

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIED WORLD INSURANCE COMPANY	MWSG-130118579

The company files its new program, Fire and Emergency Service Organizations, for Commercial Umbrella and Excess coverage to be effective November 5, 2015 for new and renewal business. All forms, rates and rules are new and do not replace any previously filed forms, rates and rules.

Effective Date November 5, 2015 for new and renewal business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INDEMINITY COMPANY	ALSE-130255045

The company files revised rates for its Personal Umbrella program resulting in a rate impact of a +9.9% increase to be effective December 14, 2015 for new business and January 28, 2016 for renewal business.

Effective Date December 14, 2015 for new and January 28, 2016 for renewal.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ALTERNATIVE INSURANCE CORP.	AMLX-G130169989

Other Companies

American Family Home Insurance Company

American Southern Home Insurance Company

files a new Architects, Engineers, and Environmental Services Professional Liability product.

Effective Date November 15, 2015.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	AMAX-130058482

files revised rates (loss costs) for their By Peril Rated Homeowner program. The overall rate level change is a decrease of 13.3% for Owner Forms and -25.6% for Non-Owner Forms.

Effective Date December 1, 2015.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ATLANTIC SPECIALTY INSURANCE COMPANY	BEAC-130316566

The company files to introduce the forms, rates and rule associated with its new Information Technology Solutions - Complete product for Internet Liability to be effective November 23, 2015 for new business.

Effective Date November 23, 2015 for new business.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. **REGU-130252118**

files a new Financial Institution Fidelity program. The filing cites similar programs by Travelers/St. Paul as well as Beazley as the basis for the filed rating plan. While the programs cited are from states other than Mississippi, this is a countrywide program for a nice product.

Effective Date November 2, 2015.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-130313891**

files revised rates and rules for its Association Liability (General Liability) program. The filing presents the rate level impact of this filing as +4.4% approximately \$73 thousand of premium, based on an indication of +13.1%. The filing includes a comprehensive rate level analysis supporting the filing.

Effective Date January 1, 2016.

COMPANY **FILING NUMBER**
CONTRACTORS BONDING AND INSURANCE COMPANY **RLSC-130317303**

files a new Design Professionals (General Liability) program. The filing indicates that the rules and rates for the filed program follow the rates and rules currently approved for its parent company, RLI Insurance Company. The filing includes RLI data as support for the filed expense and profit provisions.

Effective Date December 15, 2015.

LEAD COMPANY **FILING NUMBER**
EMCASCO INSURANCE COMPANY **EMCC-130267811**

Other Companies

Employers Mutual Casualty Company

The company filed for an overall +2.86% rate change by revising Loss Cost Multipliers while continuing to use ISO Loss Costs for its Businessowners program.

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

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **FEMC-130236212**

Other Companies

Federated Service Insurance Company

files revisions to its Surety program resulting in an overall rate change of +6.6%.

Effective Date December 1, 2015 New and Renewal.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

The filing seeks approval for a +0.6% rate change to an existing Businessowners program primarily Data Compromise Coverage and Cyber Coverage and adds a Supplemental Extended Reporting Period Endorsement. This is to be effective January 1, 2016 for new and renewal business.

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

FILING NUMBER

FEMC-130265212

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

The company files to introduce its new grocery program, Grocery Store - Retail along with adding an extended coverage level of over \$100,000 using ISO loss cost and an Federated's expense loads. This is being added to the Commercial Property line.

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

FILING NUMBER

FEMC-130313069

LEAD COMPANY

FOREMOST INSURANCE CO., GRAND RAPIDS MI

Other Companies

Foremost Property & Casualty Insurance Company

Foremost Signature Insurance Company

The company seeks approval for an overall +1.8% rate change for Commercial Restaurant coverages effective January 15, 2016 for new business and April 15, 2016 for renewal business.

Effective Date January 15, 2016 for new and April 15, 2016 for renewal.

FILING NUMBER

FARM-130285688

COMPANY

FOREMOST INSURANCE CO., GRAND RAPIDS, MI

files rates, rules and forms for its new Condominium Landlord (Property) program.

Effective Date September 1, 2016.

FILING NUMBER

FORE-130133048

LEAD COMPANY

FOREMOST INSURANCE CO., GRAND RAPIDS, MI

Other Companies

Foremost Property & Casualty Insurance Company

Foremost Signature Insurance Company

Foremost files revised rates and rules for its Commercial Multi-Peril Program (Businessowners) which presents the rate level impact ranging from -0.9% to +0.3% across three companies. The filing is to be effective January 15, 2016 for new business and April 15, 2016 for renewal business.

Effective Date January 15, 2016 for new and April 15, 2016 for renewal.

FILING NUMBER

FARM-130272543

COMPANY

GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER

GRTC-130198426

The company files a new Professional Errors and Omissions Liability program covering liability arising from negligence of design professionals such as architects and engineers. Effective Date October 30, 2015 for new and renewal business.

COMPANY

GREENWICH INSURANCE COMPANY

FILING NUMBER

XLAM-130276153

files a new coverage (CyberOne) for its North America Programs (Interline Filings). The filing indicates that this does not impact any existing coverage. The filing cites an analysis performed by Hartford Steam & Boiler utilizing publicly available data as the basis for the filed rates. Effective Date November 12, 2015.

LEAD COMPANY

GUIDEONE MUTUAL INSURANCE COMPANY

FILING NUMBER

GDEB-130186208

Other Companies

GuideOne Specialty Mutual Ins. Co.

files a rate and rule filing for its Personal Auto program. The filing indicates that the overall impact of this filing will be +3.0% on \$5.68 million of premium based on an indication of +28.2%, with the impact by coverage ranging from 0.0% to +5.5%. The filing includes documentation of a capping algorithm to limit the impact of the filed rate change to any one policyholder to +6.0%/-8.0%, and indicates that additional revisions (the uncapped range of rate impact is -43.9% to +58.1%) will be implemented on future renewals. Along with a base rate revision (to be applied evenly across all territories), the filing files new model year factors for the latest model years. Effective Date November 15, 2015 N, December 20, 2015 R.

COMPANY

HARTFORD STEAM BOILER INSPECTION AND INS. CO.

FILING NUMBER

HSTB-130277079

files a new HSB Total Cyber (Commercial Multi-Peril) program. The filing indicates that an analysis was performed utilizing publicly available data as the basis for the filed rates. The explanatory memorandum qualitatively describes the analysis performed and the sources of the information, and provides the results of the analysis. Effective Date November 23, 2015.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-130318140

files an optional alternative rating methodology based on the Environmental Module of ISO's Risk Analyzer Commercial Auto predictive models, along with rating rules to guide the user in applying the resulting scores in rating a Commercial Auto policy. Effective Date November 18, 2015.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **MSSR-130273411**

files (jointly with ISO) revised loss costs for Commercial Farm and Ranch coverages. The filing indicates that the overall impact to loss costs is +0.6%.
Effective Date January 1, 2016 for new and renewals.

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-130061141**

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of 0.1%.
Effective Date November 20, 2015 (New) December 18, 2015 (Renewal).

COMPANY **FILING NUMBER**
MUNICH REINSURANCE AMERICA, INC. **PERR-130250402**

The company submits this filing to introduce its new Commercial and Contract Surety Program filed under the Surety line of business. The program consists of two "me-too" filings: U.S. Specialty Insurance Company's nationwide Large Commercial Surety Rating Plan and The Ohio Casualty Insurance Company's nationwide Contract Bonds Surety Program.
Effective Date November 18, 2015 for new business.

COMPANY **FILING NUMBER**
NATIONAL MORTGAGE INSURANCE CORPORATION **NMIH-130246411**

files revised rates for its Lender Paid Single Premium (Mortgage Guaranty) program. The filing indicates that the rate level impact of this filing would be +3.4% on new business only, and the Explanatory Memorandum cites upcoming changes in eligibility requirements to qualify to insure Fannie Mae and Freddie Mac mortgages as underlying the identified rate need.
Effective Date February 1, 2016.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE CO. **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% Increase.
Effective Date April 1, 2016 for new and renewals.

COMPANY **FILING NUMBER**
NCCI **NCCI-130248558**

NCCI files for changes to Workers Compensation loss costs resulting in a -7.9% decrease in Voluntary and Assigned Risk loss costs.
Effective Date March 1, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
NORCAL MUTUAL INSURANCE COMPANY **NCMC-130161217**

files a replacement Medical Malpractice program for the current Medicus Insurance Company program (acquired by NORCAL in 2011). The rate level impact of this filing is presented as +5.0% on \$1.7 million of premium, based on a rate indication of +12.2%. The filing includes a rate level analysis performed by Towers Watson as support for the filed rate level change. The rate level analysis relies on data from 3 key competitors to derive the base pure premium, and expense provisions that are consistent with data disclosed in the filing. The selected profit provision of 7.7% is somewhat excessive for this line, but a rate level indication based on a reasonable profit provision is not inconsistent with the requested rate change.

Effective Date April 1, 2016.

COMPANY **FILING NUMBER**
OMNI INDEMNITY COMPANY **OMNI-130275933**

The filing seeks approval for an overall +9.6% rate increase in Personal Lines Private Passenger Auto coverage to be effective January 16, 2016 for new business and February 20, 2016 for renewal business. The major rate changes are in liability BI (+16.0% rate increase) and liability physical damage (+19.0% rate increase).

Effective Date January 16, 2016 for new and February 20, 2016 for renewal.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-130058830**

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 2.9%.

Effective Date October 20, 2015 (New) December 18, 2015 (Renewal).

COMPANY **FILING NUMBER**
RADIAN GUARANTY, INC. **WESA-130253238**

files a new scheduled rating program for its existing Mortgage Guaranty program.

Effective Date October 29, 2015.

COMPANY **FILING NUMBER**
SAFE AUTO INSURANCE COMPANY **SAFE-130302195**

files revised rates and rules for its Private Passenger Auto Program resulting in an -0.1% overall decrease.

Effective Date January 4, 2016 for renewals.

COMPANY **FILING NUMBER**
SCOTTSDALE INSURANCE COMPANY **SCTT-130248448**

files rates, rules and forms for a new Commercial Property Insurance Program.

Effective Date November 9, 2015.

COMPANY **FILING NUMBER**
SENTRUITY CASUALTY COMPANY **ITYC-130311680**
files a new Contractual Liability program for new and used vehicle dealers and service contract/extended warranty administrators for their liabilities arising under service contracts.
Effective Date November 18, 2015.

COMPANY **FILING NUMBER**
SHELTER GENERAL INSURANCE COMPANY **SHEL-130259925**
files revisions to its Non-Truckmen and Truckmen Commercial Auto program resulting in an overall rate impact of +11.0%.
Effective Date January 28, 2016 New and Renewal.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-130169480**
files revised rates for its Commercial Multi-Peril program. An overall rate change of 7.9% for Apartment and Residential Condominium and a rate change of 7.6% for Religious Organizations.
Effective Date February 15, 2016 N, April 15, 2015 R.

LEAD COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INSURANCE CO. **TRVA-130306797**
Other Companies
Travelers Personal Security Insurance Company
files revised rates and rules for their Quantum (High Value) Homeowner program. The overall rate level change is an increase of 2.0%.
Effective Date December 18, 2015 (New) February 6, 2016 (Renewal).

LEAD COMPANY **FILING NUMBER**
UNION INSURANCE COMPANY **BMAG-130264014**
Other Companies
Acadia Insurance Company
Continental Western Insurance Company
revises their LCM's for Commercial Property (Fire and Allied Lines) resulting in an overall increase of 4.37%.
Effective Date December 1, 2015 for new and February 1, 2016 for renewals.

COMPANY **FILING NUMBER**
UNITED AUTOMOBILE INSURANCE COMPANY **UNAU-130205362**
files revisions to its Personal Auto program resulting in an overall rate change of +4.0% for all coverages combined.
Effective Date November 15, 2015 New December 15, 2015.

NEW COMPANY

AIG Structured Mortgage Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 18, 2015.

WITHDRAWAL

Main Street America Protection Insurance Company wishes to withdraw its Private Passenger Automobile Program. There were no policies issued through the approved program. This withdrawal will be effective January 26, 2016.