

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
AUGUST 2017**

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACCC INSURANCE COMPANY	ACCC-131105898
The company seeks +16.6% rate increase in private passenger auto. Effective Date August 15, 2017 for new and September 15, 2017 for renewal.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
AEGIS SECURITY INSURANCE COMPANY	MRTN-131117537
files to adopt all ISO General Liability Loss Costs, Rules, Rating Plans and Forms in effect in Mississippi. The filing includes proprietary rule exception pages, selected loss costs multipliers, and forms to be utilized in conjunction with the approved ISO materials. Effective Date August 18, 2017.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
AIPSO	APST-131089421
AIPSO is the rating organization licensed in Mississippi to provide rates for the Mississippi Commercial Automobile Insurance Plan and seeks in this filing approval for a +15.2% rate increase in commercial auto. Effective Date October 1, 2017 for new and November 1, 2017 for renewal.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ALFA INSURANCE CORPORATION	ALFA-131005518
<u>Other Companies</u> Alfa General Insurance Corporation	
The company seeks approval for an overall +12.0% rate increase in private passenger auto. Effective Date November 1, 2017 for new and renewal business.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALFA INSURANCE CORPORATION	ALFA-131031864
The company files for an overall rate increase of +14.9% rate level change in tenant homeowners program. Effective Date December 9, 2017 for new and renewal business.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ALFA INSURANCE CORPORATION	ALFA-131031852
<u>Other Companies</u> Alfa General Insurance Corporation	
The company filed revised rates and rules for a +14.5% overall rate level increase in their homeowners program. Effective Date December 9, 2017 for new and renewal business.	

COMPANY

ALLIED WORLD INSURANCE COMPANY

FILING NUMBER

DRWN-131127094

files revisions to their Country Club Program rates and rules under the Commercial Package line of business resulting in an estimated rate impact of +3.0%.
Effective Date August 29, 2017.

LEAD COMPANY

AMCO INSURANCE COMPANY

FILING NUMBER

NWCM-131045440

Other Companies

Nationwide Mutual Fire Ins. Co.

files its Commercial Umbrella and Excess for an overall +0.69% rate change. The indicated overall rate change is +12.7%. Written premium volume for both companies is \$1,791,000.

Effective Date February 1, 2018.

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

FILING NUMBER

FFDC-131158458

Other Companies

Associated Indemnity Corp.

Fireman's Fund Ins. Co.

National Surety Corp.

The American Ins. Co.

files its General Liability Loss Cost to propose ten proprietary Commercial Real Estate ("CRE") classes. There is no rate impact. The indicated rate change using countrywide rate analysis is -15.4%. Premium volume for this company is \$440.

Effective Date December 1, 2017.

COMPANY

AMERICAN MERCURY INSURANCE COMPANY

FILING NUMBER

MERY-131080095

files its Contractual Liability for a new program providing contractual liability insurance for vehicle service contracts provided by Mercury Select Management Company, Inc. ("MSMC"). MSMC is the obligor of the service contract and provides its own contract administration, claims services and data management. AMI then reimburses MSMC 100% for any claims paid under the vehicle service contracts.

Effective Date August 29, 2017.

COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

FILING NUMBER

PENN-131114262

The company seeks approval for an overall +8.0% rate increase in commercial auto.

Effective Date April 1, 2018 for new and June 1, 2018 for renewal business.

COMPANY **FILING NUMBER**
AMERICAN STRATEGIC INSURANCE CORP **AMSI-131103743**

The company seeks approval for a new umbrella and excess insurance product. The rates are based on competitive analysis.
Effective Date October 26, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
AMTRUST TITLE INSURANCE COMPANY **UNKP-131012236**

files its Title for new title insurance program. The cover letter states, "In its initial Rate Manual, the Company is using rates that are similar to rates that have been adopted and used in the state by competitors."
Effective Date September 5, 2017.

COMPANY **FILING NUMBER**
ARCH INSURANCE COMPANY **REGU-131147545**

files forms, rates, and rules for use with its new AnimalKeepers Insurance Program, a commercial multi-peril insurance product designed for the unique needs of Animal Shelters and other closely related businesses, which includes but is not limited to Humane Societies, Rescue Groups, and Local SPCA Chapters.
Effective Date August 30, 2017.

COMPANY **FILING NUMBER**
ASPEN AMERICAN INSURANCE COMPANY **MRTN-131072039**

files a new multi-peril insurance program that offers combinations of Professional Liability, General Liability, and Property coverages for dental practitioners.
Effective Date August 14, 2017.

COMPANY **FILING NUMBER**
ASSOCIATION CASUALTY INSURANCE COMPANY **CLBA-131146548**

files to revise its rates and rules for their Commercial General Liability coverage. The Company has 29 policies with \$84,181 of direct written premium. The estimated impact is +0.7%; however, the explanatory memorandum states that the impact is +26.8%. The Company states that the largest percentage increase are due to the changing loss cost multiplier (LCM) and the increase in the minimum premium to \$500. The Company is realigning this program with programs in its affiliated companies, Columbia Mutual Insurance Company and Columbia National Insurance Company, and notes that policies qualifying for the other companies, which have lower LCMs, would receive a lower rate.
Effective Date December 15, 2017 for new and renewals.

COMPANY **FILING NUMBER**
ATLANTIC SPECIALTY INSURANCE COMPANY **BEAC-131091545**

files a new program providing claims made GL coverage to asset management insureds, including investment advisors, mutual funds and hedge funds.
Effective Date August 21, 2017.

COMPANY

BCS INSURANCE COMPANY

FILING NUMBER

BCSF-130983979

files its Commercial Umbrella and Excess for a new Excess Coverage that will apply to underlying multiple professional, management, and cyber liability coverages.

Effective Date August 29, 2017.

LEAD COMPANY

BERKLEY NATIONAL INSURANCE COMPANY

FILING NUMBER

BNIC-131094011

Other Companies

Riverport Insurance Company

Berkley Regional Insurance Company

StarNet Insurance Company

The filing seeks approval to include Riverport Insurance Company to a group previously comprised of Berkley National Insurance Company, Berkley Regional Insurance Company and StarNet Insurance Company. This filing is for the loss cost multipliers for commercial auto for Riverport.

Effective Date October 1, 2017 for new and renewal business.

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

FILING NUMBER

BRTH-131012655

The company seeks approval for an overall +3.0% rate increase in commercial auto by revising loss cost multipliers for liability and comprehensive coverages.

Effective Date December 1, 2017 for new and renewal business.

LEAD COMPANY

CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER

TRVD-131091743

Other Companies

The Phoenix Insurance Company

The Travelers Indemnity Company

The Travelers Indemnity of America

The Travelers Indemnity Company of Connecticut

Travelers Property Casualty Company of America

files revised rates for their Businessowners program. The overall rate level change is an increase of 1.4%.

Effective Date January 1, 2018.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-131075227

Other Companies

The Phoenix Ins. Co.
The Travelers Indemnity Co.
The Travelers Indemnity Co. of America
The Travelers Indemnity Co. of Connecticut
Travelers Property Casualty Co. of America

files its Commercial Farm and Ranch for an overall +6.95% rate change. The indicated rate change is +12.6%. Written premium volume for this program for all companies combined is \$5,458,000.

Effective Date October 1, 2017.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-131107464

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

The company seeks approval for revisions with no overall rate impact in commercial farm and ranch. Existing rates are not revised, and new rates are proposed for new coverages.

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

LEAD COMPANY
CINCINNATI CASUALTY COMPANY

FILING NUMBER
CNNA-130983733

Other Companies

The Cincinnati Indemnity Company
The Cincinnati Insurance Company

The company files for approval for changes to its rules and rates with proposed rate change to be +0.68% in commercial auto.

Effective Date November 1, 2017 for new and renewal business.

COMPANY
COLUMBIA MUTUAL INSURANCE COMPANY

FILING NUMBER
CLBA-131153141

introduces rates and rules for its Commercial General Liability coverage whereby it is adopting ISO loss cost in filing GL-2015-BGL1 and using its own loss cost multiplier.

Effective Date December 15, 2017.

LEAD COMPANY
CRUM & FORSTER INDEMNITY COMPANY

FILING NUMBER
CRUM-131148219

Other Companies

The North River Insurance Company
United States Fire Insurance Company

files its initial filing to adopt all ISO rules and loss costs filed on their behalf for the Businessowners Program.

Effective Date August 30, 2017.

COMPANY
DOCTORS COMPANY, INTERINSURANCE EXCHANGE

FILING NUMBER
DCTR-131079564

files its Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Ins. for an overall 0% change. The filing proposes to implement Extended Reporting Period Coverage "Demand Basis" factor. (This coverage is sometimes referred to as "tail" coverage.) The indicated factor is 215% of the expiring annual premium. The current factor is 225%, and the proposed factor is 220% of the expiring annual premium. "Demand Basis" appears to be similar to Claims basis as opposed to "Incident Basis". The proposed change applies only to "Demand Basis" and the company currently has no premium written on this basis. The company's written premium volume is \$1,794,000.

Effective Date October 1, 2017.

LEAD COMPANY
EVEREST PREMIER INSURANCE COMPANY

FILING NUMBER
EVST-131055949

Other Companies

Everest Denali Insurance Company

files to establish General Liability rates and forms for its two new companies, Everest Premier Insurance Company and Everest Denali Insurance Company.

Effective Date August 1, 2017.

LEAD COMPANY
FARMERS MUTUAL HAIL INSURANCE CO. OF IOWA

FILING NUMBER
FMHL-131097150

Other Companies

FMH Ag Risk Insurance Company

The company files a new Revenue Accelerator Max Protection which supplements the applicant's/policyholder's Multiple Peril Crop Insurance coverage and is designed to provide additional coverage against yield loss and/or revenue loss within a selected coverage band.

Effective Date August 15, 2017 for new business.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

files to introduce its Personal Umbrella program for Federal Reserve Insurance Company. The proposed rates, rules, and forms are the same as currently used for Federal Mutual Insurance Company.

Effective Date November 1, 2017 for new and renewal business.

FILING NUMBER

FEMC-131112761

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

The company seeks approval for a new general liability errors and omission program.

Effective Date November 1, 2017 for new and renewal business.

FILING NUMBER

FEMC-131111837

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

The company seeks approval for a new commercial umbrella and excess program.

Effective Date November 1, 2017 for new and renewal business.

FILING NUMBER

FEMC-131112422

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

The company seeks approval for a new commercial auto program.

Effective Date November 1, 2017 for new and renewal business.

FILING NUMBER

FEMC-131112756

COMPANY

FIRST COLONIAL INSURANCE COMPANY

files its Credit - Personal Property - GAP Insurance-for an overall +30.4% rate change.

The indicated rate change is +88.0%. Premium volume for this program is \$423,000.

Effective Date October 2, 2017.

FILING NUMBER

ALSE-131091746

COMPANY **FILING NUMBER**
GRAIN DEALERS MUTUAL INSURANCE COMPANY **NGMC-131135043**

files a revisions to their Commercial Umbrella program resulting in a rate impact of +5.6%. The changes consists of increasing minimum premiums, revising pricing factors and revising charges for identified classes of business based on their currently approved Business Owners rates.

Effective Date January 10, 2018 New and Renewal.

COMPANY **FILING NUMBER**
GREAT WEST CASUALTY COMPANY **LDRE-131072944**

The company files for an overall -7.2% rate decrease in commercial auto.

Effective Date November 1, 2017.

COMPANY **FILING NUMBER**
GREAT WEST CASUALTY COMPANY **LDRE-131082433**

The company seeks approval for a new program within its current commercial auto program.

Effective Date August 30, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE INC. **ISOF-131083140**

Insurance Services Office Inc. seeks approval for a -78.3% overall loss cost change for CMP E-Commerce.

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

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-131073440**

files revised rates for their Commercial General Liability program. The overall rate level change is a decrease of 6.4%.

Effective Date December 1, 2017.

COMPANY **FILING NUMBER**
INTEGON NATIONAL INSURANCE COMPANY **GMMX-131081293**

files its CMP Non-Liability - MS Lender Placed Property Program for a +20.0% overall rate change. The indicated rate change is +27.6%. Premium volume for the company is \$1,752,000. The program provides multi-peril insurance for lender placed properties.

The Commissioner only approved a 9% rate impact and filing company agreed to that.

Effective Date October 1, 2017.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **LFST-131091375**

files a new Limited Physical Damage coverage to protect lenders if damage occurs to the collateral in a loan.
Effective Date August 28, 2017.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **LFST-131029997**

The company seeks approval for adding a new additional coverage to the company's existing contractual liability insurance program. The additional coverage named Shortfall Coverage covers the difference between the purchase price and the insurance recovery for losses due to accident, fire, flood, vandalism or theft.
Effective Date August 15, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-131090281**

files changes to their Farm Property rates resulting in an overall decrease of -3.84%.
Effective Date October 1, 2017 for new and renewals.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO. **SFBC-131100952**

files its Other Liability-Farm Liability for an overall -5.13% change. The indicated rate change is +3.49%. Premium volume for this program is \$3,951,000. The company states that the only proposed changes are reducing the rates for the Employer's Liability Endorsements by -20%.
Effective Date October 1, 2017.

COMPANY **FILING NUMBER**
MORTGAGE GUARANTY INSURANCE CORPORATION **MRTG-131124896**

files its Mortgage Guaranty for a -0.08% overall rate change. The indicated rate change is -0.08%. Premium volume for the company is \$8,198,000 in 2016. Mortgage Guaranty policyholders do not renew. The rate change affects only 2% of the total premium according to historical mix of business.
Effective Date September 1, 2017.

COMPANY **FILING NUMBER**
NATIONAL MORTGAGE INSURANCE CORPORATION **NMIH-131053003**

files its Mortgage Guaranty for an overall -0.1% rate change. Mortgage Guaranty insurance policies do not renew, therefore the overall rate change is an average base rate change.
Effective Date August 1, 2017.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **NWCM - 131111149**

The company seeks approval for an overall +14.3% rate change in commercial farm and ranch.

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

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWLC-131092318**

The company seeks approval for an overall +7.936% rate increase in its Classic Automobile Program in personal automobile. The revision will make its rates identical to Essential Insurance Company.

Effective Date October 1, 2017 for new and November 1, 2017 for renewal business.

COMPANY **FILING NUMBER**
NORTH AMERICAN SPECIALTY INSURANCE COMPANY **SWRE-131083690**

files its Professional Errors and Omissions Liability for a new Professional E&O insurance program. The program provides D&O coverage, Fiduciary Liability coverage, and Employment Practices coverage.

Effective Date August 21, 2017.

COMPANY **FILING NUMBER**
PENNSYLVANIA LUMBERMENS MUTUAL INS. CO. **PNSY-130894669**

The company seeks approval for an overall +5.0% rate increase in commercial auto.

Effective Date September 2, 2017 for new and renewals.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-131084851**

The company seeks approval for an overall +15.0% rate change in commercial auto.

Effective Date October 1, 2017 for new and December 1, 2017 for renewal.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF ILLINOIS **LBPM-131099562**

The company seeks a +5.1% rate increase in personal auto - motorcycle.

Effective Date December 9, 2017 for new and January 20, 2018 for renewal.

LEAD COMPANY **FILING NUMBER**
SECURITY NATIONAL INSURANCE COMPANY **UNKP-131035367**

Other Companies

AmTrust Ins. Co. of Kansas, Inc.

Technology Ins. Co.

Wesco Ins. Co.

files its CMP Liability Businessowners for an overall +10.0% change. The company states it intends to increase its "Loss Cost Multiplier deviations" by +10.0%.

Effective Date December 1, 2017.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY COMPANY **SIPD-131059698**

files a new General Liability program for small businesses.
Effective Date August 22, 2017.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY INC. **STNA-131054790**

The company files to introduce its new "The Qeo Program" which will be based on all currently approved ISO loss costs, rules and forms for commercial automobile. New loss cost multipliers are filed also.
Effective Date August 14, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA **TRVE-131030364**

files its Professional Errors and Omissions Liability for an overall +17.0% rate change. The indicated overall rate change is +16.6%. Premium volume for this program is \$45,000. Mississippi rate impact is 0%.
Effective Date October 1, 2017.

COMPANY **FILING NUMBER**
UNIQUE INSURANCE COMPANY **SGIC-131074784**

files its Private Passenger Auto for an overall -0.15% rate change. The indicated rate change is -0.15%.
Effective Date August 15, 2017.

LEAD COMPANY **FILING NUMBER**
UNITED FIRE & CASUALTY COMPANY **UNFG-131071826**

Other Companies
Lafayette Ins. Co.

files its Commercial General Liability for an overall +3.32% rate change. The indicated rate change is +4.0%. The written premium volume for both companies combined is \$1,914,000.
Effective Date October 1, 2017.

LEAD COMPANY

UNITED GUARANTY MORTGAGE INDEMNITY CO.

FILING NUMBER

PMGP-131013188

Other Companies

United Guaranty Residential Ins. Co.

files its Mortgage Guaranty to replace the rates in the Traditional Rating Plan currently approved in United Guaranty Residential Insurance Company and United Guaranty Mortgage Indemnity Company with the rates currently approved in Arch Mortgage Insurance Company Filing 009.16 ARCH. The purpose is to align the rates in response to the Arch Capital Group Ltd. acquisition of United Guaranty Corporation from American International Group, Inc. There is no premium impact on existing insureds because the proposed rates will only apply to new insurance policies. The Company estimates the proposed revisions result in an overall rate level difference of -4.0%.
Effective Date August 7, 2017.

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-131107457

files its Commercial Package to change the minimum premium from \$350 to \$150. The premium impact is -3.88% overall. Premium volume for this program is \$6,000.
Effective Date September 18, 2017 N, January 15, 2018 R.

COMPANY

UTICA MUTUAL INSURANCE COMPANY

FILING NUMBER

UTCX-G131127934

makes its initial filing for their Insurance Agents' and Brokers' Errors and Omissions Insurance program.
Effective Date October 1, 2017.

NEW COMPANIES

Real Advantage Title Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 28, 2017.

Tower Hill Signature Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 28, 2017.