

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ADM INSURANCE COMPANY	ADMI-130884906

files its Crop-Hail Combinations for a 0% overall rate change. The written premium volume is \$52,000.
Effective Date April 4, 2017.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIED WORLD INSURANCE COMPANY	DRWN-130988574

files to revise rates and rules for their Psychiatrist Professional and General Business Liability Program. The Company estimates the overall rate impact to be -28.12%.
Effective Date April 27, 2017 new and renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN RELIABLE INSURANCE COMPANY	PENN-130863280

files a new CMP program covering Farm and Equine entities.
Effective Date December 1, 2017 for new and February 1, 2018 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN STRATEGIC INSURANCE CORP	AMSI-130746274

files rate and rule revision for its Homeowners Program resulting in an overall 5% increase.
Effective Date August 8, 2017 for new and October 8, 2017 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMGUARD INSURANCE COMPANY	AMGD-130833273

files to adopt a modified version of ISO's 8/1/2016 Loss Costs (LI-BP-2016-061) for their Businessowners Insurance program. The overall rate change for this filing is -1.38%.
Effective Date July 1, 2017 for new and renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMGUARD INSURANCE COMPANY	REGU-130978151

files its Commercial General Liability to adopt the most recent prospective loss costs as contained in Reference Filing Designation Number GL-2015-BGL1. The Company has filed and supported their loss cost multiplier and the expected loss ratio to be used with experience and schedule rating plans. The Company has also provided the Countrywide Exceptions which includes the credits and debits for schedule rating. The maximum credits and debits in the Countrywide Exceptions is 25% which complies with Mississippi regulations.
Effective Date April 12, 2017.

COMPANY

AMGUARD INSURANCE COMPANY

FILING NUMBER

REGU-130983296

The company is filing its new Commercial Automobile forms/rates/rules filing which includes the adoption of the most recent prospective loss costs as contained in ISO Reference Filing Designation Numbers CA-BRLA1 and CA-2012-RZRLC. Additionally this filing introduces AMGUARD's Towing Program.

Effective Date April 17, 2017 for new business.

COMPANY

AMGUARD INSURANCE COMPANY

FILING NUMBER

REGU-130981794

The company is filing its new Commercial Property filing to adopt the most recent prospective loss costs as contained in Reference Filing Designation Number CF-2011-RLA1 and CF-2016 RLC1. The company is adopting the current MSRB Commercial Property rules, rating plans, forms and endorsements which are filed on behalf of AMGUARD by MSRB as part of its MSRB affiliation.

Effective Date April 17, 2017 for new and renewal business.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

AXSS-130927880

files its Other Liability - Professional Errors and Omissions Liability approval for a - 25.0% overall rate change. The written premium for this company is \$28,000.

Effective Date April 10, 2017.

LEAD COMPANY

CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER

TRVD-130986988

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 Commercial Inland Marine-new Musical Instruments Dealers rates, rules and forms a new Inland Marine insurance program. The program is designed to cover Musical Instrument Dealers.

This is a resubmission to replace a previously withdrawn filing: TRVD-130896312.

Effective Date November 1, 2017.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-130987637

files their Other Liability - Crime Coverage for three changes:

A. Introduction of a new Insuring Agreement, "Money Orders and Counterfeit Paper Currency;

B. Introduction of the option of a discovery trigger instead of a loss sustained trigger;

C. Introduction of a new Insuring Agreement, "Claims Expense". This coverage will be included on all policies at a limit \$5,000 in consideration of the premium paid.

Only item A above has a rate impact. The filing explains the rate impact as follows: "This has been calculated to be an increase in coverage of +1.1%. In consideration of our experience on our Fidelity and Burglary for this program, we have decided not to increase the premium for this coverage expansion. As such, our rates will decrease by 1.1%. This results in no overall premium impact for insured's."

The written premium volume for the company is \$6,000.

In order to justify the proposed effective rate decrease, the company has included a rate analysis that results in an overall rate indication of -15.7%.

Effective Date May 5, 2017.

COMPANY
CONTRACTORS BONDING AND INS. CO.

FILING NUMBER
RLSC-130985180

wishes to begin writing commercial property and casualty exposures for preferred risks within select classes of business.

Effective Date May 15, 2017.

COMPANY
CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER
CUNA-130803395

files to revise the rates for its Guaranteed Asset Protection (GAP) program provides contractual liability coverage to financial institutions for debt cancellation in the event of a total loss or theft of a motor vehicle on which they have a loan agreement. The rate revision results in an overall rate impact of +25.6%.

Effective Date August 1, 2017 New and Renewal.

COMPANY
CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER
CUNA-130890637

changes to the Management & Professional Liability Program rates and rules resulting in a total premium decrease of 8.1%.

Effective Date October 1, 2017 New and Renewal.

LEAD COMPANY
EMC PROPERTY & CASUALTY COMPANY

FILING NUMBER
EMCC-130990003

Other Companies

EMCASCO Ins. Co.

Employers Mutual Casualty Co.

Union Ins. Co. of Providence

files its Workers Comp to adopt NCCI's loss costs in bulletin MS-2016-04 for their Workers Compensation program. The Company estimates the overall impact to be -1.2% on \$1.98M of direct written premium on a combined basis. The estimated impacts on an individual company basis range from -10.8% to +2.1%. The Company proposes to use their currently filed loss cost multipliers with one exception; the LCM for EMCASCO Insurance Company will change from 1.43 to 1.53.
Effective Date June 1, 2017.

COMPANY
EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER
EMCC-130934123

files its CyberSolution for an overall -43.0% rate change.
Effective Date April 4, 2017.

COMPANY
FEDERATED RURAL ELECTRIC INS. EXCHANGE

FILING NUMBER
FDRE-130913475

files revision to their All-Risk Blanket (ARB) Policy which is a package policy covering Property, General and Auto Liability – Personal Injury and Property Damage, and Crime coverage. The overall impact is a decrease of -7.0%.
Effective Date April 11, 2017 new and renewals.

COMPANY
FLORISTS' MUTUAL INSURANCE COMPANY

FILING NUMBER
FLWR-130923201

the purpose of the filing is to introduce new commercial packages. The new packages cover Business Income insurance. However, with the new programs, existing coverages have to be changed to coincide with the limits and coverages of the new programs. The rate impact to the existing program is +3.8%.
Effective Date August 1, 2017 for new and renewals.

COMPANY
FREEDOM SPECIALTY INSURANCE COMPANY

FILING NUMBER
SCTT-130916630

files its D & O Liability - Asset Management Protection Policy for a new professional liability insurance program.
Effective Date April 25, 2017.

COMPANY
GREAT MIDWEST INSURANCE COMPANY

FILING NUMBER
PERR-130962279

files to introduce its new Contract Surety Program.
Effective Date April 6, 2017.

COMPANY **FILING NUMBER**
INTREPID INSURANCE COMPANY **MRTN-130991388**

files its Workers Comp their initial filing to adopt NCCI's Mississippi - Voluntary Market - Loss Costs and Rating Values for their new Workers Compensation program. Effective Date May 15, 2017.

COMPANY **FILING NUMBER**
LUBA INDEMNITY INSURANCE COMPANY **LUBA-130777478**

files its new Workers Comp initial rate and rule filing for its new Workers Compensation line of business. The Company is wholly owned by LUBA Casualty Insurance Company and was formed to write risks with exceptional risk characteristics at lower prices than those available in LUBA Casualty. The Company proposes to adopt the Mississippi NCCI Loss Cost, using a 1.27 LCM, and Miscellaneous Values effective March 1, 2017. The Company also proposes to adopt the NCCI Basic Manual for rules. Per the submitted Reference Filing Adoption Form, the LCM will only apply to this referenced NCCI filing and not to future filings. Effective Date April 21, 2017.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **LFST-130955889**

files to introduce their new Insurance Agents & Brokers (IAB) Professional Liability Errors & Omissions Program. Effective Date April 19, 2017.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-130968597**

file to introduce a new Pest Control Program to provide coverage for all risks whose primary operation is providing extermination and fumigation services. Effective Date August 1, 2017.

COMPANY **FILING NUMBER**
MEDICAL PROTECTIVE COMPANY **MDPC-130980005**

files a revisions to their Podiatrists Program. The overall impact is a decrease of -10.0%. Effective Date July 1, 2017 for new and renewals.

LEAD COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY INS. CO. **METX-130883761**

Other Companies

Metropolitan Casualty Insurance Company

The company seeks approval for an overall +7.5% rate increase in private passenger auto in both companies.

Effective Date May 1, 2017 for new and June 5, 2017 for renewal business.

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-130937060**

The company files a request for an overall -0.2% rate decrease in private passenger auto. Effective Date May 26, 2017 for new and June 23, 2017 for renewals.

COMPANY **FILING NUMBER**
MUTUAL SERVICE OFFICE INC. **MUOF-130907399**

The company is making its initial filing of its rates and rules for its commercial auto program. Rules are filed under SERFF filing #MUOF-130907337. Effective Date April 11, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-130878949**

Company files for an overall +4.2% rate increase to be used with its Commercial Auto program. Effective Date May 1, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
OHIO CASUALTY COMPANY **LBRC-130954233**

files changes to its Umbrella auto unit rates and primary GL premium resulting in an overall rate impact of +3.0%. Effective Date July 1, 2017 New and Renewal.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY **LDDX-G130970884**

files to introduce their new Management Liability Program for private company management liability risks which includes coverages for D&O and Entity Liability, Employment Practices Liability, and Fiduciary Liability. Effective Date June 1, 2017.

COMPANY **FILING NUMBER**
PACIFIC INDEMNITY COMPANY **ACEH-130869494**

files to introduce a new Digital Micro Package program. The Company will be adopting all currently approved rules for Insurance Services Office (ISO) Business Owners Policy and all loss costs up to and including BP-2013-RLA1 & BP-2012-RLC12. The filing also contains a Company Additional Rules Manual, Company Exception Manual, an Employment©\Related Practices Liability Rules and Company State Exceptions pages. Effective Date April 11, 2017.

COMPANY **FILING NUMBER**
PERMANENT GENERAL ASSURANCE CORP. **PGAC-130953961**

files revised rates for their Private Passenger Auto program. The overall proposed rate level change is a 14.9% rate increase. Effective Date April 18, 2017 (New) June 2, 2017 (Renewal).

COMPANY **FILING NUMBER**
PLATEAU CASUALTY INSURANCE COMPANY **PLIG-130818874**

files its Credit-Personal Property for a new Involuntary Unemployment Insurance coverage. The coverage benefit is used to pay debt when the borrower (who is the insured) is involuntarily unemployed.
Effective Date April 10, 2017.

COMPANY **FILING NUMBER**
SEABRIGHT INSURANCE COMPANY **PERR-130992109**

files its Workers Comp for an overall -2.9% rate change.
Effective Date June 1, 2017.

COMPANY **FILING NUMBER**
STANDARD FIRE INSURANCE COMPANY **TRVA-130883799**

The company files for an overall +8.0% rate increase in private passenger auto.
Effective Date April 28, 2017 for new and May 28, 2017 for renewal.

COMPANY **FILING NUMBER**
TRIANGLE INSURANCE COMPANY INC. **TRGL-131012346**

The company filed to adopt the ISO loss costs as filed in CA-2017-BRLA1 for commercial automobile. This does not involve any changes to previously filed and approved endorsements, company rates and rules or the loss cost multiplier.
Effective Date July 1, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
VERLAN FIRE INSURANCE COMPANY **HNVX-G130916078**

files rates, rules and forms for the new Commercial Property Highly Protected Risks in commercial property.
Effective Date April 4, 2017 for new and renewal business.

COMPANY **FILING NUMBER**
ZURICH AMERICAN INSURANCE COMPANY **ZURC-130848228**

files to introduce a new Commercial Auto program that will provide coverage for the unique needs of the entertainment industry.
Effective Date May 1, 2017.

NEW COMPANY

ARAG Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective April 18, 2017.