

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

COMPANY

FILING NUMBER

ACE AMERICAN INSURANCE COMPANY

ACEH-129976457

files revised rates for its Dental Professional Liability program. The filing indicates that the impact of the filed revisions will be +15.0% on \$1k of premium.
Effective Date August 1, 2015.

LEAD COMPANY

FILING NUMBER

ACE AMERICAN INSURANCE COMPANY

ACEH-130015723

Other Companies

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

files initial rates and rules for their new Commercial General Liability program specifically targeting liability associated with vacant land.
Effective Date May 18, 2015.

COMPANY

FILING NUMBER

ALLIANZ GLOBAL RISKS US INS. CO.

MRTN-129938761

files new rates, rules and forms for its Commercial Crime Program.
Effective Date May 8, 2015.

LEAD COMPANY

FILING NUMBER

ALLIED PROPERTY & CASUALTY INSURANCE CO.

NWCM-129981616

Other Companies

AMCO Insurance Company
Depositors Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

The filing seeks approval for a new program providing coverage that addresses damage to data and systems from a computer attack and the liability that may arise from insufficient systems security. The new products are CyberOne, Data Compromise and Identity Recovery Programs.
Effective Date October 1, 2015 for new business.

COMPANY

ALLIED WORLD INSURANCE COMPANY

FILING NUMBER

DRWN-129806043

files rules and rates for its new Psychiatrists Professional and General Liability Program. The filing cites a currently approved program from an affiliated company, Darwin National Insurance Company, as the basis for the filed rates and rules, with several additional options. We have verified that the cited filing is approved.
Effective Date April 30, 2015.

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER

LBRC-130036658

Other Companies

The Ohio Casualty Ins. Co.
Ohio Security Ins. Co.
West American Ins. Co.

files rules and rates for its new Psychiatrists Professional and General Liability Program. The filing cites a currently approved program from an affiliated company, Darwin National Insurance Company, as the basis for the filed rates and rules, with several additional options. We have verified that the cited filing is approved.
Effective Date July 1, 2015.

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER

LBRC-129964772

Other Companies

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

files revised rates and rules for their Commercial General Liability program. The overall rate level change is an increase of 1.9%.
Effective Date July 1, 2015.

COMPANY

AMERICAN NATIONAL GENERAL INSURANCE CO.

FILING NUMBER

ANPC-129874276

files a +4.0% rate change to the Homeowners program (MS ANG Home Attract 3.0).
Effective Date August 11, 2015.

COMPANY

AMERICAN NATIONAL PROPERTY & CASUALTY CO.

FILING NUMBER

ANPC-129874252

files a +3.5% rate change to their Homeowners program (MS ANPAC Home Attract 3.0).
Effective Date August 11, 2015.

COMPANY

AMERICAN SERVICE INSURANCE COMPANY

FILING NUMBER

AMSV-129738224

files revised LCM's for its Commercial Auto program in order to shift existing policies into an affiliated company, Gateway Insurance Company.
Effective Date July 1, 2015 New / August 1, 2015 Renewal.

COMPANY **FILING NUMBER**
AMICA MUTUAL INSURANCE COMPANY **AMMA-129991468**
files revised UM rates and introduces a Motorcycle Rating plan. The overall rate level change is neutral.
Effective Date October 1, 2015.

COMPANY **FILING NUMBER**
ASPEN AMERICAN INSURANCE COMPANY **MRTN-130025490**
files rates, rules and forms for its new Environmental Commercial Auto Program.
Effective Date May 1, 2015.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO. **CORN-129977754**
files new rates and rules for its Commercial General Liability program.
Effective Date July 1, 2015 New / September 1, 2015 Renewal.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INS. CO. **REGU-129932131**
a member of Mississippi State Rating Bureau (MSRB), is filing its initial Commercial Property filing to adopt the most recent prospective loss costs as contained in Reference Filing Designation Number MSRB# CF-2011-RLA1.
Effective Date April 28, 2015.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INS. CO. **REGU-129990761**
files rates, rules and forms for its new Commercial Crime Program.
Effective Date May 1, 2015.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. **REGU-129930148**
files rates, rules and forms for its new Commercial Crime Insurance Program.
Effective Date April 28, 2015.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. **REGU-130030377**
files rules and rates for its new Human & Social Services Professional Liability program.
Effective Date May 19, 2015.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. **REGU-129965577**
files its new Executive First – Fiduciary Liability Insurance (General Liability) program. The filed manual includes ranges for many of the rating factors.
Effective Date May 21, 2015.

LEAD COMPANY

CINCINNATI CASUALTY COMPANY

Other Companies

The Cincinnati Indemnity Co.

The Cincinnati Ins. Co.

files to amend its General Liability program to provide an option for elevators contractors or inspectors to purchase a single limit GL policy. The factors for this coverage are consistent with the current ISO factors, and the company indicates that the filing is rate neutral.

Effective Date July 1, 2015.

FILING NUMBER

CNNA-130049757

COMPANY

CONTINENTAL CASUALTY COMPANY

files revisions to its Community Association (D&O) program resulting in an overall decrease of -3.9%.

Effective Date May 15, 2015 for new and renewals.

FILING NUMBER

CNAC-130030270

COMPANY

ELECTRIC INSURANCE COMPANY

files revised rates for their Personal Umbrella and Excess program. The overall proposed rate level increase is an increase of 4.7%.

Effective Date September 30, 2015.

FILING NUMBER

ELEC-129876195

COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

files revised LCM's and rules for their Commercial Auto program. The overall rate level change is an increase of 0.9%.

Effective Date June 1, 2015.

FILING NUMBER

EMCC-130018814

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Services Insurance Company

files revised rates for their Commercial General Liability program. The overall rate level change is a decrease of 9.5%.

Effective Date October 1, 2015.

FILING NUMBER

FEMC-130005902

COMPANY

GATEWAY INSURANCE COMPANY

files to convert its Commercial Automobile program from proprietary to ISO-based including LCM changes for multiple classes.

Effective Date July 1, 2015 New / August 1, 2015 Renewal.

FILING NUMBER

GTWY-129731611

LEAD COMPANY
GRAY CASUALTY & SURETY COMPANY

FILING NUMBER
GRAY-130040347

Other Companies

The Gray Ins. Co.

files a revised rating structure for its Surety program. The filing indicates that the estimated rate impact of the filed changes for each company is -4.53% on approximately \$167 thousand of premium and -3.7% on approximately \$44 thousand of premium. The filing includes a rate level indication of +8.9%, but the Company proposes to address this need by an expansion in the classification structure. The filing cites competitor rates for the pricing of the new classifications.

Effective Date May 5, 2015.

COMPANY
GREAT MIDWEST INSURANCE COMPANY

FILING NUMBER
PERR-130027161

files a new Workers Compensation program in Mississippi. The Company cites NCCI loss costs as underlying the filed rates, and provides an explanation of the range of loss cost modification factors for the three tiers being filed.

Effective Date July 1, 2015.

COMPANY
GUIDEONE AMERICA INSURANCE COMPANY

FILING NUMBER
GDEB-129973729

file rates, rules and forms for its brand new Personal Auto LifeStages Program (Economy)

Effective Date July 8, 2015.

COMPANY
GUIDEONE ELITE INSURANCE COMPANY

FILING NUMBER
GDEB-129973396

file rates, rules and forms for its brand new Personal Auto LifeStages Program (Value and Premier).

Effective Date July 8, 2015.

COMPANY
HARCO NATIONAL INSURANCE COMPANY

FILING NUMBER
OCCD-130051568

files for the Commercial Auto portion of its new North American Timber program in Mississippi. The Company cites ISO loss costs as underlying the filed rates, and discloses the LCM used to determine the filed rates.

Effective Date June 1, 2015.

LEAD COMPANY
LIBERTY INSURANCE CORPORATION

FILING NUMBER
LBPM-129933833

Other Companies

Liberty Mutual Fire Insurance Company
The First Liberty Insurance Corporation

files revised BI, MP, UM, and APD rates and a model year shift for its Personal Automobile program. According to the filing, the overall impact on each company will be +8.0% on \$54k of premium, 6.0% on \$4.6 million of premium, and +5.2% (the amount of premium disclosed for this company on the Rate Information exhibit appears to be in error), based on a combined indication of +6.8% (+15.4% for PPAL and -2.0% for APD). The filing includes quantitative support consisting of a rate indication for each coverage utilizing 3 years of experience.
Effective Date May 24, 2015 N, June 28, 2015 R.

LEAD COMPANY
LM GENERAL INSURANCE COMPANY

FILING NUMBER
LBPM-129934550

Other Companies

LM Insurance Corporation

files rates for its Personal Automobile program. According to the filing, the overall impact on each company will be +5.92% on \$8.6 million of premium and +6.39% on \$652k of premium, based on a combined indication of +6.7% (+15.4% for PPAL and -2.0% for APD). The filing includes quantitative support consisting of a rate indication for each coverage utilizing 3 years of experience.
Effective Date May 24, 2015 N, June 28, 2015 R.

COMPANY
LYNDON SOUTHERN INSURANCE COMPANY

FILING NUMBER
LFST-130049626

files revised rates and rules for their Private Passenger Auto (non-standard) program. The overall rate level change is a decrease of 8.8%.
Effective Date May 25, 2015.

COMPANY
MARKEL INSURANCE COMPANY

FILING NUMBER
MRKB-130033725

The company filed revisions to its Camp and Youth (Commercial Multi-Peril) program resulting in a +1.00 rate increase.
Effective Date June 15, 2015 for new and renewal business.

COMPANY
MID-CONTINENT CASUALTY COMPANY

FILING NUMBER
MDCC-130019756

files revised rates for their Oilfield Welders class of their Commercial General Liability program. The overall rate level change is an increase of 1.0%.
Effective Date May 1, 2015.

COMPANY

FILING NUMBER

MIDVALE INDEMNITY COMPANY

HMSS-130007891

The company files for revisions to the Businessowners Program including seeking approval for an overall +10.5% loss cost multiplier change.

Effective Date June 19, 2015 for new and August 8, 2015 for renewal.

LEAD COMPANY

FILING NUMBER

MOUNTAIN LAUREL ASSURANCE COMPANY

PRGS-130002090

Other Companies

Progressive Gulf Insurance Company

files revised rates for their personal auto recreational vehicle program resulting in an overall increase of 5.88%.

Effective Date July 24, 2015 for new business and September 2, 2015 for renewals.

COMPANY

FILING NUMBER

NATIONAL SPECIALTY INSURANCE COMPANY

STNA-129953534

files initial rates and rules for their new First Light (General Liability) Program.

Effective Date May 7, 2015.

COMPANY

FILING NUMBER

NAU COUNTRY INSURANCE COMPANY

NAUI-129824736

files changes to its replant options for Crop Hail insurance resulting in an overall increase of 125%.

Effective Date May 14, 2015.

LEAD COMPANY

FILING NUMBER

PRAETORIAN INSURANCE COMPANY

MADC-129885490

Other Companies

QBE Insurance Corporation

North Pointe Insurance company

Stonington Insurance Company

The company filed for approval to adopt NCCI loss costs and revise the Loss Cost Multipliers in all companies except Stonington resulting in an overall +0.11% rate change.

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

COMPANY

FILING NUMBER

REPUBLIC UNDERWRITERS INSURANCE COMPANY

TRGR-129931475

files a new Personal Auto Program. The filing states that this program will replace Republic's current auto program written in Republic Underwriters Insurance Company for new business upon implementation. Existing policyholders may voluntarily move to this program after the proposed effective date.

Effective Date May 8, 2015.

COMPANY

FILING NUMBER

SECURITY NATIONAL INSURANCE COMPANY

UNKP-130056842

Company files Directors and Officers Liability - Nonprofit Advantage Program, to offer multiple management liability coverages in a package format or on a stand-alone basis for nonprofit establishments. The policy provides coverage for insured persons and/or the insured entity for claims made against them for various wrongful acts and/or incurred expenses.

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

LEAD COMPANY

FILING NUMBER

SENTRY INSURANCE A MUTUAL COMPANY

SEPX-G129960037

Other Companies

Middlesex Insurance Company

The company seeks approval for an overall +3.8% rate change. The proposed rate action includes adopting NCCI Loss Costs and revising Loss Cost Multipliers.

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

COMPANY

FILING NUMBER

SHELTER GENERAL INSURANCE COMPANY

SHEL-130061168

files revised zone definitions and new age factors related to its Earthquake coverage for its Dwelling (Property) program. The rate impact is estimated to be -0.03% on \$193 thousand of premium.

Effective Date July 30, 2015.

COMPANY

FILING NUMBER

SHELTER MUTUAL INSURANCE COMPANY

SHEL-130061165

files revised zone definitions and new age factors related to its Earthquake coverage for its Dwelling (Property) program. The rate impact is estimated to be -0.1% on \$2.5 million of premium.

Effective Date July 30, 2015.

COMPANY

FILING NUMBER

SHELTER MUTUAL INSURANCE COMPANY

SHEL-130061164

files revised zone definitions and new age factors related to its Earthquake coverage for its Commercial Multi-Peril program. The Company currently has no business in Mississippi.

Effective Date July 30, 2015.

LEAD COMPANY

FILING NUMBER

STATE AUTO PROPERTY AND CASUALTY INS. CO.

SAMM-129970194

Other Companies

State Automobile Mutual Insurance Company

files revised rates and rules for their Commercial Auto program resulting in an overall increase of 4.5%.

Effective Date July 20, 2015 for new and renewals.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY & SURETY CO. OF AMERICA **TRVE-129906394**

files a new program named Investment Company Bond covering mutual funds registered with the Securities Exchange Commission (“SEC”) as Investment Companies under the Investment Company Act of 1940.
Effective Date August 1, 2016.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY & SURETY CO. OF AMERICA **TRVE-129969734**

files revisions to its Kidnap and Ransom (Burglary & Theft) program. The filing indicates that the estimated rate impact of the filed changes is -4.2% on approximately \$42 thousand of premium. Given the size of the program and impact of the filing, we do not consider further evaluation to be required.
Effective Date June 15, 2015 N, August 15, 2015 R.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY & SURETY CO. OF AMERICA **TRVE-129934950**

The filing seeks approval for a new program covering private equity firms and funds. The rates are promulgated from prior historical rates.
Effective Date August 1, 2016 for new business.

COMPANY **FILING NUMBER**
TRIANGLE INSURANCE COMPANY, INC. **TRGL-129988443**

files a new commercial auto insurance program which is a monoline product. The proposed rates will be implemented by adopting approved ISO loss costs in circular CA-2014-BRLA1, and proposing Loss Cost Multiplier (“LCM”) of 1.60.
Effective Date June 1, 2015.

COMPANY **FILING NUMBER**
TRI-STATE INSURANCE COMPANY OF MINNESOTA **BMAG-129994974**

files revised rating factors its Advantage Property (Commercial Property) program. The filing indicates that the estimated rate impact of the filed changes is -2.5% on approximately \$163 thousand of premium. Given the size of the program and impact of the filing, we do not consider further evaluation to be required.
Effective Date July 1, 2015.

COMPANY **FILING NUMBER**
TRI-STATE INSURANCE COMPANY OF MINNESOTA **BMAG-129994950**

files revised rating factors for its Advantage General Liability program. The filing indicates that the estimated rate impact of the filed changes is -3.19% on approximately \$93 thousand of premium.
Effective Date July 1, 2015.

COMPANY

WESCO INSURANCE COMPANY

FILING NUMBER

GMAX-G130043721

files its new Ally Premier Protection - Diversified Lender (Vehicle Service Contract) program. The filing indicates that the existing rates for the Ally Premier Protection program written by MIC Property & Casualty Insurance Corporation are being adopted for this program. We have verified that the referenced filing has been approved in Mississippi.

Effective Date June 1, 2015.

COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF IL

FILING NUMBER

ZURC-129960330

files revised rates and rules pertaining to Temporary Staffing risks for their Workers Compensation program. The overall proposed rate level change is an increase of 1.3%.

Effective Date July 1, 2015.