

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
NOVEMBER 2014**

**LEAD COMPANY**

**ACADIA INSURANCE COMPANY**

Other Companies

Continental Western Insurance Company

Union Insurance Company

Fireman's Insurance Company of Washington, D.C.

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files to revise their loss cost multipliers for their Commercial Property programs in the following companies: Acadia Insurance Company 1.430, Continental Western Insurance Company 2.910, Firemen's Insurance Company of Washington, D.C. 4.160, Union Insurance Company 2.040.

Effective Date December 1, 2014 New / January 1, 2015 Renewal.

**FILING NUMBER**

UNON-129754477

**LEAD COMPANY**

**ACADIA INSURANCE COMPANY**

Other Companies

Continental Western Insurance Company

Union Insurance Company

Firemen's Insurance Company of Washington, DC

Tri-State Insurance Company of MN

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files revised rates and rules for their Commercial Auto Program resulting in an overall increase of 0.800%.

Effective Date December 1, 2014 for new and January 1, 2015.

**FILING NUMBER**

UNON-129741307

**LEAD COMPANY**

**ACADIA INSURANCE COMPANY**

Other Companies

Continental Western Insurance Company

Union Insurance Company

Firemen's Insurance Company of Washington, DC

Tri-State Insurance Company of MN

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files revised rates and rules for their Commercial General Liability Program resulting in an overall decrease of -6.10%.

Effective Date December 1, 2014 for new business and January 1, 2015 for renewals.

**FILING NUMBER**

UNON-129745529

**COMPANY**

**ACCESS INSURANCE COMPANY**

**FILING NUMBER**

PERR-129746272

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files to adopt updated Private Passenger Auto ISO liability and physical damage symbols, adjust base rates, and other minor manual page updates resulting in an overall rate change of +10.1%.

Effective Date November 1, 2014.

**LEAD COMPANY**

**ACE PROPERTY AND CASUALTY INSURANCE CO.**

Other Companies

Agri General Insurance Company

files seeking approval for an overall +36.4% rate change in crop-hail insurance to be effective December 20, 2014. Loss ratios are for all premium and loss data for all companies and states serviced for Replant Extra.

Effective Date December 20, 2014 for new and renewal business.

**FILING NUMBER**

ACEH-129752866

**COMPANY**

**ADM INSURANCE COMPANY**

files for its Crop program. The rate portion of this filing consists of adding coverages and correcting an error. Given the scope of the program and the lack of rate impact, we do not consider additional evaluation merited.

Effective Date November 20, 2014.

**FILING NUMBER**

ADMI-129744839

**LEAD COMPANY**

**ALLIED PROPERTY & CASUALTY INSURANCE CO.**

Other Companies

Nationwide Mutual Insurance Company

files changes to commercial crime coverage to add higher limits for deductible options, Money and Securities, Counterfeit Money, Guest Property coverages and to revise current rates and add higher limits for Computer Fraud, Employee Dishonesty and Forgery coverages. Changes result in a -8.5% rate change.

Effective Date April 1, 2015 new and renewal business.

**FILING NUMBER**

NWCM-129698208

**LEAD COMPANY**

**ALLIED PROPERTY & CASUALTY INSURANCE CO.**

Other Companies

AMCO Ins. Co.

Depositors Ins. Co.

Nationwide Mutual Fire Ins. Co.

Nationwide Mutual Ins. Co.

Nationwide Property & Casualty Ins. Co.

Allied Ins. Co. of America

Nationwide General Ins. Co.

files several optional endorsements for its Businessowners program. The support included is sufficient for the nature of the filing.

Effective Date May 15, 2015.

**FILING NUMBER**

NWCM-129775921

**LEAD COMPANY**

**AMCO INSURANCE COMPANY**

Other Companies

Nationwide Property & Casualty Insurance Company

files rates, rules and forms for its new commercial property (Asset Defense Program) providing Fire, Inland Marine, and Crime coverage.

Effective Date February 1, 2014.

**FILING NUMBER**

NWCM-129728746

**LEAD COMPANY**

**AMERICAN AUTOMOBILE INSURANCE COMPANY**

Other Companies

Fireman's Fund Insurance Company

files to revise their base rate multiplier from 1.35 to 1.52 for its Insurance Agents Errors and Omissions program resulting in an overall rate impact of 12.5%.

Effective Date April 1, 2015.

**FILING NUMBER**

FFDC-129755369

**COMPANY**

**AMERICAN NATIONAL PROPERTY & CASUALTY CO.**

files proposing changes to its current Mortgage Security Program, which provides property coverage for residential and commercial mortgaged property when the mortgagor fails to insure that property, or for property that has been foreclosed by the insured lender. This program was originally approved in 2004 but business has not been written in the program for over 5 years. The company is proposing new rates and rating factors, based on a 2011 filing by American Modern Home Insurance Company. The company has agreed to lower their rates (non-coastal) by 10%.

Effective Date November 7, 2014.

**FILING NUMBER**

PERR-129345473

**COMPANY**

**AXIS INSURANCE COMPANY**

files to include Employment Practices Liability for its Rental Package (General Liability) program. The filing cites reliance on its reinsurer for this coverage, Hartford Steam Boiler Inspection and Insurance Company, as support for the filed rates, and compares the loss costs developed by the reinsurer for \$10,000 excess of \$5,000 to ISO loss costs for \$10,000 excess of \$500. The coverage reflected by the ISO loss costs is not equivalent to the coverage provided by the filed program due to the significant difference in deductibles. The filing also cites an unsupported "limit/deductible" factor of 2.62 to arrive at the filed base rate for \$100,000 excess of \$5,000.

Effective Date October 30, 2014.

**FILING NUMBER**

PERR-129669262

**COMPANY**

**BERKLEY INSURANCE COMPANY**

files for a new Accountants Professional Liability program. The filing cites the rates of CNA Insurance Company as support for the filed rates. The filed manual includes a number of steps that incorporate variable debits/credit in the derivation of the final rate.

Effective Date October 30, 2014.

**FILING NUMBER**

MNLM-129736310

**LEAD COMPANY**  
**BITCO GENERAL INSURANCE COMPANY**

**FILING NUMBER**  
LDRX-G129796883

Other Companies

BITCO National Insurance Company

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files to adopt the most recently filed ISO loss costs and ILFs and a revised LCM resulting in an overall change of -5.6% for its Mississippi General Liability program.

Effective Date June 1, 2015.

**COMPANY**  
**BOND SAFEGUARD INSURANCE COMPANY**

**FILING NUMBER**  
LEXN-129771268

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files a new Bail and Immigration Bond program.

Effective Date November 24, 2014.

**LEAD COMPANY**  
**CINCINNATI CASUALTY COMPANY**

**FILING NUMBER**  
CNNA-129360614

Other Companies

The Cincinnati Indemnity Company

The Cincinnati Insurance Company

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Filing seeks approval for new commercial general liability program. Company will adopt ISO forms and proposes two loss cost multipliers, one for premises/operations and one for products/completed operations.

Effective Date December 1, 2014 for new and renewal business.

**COMPANY**  
**COAST NATIONAL INSURANCE COMPANY**

**FILING NUMBER**  
BRWS-129775342

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files revised rates and rules for its Private Passenger Auto Program resulting in an overall increase of 4.8%.

Effective Date December 4, 2014 for new business and January 6, 2015 for renewals.

**COMPANY**  
**COLONY SPECIALTY INSURANCE COMPANY**

**FILING NUMBER**  
ARGN-129527852

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files an initial filing for their new Allied Medical Package program. The program covers GL/PL, Equipment Breakdown, and Property. The Company based its Equipment Breakdown portion on a combination of experience from their reinsurer, Hartford Steam Boiler (HSB), ISO, and competitive comparison. Beyond a brief description of where each factor was derived, there is no further support for the factors in Equipment Breakdown. No support is provided for the GL/PL or Property components.

Effective Date November 6, 2014.

**COMPANY**  
**CONTINENTAL CASUALTY COMPANY**

**FILING NUMBER**  
CNAC-129750141

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files revisions to their new CNA Financial Institutions Bond for Credit Union Program.

Effective Date November 15, 2014.

**LEAD COMPANY**  
**EXECUTIVE RISK INDEMNITY INC.**

**FILING NUMBER**  
CHUB-129708788

Other Companies

Federal Ins. Co.

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files to include two endorsements for its Forefront Portfolio For Not For Profit Organizations (General Liability) program. While the Fiduciary Liability Coverage appears to be voluntary, the Social Engineering Fraud Coverage appears to be mandatory. The filing indicates that the Social Engineering Fraud Coverage is anticipated to be substantial, and the percentages associated with this endorsement (20% to 55%) are significant. Given the lack of experience associated with this exposure and the potential impact on total rate, it could be argued that this endorsement should be voluntary.

Effective Date October 30, 2014.

**COMPANY**  
**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**  
CHUB-129683562

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files forms and rates for new product, Chubb Professional PortfolioSM, a comprehensive new professional liability product intended to meet the diverse specialty insurance needs of companies dealing with the convergence of E&O exposures in the digital age.

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

**LEAD COMPANY**  
**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FEMC-129750842

Other Companies

Federated Service Insurance Company

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files changes to their Commercial Auto program which includes new Type of Business Factors and Wind and Hail Replacement and Repairs Factors resulting in an overall rate impact of +0.4%.

Effective Date November 12, 2014.

**COMPANY**  
**FEDERATED RURAL ELECTRIC INS. EXCHANGE**

**FILING NUMBER**  
FDRE-129797581

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files their Other Liability program. The Company requests a +6.0% increase for their Directors, Officers, & Managers (DOM) coverage based on indicated rate change of +29.8%. The Company is filing a +6% rate increase countrywide based on adverse experience over the past 5 years. The proposed changes impact 22 policyholders with a written premium change of \$11,661. The Company provided 5 years of countrywide and Mississippi losses and 3 years of expenses. We have reviewed the provided expense provisions and profit provision and find them to be reasonable. The Company has provided indications and necessary support for their proposed rate revision.

Effective Date January 1, 2015.

**COMPANY**

**HISCOX INSURANCE COMPANY INC.**

**FILING NUMBER**

**HISC-129732056**

filing seeks approval for a new program providing professional and technological insurance for real estate and property managers, consultants, media liability, cyber, and data breach and privacy liability.

Effective Date November 17, 2014 for new and renewal business.

**COMPANY**

**INDEMNITY INSURANCE CO. OF NORTH AMERICA**

**FILING NUMBER**

**ACEH-129739159**

files a new ACE Self-Storage Facilities program (BOP). The filing cites a competitive review and underwriting judgment as support for the filed rates.

Effective Date October 30, 2014.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-129761434**

files revised rates (Loss Costs) for their Homeowners program. The overall rate level change is an increase of .400%.

Effective Date May 1, 2015.

**COMPANY**

**JEWELERS MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**JMIC-129746993**

files to implement rule changes to its Commercial Umbrella program resulting in an estimated -4% decrease.

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

**LEAD COMPANY**

**LIBERTY INSURANCE CORPORATION**

**FILING NUMBER**

**LBPM-129684863**

**Other Companies**

Liberty Mutual Fire Insurance Company

LM Insurance Company

The First Liberty Insurance Corporation

files revised rates, rules and forms for their Homeowners program. The overall proposed rate level change is an increase of 14.8%.

Effective Date December 18, 2014 (New) January 22, 2015 (Renewal).

**LEAD COMPANY**

**LIBERTY INSURANCE CORPORATION**

**FILING NUMBER**

**LBPM-129781951**

**Other Companies**

Liberty Mutual Fire Ins. Co.

LM General Insurance Co.

LM Insurance Corporation

The First Liberty Ins. Corporation

files a new optional endorsement for its PPAL program. The support included is sufficient for the nature of the filing.

Effective Date February 23, 2015.

**COMPANY** **FILING NUMBER**  
**LIBERTY INSURANCE UNDERWRITERS, INC.** **PERR-129754341**  
files revised rates, rules and forms for its Community Association/Executive Liability Not for Profit D&O Program resulting in an overall increase of 5.50%.  
Effective Date November 17, 2014.

**COMPANY** **FILING NUMBER**  
**MEDICAL PROTECTIVE COMPANY** **MDPC-129787563**  
files a revised rule for its Dentists (Professional Liability) program. The impact of the filed change is not material.  
Effective Date March 1, 2015.

**COMPANY** **FILING NUMBER**  
**NATIONAL CASUALTY COMPANY** **SCTT-129780277**  
files changes (forms and manual changes) for its Architects and Engineers Professional Liability program, with a new optional endorsement, "Security Breach Coverage Expansion Endorsement" for which the filed rates are based on competitor plans. The support included is sufficient for the nature of the filing.  
Effective Date November 14, 2014.

**COMPANY** **FILING NUMBER**  
**NATIONAL GENERAL INSURANCE COMPANY** **GMMX-129768326**  
files revised rates and rules for its Private Passenger Auto Program resulting in an overall increase of 9.4%.  
Effective Date January 1, 2015 for new business and February 6, 2015 for renewals.

**COMPANY** **FILING NUMBER**  
**NATIONAL LIABILITY & FIRE INSURANCE CO.** **METP-129777554**  
files for a -3.6% rate change to its Lawyers Professional Liability program.  
Effective Date April 1, 2015.

**COMPANY** **FILING NUMBER**  
**NATIONAL SURETY CORPORATION** **FFDC-129473181**  
files rates, rules and forms for its new Professional Errors and Omissions Liability Program.  
Effective Date November 7, 2014.

**COMPANY** **FILING NUMBER**  
**NATIONWIDE MUTUAL INSURANCE COMPANY** **SCTT-129766199**  
files to use the same rating plan as an affiliate company resulting in an overall rate change of +4.19%.  
Effective Date November 17, 2014.

**COMPANY** **FILING NUMBER**  
**OLD REPUBLIC INSURANCE COMPANY** **LDDX-G129743562**  
files a new program, “A-Sure” (GL, D&O) to replace its current “A-Side First” program. The filing indicates that the new product will be identical to the previous program’s rating plan, with the exception of the expanded coverage of the filed program that were added as endorsements to the previous program.  
Effective Date December 1, 2014.

**COMPANY** **FILING NUMBER**  
**QBE INSURANCE CORPORATION** **QBEC-129733930**  
files a new Professional Errors and Omissions program.  
Effective Date December 1, 2014.

**COMPANY** **FILING NUMBER**  
**QBE INSURANCE CORPORATION** **QBEC-129796786**  
files a new The Solution for Asset Managers Liability and Family Office Liability (Other Liability) program. The filing cites a review of competitor programs and its own underwriting experience as a basis for the filed rates. This is reasonable for the nature of the program.  
Effective Date December 15, 2014.

**COMPANY** **FILING NUMBER**  
**SAFECO INSURANCE COMPANY OF ILLINOIS** **LBPM-129569937**  
files for an overall rate change of +2.5% with an actual cap of +5.0% to their Personal Auto program.  
Effective Date December 13, 2014 New / January 24, 2015 Renewal.

**COMPANY** **FILING NUMBER**  
**SAGAMORE INSURANCE COMPANY** **BALG-129770443**  
files a revised LMC for most classes. The program does not have any Mississippi policyholders. LCM from 1.441 to 1.345 (certain classes), some classes the same at 1.551.  
Effective Date December 1, 2014.

**COMPANY** **FILING NUMBER**  
**SOMPO JAPAN INSURANCE COMPANY OF AMERICA** **SMPJ-129795939**  
files revised rates for its Employers Liability (Stop Gap) program. The filed change is a material decrease in rates based on competitor programs, which are listed in the Rate Memorandum. The filing indicates that the program has produced minimal premium nationwide, and therefore the impact will be minimal.  
Effective Date March 1, 2015.



**LEAD COMPANY**  
**TNUS INSURANCE COMPANY**

**FILING NUMBER**  
**TMGM-129792198**

**Other Companies**

Trans Pacific Ins. Co.

Tokio Marine America Ins. Co.

files their Commercial General Liability program. The filing proposes to delay the adoption of ISO filings GL-2014-BGL1, RP-2014-RGL14, and GL-2014-IALL1 and proposes to revise the current loss cost multipliers with a loss cost modification. The effective date of the proposed changes is May 1, 2015. The Companies estimate the overall impact as a result of these revisions to be -5.1%. The proposed changes impact 7 policyholders with a written premium change of -\$4,777 over the three companies. There is an increase in the loss cost multipliers of +9.1%. We have reviewed the provided expense provisions and profit provision and find them to be reasonable. The Companies have provided indications and necessary support for their proposed program revisions. Effective Date May 1, 2015.

**COMPANY**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMER.**

**FILING NUMBER**  
**TRVE-129643784**

files a revision of their Private Company Directors and Officers Liability rates. The Company is proposing modifications to the base rate schedule, increased limit and retention factors, and class rate modification factors. The overall estimated impact as a result of these revisions is +9.55%. Effective Date March 1, 2015 .

**COMPANY**  
**UNITED AUTOMOBILE INSURANCE COMPANY**

**FILING NUMBER**  
**UNAU-129694397**

files for their Private Passenger Automobile program with policyholders' impacts ranging from -20.0% to +30.8% with about 0.2% of insureds receiving an increase of 25.0% or more. A rate indication of +11.2% is provided in support of an overall proposed impact of +1.2%. The indication by coverage is based on 5-year experience ending 2013 with reasonable assumptions of on-level premiums, premium trends, loss development, loss trends, fixed expense trends, fixed and variable expenses, profit provisions, credibility, and credibility complements. In addition to revising their base rates, the Company proposes to revise their driver class factors, point factors, license state factors, vehicle age factors, and renewal factors. The Company also proposes to add BI excluded driver factor, household composition factors, and endorsement activity factors. The company has provided indications support for these factors and for rate changes by territory. Effective Date November 17, 2014.

**COMPANY**  
**UNITRIN AUTO AND HOME INSURANCE COMPANY**

**FILING NUMBER**  
**KEMP-129696642**

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 5.0%. Effective Date December 4, 2014 (New) January 23, 2014 (Renewal).