

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JULY 2019**

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INSURANCE COMPANY	ALSE-131943585

The company seeks approval for an overall +19.9% rate increase in Personal Auto Trailer.

Effective Date August 5, 2019 for new and September 4, 2019 for renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE PROPERTY AND CASUALTY INS. CO.	ALSE-131943944

The company seeks approval for an overall +19.90% rate increase in Personal Auto Trailer.

Effective Date August 5, 2019 for new and September 4, 2019 for renewal.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ALTERNATIVE INSURANCE CORP.	AMLX-131979759

Other Companies

American Family Home Insurance Company

American Southern Home Insurance Company

The companies seek approval for a new Cyber program in CMP E-Commerce using ISO's Cyber Program forms, rules, and loss costs.

Effective Date July 18, 2019 for new and renewal business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN MODERN PROPERTY AND CAS. INS. CO.	AMMH-131907948

The company seeks approval for a new personal lines Earthquake Insurance Program. The introduction of this new program is part of American Modern's nationwide strategy which is to consolidate the majority of its personal lines property and casualty business currently written in a number of its insurers into a single insurer nationwide, American Modern Property and Casualty Insurance Company.

Effective Date November 15, 2019 for new business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
BERKLEY CASUALTY COMPANY	BNIC-131947273

files new company specific forms, rules, and rates for the Commercial Auto coverages in their Prime Transportation Program.

Effective Date August 1, 2019.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
BERKLEY NATIONAL INSURANCE COMPANY	BNIC-131922072

Other Companies

Riverport Insurance Company

Berkley Regional Insurance Company

StarNet Insurance Company

files a new Employment Practices Liability Insurance program.

Effective Date October 15, 2019.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-131997727

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

files changes to its OMNI II General Liability program, including adoption of ISO Loss Costs (circular GL-2018-IALL1) and adjustments to loss cost multipliers. The overall effect of the proposed changes is 0%.

Effective Date February 1, 2020.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-131914566

Other Companies

Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of CT
Travelers Casualty Insurance Co. of America
Travelers Property Casualty Co. of America

files to adopt ISO circular filings CA-2018-BRLA1 & CA-2018-IALL1 and adjustments to its loss cost multipliers resulting in an overall base rate impact of +13.214%.

Effective Date December 1, 2019.

COMPANY
CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER
CHMU-131821439

files its Business Auto for an overall rate change of +4.9%. The indicated rate change is +4.9%. Premium volume for this company is \$581,000.

Effective Date September 1, 2019.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-131929592

The company seeks approval for an overall +2.23% rate change in its Community Association Liability Program / Other Liability.

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

LEAD COMPANY
CRUM & FORSTER INDEMNITY COMPANY

FILING NUMBER
CRUM-131818590

Other Companies

The North River Ins. Co.

United States Fire Ins. Co.

files their Commercial Auto for an overall +12.95% rate change. The total written premium for all three companies combined is \$1,581,000. There is no rate analysis; the filer proposes to revise the Loss Cost Multipliers (“LCM”) and concurrently adopt the latest ISO loss costs.

The expense provisions underlying the proposed LCM’s are supported by the companies’ expense history, separately for Liability and Physical Damage. The proposed UW profits (+3.4% for Liability and +4.5% for Physical Damage) are based on 5%-less-investment offset method, which does not satisfy the Mississippi Insurance Department’s requirement that the proposed profit provision must be based on a reasonable target rate of return and technique.

The LCM’s for Crum and Forster Indemnity and North River includes non-unity Loss Cost Modification Factors (“LCMF”), but the filer notes that the +20% and -20% LCMF’s have been previously approved and will remain unchanged.

It should be noted that the impacts due to LCM changes are between +0.9% and +1.9%; the overall change mentioned above includes the impacts to changes in the underlying loss costs.

Effective Date December 1, 2019.

COMPANY
EMPLOYERS INSURANCE COMPANY OF NEVADA

FILING NUMBER
MRTN-131911855

files rates and rules to create tier rating for their Workers Compensation program.

Effective Date July 8, 2019.

COMPANY
EMPLOYERS INSURANCE COMPANY OF NEVADA

FILING NUMBER
MRTN-131911785

files initial rules, forms and adopts NCCI's 3/01/2019 loss costs with an LCM of 1.200 for their Workers' Compensation program.

Effective Date July 8, 2019.

LEAD COMPANY
FARMINGTON CASUALTY COMPANY

FILING NUMBER
TRVD-131959151

Other Companies

Fidelity and Guaranty Ins. Co.
St. Paul Fire and Marine Ins. Co.
St. Paul Guardian Ins. Co.
St. Paul Mercury Ins. Co.
The Standard Fire Ins. Co.

files its Other Liability - CyberFirst Essentials for a new cyber liability insurance program.

According to the Filing Memorandum, the proposed rating for this program will be matching the existing Travelers CyberFirst Essentials product and utilizing appropriate exposure to loss categories and receipt layers to best segment potential insureds. This is essentially a me-too filing.

Effective Date October 1, 2019.

LEAD COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-131943747

Other Companies

Federated Service Insurance Company
Federated Reserve Insurance Company

files changes to its Commercial Auto program resulting in an overall rate impact of +10.0%.

Effective Date October 1, 2019 New and Renewal.

COMPANY
FLORISTS' MUTUAL INSURANCE COMPANY

FILING NUMBER
FLWR-131989707

The company seeks approval for an overall +14.7% rate increase in Commercial Auto.
Effective Date September 1, 2019 for new and renewal business.

COMPANY
FOREMOST PROPERTY AND CASUALTY INS. CO.

FILING NUMBER
FORE-131940218

files changes to its Manufactured Home program resulting in an overall rate impact of +4.7%.

Effective Date December 1, 2019 New and Renewal.

COMPANY
GUIDEONE MUTUAL INSURANCE COMPANY

FILING NUMBER
MRTN-131877594

files to introduce its new Commercial Package program designed for franchised auto dealers, offering Commercial Auto, General Liability, Commercial Property, Commercial Crime, Commercial Inland Marine, Equipment Breakdown, Commercial Umbrella, Employment Practices Liability, and Cyber coverages.

Effective Date July 1, 2019.

COMPANY **FILING NUMBER**
HARCO NATIONAL INSURANCE COMPANY **OCCD-131950730**

files its Commercial General Liability for a new General Liability insurance program. The company proposes to adopt all ISO loss costs, rules and forms. The proposed 1.56 Loss Cost Multiplier (“LCM”) is strictly an expense and profit multiplier. Effective Date July 17, 2019.

COMPANY **FILING NUMBER**
HARTFORD ACCIDENT AND INDEMNITY COMPANY **HART-131959339**

files changes to its Commercial Auto program resulting in an overall rate impact of +10.0%. Effective Date August 1, 2019 New and Renewal.

COMPANY **FILING NUMBER**
HARTFORD UNDERWRITERS INSURANCE COMPANY **HART-131912389**

files a new Businessowners package program titled Spectrum Umbrella Businessowners Policy, which is designed for small business risks. Effective Date September 7, 2019.

COMPANY **FILING NUMBER**
HARTFORD UNDERWRITERS INSURANCE COMPANY **HART-131890597**

files for a new Businessowners policy package program. This policy for Small Business risks is being filed in all 48 states including District of Columbia and will replace our existing new business program in the Twin City Fire Insurance Company. Effective Date September 7, 2019.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-131996072**

files revised Increased Limit Factors (“ILF”) for Commercial General Liability resulting in an overall +1.1% change. Effective Date December 1, 2019 New and Renewal.

COMPANY **FILING NUMBER**
LEXISNEXIS RISK SOLUTIONS **LXNX-131753462**

files a new LexisNexis Territory Index (Residential Property) program which is a risk assessment and rating solution that enables home carriers to better understand the non-catastrophic loss costs of eight perils at a local level. Effective Date June 28, 2019.

COMPANY **FILING NUMBER**
LIBERTY MUTUAL INSURANCE COMPANY **LBPM-131946665**

The company seeks approval for an overall +27.6% rate increase in Personal Umbrella and Excess. Effective Date September 21, 2019 for new and November 12, 2019 for renl.

LEAD COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY INS. CO. METX-131949874

Other Companies

Metropolitan Casualty Insurance Company

The company files for an overall +5.00% rate increase in Private Passenger Auto.
Effective Date June 29, 2019 for new and August 3, 2019 for renewal.

COMPANY **FILING NUMBER**
NATIONAL AMERICAN INSURANCE COMPANY NTAC-131946547

files a new surety program offering bonds for Public Official risks.
Effective Date June 28, 2019.

COMPANY **FILING NUMBER**
PROTECTIVE PROPERTY & CASUALTY INS. CO. PRTB-131944328

files its Other Liability - Contractual Liability for a +10.0% overall change. The indicated rate level change is +11.0%. Written premium volume for the company is \$1,148,000, but Guaranteed Asset Protection (“GAP”) Auto premiums do not renew.
Effective Date July 12, 2019.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION QBEC-131941188

files to introduce its new Solution for Cyber Risk product.
Effective Date July 11, 2019.

COMPANY **FILING NUMBER**
TRAVELERS PERSONAL INSURANCE COMPANY TRVD-131934124

files to change factors associated with its internal Insight scores. However, for new policies written after the proposed effective date of August 18, 2019, Insight score will not be used. Proposed rates are adjusted to offset the effects of changes in score and removal of Insight scoring after the proposed effective date. While the overall change is neutral, the proposed rates and tier factors will result in changes to individual risks between -22.7% to +23.9%.
Effective Date August 18, 2019 New and Renewal.

COMPANY **FILING NUMBER**
UNITED CASUALTY AND SURETY INSURANCE CO. PERR-131970156

files a new Surety program which will serve as a lease guarantee.
Effective Date July 9, 2019.

COMPANY **FILING NUMBER**
WELLFLEET NEW YORK INSURANCE COMPANY NTIN-131929779

files initial LCM (1.111), rules, forms and adopts NCCI's 3/1/2019 loss costs for their new Workers' Compensation program.
Effective Date July 1, 2019.