

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

LEAD COMPANY

ACE AMERICAN INSURANCE COMPANY

Other Companies

ACE Fire Underwriters Insurance Company
ACE Property and Casualty Insurance Company
Bankers Standard Insurance Company
Indemnity Insurance Company of North America
Insurance Company of North America
Pacific Employers Insurance Company

Company files to revise the Commercial Property Loss Adjustment Factors that apply to the Life Sciences Medical Risk business resulting in a -25.0% decrease.
Effective Date February 4, 2015.

FILING NUMBER

ACEH-129859702

COMPANY

AMERICAN BANKERS INSURANCE COMPANY OF FL

files revised rates and rules for their Homeowner Plus (Mobile Homeowners) Program. The overall proposed rate level change is an increase of 15.7%.
Effective Date April 1, 2015 (New) May 1, 2015 (Renewal).

FILING NUMBER

ASPX-G129855792

LEAD COMPANY

AMERICAN COMPENSATION INSURANCE COMPANY

Other Companies

Bloomington Compensation Insurance Company
State Automobile Mutual Insurance Company
State Auto Property & Casualty Insurance Company
Milbank Insurance Company

files to adopt the latest NCCI loss costs for its Workers Compensation program with revised LCMs resulting in a rate impact ranging from -5.3% to +5.1% by company.
Effective Date March 1, 2015.

FILING NUMBER

RTGR-129880605

COMPANY

AMERICAN NATIONAL PROPERTY AND CASUALTY CO.

The filing seeks approval for a +0.1% overall rate change.
Effective Date April 29, 2015 for new and renewal business.

FILING NUMBER

ANPC-129854149

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

Other Companies

American Guarantee and Liability Insurance Company
Zurich American Insurance Company of Illinois
Zurich American Insurance Company

files a new Commercial Package program to provide coverage for businesses that service automobiles after the purchase.
Effective Date June 1, 2015.

FILING NUMBER

ZURC-129500786

COMPANY

FILING NUMBER

AMGUARD INSURANCE COMPANY

AMGD-129903133

Company files the new rating rules and forms for the new Commercial Liability Umbrella Program. AmGUARD has affiliated with ISO and is adopting the ISO Commercial Liability Umbrella Rules manual with exceptions for use with the program. Effective Date April 1, 2015 for new and renewal business.

COMPANY

FILING NUMBER

BERKLEY INSURANCE COMPANY

MNLM-129856370

files rates, rules and forms for its new professional liability program covering lawyers' liability.

Effective Date February 6, 2014.

LEAD COMPANY

FILING NUMBER

CHARTER OAK FIRE INSURANCE COMPANY

TRVD-129882012

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

files to adopt ISO Loss Costs resulting in an overall +3.1% rate change to their proprietary General Liability program.

Effective Date October 1, 2015.

LEAD COMPANY

FILING NUMBER

CHUBB INDEMNITY INSURANCE COMPANY

CHUB-129901000

Other Companies

Federal Insurance Company
Great Northern Insurance Company
Pacific Indemnity Company
Vigilant Insurance Company

files to adopt NCCI's 03/01/2015 loss costs with revised LCM's and a new small deductible plan for their Workers' Compensation program. The overall rate level impact is a decrease of 3.6%.

Effective Date March 1, 2015.

LEAD COMPANY

FILING NUMBER

CINCINNATI CASUALTY COMPANY

CNNA-129780481

Other Companies

The Cincinnati Indemnity Company
The Cincinnati Insurance Company

The filing seeks approval for an overall -0.90% decrease. The company proposes to adopt NCCI loss costs and revise the loss cost multipliers.

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

LEAD COMPANY

CINCINNATI CASUALTY COMPANY

Other Companies

The Cincinnati Indemnity Company

The Cincinnati Insurance Company

Company files for approval for new rating plan using ISO loss costs and new Loss Cost Multiplier resulting in a 5.2% increase over the previously filed rates.

Effective Date January 29, 2015 for new and renewal business.

FILING NUMBER

CNNA-129817076

COMPANY

CONTINENTAL CASUALTY COMPANY

FILING NUMBER

CNAC-129788927

files revised rates for its Lawyers Professional Liability (E&O) Program resulting in an overall increase of 4.4%.

Effective Date January 30, 2015 for new and renewals.

COMPANY

CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNA-129802289

files multiple changes to its Contractual Liability GAP (GL) program. The resulting impact is -4.0% on \$410k of premium (20 policies). The filing includes quantitative support for a -2.4% rate adjustment.

Effective Date June 1, 2015 NB, September 1, 2015 Renewals.

COMPANY

DIRECT GENERAL INSURANCE COMPANY OF MS

FILING NUMBER

DRCT-129851301

submits a rate and rule filing for a new Private Passenger Auto product.

Effective Date February 17, 2014 New / April 3, 2015 Renewal.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

LWCM-129867500

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

Liberty Mutual Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

The filing seeks approval to adopt ISO loss costs from circular GL-2014-BGL1 as well as revise the loss cost multipliers resulting in a +5.00% increase.

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

COMPANY

FILING NUMBER

EVEREST NATIONAL INSURANCE COMPANY

EVST-129877994

files a new Multimedia Productions Program Liability (Other Liability – E&O) product. The filing cites a competitor program approved in Mississippi (New York Marine and General Insurance Company – WESA-126982472) as the basis for the filed program. We have verified that the cited program is approved.

Effective Date February 5, 2015.

COMPANY

FILING NUMBER

EVEREST NATIONAL INSURANCE COMPANY

EVST-129911943

files for a Heartland Price Advantage (Crop) program to supplement its existing Common Crop Insurance Program (CCIP), but focusing only on revenue protection. The filing cites a rating simulation model as support for the rating engine that drives the filed program. The pricing for this program is set as the amount of Revenue Protection liability in excess of the underlying CCIP. It appears that the cited model is the same model used for the existing CCIP program (the reference is to the MPCIP program, but it is our interpretation that this is synonymous with CCIP).

Effective Date February 17, 2015.

LEAD COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-129899003

Other Companies

Federated Service Ins. Co.

files revised rules (Type-of-Business Factors) for its Businessowners (CMP) program for one of the two companies associated with this filing. The filing indicates that the impact of the filing is -5.4% on approximately \$920 thousand of premium, based on an indication of +1.8%. The filing provides support for a raw experience-based indication of -23.1% and a credibility-weighted indication of -1.8%. Since the consideration of credibility changed the direction of the indication, we are not concerned with the selection of a -5.4% change given a positive indication.

Effective Date April 20, 2015.

COMPANY

FILING NUMBER

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

FDRE-129896351

files to adopt the latest NCCI loss costs for its Workers Compensation program, with no change to its LCM. The filing indicates that the impact of the filing is -8.6% on approximately \$12 thousand total of premium.

Effective Date March 1, 2015.

LEAD COMPANY

FIREMEN'S INSURANCE CO. OF WASHINGTON D.C.

Other Companies

Union Insurance Company

Acadia Insurance Company

Continental Western Insurance Company

The company files to adopt the latest NCCI loss costs with minor revisions to each company's LCM resulting in a change that does not exceed a +0.025% for any company. Effective Date March 1, 2015 for new and April 1, 2015 for renewal business.

FILING NUMBER

BMAG-129817919

COMPANY

GREENWICH INSURANCE COMPANY

files a new Title Agent Professional Liability E&O program. The filing cites a similar program that is reportedly approved for Westchester Fire Insurance Company, and specifies changes between the cited program and the filed program related to the fact that the filed program targets only Title agents. While the filing does not include a filing number for the cited filing, we were able to verify that the cited company maintains has a currently approved E&O program.

Effective Date February 10, 2015.

FILING NUMBER

XLAM-129893281

COMPANY

HARCO NATIONAL INSURANCE COMPANY

files its initial rate and rule filing for their North American Timber Program (NATP) for the Commercial Property coverage.

Effective Date February 15, 2015.

FILING NUMBER

OCCD-129849770

COMPANY

HARCO NATIONAL INSURANCE COMPANY

files rates and rules for its initial filing of their North American Timber Program (NATP) for the Commercial Excess Liability coverage.

Effective Date February 6, 2015.

FILING NUMBER

OCCD-129834318

COMPANY

HARCO NATIONAL INSURANCE COMPANY

files a rate and rule filing for the Commercial Crime portion of their North American Timber Program. The filing indicates that the most recent ISO loss costs are being adopted with a 1.705 LCM.

Effective Date March 15, 2015.

FILING NUMBER

OCCD-129923605

COMPANY

HARCO NATIONAL INSURANCE COMPANY

files a rate and rule filing for the CGL portion of their North American Timber Program. The filing indicates that the most recent ISO loss costs are being adopted with a 1.607 LCM.

Effective Date March 15, 2015.

FILING NUMBER

OCCD-129916299

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-129818058

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 Accident and Indemnity Company
Hartford Fire Insurance Company

The company files for approval for a new professional liability insurance program providing coverage to educators. This replaces the current program Educators Legal Liability which is being withdrawn.
Effective Date March 7, 2015.

COMPANY

HUDSON INSURANCE COMPANY

FILING NUMBER

HINC-129836206

The company seeks approval for an overall +36.0% rate change.
Effective Date February 11, 2015.

COMPANY

IRONSHORE INDEMNITY, INC.

FILING NUMBER

IRON-129895133

files revised rates for its Lawyers Professional Liability program. The filing indicates that the impact of the filing is +14.0% on approximately \$51 thousand of premium (5 policies), based on an indication of +61.8%. The filing cites a review of the Company's experience as well as a comparison to competitor rates.
Effective Date February 26, 2015.

COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

LBPM-129856038

files revised rates for their Home Program (Homeowners). The overall proposed rate level change is an increase of 6.0%.
Effective Date May 9, 2015.

COMPANY

MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER

MRKB-129898922

files a new Excess and Surplus program. The filing cites an existing program of a carrier that the filing Company has acquired (Alterra American Insurance Company), with the key changes being the removal of a "Judgment Modification Factor" and the expansion of rating ranges. We have verified that Alterra has an existing program in Mississippi, but note that Alterra was required to re-submit a manual without rating ranges.
Effective Date September 1, 2015.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-G129840443**

Company files for approval for a new vehicle service contract program, Ally Premier Protection, which will provide mechanical repair protection coverage. MIC Property and Casualty Insurance Corporation insures the liability assumed by Universal Warranty Corporation under vehicle service contracts issued through automobile dealers or other distribution channels.

Effective Date February 5, 2015 for new business.

COMPANY **FILING NUMBER**
MIDWEST INSURANCE COMPANY **MWIC-129888547**

files to adopt the latest NCCI loss costs for its Workers Compensation program with revised LCMs (1.29 from 1.27) for some class codes, and no change in LCMs for other class codes. The filing indicates that the impact of the filing is -2.01% on approximately \$3.4 million total of premium, based on an indication of -2.01% based on the new NCCI loss costs.

Effective Date March 1, 2015.

LEAD COMPANY **FILING NUMBER**
MITSUI SUMITOMO INSURANCE CO. OF AMERICA **MRTN-129894280**

Other Companies

Mitsui Sumitomo Ins. USA, Inc.

files to adopt the latest NCCI loss costs for its Workers Compensation program, with no change to its LCM. The filing indicates that the impact of the filing is -3.2%.

Effective Date March 1, 2015.

COMPANY **FILING NUMBER**
NATIONAL MORTGAGE INSURANCE CORPORATION **NMIH-129833488**

files a revision to its mortgage guaranty program, proposing a number of revisions to its Non-Refundable Singles, Credit Union Monthly, and Non-Refundable Single rates. The overall rate impact of the filing is estimated at -0.6%. The company includes documentation showing a targeted 12.5% return on equity, a 36.2% profit provision, and a permissible loss ratio of 43.8%. These projections are all reasonable for the line of business.

Effective Date February 6, 2015.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY **LDDX-G129888780**

files to adopt the latest NCCI loss costs for its Workers Compensation program with revised LCMs (1.44 from 1.46). The filing indicates that the impact of the filing is -9.9% on approximately \$810 thousand total of premium, based on an indication of -8.6% based on the new NCCI loss costs.

Effective Date March 1, 2015.

COMPANY

FILING NUMBER

PROTECTIVE INSURANCE COMPANY

BALG-129877419

files an adoption of NCCI loss costs for its Workers Compensation program. LCM to remain the same, 1.551. The filing includes a rate level indication reflecting 7 years of experience, which includes reasonable support for the selected ELR and LAE loading, and references NCCI and other industry sources for key assumptions. Effective Date March 1, 2015.

COMPANY

FILING NUMBER

REGENT INSURANCE COMPANY

QBEC-129912698

files to adopt the most recent NCCI loss costs, revise loss cost multipliers, and increase the expense constant. The resulting impact is +8.7% on \$31k of premium for RIC and -4.2% on \$44k of premium for GCCoW. Given the limited magnitude of the impact of the filed change, we do not consider further evaluation to be necessary. Effective Date April 1, 2015.

LEAD COMPANY

FILING NUMBER

REGENT INSURANCE COMPANY

QBEC-129880827

Other Companies

General Casualty Company of Wisconsin

Company files to adopt the latest ISO loss costs for their MS Commercial General Liability programs along with changes to the LCM resulting in a -19.3% decrease on Regent Insurance Company and -17.3% decrease pm General Casualty Company of Wisconsin.

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

LEAD COMPANY

FILING NUMBER

REGENT INSURANCE COMPANY

QBEC-129882501

Other Companies

General Casualty Company of Wisconsin

Company files to adopt the latest ISO loss costs for their MS Commercial Package program and to change its Package Modification Factors for the general liability line resulting in a +6.20% increase for Regent Insurance Company and an +11.50% increase for General Casualty Company of Wisconsin.

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

COMPANY

FILING NUMBER

SAFE AUTO INSURANCE COMPANY

SAFE-129845549

files revised rates and rules for its Private Passenger (Classic) Auto Program resulting in an overall +/-9% rate change.

Effective Date February 15, 2015 for new and March 23, 2015 for renewals.

COMPANY

FILING NUMBER

STILLWATER INSURANCE COMPANY

FDLY-129847701

files revised rates, rules and forms for their Homeowners Program. The overall proposed rate change is an increase of 16.6%.

Effective Date March 20, 2015 for new and May 9, 2015 for renewals.

COMPANY

FILING NUMBER

TRAVELERS CASUALTY & SURETY CO. OF AMERICA

TRVE-129860368

filed revised rates for its Commercial Crime (Fidelity) program resulting in an overall impact +3.0%

Effective Date August 1, 2015.

LEAD COMPANY

FILING NUMBER

TRAVELERS CASUALTY & SURETY COMPANY

TRVE-129885055

Other Companies

Travelers Casualty and Surety Company of America

St. Paul Fire and Marine Insurance Company

St. Paul Mercury Insurance Company

St. Paul Guardian Insurance Company

United States Fidelity and Guaranty Company

Fidelity and Guaranty Insurance Company

Fidelity and Guaranty Insurance Underwriters, Inc.

filed revised rates for its Surety–Construction Accounts program resulting in an overall rate impact of -1.8%.

Effective Date March 1, 2015.

COMPANY

FILING NUMBER

UNITED NATIONAL CASUALTY INSURANCE CO.

DIVR-129824904

files a +3.23% overall rate change to their Crop-Hail program.

Effective Date February 5, 2015.

COMPANY

FILING NUMBER

WESCO INSURANCE COMPANY

REGU-129744045

The company files for approval for a new program providing commercial auto, general liability, commercial property, commercial crime and commercial inland marine coverage to eligible non-franchised auto dealers, recreational vehicle dealers, auto repair shops and other auto service accounts.

Effective Date February 11, 2015.