

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIED WORLD INSURANCE COMPANY	DRWN-130082216

The company files its new Fire and Emergency Service Organizations (Commercial Multi-Peril) program.
Effective Date July 13, 2015 for new and renewal business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN MINING INSURANCE COMPANY	AMMI-130140449

The insurer makes an initial filing for its new commercial umbrella program.
Effective Date August 1, 2015 for new and renewal business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN NATIONAL PROPERTY & CASUALTY CO.	ANPC-129869144

files to implement tier rating using the LexisNexis Attract 3.0 Insurance Scoring Model to achieve a 0.0% rate effect.
Effective Date October 13, 2015.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ARCH INSURANCE COMPANY	WESA-130141235

files its new Architects and Engineers Professional Liability (General Liability) program. The filing indicates that the rates are based on available competitor experience and industry information.
Effective Date July 14, 2015.

<u>COMPANY</u>	<u>FILING NUMBER</u>
CHURCH MUTUAL INSURANCE COMPANY	CHMU-130116169

files revised rates and rules for its Independent Church Package Program resulting in an overall decrease of -2.7%.
Effective Date November 1, 2015 for new business and January 1, 2016 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
CHURCH MUTUAL INSURANCE COMPANY	CHMU-130115823

files revised rates and rules for its Independent Commercial Package Institutional Program resulting in an overall decrease of -2.70%.
Effective Date November 1, 2015 for new business and January 1, 2016 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
COLUMBIA MUTUAL INSURANCE COMPANY	CLBA-130080247

files revisions to its Garagekeepers rates for Specified Perils, Comprehensive, and Collision. The revision will result in an overall rate level increase of +3.7%.
Effective Date October 1, 2015 New and Renewal.

COMPANY

FILING NUMBER

CONTINENTAL CASUALTY COMPANY

CNAC-130136825

files revised rates and rules for the Directors and Officers coverage of its Epack Extra (General Liability) program. The filing indicates that the rate level impact by Company will be -14.6% on \$178 thousand of premium based on an indicated rate change of +20.1%. The filing includes an actuarial memorandum and a rate level indication as support for the filed rate changes. Given the nature of the coverage and limited impact of this filing, we do not consider further evaluation to be necessary.

Effective Date August 15, 2015.

COMPANY

FILING NUMBER

DAIRYLAND INSURANCE COMPANY

VKNG-130073767

The insurer files a revision to its Dairyland Mississippi Motorcycle Manual resulting in a +4.0% increase.

Effective Date November 3, 2015 for new and December 3, 2015 for renewal.

COMPANY

FILING NUMBER

ELECTRIC INSURANCE COMPANY

ELEC-130113952

The insurer files revised dwelling base rates and revised multi-policy discounts for all forms in its Homeowners program resulting in a +19.4% increase. The Commissioner rejected this request and approved an adjusted filing of +10.0% increase.

Effective Date August 15, 2015 for new and renewal business.

LEAD COMPANY

FILING NUMBER

FEDERAL INSURANCE COMPANY

CHUB-130086912

Other Companies

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

files revised rates, rules and forms for their Commercial Auto Program resulting in an overall increase of 3.5%.

Effective Date July 13, 2015 New and Renewal.

COMPANY

FILING NUMBER

GENWORTH MORTGAGE INSURANCE CORPORATION

GEFA-129300680

The company files a revised rate card for the monthly premiums, which are used for both borrower-paid (BPMI) and lender-paid (LPMI) reducing all rates by 5 bps resulting in a -5.6% decrease.

Effective Date July 6, 2015 for new and renewal business.

COMPANY

FILING NUMBER

GRAIN DEALERS MUTUAL INSURANCE COMPANY

NGMC-130140624

files a new optional Cyber Insurance for its Businessowners (Commercial Multi-Peril) Program, consisting of three different coverages: Data Compromise, Identity Recovery, and CyberOne. The filing cites an analysis performed by the Hartford Steam Boiler Inspection and Insurance Company, and provides an explanation of the sources for the material assumptions underlying the development of the rates, which includes publicly available data from various sources, including various Federal Government agencies and public research groups.

Effective Date December 1, 2015 N, January 1, 2016 R.

COMPANY

FILING NUMBER

GREAT WEST CASUALTY COMPANY

LDRE-130061409

files revised rates and rules for its Commercial Auto program. The filing indicates that the rate level impact by Company will be +0.7% on \$14.8 million of premium based on an indicated rate change of +6.1%. The filing includes documentation of rate level indications for each of Liability and Physical Damage on both a Mississippi-only and countrywide basis. The filing includes documentation of the key assumptions underlying the rate level indications, such as previous rate level changes, loss development, loss trend, and credibility.

Effective Date October 1, 2015.

LEAD COMPANY

FILING NUMBER

GREENWICH INSURANCE COMPANY

XLAM-130135344

Other Companies

XL Insurance America, Inc.

files its new EPLI (Employment Practices Liability) Coverage and Rating Rule for NA (North America) for its Commercial General Liability Program. The filing indicates that the rates are based on the Company's research and best evaluation of the current exposure. While the cited support is essentially management judgment, we interpret the filing to be for an optional endorsement.

Effective Date July 14, 2015.

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE INC.

ISOF-130095253

The filing revises advisory prospective loss costs for Personal Liability resulting in an overall -6.8% decrease.

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

COMPANY

FILING NUMBER

LIBERTY INSURANCE UNDERWRITERS INC.

MRTN-130095172

files rates, rules and forms for its new E&O liability program designed for Architects and Engineers.

Effective Date July 24, 2015.

COMPANY

FILING NUMBER

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO. SFBC-130134435

files revised rates for its Commercial General Liability program. The filing states that the filed change will have an impact of +4.0% on \$1.4 million of premium based on an indicated rate change of +7.31%, and includes quantitative support for the requested rate change in the form of a rate level indication.

Effective Date October 1, 2015.

COMPANY

FILING NUMBER

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO. SFBC-130133686

files revised rates for its Farm Liability (General Liability) program. The filing states that the filed change will have an impact of -6.15% on \$4.2 million of premium based on an indicated rate change of -2.16%, and includes quantitative support for the requested rate change in the form of a rate level indication. The filing indicates that a -20% change to the Employers Liability endorsement rate results in the final rate change of -6.15%.

Effective Date October 1, 2015.

LEAD COMPANY

FILING NUMBER

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO. SFBC-130133399

Other Companies

Southern Farm Bureau Casualty Ins. Co.

files revised rates for the Personal Umbrella and Farm and Range Umbrella coverages in its Umbrella Program (no changes to Commercial Umbrella rates). The filing states that the filed change will have an impact of -4.61% on \$1.6 million of premium based on an indicated rate change of -3.33%, and includes quantitative support for the requested rate change in the form of a rate level indication.

Effective Date October 1, 2015.

COMPANY

FILING NUMBER

MORTGAGE GUARANTY INSURANCE CORPORATION MRTG-130119515

files a new lender-paid mortgage insurance product which is designed to provide lenders with capital relief.

Effective Date July 6, 2015.

COMPANY

FILING NUMBER

NATIONAL CASUALTY COMPANY SCTT-130130547

files an initial rate/rule filing for a Businessowners Program (BOP) to be used with their current Professional Liability Programs. The Company is adopting ISO rules as well as submitting company exception rules. The proposed base rates are based on ISO loss costs and company-specific expense-based LCMs of 1.650 and 1.800 for Liability and Property, respectively.

Effective Date July 15, 2015.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE AFFINITY INSURANCE CO. OF AMERICA NWPC-130007053

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

The insurer files a rate increase resulting in an overall +5.0% increase. The original request resulted in a +6.0% increase but the Commissioner requested that the company lower the request to +5.0% which was done.

Effective Date September 16, 2015 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY NWCM-130114781

Other Companies

Allied Property and Casualty Ins. Co.

AMCO Ins. Co.

Depositors Ins. Co.

Nationwide Mutual Fire Ins. Co.

Nationwide Mutual Ins. Co.

Nationwide Property and Casualty Ins. Co.

files rates and rules for Business Interruption Coverage for its Commercial Auto program.

Effective Date August 1, 2015.

COMPANY **FILING NUMBER**
PENNSYLVANIA LUMBERMENS MUTUAL COMPANY PNSY-130124549

files a new Employment Practices Liability program.

Effective Date October 1, 2015.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE CO. MRTN-130019363

files revised rates and rules for its Commercial Auto Program resulting in an overall decrease of -3.9%.

Effective Date November 1, 2015 for new and renewals.

LEAD COMPANY **FILING NUMBER**
PHOENIX INSURANCE COMPANY TRVD-130115204

Other Companies

Travelers Property Casualty Company of America

The company files a new program with two new writing companies for use with its existing Agribusiness product. The Agribusiness program uses ISO coverage forms and proprietary Travelers rates and rules, along with proprietary forms. The company believes the addition of the two new writing companies will enable Travelers to expand its presence in the marketplace.

Effective Date January 1, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
PREFERRED PROFESSIONAL INSURANCE COMPANY **PPIC-130097914**

files initial rates and rules for their new Physicians & Surgeons Medical Malpractice Program.
Effective Date July 22, 2015.

COMPANY **FILING NUMBER**
PREFERRED PROFESSIONAL INSURANCE COMPANY **PPIC-130162612**

files a new "Coverage Podiatrist Preferred" (Professional Liability) program. The filing cites a competitor programs (ACE) and provides a base rate analysis as support for the filed rates. Given the line of business and the fact that this is an initial filing, we do not consider further evaluation to be merited.
Effective Date August 20, 2015.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-130135620**

The insurer files revised rates for it Commercial Auto Program resulting in an impact of -5.5% decrease.
Effective Date September 3, 2015 for new and September 7, 2015 for renewal.

LEAD COMPANY **FILING NUMBER**
REGENT INSURANCE COMPANY **QBEC-129817303**

Other Companies
General Casualty Company of WI
files revised rates and rules for their Commercial Auto Program resulting in an overall increase of 1.9%.
Effective Date June 19, 2015 for new and renewals.

LEAD COMPANY **FILING NUMBER**
SENTRY INSURANCE A MUTUAL COMPANY **SEPX-G130136367**

Other Companies
Middlesex Ins. Co.
files changes to endorsements to its Businessowners (Commercial Multi-Peril) program. The filed changes include a change to how Liquor Liability is included in the package, optional endorsements to exclude various coverages, and the addition of endorsements for various other coverages. The filing cites competitor programs for rates for the new coverages. The filing does not impact base rates.
Effective Date October 1, 2015.

COMPANY

FILING NUMBER

SENTRY SELECT INSURANCE COMPANY

SEPX-G130039206

files revised rates for its Motor Carrier Non-Passenger General Liability Program. The filing states that the filed change will have an impact of +2.1% on \$21 thousand of premium based on an indicated rate change of +4.05%, and includes quantitative support for the requested rate change in the form of a rate level indication.

Effective Date October 1, 2015.

COMPANY

FILING NUMBER

SENTRY SELECT INSURANCE COMPANY

SEPX-G130039159

files revised rates for its Motor Carrier Non-Passenger (Commercial Auto) Program. The filing states that the filed changes will have an impact of +10.5% (+10.0% for CAL and +12.0% for APD) on \$3.9 million of premium based on an indicated rate change of +19.6%, and includes quantitative support for the requested rate change in the form of rate level indications for both CAL and APD. The indications are based on five years of experience, are performed on both Mississippi data and Countrywide data, and include consideration of the impact of previous rate changes, loss and exposure trend, loss development, and credibility (weighing the statewide indications against the countrywide indications).

PER THE COMMISSIONER ---WILL ONLY ALLOW 4% RATE INCREASE---
COMPANY AGREED.

Effective Date October 1, 2015.

COMPANY

FILING NUMBER

SHELTER MUTUAL INSURANCE COMPANY

SHEL-130072392

files a rate and rule filing for their Private Passenger Auto program. The company is proposing a rate level increases of 4.2%. The Company provided rate level indications to support the overall changes being proposed. The rate level indication is 9.3% overall. The indications are calculated for each coverage and are based on data and information from 2012 through 2014.

Effective Date August 9, 2015.

COMPANY

FILING NUMBER

STATE AUTO PROPERTY & CASUALTY INSURANCE CO.

STAT-130016996

files revised rates and factors for its CustomFit® Auto program result in an overall impact of +3.9%.

Effective Date September 21, 2015 New and Renewal.

COMPANY

FILING NUMBER

STATE NATIONAL INSURANCE COMPANY, INC.

STNA-130091363

files a new CMP program. The company's proposed rates are ISO Loss Costs times a Loss Cost Multiplier ("LCM") of 1.606. ISO Loss Costs are those published in circulars BP-2012-RLC12, BP-2013-RBILC.

Effective Date June 30, 2015.

COMPANY

FILING NUMBER

TRAVELERS CASUALTY AND SURETY CO. OF AMERICA **TRVE-130151886**

files a correction/clarification to its Investment Advisers & Funds Liability (Commercial Multi-Peril) program. The program currently has one policy and \$12 thousand of premium in Mississippi. Given the limited impact of the filing, we do not consider further evaluation to be necessary.

Effective Date August 1, 2015.