

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
January 2015**

LEAD COMPANY

ALFA INSURANCE CORPORATION

Other Companies

Alfa General Insurance Corporation

files revised rates and rules for their Private Passenger Auto Program resulting in an overall -0.5% decrease.

Effective Date February 7, 2015 new and March 14, 2015 renewals.

FILING NUMBER

ALFA-129829438

COMPANY

AMERICAN BUSINESS & MERCHANTILE INS. MUTUAL, INC. OLDP-129761180

files to adopt NCCI loss costs for its Workers Compensation program with an adjusted LCM of 1.704.

Effective Date March 1, 2015.

FILING NUMBER

COMPANY

AMERICAN STRATEGIC INSURANCE CORP.

files initial rates, rules and forms for their new Personal Property Insurance (Fire & Allied Lines) program.

Effective Date April 17, 2015 new and June 17, 2015 renewal.

FILING NUMBER

AMSI-129723426

COMPANY

AMERICAN STRATEGIC INSURANCE CORP.

files initial rates, rules and forms for their new Homeowners program.

Effective Date April 17, 2015 new and June 17, 2015 renewal.

FILING NUMBER

AMSI-129723357

LEAD COMPANY

AMERISURE MUTUAL INSURANCE COMPANY

Other Companies

Amerisure Ins. Co.

Amerisure Partners Ins. Co.

files adoption of NCCI loss costs for its Workers Compensation program with no changes to LCMs except for tier of one company (1.95 to 2.10 for American Mutual Tier 2). The filing indicates that, given the limited credibility of data, NCCI loss costs are relied on heavily, but references that Mississippi experience has come in higher than countrywide, resulting in the increased LCM for AMIC Tier 2. The requested rates changes for each Company range from -1.0% to +2.2%.

Effective Date July 1, 2015.

FILING NUMBER

AMRS-129878080

COMPANY

AMFED NATIONAL INSURANCE COMPANY

files LCM and assumption agreement for the remaining Workers' Compensation exposure of the self-insured program for the Mississippi Hospitality and Restaurant WC Group.

Effective Date January 5, 2015.

FILING NUMBER

MSSS-129846887

LEAD COMPANY

ANSUR AMERICA INSURANCE COMPANY

Other Companies

Frankenmuth Mutual Ins. Co.

files to adopt the latest NCCI loss costs, with no change in LCM, for its Workers Compensation program. The filed rate change impacts 2 policies and \$1,594 of premium in Mississippi. Given the impact of the filing, no further evaluation is merited.

Effective Date March 1, 2015.

FILING NUMBER

FRNK-129849754

COMPANY

AXIS INSURANCE COMPANY

Filing introduces new Supplemental Involuntary Unemployment Insurance product which is designed to provide supplemental benefit to state unemployment benefits for insured employees.

Effective Date January 12, 2015 for new and renewal business.

FILING NUMBER

PERR-129843250

COMPANY

BCS INSURANCE COMPANY

files a new Cyber and Privacy Liability (CMP) program. The filing cites underwriter experience as support for the filed rates.

Effective Date February 15, 2015.

FILING NUMBER

BCSF-129856742

LEAD COMPANY

BRIDGEFIELD CASUALTY INSURANCE COMPANY

Other Companies

Bridgefield Employers Ins. Co.

files revised rates for its Workers Compensation program. The filed rate change is -3.2%, based on an indication of -3.2%. The filing includes an exhibit presenting a rate level indication including five years of experience.

Effective Date July 1, 2015.

FILING NUMBER

SMCG-129852824

COMPANY

CAPITOL INDEMNITY CORPORATION

Filing introduces new Human Services Professional Liability and Sexual or Physical Abuse or Molestation Liability (Errors and Omissions) program.

Effective Date February 1, 2015 for new and April 1, 2015 for renewal.

FILING NUMBER

CAPC-129850981

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

files to adopt the most recent NCCI loss costs for its Workers Compensation program with a change in LCM for a filed impact -0.19% on approximately \$490k of written premium.

Effective Date March 1, 2015.

FILING NUMBER

CHMU-129759056

LEAD COMPANY
CONTINENTAL INSURANCE COMPANY

FILING NUMBER
CNAB-129844450

Other Companies

American Casualty Company of Reading PA
National Fire Insurance Company of Hartford
Transportation Insurance Company
Valley Forge Insurance Company
Continental Casualty Company

Company proposes to adopt NCCI loss costs and revise its Loss Cost Multipliers resulting in a 6.9% increase.

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

LEAD COMPANY
EMPLOYERS ASSURANCE COMPANY

FILING NUMBER
AMCP-129872539

Other Companies

Employers Preferred Ins. Co.

files adoption of NCCI loss costs for its Workers Compensation program with adjusted LCMs for each company (1.15 to 1.20 for Preferred, 1.33 to 1.37 for Assurance). The filing includes a rate level indication of +7.4% supporting requested rate level changes of +0.5% and -0.5%. The indication includes consideration of premium on-level adjustments, loss and premium trend, loss development, and credibility. The indicated rate level change, before consideration of credibility, is +16.4%.

Effective Date March 1, 2015.

LEAD COMPANY
EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER
LWCM-129853266

Other Companies

Wausau Underwriters Ins. Co.
Wausau Business Ins. Co.
Liberty Mutual Ins. Co.
Liberty Mutual Fire Ins.Co.
LM Ins. Corp.
The First Liberty Ins. Corp.
Liberty Ins. Corp.

files to adopt the most recent NCCI loss costs for its Workers Compensation program with a change in LCM for a filed impact -0.0% on a material volume of written premium. The indicated loss cost change of -3.2% is offset by an increase in the LCM of 3.3%. The filed rate change is supported by a rate level indication of +0.3%.

Effective Date March 1, 2015.

COMPANY
ESSENTIA INSURANCE COMPANY

FILING NUMBER
ESSN-129651424

files rate revisions to the current Classic Automobile Program introducing new flex rating variables resulting in a +5.0% increase.

Effective Date February 1, 2015 for new and March 1, 2015 for renewals.

COMPANY **FILING NUMBER**
FOREMOST INSURANCE CO. OF GRAND RAPIDS, MI FORE-129802938

files revised rates for its Personal Auto Recreational Vehicle (RV) Program resulting in an overall increase of 9.77%.

Effective Date April 15, 2015 new and May 15, 2015 renewal.

LEAD COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY GRAND RAPIDS MI FARM-129843414

Other Companies

Foremost Property & Casualty Insurance Company

Foremost Signature Insurance Company

files to adopt NCCI loss costs for its Workers Compensation program with adjusted LCM's for each company: Foremost Insurance Company, 1.407; Foremost Property & Casualty Insurance Company, 1.996; Foremost Signature Insurance Company, 1.657.

Effective Date March 1, 2015.

LEAD COMPANY **FILING NUMBER**
GARRISON PROPERTY & CASUALTY INS. CO. USAA-129769111

Other Companies

United Services Automobile Company

USAA Casualty Insurance Company

USAA General Indemnity Company

files DP-2013 Rental Property Insurance Program to replace current Dwelling Fire (DP) and Dwelling Liability (DL) Programs. This will introduce a new rating plan that revises the rating formula. Independent forms and endorsements are being introduced.

Effective Date March 31, 2015 for new and June 15, 2015 for renewals.

COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY GACX-G129851747

Files revised rates for its Crop-Hail Program resulting in a +5.69% increase.

Effective Date January 19, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
GREAT WEST CASUALTY COMPANY LDRE-129761126

files to adopt NCCI loss costs for its Workers Compensation program with an adjusted LCM of 1.560.

Effective Date March 1, 2015.

COMPANY **FILING NUMBER**
JOHN DEERE INSURANCE COMPANY JDRP-129869177

files its new Crop Delivery Contract, which is a crop supplemental product to its multi-peril crop product. The filing includes an actuarial memorandum in support of the filed rates that is based on modeling done by Milliman. The support is sufficient.

Effective Date January 22, 2015.

COMPANY **FILING NUMBER**
NGM INSURANCE COMPANY **NGMC-129807686**

files a new fidelity bond program. The proposed rates will use the latest approved Fidelity Surety Association of America (FSAA) loss costs.
Effective Date January 12, 2015.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-129847091**

files a revision to the rules and rates of their crop-hail program resulting in overall rate impact +7.05%.
Effective Date February 15, 2015 New and Renewal.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-129779324**

files revisions to their Commercial Auto program. The Company, a subscriber of ISO, proposes to revise its Commercial Public Auto Liability loss cost multiplier with a loss cost modification. The Company estimates the overall impact as a result of these revisions to be +10.2%. (After going back to the company and telling them we would not approve this rate increase, they agreed to lower to an overall rate impact of 5.0% and LCM of 1.44).
Effective Date January 8, 2015.

COMPANY **FILING NUMBER**
OMNI INDEMNITY COMPANY **OMNI-129776782**

files revised rates for its Private Passenger Auto Program resulting in an overall increase of 8.50%.
Effective Date January 16, 2015 new and February 20, 2015 for renewals.

LEAD COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-129737689**

Other Companies
Praetorian Ins. Co.
General Casualty Co. of Wisconsin

files a new Surety program.
Effective Date January 14, 2015.

COMPANY **FILING NUMBER**
RETAILERS CASUALTY INSURANCE COMPANY **SMCG-129852620**

files revised rates for its Workers Compensation program resulting in an overall rate impact of -3.2%.
Effective Date July 1, 2015.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-129877755**

files adoption of NCCI loss costs for its Workers Compensation program with no change in LCM. The Company currently has 5 policyholders in this program.
Effective Date March 1, 2015.

COMPANY **FILING NUMBER**
SHELTER MUTUAL INSURANCE COMPANY **SHEL-129822825**

files revised rates for its Personal Property (Fire & Allied Lines) program resulting in an overall rate impact of +8.0%.
Effective Date March 10, 2015.

COMPANY **FILING NUMBER**
STONETRUST COMMERCIAL INSURANCE COMPANY **STIC-129840458**

files the most recent NCCI loss costs for their Workers Compensation program. Other changes include a change in the loss costs modification factor, miscellaneous values, and minimum premiums. The Company has provided rate indications as support for the overall change in the loss cost modification factor.
Effective Date March 1, 2015.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY, INC. **UNKP-129815637**

files a new Guaranteed Asset Protection (Contractual Liability) program.
Effective Date December 30, 2014.

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY **UNKP-129813414**

Files revised rates for its Involuntary Unemployment (Contractual Liability) program resulting in no impact. Policy is marketed by licensed agents to credit unions and financial institutions and insures them against the risk associated with cancellation of debt.
Effective Date January 11, 2015 for new business.

COMPANY **FILING NUMBER**
YOSEMITE INSURANCE COMPANY **MRLI-129667897**

submits a rate and rule filing for their creditor placed vehicle physical damage program.
Effective Date January 21, 2015.

NEW COMPANIES

First Acceptance Insurance Company of TN, Inc. has received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective January 26, 2015.