

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

LEAD COMPANY

FILING NUMBER

ACE AMERICAN INSURANCE COMPANY

ACEH-131695902

Other Companies

ACE Fire Underwriters Insurance Company
ACE Property & Casualty Insurance Company
Indemnity Insurance Company of North America
Pacific Employers Insurance Company

files to introduce a new Aviation Program for local municipal and regional airports under the Property Annual Statement line of business. The program will insure fixed base operations, general aviation operations, and businesses that support the industry as defined by the Service Industry Codes and Class Codes provided in the filing.
Effective Date January 1, 2019.

LEAD COMPANY

FILING NUMBER

AMERICAN CASUALTY COMPANY OF READING, PA

CNAB-131687140

Other Companies

National Fire Ins. Co. of Hartford
Transportation Ins. Co.
Valley Forge Ins. Co.
Continental Casualty Co.

files its Businessowners for an overall +3.1% rate change. The indicated overall rate change is +18.0%. Written premium volume for all five companies combined is \$4,352,000.
Effective Date February 1, 2019 N, July 1, 2019 R.

COMPANY

FILING NUMBER

AMERICAN CONTRACTRS INDEMNITY COMPANY

PERR-131652447

files rates, rules and forms for its new ERISA Bond Fidelity Program.
Effective Date November 29, 2018.

COMPANY

FILING NUMBER

AMERICAN NATIONAL GENERAL INSURANCE CO.

ANPC-131627405

The company seeks approval for an overall +8.20% rate increase in Personal Auto.
Effective Date December 20, 2018 for new and renewal business.

COMPANY

FILING NUMBER

AMERICAN NATIONAL PROPERTY & CASUALTY CO.

ANPC-131627351

seeks approval for an overall +7.4% rate change for its Personal Auto Program. The indicated rate change is +31.5%. Premium volume for the company is \$5,269,000.
Effective Date December 20, 2018 for new and renewals.

COMPANY

FILING NUMBER

AMERICAN NATIONAL PROPERTY AND CASUALTY CO. ANPC-131696447

files revisions to their Personal Umbrella program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the impact to be +15.0% on \$138K of direct written premium. Effective Date February 11, 2019 for new and renewals.

LEAD COMPANY

FILING NUMBER

AMERICAN ZURICH INSURANCE COMPANY

ZURC-131653300

Other Companies

American Guarantee and Liability Insurance Company
Colonial American Casualty and Surety Company
Fidelity and Deposit Company of Maryland
Zurich American Insurance Company of IL
Zurich American Insurance Company

files for an overall +5.8% rate change for their Commercial Auto Program. Premium for all six companies combined is \$9,599,000. Effective Date March 1, 2019 for new and renewals.

LEAD COMPANY

FILING NUMBER

CHARTER OAK FIRE INSURANCE COMPANY

TRVD-131674823

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 an overall +4.0% rate increase in Commercial Farm and Ranch. Effective Date April 1, 2019 for new and renewal business.

COMPANY

FILING NUMBER

CONTINENTAL CASUALTY COMPANY

CNAC-131518485

files its Employment Practices Liability for an overall -28.6% rate change. The indicated rate change is -6.4%. Total premium volume is \$377,000. The filing shows that the company writes only five policies in Mississippi.

In reviewing the rates, it is noted that Mississippi is grouped with Alabama, Alaska, Arizona, Arkansas, Colorado, Delaware, Florida, Foreign, Maine, Maryland, Massachusetts, Nevada, New Mexico, North Carolina, Pennsylvania, Puerto Rico, South Carolina, Tennessee, and West Virginia. The filing also states that the company is filing these proposed rates countrywide with an overall countrywide change of 0%.

Effective Date November 18, 2018.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-131671867

files changes to its Financial Institution Solutions Bond program, including adopting a proprietary rate plan. We note the following:

- CNAC has approximately \$375,000 of written premium in Mississippi.
- The estimated premium impact of the proposed changes is an increase of \$189,103.
- CNAC is proposing revised rates and rating factors resulting in an overall rate level change of 50.4%.

Effective Date February 1, 2019 for new and renewals.

COMPANY
CRESTBROOK INSURANCE COMPANY

FILING NUMBER
NWPP-131640920

files a new Workers Compensation program for use with its Commercial Agribusiness operations. It is a me-too filing based on the same program previously approved under Farmland Mutual Insurance Company. The proposed 1.625 loss cost multiplier (“LCM”) includes a loss cost modification factor (“LCMF”) of 1.339.

Effective Date January 1, 2019.

COMPANY
FOREMOST INS. CO. GRAND RAPIDS, MI

FILING NUMBER
FORE-131575414

introduces a new Motorcycle Program, to replace its current program. The new program provides multiple package options for a wide array of motorcycle types. The policy and forms are based on Insurance Services Office, Inc. 01/05 edition Personal Auto Policy. We note the following:

- Foremost has approximately \$134,000 of written premium in Mississippi based on 248 in-force policies.
- Foremost is proposing revised rates and rating factors resulting in an overall rate level change of +1.0%.

Effective Date May 15, 2019 for new and renewals.

COMPANY
FOREMOST INS. CO. OF GRAND RAPIDS, MI

FILING NUMBER
FORE-131575386

makes changes to its Off-Road Vehicle Program, including changes to base rates, rating factors, increased limit factors, and wording. The program is now designed to provide multiple package options for a wide array of off-road vehicle types. We note the following:

- Foremost has approximately \$261,000 of written premium in Mississippi based on 866 in-force policies.
- Foremost is proposing revised rates and rating factors resulting in an overall rate level change of +17.2%.

Effective Date May 15, 2019 for new and renewals.

COMPANY

FILING NUMBER

FOREMOST PROPERTY & CASUALTY INS. CO.

FORE-131612866

introduces a new Motorcycle Program, to replace its current program. The new program provides multiple package options for a wide array of motorcycle types. The policy and forms are based on Insurance Services Office, Inc. 01/05 edition Personal Auto Policy. We note the following:

- Foremost has approximately \$51,000 of written premium in Mississippi based on 137 in-force policies.
- Foremost is proposing revised rates and rating factors resulting in an overall rate level change of +0.2%.

Effective Date May 15, 2019 for new and renewals.

COMPANY

FILING NUMBER

GEICO INDEMNITY COMPANY

GECC-131642435

files changes to its Motorcycle program resulting in an overall rate impact of +2.6%.

Effective Date December 6, 2018 for new and January 21, 2019 for renewals.

COMPANY

FILING NUMBER

GENWORTH MORTGAGE INSURANCE CORP.

GEFA-131688678

The company seeks approval for an overall -7.1% rate decrease in Mortgage Guaranty.

Effective Date November 26, 2018 for new and renewal business.

COMPANY

FILING NUMBER

GREAT WEST CASUALTY COMPANY

LDRE-131563298

The company files a revision to its Commercial Auto resulting in an overall +3.0% rate increase. The company specializes in meeting the insurance needs of trucking operations.

Effective Date February 1, 2019 for new and renewals.

COMPANY

FILING NUMBER

HARCO NATIONAL INSURANCE COMPANY

PERR-131676071

files its Surety - Contract and Commercial Surety Program to introduce their new Contract and Commercial Surety program under the Surety Annual Statement line of business. The program will utilize Surety and Fidelity Association of America (“SFAA”) loss costs, with a Company loss cost multiplier, for Commercial Bonds and independent rates for Contract Surety bonds. The Company states that the program is adopting the same SFAA loss costs that International Fidelity Insurance Company (“IFIC”) adopted in their Surety program, and the independent Contract Surety rates and rating plans are the same as the rates and rating plans in IFIC’s program as well. The Company has provided support for the expenses underlying the loss cost multipliers, including a profit provision of 5.4%. The loss cost multiplier appears reasonable. A review of the rate pages has not uncovered any known conflicts with Mississippi statutes or regulations.

Effective Date November 16, 2018.

COMPANY

FILING NUMBER

KEY RISK INSURANCE COMPANY

BSUM-131611628

The company files a new Environment Commercial Auto Insurance Program under Commercial Auto. The program will target commercial autos involved in environmental-related transportation, consulting, contracting, environmental and facilities management operations.

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

COMPANY

FILING NUMBER

MERIDIAN SECURITY INSURANCE CO.

STAT-131654708

files changes to its State Auto Personal Auto program, including changes to base rates.

We note the following:

- Meridian has approximately \$4.2 million of written premium in Mississippi based on 2,120 in-force policies.
- Meridian is proposing revised rates and rating factors resulting in an overall rate level change of -1.5%.
- The estimated premium impact of the proposed changes is a decrease of \$62,461.
- Meridian is proposing new Vehicle History Score factors in its rating plan.

Effective Date February 15, 2019 for new and March 4, 2019 for renewals.

COMPANY

FILING NUMBER

MISSISSIPPI FARM BUREAU CASUALTY INS. CO.

SFBC-131686149

files revisions to its Church Package rates under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business resulting in an estimated rate impact of +6.74%.

Effective Date February 1, 2019 New and Renewal.

COMPANY

FILING NUMBER

MISSISSIPPI STATE RATING BUREAU

MSSR-131708175

files base loss costs, factors, and relativities associated with commercial flood insurance coverage which will be provided via a stand alone policy. The supporting analysis is provided by Insurance Services Office, Inc. (“ISO”).

Effective Date June 1, 2019.

COMPANY

FILING NUMBER

NATIONAL GENERAL INSURANCE COMPANY

GMMX-131664892

files its Personal Auto for an overall +3.3% rate change. The indicated rate change is +3.2%. Premium volume for the company is \$3,448,000. The indicated rate change breakdown by coverage is as follows:

BI: Indicated +57.3%, Proposed +23.6%

PD: Indicated +13.0%, Proposed +9.8%

Med Pay: Indicated +10.7%, Proposed +9.4%

UMBI: Indicated +14.1%, Proposed +12.1%

UMPD: Indicated -9.6%, Proposed -7.9%

Comprehensive: Indicated -26.8%, Proposed -9.3%

Collision: Indicated +0.4%, Proposed +0.3%

Overall: Indicated +3.3%, Proposed +3.3%.

Effective Date November 30, 2018 N, January 5, 2019 R.

COMPANY

FILING NUMBER

NATIONAL INTERSTATE INSURANCE CO.

NTNL-131730015

introduces a new proprietary rating plan for Lawyers Professional Liability coverage on a countrywide basis.

Effective Date November 27, 2018.

COMPANY

FILING NUMBER

NATIONAL INTERSTATE INSURANCE COMPANY

NTNL-131670656

The company files to revise rates and rules for the Ambulance Program in Commercial General Liability resulting in no rate impact. The company is withdrawing the LCM page and will be using the General Liability LCM's previously filed and approved under NIC-MS-GL-0802-01 and MS-GL-1104-01RPG.

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

COMPANY

FILING NUMBER

NATIONAL LIABILITY & FIRE INS. CO.

METP-131693754

files revisions to Lawyers Professional Liability Program under the Other Liability-Claims Made Only Annual Statement line of business. The Company estimates the impact to be +3.2% on \$626K of direct written premium.

Effective Date March 1, 2019 for new and renewals.

COMPANY

FILING NUMBER

NATIONWIDE AGRIBUSINESS INSURANCE CO.

NWPP-131618404

The company submits rate and rule changes in the Commercial Auto product in the Nationwide Agribusiness Insurance Company (Farmowners Operations) resulting in an overall rate impact of +13.3%.

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

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWPP-131679717**

The company has filed to move all policies from Nationwide Assurance Company into Nationwide Mutual Insurance Company as of the renewal effective date beginning August 21, 2020 resulting in a +0.9% rate increase in Personal Auto - Motorcycle. Effective Date July 5, 2020 for new and August 21, 2020 for renewal.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWPP-131709125**

files a new Workers' Compensation program designed to facilitate the transfer of business due to the merger of Farmland Mutual and Nationwide Mutual effective January 1, 2019 and will only be available for Farmland Mutual clients with active policies on January 1, 2019. This program will not be used for new business. Effective Date January 9, 2019.

COMPANY **FILING NUMBER**
NORTH RIVER INSURANCE COMPANY **CRUM-131712773**

files rates and rules for its new Commercial Surety program. Effective Date November 15, 2018.

COMPANY **FILING NUMBER**
PENNSYLVANIA LUMBERMENS MUTUAL INS. CO. **PNSY-131703081**

files to revise the Loss Cost Multiplier for their Commercial Auto program under the Commercial Auto Annual Statement line of business. The Company estimates the impact to be +12.0% on \$852K of direct written premium. Effective Date December 1, 2018 for new and renewals.

COMPANY **FILING NUMBER**
PERMANENT GENERAL ASSURANCE CORPORATION **PGAC-131534122**

The company seeks approval for a new Personal Auto Program called "MS 3.3." Effective Date November 20, 2018 for new business.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-131687853**

files its Businessowners for an overall +5.1% rate change. The rate change is due solely to removing the rate adjustment factors that apply to the Hired and Non-Owned Auto premium. The indicated rate change is +7.5%. The total written premium is \$19,000. Effective Date January 1, 2019.

COMPANY

FILING NUMBER

RLI INSURANCE COMPANY

RLSC-131638702

files changes to its Personal Umbrella Program, including changes to base rates, the youthful driver surcharge, the surcharge for younger and older drivers with an incident, and the removal of the surcharge for drivers licensed less than one year.

- RLI has approximately \$625,000 of written premium in Mississippi based on 1,376 in-force policies.
 - RLI is proposing revised rates and rating factors resulting in an overall rate level change of +5.9%
 - The estimated premium impact of the proposed changes is an increase of \$36,912.
- Effective Date April 1, 2019 for new and June 1, 2019 for renewals.

LEAD COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-131642411

Other Companies

State Farm Mutual Automobile Insurance Co.

files its Personal Auto revisions to their automobile program under the Personal Automobile Annual Statement line of business. The Company estimates the impact to be +0.1% on \$476.6M of direct written premium. The Company is submitting automobile rate manual pages to comply with their filings dated January 21, 2000 as amended by our July 21, 2010 filing (GRG and DRG), March 16, 2000 (VSD), and February 20, 2004 (LRG). The Company requests that these pages replace the current manual pages. Based on the information/statements provided, the purpose for replacing the current manual pages with prior filing pages is not clear. The filing also contains GRG, DRG, VSD, and LRG designations effective January 1, 2019 for 2012 through 2018 models based on the latest review of their loss experience for each model; as well as, GRG, DRG, VSD, and LRG designations for additional 2019 models for which they now have the manufacturer's information.

Effective Date January 1, 2019.

COMPANY

FILING NUMBER

STATE NATIONAL INSURANCE COMPANY

STNA-131533215

files a new Canopus Private Pact Insurance Program that will be a Private Company Management Liability Package. SNIC states that this program will provide primary directors and officers liability, employment practices liability, and fiduciary liability coverage in excess of selected retentions.

Effective Date November 5, 2018.

COMPANY

FILING NUMBER

USA INSURANCE COMPANY

MERL-131657511

files changes to its Personal Auto program rates resulting in an overall +1.5% rate change (+3.0% Liability, 0.0% Physical Damage).

Effective Date January 1, 2019 New and Renewal.

COMPANY

UTICA MUTUAL INSURANCE COMPANY

FILING NUMBER

UTCX-131657074

files its Errors and Omissions Cyber Suite Coverage for a new Cyber Liability insurance program to provide coverage for Insurance Agents and Brokers. The coverage responds to the threat of unauthorized intrusion into or interference with an insured's computer systems.

Effective Date May 1, 2019.

COMPANY

VIKING INSURANCE COMPANY OF WI

FILING NUMBER

VKNG-131661186

The company files revisions to their Dairyland Auto Mississippi automobile program under Private Passenger Automobile resulting in a +5.5% rate increase.

Effective Date November 26, 2018 for new and January 9, 2019 for renewals.

COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

SWRE-131699281

files revisions to Professional Advantage for Lawyers program under the Other Liability-Claims Made Only Annual Statement line of business. The Company estimates the impact to be +18.6% on \$221K of direct written premium.

Effective Date May 1, 2019 for new and renewals.

NEW COMPANY

MMIC Insurance, Inc. received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 21, 2018.