

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLAMERICA FINANCIAL BENEFIT INS. CO.	HNVR-131967391

files to introduce the Property portion its new Small Commercial Coverage product which is being filed concurrently with its new Umbrella, Professional Liability, and General Liability products.
Effective Date June 1, 2020.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLAMERICA FINANCIAL BENEFIT INS. CO.	HNVR-131970473

files to introduce the General Liability portion of its new Small Commercial Coverage product which is being filed concurrently with its new Umbrella, Professional Liability, and Commercial Property products.
Effective Date June 1, 2020.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLAMERICA FINANCIAL BENEFIT INS. CO.	HNVR-131972264

files to introduce the Professional Liability portion of its new Small Commercial Coverage product which being filed concurrently with its Umbrella, General Liability, and the Commercial Property products.
Effective Date June 1, 2020.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLAMERICA FINANCIAL BENEFIT INS. CO.	HNVR-131984967

files to introduce the Umbrella portion of its new Small Commercial Coverage product which is being filed concurrently with its General Liability, Commercial Property, Professional Liability products.
Effective Date June 1, 2020.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ALLIED PROPERTY AND CASUALTY INS. CO.	NWPP-132135924

Other Companies
AMCO Insurance Company
Depositors Insurance Company
Nationwide General Insurance Company
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Nationwide Mutual Fire Insurance Company
Allied Insurance Company of America

makes changes to its Commercial Auto product, including changes to base rates, increased limit factors (ILF), miscellaneous coverage rates, rates for zone-rated risks, updates to the DBR and Segmentation models, and adjustments to class factors for Food Delivery Services. The overall effect of the proposed changes is +18.5%.
Effective Date April 1, 2020 for new and renewals.

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

files to add Commercial Farm to its Commercial IQ product.

Effective Date November 10, 2019.

FILING NUMBER

LBRC-132059100

LEAD COMPANY

AMERICAN HOME ASSURANCE COMPANY

Other Companies

AIU Insurance Company

Commerce and Industry Insurance Company

Granite State Insurance Company

National Union Fire Ins. Co. of Pittsburgh, PA

New Hampshire Insurance Company

The Insurance Company of the State of PA

AIG Assurance Company

AIG Property Casualty Company

files revisions to their Commercial Fire & Allied Lines program under the Property Annual Statement line of business. The Company estimates the impact to be +12.4% on \$1.0M of direct written premium from 97 policies. The Company is revising the loss cost multipliers (LCMs) due to changes in underlying expenses.

Effective Date January 27, 2020 for new and renewals.

FILING NUMBER

AGNY-132125682

COMPANY

AMERICAN LIBERTY INSURANCE COMPANY

FILING NUMBER

MRTN-132096365

files to introduce its Workers' Compensation Program and will be using an LCM of 1.350.

Effective Date November 8, 2019.

LEAD COMPANY

AMERICAN NATIONAL GENERAL INS. CO.

FILING NUMBER

ANPC-132043006

Other Companies

American National Property and Casualty Company

The company seeks approval for an overall +7.0% rate change in Personal Auto.

Effective Date January 3, 2020 for new and renewals.

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

CHMU-131831852

seeks approval for an overall +2.55% rate change. Premium volume for this company is \$7,182,000. This is for their Independent Church Package Program.

Effective Date February 15, 2020 for new and April 15, 2020 for renewals.

COMPANY

FILING NUMBER

FIRST ACCEPTANCE INSURANCE CO. INC.

FRST-132129024

files revisions to their Nonstandard Private Passenger Auto Scored Program under the Personal Automobile Annual Statement line of business. The Company is filing a rate neutral impact on \$3.9M of direct written premium. Per the Company, the proposed changes include base rates, territory factors and fees. Also, with this filing, the Company is introducing TransUnion Vehicle History Score, an EFT Discount, an In-Agency Discount, an Advance Quote Discount and an Unacceptable Risk Surcharge. Effective Date December 3, 2019 for new and December 25, 2019 for renewals.

COMPANY

FILING NUMBER

GENERALI

YTYC-132043614

The company files to introduce Designated Contract coverage under Contractual Liability. Effective Date November 4, 2019 for new and renewal business.

LEAD COMPANY

FILING NUMBER

GREAT AMERICAN INSURANCE COMPANY

GACX-131752773

Other Companies

Great American Assurance Company
Great American Insurance Company of New York
Great American Alliance Insurance Company

files to adopt ISO Filing Designation Numbers CA-2017-BRLA1, CA-2017-BRLA1, RP-2018-RPD18, RP-2018-RAL18, and CA-2017-IALL1 as well as ISO's new Class Plan Loss Costs and Rules as approved in ISO Filing Designation Numbers CA-2017-BRLB1, CA-2016-BRLB1, and CA-2015-ROCP1. With the company's changes to its loss cost multipliers, the overall rate impact will be +8.4%. Effective Date December 14, 2019 New and Renewal.

COMPANY

FILING NUMBER

HUDSON INSURANCE COMPANY

YTYC-132131190

files to introduce their Designated Contract Contractual Liability/Reimbursement Insurance Policies. Effective Date November 25, 2019.

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE, INC.

ISOF-132132752

files to revise the Advisory Loss Costs for the Homeowners program under the Homeowners Annual Statement line of business. In this filing, ISO is revising the by-peril advisory loss costs for use with the By-Peril Rating Supplement Manual. ISO estimates the impact to be -2.6% for the Owners' forms. ISO does not have by-peril rating for Tenants (HO-4) and Condominium Unit Owners (HO-6) forms at this time. Effective Date November 25, 2019.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-132132722**

files to revise the advisory prospective loss costs for the Homeowners program under the Homeowners Annual Statement line of business. ISO estimates the impact of the advisory loss cost changes to be +6.5% for the owners' forms and 0.0% for the tenant and condominium forms. This filing revises the all-perils advisory prospective base class loss costs for Homeowners, and it provides the analyses used to derive the loss costs.
Effective Date May 1, 2020 for new and renewals.

COMPANY **FILING NUMBER**
INTEGON NATIONAL INSURANCE COMPANY **GMMX-132128651**

The company is filing a new Collateral Protection Program in Commercial Automobile.
Effective Date December 1, 2019 for new and renewal business.

COMPANY **FILING NUMBER**
MERIDIAN SECURITY INSURANCE COMPANY **STAT-131968199**

files an overall +3.3% rate change to its Homeowners program. The proposed changes by program are as follows:

HO-3: +3.3%

HO-5: +3.3%

HO-4: 0%

HO-6: +7.9%

Effective Date November 25, 2019.

LEAD COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY INS. CO. **METX-132080577**

Other Companies

Economy Premier Assurance Company

files revised rates for their Homeowners program. The overall statewide change is an increase of 3.1%.

Effective Date December 31, 2019 (New) February 4, 2020 (Renewal).

COMPANY **FILING NUMBER**
OCEAN HARBOR CASUALTY INS. CO. **OHRC-132094766**

files revisions to their Manufactured Home program under the Homeowners Annual Statement line of business. The Company estimates the impact to be -6.8% on \$469K of direct written premium. The Company is proposing to revise Territorial Base Rates, All Peril Deductible Factors, Age of Home Factors, and Coverage A Relativities. The Company is also proposing to implement Insurance Score rating.

Effective Date February 1, 2020 for new and April 1, 2020 for renewals.

COMPANY **FILING NUMBER**
OHIO INDEMNITY COMPANY **HNDY-132115449**

files revisions to their Guaranteed Asset Protection (GAP) program under the Credit - Personal Property Annual Statement line of business. The Company estimates the impact to be +5.7%.

Effective Date January 1, 2020 for new and renewals.

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

files an amendment to the original filing requesting to change the overall rate impact to +6.9%. The company originally requested an overall rate impact of +16.9%.

Effective Date December 8, 2019 New / February 6, 2020.

COMPANY **FILING NUMBER**
PROFESSIONAL SOLUTIONS INS. CO. **NCMA-132116269**

files to introduce their new Law Guard product under the Other Lines of Business Annual Statement line of business.

Effective Date November 20 2019.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-132078022**

makes changes to its Homeowners Program, including changes to base rates, Protective Device factors, and the Occupancy Charge. We note the following:

- QBE has approximately \$576,000 of written premium in Mississippi based on 340 in-force policies.
- QBE is proposing revised rates and rating factors resulting in an overall rate level change of + 9.0%, compared with an indicated rate level change of + 9.4%.
- The estimated premium impact of the proposed changes is an increase of \$51,951.

Effective Date January 1, 2020 for new and renewal.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY CO. **SIPD-132124952**

files revisions to their Small Business General Liability program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the impact to be -8.1% on \$5,290 of direct written premium.

Effective Date February 1, 2020 for new and May 1, 2020 for renewals.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY, INC. **STNA-131996454**

The company is filing to make changes to its Next Broad Market General Liability Insurance Program in Commercial General Liability resulting in a +2.068% rate increase.

Effective Date January 15, 2020 for new and renewal business.

COMPANY

STRATFORD INSURANCE COMPANY

FILING NUMBER

WEWO-132104294

The company is filing to introduce the Drought Rainfall Index Policy to the Crop-Hail programs in the state. The policy is designed to help protect a farmer's operation from the risks of forage loss due to the lack of precipitation.

Effective Date October 31, 2019 for new business.

LEAD COMPANY

UNITED FIRE & CASUALTY COMPANY

FILING NUMBER

UNFG-132095626

Other Companies

Lafayette Insurance Company

files changes to its Commercial Auto program resulting in an overall rate impact of +5.9%.

Effective Date March 1, 2020 New and Renewal.

COMPANY

USA INSURANCE COMPANY

FILING NUMBER

MERL-132081341

makes changes to its private passenger auto program effective January 1, 2020 for all business including changes to base rates. We note the following:

- USA Insurance has approximately \$13,878,000 of written premium in Mississippi based on 38,628 in-force policies.
- USA Insurance is proposing revised rates and rating factors resulting in an overall rate level change of +4.1%, compared with an indicated rate level change of +14.0%.
- The estimated premium impact of the proposed changes is an increase of \$568,351.

Effective Date January 1, 2020 for new and renewals.

NEW COMPANIES

Bearing Midwest Casualty Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective on November 18, 2019.

Midwest Builders Casualty Mutual Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective on November 18, 2019.

Stonetrust Premier Casualty Insurance Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective on November 19, 2019.