LEAD COMPANY  
ALFA INSURANCE CORPORATION  
FILING NUMBER  
ALFA-131731832

Other Companies  
Alfa General Insurance Corporation  
files revised rates and rules for their Tenant Homeowners program. There is no overall statewide rate change.  
Effective Date April 9, 2019 (New) May 23, 2019 (Renewal).

LEAD COMPANY  
ALFA INSURANCE CORPORATION  
FILING NUMBER  
ALFA-131724783

Other Companies  
Alfa General Insurance Corporation  
files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 9.0%.  
Effective Date April 9, 2019 (New) May 23, 2019 (Renewal).

COMPANY  
ALLIANZ GLOBAL RISKS US INSURANCE CO.  
FILING NUMBER  
WESA-131799502

files its Other Liability - professional Errors and Omissions Liability for a new E&O insurance program covering insurance agents and brokers.  
Effective Date June 1, 2019.

COMPANY  
ALLSTATE INSURANCE COMPANY  
FILING NUMBER  
ALSE-131793916

make changes to the loss cost multipliers for its monoline Commercial Fire and Allied Lines program. We note the following:  
• Allstate has approximately $5,000 of written premium in Mississippi based on 4 in force policies.  
• Allstate is proposing revised rates and rating factors resulting in an overall rate level change of +6.0%, compared with an indicated rate level change of +5.9%.  
• The estimated premium impact of the proposed changes is an increase of $309.  
Effective Date June 17, 2019 for new and July 29, 2019 for renewals.

COMPANY  
ALLSTATE PROPERTY AND CASUALTY INS. CO.  
FILING NUMBER  
ALSE-131818477

The company seeks approval to update the TAN (Table Assignment Number) Group Rating in Private Passenger Auto. The overall rate impact of the changes is 0.0%.  
Effective Date April 22, 2019 for new and May 23, 2019 for renewal.
AMICA MUTUAL INSURANCE COMPANY
files their Personal Auto for a +9.2% overall rate change. The indicated rate change is +51.2%. Premium volume for the company is $804,000. The (non-credibility weighted) indicated and proposed rate change breakdown by major coverage is as follows:

BI: Indicated +131.3%, Proposed +17.1%
PD: Indicated +62.0%, Proposed +12.2%
Med Pay: Indicated +10.2%, Proposed +4.1%
UM: Indicated +167.3%, Proposed +18.0%
Comprehensive: Indicated -39.6%, Proposed +1.2%
Collision: Indicated -16.4%, Proposed +3.1%
Overall: Indicated +51.2%, Proposed +9.2%.
Effective Date August 1, 2019.

ARCH INSURANCE COMPANY
files its Credit - Personal Property an overall -0.1% rate change. The filed program is Excess Wear and Tear ("EWT") debt protection program available to automobile lessors. Premium volume for the company is $2,000. A breakdown of the indicated and proposed rate changes by policy term is as follows:

0 – 24 months: Indicated +2.4%, Proposed -4.6%
25 – 36 months: Indicated +1.6%, Proposed -1.6%
37 – 48 months: Indicated -5.2%, Proposed +7.1%
Total: Indicated +0.4%, Proposed -0.1%
Effective Date March 19, 2019.

BERKLEY NATIONAL INSURANCE COMPANY
files to introduce its QUARTO product for its new healthcare financial lines program under the Liability-Occurrence/Claims Made Annual Statement line of business. The product will offer Directors and Officers Liability (D&O), Employment Practices Liability (EPL), Fiduciary Liability and Crime coverages that can be purchased separately or combined.
Effective Date March 27, 2019.

BERKSHIRE HATHAWAY HOMESTATE INS. CO.
files revisions to its Commercial Auto Manual. The company estimates the rate impact to be +24.4% on $5.3M of direct written premium. Per the company, the liability coverage change consist of base rates for zone rated autos, filing factors, business experience factors, and increased limit factors. The physical damage coverage changes consist of the physical damage percentage for the vehicles' chosen deductibles and stated values, physical damage business experience factors, physical damage power unit count factors and the factors for the autos' vehicle age and size type combinations.
Effective Date May 1, 2019 for new and July 1, 2019 for renewals.
COMPANY  
BROTHERHOOD MUTUAL INSURANCE COMPANY  
files to adopt NCCI's Loss Costs Circular MS-2019-01 with revisions to its loss costs multiplier. 
Effective Date April 1, 2019 New and Renewal.

COMPANY  
CONTINENTAL CASUALTY COMPANY  
reduces base rates for the Professional Liability (E&O) coverage in the Value Plan within CAN's Accountants Professional Liability Program. This will result in an overall decrease of -2.50%. 
Effective Date May 1, 2019 for new and renewals.

COMPANY  
CONTINENTAL CASUALTY COMPANY  
files to introduce its next generation Epack 3 Policy Program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the rate impact to be -1.54% on $500K of direct written premium. 
Effective Date September 1, 2019 for new business and December 1, 2019 for renewals.

COMPANY  
ELECTRIC INSURANCE COMPANY  
makes changes to its Personal Excess Liability Preferred Program, including revisions to base rates, the youthful operator surcharge, and the at-fault accident surcharge. We note the following: 
-Electric has approximately $7,000 of written premium in Mississippi based on 24 in-force policies. 
-Electric is proposing revised rates and rating factors resulting in an overall rate level change of +15.1%, compared with an indicated rate level change of +27.5%. 
Effective Date March 30, 2019 for new and renewals.
files to introduce their Financial Institution Bond for Asset Managers rating plan under the Fidelity Annual Statement line of business. Per the Company, the program will provide a Fidelity insurance solution tailored to Asset Management companies. The Company states that the program will provide standard Fidelity coverages such as employee dishonesty and forgery along with coverage solutions for new emerging risks such as Social Engineering Fraud. The Company states that the two main exposures that each risk is rated on are assets under management (AUM) and employee count. They further state that assets under management are the key indicator of size for an asset management firm (severity) and the number of employees are a key indicator of the likelihood of a claim occurring (frequency). The premium is also adjusted for the insuring clause limits, deductible, and rating modifiers that allow a better differentiation of risk based on core characteristics of the asset management firm, per the Company.
Effective Date March 27, 2019.

files its Business Errors and Omissions revisions to its coverage under the Other Liability-Claims Made Only Annual Statement line of business. The Company estimates the rate impact to be -1.6% on $25K of direct written premium. Per the Company, the proposed revisions to their Guide A rates for the Business Errors & Omissions coverage applies to the Contractor type of businesses only. The revisions include offering an additional limit of $300,000, revising the $1,000,000 limit Increased Limit Factor, and revising base rates to minimize the impact on policyholders.
Effective Date May 1, 2019.

files their Owner Occupied Homeowners program. The name of the program is "Homeowners ACV Program". The written premium volume for the affected program is $6,104,000. Currently Homeowners ACV Program is included within the company's Dwelling and Homeowners Insurance Program. This filing will separate the Homeowners ACV Program into a standalone program.
The Summary of revisions explains that the premium determination for the separated program will be changed from "calculating Base Premiums from a displayed rate per Amount of Insurance" to a "Base Rate multiplied by an Amount of Insurance factor".
Effective Date September 1, 2019.
files revisions to its Motor Home program resulting in an overall rate change of +19.9%.
Effective Date April 1, 2019 New / May 1, 2019 Renewal.

files their Personal Property - for dwelling coverage for vacant or unoccupied properties. The written premium volume for the affected program is $1,831,000. Currently vacant or unoccupied properties are included within the company's Dwelling and Homeowners Insurance Program. This filing will separate the coverage for vacant or unoccupied properties into a standalone program. The Summary of revisions explains that the premium determination for the separated program will be changed from "calculating Base Premiums from a displayed rate per Amount of Insurance" to "Base Rate multiplied by an Amount of Insurance factor". The narrative further asserts that "the premium outcome is the same."
Effective Date September 1, 2019.

files to adopt the NCCI Advisory Loss Costs and Rating Values and to revise their Loss Cost Multipliers.
Effective Date March 1, 2019 New and Renewal.

files to introduce a new Employment Practices Liability Insurance Policy under the Other Liability-Claims Made Only Annual Statement line of business. Per the Company, this product is designed to establish a Community Financial Institution Program for community banks with assets up to $25 billion.
Effective Date May 1, 2019.

files to introduce a Cyber Liability policy designed to establish a Community Financial Institution Program for community banks with assets up to $25 billion.
Effective Date May 1, 2019.
GREAT WEST CASUALTY COMPANY files to adopt NCCI's 3/1/2019 loss costs with a revised LCM (1.495) for their Workers' Compensation program. The overall rate level change is a decrease of 12.2%.
Effective Date March 1, 2019.

GREENWICH INSURANCE COMPANY
Other Companies
XL Insurance America, Inc.
Initial filing to adopt the AAIS Agricultural Output programs forms, rules and loss costs.
Effective Date March 13, 2019.

GUIDEONE MUTUAL INSURANCE COMPANY introduces a new loss cost multipliers and expected loss ratios for use with a new Oil and Gas program.
Effective Date March 18, 2019.

GUIDEONE MUTUAL INSURANCE COMPANY The company files for approval for a new commercial crime policy for Commercial Burglary and Theft.
Effective Date March 26, 2019 for new and renewal business.

HARTFORD CASUALTY INSURANCE COMPANY files to adopt NCCI's 3/1/2019 loss costs with revised LCM's for their Workers' Compensation program. Each company's LCM is amended for an overall neutral rate change.
Effective Date March 1, 2019.
ISO seeks approval for a +9.9% loss cost change for ISO Optional Class Plan in Commercial Auto. Effective Date August 1, 2019 for new and renewal business.
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<td>NAVIGATORS INSURANCE COMPANY</td>
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The company files revisions to their Child Care and Education Program under the Commercial Multi Peril - Liability and Non-Liability line of business. The proposed changes include revising the rating rule for business income actual loss sustained for insureds who purchased the Child Care Commercial Property Extension, introducing a new multivariate rating plan that replaces the current tier criteria plan and reducing the minimum policy premium from $1,000 to $750.
Effective Date TBD.

MISSISSIPPI STATE RATING BUREAU files revisions to their Commercial Lines Fire & Allied Loss Costs under the Property Annual Statement line of business. The Bureau estimates the overall impact to be +3.1%.
Effective Date December 1, 2019 for new and renewals.

MISSISSIPPI STATE RATING BUREAU files revisions to the Mississippi Dwelling Fire and Allied Lines loss costs resulting in an overall 9.9% increase.
Effective Date January 1, 2020 for new and renewals.

NATIONAL LIABILITY & FIRE INSURANCE COMPANY files to adopt NCCI's 2019 Loss Costs with an LCM of 1.50 for their Workers Compensation program. The overall rate level change is a decrease of 11.4%.
Effective Date March 1, 2019.

Effective Date March 1, 2019 New and Renewal.

NAVIGATORS INSURANCE COMPANY files revisions to their Accountants Professional Liability program resulting in a -.20% decrease.
Effective Date April 1, 2019 for new and renewal business.
files revisions to its Not-For-Profit Corporations program under the Other Liability-Claims Made Only Annual Statement line of business. The Company estimates the rate impact to be -0.4% on $41,252 of direct written premium. Effective Date April 1, 2019 for new and renewals.

files their Commercial Umbrella and Excess for an overall +4.9% rate change. Written premium for the company is $548,000. The Explanatory Memorandum states, "Based on trends in the underlying Auto and GL, we estimate that expected loss ratio trend for Commercial Umbrella is approximately 8.5% annually." Effective Date July 1, 2019.

files to adopt NCCI's 2019 loss cost with a revised LCM (1.400) for their Workers' Compensation program. The overall rate level change is an increase of 1.4%. Effective Date March 1, 2019.

The company files revisions to their Professional Liability program resulting in a rate impact of +0.1%. The company is filing to amend its currently filed $25,000/$50,000 level to bring them up to $100,000/$200,000 level. Effective Date September 9, 2019 for new and renewal business.

files revisions to their Cyber Security Liability program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the rate impact to be -8.0% on $55,433 of direct written premium. Effective Date June 1, 2019 for new and renewals.
makes changes to its personal auto program, including changes to rating factors. We note the following:

• Safe Auto has approximately $4.2 million of written premium in Mississippi based on 1,002 in-force policies.
• Safe Auto is proposing revised rates and rating factors resulting in a revenue neutral change.
• Rate changes are capped so no policyholder’s rates increase or decrease by more than 12.2%.
Effective Date March 2, 2019 for new and April 8, 2019 for renewals.

files its Commercial Umbrella and Excess to introduce a new Commercial Liability Umbrella program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company is filing to adopt all current Insurance Services Office (ISO) advisory rating rules, classifications and territories filed on their behalf by ISO for Commercial Liability Umbrella. Per the Company, the company-specific rates and rules included in this filing are the same rules as those filed and approved by the Indemnity Insurance Company of North America, SERFF Number ACHE-129935033. SERFF Number ACHE-129935033 was not filed in Mississippi. However, Indemnity Insurance Company of North America, SERFF Number ACEH-129935055 was filed, and a review of this filing confirms the Company's assertion.
Effective Date April 1, 2019.

files to introduce its Workers Compensation program with adoption of NCCI loss costs (NCCI Circular MS-2019-01) and a Loss Cost Multiplier of 1.370.
Effective Date March 15, 2019.

files an overall +0.4% rate change to its non-federally reinsured Crop Insurance program.
Effective Date February 28, 2019.

files to adopt the NCCI approved loss costs and miscellaneous values in reference to the NCCI Circulars MS-2018-03 and MC-2019-01 and also revises their Loss Cost Multiplier (LCM) for all classes from 1.669 to 1.630.
Effective Date April 1, 2019 New and Renewal.
COMPANY
WATFORD INSURANCE COMPANY
seeks approval for a new Commercial Auto insurance program. The program will focus on commercial trucking risks with a gross combination weight rating of 26,001 lbs.
Effective Date March 27, 2019.

COMPANY
WESCO INSURANCE COMPANY
files revised rates and rules creating a tiered program for their Commercial Property (Fire and Allied Lines) program. There is no rate impact associated with this change.
Effective Date July 1, 2019.

COMPANY
WEST BEND MUTUAL INSURANCE COMPANY
files initial LCM (1.00), rules, and forms for their new Workers' Compensation program. The program will adopt NCCI's 2019 Loss Costs.
Effective Date April 1, 2019.