

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
JUNE 2013**

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>21ST CENTURY CENTENNIAL INS. CO.</u></b>	<b><u>AGMK-129004505</u></b>

files revised rates for its Private Passenger Automobile Program resulting in an overall increase of 10.2%.  
Effective Date June 24, 2013 for new business and August 1, 2013 for renewals.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>21ST CENTURY NORTH AMERICA INSURANCE CO.</u></b>	<b><u>AGMK-128990693</u></b>

files revised rates for its Private Passenger Automobile Program resulting in an overall 2.0% increase.  
Effective Date June 24, 2013 for new business and August 1, 2013 for renewals.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ALPS PROPERTY &amp; CASUALTY INSURANCE CO.</u></b>	<b><u>WESA-129031233</u></b>

files its initial filing for Employment Practices Liability coverage and Cyber Risk Liability coverage to be offered to their Lawyer's Professional Liability insureds.  
Effective Date July 1, 2013.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ALPS PROPERTY &amp; CASUALTY INSURANCE COMPANY</u></b>	<b><u>WESA-128990815</u></b>

submits an initial filing for a Lawyers' Professional Liability Program to provide coverage to both law firms and solo practitioners.  
Effective Date July 1, 2013.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>AMERICAN BANKERS INSURANCE COMPANY OF FL</u></b>	<b><u>ASPX-G129007448</u></b>

files wind loss mitigation credits in compliance with the requirements of House Bill 1410 for their Personal Farmowners program. This filing is rate neutral and does not affect the premiums of individual risks at this time. The Company filed a set of credits applicable to total rate, with the credits being determined for 2006 IRC compliant properties, Fortified for Safer Living, and Fortified for Existing Homes Level 3 by modeling current policies in the affected counties with no fortification and then with highest amount of fortification. Credits for Fortified for Existing Homes Level 1 and 2 were based on an interpolation of the credits between Level 3 and unfortified homes. Mobilehome credits were determined, based on a comparison of features included, to be the same as that for Level 1.  
Effective Date July 1, 2013 New and Renewals.

**COMPANY** **FILING NUMBER**  
**AMERICAN CONTRACTORS INDEMNITY COMPANY** **PERR-129041333**

files its Public Official Bond program. The program has been effective for 3 years, but no policies have been written. Therefore, experience based rate indications were not possible. Instead, the company has relied on underwriting judgment and knowledge of the market place for the proposed rates and rules. The company has provided a summary of commercial carrier filings offering similar coverage.  
Effective Date June 4, 2013.

**COMPANY** **FILING NUMBER**  
**AMERICAN NATIONAL GENERAL INSURANCE COMPANY** **ANPC-128911672**

files revised forms and rates in its Private Passenger Auto program for a +18.6% overall rate change. The indicated rate change is calculated on a combined basis for two companies of this insurance group, the other company is American National Property and Casualty Company (ANPAC). Loss development factors are based on countrywide data for five companies of the insurance group. For loss development analysis, the company analyzes quarterly as well as annual data. Incurred and Paid loss triangles are analyzed for each coverage. Loss trend factors are based on MS data for American National General Insurance Company (ANG) and ANPAC, and NAII Fast Track Data.  
Effective Date July 6, 2013, New and Renewals.

**COMPANY** **FILING NUMBER**  
**AMERICAN NATIONAL PROPERTY AND CASUALTY CO.** **ANPC-128911669**

files revised forms and rates for its Private passenger Auto program. The overall rate change is an increase of +0.2%. By major coverage, the rate changes are as follows: BI +2.6%, PD +3.0%, MedPay -7.9%, UMBI -0.8%, UMPD -21.4%, Comprehensive +2.9%, and Collision +0.2%.  
Effective Date July 6, 2013 New and Renewals.

**COMPANY** **FILING NUMBER**  
**ARCH INSURANCE COMPANY** **REGU-129035152**

files a program specific General Liability Loss Cost Multiplier (LCM) for its Hazardous Materials Haulers Insurance Program (HMHIP). Prior to this filing, this program has used ISO forms and loss costs with the Company's filed/approved LCM. The Company is filing a revised LCM since the current LCM is no longer enough to encompass the additional exposure that comes with hazardous materials haulers. The proposed HMHIP General Liability LCM is 1.761. The Company provides three years of expenses to support the proposed loss cost multiplier. The overall rate impact is 24%.  
Effective Date June 15, 2013 for New and Renewal.

**COMPANY** **FILING NUMBER**  
**ASPEN AMERICAN INSURANCE COMPANY** **REGU-128990259**

files a new program covering data security and privacy liability, and media/content liability. The program name is [in]TELLIGENCE.  
Effective Date June 12, 2013 for New and Renewal.

**COMPANY**

**FILING NUMBER**

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**

**AAAM-128974041**

files a personal auto filing that proposes to revise base rates, model year factors, class factors, driving history surcharge factors, CIS (Consumer Insurance Score) tiers, and longevity factors. The overall impact is +4.5%, with a minimum rate impact of -9.0% and a maximum impact of +20.5%. Total written premium for the programs is \$5.0 million. The company includes as support a rate indication showing a +8.9% indicated change. Effective Date November 1, 2013.

**LEAD COMPANY**

**FILING NUMBER**

**BRIERFIELD INSURANCE COMPANY**

**FCCS-129033979**

**Other Companies**

FCCI Insurance Company

National Trust Insurance Company

files rate revisions for their Commercial Property (Fire and Allied Lines) Program resulting in an overall increase of 10.5%.

Effective Date December 1, 2013 for new and renewals.

**LEAD COMPANY**

**FILING NUMBER**

**BRIERFIELD INSURANCE COMPANY**

**FCCS-129026991**

**Other Companies**

FCCI Insurance Company

National Trust Insurance Company

files revised rates and rules for their Commercial General Liability Program resulting in an overall decrease of -3.9%.

Effective Date December 1, 2013 for new and renewals.

**LEAD COMPANY**

**FILING NUMBER**

**BRIERFIELD INSURANCE COMPANY**

**FCCS-129043612**

**Other Companies**

FCCI Ins. Co.

National Trust Ins. Co.

files its Workers Compensation program. The companies are proposing to adopt recent NCCI loss costs, while maintaining their current deviations. The companies have provided historical information in support of not revising its loss cost multipliers. No changes are being made to current profit provisions. We have reviewed the proposed changes and impacts and find them to be reasonable.

Effective Date December 1, 2013.

**COMPANY**

**FILING NUMBER**

**EMPLOYERS MUTUAL CASUALTY COMPANY**

**EMCC-129018042**

files a rate/rule/form filing for their Commercial Umbrella Program. The filing includes a rate indication using a loss ratio method. The indication is based on five years of experience (2008 to 2012). Premium is adjusted to on-level and trend is applied. Losses are developed to ultimate, trend is applied, and a provision for loss adjustment expense is included. A permissible loss & LAE ratio (PLR) is calculated using reasonable expense and profit & contingencies provisions. An overall decrease of -7.8% is selected. Effective Date July 1, 2013 for New and Renewal.

**LEAD COMPANY**

**FILING NUMBER**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FEMC-128996272**

**Other Companies**

Federated Service Ins. Co.

files changes to their Employment Related Practices Liability Coverage. The changes being submitted are changes to the base rates, type of business factor, state factor, and increased limits factors. The overall rate impact of this filing is a 19.3% increase. Effective Date July 1, 2013.

**COMPANY**

**FILING NUMBER**

**GREAT MIDWEST INSURANCE COMPANY**

**MRTN-129030599**

files for its Commercial Auto program to adopt all current ISO Commercial Auto Loss Costs, Rules, and Rating Plans in effect in Mississippi. The Company is also submitting their revised rule exception pages to reflect their revised loss cost multiplier of 1.45 from 1.60. There is no rate impact in this filing. In the calculation of the Loss Cost Multiplier (LCM), the Company's countrywide experience data for 2009-2011 is used and support is provided for the selected profit and contingencies provisions. Effective Date August 1, 2013.

**LEAD COMPANY**

**FILING NUMBER**

**GREENWICH INSURANCE COMPANY**

**XLAM-129002108**

**Other Companies**

XL Insurance America Inc.

XL Specialty Ins. Co.

files a rule filing for their Standard Workers Compensation program. The Company is submitting a revised price tier criteria rule in order to accommodate business written by their new Construction unit. The price tier criteria rule determines which of the three companies a risk will be placed based on several underwriting eligibility requirements. Effective Date June 4, 2013.

**COMPANY**

**HANOVER INSURANCE COMPANY**

**FILING NUMBER**

**HNWX-G128982147**

files to increase their Commercial Umbrella Terrorism Premium from \$50.00 to \$75.00 per policy based on an increase in exposure. The Company indicates an estimated rate impact of +0.6%.

Effective Date November 1, 2013 for New and Renewal.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-129016352**

revises current advisory prospective loss costs for Physicians, Surgeons and Dentists and Miscellaneous Medical classes, and provides the analyses used to derive those loss costs. PR-2013-BMP12

Effective Date October 1, 2013 for new and renewals.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-129079088**

files an overall -2.4% advisory loss cost change for the major Businessowners coverages. The indicated change is -2.4%. Losses are developed to ultimate for Liability losses only. Loss Development is analyzed on a Mississippi only data basis as well as on a multistate basis. The exposure trend is analyzed separately for property buildings, property contents, payroll and sales. The loss cost trends are analyzed separately for buildings, contents, burglary/theft, liability based on payroll, and liability based on sales.

Effective Date December 1, 2013 for New and Renewal.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-129074356**

files revised advisory prospective loss costs for Personal Liability resulting in an overall -6.200% decrease.

Effective Date November 1, 2013 for new and renewals.

**COMPANY**

**MEDICAL PROTECTIVE COMPANY**

**FILING NUMBER**

**MDPC-129033745**

files a rate/rule filing for their Certified Registered Nurse Anesthetists program (Medical Malpractice). The Company proposes the introduction of an optional rule, allowing for election of reduced limits by policyholders that are covered under their employer's policy. Support for the proposed rate factor is provided. The filing has no rate effect, as this is a new option under the program.

Effective Date June 1, 2013.

**COMPANY** **FILING NUMBER**  
**NATIONWIDE AGRIBUSINESS INSURANCE COMPANY - FARMOWNERS** **NWCM-129041470**  
**OPERATIONS**

files a form/rate/rule filing for its Commercial Farm program. The company is proposing numerous rate and rule changes resulting in an overall increase of 5.5%. The company has provided experience-based rate level indications with an overall 3.5% impact. Effective Date December 1, 2013 for New and Renewal.

**COMPANY** **FILING NUMBER**  
**PROTECTIVE INSURANCE COMPANY** **PERR-128901423**

files to introduce its new Law Gold program under the Other Liability line of business. The program base rates and rating variables were based on Imperium Insurance Company's (previously known as Delos) Lawyers Professional Liability program along with underwriting judgment. Effective Date May 31, 2013.

**COMPANY** **FILING NUMBER**  
**SENTINEL INSURANCE COMPANY, LTD.** **HART-129010069**

files revised rates and rules for its Commercial Auto Program. The proposed change will include changes to Loss Cost Multipliers and adopting the following ISO filed revisions: ISO Filing Reference Number CA-2011-BRLA1, Advisory Prospective Loss Costs December 1, 2011 ISO effective date; ISO Filing Reference Number CA-2012-BRLA1, Advisory Prospective Loss Costs July 1, 2012 ISO effective date; ISO Filing Reference Number CA-2011-IALL1, Rule 100 Liability Increased Factors-August 1, 2011 ISO effective date; ISO Filing Reference Number CA-2011-RCP1 which contains a December 1, 2011 ISO effective date. This will result in an overall increase of 15.0%. Effective Date July 1, 2013 for new and renewal.

**COMPANY** **FILING NUMBER**  
**SENTRUITY CASUALTY COMPANY** **YTYC-128962603**

files revisions to rates and rules in its Tire and Wheel Programs under the Contractual Liability Insurance Policies covering new and used vehicle dealers and service contract/extended warranty administrators. Policies cover their liabilities arising under service contracts. The changes result in a +5.6% overall rate increase and, also, proposes a new 48 month term coverage. No current policy will be affected by these changes as service contracts do not renew. Effective Date August 1, 2013.

**COMPANY** **FILING NUMBER**  
**STAR INSURANCE COMPANY** **MEAD-129028299**

files their new Bail Bond program (Surety). There is no rate effect, as this is a new program. Effective Date June 4, 2013.

**LEAD COMPANY**  
**STARNET INSURANCE COMPANY**

**FILING NUMBER**  
PERR-128994410

Other Companies

Berkley Regional Insurance Company  
Berkley National Insurance Company

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files an amendment to their Commercial Property coverages under the General Risk Program resulting in an overall decrease of -4.0%.  
Effective Date December 1, 2013 for new and renewals.

**COMPANY**  
**TRIANGLE INSURANCE COMPANY, INC.**

**FILING NUMBER**  
TRGL-129045360

files to add extended coverage for its commercial multi-peril product for agribusinesses. The revisions to the company's existing "Tri-Pack" product will offer new optional coverages to commercial farms.  
Effective Date July 1, 2013.

**COMPANY**  
**TRIANGLE INSURANCE COMPANY, INC.**

**FILING NUMBER**  
TRGL-129051697

files a rate change that is triggered by Mississippi House Bill 545 (HB545). This filing affects the Uninsured Motorist coverage in its Tri-Pack Commercial Package program allowing an insured the option of Non-stacking of Uninsured Motorist coverage. The HB 545 lowers the number of vehicles to be eligible for this option from (10) and above to (4) and above. The new rate for UM/PD of \$250,000 and the rates for the new \$100/\$200/\$100 option are based upon the current ISO Commercial Auto manual loss costs.  
Effective Date July 1, 2013.

**LEAD COMPANY**  
**UNITED GUARANTY MORTGAGE INDEMNITY COMPANY**

**FILING NUMBER**  
RESD-129041829

Other Companies

United Guaranty Residential Insurance Company

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files changes to rates for loan-to-value ratios between 95% and 97%. The indicated rate change is -1.1%, which is also the overall rate impact. The premium volume for this program is \$40,000, although for mortgage guaranty insurance, all policies are non-renewable.  
Effective Date July 1, 2013.

**LEAD COMPANY**  
**UTICA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
UTCX-G128874753

Other Companies

Graphic Arts Mutual Insurance Company

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files revised Commercial Property Flood rates resulting in an increase of 19.2%.  
Effective Date July 1, 2013 for new and renewals.

**COMPANY**

**VIGILANT INSURANCE COMPANY**

**FILING NUMBER**

**CHUB-129008384**

files rate/rule/forms for its Commercial Package program (Liability Portion Only). The Company proposes the addition of a new Pollution Liability Insurance product for their Customarq program. According to the Company, the proposed rates and rating factors are based on approved rating plans, "...from other coverages displaying similar loss cost potentials as those anticipated with this new product." A copy of the plan is attached, and appears to be reasonable. The Company notes within the memorandum that they are adopting individual risk sensitivity rating plans varying by classification.

Effective Date January 1, 2014.

**COMPANY**

**WESCO INSURANCE COMPANY**

**FILING NUMBER**

**REGU-128932335**

files forms, rates, and rules for its new Architects and Engineers Professional Liability Program. The program is based off Everest's Engineers Professional Liability Program.

Effective Date June 3, 2013 for New and Renewal.

**COMPANY**

**ZURICH AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**ZURC-129016218**

files a new program to provide individual directors and officers with liability coverage for loss for which they are not indemnified by their company, the Policyholder.

Effective Date June 19, 2013.