### Missippi Insurance Department
**Property/Casualty Rate Filing Bulletin**
**November 2015**

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
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<tbody>
<tr>
<td><strong>ALLIED WORLD INSURANCE COMPANY</strong></td>
<td>MWSG-130118579</td>
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<tr>
<td>The company files its new program, Fire and Emergency Service Organizations, for Commercial Umbrella and Excess coverage to be effective November 5, 2015 for new and renewal business. All forms, rates and rules are new and do not replace any previously filed forms, rates and rules. Effective Date November 5, 2015 for new and renewal business.</td>
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<tr>
<td><strong>ALLSTATE INDEMNITY COMPANY</strong></td>
<td>ALSE-130255045</td>
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<tr>
<td>The company files revised rates for its Personal Umbrella program resulting in a rate impact of a +9.9% increase to be effective December 14, 2015 for new business and January 28, 2016 for renewal business. Effective Date December 14, 2015 for new and January 28, 2016 for renewal.</td>
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<th>LEAD COMPANY</th>
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<tr>
<td><strong>AMERICAN ALTERNATIVE INSURANCE CORP.</strong></td>
<td>AMLX-G130169989</td>
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<tr>
<td>Other Companies</td>
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<td>American Family Home Insurance Company</td>
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<tr>
<td>American Southern Home Insurance Company</td>
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<tr>
<td>files a new Architects, Engineers, and Environmental Services Professional Liability product. Effective Date November 15, 2015.</td>
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<td><strong>AMERICAN ASSOCIATION OF INSURANCE SERVICES</strong></td>
<td>AMAX-130058482</td>
</tr>
<tr>
<td>files revised rates (loss costs ) for their By Peril Rated Homeowner program. The overall rate level change is a decrease of 13.3% for Owner Forms and -25.6% for Non-Owner Forms. Effective Date December 1, 2015.</td>
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<td><strong>ATLANTIC SPECIALTY INSURANCE COMPANY</strong></td>
<td>BEAC-130316566</td>
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<tr>
<td>The company files to introduce the forms, rates and rule associated with its new Information Technology Solutions - Complete product for Internet Liability to be effective November 23, 2015 for new business. Effective Date November 23, 2015 for new business.</td>
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</table>
COMPANY FILING NUMBER
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. REGU-130252118
files a new Financial Institution Fidelity program. The filing cites similar programs by Travelers/St. Paul as well as Beazley as the basis for the filed rating plan. While the programs cited are from states other than Mississippi, this is a countrywide program for a nice product.
Effective Date November 2, 2015.

COMPANY FILING NUMBER
CONTINENTAL CASUALTY COMPANY CNAC-130313891
files revised rates and rules for its Association Liability (General Liability) program. The filing presents the rate level impact of this filing as +4.4% approximately $73 thousand of premium, based on an indication of +13.1%. The filing includes a comprehensive rate level analysis supporting the filing.
Effective Date January 1, 2016.

COMPANY FILING NUMBER
CONTRACTORS BONDING AND INSURANCE COMPANY RLSC-130317303
files a new Design Professionals (General Liability) program. The filing indicates that the rules and rates for the filed program follow the rates and rules currently approved for its parent company, RLI Insurance Company. The filing includes RLI data as support for the filed expense and profit provisions.
Effective Date December 15, 2015.

LEAD COMPANY FILING NUMBER
EMCASCO INSURANCE COMPANY EMCC-130267811
Other Companies
Employers Mutual Casualty Company
The company filed for an overall +2.86% rate change by revising Loss Cost Multipliers while continuing to use ISO Loss Costs for its Businessowners program.
Effective Date December 1, 2015 for new and renewal business.

LEAD COMPANY FILING NUMBER
FEDERATED MUTUAL INSURANCE COMPANY FEMC-130236212
Other Companies
Federated Service Insurance Company
files revisions to its Surety program resulting in an overall rate change of +6.6%.
Effective Date December 1, 2015 New and Renewal.
The filing seeks approval for a +0.6% rate change to an existing Businessowners program primarily Data Compromise Coverage and Cyber Coverage and adds a Supplemental Extended Reporting Period Endorsement. This is to be effective January 1, 2016 for new and renewal business.

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

The company files to introduce its new grocery program, Grocery Store - Retail along with adding an extended coverage level of over $100,000 using ISO loss cost and an Federated's expense loads. This is being added to the Commercial Property line.

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

The company seeks approval for an overall +1.8% rate change for Commercial Restaurant coverages effective January 15, 2016 for new business and April 15, 2016 for renewal business.

Effective Date January 15, 2016 for new and April 15, 2016 for renewal.

files rates, rules and forms for its new Condominium Landlord (Property) program.

Effective Date September 1, 2016.

Foremost files revised rates and rules for its Commercial Multi-Peril Program (Businessowners) which presents the rate level impact ranging from -0.9% to +0.3% across three companies. The filing is to be effective January 15, 2016 for new business and April 15, 2016 for renewal business.

Effective Date January 15, 2016 for new and April 15, 2016 for renewal.
The company files a new Professional Errors and Omissions Liability program covering liability arising from negligence of design professionals such as architects and engineers. Effective Date October 30, 2015 for new and renewal business.

The filing indicates that this does not impact any existing coverage. The filing cites an analysis performed by Hartford Steam & Boiler utilizing publicly available data as the basis for the filed rates. Effective Date November 12, 2015.

files a rate and rule filing for its Personal Auto program. The filing indicates that the overall impact of this filing will be +3.0% on $5.68 million of premium based on an indication of +28.2%, with the impact by coverage ranging from 0.0% to +5.5%. The filing includes documentation of a capping algorithm to limit the impact of the filed rate change to any one policyholder to +6.0%-8.0%, and indicates that additional revisions (the uncapped range of rate impact is -43.9% to +58.1%) will be implemented on future renewals. Along with a base rate revision (to be applied evenly across all territories), the filing files new model year factors for the latest model years. Effective Date November 15, 2015 N, December 20, 2015 R.

files a new HSB Total Cyber (Commercial Multi-Peril) program. The filing indicates that an analysis was performed utilizing publicly available data as the basis for the filed rates. The explanatory memorandum qualitatively describes the analysis performed and the sources of the information, and provides the results of the analysis. Effective Date November 23, 2015.

files an optional alternative rating methodology based on the Environmental Module of ISO's Risk Analyzer Commercial Auto predictive models, along with rating rules to guide the user in applying the resulting scores in rating a Commercial Auto policy. Effective Date November 18, 2015.
files (jointly with ISO) revised loss costs for Commercial Farm and Ranch coverages. The filing indicates that the overall impact to loss costs is +0.6%.
Effective Date January 1, 2016 for new and renewals.

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of 0.1%.
Effective Date November 20, 2015 (New) December 18, 2015 (Renewal).

The company submits this filing to introduce its new Commercial and Contract Surety Program filed under the Surety line of business. The program consists of two "me-too" filings: U.S. Specialty Insurance Company's nationwide Large Commercial Surety Rating Plan and The Ohio Casualty Insurance Company's nationwide Contract Bonds Surety Program.
Effective Date November 18, 2015 for new business.

files revised rates for its Lender Paid Single Premium (Mortgage Guaranty) program. The filing indicates that the rate level impact of this filing would be +3.4% on new business only, and the Explanatory Memorandum cites upcoming changes in eligibility requirements to qualify to insure Fannie Mae and Freddie Mac mortgages as underlying the identified rate need.
Effective Date February 1, 2016.

files revised rates for their Commercial Auto Program resulting in an overall 3% Increase.
Effective Date April 1, 2016 for new and renewals.

NCCI files for changes to Workers Compensation loss costs resulting in a -7.9% decrease in Voluntary and Assigned Risk loss costs.
Effective Date March 1, 2016 for new and renewal business.
files a replacement Medical Malpractice program for the current Medicus Insurance Company program (acquired by NORCAL in 2011). The rate level impact of this filing is presented as +5.0% on $1.7 million of premium, based on a rate indication of +12.2%. The filing includes a rate level analysis performed by Towers Watson as support for the filed rate level change. The rate level analysis relies on data from 3 key competitors to derive the base pure premium, and expense provisions that are consistent with data disclosed in the filing. The selected profit provision of 7.7% is somewhat excessive for this line, but a rate level indication based on a reasonable profit provision is not inconsistent with the requested rate change.

Effective Date April 1, 2016.

files a new scheduled rating program for its existing Mortgage Guaranty program.

Effective Date October 29, 2015.

files revised rates and rules for its Private Passenger Auto Program resulting in an -0.1% overall decrease.

Effective Date January 4, 2016 for renewals.

files rates, rules and forms for a new Commercial Property Insurance Program.

Effective Date November 9, 2015.
COMPANY
SENTRUITY CASUALTY COMPANY
files a new Contractual Liability program for new and used vehicle dealers and service contract/extended warranty administrators for their liabilities arising under service contracts.
Effective Date November 18, 2015.

COMPANY
SHELTER GENERAL INSURANCE COMPANY
files revisions to its Non-Truckmen and Truckmen Commercial Auto program resulting in an overall rate impact of +11.0%.
Effective Date January 28, 2016 New and Renewal.

COMPANY
STATE FARM FIRE AND CASUALTY COMPANY
files revised rates for its Commercial Multi-Peril program. An overall rate change of 7.9% for Apartment and Residential Condominium and a rate change of 7.6% for Religious Organizations.
Effective Date February 15, 2016 N, April 15, 2015 R.

LEAD COMPANY
TRAVELERS HOME AND MARINE INSURANCE CO.
Other Companies
Travelers Personal Security Insurance Company
files revised rates and rules for their Quantum (High Value) Homeowner program. The overall rate level change is an increase of 2.0%.
Effective Date December 18, 2015 (New) February 6, 2016 (Renewal).

LEAD COMPANY
UNION INSURANCE COMPANY
Other Companies
Acadia Insurance Company
Continental Western Insurance Company
revises their LCM's for Commercial Property (Fire and Allied Lines) resulting in an overall increase of 4.37%.
Effective Date December 1, 2015 for new and February 1, 2016 for renewals.

COMPANY
UNITED AUTOMOBILE INSURANCE COMPANY
files revisions to its Personal Auto program resulting in an overall rate change of +4.0% for all coverages combined.
Effective Date November 15, 2015 New December 15, 2015.
NEW COMPANY

AIG Structured Mortgage Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 18, 2015.

WITHDRAWAL

Main Street America Protection Insurance Company wishes to withdraw its Private Passenger Automobile Program. There were no policies issued through the approved program. This withdrawal will be effective January 26, 2016.