

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
DECEMBER 2014**

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ACE PROPERTY & CASUALTY COMPANY <u>Other Companies</u> Agri General Insurance Company	ACEH-129828724
files revised rates for its Crop-Hail program resulting in an overall rate change of +0.9%. Effective Date December 19, 2014.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIED WORLD NATIONAL ASSURANCE COMPANY	DRWN-129610888
files new excess coverage program for governmental entities. Effective Date December 5, 2014 for new and renewal business.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN RELIABLE INSURANCE COMPANY	ASPX-G129836490
files revised rates for its Farm Administration Certificate program resulting in an overall rate change of +1.0%. Effective Date May 1, 2015 New / July 1, 2015 Renewal.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	ARGN-129829721
files revisions to their approved ISO BOP product to adopt the 2013 ISO BOP and will be automatically adopting future rate/rules/forms as permitted. The proposed changes include removal of rules specific to market segments no longer written and modification of various Loss Cost Multipliers. The company estimates the overall impact as a result of these revisions to be +9.6%. Effective Date March 1, 2015.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
BANKERS STANDARD INSURANCE COMPANY	ACEH-129835502
files revisions to its Personal Umbrella program resulting in an overall rate change of +7.0% Effective Date February 1, 2015 New / April 1, 2015 Renewal.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
BEAZLEY INSURANCE COMPANY, INC.	BEAZ-129728957
files updated policy form, declarations page, new endorsements and revised rates applicable to the AFB Media Tech product for professional and technology based services resulting in a -2.4% rate decrease. Effective Date March 15, 2015 for new and renewal business.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO.	REGU-129802371
files a new Directors & Officers program. Effective Date December 2, 2014.	

COMPANY **FILING NUMBER**
CALIFORNIA CASUALTY INDEMNITY EXCHANGE **CALC-129785507**

files revised rates and rules for its Private Passenger Auto Program resulting in an overall 7.0% increase.

Effective Date April 1, 2015 for new and renewals.

COMPANY **FILING NUMBER**
CATERPILLAR INSURANCE COMPANY **CTRP-129728117**

files replacement to the rating plan for the Contractual Liability Insurance Policy resulting in a -6.69% decrease. This coverage is for liability related to extended service agreements on Caterpillar Equipment.

Effective Date January 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
CENTAURI SPECIALTY INSURANCE COMPANY **CESP-129808994**

files revised rates and rules for their Homeowners program. The overall rate level change is a decrease of 1.0%.

Effective Date May 1, 2015.

LEAD COMPANY **FILING NUMBER**
CHARTER OAK FIRE INSURANCE COMPANY **TRVD-129819127**

Other Companies

The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut

files for a +4.0% overall rate change to their Commercial Farm & Ranch program.

Effective Date May 1, 2015.

LEAD COMPANY **FILING NUMBER**
CINCINNATI CASUALTY COMPANY **CNNA-129725865**

Other Companies

The Cincinnati Indemnity Co.
The Cincinnati Ins. Co.

files its new Division Nine – Multiple Line (CMP) manual. The filing indicates no deviation from the cited ISO Circular with no indicated rate change, and the program has a relatively small footprint in Mississippi.

Effective Date December 22, 2014.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY, INC. **CUNA-129748975**

files to change their Commercial General Liability loss cost multiplier to 2.86.

Effective Date April 1, 2015.

COMPANY

FOREMOST INSURANCE COMPANY

FILING NUMBER

FORE-129801384

files revised rates for their Motorcycle Program resulting in an overall increase of 6.10%.
Effective Date February 1, 2015 new and March 1, 2015 renewals.

COMPANY

FOREMOST PROPERTY & CASUALTY INS. CO.

FILING NUMBER

FORE-129802150

files revised rates for its Motorcycle Program resulting in an overall increase of 3.10%.
Effective Date February 1, 2015 for new business and March 1, 2015 for renewals.

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

FILING NUMBER

GDEA-129656605

Other Companies

GuideOne Mutual Ins. Co.
GuideOne Specialty Mutual Ins. Co.
GuideOne Elite Ins. Co.

files a rate and rule filing for their Commercial Package program. The Companies propose to revise their Risk Management Credit and CSP Multipliers with some editorial changes in addition to adding policy type "HHC" for Home Health Care. The filing's overall rate impact is +7.5% when combined with their corresponding Commercial General Liability and Commercial Property filings. The policyholders' impact range from -1.9% to +30.8% with 2.1% of insureds receiving an increase of 25% and more. An overall rate indication of +38.4% is provided to in support of the overall proposed change.

Effective Date December 17, 2014.

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

FILING NUMBER

GDEA-129656600

Other Companies

GuideOne Mutual Ins. Co.
GuideOne Specialty Mutual Ins. Co.
GuideOne Elite Ins. Co.

files revisions to their Commercial Property program. The Company proposes to revise CSP Multipliers and Risk Management. The Company is also adding policy type "HHC" for Home Health Care. The Company estimates the overall impact as a result of these revisions to the Commercial Property program to be +8.8%.

Effective Date December 17, 2014.

COMPANY

FILING NUMBER

IDS PROPERTY CASUALTY INSURANCE COMPANY

PRCA-129694148

files a rate filing for its Personal Homeowners program. The filing proposes a 29.6% increase, consisting of a 30% increase for Special (HO-3) business and 0.0% (no) change for Tenants and Condominium coverage. There are currently 1,921 policies in-force in this program, and the filing estimates a \$384,714 change in written premium. These filed changes are based on credibility weighted indications of +31.4% (Special), -36.3% (Tenants), and -26.5% (Condo). These indications are supported by a rate indication analysis based on 5 years of Mississippi experience with provisions for loss development (based on countrywide experience), Adjusting and Other Expenses (based on Mississippi experience), selected loss and premium trends of 0.0% (citing Fast Track data), rate level adjustment (unsupported), percentage loads for catastrophes, and complement of credibility loss ratios. The credibility standards are notably high (240,000 house years for Special, 285,000 for Tenants, and 190,000 for Condo), resulting in the credibility weighted indications being largely driven by the complement of credibility loss ratio.

Went back to the company and told them we would not approve a rate increase of 29.6% but would approve a rate impact of 9.5% and they agreed.

Effective Date February 3, 2015.

COMPANY

FILING NUMBER

IMPERIUM INSURANCE COMPANY

PERR-129835120

files revised rates for its Mining, Oil, & Gas (Other Liability) program. The filing submits revised rates for a single class code based on a competitive review. Given the magnitude of the filed changes and low volume of Mississippi premium, no further support is needed.

Effective Date December 29, 2014.

COMPANY

FILING NUMBER

JOHN DEERE INSURANCE COMPANY

JDRP-129730507

files for approval for a new crop insurance program which provides additional yield protection coverage to insureds who already have an underlying multi-peril crop insurance. Coverage is for only three crops: corn, soybean and rice.

Effective Date December 2, 2014 for new and renewal business.

LEAD COMPANY

FILING NUMBER

LIBERTY INSURANCE CORPORATION

LBPM-129684863

Other Companies

Liberty Mutual Fire Insurance Company

LM Insurance Company

The First Liberty Insurance Corporation

files revised rates, rules and forms for their Homeowners program. The overall proposed rate level change is an increase of 14.8%.

Effective Date December 18, 2014 for new and January 22, 2015 for renewals.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **YTYC-129806995**
files a new Contractual Liability (Other Liability) Program for Warranty providers. The filing cites a competitor program, Arch Insurance Company, as the basis for the filed rates. The filing includes support demonstrating that the company's expense provision is sufficiently similar to the competitor's that no adjustment to rates is necessary. We have verified that the cited program is approved in Mississippi.
Effective Date December 29, 2014.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-129792097**
files a rate filing for a new Trade Credit Program (Other Commercial Lines). The Company cites a similar program written by QBE Insurance Corporation as support for the filed premium determination.
Effective Date December 15, 2014.

COMPANY **FILING NUMBER**
MID CONTINENT CASUALTY COMPANY **MDCC-129827074**
files a rate revision to its General Liability program related to additional insureds. The filing cites a review of competitive information and the impact is estimated to be 1% on 91 policyholders.
Effective Date February 1, 2015.

LEAD COMPANY **FILING NUMBER**
NATIONAL LIABILITY & FIRE CASUALTY COMPANY **REGU-129669850**
Other Companies
National Indemnity Company
files to introduce their new Surety Rating Plan & Surety Rate Manual.
Effective Date December 9, 2014.

COMPANY **FILING NUMBER**
NCCI **NCCI-129748966**
filed for overall average decrease of -3.2% in voluntary loss costs and -1.6% in assigned risk rates from the current loss cost and rate levels with changes applicable to new and renewal business effective March 1, 2015.
Effective Date March 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
NGM INSURANCE COMPANY **NGMC-129809240**
files a new surety bond program. The proposed rates will use the latest approved Fidelity Surety Association of America ("FSAA") loss costs.
Effective Date December 20, 2014.

COMPANY **FILING NUMBER**
PARTNERRE AMERICA INSURANCE COMPANY **WESA-129816311**

files revised rates for it Managed Care Excess Loss program.
Effective Date December 2, 2014.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-129823931**

files revised rates for its Local/Intermediate Class Rated Commercial Program (Commercial Auto) resulting in an overall decrease of -1.3%.
Effective Date January 8, 2015 new and February 11, 2015 renewals.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **LBPM-129643813**

files revised rates and rules for their Homeowners Program. The overall proposed rate level change is an increase of 7.0% with a 9.0% cap and 0% on the Coast.
Effective Date January 10, 2015 for new and March 18, 2015 for renewals.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF ILLINOIS **LBPM-129783588**

files for a +9.8% overall rate change to their Recreational Vehicle program.
Effective Date December 13,2014 New / January 24, 2015 Renewal.

COMPANY **FILING NUMBER**
SENTINEL INSURANCE COMPANY LIMITED **HART-129632959**

files for an overall +2.8% rate change to their Small Commercial Package program.
Effective Date January 10, 2015.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **ACEH-129829126**

files revised rates for its Crop-Hail program. The filed rate change is +0.9%, and is supported by a rate level indication of -23.6%. The support for the indicated rate level change is cited as being NCIS loss costs, key competitor rates, and specialty consultant information. The Company does not have any current Mississippi policies for this program.

Effective Date December 29, 2014.

LEAD COMPANY **FILING NUMBER**
UNITED FIRE & CASUALTY COMPANY **UNFG-129832778**

Other Companies
Lafayette Ins. Co.

files to adopt the most recent ISO loss costs (CA-2014-BRLA1) with no changes to the LCMs for its Commercial Auto program.

Effective Date March 1, 2015.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **ZURC-129721982**
files rate increase request for contractual liability policy resulting in +25.1% increase.
No rate impact to existing policyholders since these policies do not renew.
Effective Date December 3, 2014 for new business.

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY **REGU-129752384**
files a new SONIC Restaurant Program (CGL). The filing cites ISO GL loss costs and
ILFs with Company-derived LCM and rate modification factor.
Effective Date January 1, 2015.

COMPANY **FILING NUMBER**
WESTERN SURETY COMPANY **WESC-129815851**
files a new Ocean Transportation Intermediary Surety Bond program. The support cited
is the Company's pricing for similar filed and approved programs. Given the niche nature
of the filed program, we do not consider further support to be merited.
Effective Date January 1, 2015.

COMPANY **FILING NUMBER**
XL SPECIALTY INSURANCE COMPANY **XLAM-129821608**
files revisions to territory factors for its Architects & Engineers E&O program resulting
in overall rate impact of -5.9%.
Effective Date December 19, 2014.