

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

COMPANY

21st CENTURY CENTENNIAL INS. CO.

FILING NUMBER

AGMK-130089080

files revised rates for its Private Passenger Auto Program resulting in an overall increase of 5.1%.

Effective Date November 9, 2015 new and December 16, 2015.

LEAD COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-130133731

Other Companies

Alfa General Ins. Corp.

files a PPA filing (effective for both new and renewal business on 10/12/2015), which includes base rate changes by territory and coverage, a re-basing of model year rating factors, a new proposed discount, the removal of a current discount, a revision of ALFA Risk Score rating factors (based on a previously filed scoring model – SERFF ALFA-129029828), and the introduction of customization for commercial vehicles (same rates as for current PPA rates) for Alfa Insurance Corporation and Alfa General Insurance Corporation. Indicated statewide rate level changes are calculated for all coverages, with rate level changes of approximately +35% indicated for COMP and UM coverages. Much lower rate level changes are proposed for these two coverages. The overall proposed rate level changes for these companies are a modest +4% for Alfa Insurance Corporation and +5% for Alfa General Insurance Corporation. Base rates by coverage are being revised, however these changes are not uniform by territory and no support was provided for these proposed changes. The vast majority all policyholders will receive between a +/-10% rate change, while 2.5% of insureds will receive between a 10% and a 15% rate increase.

Effective Date October 12, 2015.

LEAD COMPANY

ALLIED PROPERTY & CASUALTY INSURANCE CO.

FILING NUMBER

NWCM-130241909

Other Companies

AMCO Insurance Company

Depositors Insurance Company

The company files revised rules and rates for its commercial general liability program resulting in a -4.0% rate impact effective April 1, 2016 for new and renewal business.

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

COMPANY

ALLIED WORLD INSURANCE COMPANY

FILING NUMBER

DRWN-130200174

The company is filing its new commercial auto product in Mississippi to be effective December 1, 2015. The company is introducing its loss cost multiplier to be applied to ISO's loss costs and adopting all currently available ISO commercial auto forms as filed by ISO on the company's behalf. The company is also adopting all current ISO rates and rules.

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

COMPANY **FILING NUMBER**
ALLIED WORLD INSURANCE COMPANY **DRWN-130175728**

The company files its new Country Club (commercial property) program. The filing cites ISO loss costs with an LCM of 1.613 as the basis for the filed rates.
Effective Date September 28, 2015 on new and renewal business.

COMPANY **FILING NUMBER**
ALLIED WORLD SPECIALTY INSURANCE COMPANY **DRWN-130236607**

The company filed for an overall +4.1% rate increase in commercial auto to be effective December 1, 2015 for new and renewal business. The filing is to revise the Loss Cost multiplier.
Effective Date December 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
ALLSTATE INDEMNITY COMPANY **ALSE-130193760**

Allstate seeks a rate increase for Mississippi Renters line of business by updating the Rate Adjustment Factor resulting in a +3.3% rate impact.
Effective Date October 12, 2015 for new and November 26,2015 for renewal.

COMPANY **FILING NUMBER**
ALLSTATE VEHICLE AND PROPERTY INSURANCE CO. **ALSE-130226796**

files revised rates, Early signing discounts and Flex Group for their Homeowners program. The overall rate impact is 0 but the individual policyholder changes range from a +4.3%to -15.75%.
Effective Date December 07, 2015 (New) January 1, 2016 (Renewal).

LEAD COMPANY **FILING NUMBER**
AMERICAN AUTOMOBILE INS. CO. **FFDC-130172402**

Other Companies
Associated Indemnity Corporation
Fireman's Fund Insurance Company
National Surety Corporation
The American Insurance Company

revised their ISO loss cost and their LCM's for Commercial Auto resulting in an overall 9.8% increase.
Effective Date January 1, 2016 for new and renewals.

COMPANY **FILING NUMBER**
AMERICAN BANKERS INSURANCE COMPANY OF FL **ASPX-G130202263**

files a new Credit Property program. The filing includes disclosure of an analysis supporting the filed rates. The analysis presents loss costs that are partially based on data from the Company's Renters program, and partially based on management assumptions specific to the filed program.
Effective Date October 1, 2015.

COMPANY **FILING NUMBER**
AMERICAN MODERN HOME INSURANCE CO. **AMMH-130210393**

files revised rates, rules and forms for its AMH Commercial Physical Damage Property Program resulting in an overall 29.2% increase.
Effective Date November 1, 2015 for new and January 1, 2016 for renewal.

LEAD COMPANY **FILING NUMBER**
AMERISURE MUTUAL INSURANCE COMPANY **AMRS-130217515**

Other Companies
Amerisure Insurance Company
Amerisure Partners Insurance Company

The companies file to adopt ISO revised loss costs and changes LCM and ELR resulting in a -2.0% rate impact effective December 1, 2015 for new and used business.
Effective Date December 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
ARCH INSURANCE COMPANY **REGU-130176350**

files to revise its Commercial General Liability loss cost multiplier to 1.554 resulting in an overall rate impact of +9.4%.
Effective Date November 1, 2015.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY **PRFL-130189566**

files a new Workers Compensation program. The filing cites loss costs from the most recent NCCI circular with an LCM of 1.25.
Effective Date November 1, 2015.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO. **CORN-130199080**

files revised rules and rates for its Commercial Auto program. The filing indicates that the impact will be +19.64% for liability and +19.48% for physical damage on approximately \$275 thousand of premium based on an indication of +20.25%.
Effective Date December 1, 2015 N, February 2, 2016 R.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. **REGU-130200509**

The company filed a new Executive First Side A DIC Directors & Officers program effective September 21, 2015 for new and renewal business. The filing cited a previously approved filing as the basis for the base rates and provided a description of additional rating factors that are being introduced in this filing.
Effective Date September 21, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. **REGU-130242562**
files its new Surety program. The filing cites an affiliated program (National Liability & Fire Insurance Company SERFF #REGU-129669850) as the basis for the filed program.
Effective Date September 24, 2015.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. **REGU-130249189**
The company files its forms, rates and rules for its new Crime Protection Policy product.
Effective Date September 28, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
CANAL INSURANCE COMPANY **CNLC-130233645**
files revised rates and rules for its Commercial Auto Program resulting in an overall 5.7% increase.
Effective Date November 1, 2015 for new and January 1, 2016 for renewals.

COMPANY **FILING NUMBER**
CAPITOL INDEMNITY CORPORATION **CAPC-130124875**
files revised rules for its Businessowners Child Care (Commercial Multi-Peril) program resulting in an overall rate impact of +32%. The program currently has one policyholder.
Effective Date October 1, 2015 New December 1, 2015 Renewal.

COMPANY **FILING NUMBER**
COAST NATIONAL INSURANCE COMPANY **BRWS-130217917**
files revised rates and rules for its Private Passenger Auto Program resulting in an overall rate increase of 5%.
Effective Date October 17, 2015.

LEAD COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAB-130040234**
Other Companies
Continental Insurance Company
American Casualty Company of Reading PA
National Fire Insurance Company of Hartford
Transportation Insurance Company
Valley Forge Insurance Company
Continental Casualty Company

files revisions to its Paramount Property and Crime (Commercial Multi-Peril) program. The filing indicates that there is no overall rate change being proposed, but numerous changes to rate classifications are being made resulting in an overall rate impact of +9.7%.
Effective Date April 1, 2016 New and Renewal.

COMPANY **FILING NUMBER**
CONTRACTORS BONDING AND INSURANCE COMPANY **RLSC-130201798**
files a new Commercial General Liability program. The filing cites ISO loss costs and an LCM of 1.60 as the basis for its rates.
Effective Date October 1, 2015.

COMPANY **FILING NUMBER**
ENDURANCE AMERICAN INSURANCE CO. **REGU-130201618**
files rates, rules and forms for its new commercial property insurance program.
Effective Date September 15, 2015.

COMPANY **FILING NUMBER**
EULER HOMES NORTH AMERICA INSURANCE CO. **CLTR-130124415**
files its new EH Simplicity credit program.
Effective Date September 24, 2015.

COMPANY **FILING NUMBER**
EVEREST NATIONAL INSURANCE COMPANY **EVST-130159121**
The company files a new proprietary Public Company Directors and Officers Liability Coverage and Directors and Officers Excess DIC Program. The filing cites a blending of rates from competitor programs.
Effective Date September 14, 2015 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **FEMC-130218207**
Other Companies
Federated Service Insurance Company
The company filed for approval adopting new public protection classifications. They adopted ISO relativity factors and revised Federated rules. There was no rate impact from this filing.
Effective Date November 1, 2015 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
FIREMEN'S INSURANCE CO. OF WASHINGTON D.C. **BMAG-130070005**
Other Companies
Union Ins. Co.
Acadia Ins. Co.
Continental Western Ins. Co.
files to adopt 2012 ISO loss costs and rules for its Commercial Property program.
Effective Date September 16, 2015.

COMPANY **FILING NUMBER**
FOREMOST INSURANCE CO. GRAND RAPIDS MI **FORE-130133139**
files initial rates, rules and forms for their new Tenant Homeowners program.
Effective Date September 1, 2016.

COMPANY **FILING NUMBER**
FREEDOM SPECIALTY INSURANCE COMPANY **SCTT-130230018**

files its new Freedom 360 Private Company Package (Commercial Multi-Peril) program. The filing cites a competitor program - Federal Insurance Company's (FIC) ForeFront Portfolio 3.0 (SERFF# CHUB-127019714) - as the basis for the filed rating plan. Effective Date September 30, 2015.

COMPANY **FILING NUMBER**
GEICO INDEMNITY COMPANY **GECC-130187762**

files revised rates and rules for its Personal Auto Motorcycle Program resulting in an overall increase of 9.2%. Effective Date September 24, 2015 for new and November 9, 2015 for renewals.

COMPANY **FILING NUMBER**
GRANITE STATE INSURANCE COMPANY **AGNY-130211699**

files rates, rules and forms for a new Care Providers (Commercial Multi-Peril) program. Effective Date September 14, 2015.

LEAD COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY **GACX-G130210818**

Other Companies

Great American Assurance Company
Great American Insurance Company of NY
Great American Alliance Insurance Company

files revised rates and rules for their Commercial General Liability Program resulting in an overall decrease of -10.7%. Effective Date October 15, 2015 for new and renewals.

LEAD COMPANY **FILING NUMBER**
HARTFORD CASUALTY INSURANCE **HART-130195673**

Other Companies

Hartford Underwriters Ins. Co.
Property and Casualty Ins. Co. of Hartford
Twin City Fire Ins. Co.
Hartford Accident and Indemnity Co.
Hartford Fire Ins. Co.

files revised rates for its Spectrum Legacy Policy (Commercial Multi-Peril) program. The filing indicates that the overall impact of this filing will be +6.1% on approximately \$1.1 million of premium based on an indication of +6.5%, with the impact applying uniformly across the filing companies, and ranging from 0.0% to +12.5% across the applicable coverages. The filing includes a single page rate level indication for the requested change. Effective Date October 17, 2015.

LEAD COMPANY **FILING NUMBER**
HARTFORD INSURANCE COMPANY OF THE MIDWEST HART-130209558

Other Companies

Trumbull Insurance Company

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 9.9%.

Effective Date December 1, 2015 (New) December 29, 2015 (Renewal).

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. ISOF-130184142

revises advisory loss costs for Personal Liability Umbrella resulting in an overall 25% increase.

Effective Date September 16, 2015.

COMPANY **FILING NUMBER**
IRONSHORE INDEMNITY INC. IRON-130202938

files rates, rules and forms for its new Commercial General Liability program.

Effective Date September 14, 2015.

COMPANY **FILING NUMBER**
MERASTAR INSURANCE COMPANY UNTR-130226786

files an for an overall +6.1% rate change to its Personal Auto program.

Effective Date November 1, 2015 New, December 1, 2015 Renewal.

COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY & CASUALTY INS. CO. METX-G130248527

files rates and rules for its new Commercial Businessowners Program.

Effective Date November 11, 2105.

COMPANY **FILING NUMBER**
MID CONTINENT CASUALTY COMPANY MDCC-130226675

The company files its new Med Tech (General Liability) program to be effective October 15, 2015.

Effective Date October 15, 2015 for new business.

COMPANY **FILING NUMBER**
MILWAUKEE CASUALTY INSURANCE COMPANY UNKP-130205372

files its new Commercial Crime (General Liability) program. The filing cites ISO loss costs with a range of LCMs from 1.180 to 2.060 for the companies associated with this filing, reflecting loss cost modifiers ranging from 0.75 to 1.305.

Effective Date January 1, 2016.

COMPANY **FILING NUMBER**
NORTHLAND INSURANCE COMPANY **TRVD-130117900**

files revisions to the rates, rules and forms for its Pawnshop Package Program resulting in an overall rate impact of -0.9%.
Effective Date November 1, 2015 New and Renewal.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CAS. CO. OF NORTH AMERICA **OCCD-130235717**

files to adopt the most recent ISO loss costs for its Commercial General Liability program. The filing indicates that the impact will be -30.66% on approximately \$5 thousand of premium.
Effective Date December 1, 2015.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **ASIT-130192496**

The company files for a new Renters Product in Mississippi. The rates/rules are a "me too" filing of American Strategic Insurance Corporation's rates/rules, which were filed and approved under AMSI-129723357.
Effective Date October 1, 2015 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
SENTINEL INSURANCE COMPANY **HART-130208211**

Other Companies

Trumbull Insurance Company

files revised rates and rules for their Private Passenger Auto Program resulting in an overall increase of 4.8%.
Effective Date December 12, 2015 for new and January 20, 2016 for renewals.

COMPANY **FILING NUMBER**
SENTRUITY CASUALTY COMPANY **YTYC-130237887**

The company files revised rates and rules for its Auto Warranty (contractual liability) program. Rate impact is -2.9% decrease with an effective date of March 1, 2016 on new business.
Effective Date March 1, 2016 on new business.

COMPANY **FILING NUMBER**
STANDARD FIRE INSURANCE COMPANY **TRVA-130112575**

files to revise rates and rules for their Quantum Automobile 2.0 private passenger auto program. The Company is proposing several revisions to base rates and other rating factors, resulting in an overall rate level impact of +1.98%. The minimum/maximum rate change to any policyholder is expected to be -13.1%/+23.3%.
Effective Date September 23, 2015.

COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. **STAT-130055424**

files revised rates, rules and forms for their Homeowners program. The overall rate level change is an increase of 8.0%.
Effective Date October 25, 2015.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY & SURETY CO. OF AMERICA **TRVE-130182538**

files revised rates for its Miscellaneous Professional Liability program resulting in an overall rate impact of +11.2%.
Effective Date November 1, 2015 for new and renewals.

LEAD COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INSURANCE CO. **TRVA-130166165**

Other Companies
Travelers Personal Security Ins. Co.
files revised rates for its Quantum Auto 1.0 (Personal Automobile) program. The filing indicates that the overall impact of this filing will be +3.0% on approximately \$13 million of premium with the impact by coverage ranging from -0.20% to +4.52%, based on by-coverage indications ranging from -5.76% to +14.14%. The filing includes documentation if the rate impact by territory, which reflects a nearly uniform impact across territories.
Effective Date October 31, 2015.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **ZURC-129933744**

The company seeks approval for a new Service Contract Reimbursement Program.
Effective Date September 2, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY **UNKP-130125708**

files its new Euclid Management Liability program.
Effective Date September 9, 2015.

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY **YTYC-130087207**

The company filed a new program covering losses to auto dealers that have entered into a designated contract similar to a Loan Gap program.
Effective Date September 22, 2015 for new business.

COMPANY

WESTCHESTER FIRE INSURANCE COMPANY

FILING NUMBER

ACEH-130130510

The company seeks approval for its new Privacy and Network Security Coverage Section to be effective September 8, 2015 for both new and renewal business. The program consists of two insuring clauses: Privacy and Network Security Liability and Data Breach Fund.

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

NEW COMPANY

Explorer Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 14, 2015.