

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

LEAD COMPANY

FILING NUMBER

ACCIDENT FUND GENERAL INSURANCE COMPANY

ACCD-130359786

Other Companies

Accident Fund Ins. Co. of America

Accident Fund National Ins. Co.

United Wisconsin Ins. Co.

files to adopt the latest NCCI loss costs with no changes to its LCMs for its Workers Compensation program. The filing indicates that the rate level impact will be -7.4%, ranging from -9.1% to -4.6% on approximately \$5.9 million of combined premium.

Effective Date April 1, 2016.

LEAD COMPANY

FILING NUMBER

ACE PROPERTY AND CASUALTY INS. CO.

ACEH-130329317

Other Companies

Agri General Insurance Company

files revised rates for their Crop Hail Replant Program resulting in an overall increase of 24.5%.

Effective Date December 17, 2015.

LEAD COMPANY

FILING NUMBER

ALLMERICA FINANCIAL ALLIANCE INSURANCE CO.

HNVX-G130348337

Other Companies

The Hanover Ins. Co.

Massachusetts Bay Ins. Co.

Citizens Ins. Co. of America

The Hanover American Ins. Co.

Allmerica Financial Benefit Ins. Co.

files to adopt the latest NCCI loss costs with no revisions to its LCMs for its Workers Compensation program. The filing indicates that the rate level impact will range from -11.5% to -2.9% on approximately \$0.3 million of combined premium.

Effective Date March 1, 2016.

COMPANY

FILING NUMBER

ALLSTATE INSURANCE COMPANY

ALSE-130302022

files revised rates and rules for its Commercial Auto Program resulting in an overall increase of 8% capped.

Effective Date January 25, 2016 for new business and March 7, 2016 for renewals.

LEAD COMPANY

AMERICAN ALTERNATIVE INSURANCE CORP.

Other Companies

American Family Home Insurance Company

American Southern Home Insurance Company

files a new Businessowners coverage specifically targeting qualified franchises such as pizza and deli delivery business.

Effective Date January 1, 2016.

FILING NUMBER

AMLX-G130294692

COMPANY

AMERICAN ALTERNATIVE INSURANCE CORP.

FILING NUMBER

AMLX-G130346483

The company files revised rates for its Personal and Businessowners Umbrella program resulting in a +2.49% increase effective March 1, 2016 for new and renewal business.

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

COMPANY

AMERICAN CASUALTY CO. OF READING, PA

FILING NUMBER

CNAC-130346588

files revised rates for its Healthcare Providers Service Organization (HPSO) Program resulting in an overall increase of 3.8%.

Effective Date February 1, 2016 for new and renewals.

LEAD COMPANY

AMERICAN COMPENSATION INSURANCE COMPANY

FILING NUMBER

RTGR-130336042

Other Companies

Bloomington Compensation Insurance Company

State Automobile Mutual Insurance Company

State Auto Property & Casualty Insurance Company

Milbank Insurance Company

files to adopt NCCI loss costs for each of the companies. The filing indicates that the rate level impact varies by company and will range from -15.4% to -6.3%.

Effective Date March 1, 2016 New and Renewal.

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER

LBRC-130353882

Other Companies

The Ohio Casualty Company

Ohio Security Insurance Company

West American Insurance Company

files to adopt NCCI's 03/01/2016 loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 2.8%.

Effective Date April 1, 2016.

COMPANY **FILING NUMBER**
BANKERS STANDARD INSURANCE COMPANY **ACEH-130298501**

files revised rates and rules for its Personal Umbrella program resulting in an overall rate impact of +5.9%.

Effective Date February 1, 2016 New / April 1, 2016 Renewal.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY DIRECT INSURANCE CO. **PRFL-130248073**

files an initial filing for its new Businessowners (CMP) program. The filing cites a competitor program (AmGUARD) as the basis for its filed rates, with an adjustment to the LCM based on the filing company's expense structure, adjustments for coastal coverages, the adoption of ISO classes over the exceptions found in the AmGUARD program, and other minor deviations.

Effective Date February 1, 2016.

LEAD COMPANY **FILING NUMBER**
BRIDGEFIELD CASUALTY INSURANCE COMPANY **SMCG-130354861**

Other Companies

Bridgefield Employers Insurance Company

files to adopt the latest NCCI loss costs for its Workers Compensation program with loss costs multipliers of 1.502 for BCIC and 1.127 for BEIC resulting in overall rate level impact of -7.9%.

Effective Date July 1, 2015.

COMPANY **FILING NUMBER**
CANAL INSURANCE COMPANY **CNLC-130351699**

files revised rates and rules for their Commercial General Liability program. The proposed overall rate level change is a decrease of 28.4%.

Effective Date March 1, 2016 (New) May 1, 2016 (Renewals).

COMPANY **FILING NUMBER**
CHURCH MUTUAL INSURANCE COMPANY **CHMU-130316931**

files revised rates and rules for its Independent Commercial Package Institutional Program resulting in an overall decrease of -5.34%.

Effective Date March 1, 2016 for new business and May 1, 2016 for renewals.

COMPANY **FILING NUMBER**
CHURCH MUTUAL INSURANCE COMPANY **CHMU-130317594**

files revised rates and rules for its Independent Church Package Program resulting in an overall decrease of -5.34%.

Effective Date March 1, 2016 for new business and May 1, 2016 for renewals.

COMPANY
CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER
CHMU-130274525

files to adopt the latest NCCI loss costs and appears to be revising the LCM for its Workers Compensation program. The filing indicates that the rate level impact will be -2.07% on approximately \$1.2 million of premium based on an indication of -6.9%. The filing includes a rate level indication which utilizes five years of experience and includes consideration of previous rate levels, loss development, trend, and credibility.
Effective Date March 1, 2016.

LEAD COMPANY
EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER
LWCM-130349889

Other Companies
Wausau Underwriters Ins. Co.
Wausau Business Ins Co.
Liberty Mutual Ins. Co.
Liberty Mutual Fire Ins. Co.
LM Ins. Corp.
The First Liberty Ins. Corp.
Liberty Ins. Corp.

files to adopt the latest ISO loss costs and ILFs with revised LCMs for its Commercial General Liability program. This filing replaces filing LWCM-130311814 which was withdrawn due to disapproval of a proposed 8% rate increase.
Effective Date July 1, 2016.

LEAD COMPANY
FEDERAL INSURANCE COMPANY

FILING NUMBER
CHUB-130281162

Other Companies
Great Northern Insurance Company
Pacific Indemnity Company
Vigilant Insurance Company

With this filing the company is introducing a new Errors and Omissions Platform within the filed and approved Customarq product, a commercial package program. The new E & O will cover all commercial E & O classifications. The new product will be known as Integrated Liability & Indemnity Insurance and will be filed as Program 25, within Section X of the company's Customarq Rate and Rule Manual. There was no rate impact.
Effective Date May 1, 2016 for new and renewal business.

LEAD COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-130337331

Other Companies
Federated Service Insurance Company

The company files revised rates resulting in a -1.4% decrease and rules for its Commercial General Liability program. The program utilizes A-rating.
Effective Date July 1, 2016 for new and renewal business.

LEAD COMPANY

FILING NUMBER

FOREMOST INSURANCE COMPANY GRAND RAPIDS MI FARM-130343643

Other Companies

Foremost Property & Casualty Ins. Co.

Foremost Signature Ins. Co.

files to adopt the latest NCCI loss costs with revised LCMs for its Workers Compensation program. The filing indicates that the rate level impact will range from -3.5% to -2.0% on approximately \$1.1 million of combined premium based on an indication of +13.3%. The filing includes a rate level indication as support for the requested revision, which utilizes five years of experience and includes consideration of previous rate levels, loss development, trend, and credibility.

Effective Date March 1, 2016.

LEAD COMPANY

FILING NUMBER

GARRISON PROPERTY AND CASUALTY INSURANCE CO. USAA-130072744

Other Companies

United Services Automobile Assn.

USAA Casualty Ins. Co.

USAA General Indemnity Co.

files to revise rates for their private passenger automobile programs. The filing proposes overall rate level changes of 5.5% for Garrison, 0.4% for USAA, 5.4% for USAA-CIC and 3.8% for USAA-GIC. The proposed changes are supported by rate level indications based on three years of data ending 6/30/14, evaluated as of 9/30/14. Trended current rate level premiums are compared to projected developed losses and LAE and are loaded with a trended fixed expense provision in order to derive the indicated rate level changes by coverage. Premium trends are based on 4 point and 8 point fits of the average written quarterly premiums from Q4 2011 through Q3 2014.

Effective Date December 17, 2015.

COMPANY

FILING NUMBER

GREAT MIDWEST INSURANCE COMPANY PERR-130338979

files a new Hospitality program as a part of its existing Commercial Property program. The filing cites a review of competitor programs and underwriting judgement as the basis for the rates for the new endorsements.

Effective Date December 17, 2015.

COMPANY

FILING NUMBER

GREAT MIDWEST INSURANCE COMPANY PERR-130344037

files a new liquor liability program which will attach to their Insurance Services Office (“ISO”) based Commercial General Liability “generic” program filed under the Other Liability/Liquor Liability lines of business. All loss costs, rules and forms previously approved under the generic Commercial General Liability program will apply to this program.

Effective Date December 18, 2015.

COMPANY **FILING NUMBER**
GUIDEONE AMERICA INSURANCE COMPANY **GDEB-130249209**

files revised rates, rules and forms for their Homeowner Program. The overall rate level change is an increase of 3.0%.

Effective Date December 15, 2015 New February 1, 2016 renewals.

LEAD COMPANY **FILING NUMBER**
GUIDEONE ELITE INSURANCE COMPANY **GDEB-130248630**

Other Companies

GuideOne Mutual Insurance Company

files revised rates, rules and forms for their Homeowners Program. The overall rate level change is an increase cap of 5%.

Effective Date December 15, 2015 new and February 1, 2016 renewals.

COMPANY **FILING NUMBER**
HEALTHCARE PROVIDERS INSURANCE COMPANY **MADC-130341164**

The company is making its initial filing by adopting NCCI 3/1/2015 advisory loss costs and rating values and will adopt all future revisions as published by NCCI and approved by the state. The company is adopting the NCCI Basic Manual and Retrospective Rating Plan Manual, and Experience Rating Plan. The company filed a proposed LCM of 1.265 which is reasonable.

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

COMPANY **FILING NUMBER**
NATIONAL LIABILITY & FIRE INSURANCE COMPANY **PRFL-130311347**

files a new Management Liability (General Liability) program. The filing cites a review of competitor programs, with specific reference to Chubb and Washington State. The filing indicates that a risk factor of 1.00 was selected even though indications based on expense and profit loads ranged from 1.08 to 1.16 due to the fact that the filed program will cover less volatile risks.

Effective Date December 10, 2015.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-130250633**

The company filed a new Creditor Single Interest program which provides financial institutions with physical damage coverage for eligible collateral which includes private passenger autos, motorcycles and farm tractors and equipment.

Effective Date December 4, 2015 for new business.

COMPANY **FILING NUMBER**
NATIONWIDE ASSURANCE COMPANY **NWSP-130274314**

files revised rates and rules for its Recreational Vehicle Program resulting in an overall increase of 8.4%.

Effective Date December 17, 2015 for new business and January 11, 2016 for renewals.

COMPANY
NAU COUNTRY INSURANCE COMPANY

FILING NUMBER
NAUI-130249735

files a revised "Multiple Price Discovery" Crop policy to supplement its current CCIP policy. The filing indicates that the pricing for the MPD policy is based on the marginal rate for the associated Revenue Protection with the Harvest Price Excluded (RP-HPE) policy. While the filed increase is substantial, given that the product filed is a supplemental filing and the niche line of business, we do not consider further evaluation to be necessary.

Effective Date December 10, 2015.

COMPANY
PENNSYLVANIA LUMBERMENS MUTUAL INS. CO.

FILING NUMBER
PNSY-130324080

files to adopt ISO's 2016 Loss Costs with revised LCMs (rates) for their Commercial General Liability program. The overall proposed rate level change is an increase of 2.0%. Effective Date March 1, 2016.

COMPANY
PHARMACISTS MUTUAL INSURANCE COMPANY

FILING NUMBER
PHAR-130340631

files to adopt the latest NCCI loss costs, with no changes to the LCM except for a single class code. The filing indicates the overall rate level impact will be -5.5%. Effective Date March 1, 2016 New and Renewal.

COMPANY
PLATEAU CASUALTY INSURANCE COMPANY

FILING NUMBER
YTYC-130296410

The company files its new Supplemental Lease Liability and Tenant Loss of Income Insurance (Commercial Multi-Peril) program effective December 28, 2015 for new business.

Effective Date December 28, 2015 for new business.

LEAD COMPANY
REPUBLIC UNDERWRITERS INSURANCE COMPANY

FILING NUMBER
TRGR-130364013

Other Companies

Southern Insurance Company

Republic Fire and Casualty Insurance Company

The company filed revised rules specifically a phasing out of a rating variable for its Commercial Property filing. The rate level impact will be +0.2%.

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

COMPANY **FILING NUMBER**
RETAILERS CASUALTY INSURANCE COMPANY **SMCG-130354796**

files revised rates for its Workers Compensation program. The filing indicates that the rate level impact will be -7.9% on approximately \$1.75 million of premium based on an indication of -7.9%. The filing includes a rate level indication as support for the requested revision, which utilizes five years of experience and includes consideration of previous rate levels, loss development, trend, and credibility.
Effective Date July 1, 2016.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **ACEH-130329406**

files revised rates for its Replant Extra (Crop) program. The filing indicates that the rate level impact will be +24.5% on all countrywide risks, but the Company does not have any Mississippi premium. As such, the impact of this filing on Mississippi is not material.
Effective Date December 20, 2015.

COMPANY **FILING NUMBER**
TRIANGLE INSURANCE COMPANY, INC. **TRGL-130326302**

files a new multi-peril crop insurance product titled HarvestPRO.
Effective Date January 15, 2016.

LEAD COMPANY **FILING NUMBER**
UNITED FIRE AND CASUALTY COMPANY **UNFG-130357331**

Other Companies
Lafayette Ins. Co.

files to adopt the latest ISO loss costs, ILFs and other rules with no changes to its LCMs for its Commercial Automobile program. The filing indicates that the rate level impact will range from +3.92% to +4.24% on approximately \$2.0 million of combined premium. The filing includes a rate level indication which utilizes five years of experience and includes consideration of previous rate levels, loss development, trend, and credibility. The overall rate indication is +4.7%.
Effective Date April 1, 2016.