

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
APRIL 2016

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLIANZ GLOBAL RISKS US INS. CO.</u>	<u>WESA-130439644</u>
files rates, rules and forms for its new Commercial Burglary and Theft Program. Effective Date April 26, 2016.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLIANZ GLOBAL RISKS US INSURANCE COMPANY</u>	<u>WESA-130506567</u>
files a new Fidelity program. The filing adopts SFAA rules and loss costs, and files an initial LCM of 1.60. The LCM reflects reasonable selected expense and profit provisions. Effective Date April 14, 2016.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE INSURANCE COMPANY</u>	<u>ALSE-130455056</u>
files revisions to the Businessowners rating program for Allstate Insurance Company in Mississippi. Allstate is revising its Loss Cost Multiplier (LCM) table, adopting an outstanding ISO circular BP-2015-RPPC and revising its proprietary PPC rule. With this filing, the combination of all changes results in a 0.0% statewide rate level change. Effective Date June 13, 2016 for new and July 25, 2016 for renewals.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE PROPERTY & CASUALTY INS. CO.</u>	<u>ALSE-130397013</u>
<u>Other Companies</u> Allstate Insurance Company	
company seeks approval for a 10.5% rate increase in the personal lines private passenger auto line. Effective Date May 23, 2016 for new and June 22, 2016 for renewals.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN AGRI-BUSINESS INSURANCE CO.</u>	<u>ARMT-130429631</u>
The company filed new rates and rules for the Supplemental Replant Option for 2016 due to continued poor experience for this line of coverage. They are requesting an increase of +36% on corn, +65% on soybeans and +100% on cotton so that the company can incrementally rate the rate on this program until the product is actuarially sound. Effective Date March 30, 2016 for new and renewal business.	

LEAD COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER
LBRC-130456863

Other Companies

Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company

adopts the Loss Costs and Increased Limits Factor changes made by the Insurance Services Office along with amending our loss cost multipliers resulting in an overall increase of 7.9%.

Effective Date August 1, 2016 for new and renewals.

LEAD COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER
LBRC-130457203

Other Companies

The Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company

files revised rates and rules for its Businessowners Commercial Protection BOP Program resulting in an overall 5.4% increase.

Effective Date July 1, 2016 for new and renewals.

COMPANY
ASPEN AMERICAN INSURANCE COMPANY

FILING NUMBER
REGU-130475244

The company filed independent forms, rates and rules for its new Commercial Umbrella and Excess Liability program. The filing includes independent Umbrella and Excess policy forms, declarations and endorsements as well a complete manual for rating the coverage.

Effective Date April 27, 2016 for new and renewal business.

COMPANY
ATLANTIC SPECIALTY INSURANCE COMPANY

FILING NUMBER
LFST-130439115

files a new Contractual Liability (General Liability) program. The filing indicates that the program is a “me-too” of Lyndon Southern Insurance Company's Contractual Liability Insurance program (SERFF #YTYC-129806995). We have verified that the cited program is approved in Mississippi. The filing includes support for the selected expense and profit provisions and a comparison to the cited program's expense and profit provisions, demonstrating that they are similar.

Effective Date April 15, 2016.

COMPANY

BEAZLEY INSURANCE COMPANY, INC

FILING NUMBER

BEAZ-130475133

files revised rates and rules for its AFB Architects & Engineers Professional Liability (Other Liability) Program. The rule changes filed include revised ILFs, expanded coverage and deductible options, revised “Discipline Factors”, etc. The filing indicates that the estimated rate level impact of the filed changes will be -11.4% on approximately \$460 thousand of premium. The filing includes a rate level indication analysis that produces an indicated change of -3.66%. The analysis includes five years of experience, and incorporates consideration of on-level factors, premium and loss trend, loss development, and credibility. The analysis also includes support for the selected expense provisions, and the selected profit provision of +4.5% is reasonable.

Effective Date August 15, 2016 N, September 15, 2016 R.

COMPANY

BERKLEY INSURANCE COMPANY

FILING NUMBER

MRTN-130130030

files revised rules and rates for its Berkley Directors, Officers and Corporate Liability (General Liability) program. The filing indicates that the coverage provided is being changed materially, but that the Company does not believe the underlying rates to have changed. The program appears to have averaged less than \$100 thousand in Mississippi premium per year.

Effective Date April 14, 2016.

COMPANY

BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO.

FILING NUMBER

REGU-130466762

The company filed forms, rates and rules for its new Professional Protection Healthcare product for medical malpractice insurance.

Effective Date April 6, 2016 for new and renewal business.

LEAD COMPANY

CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER

TRVD-130402289

Other Companies

The Phoenix Insurance Company

The Travelers Indemnity Company

The Travelers Indemnity Company of America

The Travelers Indemnity Company of Connecticut

Travelers Property Casualty Company of America

The company files to revise its farm-ranch property and liability coverage rates. Changes being made are the property territory modification factors, dwelling amount of insurance factors and farm liability 715 base premiums. They are also introducing a property program factor. The overall impact of this revision will be a rate increase of +4.5%.

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

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAB-130483217**

files revised rates and rules for their Commercial Umbrella and Excess program. The overall rate level change is an increase of 2.8%.
Effective Date November 1, 2016.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY, INC. **CUNA-130418591**

files a new deductible benefit for its Guaranteed Asset Protection (GAP) Program. Since this is a new coverage, there will be no rate level impact on existing policyholders. The filing includes a rate analysis that relies on a frequency/severity analysis to derive the base loss cost of the coverage (with the selected severity incorporating a comparison to similar programs), and an LCM based on supported expense provisions and a reasonable profit provision to arrive at the base rate for the coverage.
Effective Date September 1, 2016.

COMPANY **FILING NUMBER**
DOCTORS COMPANY, AN INTERINSURANCE EXCHANGE **DCTR-130508140**

The company files rates and rules for a new Dental Professional Liability Insurance Program for Dental Healthcare Providers.
Effective Date June 1, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
ESSENT GUARANTY, INC **WESA-130475643**

files revised rates and rules for their Mortgage Guaranty program. The overall rate level change is an increase of 1.6%.
Effective Date April 6, 2016.

COMPANY **FILING NUMBER**
EVEREST NATIONAL INSURANCE COMPANY **EVST-130504866**

The company files a new surety bond program consisting of bid bonds, payment bonds and performance bonds. They are using the industry standard bond forms developed by the American Institute of Architects. The rate plan follows the rate plan filed by XL Specialty Insurance Company.
Effective Date May 1, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
FAIR AMERICAN INSURANCE AND REINSURANCE CO. **WESA-130482243**

files initial rates, rules and forms for their Allstar Specialty Contract Surety Program.
Effective Date April 6, 2016.

LEAD COMPANY
FEDERAL INSURANCE COMPANY

FILING NUMBER
CHUB-130510675

Other Companies

Great Northern Ins. Co.
Pacific Indemnity Co.
Vigilant Ins. Co.

files revised ILFs and Deductible Discount Factors for its Commercial Multi-Peril Program. The filing indicates that the estimated rate level impact of the filed changes will be 2.5% (uniform across all four companies) on combined premium of approximately \$2.2 million. The filing cites the latest ISO ILFs approved in the state (GL-2014-IALL1) as support for the filed changes.

Effective Date September 1, 2016.

LEAD COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-130521752

Other Companies

Federated Service Ins. Co.

files revised rates for its Commercial General Liability programs. The filing indicates that the estimated rate level impact of the filed changes will be -2.4% on combined premium of approximately \$740 thousand. The filing includes a rate level indication analysis that produces an indicated change of -7.3%. The analysis includes four years of experience, and incorporates consideration of on-level factors, premium and loss trend, loss development, and credibility. The analysis also includes support for the selected expense provisions, and the selected profit provisions of +2.45% for Premises and Operations and -3.37% for Products and Completed Operations are reasonable.

Effective Date July 15, 2016.

LEAD COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-130501044

Other Companies

Federated Service Insurance Company

files revised rates and rules for their Liquor Liability program. The overall rate level change is a decrease of 5.96%.

Effective Date May 01, 2016.

COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY

FILING NUMBER
HART-130513423

files revised rates for their Commercial Auto program. The overall rate level change is an increase of 7.0%.

Effective Date June 1, 2016.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-130512753

Other Companies

Hartford Insurance Company of the Midwest

Hartford Underwriters Insurance Company

Property and Casualty Insurance Company of Hartford

Twin City Fire Insurance Company

Hartford Fire Insurance Company

The company files to adopt the latest ISO loss costs with revises ILF's and LCM's for its Commercial Auto program resulting in an overall +11.80% rate increase for the six companies involved. The increases range from a +4.7% increase to a +15.2% rate increase.

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

COMPANY

IDS PROPERTY CASUALTY INSURANCE COMPANY

FILING NUMBER

PRCA-130221625

files revised rates, rules and forms for their Safety Pays Homeowner Program. The overall rate level change is an increase of 18.0%.

Effective Date May 1, 2016.

COMPANY

INSURANCE SERVICES OFFICE

FILING NUMBER

ISOF-130416974

revises advisory prospective loss costs for the major Businessowners coverages, and provides the analyses used to derive those loss costs. This results in a -8.4% decrease.

Effective Date August 1, 2016 for new and renewals.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-130464482

revises advisory prospective loss costs 6.4% increase for the major Commercial Automobile classes.

Effective Date August 1, 2016 for new and renewals.

COMPANY

INTEGON NATIONAL INSURANCE COMPANY

FILING NUMBER

GMMX-130495056

files a new Collateral Protection Program (Lender-Placed) program to facilitate the assumption of the business previously written by QBE Insurance. The filing indicates that the filed program is consistent with the currently approved program of Praetorian Insurance Company, and includes the applicable SERFF tracking numbers.

Effective Date June 1, 2016.

COMPANY

INTEGON NATIONAL INSURANCE COMPANY

FILING NUMBER

GMMX-130337003

files an initial form/rate/rule filing introducing the Lender Placed Property Program in the state of Mississippi. This program is an exact replica of the currently approved Lender Placed Property Program from QBE Insurance Corporation, and proposes to the same forms and rate and rules found in SERFF Tracking Number QBEC-125989119 which was approved by the state of Mississippi on 03/19/2009. The company notes that they will modify rates that reflect this experience as they develop premium and loss experience in Mississippi.

Effective Date April 12, 2016.

LEAD COMPANY

LIBERTY INSURANCE CORPORATION

FILING NUMBER

LBPM-130375815

Other Companies

Liberty Mutual Fire Ins. Co.

The First Liberty Ins. Corp.

files to revise rates for their private passenger auto programs. The overall rate impact is 2.1%.

Effective Date July 3, 2016.

COMPANY

LUBA CASUALTY INSURANCE COMPANY

FILING NUMBER

LUBA-130511559

files to adopt NCCI's 3/01/2016 loss cost with a revised LCM (1.49) for their Worker's Compensation program. The overall rate change is a decrease of 5.6%.

Effective Date July 1, 2016.

COMPANY

MARKEL INSURANCE COMPANY

FILING NUMBER

MRKB-130492164

files revised rates and rules for its Child Care Plus (Commercial Multi-Peril) program. The filing indicates that the rate level impact of this filing will be +10.3% on approximately \$680 thousand of premium. This is driven by an increase of +15.0% in the base rates for In-Home Day Care and Medical Payments to Children rate, and increases in several factors. The filing includes a rate level indication analyses for each coverage that produce indications of +37.9% for the overall Child Care Program and +36.1% for In-Home Day Care. The analyses include three years of countrywide experience and include consideration of premium trend, loss trend, loss development, and credibility (though the experience is given full credibility for the Child Care Program). The filing cites ISO for the selected loss trends of +5.0% for liability and +2.5% for property. The filing includes reported loss development triangles for the selected development factors, and provides five years of expense experience to support the expense provisions underlying PLR. The profit provision of 5.0% is reasonable.

Effective Date October 1, 2016.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-G130502265**
files revised rules and rates for its Vehicle Service Contract (General Liability) Program. Since policies are not renewed under this program, there is no rate level impact to existing policyholders. The filing indicates that the revision is in response to the covered manufacturer (General Motors) revising its standard warranty, and that the revision will be rate-neutral with respect to the exposure. The expense provisions underlying the PLR are supported, and the profit provision of 3.3% is reasonable.
Effective Date April 25, 2016.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-G130504349**
files revised rates and rules for their MICPAC Vehicle Service Warranty (Contractual Liability). There is no rate impact in this filing.
Effective Date April 26, 2016.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-130499633**
The company filed its new Liquor Liability Insurance Program to be used with its Businessowners Policy to be effective for new and renewal business May 4, 2016.
Effective Date May 4, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-130474016**
files revised rates for its Farm Commercial Property Program resulting in a decrease of -0.35%.
Effective Date June 1, 2016 for new and renewals.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **MSSR-130513017**
introduces advisory loss costs and rules for the new ISO Business Owners Information Security Protection Coverage.
Effective Date September 1, 2016.

COMPANY **FILING NUMBER**
NATIONAL GENERAL INSURANCE COMPANY **GMMX-130499127**
files revised rates and rules for its Private Passenger Auto Program resulting in an overall 5.2% increase.
Effective Date June 17, 2016 for new and August 16, 2016 for renewals.

COMPANY **FILING NUMBER**
NATIONAL MORTGAGE INSURANCE CORPORATION **NMIH-130435636**
files a new Signature mortgage guaranty rate plan for borrow-paid policies. The rating plan is in response to new Fannie Mae and Freddie Mac eligibility requirements.
Effective Date May 9, 2016.

COMPANY

NAVIGATORS INSURANCE COMPANY

FILING NUMBER

PERR-130469055

files a new Contract Surety program with rates that are largely based on the Company's previous (withdrawn) Contract Surety program with adjustments based on a review of competitor programs. While we would normally request confirmation that a program referenced as support for the filed rates be currently approved in Mississippi, given the fact that the discontinued program was the filing Company's program, we do not consider further evaluation to be necessary.

Effective Date April 1, 2016.

COMPANY

OBI AMERICA INSURANCE COMPANY

FILING NUMBER

BEAC-130506817

files a new Workers Compensation program, adopting current NCCI loss costs. The filing proposes three tiers of business, reflecting loss modification factors of 0.750, 0.825, and 1.000.

Effective Date May 1, 2016.

COMPANY

OHIO CASUALTY INSURANCE COMPANY

FILING NUMBER

LBRC-130461940

The filing requested approval for an overall rate increase of +3.0% for the Commercial Umbrella and Excess line. The company stated that the proposed rate increase is due to implementing a new rate system.

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

COMPANY

PHILADELPHIA INDEMNITY INSURANCE COMPANY

FILING NUMBER

PHLX-G130513029

files to implement a new class (Cemeteries and Crematories) to its Commercial Umbrella (General Liability) program. The rate for this coverage is based on a selected classification of the current rates.

Effective Date April 30, 2016.

COMPANY

PLATEAU CASUALTY INSURANCE COMPANY

FILING NUMBER

PLIG-130386961

The company filed for approval for a new contractual liability program associated with vehicle loan gap waiver program. The insurance is designed to cover the value gap between the value of the vehicle and the original invoice of the vehicle.

Effective Date March 31, 2016 for new business.

COMPANY

PROSELECT INSURANCE COMPANY

FILING NUMBER

FCHD-130469989

files rates, rules and forms for its new professional liability insurance program covering Allied Healthcare Providers.

Effective Date May 1, 2016.

COMPANY **FILING NUMBER**
RADIAN GUARANTY INC. **RDGU-130464785**

The company seeks approval for an overall rate decrease of -0.28% in mortgage guaranty insurance. Mortgage Insurance rate changes do not affect current policyholders as the policies do not renew.
Effective Date April 7, 2016 for new business.

LEAD COMPANY **FILING NUMBER**
REGENT INSURANCE COMPANY **QBEC-130506491**

Other Companies
General Casualty Co. of Wisconsin
files to delay the adoption of the latest NCCI loss costs and increase LCMs for its Workers Compensation program. The filing indicates that the overall rate level impact will be -5.2% on approximately \$90 thousand of premium.
Effective Date May 1, 2016.

COMPANY **FILING NUMBER**
SAFE AUTO INSURANCE COMPANY **SAFE-130497038**

files revised rates and rules for their Safe Auto Classic Car program. The proposed overall rate level is an increase of 14.8%.
Effective Date June 12, 2016.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **LBPM-130447872**

files revised rates for Earthquake Coverage in their Homeowner program. The overall rate level change is a decrease of .4%.
Effective Date May 26, 2016 for new and July 5, 2016 for renewals.

LEAD COMPANY **FILING NUMBER**
SECURITY NATIONAL INSURANCE COMPANY **SHNF-130518534**

Other Companies
Amtrust Insurance Company of Kansas
files a new Workers Compensation program, adopting the latest NCCI loss costs with proposed LCMs of 1.440 for Amtrust Insurance Company of Kansas and 1.150 for Security National Insurance Company.
Effective Date May 9, 2016.

COMPANY **FILING NUMBER**
SENTINEL INSURANCE COMPANY LIMITED **HART-130513226**

The company files to adopt the latest ISO loss costs with revised ILF's and LCM's for its Commercial Auto program resulting in an +7.5% rate increase.
Effective Date June 1, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
STANDARD FIRE INSURANCE COMPANY **TRVA-130426463**

The company files to revise base rates by coverage for personal private passenger auto. The filing recognizes the yearly update to the Travelers Proprietary Liability and Physical Damage Symbol assignments. The update includes addition of new VINs and adjustments to previously filed VINS based on more recent experience.
Effective Date April 13, 2016.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY & CASUALTY INS. CO. **SAMM-130349969**

Other Companies
State Automobile Mutual Insurance Company
files revised rates, rules and forms for their Commercial Auto Program resulting in an overall rate increase of 6%.
Effective Date July 18, 2016 for new and renewals.

COMPANY **FILING NUMBER**
STATE AUTO PROPERTY & CASUALTY INS. CO. **SAMM-130475088**

files revised rates, rules and forms for its Businessowners Choice Program resulting in an overall 2.6% increase.
Effective Date August 15, 2016 for new and renewals.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. **SAMM-130449954**

Other Companies
State Automobile Mutual Ins. Co.
files revised rules and rates for its Commercial General Liability Program. The filing indicates that the rate level impact will be 0.0% on approximately \$2.1 million of premium based on an indication of +6.3%. The filing adopts a number of updated ISO rules and manual pages.
Effective Date July 18, 2016.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA **TRVE-130474336**

revised rates for its Community Association Management Liability (General Liability) program. The filing indicates that the rate level impact will be +2.7%.
Effective Date September 1, 2016 for new and renewals.

COMPANY **FILING NUMBER**
TRUMBULL INSURANCE COMPANY **HART-130513489**

The company files to adopt the latest ISO loss costs with revised ILF's and LCM's for its Commercial Auto program resulting in a +8.100% rate increase.
Effective Date June 1, 2016 for new and renewal business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>VANTAPRO SPECIALTY INSURANCE COMPANY</u>	<u>PERR-130520138</u>

files a new Workers Compensation program, adopting current NCCI loss costs. LCM 1.45
Effective Date July 1, 2016.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>VERSANT CASUALTY INSURANCE COMPANY</u>	<u>MSSS-130481447</u>

files revised rates/rules for their GAP Reimbursement Program. The overall rate level change is an increase of 18.0%.
Effective Date May 1, 2016.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>VICTORIA FIRE AND CASUALTY COMPANY</u>	<u>NTWP-130469078</u>

Other Companies
Victoria Select Insurance Company
files revisions to their Private Passenger Auto Program resulting in an overall 20% increase.
Effective Date June 8, 2016 for new and August 10, 2016 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>WESCO INSURANCE COMPANY</u>	<u>GMAX-G130500577</u>

files revised rules and rates for its Vehicle Service Contract (General Liability) Program. Since policies are not renewed under this program, there is no rate level impact to existing policyholders. The filing indicates that the revision is, in part, in response one of the covered manufacturers (General Motors) revising its standard warranty, and that the revision will have an overall impact of -0.6%. The filing indicates that the revisions are consistent with changes in the competitive market.
Effective Date April 28, 2016.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>WESCO INSURANCE COMPANY</u>	<u>GMAX-G130504968</u>

files revised rules and rates for its VehicleOne ALT Specialty Motor Vehicle (General Liability) Program. Since policies are not renewed under this program, there is no rate level impact to existing policyholders. The filing indicates that the revision is in response to a major manufacturer (General Motors) revising its standard warranty, and that the revision will result in a rate impact of less than 1.0% for new business. The expense provisions underlying the PLR are supported, and the profit provision of 3.3% is reasonable.
Effective Date April 28, 2016.

NEW COMPANIES

AmFirst Specialty Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective April 15, 2016.

Gulfstream Property and Casualty Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective April 7, 2016.

Independent Mutual Fire Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective March 29, 2016.