

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

<b><u>LEAD COMPANY</u></b> <b>ALFA INSURANCE CORPORATION</b> <u>Other Companies</u> Alfa General Insurance Corporation	<b><u>FILING NUMBER</u></b> ALFA-130034864
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The company filed Alfa Risk Score Model v1.2 to obtain approval for its usage. The actual use of it in rate structure will be the subject of a separate filing.  
Effective Date June 30, 2015 for new and renewal business.

<b><u>LEAD COMPANY</u></b> <b>AMERICAN FIRE AND CASUALTY COMPANY</b> <u>Other Companies</u> Ohio Casualty Insurance Company Ohio Security Insurance Company West American Insurance Company	<b><u>FILING NUMBER</u></b> LBRC-129969302
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revises their rates and rules for Commercial Auto resulting in an overall increase of 1.8%.  
Effective Date August 1, 2015 for new and renewals.

<b><u>COMPANY</u></b> <b>AMERICAN MODERN SELECT INSURANCE COMPANY</b>	<b><u>FILING NUMBER</u></b> AMMH-129926292
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files revisions to its Mobile Home program resulting in an overall rate impact of +6.25%.  
Effective Date July 14, 2015 New / July 20, 2015 Renewal.

<b><u>LEAD COMPANY</u></b> <b>AMERICAN NATIONAL GENERAL INSURANCE COMPANY</b> <u>Other Companies</u> American National Property and Casualty Company	<b><u>FILING NUMBER</u></b> ANPC-130085389
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The company filed for a change to its motorcycle rates resulting in an overall -17.1% decrease.  
Effective Date August 11, 2015 for new and renewal.

<b><u>LEAD COMPANY</u></b> <b>AMERICAN ZURICH INSURANCE COMPANY</b> <u>Other Companies</u> American Guarantee and Liability Insurance Company American Zurich Insurance Company of IL American Zurich Insurance Company	<b><u>FILING NUMBER</u></b> ZURC-129964779
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files a new program covering automobile, truck and motorcycle dealers.  
Effective Date November 1, 2015.

<b><u>COMPANY</u></b> <b>AUTO CLUB FAMILY INSURANCE COMPANY</b>	<b><u>FILING NUMBER</u></b> AAAM-129881386
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files revised rates for their Homeowners Program. The overall rate level change is an increase of 10%.  
Effective Date August 15, 2015.

**COMPANY**

**BEAZLEY INSURANCE COMPANY INC.**

**FILING NUMBER**

**BEAZ-129869485**

The company filed a new package program including EPLI, D&O and Regulatory Liability coverage focused on medical facilities.  
Effective Date December 1, 2015.

**COMPANY**

**BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO.**

**FILING NUMBER**

**REGU-130049555**

files a new Equipment Breakdown Coverage for its Commercial Property program. The filing cites reliance on the Hartford Steam Boiler for the filed loss costs. Hartford Steam Boiler reinsures 100% of the filed coverage, and is a recognized source for support for this type of coverage.  
Effective Date June 10, 2015.

**COMPANY**

**BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO.**

**FILING NUMBER**

**REGU-129977981**

files a new Commercial Umbrella Liability program. The policies written under this program will follow the underlying policy provisions for each insured. The filing indicates that the pricing for any policy will rely heavily on underwriter judgment, and the provisions set forth in the filing incorporate significant ranges of percentages to be applied to the premium for the underlying policy.  
Effective Date June 11, 2015.

**LEAD COMPANY**

**BRIERFIELD INSURANCE COMPANY**

**FILING NUMBER**

**FCCS-130108466**

**Other Companies**

FCCI Ins. Co.

National Trust Ins. Co.

files to adopt the latest NCCI loss costs with no change in the LCM. The impact of this filing ranges from -2.4% on \$3.6 million of premium to +1.8% on \$2.4 million of premium.  
Effective Date December 1, 2015.

**COMPANY**

**CENTAURI SPECIALTY INSURANCE COMPANY**

**FILING NUMBER**

**CESP-130069276**

files approval for a new dwelling insurance program.

The proposed rates for this program are based on a competitive analysis of American Strategic Insurance (“ASI”) rates. The selected rates and factors are reasonably close to ASI’s rates and factors with the exception of Age of Dwelling Factors. The company states that the proposed Age of Dwelling factors for Fire peril for ages 1 through 15 differ from ASI’s factors because the proposed factors maintain a +6.3% differential by age of home and they are selected to achieve better business retention. This appears to be a marketing/business decision.

The proposed expense provisions are based on industry wide P & C expenses. The proposed UW profit of +5.00% translates to a return-on-surplus of 15.4%.

Effective Date August 1, 2015.

**LEAD COMPANY**

**CHARTER OAK FIRE INSURANCE COMPANY**

**FILING NUMBER**

**TRVD-130117681**

**Other Companies**

The Travelers Indemnity Co.

The Travelers Indemnity Co. of America

The Travelers Indemnity Co. of Connecticut

files several new and revised endorsements and coverage options for its Agribusiness (Commercial Multi-Peril) program. The filing indicates that the overall impact of this filing on rates will be 0.0% since rates for existing coverages are not impacted. ISO and a competitor program (Travelers) are cited as support. Given the nature of the filed changes, the support provided is sufficient.

Effective Date January 1, 2016.

**COMPANY**

**CONTINENTAL CASUALTY COMPANY**

**FILING NUMBER**

**CNAC-129936662**

revises the rates for select coverages in the Epack Extra Policy Program. Extra Employment Practices Liability (EPL),and Epack Extra Community Banks (CB) manual pages are impacted. In addition, the package discounts are being revised. This results in an overall rate decrease of -19.9%.

Effective Date June 10, 2014.

**COMPANY**

**DARWIN NATIONAL ASSURANCE COMPANY**

**FILING NUMBER**

**DRWN-130124672**

files its new Fire and Emergency Service Organizations Auto (Commercial Auto) program. The filing cites ISO rules applied to the Company’s existing approved Commercial Auto program as support for the filed program. We have verified that the Company has an approved Commercial Auto program in Mississippi.

Effective Date June 26, 2015.

**COMPANY** **FILING NUMBER**  
**DOCTORS COMPANY, AN INTERINSURANCE EXCHANGE** **DCTR-130103450**  
files several new endorsements and coverage options for its Medical Malpractice program. The filing indicates that the overall impact of this filing on rates will be 0.0% since rates for existing coverages are not impacted. Competitor programs or current Company rates are cited as the basis for the pricing of the new endorsements and coverage options.  
Effective Date August 1, 2015.

**COMPANY** **FILING NUMBER**  
**ESURANCE INSURANCE COMPANY** **ESUR-129979731**  
The company filed a modification to its personal lines private passenger auto program resulting in an overall rate impact of +8.0%. The ratemaking indications are calculated using the loss ratio method.  
Effective Date July 22, 2015 for new and September 9, 2015 for renewal.

**COMPANY** **FILING NUMBER**  
**EVEREST NATIONAL INSURANCE COMPANY** **EVST-130079333**  
The company filed its new Cyber Cover (General Liability) program to replace its existing Internet/Electronic Banking Liability Policy.  
Effective Date July 1, 2015 for new and renewal business.

**LEAD COMPANY** **FILING NUMBER**  
**FARMLAND MUTUAL INSURANCE COMPANY** **FARL-129915694**  
Other Companies  
Nationwide Agribusiness Insurance Company  
National Casualty Company  
files to adopt NCCI's 03/01/2015 loss costs and a new LCM for a non-standard tier for their Workers' Compensation program.  
Effective Date August 1, 2015.

**LEAD COMPANY** **FILING NUMBER**  
**FARMLAND MUTUAL INSURANCE COMPANY** **FARL-130092030**  
Other Companies  
Nationwide Agribusiness Insurance Company  
The filing seeks approval to adopt ISO Loss Costs and ISO Increased Limit Factors resulting in a +3.2 rate impact. The company will not be revising Loss Cost Multipliers.  
Effective Date December 1, 2015 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**FEDERATED MUTUAL INSURANCE COMPANY** **FEMC-130091742**  
The company filed to add new protection class multipliers based on Mississippi State Rating Bureau Bulletin 15-01 in regard to the introduction of new split classifications.  
Effective Date July 1, 2015.

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

**FILING NUMBER**  
FEMC-129995398

**Other Companies**

Federated Service Ins. Co.

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files their Workers Compensation loss cost multipliers for the two companies. The overall rate impacts using those proposed multipliers and March 1, 2015 NCCI loss costs are +5.7% for FMIC and +5.3% for FSIC. The Companies provide an indication of +2.0% based on both companies' experience in support of their proposed changes. The filing presents an argument for a larger requested rate change than indicated based on the fact that the profit provision relied on (-2.17%) assumes significant investment returns. We consider the argument reasonable, since a 0% profit provision results in an indication in line with the requested change.  
Effective Date August 1, 2015.

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

**FILING NUMBER**  
FEMC-130017978

**Other Companies**

Federated Service Insurance Company

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files revised rates and rules for their Commercial Property (Fire and Allied Lines) Program resulting in an overall increase 0.2%.  
Effective Date July 15, 2015.

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

**FILING NUMBER**  
FEMC-130008642

**Other Companies**

Federated Service Insurance Company

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files revised rates and rules for their CMP Liability and Non-Liability Businessowners program resulting in an overall increase of 0.6%.  
Effective Date July 1, 2015 for new and renewals.

**COMPANY**  
**GULFSTREAM PROPERTY & CASUALTY INSURANCE CO.**

**FILING NUMBER**  
GSPC-130016017

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files for an overall -3.0% rate change to its Homeowners program.  
Effective Date July 1, 2015 (New) August 1, 2015 (Renewal).

**LEAD COMPANY**  
**HANOVER INSURANCE COMPANY**

**FILING NUMBER**  
HNVX-G130080801

**Other Companies**

The Hanover American Insurance Company

Massachusetts Bay Insurance Company

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The company filed to adopt ISO loss costs and rules with revised LCMs for its commercial general liability program resulting in an overall -10.1% decrease impact.  
Effective Date December 15, 2015 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**HARTFORD FIRE INSURANCE COMPANY** HART-130101940

files revised rates and rules for its Crimeshield Advanced (Fidelity) program resulting in an overall rate impact of -7.9%  
Effective Date September 1, 2015.

**LEAD COMPANY** **FILING NUMBER**  
**HARTFORD STEAM BOILER INSPECTION AND INS. CO.** HSTB-129958232

Other Companies

The Hartford Steam Boiler Inspection and Ins. Co. of Connecticut files new coverages and revised rates and rules for its Boiler and Machinery or Equipment Breakdown program. The filing proposes an overall rate change of -3.5% based on an indication of -1.1% on \$807k of premium. The support of the proposed rate revision is a somewhat simplistic aggregate rate indication. However, given the nature and impact of the filing, the support provided is sufficient.  
Effective Date October 1, 2015 N, January 1, 2015 R.

**COMPANY** **FILING NUMBER**  
**HISCOX INSURANCE COMPANY INC.** HISC-130087067

The company filed to adopt ISO loss costs and rules for its Entertainment Program and also to introduce the company's loss cost multiplier.  
Effective Date September 1, 2015 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**IMPERIUM INSURANCE COMPANY** PERR-130043256

The company filed its new Rockwood Employee Practices Liability Insurance Program which will provide employee practices liability coverage to employers with coverage for up to 500 employees. The coverage is provided on a claims-made basis and defense costs are included in the limits of liability. The program has an optional endorsement providing additional coverage for defense costs in excess of policy limits.  
Effective Date June 18, 2015 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**KNIGHTBROOK INSURANCE COMPANY** WESA-130118291

The company filed its new Commercial Property program citing MSRB loss costs and a supported LCM.  
Effective Date June 26, 2015 for new business.

**COMPANY** **FILING NUMBER**  
**LOUISIANA MEDICAL MUTUAL INSURANCE COMPANY** LAMM-130093241

files its new Healthcare Facility Professional and General Liability in Mississippi (Med Mal) program.  
Effective Date July 1, 2015.

**COMPANY** **FILING NUMBER**  
**LOUISIANA MEDICAL MUTUAL INSURANCE COMPANY** **LAMM-130122492**

The company filed revisions to its Medical Malpractice program rating factors resulting in a -51.6% decrease. The program is a claims-made physicians and surgeons professional liability product being revised to reflect the post-tort reform environment in the state.

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

**COMPANY** **FILING NUMBER**  
**MARKEL AMERICAN INSURANCE COMPANY** **MRKA-130061143**

files revised base rates in its Dwelling Fire program for rental, seasonal, and vacant uses resulting in and overall rate impact of -4.0%.

Effective Date June 26, 2015 (New) July 26, 2015 (Renewal).

**COMPANY** **FILING NUMBER**  
**MORTGAGE GUARANTY INSURANCE CORPORATION** **MRTG-130087396**

files new coverages and revised rates and rules for its Boiler and Machinery or Equipment Breakdown program. The filing proposes an overall rate change of -3.5% based on an indication of -1.1% on \$807k of premium.

Effective Date June 26, 2015.

**COMPANY** **FILING NUMBER**  
**NATIONAL INDEMNITY COMPANY** **REGU-129990361**

The filing introduced the company's independent forms that will be used with the Surety and Fidelity Association of America (SFAA) Crime Protection Policy and also the company's new proprietary Crime Protection Policy - Countrywide Rating Plan.

Effective Date June 8, 2015 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**NATIONAL INDEMNITY COMPANY** **REGU-130094247**

files a new Financial Institution Fidelity Program. The filing cites existing Travelers' programs in other states (Florida and Wisconsin) with identified deviations as support for filed rates.

Effective Date June 26, 2015.

**COMPANY** **FILING NUMBER**  
**NATIONAL SPECIALTY INSURANCE COMPANY** **STNA-130033383**

Company filed commercial forms, rates and rules for its new TUMI program. NSIC is adopting ISO Loss Costs and loss cost multipliers of 1.586 for auto liability and 1.669 for physical damage.

Effective Date May 27, 2015 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**NATIONAL SPECIALTY INSURANCE COMPANY** **STNA-130060010**  
files a new Commercial General Liability form, rates, and rules filing for its TUMI program.  
Effective Date June 2, 2015.

**COMPANY** **FILING NUMBER**  
**NATIONWIDE AGRIBUSINESS INS. CO.** **NWCM-130049966**  
files revised rules and rates for its Commercial Farmowners program. The filing indicates that the estimated rate impact of the filed changes is +7.7%.  
Effective Date December 1, 2015 for new and renewals.

**COMPANY** **FILING NUMBER**  
**NCCI** **NCCI-130040130**  
Filing established an Audit Noncompliance Charge (ANC) rule, endorsement and statistical code to enable a carrier to apply an ANC to employers that do not allow the carrier to examine and audit its records.  
Effective Date January 1, 2017 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**NEW YORK MARINE AND GENERAL INS. CO.** **PRSS-130045062**  
new Employment Practices Liability Insurance to be offered as part of the BOP package.  
Effective Date June 23, 2015.

**COMPANY** **FILING NUMBER**  
**SHELTER MUTUAL INSURANCE COMPANY** **SHEL-130061133**  
The company filed for a change to the Earthquake rates and zones only for mobile homeowners coverage resulting in a -5.7% decrease on Earthquake-only premium. The internal product name affected by this filing is "MHO."  
Effective Date July 30, 2015 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**SHELTER MUTUAL INSURANCE COMPANY** **SHEL-130061149**  
The company filed for a change to the Earthquake rates and zones only for its Platinum Shield program for HO-5 Homeowners resulting in a +3.4% increase on Earthquake-only premium.  
Effective Date July 30, 2015 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**SHELTER MUTUAL INSURANCE COMPANY** **SHEL-130057906**  
The company filed for a change to the Earthquake rates and zones only for HO-3, HO-4 and HO-6 Homeowners coverage resulting in a -6.3% decrease on Earthquake-only premium.  
Effective Date July 30, 2015 for new and renewal business.



**COMPANY** **FILING NUMBER**  
**SHELTER MUTUAL INSURANCE COMPANY** **SHEL-130061158**  
files revised rates and zone definitions for earthquake coverage within its Personal Farmowners program resulting in an overall rate impact of +1.4%.  
Effective Date July 30, 2015.

**COMPANY** **FILING NUMBER**  
**STARR INDEMNITY & LIABILITY COMPANY** **REGU-130071611**  
files a rule and rate filing for its General Liability program.  
Effective Date June 15, 2015.

**COMPANY** **FILING NUMBER**  
**STATE AUTO PROPERTY AND CASUALTY INS. CO.** **STAT-130090070**  
files to adopt the latest MSRB Protection Class definitions for its Dwelling Property program. The impact of this filing is 0.0% on \$227 thousand of premium.  
Effective Date October 25, 2015.

**COMPANY** **FILING NUMBER**  
**STATE NATIONAL INSURANCE COMPANY INC.** **STNA-130119604**  
The company file its new Knight Management Surety program citing SFAA loss costs and rules as support for the filed program.  
Effective Date June 26, 2015 for new business.

**COMPANY** **FILING NUMBER**  
**TRANSUNION** **TRAN-129931550**  
files its TransUnion's new insurance score model, TransUnion CreditVision Insurance Score. The CreditVision Insurance Score model is a new standalone score that will be offered as an alternative to other TransUnion scores. The CreditVision Insurance Score is based on consumer credit information contained in TransUnion's new, enriched credit report. The enriched credit report includes new data fields, enhancements to existing fields, and expanded account history records offering a more complete view of consumer credit information. The CreditVision Insurance Score is designed to comply with Mississippi laws and regulations related to use of credit information in personal lines insurance rating and underwriting.  
Effective Date June 2, 2015.

**COMPANY**

**TWIN CITY FIRE INSURANCE COMPANY**

**FILING NUMBER**

**HART-130052232**

files revised rates and rules for its Lawyers Professional Liability program. The filing indicates that the estimated rate impact of the filed changes is +39.5% on approximately \$243 thousand of premium. The filing includes a rate level indication that includes ten years of countrywide (excluding New Jersey) business, including consideration of previous rate level revisions, loss cost trend, adjustment for endorsements, and loss development.

Per the Commissioner---he will only allow a 20% overall rate impact---filing company agreed.

Effective Date July 1, 2015 N, August 1, 2015 R.

**COMPANY**

**TWIN CITY FIRE INSURANCE COMPANY**

**FILING NUMBER**

**HART-130089482**

The company filed this new product, The Hartford Asset Management Choice Program, that offers coverage for asset managers.

Effective Date June 12, 2015 for new and renewal business.

**COMPANY**

**UNIQUE INSURANCE COMPANY**

**FILING NUMBER**

**SGIC-130099149**

files for a +9.75% rate change to its Private Passenger Auto program.

Effective Date July 1, 2015 (New) September 1, 2015 (Renewal).

**LEAD COMPANY**

**UNITED GUARANTY MORTGAGE INDEMNITY COMPANY**

**FILING NUMBER**

**RESD-130101815**

**Other Companies**

United Guaranty Residential Ins. Co.

files an update to its Mortgage Guaranty program. The Company proposes adopting the Lender Paid Single rates approved for Radian Guaranty in filing #RAD-15. The overall impact of the filing is estimated at -0.2%. The Company provided side-by-side comparisons of current, proposed, and Radian rates, showing that the impact by cell varies, but the proposed rates match those of Radian. The filing appears reasonable and we have no objection.

Effective Date June 15, 2015.

**COMPANY**

**VIKING INSURANCE COMPANY OF WISCONSIN**

**FILING NUMBER**

**VKNG-130044930**

The company filed proposed rate manual changes involving base rate and territory changes for the Dairyland Auto Mississippi automobile program. The rate impact was a +5.0% increase for Comprehensive coverage and the overall impact of the filing is +5.2%.

Effective Date June 12, 2015 for new and renewal business.

**COMPANY**

**FILING NUMBER**

**WESTERN SURETY COMPANY**

**WESC-130083997**

files a rate change for its License Agent Surety Bond. The impact of this filing will be -2.4% on 3 policies (\$8 thousand in premium).  
Effective Date June 11, 2015.

**NEW COMPANIES**

Admiral Indemnity Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective June 1, 2015.

Triumphe Casualty Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective June 1, 2015.

GEICO Advantage Insurance Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective June 1, 2015.

GEICO Choice Insurance Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective June 1, 2015.

GEICO Secure Insurance Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective June 1, 2015.

Palmetto Surety Corporation received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective June 24, 2015.

Vantapro Specialty Insurance Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective June 1, 2015.