COMPANY
ACE PROPERTY AND CASUALTY INSURANCE CO. filing its Other Lines of Business - Other Commercial Lines for a new credit insurance program. The proposed program, named Trade Credit, provides protection of accounts receivable against the risk of non-payment due to the insolvency or default of the policyholders’ customers.
Effective Date February 14, 2019.

COMPANY
AMERICAN AGRI-BUSINESS INSURANCE CO.
The company files revisions to their RPowerD program under the Crop-Hail coverage resulting in a -10.00% rate decrease.
Effective Date February 5, 2019 for new and renewal business.

LEAD COMPANY
AMERICAN FIRE AND CASUALTY COMPANY
Other Companies
Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company
files revisions to its General Liability Program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the rate impact to be +3.1% on $4.3M of direct written premium for all companies combined. The Company is filing to adopt the most recently approved ISO Loss Costs, reference filing GL-2018-BGL1, and to revise the loss cost multipliers (LCM) for all 4 companies.
Effective Date July 1, 2019 for new and renewals.

LEAD COMPANY
AMERICAN FIRE AND CASUALTY COMPANY
Other Companies
The Ohio Casualty Ins. Co.
Ohio Security Ins. Co.
West American Ins. Co.
files its revisions to its Businessowners Program under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. The Company estimates the rate impact to be +4.0% on $3.0M of direct written premium for all companies combined.
Effective Date August 1, 2019.
LEAD COMPANY
AMERICAN FIRE AND CASUALTY INSURANCE CO.
Other Companies
The Ohio Casualty Insurance Company- 2.519
Ohio Security Insurance Company- 1.912
West American Insurance Company- 1.981
American Fire and Casualty Insurance Company- 1.710
files to adopt NCCI's 2019 Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 3.8%.
Effective Date May 1, 2019.

LEAD COMPANY
AMERICAN RESOURCES INSURANCE CO., INC.
Other Companies
Benchmark Insurance Company
The company seeks approval for an overall +3.6% rate increase in Commercial Auto.
Effective Date February 22, 2019 for new and renewal business.

LEAD COMPANY
AMFED NATIONAL INSURANCE COMPANY
Other Companies
AmFed Casualty Insurance Company
files to adopt the recently approved 2019 NCCI Loss Costs and to revise their loss cost multipliers for its Workers Compensation programs.
Effective Date March 1, 2019 New and Renewal.

COMPANY
ARGONAUT GREAT CENTRAL INSURANCE COMPANY
files its Commercial Package for an overall no change. Premium volume is $648,000 for the company.
The Actuarial Memorandum states that the filing is part of a countrywide effort to put “Trident Public Risk Solutions” on to one common rate schematic within one technology platform that will improve underwriter efficiency. Therefore, the rate impact resulting from this filing will be neutral to policyholders.
The filing includes the calculation of the Loss Cost Multiplier (“LCM”) which uses a 1.00 Loss Cost Modification Factor. The underlying expenses are supported by the company’s experience for 2013 – 2017. The UW profit provision of +6.0% is based on a 12.0% target return-on-surplus.
Effective Date June 1, 2019.
COMPANY
BERKLEY INSURANCE COMPANY

files a new program that will provide coverage for private company management liability and crime insurance. Currently, the suite of coverages will include Directors and Officers Liability, Employment Practices Liability, and Fiduciary Liability insurance. At a later date, the company plans to file for approval on Crime insurance.

Effective Date February 11, 2019.

LEAD COMPANY
BERKLEY NATIONAL INSURANCE COMPANY

Other Companies
Riverport Insurance Company
Berkley Regional Insurance Company
StarNet Insurance Company

files revised rates, rules and forms for their General Risk Program (Crime & Fidelity). The overall rate level change is a decrease of 21.20%.

Effective Date June 1, 2019.

COMPANY
CAMPED CASUALTY & INDEMNITY COMPANY, INC.

files their Med Mal Claims - Dental Hygienists for a new professional liability for healthcare providers.

The proposed rates are based on the loss costs components of the company’s competitors and loading for the company’s expenses and profit.

The company uses CNA and Liberty files rates for Dental Hygienist and Dental Associates. Using information from the filing, the expenses and loss costs are separated. The company’s selected loss costs are the averages of CNA and Liberty for each class. The rates are then calculated after loading the loss costs for expenses and profit.

The proposed expense provisions are supported by the company’s 2015 – 2017 countrywide expense history for its Medical Professional Liability line of business. The proposed profit provision of +8.3% is based on 13.0% return on surplus.

Effective Date February 5, 2019.

COMPANY
CANAL INSURANCE COMPANY

revises their base premiums, fleet factors, stated value factors, deductible factors, market tier factors, and time in business factors as well as removing zone factors and driverto-vehicle-ratio factors. They are also introducing an optional Original Equipment Manufacturer Coverage. This will result in an overall 5.6% increase.

Effective Date April 1, 2019 for new and June 1, 2019 for renewals.
COMPANY
CAROLINA CASUALTY INSURANCE COMPANY
files revisions to its Workers Compensation Program by adopting the most recently approved NCCI Loss Costs and rating values effective 03/01/2019, reference circular MS-2019-01, with revisions to its loss cost multiplier.
Effective Date March 1, 2019 New and Renewal.

COMPANY
CHURCH MUTUAL INSURANCE COMPANY
files to adopt the most recently approved NCCI Loss Costs and rating values effective 03/01/2019, reference circulars MS-2018-03 and MS-2019-01, as well as changes to its loss cost multiplier resulting in an overall rate impact -0.04%.
Effective Date March 1, 2019 New and Renewal.

LEAD COMPANY
CONTINENTAL INSURANCE COMPANY
Other Companies
American Casualty Company of Reading, Pennsylvania
National Fire Insurance Company of Hartford
Transportation Insurance Company
Valley Forge Insurance Company
Continental Casualty Company
files to adopt the most recently approved NCCI Loss Costs effective 03/01/2019, reference circular MS-2019-01, with revisions to the companies' loss costs multipliers.
Effective Date March 1, 2019 New and Renewal.

LEAD COMPANY
EMPLOYERS COMPENSATION INSURANCE COMPANY
Other Companies
Employers Preferred Insurance Company
Employers Assurance Company
files revisions to its Workers Compensation programs by adopting the March 1, 2019 NCCI loss costs for all 3 companies, including revisions to its loss cost multipliers, resulting in an overall rate impact of -17.0%.
Effective Date March 1, 2019 New and Renewal.
**LEAD COMPANY**
**EMPLOYERS INSURANCE COMPANY OF WAUSAU**
FILING NUMBER: LWCM-131726605

Other Companies:
- Liberty Mutual Insurance Company
- Liberty Mutual Fire Insurance Company
- LM Insurance Corporation
- The First Liberty Insurance Corporation
- Liberty Insurance Corporation

Files to adopt the NCCI Loss Costs from reference filing MS-2019-01 and to revise the loss cost multiplier for LM Insurance Corporation. All other companies' loss costs multipliers will remain the same.

Effective Date: March 1, 2019 New and Renewal.

**COMPANY**
**EQUITY INSURANCE COMPANY**
FILING NUMBER: HMSG-131778514

Makes its initial filing for its new Private Passenger Auto program, Bluefire Standard.

Effective Date: March 15, 2019.

**LEAD COMPANY**
**FEDERATED MUTUAL INSURANCE COMPANY**
FILING NUMBER: FEMC-131742149

Other Companies:
- Federated Service Insurance Company
- Federated Reserve Insurance Company

Files to adopt 3/1/2019 NCCI loss costs with revised LCM's. The overall rate level change is a decrease of 9.7%.

Effective Date: March 1, 2019.

**COMPANY**
**FFVA MUTUAL INSURANCE COMPANY**
FILING NUMBER: FFVA-131801272

Files to adopt the NCCI loss costs effective March 1, 2019, including miscellaneous values, as well as changes to its loss costs multiplier.

Effective Date: May 1, 2019.

**COMPANY**
**FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI**
FILING NUMBER: FORE-131724641

The company is making revisions to their Recreational Vehicle / Travel Trailer Program under the Personal Auto line of business resulting in a +9.9% impact.

Effective Date: April 1, 2019 for new and May 1, 2019 for renewal.
files its Fidelity to introduce their Fidelity and Forgery for Financial Institutions rates under the Fidelity Annual Statement line of business. The Company is filing to adopt the most current Surety and Fidelity Association of America (SFAA) loss costs applicable to the Mercantile & Government and Financial Institution products and to introduce a new financial institution program. The Company states that the product is designed for community banks with assets up to $15 billion. The Company has included the loss cost multiplier (LCM) worksheet, and the expenses underlying the LCM, including a profit provision of 5.9%.
Effective Date May 1, 2019.

files to introduce its Trust Services Liability Policy designed to establish a Community Financial Institution Program for community banks with assets up to $25 billion.
Effective Date May 1, 2019.

files its Businessowners to introduce the Commercial Multiple Peril Non-Liability Portion Only Annual Statement line of business. Per the Company, the program has been established for the Small Businessowners market and will be based on ISO rules and rates. Specifically, the program will be available for smaller risks in the Church, Contracting, Habitational, Office, Restaurant, Retail, Service and Wholesale space which require limited underwriting. Per the Actuarial Memorandum, the rate structure begins with the ISO Businessowners Program rate structure, then adds RABOP (which provides geographic and peril-based segmentation), proprietary rate factors and proprietary tiering. The Company has provided expenses supporting the loss cost multipliers to be applied to the ISO loss costs. The expenses include a profit provision of 4.8%, which the exhibit indicates that it was provided by GuideOne actuarial.
Effective Date March 4, 2019 N, May 4, 2019 R.
COMPANY: HARLEYSVILLE INSURANCE COMPANY
FILING NUMBER: NWPP-131790392
files its Commercial Property to introduce under the Property Annual Statement line of business. Per the Company, their manual will be used in conjunction with AAIS’s Commercial Output program, version REV 3.3, and multi-line Terrorism Supplement, REV 01.15. The Company is also introducing Equipment Breakdown Coverage rates and rules. Per the Company’s Explanatory Memorandum regarding the rates for Equipment Breakdown Coverage, the proposed PD rates are based on their reinsurer's, The Hartford Steam Boiler Inspection and Insurance Company, 2011 - 2013 claim and expense experience where baseline pure premium curves were calculated using frequency and severity models. The memorandum also includes discussions of the other rating elements for Equipment Breakdown Coverage.
Effective Date June 1, 2019.

COMPANY: HUDSON INSURANCE COMPANY
FILING NUMBER: HINC-131774322
files their Crop-Hail - revisions to their Replant Option Policy rates under the Crop Annual Statement line of business. The estimated impact is +83.0% on $192K of direct written premium. The Company is revising the rates for corn, soybean and cotton. The Company notes that the program was introduced in 2018 and state that they are basing the revised rates on a comparison with industry rates. The Company has provided comparisons with four other companies. Based on the comparisons, the company’s current rates are significantly below those of the competitors.
Effective Date February 11, 2019.

COMPANY: IDS PROPERTY CASUALTY COMPANY
FILING NUMBER: PRCA-131698456
files an overall +8.5% rate change to its Homeowners program. With the termination of a countrywide business agreement between IDS and Progressive coming to an end, all Homeowner policies written through this agreement will be placed with other carriers. As a result, this filing is also proposing the removal of the Source discount associated with all Progressive policies.

The changes by form are as follows:

Special: +8.5%
Tenant: 0%
Condo Owners: 0%
Combined Overall Changes: +8.5%
Effective Date June 2, 2019 New and Renewal.
COMPANY
JEFFERSON INSURANCE COMPANY
files to make changes to its Tuition Protection Program including changes to base rates and segment factors resulting in an overall change of +26.9%.
Effective Date October 14, 2019 New and Renewal.

COMPANY
MIDWEST EMPLOYERS CASUALTY COMPANY
files to adopt the most recently approved NCCI Loss Costs and rating values effective 03/01/2019, reference circulars MS-2018-03 and MS-2019-01, with changes to its loss costs multiplier.
Effective Date March 1, 2019 New and Renewal.

COMPANY
MOUNTAIN LAUREL ASSURANCE COMPANY
The company seeks approval for a complete product upgrade with new rating variables and updated discounts in Private Passenger Auto resulting in a 0.0% overall rate change.
Effective Date March 22, 2019 for new and April 19, 2019 for renewal.

COMPANY
NATIONAL MORTGAGE INSURANCE CORPORATION
files their Mortgage Guaranty revisions to their Traditional Bank LPMI Single premium rates under the Mortgage Guaranty Annual Statement line of business. The new rating program will not affect current policyholders & will apply only to new insurance written after the effective date. The Company does state that the proposed revisions would result in an overall nationwide rate change of 0.3% if the changes were applied to existing policies. The Company states that the proposed LPMI Single rates are in line, if not identical, to Essent’s recently file and approved rates. In addition, new adjustments for Rate Term Refi, number of borrowers and debt-to-income ratios greater than 45% are being introduced. The loan amount >= $400,000 adjustment is being removed. The Company notes that lenders that maintain their own rating system for generating mortgage insurance rates will need to update their rate system in unison with any rate change. Lenders without the ability to update their rate system for this new structure before the effective date may request a waiver of the new rates until implementation by the lender can be accomplished. The Company will honor the rates in effect prior to the rate change, on all of the lenders business, until the lender has had sufficient time to implement the new rate structure.
Effective Date February 5, 2019.
NATIONWIDE MUTUAL INSURANCE COMPANY
NWPP-131681307
Other Companies
Nationwide Mutual Fire Insurance Company
Nationwide Property and Casualty Insurance Company
files revised rates and rules for their Dwelling Fire program. The overall rate level change is an increase of 6.0%.
Effective Date August 07, 2019 (New) January 1, 2020 (Renewal).

NATIONWIDE MUTUAL INSURANCE COMPANY
NWPP-131579795
Other Companies
Nationwide Property and Casualty Insurance Company
The filing gives information for the company's plan to revise the Nationwide One Product Rating Plan for private passenger auto resulting in an overall 0% rate change. All policies will be moved from Nationwide Assurance Company into Nationwide Mutual Insurance Company as of their renewal effective date. The class plan analysis is analyzed using Generalized Linear Model.
Effective Date August 7, 2019 for new and January 1, 2020 renewal business.

NOVA CASUALTY COMPANY
HNVR-131745213
The company seeks approval for proprietary products and completed operations Commercial General Liability for use with the company's Cosmetic Manufacturing Target Market.
Effective Date March 1, 2019 for new and renewal business.
files its Commercial Package - revisions to its Custom Protector™ Program under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. The Company estimates the rate impact to be +1.7% on $2.6M of direct written premium. The Company states that they are revising Rule 9B Class Factors – Division Five – Commercial Property. A review of the marked up rate pages shows the Company is increasing the factor for some classes and decreasing the factor for others. The majority of the class factors are not changing. The filing also includes formatting updates to Rules 9A Class Factors – Division Three – Crime and Fidelity, 9C Class Factors – Division Six – Commercial General Liability and 9D Class Factors – Division Eight – Commercial Inland Marine. The Company has provided support for the expenses underlying the indication, other than the profit provision of 6.3%, and it appears reasonable. The information provided shows the adjustments to the premiums and losses, but the data underlying the adjustments has not been provided. As indicated, the expenses underlying the indication includes a profit provision of 6.3%. The profit provision is the combined provision of a 7.0% profit provision for Property Coverages and a 5.3% profit provision for Liability Coverages.

Effective Date July 1, 2019.

files its Other Liability - FLEXIPLUSFIVE201801 revisions to its Flexi Plus Five Non-Profit D&O Liability Program under the Other Liability-Claims Made Only Annual Statement line of business. The Company estimates the rate impact to be 0.0% on $0 of direct written premium. Per the Company, they are amending their Fiduciary and Workplace Violence sections of the Rate/Rule Manual to include additional limits of insurance options for these coverages. Previously the only option available was a shared limit with the D&O limit of liability. Insureds will now have the option to have a separate limit for Fiduciary and Workplace Violence, as well as a shared limit option.

Effective Date February 21, 2019.

files rates and form for a Security Instrument Non-Filing Insurance Program.

Effective Date February 4, 2019.

The company seeks approval for a -2.1% overall rate change in Private Passenger Auto. The filing includes a complete product upgrade with new rating variables and updated discounts.

Effective Date March 22, 2019 for new and April 19, 2019 for renewal.
### RLI Insurance Company

**Filing Number:** RLSC-131750467

Files revisions to its Design Professionals Program under the Other Liability-Claims Made Only Annual Statement line of business. The Company estimates the rate impact to be 2.2% on $106K of direct written premium. The program offers professional liability coverage to architects, engineers, and surveyors.

Effective Date February 22, 2019 for new and renewals.

### Shelter Mutual Insurance Company

**Filing Number:** SHEL-131755087

The company seeks approval for a +3.7% overall rate change in Personal Auto.

Effective Date March 22, 2019 for new and renewal business.

### State Auto Property & Casualty Insurance Co.

**Filing Number:** SAMM-131759003

Other Companies

State Automobile Mutual Ins. Co.

Files their Manufacturer's E & O for unspecified decrease in the companies’ rates. The company has no premiums written in Mississippi. The Filing Description states that the rate action is based on competitor information.

Effective Date February 28, 2019.

### State Farm Fire and Casualty Company

**Filing Number:** SFMA-131726763

Other Companies

State Farm Mutual Automobile Insurance Company

The filing seeks approval for an overall +6.0% rate change in Commercial Auto with +11.30% requested for State Farm Fire and Casualty Company and +5.00% requested for State Farm Mutual Automobile Insurance Company

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

### State Farm Fire and Casualty Company

**Filing Number:** SFMA-131774786

Other Companies

State Farm Mutual Automobile Insurance Company

The filing seeks approval for an overall -3.5 % rate change for State Farm Mutual Automobile Insurance Company and no change for State Farm Fire and Casualty in Personal Auto.

Effective Date May 6, 2019 for new and renewal business.
files to introduce its Business Owners Program (BOP) under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. The Company is adopting the versions of ISO Businessowners rules and loss costs currently approved for use in Mississippi through February 11, 2019 per ISO Notice BP-MS-2017-RU-001, filing reference CL-2016-ODPRU.
Effective Date February 11, 2019.

The company files revisions to the rates for the Staffing Program's Professional Liability (EPL) Coverage resulting in a +12.4% increase.
Effective Date March 1, 2019 for new and renewal business.