

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

COMPANY

FILING NUMBER

AIG PROPERTY CASUALTY COMPANY

APCG-131596820

files revisions to its AIG Private Client Group Personal Excess Liability Program resulting in an overall rate impact of +13.4%.

Effective Date November 6, 2018 New / November 21, 2018 Renewal.

COMPANY

FILING NUMBER

AIPSO

APST-131688296

The company files revisions to Private Passenger Auto resulting in a +4.5% increase in the Mississippi Automobile Insurance Plan.

Effective Date March 1, 2019 for new and April 1, 2019 for renewal.

LEAD COMPANY

FILING NUMBER

ALLIED PROPERTY AND CASUALTY INS. CO.

NWPP-131638506

Other Companies

AMCO Insurance Company

Depositors Insurance Company

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Co.

Nationwide Agribusiness Insurance Company

Nationwide Mutual Fire Insurance Company

files revisions to their Commercial Property (Fire and Allied Lines) Program under the Property Annual Statement line of business. The Company estimates the overall rate impact across all companies to be +7.0%.

Effective Date April 1, 2019 for new and renewals.

LEAD COMPANY

ALLIED PROPERTY AND CASUALTY INSURANCE CO.

FILING NUMBER

NWPP-131631722

Other Companies

AMCO Ins. Co.

Depositors Ins. Co.

Nationwide Mutual Ins. Co.

Nationwide Property and Casualty Ins. Co.

Nationwide Mutual Fire Ins. Co.

files its Other Liability - Commercial General Liability revisions to their Commercial General Liability Program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the overall rate impact to be +4.0% on \$4.282M of direct written premium. With this filing, the Company proposes to adopt ISO General Liability circulars referenced by GL-2017-BGL1, change package modification factors, revise the underlying loss cost multipliers, modify hazard grading, and revise Senior Living deviations and base rates. The Company has provided separate countrywide rate indications for Contractors' Liability and Non-Contractors' Liability. The Company has provided support for the assumptions underlying the indication, including a -1.1% profit provision.

Effective Date April 1, 2019.

COMPANY

ALLSTATE PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

ALSE-131645545

files an overall 10.0% rate level change to its Motorcycle/Off-Road Vehicle program in the state of Mississippi.

Effective Date December 17, 2018 for new and January 16, 2019 for renewals.

COMPANY

AMERICAN NATIONAL PROPERTY & CASUALTY CO.

FILING NUMBER

PERR-131675034

files a new credit insurance program. This program provides coverage only to the lending entity against risks of loss and associated expenses to collateral in which the insured maintains a security or ownership interest, the collateral being primarily private passenger automobiles and light trucks.

Effective Date October 23, 2018.

COMPANY

FILING NUMBER

AMERICAN NATIONAL PROPERTY AND CASUALTY CO. PERR-131596797

files its Other Liability - Contractual Liability to introduce their Depreciation Program under the Other Liability-Occurrence Only Annual Statement line of business. Per the Company, the program will provide coverage to dealers and lenders for a covered loss incurred under designated contracts issued during the policy period. The Company also states that, in the event of a total loss to a covered vehicle during the term of the designated contract, the dealer originating the purchase of the covered vehicle will provide a discount toward the purchase price of a replacement vehicle. The discounted amount will be equal to the difference between the original purchase price of the covered vehicle and the settlement amount from the primary carrier, up to the maximum claim limit per covered loss. The Company has provided rate of return support for the 5.0% profit load, and it appears reasonable.

Effective Date October 18, 2018.

LEAD COMPANY

FILING NUMBER

BERKLEY NATIONAL INSURANCE COMPANY

BNIC-131642518

Other Companies

Riverport Ins. Co.

Berkley Regional Ins. Co.

StarNet Ins. Co.

files its Other Liability-Commercial GL-General Risk Program to revise Rates and Rules of the Cyber Liability section of the GL program. The total written premium for all Berkley Regional and Starnet is \$90,000.

The filing will introduce a new Extreme Hazard grade and rates.

Effective Date February 1, 2019.

LEAD COMPANY

FILING NUMBER

BRIERFIELD INSURANCE COMPANY

FCCS-131611135

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files to adopt ISO Designations CA-2018-BRLA1 and CA-2018-IALL1 as well as make changes to its loss cost multipliers resulting in an overall rate change of +12.9% for its Commercial Auto programs.

Effective Date March 1, 2009.

LEAD COMPANY
BUILDERS MUTUAL INSURANCE COMPANY

FILING NUMBER
BDMT-131571325

Other Companies

Builders Premier Ins. Co.

files its Workers Comp for (a) an overall -8.2% rate change for Builders Mutual Insurance Company (“BMIC”), and (b) initial rate filing for Builders Premier Insurance Company (“BPIC”). The overall indicated rate change for BMIC is -8.2%. Premium volume for this program is \$5,971,000 as shown in Exhibit A.
Effective Date January 1, 2019.

COMPANY
CAMICO MUTUAL INSURANCE COMPANY

FILING NUMBER
CAMC-131594830

The company files revisions to the Accountants Professional Liability program under Professional Errors and Omissions Liability resulting in a -4.7% decrease.
Effective Date February 1, 2019 for new and renewal business.

COMPANY
CGB INSURANCE COMPANY

FILING NUMBER
DIVR-131621582

files its Crop-Hail revisions for the 2019 Crop Hail Insurance program under the Crop Annual Statement line of business. The Company estimates the impact to be -1.9% on \$836K of direct written premium. The filing is being submitted by Diversified Crop Insurance Services, the Managing General Agency for the Company. As stated in the filing, the Crop Hail rates are based on the NCIS Crop-Hail filing #2019NCISCH-MS1 Final Average Loss Costs (FALC), the DCIS anticipated loss ratio of 65% and a minimum base rate of \$0.70. The Company will be using NCIS factors for minor crop classes and the policy form factors for deductible coverages. The Company is also adding Wind coverage and Green Snap coverage for corn based on competitive analysis.
Effective Date October 30, 2018.

COMPANY
COLONIAL SURETY COMPANY

FILING NUMBER
MRTN-131627039

files a new Professional Errors and Omissions Liability program. The coverage includes the following classes of business:

- Architecture & Engineering
- Allied Health (Beauty, Health, Well-being)
- Business Consulting
- IT Consulting / Technology
- Marketing Consulting
- Property Management
- Real Estate Agent

Effective Date October 1, 2018.

LEAD COMPANY

COLUMBIA NATIONAL INSURANCE COMPANY

FILING NUMBER

CLBA-131511509

Other Companies

Columbia Mutual Insurance Company
Association Casualty Insurance Company

The company files for a -3.05% rate decrease in Commercial Property which is achieved by revising the loss cost multipliers. Only Association Casualty Insurance Company contains any premium which is \$65,000.

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

COMPANY

DIRECT GENERAL INSURANCE COMPANY OF MS

FILING NUMBER

GMMX-131584464

The company seeks approval for a new Private Passenger Auto program to replace the "Tier 3 - New Program" currently being written throughout Mississippi. The proposed product will be for new business only.

Effective Date November 19, 2018 for new business.

LEAD COMPANY

EMC PROPERTY & CASUALTY COMPANY

FILING NUMBER

EMCC-131598252

Other Companies

EMCASCO Ins. Co.
Employers Mutual Casualty Co.
Union Ins. Co. of Providence

files its Commercial Property Rate and Rule Revision for (a) an overall +2.55% rate change for EMCASCO and Employers Mutual Casualty Company ("EMCC"), and (b) initial rate filing for EMC Property and Casualty Company ("EPCC") and Union Insurance Company of Providence ("UICP"). The overall indicated rate change for EMCASCO and EMCC is +8.1%. Premium volume for this program is \$5,536,000.

Effective Date October 16, 2018.

COMPANY

ESSURANCE INSURANCE COMPANY

FILING NUMBER

ESUR-131666001

The company seeks approval for an overall +1.00% rate change in Private Passenger Auto.

Effective Date December 12, 2018 for new and January 31, 2019 for renewal.

COMPANY

EVEREST REINSURANCE COMPANY

FILING NUMBER

EVST-131680911

files a new Provider Excess of Loss program. This program provides financial protection for medical provider organizations from high cost medical claims where the provider organization has assumed financial risk through a capitated agreement with a managed care or health maintenance organization.

Effective Date November 6, 2018.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-131598085

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

The company seeks approval for an overall +4.5% rate increase in Commercial Umbrella and Excess.

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

COMPANY

FIRST ACCEPTANCE INSURANCE COMPANY INC.

FILING NUMBER

FRST-131654543

The company files revisions to the Nonstandard Private Passenger Scored Program under Personal Auto resulting in a -0.10% decrease. With this filing the company is changing the base rates, switching to the TransUnion Credit Model, introducing Household Structure Factors and making changes to the territory factors.

Effective Date October 23, 2018 for new and November 14, 2018 for renewal.

COMPANY

GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER

GRTB-131664724

the company files rates, rules and forms for Crop-Hail Non-Federally Reinsured Only to be effective with the 2019 crop season. The rates have been developed using the 2019 loss costs published by NCIS. The current loss cost multiplier remains unchanged.

Effective Date November 5, 2018 for new and renewal business.

COMPANY

LANCER INSURANCE COMPANY

FILING NUMBER

LNCR-131551270

The company seeks approval for an overall +17.5% rate increase in Commercial Auto.

Effective Date October 23, 2018 for new and renewal business.

COMPANY

LIBERTY MUTUAL INSURANCE COMPANY

FILING NUMBER

PERR-131623943

files its Commercial Farm and Ranch-Equine Farm Package to introduce their Equine Farm Package program under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. Per the Company, the program will provide dwelling, farm personal property, farm structures, general liability, equine care/custody/control, watercraft liability and umbrella coverages to insureds in the equine farm business. The liability coverage may be written mono-line or on a package basis. The property and umbrella coverages may only be written on a package basis. The Company states that the rates are based on the rates of 5 identified competitors having similar farm products. The Company further states that, for the most part, they are proposing to use the same rates and rating factors as Great American.

Effective Date October 30, 2018.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **LFST-131556346**

files to introduce its Self Insured Reimbursement Program.
Effective Date October 9, 2018.

COMPANY **FILING NUMBER**
MENDAKOTA INSURANCE COMPANY **MEND-131592413**

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of .30%.
Effective Date November 14, 2018 (New) December 29, 2018 (Renewal).

COMPANY **FILING NUMBER**
MERIDIAN SECURITY INSURANCE COMPANY **STAT-131530218**

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 8.6%.
Effective Date November 26, 2018.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-131623182**

files revised rates and rules for their Manufactured Home Package policy. The overall rate level change is an increase of 5.72%.
Effective Date December 15, 2018.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-131624623**

The company files revisions to their Private Passenger Automobile Program resulting in an overall +2.96% increase.
Effective Date December 15, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-131623075**

files changes to its Private Passenger Auto program, including changes to base rates and rating factors.

- Mountain Laurel has approximately \$35.2 million of written premium in Mississippi based on 33,848 in-force policies.
- Mountain Laurel is proposing revised rates and rating factors resulting in an overall rate level change of -3.9%.

Effective Date November 9, 2018 for new and December 7, 2018 for renewals.

COMPANY **FILING NUMBER**
NATIONAL LIABILITY & FIRE INSURANCE COMPANY **NTLD-131635272**

The company seeks approval for an overall +11.59% rate increase in Commercial Auto.
Effective Date November 6, 2018 for new and 12/6/2018 for renewal.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-131688386**

files its CMP Liability-Businessowners to introduce their new Retail Distribution Program under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. The Company, a member of ISO, is filing to adopt all currently approved ISO Businessowners loss costs, rules and rating plans for the program. The Company has also provided the calculations for the loss cost multiplier and exception pages to be used with this program. The expenses underlying the loss cost multiplier, including a profit provision of 5.5%, appear reasonable. A review of the exception pages has not uncovered any known conflicts with Mississippi statutes or regulations.

Effective Date October 30, 2018.

COMPANY **FILING NUMBER**
NEW YORK MARINE AND GENERAL INSURANCE CO. **PRSS-131602208**

The company files to introduce the Specialty Practitioners and Consultants - PL program under Professional Errors and Omissions Liability. The program is a direct-to-consumer Professional Liability program. The company notes that it will be using proprietary rates. Effective Date October 23, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
NORTHLAND INSURANCE COMPANY **TRVD-131600843**

The company files for approval for an overall +12.6% rate increase in Commercial Auto. Effective Date January 1, 2019 for new and renewal business.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-131425445**

The company files revisions to the Commercial Automobile Program which is driven by adoption of ISO loss costs and changes to the Loss Cost Multiplier resulting in a +26.9% overall increase.

Effective Date December 31, 2018 for new and renewal business.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-131623027**

files changes to its Private Passenger Auto program, including changes to base rates and rating factors.

- Progressive Gulf has approximately \$69.2 million of written premium in Mississippi based on 71,150 in-force policies.
- Progressive Gulf is proposing revised rates and rating factors resulting in an overall rate level change of -3.0%.

Effective Date November 9, 2018 for new business and December 7, 2018 for renewals.

LEAD COMPANY
PROTECTIVE INSURANCE COMPANY

FILING NUMBER
BALG-131626723

Other Companies

Sagamore Insurance Company

files a new General Liability program to be available in conjunction with its UCA Transportation Program.

Effective Date October 17, 2018.

COMPANY
ROOT INSURANCE COMPANY

FILING NUMBER
CLIN-131658054

The company seeks approval for an overall +9.5% rate increase in Private Passenger Auto. The initial filing for this company was in 2017.

Effective Date November 7, 2018 for new and renewals.

COMPANY
SAFECO INSURANCE COMPANY OF ILLINOIS

FILING NUMBER
LBPM-131571922

The company seeks approval for an overall 7.50% rate increase in Personal Auto. This is being capped at 14.0% in all territories.

Effective Date December 9, 2018 for new and February 9, 2019 for renewal.

COMPANY
SAFECO INSURANCE COMPANY OF ILLINOIS

FILING NUMBER
LBPM-131555678

The company seeks approval for a +13.1% rate increase in Personal Auto / Safeco Motorcycle Policy Program.

Effective Date December 8, 2018 for new and January 19, 2019 for renewal.

LEAD COMPANY
SENTRY INSURANCE A MUTUAL CO.

FILING NUMBER
SEPX-131551848

Other Companies

Middlesex Insurance Company

submits revisions to their previously approved Scorecard Rating Plan. In addition, this filing is to revise their Loss Cost Multipliers and update its Scorecard Model. Their current Scorecard model is a Package model considering account characteristics not contemplated in the underlying pricing that more accurately price the package policies. The package scorecard modification factor is then applied across the package policies of an account. We are updating our Scorecard to be a property specific Scorecard isolated to the account characteristics that will more accurately price the property policies and only applies to the property policy. With the implementation of the new property scorecard they are withdrawing the Building Age Discount (BAD) factors as these will now be accounted for within the scorecard factor determination. This will result in an overall 8.9% increase.

Effective Date October 1, 2018 for new and renewals.

COMPANY

FILING NUMBER

SENTRY SELECT INSURANCE COMPANY

VKNG-131607831

files its Motorcycle Platinum revisions to their Motorcycle Platinum program under the Personal Auto Annual Statement line of business. The Company estimates the impact to be +9.8% on \$154K of direct written premium. The Company has provided rate indications to support the rate changes by coverage. In the rate level indications, the Company calculates a Pure Need based on the loss experience of the program. The General Expense amounts used to calculate the Pure Need vary by coverage.
Effective Date October 3, 2018.

COMPANY

FILING NUMBER

STARR INDEMNITY & LIABILITY COMPANY

SILC-131593108

files its Other Liability for its Starr Secure product to introduce their Starr Secure for Private Companies program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company has filed a rating plan having the coverages of Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability and Fidelity & Crime coverage.
Effective Date October 3, 2018.

LEAD COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-131568780

Other Companies

State Farm Mutual Automobile Insurance Company

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of 4.5% for their State Farm Mutual Automobile company and 2.8% increase for their State Farm Fire & Casualty Company. The overall impact is a decrease.
Effective Date October 29, 2018.

COMPANY

FILING NUMBER

STRATFORD INSURANCE COMPANY

MRTN-131608788

seeks approval for a new E&O program covering negligent performance of professional services by the insured professional for third parties for a fee or other consideration.
Effective Date October 30, 2018.

LEAD COMPANY

FILING NUMBER

TRAVELERS HOME AND MARINE INSURANCE CO.

TRVD-131619552

Other Companies

Travelers Personal Security Insurance Company

files revised rates for their Quantum Homeowners and High Value Homeowners Program. The overall rate level change is an increase of 3.0%.
Effective Date November 30, 2018 (New) January 19, 2019 (Renewal).

COMPANY **FILING NUMBER**
TRAVELERS PERSONAL INSURANCE COMPANY **TRVD-131610850**

files rates, and rules for their New Quantum Homeowners 2.0 program.
Effective Date February 17, 2019.

COMPANY **FILING NUMBER**
TWIN CITY FIRE INSURANCE COMPANY **HART-131656411**

files revisions to its Small Commercial Multi-Peril Insurance program resulting in an overall rate change of +4.0%.
Effective Date November 14, 2018 New and Renewal.

LEAD COMPANY **FILING NUMBER**
UNITED WISCONSIN INSURANCE COMPANY **PERR-131582679**

Other Companies

Accident Fund Insurance Company of America
files to introduce a new Commercial Property product.
Effective Date September 28, 2018.

COMPANY **FILING NUMBER**
UNITRIN SAFEGUARD INSURANCE COMPANY **KEMP-131670365**

files its Homeowners to consolidate two Mississippi Auto Insurance programs. Business in Unitrin Auto and Home Insurance Company (NAIC 16063 FEIN 52-1752227) will be transitioning to Unitrin Safeguard Insurance Company (USIC) and adopting the Kemper Prime rates and rules (KEMP- 131472850) and forms (KEMP-131377063) in that company.

This filing is for the factors and rates that will be used in the transitioning period. The transition will be accomplished in two steps: In the first year, the renewal premium is calculated using a transition factor. For example, if the old policy premium (“Legacy”) is 70% of the new policy premium (“Prime”), the transition factor is 0.829 time the Prime premium. Similarly, if the “Legacy/Prime” ratio is 1.70, the transition factor is 1.352. This factor will be used for one year. For six-month policies, the factor will be used twice, once for each six-month renewal.

Effective Date October 30, 2018.

COMPANY

FILING NUMBER

UNITRIN SAFEGUARD INSURANCE COMPANY

KEMP-131669991

files its Personal Auto to consolidate two Mississippi Auto Insurance programs. Business in Unitrin Auto and Home Insurance Company (NAIC 16063 FEIN 52-1752227) will be transitioning to Unitrin Safeguard Insurance Company (USIC) and adopting the Kemper Prime rates and rules (KEMP- 131472850) and forms (KEMP-131377063) in that company.

This filing is for the factors and rates that will be used in the transitioning period. The transition will be accomplished in two steps: In the first year, the renewal premium is calculated using a transition factor. For example, if the old policy premium (“Legacy”) is 70% of the new policy premium (“Prime”), the transition factor is 0.829 time the Prime premium. Similarly, if the “Legacy/Prime” ratio is 1.70, the transition factor is 1.352. This factor will be used for one year. For six-month policies, the factor will be used twice, once for each six-month renewal.

Effective Date October 30, 2018.

COMPANY

FILING NUMBER

VIRGINIA SURETY COMPANY

VRGS-131594720

files its Other Commercial Lines - GAP Manual for a +19.0% overall change. The indicated rate level change is +42.1%. Latest year direct written premium volume for the company is \$577,000, but Guaranteed Asset Protection (“GAP”) Auto premiums do not renew. Both the overall rate change and the total written premium are from the filing’s Exhibit A. The Company Rate Information section is incomplete. Generally, companies that file Contractual Liability filing specify the Type of Insurance as Contractual Liability, to which GAP insurance belongs.

Effective Date October 1, 2018.

COMPANY

FILING NUMBER

WESCO INSURANCE COMPANY

UNKP-131636356

The company files revisions to the Contractual Liability policy for the Guaranteed Asset Protection (GAP) program resulting in a +29.4% increase. The program insures the contractual liability of motor vehicle dealers for the GAP waivers sold to their consumers.

Effective Date November 7, 2018.

NEW COMPANIES

American Inter-Fidelity Exchange received its Privilege License and Certificate of Authority to engage in the insurance business within the State of MS effective October 29, 2018.

Clearmont Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of MS effective October 5, 2018.

MEMIC Casualty Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of MS effective October 26, 2018.

SFM Mutual Insurance company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of MS effective September 26, 2018.

Vault Reciprocal Exchange received its Privilege License and Certificate of Authority to engage in the insurance business within the State of MS effective October 11, 2018.

West Bend Mutual Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of MS effective October 30, 2018.