER**
STANDARD FIRE INSURANCE COMPANY **TRVD-131502554**

files its Personal Auto - Quantum Auto 2.0 for an overall +4.6% rate change. The indicated rate change is +5.1%. Premium volume for this program is \$16,699,000.

Effective Date August 10, 2018.

COMPANY **FILING NUMBER**
STANDARD GUARANTY INSURANCE COMPANY **ASPX-131476762**

files rate and rules revision for its Commercial Property (fire and allied) Programs. Resulting in an overall 4% change. This insurance protects the interest of a commercial enterprise (a financial institution) in a commercial venture (lending money to purchase property).

Effective Date November 1, 2018 for new and renewals.

COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INSURANCE CO. **STAT-131520787**

The filing seeks approval for an overall +15.00% rate change in commercial auto for Mississippi Farm Auto. The filing proposed revisions to the LCM's as well as adopting the most recent ISO loss costs for its Farm Auto Program.
Effective Date November 6, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY **STNA-131476569**

files a new Umbrella and Excess insurance program.
Effective Date July 31, 2018.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY, INC **STNA-131442667**

files its CMP Non-Liability - COP-RSA Multinational Ins. Program for a new CMP coverage for the non-liability portion. The Explanatory Memorandum states, "The company is affiliated with the American Association of Insurance Services (AAIS) for the COP line of business. This is the company's initial reference filing to adopt all rates, rules, forms, and rating plans that are approved and in effect in your state for this program."
Effective Date August 23, 2018.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY, INC. **STNA-131496797**

files a new Professional Liability program for its exclusive RSA Multinational Insurance Program.
Effective Date July 31, 2018.

COMPANY **FILING NUMBER**
TOYOTA MOTOR INSURANCE COMPANY **PERR-131470493**

files its Other Liability - GAP for an overall +36.9% rate change. The indicated rate change is +58.2%. Premium volume for the company is \$11,000. The indicated rate changes by term of coverage are as follows:

- Less than 36 months: +51.4%
- 48 months: +8.5%
- 60 months: +14.5%
- 72 months: +80.3%
- 84 months: +52.2%

Effective Date November 1, 2018.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA TRVD-131575010
files revisions to its CyberRisk Coverage under the Other Liability-Occurrence/Claims Made Annual Statement line of business resulting in an estimated overall rate impact of +0.3%
Effective Date January 1, 2019 New and Renewal.

COMPANY **FILING NUMBER**
TRI-STATE INSURANCE COMPANY OF MINNESOTA BESE-131507226
The filing seeks approval for introducing score/tier rating as well as adopting ISO loss costs in commercial auto. The filing introduces a modeling approach to producing the factor for each score/tier and Loss Cost Multipliers. The modeling approach is to use Generalized Linear Model to model pure premium. The indicated LCM's are based on strictly expenses and profit.
Effective Date September 1, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
TWIN CITY FIRE INSURANCE COMPANY HART-131285343
files to introduce its Cyber Rate Plan under the Other Liability – Occurrence/Claims Made Annual Statement line of business.
Effective Date August 24, 2018.

COMPANY **FILING NUMBER**
UNITED STATES FIRE INSURANCE COMPANY CRUM-131555059
files a new Surety program for small contractors.
Effective Date August 27, 2018.

LEAD COMPANY **FILING NUMBER**
UNITED WISCONSIN INSURANCE COMPANY PERR-131546050
Other Companies
Accident Fund Insurance Company of America
files to introduce their Commercial Automobile product. They will utilize all current approved ISO forms, loss costs, and rules, subject to certain independent forms and company exceptions.
Effective Date August 9, 2018.

LEAD COMPANY

UNITED WISCONSIN INSURANCE COMPANY

FILING NUMBER

PERR-131591818

Other Companies

Accident Fund Ins. Co. of America

files its Other Liability-General Use to introduce their General Liability product under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Companies will utilize all current approved ISO loss costs and rules as identified in filed Appendix A. The two companies will utilize different loss cost multipliers and expected loss ratios in their rating. The expenses and 2.0% profit provision underlying the loss cost multipliers for each company appear reasonable. The Company is also filing exception pages regarding minimum premiums and premium waivers.

Effective Date August 23, 2018.

COMPANY

WESTON INSURANCE COMPANY

FILING NUMBER

WSTI-131555332

files its Property - Personal Property to introduce changes to its already approved Wind only Homeowners insurance. The program was approved in early 2017 but the company has not written any premium, therefore the proposed changes will have no rate impact. Has companion filing forms #WSTI-131554874

Effective Date August 17, 2018.

NEW COMPANY

Cimarron Insurance Company, Inc. received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective August 15, 2018.