

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACIG INSURANCE COMPANY	ACIG-129900774
files to adopt NCCI's 2015 loss costs and a revised LCM for their Workers' Compensation program. The overall rate level change is a decrease of 4.69%. Effective Date March 1, 2015.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ALFA INSURANCE CORPORATION	ALFA-129900430
<u>Other Companies</u> Alfa General Insurance Corporation	
files revised rates for their Homeowner Insurance program. The overall rate level change is an increase of 2.2%. Effective Date June 1, 2015.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ALFA INSURANCE CORPORATION	ALFA-129955453
<u>Other Companies</u> Alfa General Insurance Corporation	
files revised rates and rules pertaining to their credit-based insurance score factors for the companies Homeowners program. Effective Date July 1, 2015.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALFA INSURANCE CORPORATION	ALFA-129955519
files revised rates and rules for their credit-based insurance score for the company's Tenant Homeowners program. There is no rate change associated with this filing. Effective Date July 1, 2015.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALFA SPECIALTY INSURANCE CORPORATION	VSGP-129923874
files revised rates and rules for their Private Passenger Auto program. The overall proposed rate level change is an increase of 16.7%. Effective Date May 11, 2015 (New) June 10, 2015 (Renewal).	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE PROPERTY AND CASUALTY INS. CO.	ALSE-129838851
files revised rates for its Private Passenger Auto Program resulting in a 0.8% rate increase. Effective Date April 27, 2015 for new business and May 28, 2015 for renewals.	

COMPANY **FILING NUMBER**
AMERICAN AGRI-BUSINESS INSURANCE COMPANY **ARMT-129980999**

files a rate/rule filing for its Crop/Hail program. The filing cites NCIS as the source for filed loss costs, rating factors, etc. The filing indicates that the impact of the filed changes will be a 0.01% increase on \$326k of premium.
Effective Date April 14, 2015.

COMPANY **FILING NUMBER**
AMERICAN ALTERNATIVE INSURANCE CORPORATION **AMLX-G129973585**

The company files for rate changes for use with its Gladfelter Public Practice Program resulting in an overall +6.2% increase.
Effective Date August 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
AMERICAN ALTERNATIVE INSURANCE CORPORATION **AMLX-G129973198**

The company filed changes to its VFIS Emergency Service Organization Program resulting in changes increasing the base rates in the property and the management liability sections resulting in a +1.8% increase.
Effective Date August 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
AMERICAN BANKERS INS. CO. OF FL **ASPX-G129819210**

files revised rates, rules and forms for its Renters Insurance Program resulting in an overall 5% increase with a maximum change of 8.5% and a minimum change of -19.5%.
Effective Date May 1, 2015 for new and renewals.

COMPANY **FILING NUMBER**
AMERICAN FAMILY HOME INSURANCE COMPANY **AMMH-129909823**

files an overall rate change of +6.25% to its Manufactured Home Program.
Effective Date July 14, 2015 New / August 13, 2015 Renewal.

COMPANY **FILING NUMBER**
AMERICAN MODERN HOME INSURANCE COMPANY **AMMH-129896129**

The company files changes to rates and rules for its Recreational Vehicle Rental Program resulting in a +0.6% increase.
Effective Date September 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INS. CO. **REGU-129928282**

files rates and rules for a new Commercial General Liability (other liability-occ/claims made) Program.
Effective Date April 14, 2015.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. **REGU-129987721**
files a new program which will provide excess coverage for various liability coverages, including but not limited to Directors & Officers Liability (D&O), Fiduciary Liability, and Employment Practices Liability (EPL).
Effective Date April 20, 2015.

COMPANY **FILING NUMBER**
CAPITOL INDEMNITY CORPORATION **CAPC-129951348**
files a revised LCM of 1.815 for its Commercial Property program resulting in an overall rate impact of +5%.
Effective Date April 10, 2015 New, June 1, 2015 Renewal.

COMPANY **FILING NUMBER**
CAPITOL INDEMNITY CORPORATION **CAPC-130003384**
files revised rates for their Kiosk, Concessionaire & Inline Retail Vendor Program. This rate filing has no impact on current policyholders (General Liability).
Effective Date May 1, 2015.

COMPANY **FILING NUMBER**
CENTURY NATIONAL INSURANCE COMPANY **CENT-129977332**
files initial rates, rules and forms for their Mississippi Renters Insurance Program.
Effective Date July 1, 2015.

LEAD COMPANY **FILING NUMBER**
CHARTER OAK FIRE INSURANCE COMPANY **TRVD-130002444**
Other Companies
The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut
Travelers Casualty Insurance Company of America
Travelers Property Casualty Company of America
files revised rates and rules for their for their Commercial Auto program. The overall proposed rate level change is an increase of 5.1%.
Effective Date November 1, 2015.

COMPANY **FILING NUMBER**
CHURCH MUTUAL INSURANCE COMPANY **CHMU-129883566**
files revised rates, rules and forms for their Commercial Auto Program resulting in an overall decrease of (-7.43%).
Effective Date July 1, 2015.

COMPANY **FILING NUMBER**
COLONY SPECIALTY INSURANCE COMPANY **ARGN-130011944**

The company files to add a new coverage, Crime and Fidelity, to the approved proprietary Allied Medical Package Program.
Effective Date May 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
COMMERCE AND INDUSTRY INSURANCE COMPANY **AGNY-129971640**

files revised rates for their Environmental Pollution Storage Tank Rating Plan. The overall proposed rate level change is an increase of 5.0%
Effective Date August 1, 2015.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAB-129947234**

The company files to introduce a new product offering Products and Professional Liability for life sciences firms (medical devices, pharmaceuticals, nutraceuticals, blood and tissue processors, research and development).
Effective Date May 1, 2015 for new business.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY, INC. **CUNA-129914750**

files a +1.4% overall rate change to its Management and Professional Liability program.
Effective Date October 1, 2015.

COMPANY **FILING NUMBER**
ELECTRIC INSURANCE COMPANY **ELEC-129876195**

files revised rates for their Personal Umbrella and Excess program. The overall proposed rate level change is an increase of 4.7%.
Effective Date September 30, 2015.

COMPANY **FILING NUMBER**
EMPLOYERS MUTUAL CASUALTY COMPANY **EMCC-129952277**

files revised rates, rules and forms for their Linebacker Program (Municipal Liability). There is no rate change associated with this filing.
Effective Date May 1, 2015.

COMPANY **FILING NUMBER**
EMPLOYERS MUTUAL CASUALTY COMPANY **EMCC-130018814**

files revised LCM's and rules for their Commercial Auto program. The overall rate level change is an increase of 0.9%.
Effective Date June 1, 2015.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

files revised rates, rules and forms for their Commercial Auto Program resulting in an overall 2.8% increase.

Effective Date October 1, 2015 for new and renewals.

FILING NUMBER

FEMC-130002231

LEAD COMPANY

FOREMOST INSURANCE COMPANY GRAND RAPIDS MI

Other Companies

Foremost Property & Casualty Insurance Company

Foremost Signature Insurance Company

files rate and rule changes to its Precision America and Precision Premier (CMP) programs resulting in an overall rate impact ranging from +3.6% to +4.9%.

Effective Date July 15, 2015 New / October 15, 2015 Renewal.

FILING NUMBER

FARM-129953473

LEAD COMPANY

GEICO INDEMNITY COMPANY

Other Companies

Geico General Insurance Company

Government Employees Insurance Company

files revised rates for their Private Passenger Auto Program resulting in an overall increase of 2.5%.

Effective Date May 21, 2015 for new business and July 6, 2015 for renewals.

FILING NUMBER

GECC-129907861

COMPANY

HISCOX INSURANCE COMPANY INC.

Company files its new Financial Institutions Bond Program adopting SFAA's most current Financial Institution Bonds, endorsements, rules and loss costs.

Effective Date April 7, 2015 for new business.

FILING NUMBER

HISC-130004910

COMPANY

INSURANCE SERVICES OFFICE

files revised rates for Commercial Auto resulting in an overall 2.4% increase.

Effective Date July 1, 2015 for new and renewals.

FILING NUMBER

ISOF-129945132

COMPANY

INSURANCE SERVICES OFFICE, INC.

files revised Increased Limit factors for Medical Payments resulting in an overall rate impact of +5%.

Effective Date January 1, 2016.

FILING NUMBER

ISOF-129930868

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-129930805**

files for a +5.5% overall advisory loss cost change.
Effective Date January 1, 2016.

LEAD COMPANY **FILING NUMBER**
LIBERTY INSURANCE CORPORATION **LBPM-129916237**

Other Companies

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

files revised rates for Earthquake Coverage under their Homeowner program. The overall rate level change is an increase of 0.65%.

Effective Date April 23, 2015 (New) May 28, 2015 (Renewal).

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. **PERR-129862824**

files a new directors and officers liability program for publicly-owned companies called Executive Advantage Plus.

Effective Date April 14, 2015.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-129953639**

The company filed a revised contractual liability policy for its Vehicle Service Contract program resulting in a +27.7% increase in rates.

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

COMPANY **FILING NUMBER**
MENDAKOTA INSURANCE COMPANY **MEND-129954857**

files revised rates and rules for their Private Passenger Auto Program resulting in an overall 15.17% increase and a rate cap of 7.5%, thereby earning the full impact of the rate adjustment over a longer time period for existing customers.

Effective Date May 13, 2015 for new business and June 27, 2015 for renewals.

LEAD COMPANY **FILING NUMBER**
MITSUI SUMITOMO INSURANCE CO. OF AMERICA **MRTN-129900729**

Other Companies

Mitsui Sumitomo Insurance USA Inc.

Company seeks approval for an overall -18.7% rate change in Commercial General Liability.

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

COMPANY **FILING NUMBER**
NATIONAL LIABILITY & FIRE INSURANCE COMPANY **NTLD-129940053**
Company filed revised Commercial Automobile Manual rate pages with rates and rules replacing the existing rates and rules resulting in a +19.79% increase.
Effective Date April 14, 2015 for new and May 14, 2015 for renewal business.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-129935835**
Company files rates for new Surety program for Cinium Surety Program.
Effective Date April 3, 2015 for new business.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-129948634**
files rates and rules for its new commercial auto program providing insurance coverage for long haul trucking liability.
Effective Date April 14, 2015.

COMPANY **FILING NUMBER**
OHIO INDEMNITY COMPANY **HNDY-129969756**
files for an overall -8.7% base rate change. (The company has written only one policy in Mississippi for \$1,103, and this policy is not affected by the rate change.)
Effective Date May 1, 2015.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF ILLINOIS **LBRM-129967404**
files revised rates and rules for their Motorcycle program. The overall proposed rate level change is an increase of 4.0%
Effective Date June 25, 2015 (New) August 4, 2015 (Renewal).

COMPANY **FILING NUMBER**
SAFEWAY INSURANCE COMPANY **PERR-130033304**
files for its Private Passenger Auto program. The company proposes removal of the 20% surcharge for policies with excluded drivers. Overall, the rate effect for the program is -1.0%. The proposed change appears reasonable in light of H.B. 346 and we have no objections to the filing.
Effective Date July 1, 2015.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY & CASUALTY INSURANCE CO. **SAMM-129889943**
Other Companies
State Automobile Mutual Insurance Company
files an overall +3.3% rate change to its Commercial General Liability program.
Effective Date July 20, 2015.

COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SAMM-129958911

The company filed rate and rules changes to the Businessowners Choice Program resulting in a +4.0% overall increase.

Effective Date July 20, 2015 for new and renewal business.

LEAD COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-129827315

Other Companies

State Farm Mutual Automobile Insurance Company

files revised rates and rules for their Commercial Auto Program resulting in an overall rate increase of 6.3% with a 15.0% maximum policyholder increase for high exposure vehicles and a 7.4% maximum increase for all other risks.

Effective Date June 1, 2015 for new and renewals.

LEAD COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-129846407

Other Companies

State Farm Mutual Automobile Insurance Company

files revised rates and rules for their Private Passenger Auto Program resulting in an overall increase of 6.50%.

Effective Date June 15, 2015.

LEAD COMPANY

UNITED FIRE & CASUALTY COMPANY

FILING NUMBER

UNFG-129998719

Other Companies

Lafayette Insurance Company

Companies adopt ISO loss costs and revise Loss Cost Multipliers resulting in overall - 16.0% decrease in commercial general liability.

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

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-129899996

files a rate/rule filing for its Non-Profit Youth Sports Package (CMP). The Company proposes to include an additional segment and to adopt the latest ISO loss costs. The Company currently has one policy with written premium of \$406 in Mississippi.

Effective Date July 13, 2015 N, November 9, 2015 R.

COMPANY

VERSANT CASUALTY INSURANCE COMPANY

FILING NUMBER

MSSS-129935685

files initial rates and rules for their new Vehicle Service Reimbursement program.

Effective Date March 1, 2015.

LEAD COMPANY

VICTORIA FIRE & CASUALTY COMPANY

Other Companies

Victoria Select Insurance Company

files a +2.6% rate change to their Personal Auto program.

Effective Date June 8, 2015 New / August 10, 2015 Renewal.

FILING NUMBER

NTWP-129945769