

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

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ACCC INSURANCE COMPANY</u></b>	<b><u>ACCC-131959495</u></b>

The company seeks approval for an overall -14.9% rate decrease in Private Passenger Auto.

Effective Date August 23, 2019 for new and renewal business.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ACE FIRE UNDERWRITERS INSURANCE COMPANY</u></b>	<b><u>ACEH-132044999</u></b>

files their Commercial Burglary and Theft to add a specific Crime Loss Cost Multiplier (LCM) under the Burglary and Theft Annual Statement line of business. Per the Company, the Crime LCM will be used with one of their Business Units that specializes in Community Association risks. The new LCM will only apply to Community Association customers. The Company notes that a specific LCM is needed for this program due to slightly higher commissions and production expenses associated with the Community Association book of business. Based on correspondence with the Department, there is no rate impact associated with this filing as this is the initial crime LCM filing for Community Associations. The Company has provided the Calculation of LCM forms applicable to the program. The expenses, including a 6.5% profit provision, underlying the LCM have been provided and appear reasonable. Based on the information provided and nature of the coverage, further review is not deemed necessary.

Effective Date August 23, 2019.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ALLSTATE INDEMNITY COMPANY</u></b>	<b><u>ALSE-131958299</u></b>

files revised rates for their Tenant Homeowners program. The overall rate level change is an increase of 9.9%.

Effective Date September 2, 2019 (New) October 17, 2019 (Renewal).

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.</u></b>	<b><u>ALSE-132002458</u></b>

The company is filing revisions to rating plans for Private Passenger Auto replacing the Table Assignment number assignments. The rate level impact of this change is 0.0%.

Effective Date August 26, 2019 for new and September 26, 2019 for renewals.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>AMERICAN ECONOMY INSURANCE COMPANY</u></b>	<b><u>LBRC-131979451</u></b>

seeks approval for a +5.5% overall rate change on their Personal Farmowners Program. The indicated rate change is +9.2%. Premium volume for both companies' combined is \$1,236,000.

Effective Date October 13, 2019 for new and renewals.

**COMPANY** **FILING NUMBER**  
**AMERICAN MODERN PROPERTY & CASUALTY INS. CO.** **AMMH-131968287**  
seeks approval for a new Collector Vehicle 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 its insurers (the "Legacy Insurers"), into a single insurer nationwide, American Modern Property and Casualty Insurance Company ("AMPC").  
Effective Date November 15, 2019.

**COMPANY** **FILING NUMBER**  
**AMERICAN MODERN PROPERTY & CASUALTY INS. CO.** **AMMH-131956694**  
seeks approval for a new Motorsports 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 its insurers (the "Legacy Insurers"), into a single insurer nationwide, American Modern Property and Casualty Insurance Company ("AMPC").  
Effective Date December 1, 2019.

**COMPANY** **FILING NUMBER**  
**AMERICAN RELIABLE INSURANCE COMPANY** **PENN-132010012**  
The company seeks approval for an overall +3.1% rate change in Commercial Farm and Ranch.  
Effective Date December 1, 2019 for new and January 1, 2020 for renewal.

**COMPANY** **FILING NUMBER**  
**AMERICAN STRATEGIC INSURANCE COMPANY** **AMSI-131951929**  
seeks approval for a +10.0% rate change to their Homeowners (owner occupied) Program. The indicated rate change is +35.1%. Premium volume for the company is \$17,587,000.  
Effective Date September 10, 2019 for new and November 10, 2019 for renewals.

**COMPANY** **FILING NUMBER**  
**ASCOT INSURANCE COMPANY** **WESA-132007804**  
files to introduce its new Commercial Umbrella/Excess program designed to provide excess coverage for policies situated over primary casualty products and will comprise of seven industry segments: Real Estate, Restaurant/Hospitality, Service, Wholesale Distribution, Retail, Light Manufacturing and Artisan Contractors.  
Effective Date August 22, 2019.

**COMPANY** **FILING NUMBER**  
**BERKLEY CASUALTY COMPANY** **BNIC-131962138**  
seeks approval for a new program within the company's Prime Transportation Program. This general liability coverage modifies coverage for Business Auto, Motor Carrier, and Commercial General Liability.  
Effective Date August 12, 2019.

**COMPANY**

**FILING NUMBER**

**BERKLEY NATIONAL INSURANCE COMPANY**

**BNIC-131960021**

files a new Commercial Excess Liability program specifically for financial lines such as Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, Employed Lawyers, and Crime.  
Effective Date August 15, 2019.

**COMPANY**

**FILING NUMBER**

**BLACKBOARD INSURANCE COMPANY**

**WESA-132039279**

files to introduce its new Workers Compensation program.  
Effective Date September 1, 2019.

**COMPANY**

**FILING NUMBER**

**BROTHERHOOD MUTUAL INSURANCE COMPANY**

**BRTH-131862165**

files changes to its MinistryFirst Commercial Liability program which is designed for church and church-related ministry markets.  
Effective Date December 1, 2019 New and Renewal.

**LEAD COMPANY**

**FILING NUMBER**

**COLUMBIA NATIONAL INSURANCE COMPANY**

**CLBA-131906338**

**Other Companies**

Columbia Mutual Insurance Company  
Association Casualty Insurance Company

files changes to its Commercial Auto program resulting in an overall rate impact of +1.530%. The overall rate impacts by company are as follows:

Columbia National Insurance Company -17.120%  
Columbia Mutual Insurance Company -4.180%  
Association Casualty Insurance Company +10.52%  
Effective Date October 1, 2019 New and Renewal.

**COMPANY**

**FILING NUMBER**

**CUMIS INSURANCE SOCIETY, INC.**

**CUNA-132001349**

files revisions to their Business Auto Policy under the Commercial Automobile Annual Statement line of business. The estimated overall impact is -0.5% on \$92K of direct written premium.  
Effective Date January 1, 2020 for new and renewals.

**COMPANY**

**FILING NUMBER**

**ENDURANCE ASSURANCE CORPORATION**

**REGU-131954988**

files its new Sompo Premier Professional Liability and Network Risk Insurance (SPP) Policy product designed to provide coverage in the following areas:

1. Professional Services, Technology Services and Media Liability Coverage;
2. Privacy and Network Security Liability and Privacy and Network Security Breach Costs;
3. Direct Business Interruption Loss and Contingent Business Interruption Loss;
4. Digital Asset Loss; and
5. Cyber Extortion Threat

Effective Date August 12, 2019.

**COMPANY**

**FILING NUMBER**

**FALLS LAKE NATIONAL INSURANCE COMPANY**

**SWNI-131919007**

The filing seeks approval for a new Commercial Property insurance program for franchised auto dealers. The proposed rate is a .85 deviation on the company's Commercial Property rates.

Effective Date August 12, 2019 for new and renewal business.

**LEAD COMPANY**

**FILING NUMBER**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FEMC-132002891**

**Other Companies**

Federated Service Insurance Company

Federated Reserve Insurance Company

The filing seeks approval for an overall +0.03% rate change in Commercial Property. The purpose of the filing is primarily to introduce additional deductible factors due to adding deductible options of 10% and 25% for Windstorm or Hail coverage.

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

**COMPANY**

**FILING NUMBER**

**FFVA SELECT INSURANCE COMPANY**

**FFVA-131963155**

files initial rules, forms and adopts NCCI's 3/1/2019 loss costs with a 1.111 LCM for their new Workers' Compensation program.

Effective Date September 1, 2019.

**LEAD COMPANY**

**FIREMAN'S INSURANCE CO. OF WASHINGTON D.C.**

**FILING NUMBER**

**BESE-131969085**

Other Companies

Union Insurance Company

Acadia Insurance Company

Continental Western Insurance Company

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files to adopt the NCCI 2019 Workers Compensation Loss Costs (Circular #MS-2018-03) with revisions to each company's Loss Cost Multipliers resulting in an overall rate impact of +0.12%.

Effective Date October 1, 2019 New / November 1, 2019 Renewal.

**COMPANY**

**GREAT AMERICAN SPIRIT INSURANCE CO.**

**FILING NUMBER**

**GACX-131880574**

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seeks approval for a new cyber liability insurance program. The program is targeted to provide cover for small and medium sized enterprises.

Effective Date September 1, 2019.

**COMPANY**

**GREAT DIVIDE INSURANCE COMPANY**

**FILING NUMBER**

**MNLM-132041332**

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The company files revisions to their Optometrists Professional Liability Insurance Program under the Medical Malpractice-Occurrence Only Annual Statement line of business resulting in a +20.0% rate impact.

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

**LEAD COMPANY**

**GUIDEONE MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**GDEA-131972640**

Other Companies

GuideOne Specialty Mutual Ins. Co.

GuideOne Elite Insurance Company

GuideOne America Insurance Company

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files revisions to their Commercial Umbrella Program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The estimated overall impact is -6.2% on \$306K of direct written premium. The Company is changing the rating structure from a per unit rate to a percentage of the underlying premium.

Effective Date November 1, 2019 for new and February 28, 2020 for renewals.

**LEAD COMPANY**

**GUIDEONE MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

GDEA-131972728

**Other Companies**

GuideOne Specialty Mutual Ins. Co.

GuideOne Elite Ins. Co.

GuideOne America Ins. Co.

files their CMP Liability to revise rules within the revised manual. In response to a Mississippi Insurance Department objection, the company stated that "With this filing, we are basically filing our "ALL Lines" manuals. The overall package impact will be +5.7%. Corresponding CMP filing, GDEA-132008910."

Effective Date November 1, 2019 N, February 28, 2020 R.

**COMPANY**

**GUIDEONE MUTUAL INSURANCE COMPAY**

**FILING NUMBER**

GDEA-131972644

files revisions to their Commercial Auto Program resulting in an estimated overall impact is +5.0% on \$962K of direct written premium.

Effective Date November 1, 2019 for new and February 28, 2020 for renewals.

**COMPANY**

**HARCO NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

OCCD-131949190

files a new Commercial Auto program designed for Motor Carrier and Non-Trucking risks.

Effective Date September 1, 2019 New and Renewal.

**COMPANY**

**HERITAGE PROPERTY & CASUALTY**

**FILING NUMBER**

HPCI-131993994

files to introduce its Homeowners Program.

Effective Date October 14, 2019.

**COMPANY**

**HISCOX INSURANCE COMPANY INC.**

**FILING NUMBER**

HISC-131980984

files to introduce their new independent Businessowners Program under the Commercial Multiple Peril Annual Statement line of business. Per the filing description, this program provides property and liability coverages for business owners. The Building, Business Personal Property and General Liability coverages are introduced as separate coverage parts that are packaged together to form their Businessowners Program. The Company requires policyholders to have the General Liability Coverage Part and either the Building and Business Personal Property Coverage Part or the Business Personal Property Coverage Part.

Effective Date May 1, 2020.

**COMPANY**

**HOMESITE INSURANCE COMPANY**

**FILING NUMBER**

HMSS-131997171

files changes to its Homeowners program resulting in an overall rate impact of +5.0%.

Effective Date August 9, 2019 New / September 26, 2019 Renewal.

**COMPANY**

**FILING NUMBER**

**INSURANCE SERVICES OFFICE, INC.**

**ISOF-131993627**

seeks approval for an overall +2.2% loss cost change. The indicated and proposed changes by subline are as follows:

Manufacturers and Contractors ("M&C"): Indicated -2.8%, Proposed 0%  
Owners, Landlords and Tenants ("OL&T"): Indicated +6.3%, Proposed +6.3%  
Products: Indicated -7.3%, Proposed -7.3%  
Local Products: Indicated -0.9%, Proposed -0.9%  
Overall: Indicated +1.1%, Proposed +2.2%.  
Effective Date December 1, 2019 for new and renewals.

**LEAD COMPANY**

**FILING NUMBER**

**LIBERTY INSURANCE CORPORATION**

**LBPM-131950576**

Other Companies

Liberty Mutual Fire Insurance Company  
The First Liberty Insurance Corporation

files changes to its Personal Auto program resulting in an overall rate impact of 9.9%.  
Effective Date September 26, 2019 for renewals.

**LEAD COMPANY**

**FILING NUMBER**

**LM GENERAL INSURANCE COMPANY**

**LBPM-131951508**

Other Companies

LM Insurance Corporation

files changes to its Personal Auto program resulting in an overall rate impact of +9.9%.  
Effective Date August 22, 2019 for new and September 26, 2019 for renewals.

**COMPANY**

**FILING NUMBER**

**LYNDON SOUTHERN INSURANCE COMPANY**

**LFST-132000068**

files to introduce their new Employment-Related Practices Liability Insurance Program under the Other Liability-Claims Made Only Annual Statement line of business. Per the filing description, the program will provide employee practices liability coverage to employers with coverage for up to 500 employees. Coverage is provided on a claims-made basis and defense costs are included in the limits of liability. The program also has an optional endorsement providing additional coverage for defense costs in excess of policy limits.

Effective Date August 7, 2019.

**COMPANY**

**MIDVALE INDEMNITY COMPANY**

**FILING NUMBER**

**HMSS-131925913**

makes changes to its Businessowners program, including: a) revisions to the loss cost multiplier and class modification factors, b) introduction of a new optional endorsement for Cyber coverage, and c) introduction of a rule applying existing building and personal property rates to auxiliary structures. We note the following:

- Midvale has approximately \$74,000 of written premium in Mississippi based on 52 in-force policies
- The overall proposed rate level impact is +10.0%

Effective Date October 10, 2019 for new and November 29, 2019 for renewals.

**COMPANY**

**MOUNTAIN LAUREL ASSURANCE COMPANY**

**FILING NUMBER**

**PRGS-132001618**

files changes to its Personal Auto program, including changes to base rates and rating factors, resulting in an overall rate impact of -0.4%.

Effective Date September 20, 2019 New / October 18, 2019 Renewal.

**COMPANY**

**NATIONAL CASUALTY COMPANY**

**FILING NUMBER**

**SCTT-131969358**

seeks approval for an overall +25.5% rate change to their Commercial Auto Program. The indicated rate change is +30.9%. Written premium for the company is \$6,829,000. By coverage by class, the indicated and proposed rate change breakdown are as follows:

Liability including UM:

For-Hire Trucking and Hired & Non-Owned Auto: Indicated: +34.1%, Proposed +30.4%

Trucking Other Than For-Hire: Indicated: -4.8%, Proposed -24.8%

Public Auto: Indicated: -20.0%, Proposed -20.7%

Auto Dealers: Indicated: +100.6%, Proposed 0%

Private Passenger Types: Indicated: -41.4%, Proposed 0%

Miscellaneous: Indicated: +138.1%, Proposed -3.5%

Overall Indicated: +33.8%, Proposed +29.9%

Physical Damage:

For-Hire Trucking and Hired & Non-Owned Auto: Indicated: +17.7%, Proposed +4.5%

Trucking Other Than For-Hire: Indicated: -28.5%, Proposed +1.0%

Public Auto: Indicated: -55.8%, Proposed -32.6%

Auto Dealers: Indicated: -27.8%, Proposed 0%

Private Passenger Types: Indicated: -66.2%, Proposed 0%

Miscellaneous: Indicated: -64.8%, Proposed 0%

Overall Indicated: +16.2%, Proposed +4.2%

Combined Indicated: +30.9%, Proposed +25.5%

Effective Date September 1, 2019 for new and renewals.



**COMPANY** **FILING NUMBER**  
**NATIONAL SPECIALTY INSURANCE COMPANY** **STNA-131958122**

files initial rates (NCCI 3/1/2019 Loss Costs) rules and forms for their new tiered Workers' Compensation program. The Preferred Tier will use a 0.94 LCM, the Standard Tier a 1.25 LCM and the Non-Standard a 1.56 LCM.  
Effective Date August 19, 2019.

**COMPANY** **FILING NUMBER**  
**NATIONWIDE GENERAL INSURANCE COMPANY** **NWPP-132011165**

The company seeks approval for a rule to accommodate transitioning a group of Private Passenger Auto policies. There is no rate level change. The company is introducing company rate capping type "remarket" to accommodate transitioning a group of policies to Nationwide. The company is adding a Distribution Factor to the rating calculation that will allow the company to offer different rates for policies that come from a non-Nationwide entity.  
Effective Date September 9, 2019 for new and January 3, 2020 for renewal.

**COMPANY** **FILING NUMBER**  
**PHILADELPHIA INDEMNITY INSURANCE COMPANY** **PHLX-132014507**

files to introduce its new Farmowners Program.  
Effective Date October 1, 2019.

**COMPANY** **FILING NUMBER**  
**PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE** **PRIV-131970004**

files changes to its PURE High Value Homeowners program resulting in an overall rate impact of +16.9%  
Effective Date December 7, 2019 New / February 5, 2020 Renewal.

**COMPANY** **FILING NUMBER**  
**PROCENTURY INSURANCE COMPANY** **MEAD-131998836**

files to introduce its new Commercial Auto program (AutoEdge Program) which is designed to provide coverage on both a monoline and package basis to the automotive dealers/service industry and equipment dealer industry.  
Effective Date September 1, 2019.

**COMPANY** **FILING NUMBER**  
**PROGRESSIVE GULF INSURANCE COMPANY** **PRGS-132001439**

files changes to its Personal Auto program, including changes to base rates and rating factors, resulting in an overall rate impact of -0.1%.  
Effective Date September 20, 2019 New / October 18, 2019 Renewal.

**COMPANY** **FILING NUMBER**  
**SENTRY SELECT INSURANCE COMPANY** **SEPX-132006415**

files their Commercial Umbrella and Excess for an overall -1.9% rate change. The indicated rate change is +28.9%. Total premium volume for the company is \$451,000. Effective Date August 7, 2019.

**COMPANY** **FILING NUMBER**  
**SOMPO AMERICA INSURANCE COMPANY** **SMPJ-131999714**

files to make changes to its Commercial Auto program, including changes to loss cost multipliers, resulting in an overall rate impact of +8.7%. Effective Date November 15, 2019.

**COMPANY** **FILING NUMBER**  
**STANDARD GUARANTY INSURANCE COMPANY** **ASPX-131971754**

seeks approval for a +1.8% rate change to its Commercial Property Program. The indicated rate change is +1.8%. Premium volume for the company is \$9,595,000. Effective Date November 1, 2019.

**COMPANY** **FILING NUMBER**  
**STARNET INSURANCE COMPANY** **BNIC-131962786**

files their Commercial Auto - Contract Carrier and Driver Program for a new commercial auto program designed for Contract Carriers and Drivers.

The Actuarial Memorandum states, "the proposed rates and rules for the program were based on a competitive review of the marketplace."

Effective Date August 23, 2019.

**LEAD COMPANY** **FILING NUMBER**  
**STATE AUTOMOBILE MUTUAL INSURANCE CO.** **STAT-132026265**

Other Companies

State Auto Farm and Ranch

The company files revisions to their Farm and Ranch Program under the Personal Farmowners line of business resulting in a +3.9% rate increase. The company is increasing the Coverage A - Dwelling, Coverage F - Scheduled Farm Personal Property and Coverage G - Liability rates.

Effective Date November 5, 2019 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**STILLWATER INSURANCE COMPANY** **FDLY-131999743**

The company seeks approval for an overall -11.9% rate decrease in Businessowners.

Effective Date August 23, 2019 for new and September 16, 2019 for renewal.

**LEAD COMPANY**  
**TNUS INSURANCE COMPANY**

**FILING NUMBER**  
WESA-132048134

**Other Companies**

Trans Pacific Ins. Co.

Tokio Marine America Ins. Co.

files their Commercial Auto revisions to their Commercial Automobile program under the Commercial Automobile Annual Statement line of business. The estimated overall impact is +13.8% on \$297K of direct written premium. The Company is filing to adopt ISO's loss costs in ISO filing CA-2019-BRLA1. The Company has provided the Reference Filing Adoption Form and the Calculation of LCM forms for each company applicable to the program. The LCMs are not being revised in this filing. The estimated impact is solely based on the adoption to ISO loss costs.  
Effective Date February 1, 2020.

**COMPANY**  
**TRIANGLE INSURANCE COMPANY, INC.**

**FILING NUMBER**  
TRGL-131996097

The filing seeks approval for an overall +6.9% rate change in Commercial Auto.  
Effective Date September 1, 2019 for new and renewal business.

**COMPANY**  
**TRUMBULL INSURANCE COMPANY**

**FILING NUMBER**  
HART-131959340

seeks approval for an overall +14.0% rate change to their Commercial Auto Program. The indicated rate change is +20.6%. Written premium volume the company is \$369,000. The proposed Loss Cost Multipliers ("LCM") include non-unity Loss Cost Modification Factors ("LCMF"), which are used to achieve selected rate changes.  
Effective Date August 14, 2019.

**COMPANY**  
**UNITED CASUALTY AND SURETY INS. CO.**

**FILING NUMBER**  
PERR-131912320

revises its Contract and Commercial Surety program resulting in an overall decrease of -2.1%.  
Effective Date August 1, 2019 for new and renewals.

**NEW COMPANIES**

Digital Advantage Insurance Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective August 27, 2019.

Hartford Insurance Company of Illinois received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective August 6, 2019.

Hartford Insurance Company of the Southeast received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective August 6, 2019.

Rock Ridge Insurance Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective August 27, 2019.