Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
APRIL 2018

LEAD COMPANY  
ACE PROPERTY AND CASUALTY INS. CO.  
FILING NUMBER  
ACEH-131426179  
Other Companies
Pacific Employers Insurance Company
files to adopt standard Insurance Services Office, Inc. (“ISO”) forms, endorsements, rules and rates. We will deviate from ISO by using the proposed proprietary forms, endorsements and rates that were developed to exclusively meet the unique needs of the insured by providing BOP coverage to applicable eligible classes. This product includes proprietary forms, endorsements and rates and will be used in coordination with the applicable Insurance Services Office, Inc. (“ISO”) forms, endorsements, rules and rates. Effective Date April 23, 2018.

COMPANY  
ALLSTATE INSURANCE COMPANY  
FILING NUMBER  
ALSE-131286688  
The company seeks an overall +8.9% rate increase in commercial auto. Effective Date June 18, 2018 for new and July 30, 2018 for renewal.

COMPANY  
AMERICAN AGRI-BUSINESS INSURANCE CO.  
FILING NUMBER  
ARMT-131385923  
files rate, rule and form revisions to its Crop-Hail Program. The Company estimates the rate impact to be 5.59%. Effective Date March 28, 2018.

COMPANY  
AMERICAN ALTERNATIVE INSURANCE CORP.  
FILING NUMBER  
AMLEX-131372162  
files its Other Liability - Hospice, Home Health Care and Related Organizations Program for an overall -2.5% rate change. The indicated rate change is -1.3%. The current written premium volume is $43,000. Effective Date June 1, 2018.

COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY  
FILING NUMBER  
LBRC-131411083  
files revisions to its Commercial General Liability program under the Other Liability-Occurrence/ Claims Made Annual Statement line of business. The Company estimates the combined rate impact to be +1.9%. Effective Date July 1, 2018.
LEAD COMPANY FILING NUMBER
AMERICAN FIRE AND CASUALTY COMPANY LBRC-131411627
Other Companies
Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company
files revisions to its Commercial Automobile program under the Commercial Automobile Annual Statement line of business. The Company estimates the combined rate impact to be +15.6%.
Effective Date August 1, 2018 for new and renewals.

COMPANY FILING NUMBER
AMGUARD INSURANCE COMPANY AMGD-131324175
files its Businessowners for a new program, Cyber Suite Coverage, that responds to the threat of unauthorized intrusion into or interference with an insured's computer systems.
Effective Date May 1, 2018.

COMPANY FILING NUMBER
AMICA MUTUAL INSURANCE COMPANY AMMA-131321000
files revisions to its Homeowners Program under the Homeowners Annual Statement line of business. The Company estimates the rate impact to be +11.8%.
Effective Date July 1, 2018 for new and renewals.

COMPANY FILING NUMBER
AMICA MUTUAL INSURANCE COMPANY AMMA-131288071
the company seeks approval for an overall +16.0% rate change in private passenger auto.
Effective Date August 1, 2018 for new and renewals.

COMPANY FILING NUMBER
ASPEN AMERICAN INSURANCE COMPANY REGU-131387008
files to introduce a new Insurance Agents and Brokers Professional Liability Program.
Effective Date April 12, 2018.

COMPANY FILING NUMBER
ATLANTIC SPECIALTY INSURANCE COMPANY BEAC-131284823
files to introduce its General Partnership Liability product under the Other Liability-Claims Made Only Annual Statement line of business. The plan provides insurance for the liabilities associated with raising capital from third party investors and the investment of such capital.
Effective Date March 27, 2018.
Bridgefield Casualty Insurance Company

files its Workers Comp for an initial filing of deductible credits. The workup of the deductible credits is provided. The company uses Florida Loss Elimination Ratios (“LER”) for indemnity only as a starting point and uses a relativity of +10% to account for state differences. The relativities are calculated by Per Accident Limitation.

Effective Date April 26, 2018.

Brotherhood Mutual Insurance Company

The company seeks approval for an overall +6.36% rate change in commercial package. The company is increasing premium modification factors for the property (including inland marine) component in our MinistryFirst commercial multi-peril product. The change applies to all risk types currently written. There is no change to the liability component.

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

Clear Blue Insurance Company

files its Commercial Surety Program.

Effective Date April 17, 2018.

Coast National Insurance Company

files to make changes to its Private Passenger Auto line of business, including changes to base rates by coverage. The overall rate level change is 9.8%.

Effective Date June 14, 2018 new and July 14, 2018 renewals.

Columbia National Insurance Company

files to delay the adoption of the NCCI 2018 Circular and make revisions to the companies' loss cost multipliers which results in an overall rate change of +3.27%.

Effective Date July 1, 2018 New and Renewal.

Continental Casualty Company

files revisions to its Community Association Liability Policy Program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the rate impact to be +3.10%.

Effective Date April 23, 2018 for new and renewals.
files rates, rules and forms for its Everest Cyber Elevation Program.
Effective Date April 20, 2018.

Other Companies
Federated Service Insurance Company
Federated Reserve Insurance Company
files to adopt MS-2017-02 Mississippi – WC Voluntary Loss Costs, Assigned Risk Rates, and Rating Values with revise company loss cost multipliers resulting in an overall rate impact of -2.0%.
Effective Date March 1, 2018 New and Renewal.

Other Companies
Great American Assurance Company
Great American Insurance Company of New York
Great American Alliance Insurance Company
files revisions to its Commercial Crime manual under the Burglary and Theft Annual Statement line of business. The Company estimates the rate impact to be -21.1%.
Effective Date June 1, 2018 for new and renewals.

Other Companies
Great American Assurance Company
Great American Insurance Company of New York
Great American Alliance Insurance Company
Great American Spirit Insurance Company
files to adopt NCCI's 3/01/2018 Loss Costs and revised LCM's for their Workers Compensation program. The overall rate level change is a decrease of 6.6%.
Effective Date March 1, 2018.

The company files revisions to commercial auto which results in a negligible rate impact.
Effective Date July 1, 2018 for new and renewal business.
COMPANY
GREENWICH INSURANCE COMPANY
files its Other Liability - GIC Excess Product for Legal Integration for a new Umbrella and Excess insurance. The filing states that “rates for this new product were developed based on a review of rating plans available to the public.” Effective Date March 29, 2018.

COMPANY
HANOVER AMERICAN INSURANCE COMPANY
files its Other Liability - Commercial General Liability which seeks approval for new endorsements and their associated rates. The filing proposes 14 new endorsements. Effective Date April 4, 2018.

LEAD COMPANY
HANOVER AMERICAN INSURANCE COMPANY
files its Commercial Auto for an overall +13.2% rate change. The indicated rate change is +34.2%. Premium volume for this program is $235,000. Effective Date August 1, 2018.

LEAD COMPANY
HANOVER AMERICAN INSURANCE COMPANY
files its CMP Liability - Commercial Package for a +6.66% overall rate change. The indicated rate change is +13.7%. Premium volume for all three companies combined is $1,002,000. For all companies combined, the indicated rate change by coverage is as follows:
- Property: +10.8%
- Liability – Premises and Operations: +17.5%
- Liability – Products and Completed Ops: +6.0%
- Overall: +13.7%
The rate analysis is done by coverage, all companies combined. Effective Date August 1, 2018.
The Hanover Ins. Co. files its Commercial Property for a +7.42% overall rate change. The indicated rate change is +10.8%. Premium volume for all three companies combined is $515,000. Effective Date August 1, 2018.

The Hanover Ins. Co. files its Commercial General Liability for a -14.33% overall rate change. The indicated rate change is +15.9%. Premium volume for all three companies combined is $655,000. For all companies combined, the indicated rate change by coverage is as follows:

- Premises and Operations: +17.5%
- Products and Completed Ops: +6.0%
- Overall: +15.9%

Effective Date August 1, 2018.

Imperium Insurance Co. files its Other Liability -for an Allied Health insurance program. Effective Date April 4, 2018.

Insurance Services Office Inc. seeks approval for a +1.9% advisory loss cost change in private passenger auto. Effective Date January 1, 2019 for new and renewal business.

MAG Mutual Insurance Co. files its Workers Comp to revise its Loss Cost Multiplier (“LCM”) to 1.574. The company has not written any premium. Effective Date July 1, 2018.

Meridian Security Insurance Co. The filing seeks for an overall -2.3% rate decrease in personal auto. The program was introduced 7/20/2017. Effective Date April 13, 2018 for new and April 30, 2018 for renewal.
COMPANY
METROPOLITAN DIRECT PROPERTY & CAS. INS. CO.                  FILING NUMBER
METX-131384889
The company seeks approval for an overall +3.0% rate change in private passenger auto.
Effective Date April 30, 2018 for new and renewal business.

COMPANY
NATIONWIDE ASSURANCE COMPANY                        FILING NUMBER
NWPP-131433348
The company seeks approval for an overall +8.8% rate increase in personal auto -
motorcycle.
Effective Date June 16, 2018 for new and July 16, 2018 for renewal.

COMPANY
OHIO CASUALTY INSURANCE COMPANY                   FILING NUMBER
LBRC-131414431
files revisions to it Commercial Umbrella program under the Other Liability-
Occurrence/Claims Made. The Company estimates the rate impact to be +3.0%.
Effective Date July 1, 2018.

COMPANY
OLD REPUBLIC INSURANCE COMPANY                         FILING NUMBER
LDDX-131371838
files its Other Liability - Contractual Liability for new coverage and rates to be used with
it current contractual liability program. The written premium for 2016 from Exhibit B is
$362,000.
The new coverages offered are for Tire and Wheel, Paintless Dent Repair, Key
Replacement, Exterior and Interior Protection, Windshield, Theft Protection, Prepaid
Maintenance, Excess Lease Wear and Tear or any combination thereof.
Effective Date April 26, 2018.

COMPANY
PENNSYLVANIA MANUFACTURERS' ASSOC. INS. CO.             FILING NUMBER
STLR-131448456
files new rates, rules and forms to add professional liability as an underlying coverage to
the Commercial Liability Umbrella. PMA has a general ISO program in place to adopt
the ISO approved rates/rules and forms for Commercial Umbrella. The proposed
rates/rules and forms will supplement their existing independent and ISO Commercial
Liability Umbrella programs, as currently filed.
Effective Date April 20, 2018.

COMPANY
RETAILERS CASUALTY INSURANCE COMPANY                  FILING NUMBER
SMCG-131429487
files its Workers Comp for an initial filing of deductible credits. The workup of the
deductible credits is provided. The company uses Florida Loss Elimination Ratios
(“LER”) for indemnity only as a starting point and uses a relativity of +10% to account
for state differences. The relativities are calculated by Per Accident Limitation.
Effective Date April 26, 2018.
RLI INSURANCE COMPANY files its Commercial General Liability for a new General Liability insurance program. The filing’s rate pages refer to applying the Loss Cost Multiplier (“LCM”) to ISO loss costs; however, the actual LCM is not shown; it also does not include the Reference Filing Adoption Form where the LCM is derived. Effective Date September 1, 2018.

SAFE AUTO INSURANCE COMPANY

The company seeks approval for an overall +10.0% rate increase in Personal Lines - Private Passenger Auto. The rate change will be in the GLM 1.0 Program. Upon implementation after approval of the filing, the company will begin to renew policies in this program into the G2.0 program. Once all of the policies have renewed into the G2.0 program the G1.0 program will be completely closed. Effective Date April 29, 2018 for renewal business.

SAFE AUTO INSURANCE COMPANY

The filing represents a +5.0% rate change for Safe Auto's GLM 1.2 Personal Auto - Private Passenger Auto program. Upon implementation after approval of the filing, the company will begin renewing the current G1.2 policies into the G2.0 program. Effective Date April 11, 2018 for renewal business.

SAFECO INSURANCE COMPANY OF AMERICA

files its Homeowner Policy Program for an overall 0% rate change. No indicated rate change is included; no actuarial rate analysis is performed. Written premium volume for the company is $56,667,000. Earthquake premium is $317,000. Effective Date June 17, 2018 N, July 29, 2018 R.

SECURITY NATIONAL INSURANCE COMPANY

revises rates and rules for its Sierra Madre Artisan Commercial General Liability program. This results in an overall 11% rate increase. Effective Date April 23, 2018.
other companies

trumbell insurance company proposes changes to its personal auto program resulting in overall impact of 0.0%. the company is revising rating factors for advance quote discount and zip code relativities and uninsured motorists bodily injury increased limits. additionally, the company is changing base rates described as follows: existing policyholders of sentinel insurance company and trumbull insurance company will renew into these revisions. rate capping will be used in order to limit the impact of the rating factor changes to existing customers as they renew with the revised factors. base rate level changes will not be capped.

effective date august 9, 2018 new / september 28, 2018 renewal.

lead company
standard fire insurance company

other companies

compensation

travelers indemnity company of america
automobile insurance company of hartford, ct
travelers home and marine insurance company
travelers personal security insurance company

makes changes to its personal lines umbrella program, including changes to base rates. this will result in an overall increase of 2.47%.

effective date april 16, 2018.

company

state farm fire and casualty company

files revised rates and rules for their mississippi manufactured homes program. the overall rate level change is a decrease of -4.0%.

effective date april 1, 2018 (new) may 15, 2018 (renewal).

lead company

state farm fire and casualty company

other companies

state farm mutual automobile insurance company

the company seeks an overall +0.10% rate increase in personal auto - motorcycle.

effective date july 1, 2018 for new and renewal business.

lead company

state farm fire and casualty company

other companies

state farm mutual automobile insurance company

the company seeks approval for a rate change of -3.0% for the mississippi private passenger auto program.

effective date july 30, 2018 for new and renewal business.
COMPANY  STATE NATIONAL INSURANCE COMPANY  STNA-131394673
files its Other Liability-Commercial Liability for a new GL program. The company proposes to adopt ISO loss costs filed in GL-2017-BGL1 and a Loss Cost Multiplier (“LCM”) of 1.408. 
Effective Date April 17, 2018.

COMPANY  STATE NATIONAL INSURANCE COMPANY  STNA-131423591
files its Commercial General Liability for a new General Liability program. The company proposes to adopt all ISO latest loss costs and forms. The proposed Loss Cost Multiplier (“LCM”) is strictly an expense and profit multiplier. The proposed profit provisions are supported by the company’s 2014 – 2016 countrywide expense history. 
Effective Date July 1, 2018.

COMPANY  STATE NATIONAL INSURANCE COMPANY, INC.  STNA-131086311
files to introduce its Jetty Lease Guaranty Bond program to provide surety coverage to residential tenants. 
Effective Date April 13, 2018.

COMPANY  STONEWOOD INSURANCE COMPANY  SWNI-131359030
files its Workers Comp for approval on a new Workers Compensation insurance program. The company proposes to use the NCCI loss costs effective 3/1/2018. 
Effective Date April 15, 2018.

COMPANY  STRATFORD INSURANCE COMPANY  MRTN-131337148
files to introduce its new Private Company Management Liability insurance program that will provide coverage for management, administrative and employment practices activities as well as fiduciaries to the employee benefit and pension plans and will also provide coverage for Commercial Crime insurance. 
Effective Date April 17, 2018.

COMPANY  TECHNOLOGY INSURANCE COMPANY  UNKP-131377949
files forms, rates and rules for its new (Crop) MP Plus Program. 
Effective Date April 3, 2018.
LEAD COMPANY
UNITED SERVICES AUTOMOBILE ASSOCIATION
FILING NUMBER
USAA-131336641
Other Companies
USAA Casualty Insurance Company
USAA General Indemnity Company
Garrison Property and Casualty Insurance Company
files revised rates for their Private Passenger Auto program. The overall rate level change is an increase of 4.1%.
Effective Date July 6, 2018.

COMPANY
UNIVERSAL UNDERWRITERS INSURANCE COMPANY
FILING NUMBER
ZURC-131400790
files its Other Liability - Contractual Liability for an overall +64.1% rate change. No indicated rate analysis is included. Written premium for the company is $1,499.
Effective Date April 23, 2018.

COMPANY
VANTAPRO SPECIALTY INSURANCE COMPANY
FILING NUMBER
PERR-131326870
The company seeks approval for a new commercial general liability program for sports and wellness related liability.
Effective Date March 29, 2018 for new and renewal business.

COMPANY WITHDRAWS