

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

LEAD COMPANY

ACE AMERICAN INSURANCE COMPANY

Other Companies

Westchester Fire Insurance Company

The company is filing CODA Premier Mutual Fund Independent Director Liability Excess DIC Policy which provides management liability coverage to independent directors of mutual funds for non-indemnifiable loss on both an excess and excess "difference in conditions" basis.

Effective Date October 16, 2015 for new and renewal business.

FILING NUMBER

ACEH-130252646

COMPANY

ADM INSURANCE COMPANY

files a revised Named-Peril Replant Policy for its Crop program, including revised rates. The filing indicates the rate level impact of the filing to be +21.2% on \$131k of premium. Effective Date October 26, 2015.

FILING NUMBER

ADMI-130244390

COMPANY

AEGIS SECURITY INSURANCE COMPANY

files initial rates, rules and forms for their new Homeowners-Tenants program. Effective Date October 7, 2015.

FILING NUMBER

AEGS-130218793

COMPANY

AIPSO

files to adopt the prospective loss costs specified in Insurance Services Office Reference Filing Number PP-2015-BRLA1. As approved in the last private passenger rate filing, the Mississippi Plan rates will be a combination of prospective loss costs and involuntary loss cost multipliers that target a relativity of 2.50 for liability and 3.00 for physical damage coverages. This methodology shows a need for an overall rate level increase of 14.3%.

Effective Date February 1, 2016.

FILING NUMBER

APST-130277015

LEAD COMPANY

ALLIED PROPERTY & CASUALTY INSURANCE CO.

Other Companies

AMCO Insurance Company

Depositors Insurance Company

Allied Insurance Company of America

files revised rates for their Commercial Auto Program resulting in an overall increase of 3.8%.

Effective Date April 1, 2016 for new and renewals.

FILING NUMBER

NWCM-130259519

LEAD COMPANY

ALLIED PROPERTY & CASUALTY INSURANCE CO.

Other Companies

AMCO Ins. Co.

Depositors Ins. Co.

files revised rules and rates for its Commercial Property program. The filing indicates that the impact will be -8.3% on approximately \$13.5 thousand of combined premium (ranging from -53.4% to -17.6% across the three companies).

Effective Date April 1, 2016.

FILING NUMBER

NWCM-130247509

LEAD COMPANY

ALLIED PROPERTY & CASUALTY INSURANCE CO.

Other Companies

AMCO Ins. Co.

Depositors Ins. Co.

files to adopt the latest NCCI loss costs for its Workers Compensation program with some rule changes (removal of all class deviations and implementation of tiering factors). The filing includes support for the tiering program being introduced. The filing indicates the rate level impact of the filing to be -4.4% on \$44k of premium.

Effective Date April 1, 2016.

FILING NUMBER

NWCM-130259051

COMPANY

ALLIED WORLD NATIONAL ASSURANCE COMPANY

files for Commercial Auto to adopt ISO loss costs from filing circular CA-2015-BRLA1, and revise its LCM to 1.892. This will result in a rate revision of 4.1%.

Effective Date December 1, 2015.

FILING NUMBER

DRWN-130263379

COMPANY

ALLSTATE INSURANCE COMPANY

The company requested a +9.9% increase in the rates on Tenant Homeowners to be effective October 12, 2015 for new business and November 26, 2015 for renewal business; however, the Commissioner offered only +5.1% which the company accepted.

Effective Date October 12, 2015 for new and November 26, 2015 for renewal.

FILING NUMBER

ALSE-130193674

COMPANY

AMERICAN ALTERNATIVE INSURANCE COMPANY

The company files revised rules and rates for its Hospice, Home Health Care and Related Organizations (General Liability) program resulting in no change to rates effective January 1, 2016 for new and renewal business.

Effective Date January 1, 2016 for new and renewal business.

FILING NUMBER

AMLX-G130258826

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

FILING NUMBER

FFDC-130178800

Other Companies

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

files a new program providing GL and Business Auto coverage for a new Motorsports program. Motorsports includes companies that race conveyances such as automobiles and boats, including the associations, tracks, events and schools, sponsors and vendors as well as other businesses that are involved in motorsports.

Effective Date November 1, 2015.

COMPANY

AMERICAN NATIONAL PROPERTY & CASUALTY CO.

FILING NUMBER

PERR-130258335

files a new involuntary unemployment (Other Lines) program, along with optional Disability and Accidental Death endorsements. The filing includes an analysis based on Federal unemployment statistics as the basis for the loss costs underlying the filed rates.

Effective Date October 22, 2015.

COMPANY

AMERICAN NATIONAL PROPERTY & CASUALTY CO.

FILING NUMBER

PERR-130038620

files a new involuntary unemployment (Other Lines) program, along with optional Disability and Accidental Death endorsements. The filing includes an analysis based on Federal unemployment statistics as the basis for the loss costs underlying the filed rates.

Effective Date October 22, 2015.

COMPANY

ATLANTIC SPECIALTY INSURANCE COMPANY

FILING NUMBER

BEAC-130246236

files revised rules and rates for its Management Liability program. The filing indicates that the impact will be +6.0% on approximately \$245 thousand of premium based on an indication of +8.71%.

Effective Date December 1, 2015.

COMPANY

BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO.

FILING NUMBER

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%. The filing includes a rate level indication as support for the filed rates.

Effective Date December 1, 2015 N, February 1, 2016 R.

COMPANY

FILING NUMBER

CATERPILLAR INSURANCE COMPANY

CTRP-130215694

files a revised Contractual Liability program. The filing indicates that the impact will be +2.98% on approximately \$2.9 million of premium based on an indication of +2.98%. The filing includes separate rate level indications for Year-1 (labor only) and Years-2&3 (parts and labor) that include 6 years of data. While the rate level indications do not include some considerations that we would normally expect to see (development of losses to ultimate, consideration of credibility), these considerations are not material given the nature of the exposure and the volume of the program. Additionally, the PLR appears reasonable. However, we note that the indicated rate changes are -10.0% for Year-1 and 0.0% for Years-2&3, while the filing is for a rate increase of +2.98%.

Effective Date January 1, 2016.

COMPANY

FILING NUMBER

COLUMBIA MUTUAL INSURANCE COMPANY

CLBA-130274246

files revised rates as well as new and revised endorsements for its Businessowners Policy (Commercial Multi-Peril) program. The filing indicates the rate level impact of the filing to be +3.81% on \$1.0 million of premium. The filing includes a rate level indication based on Mississippi data that produces an indicated rate need of +19.3%.

Effective Date February 1, 2016 N, March 1, 2016 R.

COMPANY

FILING NUMBER

DIRECT GENERAL INSURANCE CO. OF MS

DRCT-130230630

files revised rates and rules for their walled off Classic Auto Program. This results in an overall 6.1% rate increase. There will be no new business written.

Effective Date October 20, 2015 for new and December 4, 2015 for renewals.

LEAD COMPANY

FILING NUMBER

EMC PROPERTY & CASUALTY COMPANY

EMCC-130257723

Other Companies

EMCASCO Ins. Co.

Employers Mutual Casualty Co.

Union Ins. Co. of Providence

files to adopt the latest NCCI loss costs for its Workers Compensation program with no change in the LCM for the existing two companies. The filing also introduces two additional companies impacted by this filing. The filing indicates the rate level impact of the filing to be -6.5% on \$770k of premium for EMASCO and -0.8% on \$715k of premium for Employers Mutual, for a combined rate level impact of -3.7%.

Effective Date February 1, 2015.

LEAD COMPANY

FIREMEN'S INSURANCE CO. OF WASHINGTON DC

Other Companies

Union Insurance Company

Acadia Insurance Company

Continental Western Insurance Company

Tri-State Insurance Company of Minnesota

files revised rates and rules for their Commercial Auto Program resulting in an overall increase of 2.3%.

Effective Date December 1, 2015 for new business and February 1, 2016 for renewals.

FILING NUMBER

BMAG-130234477

LEAD COMPANY

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

Other Companies

Union Ins. Co.

Acadia Ins. Co.

Continental Western Ins. Co.

Tri-State Ins.Co. of Minnesota

files to adopt the latest ISO loss costs for it Commercial General Liability program with revised LCMs. The filing indicates the overall rate level impact of the filing to be -1.8% on approximately \$5.9 million of premium, ranging from -5.7% to 0.0% across the five companies.

Effective Date December 1, 2015 N, February 1, 2016 R.

FILING NUMBER

BMAG-130263932

COMPANY

HOMESITE INSURANCE COMPANY

The company filed revisions to the Homeowner Program, Condominium Program and Renter Program resulting in an overall rate impact of a +3.0% increase to be effective November 20, 2015 for new business and January 7, 2016 for renewal business.

Effective Date November 20, 2015 for new and January 7, 2016 for renewal.

FILING NUMBER

HMSS-130243200

COMPANY

INSURANCE SERVICES OFFICE, INC.

files to revise advisory prospective Medical Malpractice loss costs for Physicians, Surgeons, Dentists and Miscellaneous Medical classes. The proposed overall loss cost level change is -16.9%, which is supported by the loss cost indication documented in the filing. The proposed decrease follows a trend of double-digit decreases implemented over the last several years. The majority of class code loss costs are being decreased in the range of -16.7% to -17.4%, with several class codes (80911, 80912, 80935, 80936) receiving no change and class code 80962 increasing +75.0% (this class code received a 32.9% increase in the previous filing).

Effective Date October 1, 2016.

FILING NUMBER

ISOF-130256610

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE, INC.

ISOF-130254952

files revised rules to support revised rates for their Commercial Crime- Burglary & Theft program. The overall rate level change is a decrease of 30.0%.
Effective Date June 1, 2016.

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE, INC.

ISOF-130254852

files revised rates for their Commercial Crime- Burglary & Theft program The overall rate level change is a decrease of 12.0%.
Effective Date June 1, 2016.

COMPANY

FILING NUMBER

NATIONAL LIABILITY & FIRE INSURANCE COMPANY

METP-130228912

The company seeks approval for a -1.3% rate decrease on Professional Errors & Omissions Liability for lawyers to be effective April 1, 2016 for new and renewal business.
Effective Date April 1, 2016 for new and renewal business.

LEAD COMPANY

FILING NUMBER

NATIONWIDE MUTUAL FIRE INSURANCE CO.

NWCM-130242846

Other Companies

Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Nationwide General Insurance Company

files revisions to its Businessowners program resulting in a +7.8% overall rate impact.
Effective Date April 1, 2016.

LEAD COMPANY

FILING NUMBER

NATIONWIDE MUTUAL FIRE INSURANCE CO.

NWCM-130245100

Other Companies

Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Nationwide Agribusiness Insurance Company

The company files revised rules and rules for its commercial property program with a rate impact of +7.7% for Nationwide Mutual Fire Insurance Company, +10.0% for Nationwide Mutual Insurance Company, +2.6% for Nationwide Property & Casualty Company and +1.6% for Nationwide Agribusiness Insurance Company resulting in an overall average rate impact of +6.0%.
Effective Date April 1, 2016 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY NWCM-130241281
Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

files to adopt the latest ISO loss costs, along with revised LCM's for each company, and revised rules for its Commercial General Liability program.
Effective Date April 1, 2016 New and Renewal.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY NWCM-130259651
Other Companies
Nationwide Mutual Ins. Co.
Nationwide Property & Casualty Ins. Co.

files to adopt the latest NCCI loss costs for its Workers Compensation program with some rule changes (removal of all class deviations and implementation of tiering factors). The filing includes support for the tiering program being introduced. The filing indicates the rate level impact of the filing to be -7.0% on \$2.3 million of premium, ranging from -9.4% to -4.9% across the three companies.
Effective Date April 1, 2016.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY NWCM-130259283
Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Nationwide General Insurance Company

files revised rates for their Commercial Auto Program resulting in an overall 3.0% increase.
Effective Date April 1, 2016 for new and renewals.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY NAVG-130248325

files revised rates as well as new and revised endorsements for its Insurance Agents and Brokers Professional Liability (General Liability) program. The filing indicates the rate level impact of the filing to be +10.0% on \$97k of premium. The filing includes a rate level indication based on countrywide data that produces an indicated rate need of +25.7%. The support included in the filing is sufficient given the volume of the program.
Effective Date December 1, 2015.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-G130250919**

files a new Craft Breweries & Distilleries endorsement (Commercial Multi-Peril) for its General Liability program. The filing cites the charge for similar product that it offers as support for the filed charge. Given the niche nature of the coverage, the information provided is sufficient.

Effective Date October 20, 2015.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-130254125**

files a new Businessowners program providing coverage to real estate related businesses with up to 10 employees.

Effective Date January 1, 2016.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **LBPM-130111700**

The company requests a rate revision to its earthquake rates resulting in a +.67% overall rate increase effective November 14, 2015 for new business and December 26, 2015 for renewal business.

Effective Date November 14, 2015 for new and December 26, 2015 for renewal.

COMPANY **FILING NUMBER**
SOMPO JAPAN INSURANCE COMPANY OF AMERICA **SMPJ-130262984**

The company seeks approval for a revision of its Terrorism Determination factors by adopting the AAIS Commercial Output Program Terrorism Rating Factors resulting in a +40% rate increase.

Effective Date February 15, 2016 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY **RESD-130282980**

Other Companies

United Guaranty Residential Insurance Company

files a -5.2% rate change to its mortgage guaranty program.

Effective Date November 9, 2015 New.

COMPANY **FILING NUMBER**
WESTPORT INSURANCE CORPORATION **SWRE-130256328**

files a new Forward Price Option (Crop) program to supplement its current federal Crop program. The filing cites utilization of the USDA's Risk Management Agency system to derive the filed program's rate. The filing includes a memorandum that provides an extensive qualitative description of the methodology to derive the filed rates.

Effective Date October 22, 2015.

COMPANY

ZURICH AMERICAN INSURANCE COMPANY

FILING NUMBER

ZURC-130249349

The company filed a new Security and Privacy (General Liability) program to be effective December 1, 2015, for new and renewal business. The form covers "first party" losses and "third party" liability exposure.

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

NEW COMPANY

Indemnity Company of California received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective October 15, 2015.