Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
January 2015

LEAD COMPANY  
ALFA INSURANCE CORPORATION  
FILING NUMBER  
ALFA-129829438

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.

COMPANY  
AMERICAN BUSINESS & MERCHANTILE INS. MUTUAL, INC.  
FILING NUMBER  
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.

COMPANY  
AMERICAN STRATEGIC INSURANCE CORP.  
FILING NUMBER  
AMSI-129723426

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.

COMPANY  
AMERICAN STRATEGIC INSURANCE CORP.  
FILING NUMBER  
AMSI-129723357

files initial rates, rules and forms for their new Homeowners program.  
Effective Date April 17, 2015 new and June 17, 2015 renewal.

LEAD COMPANY  
AMERISURE MUTUAL INSURANCE COMPANY  
FILING NUMBER  
AMRS-129878080

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.

COMPANY  
AMFED NATIONAL INSURANCE COMPANY  
FILING NUMBER  
MSSS-129846887

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.
<table>
<thead>
<tr>
<th>LEAD COMPANY</th>
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<tbody>
<tr>
<td>ANSUR AMERICA INSURANCE COMPANY</td>
<td>FRNK-129849754</td>
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<tr>
<td>Other Companies</td>
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<td>Frankenmuth Mutual Ins. Co.</td>
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<td>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.</td>
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<tr>
<td>AXIS INSURANCE COMPANY</td>
<td>PERR-129843250</td>
</tr>
<tr>
<td>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.</td>
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<tr>
<td>BCS INSURANCE COMPANY</td>
<td>BCSF-129856742</td>
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<tr>
<td>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.</td>
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<tr>
<td>BRIDGEFIELD CASUALTY INSURANCE COMPANY</td>
<td>SMCG-129852824</td>
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<tr>
<td>Other Companies</td>
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<tr>
<td>Bridgefield Employers Ins. Co.</td>
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<tr>
<td>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.</td>
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<td>CAPITOL INDEMNITY CORPORATION</td>
<td>CAPC-129850981</td>
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<tr>
<td>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.</td>
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<tr>
<td>CHURCH MUTUAL INSURANCE COMPANY</td>
<td>CHMU-129759056</td>
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<tr>
<td>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.</td>
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</tr>
</tbody>
</table>
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.

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.

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.

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
FOREMOST INSURANCE CO. OF GRAND RAPIDS, MI
FILING NUMBER
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
FOREMOST INSURANCE COMPANY GRAND RAPIDS MI
FILING NUMBER
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
GARRISON PROPERTY & CASUALTY INS. CO.
FILING NUMBER
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
GREAT AMERICAN INSURANCE COMPANY
FILING NUMBER
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
GREAT WEST CASUALTY COMPANY
FILING NUMBER
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
JOHN DEERE INSURANCE COMPANY
FILING NUMBER
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.