

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
AIPSO	APST-131049550

The plan seeks approval for an overall +14.8% rate increase in private passenger automobile.

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN NATIONAL PROPERTY AND CASUALTY CO.	FRFA-130895770

files rates, rules and forms for its new Commercial Umbrella and Excess Program.

Effective Date December 1, 2017.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN RELIABLE INSURANCE COMPANY	PENN-130993469

files rates, rules and forms for its new Agricultural Output Program.

Effective Date December 1, 2017 for new and February 1, 2018.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ARCH INSURANCE COMPANY	REGU-131035651

files a new CMP insurance program. The company proposes to adopt ISO loss costs and rules in conjunction with proposed Loss Cost Multipliers (“LCM”) of 2.113 for Property and 1.720 for Liability.

Effective Date June 22, 2017.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ARCH INSURANCE COMPANY	WESA-131010320

files rates, rules and forms for its technology professional liability coverage program.

Effective Date June 27, 2017.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ARCH MORTGAGE INSURANCE COMPANY	PMGP-131009799

Other Companies

United Guaranty Mortgage Indemnity Co.

United Guaranty Residential Ins. Co.

files its Mortgage Guaranty-single rate revision to replace its Traditional Non-Credit Union Lender Paid Single rates (in all three companies). Since Mortgage Guaranty policyholders do not renew, there is no rate impact. The company has estimated a hypothetical rate impact of -0.3%.

Effective Date June 20, 2017.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-131041302

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 CMP Liability and Non-Liability for an overall +5.7% rate change. The indicated rate change is +15.9%. Written premium volume for this program is \$6,399,000 for the six companies combined. The program covers Public Entities such as municipalities and counties, water and sewer districts, K-12 public schools, other selected special districts, and American Indian Nations. The filing's main objective is to implement the following changes:

- Changing population factors that are applied to the base Law Enforcement Liability premium, differentiated by whether the public entity type is a municipality or a county.
- Adding a new Emergency Responder Factor for Employment-Related Practices Liability to distinguish rating for different types of employees. The Emergency Responder Factor differs based on the percentage of emergency responders to total staff.

The company estimate that the overall premium effect is +5.7%.
Effective Date March 1, 2018.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-130992585

Other Companies

The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut
Travelers Casualty Insurance Company of America
Travelers Property Casualty Company of America

The filing seeks approval for an overall +7.7% rate increase in commercial automobile.
Effective Date December 1, 2017 for new and renewal business.

COMPANY
COAST NATIONAL INSURANCE COMPANY

FILING NUMBER
BRWS-130989083

The company files for an overall +8.0% rate increase in private passenger automobile.
Effective Date July 27, 2017 for new and August 26, 2017 for renewal.

COMPANY
CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER
CUNA-131018873

The company seeks approval for an overall +0.4% rate change in commercial automobile. The company proposes to revise the loss cost multipliers. The overall +0.4% change is the combined LCM and the ISO loss cost change.
Effective Date December 1, 2017 for new and renewal business.

LEAD COMPANY
EVEREST PREMIER INSURANCE COMPANY

FILING NUMBER
EVST-131055906

Other Companies

Everest Denali Ins. Co.

files its Workers Comp for approval for company deviations to be used with the two companies for which this filing applies. The proposed company deviations are 0.80 for Everest Premier which will be designated the preferred company, and 1.20 for Everest Denali which will be designated the non-standard company.

The proposed company deviations are applied as the Loss Cost Modification Factors (“LCMF”) which are part of the proposed Loss Cost Multiplier (“LCM”) calculations. The expense provisions in the LCM are supported by the company’s 2011 – 2015 expense history. The proposed UW profit of +1.0% is based on 11.6% target return-on-equity.

The proposed company deviations/LCMF’s appears to be selected by judgment.
Effective Date August 1, 2017.

LEAD COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-131035427

Other Companies

Federated Service Ins. Co.

files its Commercial Auto approval for an overall +2.87% rate change. The indicated rate change is +18.1%. Premium for both companies combined is \$2,251,000.

The rate indication analyses are done by countrywide and Mississippi-only, by Liability and Physical Damage.

Effective Date October 1, 2017.

COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-131010941

files revised rates for its Businessowners Program resulting in a decrease of -1.5%.

Effective Date July 15, 2017 for new and renewals.

COMPANY
HALLMARK INSURANCE COMPANY

FILING NUMBER
HLMK-131039978

files a new Commercial General Liability insurance program.

Effective Date June 1, 2017.

COMPANY
HALLMARK INSURANCE COMPANY

FILING NUMBER
HLMK-131039835

files a new Fire and Allied Lines insurance program.

Effective Date June 1, 2017.

COMPANY **FILING NUMBER**
HALLMARK INSURANCE COMPANY **HLMK-131032471**

files its Commercial Auto approval for a new Commercial Auto insurance program for rental vehicles. The company proposes to adopt ISO loss costs and rules as a “me-too” filing of Torus National Insurance Company.

The proposed Loss Cost Multiplier (“LCM”) is 1.67, with unity Loss Cost Modification Factor.

Effective Date June 15, 2017.

COMPANY **FILING NUMBER**
HALLMARK INSURANCE COMPANY **HLMK-131039817**

files a new Burglary and Theft insurance program.

Effective Date June 1, 2017.

LEAD COMPANY **FILING NUMBER**
HARTFORD INSURANCE COMPANY OF THE MIDWEST **HART-130978894**

Other Companies

Trumbull Insurance Company

files revised rates and rules for their MS Home Advantage Plan Homeowners program.

The overall rate level change is neutral.

Effective Date June 17, 2017 (New) August 5, 2017 (Renewal).

LEAD COMPANY **FILING NUMBER**
LM GENERAL INSURANCE COMPANY **LBPM-131057102**

Other Companies

LM Insurance Corporation

The filing seeks approval for an overall 0.0% rate change in personal automobile. The target changes are adding a number of new rating variables and discounts as well as the introduction of a new proprietary credit model. The filing updates the Motorcycle Tiering Program and specialty vehicle (travel trailers and antique vehicles) program rules. Motorcycle will continue to use the current filed and approved base rates effectively separating the base rates from automobile.

Effective Date October 16, 2017 for new and December 18, 2017 for renewal.

COMPANY **FILING NUMBER**
MERCHANTS BONDING COMPANY **MBBB-131032089**

files its Surety for an overall -50.0% rate change in Mortgage Broker Bonds. The indicated rate change is -38.7% using Mississippi data from Surety & Fidelity Association of America (“SFAA”). (Using countrywide data, the indication is -32.7%.) The company has not underwritten any Mortgage Broker Bonds in Mississippi.

Effective Date June 20, 2017.

COMPANY **FILING NUMBER**
MERIDIAN SECURITY INSURANCE COMPANY **STAT-130698894**
files a new Personal Automobile program identified as State Auto Personal Auto.
Effective Date July 20, 2017.

COMPANY **FILING NUMBER**
NATIONWIDE ASSURANCE COMPANY **NWSP-131038510**
files revised rates and rules for its Recreational Vehicle program resulting in an overall increase of 1.2%.
Effective Date October 14, 2017 for new and November 13, 2017 for renewals.

COMPANY **FILING NUMBER**
NEW YORK MARINE AND GENERAL INSURANCE CO. **PRSS-131013271**
files its Liquor Liability to introduce a new Liquor Liability insurance program. The company states that it is withdrawing its current program and replacing with this new program, which it believes has a more straightforward structure than the withdrawn program.
Effective Date June 20, 2017.

COMPANY **FILING NUMBER**
OHIO CASUALTY INSURANCE COMPANY **LBRC-130993411**
files its Commercial Umbrella and Excess for approval for a new Excess Liability Following Form policy for use with Fortune 2000 size companies that have a risk manager placing their insurance.
Effective Date July 1, 2017.

COMPANY **FILING NUMBER**
SOUTHERN FIDELITY INSURANCE COMPANY **PRMA-131003661**
The company seeks approval for a new Homeowners insurance program. The proposed rates are based on Centauri Specialty Insurance Company's rates but adjusted for expense differences.
Effective Date August 1, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
TRIANGLE INSURANCE COMPANY, INC. **TRGL-131066059**
files to adopt the ISO's Businessowners Program.
Effective Date August 1, 2017.