

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

COMPANY

FILING NUMBER

ACCC INSURANCE COMPANY

ACCC-131572755

The filing seeks approval for an overall +11.4% rate change in Private Passenger Auto. Effective Date September 21, 2018 for new and renewal business.

COMPANY

FILING NUMBER

AIG PROPERTY CASUALTY COMPANY

APCG-131487267

files revised rates, rules and forms for its Private Client Group (PCG) Homeowners Program. This results in an overall 10% rate increase. Effective Date November 15, 2018 for new and renewals.

LEAD COMPANY

FILING NUMBER

ALLIED PROPERTY & CASUALTY INSURANCE CO.

NWPP-131491549

Other Companies

AMCO Insurance Company

Depositors Insurance Company

files its new Human Services Property program under the Commercial Property line of business.

Effective Date December 1, 2018.

LEAD COMPANY

FILING NUMBER

AMERICAN ECONOMY INSURANCE COMPANY

LBRC-131542464

Other Companies

American States Insurance Company

The company seeks approval for an overall +2.90% rate change in Personal Farmowners. American Economy seeks a -0.500% and American States seeks a +7.80%.

Effective Date October 13, 2018 for new and renewal business.

COMPANY

FILING NUMBER

ARCH INSURANCE COMPANY

AICO-131607132

files a new Equipment Rental Program to provide coverage for companies involved with the rental and leasing of large construction equipment, machinery, and tools. The prospective commercial multiple peril ("CMP") loss costs, rules, and rate plans will be based on the latest approved ISO rate plan. The Arch Equipment Rental CMP program will be providing coverage for inland marine, property, crime, auto, general liability, employment practices liability, network security and data breach liability, and excess liability.

Effective Date August 28, 2018.

LEAD COMPANY
ARCH MORTGAGE INSURANCE COMPANY

FILING NUMBER
PMGP-131530678

Other Companies

Arch Mortgage Guaranty Co.

files its Mortgage Guaranty to update to its risk-based pricing rate plan. The rates for all payment options are being updated. The (hypothetical) overall nationwide rate change is -8.6%. The change is hypothetical because Mortgage Guaranty Insurance policies do not renew; the estimate is based on existing premium distribution. United Guaranty Residential Insurance Company is a member of Arch Insurance Group.
Effective Date September 12, 2018.

COMPANY
ARITY, LLC

FILING NUMBER
ALSE-131465954

files a driving score (Drive sight 2.0, UBI program) model for their (Allstate) Private Passenger Auto.

Effective Date September 18, 2018.

COMPANY
AXIS INSURANCE COMPANY

FILING NUMBER
PERR-131582550

files its Commercial Property to introduce their NALP Commercial Property program under the Property Annual Statement line of business. Per the Company, the program will provide coverage to members of the National Association of Landscape Professionals (NALP). The rating for the program will be based on the current ISO Commercial Lines Manual (CLM) for loss costs and rating rules approved in Mississippi. The program will utilize AXIS's current loss cost multipliers. The program will augment the Company's current CLM exceptions with the filed program and new corporate exception pages. A review of the rates located in the exception pages has not revealed any apparent conflicts with Mississippi statutes and regulations.

Effective Date August 28, 2018.

COMPANY
BEAZLEY INSURANCE COMPANY INC.

FILING NUMBER
BEAZ-131595755

The company files revisions to their AFB Architects & Engineers Professional Liability Program creating a rate impact of -4.7%.

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

LEAD COMPANY

BERKLEY NATIONAL INSURANCE COMPANY

Other Companies

Riverport Insurance Company
Berkley Regional Insurance Company
Tri-State Insurance Company of Minnesota

files a revised (WC) Miscellaneous Values page to add new rules for blanket and specific waiver of subrogation charges for its Entertainment Business Segment resulting in an overall rate change of 13.7%.

Effective Date October 1, 2018 New and Renewal.

FILING NUMBER

BNIC-131522550

COMPANY

CAPITOL INDEMNITY CORPORATION

files revised rates (LCM) for their Commercial Property program. The overall rate level change is an increase of 3.7%.

Effective Date January 1, 2019.

FILING NUMBER

CAPC-131614160

LEAD COMPANY

CHARTER OAK FIRE INSURANCE COMPANY

Other Companies

The Phoenix Ins. Co.
The Travelers Indemnity Co.
The Travelers Indemnity Co. of America
The Travelers Indemnity Co. of Conn.
Travelers Property Casualty Co. of America

files its Other Liability - Commercial Liability for new guide (a) rating for pollution coverage provided in the endorsement CG D6 29 Amendment - Pollution Exclusion - Limited Coverage For Pollution At Or From Your Premises. The coverage option was previously approved for golf courses. This filing seeks approval for providing this coverage to non-golf courses. The overall rate impact is 0%.

The proposed guided (a) rate is 3% of the premises rate.

The filing includes support that shows the average pollution premium as a ratio of Premises premiums for 2012 – 2017. The overall ratio is 8%, but it is a monotonic decrease of 11.5% to 4.9% from 2012. The selection of 3% is based on judgment because the underlying data for the pollution premium is for golf courses. The company believes that non-golf courses' pollution exposure is lower, thus the selection of 3%.

Effective Date August 30, 2018.

FILING NUMBER

TRVD-131550688

COMPANY

FILING NUMBER

CIMARRON INSURANCE COMPANY

PERR-131626035

files its Workers Comp to introduce their program under the Workers Compensation Annual Statement line of business. Per the Company, the proposed rates will be based on the NCCI loss costs effective March 1, 2018 that were approved in NCCI Circular MS-2017-02. In addition, the Company is proposing a Waiver of Subrogation charge of 2% for “Blanket Waivers” and 5% for “Specific Waivers”. The Company has relied upon industry information to support the charges. The Waiver of Subrogation charges appear reasonable based on the Company’s explanation and the information provided. The Company exception pages also include an expense cost of \$160 and a loss cost multiplier of 1.25.

Effective Date September 18, 2018.

COMPANY

FILING NUMBER

COLUMBIA MUTUAL INSURANCE COMPANY

CLBA-131538694

The company seeks approval for an overall +6.97% rate change in Businessowners.

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

COMPANY

FILING NUMBER

CRESTBROOK INSURANCE COMPANY

NWPP-131428432

files its previously approved filing under Farmland Mutual Insurance Company for use with its Commercial Agribusiness programs for Crestbrook Insurance Company.

Effective Date January 1, 2019.

LEAD COMPANY

FILING NUMBER

EMC INSURANCE COMPANIES

EMCC-131595168

Other Companies

EMCASCO Insurance Company

Employers Mutual Casualty company

Union Insurance Company of Providence

files revised rates and rules for their General Liability program. The overall rate level change is a decrease of 17.4%.

Effective Date September 13, 2018.

LEAD COMPANY
EMC PROPERTY & CASUALTY COMPANY

FILING NUMBER
EMCC-131591914

Other Companies

EMCASCO Insurance Company

Employer Mutual Insurance Company

Union Insurance Company of Providence

files an overall +0.5% change and introduction of two new companies as well as the introduction of two new endorsements with their businessowners filing. The breakdown of the proposed change by company is as follows:

Employers Mutual Casualty Company (“EMCC”): -1.6%

EMCASCO Insurance Company: +6.8%

EMC Property & Casualty Company: New company

Union Insurance Company of Providence: New company

Overall: +0.5%.

Effective Date October 1, 2018 for new and renewals.

COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-131547282

files to adopt the Surety and Fidelity Association of America Loss Costs (filing MS-SLC-11) resulting in an overall rate impact of -4.9%.

Effective Date September 5, 2018 New and Renewal.

COMPANY
FORESTRY MUTUAL INSURANCE COMPANY

FILING NUMBER
OWYM-131620947

files to introduce its Workers Compensation program in Mississippi. The company will adopt the loss costs and rating values in NCCI’s Circular MS-2017-01, as well as all currently approved rules in Mississippi, with a Loss Cost Modification factor of 0.970.

Effective Date September 20, 2018.

COMPANY

FILING NUMBER

GENERAL INSURANCE COMPANY OF AMERICA

LBRC-131600584

files its Businessowners to introduce a new Program under the Commercial Multiple Peril Annual Statement line of business. Per the Company, the program is designed for small businesses whose insurance needs predominantly include Liability exposures, with some Business Personal Property. For liability coverages, the Company states that the rates were developed based on a review of rates for comparable class codes in the ISO General Liability (GL) rating plan, ISO liability pricing on Businessowners (BOP), in-force pricing on legacy products, and historical exposure and loss data. In addition, the final liability premium includes location and risk size relativity factors. The Company states that the location factors were based on current ISO GL relativities for the Owners, Landlords, and Tenant GL classes. They state that the risk size factors were selected based on an analysis of liability loss ratio relativities by size of risk. For the Property rates, the Company states that the rates for the \$10,000 of Business Personal Property offered in this filing were developed based on the latest loss costs available as of 06/30/2018 for ISO's Division 10 – Businessowners product. Using a set of attributes to define an average risk, ISO loss costs for this average risk were calculated in each territory and for each class introduced in this filing.

Effective Date October 1, 2018.

COMPANY

FILING NUMBER

GOVERNMENT EMPLOYEES INSURANCE COMPANY

GECC-131604675

The company files revisions to their Commercial Automobile product under the Commercial Auto annual Statement line of business. The company estimates the impact to be +25.6% increase on \$329,000 of direct written premium.

Effective Date December 6, 2018 for new and February 19, 2019 for renewal.

COMPANY

FILING NUMBER

GOVERNMENT EMPLOYEES INSURANCE COMPANY

GECC-131518613

The filing seeks approval for an overall +11.9% rate change in Personal Umbrella and Excess. The main contributor to the increase is the use of new youthful rating factors.

Effective Date September 17, 2018 for new and renewal business.

COMPANY
GRAY INSURANCE COMPANY

FILING NUMBER
GRAY-131533414

files its Workers Comp-Excess to introduce their Custom Risk program under the WC Annual Statement line of business. The Company will provide an Excess Insurance for Self-Insurer of WC and Employers Liability policy to individual self-insured entities that qualify as a self-insurer for WC. Per the Company, the eligible insureds are sophisticated buyers of insurance that employ full time qualified risk managers and have unique coverage and service requirements. Per the filed rating plan, the pricing model consists of three calculations to determine the cost of the excess insurance for each account. The rating plan states that expense charges are determined by mutual agreement between the Company and the insured reflecting the level of service required by the insured and agreed to by the Company. One of the calculations is based on the actual ground up losses of the insured. The rating plan also states that recommended premium can be adjusted +/- 25% to reflect individual risk characteristics.
Effective Date August 30, 2018.

COMPANY
HUDSON INSURANCE COMPANY

FILING NUMBER
HINC-131613550

files its Crop - Variable Interval Product under the Crop Annual Statement line of business. The Company estimates the rate impact to be -11.1% on \$0 of direct written premium for Mississippi and \$456K countrywide per Exhibit C. The Company is changing the name of the program from Price-Flex to Variable Interval Product (VIP). The Company is also changing their rating vendor and updating their loss cost multiplier. Per the Company, the change in the loss cost multiplier equates to a 1.9% increase and the new rating methodology creates a decrease of 12.7% for an overall rate change of -11.1%. The expenses underlying the loss cost multiplier appear reasonable. The Company has included a copy of their new rating vendor's rating methodology. The rating methodology uses a Monte Carlo simulation approach to generate pure premium for a particular policy. Per the description provided, this methodology is required because the set of possible input parameter value combinations (commodity futures price, commodity futures implied volatility, date of purchase, interval selection, previously discovered commodity prices, yield distribution parameters, etc.) are incredibly large.
Effective Date September 18, 2018.

COMPANY
HUDSON INSURANCE COMPANY

FILING NUMBER
HINC-131575314

The filing seeks approval for a new Commercial Auto Insurance program. The company will adopt ISO loss costs with proposed Loss Cost Multipliers of 2.07 for liability and 2.10 for physical damage.
Effective Date September 20, 2018 for new business.

COMPANY

IMPERIUM INSURANCE COMPANY

FILING NUMBER

DLSN-131544164

The filing seeks approval for an overall +15.0% rate change in Professional Errors and Omissions Liability.

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

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-131540004

This filing introduces new rating relativities for Owners Forms for policy size, roof surfacing classification and age of construction.

This filing also introduces new rules for use with a new Limited Loss Settlement To Roof Surfacing option for Windstorm or Hail Losses being added to the Homeowners Program as well as two new cosmetic damage exclusions.

In addition, as a result of several new rating options implemented for use in the By-peril Rating Supplement To The Homeowners Policy Program Manual (Byperil Rating Supplement), this filing also introduces similar all-perils rating options to the Homeowners Policy Program Manual.

ISO will be revising the Mobilehome Supplement To The Homeowners Policy Program Manual - General Rules to correspond with changes made to the Homeowners Policy Program Manual.

Effective Date December 1, 2018 New and Renewal.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-131540008

files an overall 0% loss cost change (revenue neutral change) to implement revised relativities as filed in rule filing HO-2015-RRU15.

Effective Date December 1, 2018 New and Renewal.

COMPANY

MARKEL INSURANCE COMPANY

FILING NUMBER

MRKB-131571224

files its new Janitorial Services Program to provide property, liability, automobile, and crime coverage to insureds with janitorial service operations.

Effective Date October 1, 2018.

COMPANY

MARKEL INSURANCE COMPANY

FILING NUMBER

MRKB-131553784

files its CMP Liability - Pest Control Program 2018 for a +2.1% rate change. The indicated rate change is -8.6%. Premium volume for the company is \$13,000.

Effective Date December 1, 2018.

COMPANY

FILING NUMBER

MIDVALE INSURANCE COMPANY

HMSS-131542898

files to revise their (Businessowners) LCM, class modification factors, minimum premium for two industry segments, and to introduce two new endorsements resulting in an overall rate change of +16.0%.

Effective Date September 20, 2018 New / November 9, 2018 Renewal.

COMPANY

FILING NUMBER

NATIONAL AMERICAN INSURANCE COMPANY

NTAC-131567426

files its Other Liability - Employee Benefit Liability to adopt "ISO employee benefits liability endorsement". According to the Filing Memorandum, the proposed rates are "similar to rates the company currently has on file for its independent employee benefits liability coverage endorsement."

Effective Date September 7, 2018.

COMPANY

FILING NUMBER

NATIONAL SPECIALTY INSURANCE COMPANY

STNA-131602942

The company files to introduce Commercial Auto coverage for their FitnessEdge product under the Commercial Auto Annual Statement line of business. Per the company, the program will use current ISO rules, rating plans and loss costs in conjunction with their Loss Cost Multiplier and manual exception pages. The product will be available to beauty shops, barber shops and day spas.

Effective Date September 6, 2018 for new business.

COMPANY

FILING NUMBER

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY

NWPP-131577286

files an overall +11.8% rate change to its Commercial Farm & Ranch program.

Effective Date March 1, 2019 New and Renewal.

LEAD COMPANY

FILING NUMBER

NATIONWIDE GENERAL INSURANCE COMPANY

NWPP-131429431

Other Companies

Nationwide Property and Casualty Insurance Company

Nationwide Mutual Fire Insurance Company

files revised rates and rules for their Homeowners program. The overall rate change is an increase of 6.1%.

Effective Date August 7, 2019 for new and September 26, 2019 for renewals.

LEAD COMPANY
NORTH RIVER INSURANCE COMPANY

FILING NUMBER
CRUM-131612026

Other Companies

United States Fire Ins. Co.

files its Other Liability - Lawyers Professional Liability - Professional Errors and Omissions Liability revisions to their Lawyers Professional Liability program under the Other Liability-Claims Made Only Annual Statement line of business. The Company estimates the impact to be +3.1% on \$59K of direct written premium. Revisions to the program include varying the minimum premium based on limit of liability, new limit options and new coverages. The Company has explained the basis for the proposed changes, and they appear reasonable. A review of the rates for the new coverages has not revealed any apparent conflicts with Mississippi statutes and regulations.
Effective Date January 18, 2019.

COMPANY
PHARMACISTS MUTUAL INSURANCE COMPANY

FILING NUMBER
PHAR-131604231

files its Businessowners files revisions to their Businessowners program under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. Per MID Exhibit A, the proposed impact is -1.0% on \$1.3M of direct written premium. The program is based on the AAIS Businessowners Multi-State Manual and company exception pages. All revisions are reflected in the filed company exception pages. The proposed impact is due to the introduction of and changes to credits for Pharmacy Professional Liability Coverage. The Company has provided loss experience supporting the credits, and they appear reasonable. Other revisions include expanding their deductible waiver, making certain risks eligible for coverage, and introducing new optional coverages.
Effective Date December 31, 2018.

COMPANY
QBE INSURANCE CORPORATION

FILING NUMBER
QBEC-131606434

files changes to its Homeowners product including changes to base rates by territory resulting in an overall statewide rate impact of +7.0%.
Effective Date September 21, 2018 New and Renewal.

COMPANY
RADIAN GUARANTY, INC.

FILING NUMBER
RDGU-131574984

files to reduce (mortgage guaranty) premium rates in response to the 2017 Tax Cuts and Jobs Act resulting in an overall rate impact of -0.03%.
Effective Date September 4, 2018.

COMPANY

FILING NUMBER

RURAL COMMUNITY INSURANCE COMPANY

RURL-131581638

files to introduce its RPowerD program under the Crop Annual Statement line of business for the 2019 crop year. The program will provide for the potential that a growers income from the production of their crop, crop insurance indemnities, and the safety net offered by the programs under the authority of the Agricultural Act of 2014 will fall short of income expectations.

Effective Date October 1, 2018 New and Renewal.

COMPANY

FILING NUMBER

SAFECO INSURANCE COMPANY OF ILLINOIS

LBPM-131565639

The company seeks approval for an overall +23.0% rate increase in Personal Auto - Recreational Vehicle.

Effective Date December 8, 2018 for new and January 19, 2019 for rnl.

COMPANY

FILING NUMBER

SENTINEL INSURANCE COMPANY, LTD.

HART-131562173

files its CMP Liability - Rate Stabilization Factor to implement factors to be applied on rates that the company believes will track inflation. The factor is 1.035 and will apply to most coverages. The company labels this Rate Stabilization Factor and the overall premium impact is +3.0%. The premium volume for the company is \$4,031,000.

The support for the 1.035 factor is the average inflation using CPI indices from the Bureau of Labor and Statistics and the company's own loss ratio trend.

The implementation of the Rate Stabilization Factor appears to assume the loss ratio will increase at +3.0% per year going forward.

Effective Date November 14, 2018.

COMPANY

FILING NUMBER

SENTRY INSURANCE A MUTUAL COMPANY

SEPX-131541787

files for an overall +11.3% overall rate change. The indicated rate change varies by coverage and the overall change is not specified. Premium volume for the company is \$2,336,000. The purpose of the filing is to adopt ISO loss costs, and ILFs, adopt ISO rules for Public Autos and withdrawal of rules exceptions for Auto Dealers, revise Loss Cost Multipliers ("LCM"), and update the companies Scorecard model.

Effective Date October 1, 2018 for new and renewals.

LEAD COMPANY
SENTRY INSURANCE A MUTUAL COMPANY

FILING NUMBER
SEPX-131547791

Other Companies

Middlesex Insurance Company

seeks approval for an overall -21.0% rate change. Premium volume for both companies combined is \$1,587,000. The purpose of this filing is to adopt outstanding ISO Loss Costs, Package Modification Factors, and Estimated Loss Potentials revisions. In addition, the companies are revising Loss Cost Multipliers (“LCM”), Expected Loss Ratios, Rule 34 Special Rule for Individual Risk Situations, Printers Error & Omission rates, Correction of Work rates and Scorecard Factors.
Effective Date October 1, 2018 for new and renewals.

COMPANY
SENTRY SELECT INSURANCE COMPANY

FILING NUMBER
SEPX-131555985

files its Commercial Property---Scorecard Model for an overall +66.4% rate change. The indicated rate change is +107.9%. Premium volume the company is \$401,000. The filer states that the purpose of the filing is to revise the Loss Cost Multipliers, update the company’s Scorecard Model, and adopt ISO Package Modification Factors (although there is no PMF impact).
Effective Date October 1, 2018.

COMPANY
SENTRY SELECT INSURANCE COMPANY

FILING NUMBER
SEPX-131552256

seeks approval for an overall rate change of +27.9%. The purpose of the filing is remove Scorecard rating, adopt the latest ISO loss costs and PMFs, revise the Loss Cost Multipliers (“LCM”) and lower the auto dealers ratable employee factor. The Fidelity LCM is being lowered from 3.020 to 1.370, and the Burglary/Theft LCM is being lowered from 1.933 to 1.370.
Effective Date October 1, 2018 for new and renewals.

COMPANY
SENTRY SELECT INSURANCE COMPANY

FILING NUMBER
SEPX-131555562

files its Commercial Auto for an overall +47.4% rate change. The indicated rate change varies but the overall indicated is not specified. Premium volume for the company is \$706,000. The filer states that the purpose of the filing is to adopt ISO loss costs and ILFs, revise Loss Cost Multipliers, revise the company’s Target Market Deviation factors, revise the Employment Practices Liability factor, revise the false pretense rates, and to update the company’s scorecard model. (Employment Practices Liability and false pretense are covered in Garage Auto policies.)
Effective Date October 1, 2018.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-131346366**

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 1.4%.

Effective Date November 1, 2018 for new and December 15, 2018 for renewals.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY & SURETY CO. OF AMERICA **TRVD-131621484**

files revisions to their Financial Institutions Professional Liability program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the rate impact to be +33.3% on \$134K of direct written premium. The Company is revising the rates for their Financial Institutions Professional Liability coverage, which is part of their Modular Program. The proposed changes include base rates, increase limit factors, class of business factors, removal of state relativity factors, and risk modifier revisions.

Effective Date March 1, 2019 for new and April 1, 2019 for renewals.

COMPANY **FILING NUMBER**
U. S. SPECIALTY INSURANCE COMPANY **MRTN-131403979**

The company seeks approval for a new General Liability Program covering Directors and Officers and Employment Practices Liability.

Effective Date August 31, 2018 for new business..

LEAD COMPANY **FILING NUMBER**
UNITED FIRE & CASUALTY COMPANY **UNFG-131560893**

Other Companies

Lafayette Insurance Company

The company seeks approval for revised Loss Cost Multipliers (LCM's) creating an overall rate impact of +4.1% in Businessowners.

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

COMPANY **FILING NUMBER**
UNITED GUARANTY RESIDENTIAL INSURANCE CO. **PMGP-131530756**

files its Mortgage Guaranty to update to its risk-based pricing rate plan. The rates for all payment options are being updated. The (hypothetical) overall nationwide rate change is - 8.6%. The change is hypothetical because Mortgage Guaranty Insurance policies do not renew; the estimate is based on existing premium distribution. United Guaranty Residential Insurance Company is a member of Arch Insurance Group.

Effective Date September 12, 2018.

COMPANY

FILING NUMBER

UNITED WISCONSIN INSURANCE COMPANY

PERR-131572219

files its Commercial Burglary and Theft for a new Crime insurance program. The companies propose to use ISO loss costs and company specific Loss Cost Multipliers (“LCM”).

The companies are part of the Blue Cross Blue Shield of Michigan Group. The filer states that each company will have its own LCM, with Accident Fund Insurance Company of America (“AFICA”) as the base and United Wisconsin Insurance Company (“UWIC”) as 15% higher. Both LCM’s use 1.00 for the Loss Cost Modification Factor in the calculations.

The support for the AFICA expense provisions is industry expense history from industry Insurance Expense Exhibits for 2015 – 2017. The selected expenses for the base case AFICA are supported. The AFICA profit provision of +1.0% translates to 10.4% return-on-surplus.

Effective Date September 18, 2018.

COMPANY

FILING NUMBER

UNITRIN SAFEGUARD INSURANCE COMPANY

KEMP-131472848

files rates and rules for its new homeowners program in Mississippi.

Effective Date December 14, 2018.

COMPANY

FILING NUMBER

UNITRIN SAFEGUARD INSURANCE COMPANY

KEMP-131472850

files rates and rules for its new private passenger auto program in Mississippi.

Effective Date December 14, 2018.

COMPANY

FILING NUMBER

VANTAPRO SPECIALTY INSURANCE COMPANY

DRWN-131497149

files its new Non-Profit and Social Service program which will provide comprehensive coverages that meet the unique needs of behavioral addiction providers. This program will provide coverage for commercial property, crime, inland marine, general liability, professional liability, and commercial auto.

Effective Date September 11, 2018.

COMPANY

FILING NUMBER

VANTAPRO SPECIALTY INSURANCE COMPANY

DRWN-131512818

The company seeks approval for a new program that provides coverage for Commercial Property, Crime, Inland Marine, General Liability, Professional Liability and Commercial Auto for behavioral addition provides. This filing is for the Commercial Auto coverage section.

Effective Date 9/7/2018 for new business.

NEW COMPANY

Forestry Mutual Insurance Company received their Privilege License and Certificate of Authority in the insurance business within the State of Mississippi effective September 13, 2018.