

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JANUARY 2016**

<u>COMPANY</u> ALLIANZ GLOBAL RISKS US INS. CO.	<u>FILING NUMBER</u> WESA-130233580
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files rates, rules and forms for its new Directors and Officers Liability coverage.
Effective Date January 11, 2016.

<u>COMPANY</u> ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	<u>FILING NUMBER</u> WESA-130198607
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The company filed its new Excess Liability Insurance Product to be effective on approval which was January 6, 2016.
Effective Date January 6, 2016 for new and renewal business.

<u>COMPANY</u> ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	<u>FILING NUMBER</u> WESA-130357144
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files a new Employment Practices Liability coverage titled Employment Practices Protect Product.
Effective Date January 11, 2016.

<u>COMPANY</u> ALLSTATE INSURANCE COMPANY	<u>FILING NUMBER</u> ALSE-130380941
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files to adopt ISO loss costs, revise LCM's and make changes to several coverages for its Commercial General Liability Program. The filing indicates that the rate level impact will be +0.7% increase on the monoline coverage and +1.6% increase on the package filing.
Effective Date April 18, 2016 for new and May 30, 2016 for renewal business.

<u>COMPANY</u> AMERICAN BUSINESS & MERC. INS. MUTUAL, INC.	<u>FILING NUMBER</u> OLDP-130273599
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The company filed to adopt the latest NCCI loss costs with a revised LCM for its Workers Compensation program resulting in a rate impact of -0.3% to be effective March 1, 2016 for new and renewal business.
Effective Date March 1, 2016 for new and renewal business.

<u>LEAD COMPANY</u> AMERICAN ECONOMY INSURANCE COMPANY	<u>FILING NUMBER</u> LBRC-130361577
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Other Companies
American States Insurance Company
General Insurance Company of America
First National Insurance Company of America

files to delay adoption of the NCCI Mississippi-Voluntary Loss Costs and Rating Values with revisions to its loss cost multipliers.
Effective Date April 1, 2016 New and Renewal.

LEAD COMPANY

AMERICAN HOME ASSURANCE COMPANY

Other Companies

AIG Assurance Company

New Hampshire Insurance Company

Granite State Insurance Company

AIU Insurance Company

Commerce and Industry Insurance Company

National Union Fire Insurance Company of Pittsburgh, Pa.

The Insurance Company of the State of Pennsylvania

AIG Property Casualty Company

files to adopt the NCCI March 1, 2016 loss costs and update its loss cost multipliers resulting in an overall rate impact of +3.8%.

Effective Date March 1, 2016.

FILING NUMBER

AGNY-130369563

LEAD COMPANY

AMERICAN RESOURCES INSURANCE CO., INC.

Other Companies

Benchmark Ins. Co.

files to add Cyber Liability and Data Breach Coverage to its Commercial General Liability program. The filing cites an analysis performed by the reinsurer for this program, Hartford Steam & Boiler, as the basis for the rates for the filed program.

Effective Date January 15, 2016.

FILING NUMBER

AMRE-130362745

COMPANY

AMERICAN RESOURCES INSURANCE CO., INC.

files to add Cyber Liability and Data Breach Coverage to its Businessowners (Commercial Multi-Peril) program. The filing cites an analysis performed by the reinsurer for this program, Hartford Steam & Boiler, as the basis for the rates for the filed program. The support provided indicates that an analysis was performed utilizing publicly available data as the basis for the filed rates.

Effective Date January 15, 2016.

FILING NUMBER

AMRE-130363043

COMPANY

BEAZLEY INSURANCE COMPANY, INC.

files a revised Miscellaneous Medical Professional Liability and General Liability program. The filing indicates that the program has no current Mississippi policyholders. As such, this filing will have no rate level impact in Mississippi. The filing includes a rate level indication for the countrywide rate level change associated with this filing.

Effective Date June 1, 2016.

FILING NUMBER

BEAZ-130234596

COMPANY

BERKLEY INSURANCE COMPANY

FILING NUMBER

MNLM-130388401

The company filed revised rules and rates for its Executive Liability program resulting in a rate impact of -12.5% decrease. The Executive Liability program offers D & O, employment practices liability and fiduciary coverages to private corporations. Effective Date January 27, 2016 for new and renewal business.

COMPANY

CAROLINA CASUALTY INSURANCE COMPANY

FILING NUMBER

SNIC-130382623

files to adopt the latest NCCI loss costs with no change in the filed LCM for its Workers Compensation program. The filing indicates the rate level impact of the filing will be -7.9% on approximately \$2.3 million of premium. Effective Date March 1, 2016.

LEAD COMPANY

CINCINNATI CASUALTY COMPANY

FILING NUMBER

CNNA-130170328

Other Companies

The Cincinnati Indemnity Company

The Cincinnati Insurance Company

files independent rules, rates and forms for its Division Five - Commercial Property program.

Effective Date January 15, 2016.

COMPANY

COLUMBIA MUTUAL INSURANCE COMPANY

FILING NUMBER

CLBA-130374559

files several rule changes for its Garage Businessowners (Commercial Multi-Peril) program. The filing indicates that there will be no rate level impact as the changes being files are an expansion to the coverage of its fully-reinsured Equipment Breakdown Endorsement, and two new optional endorsements. The Mississippi premium for this program appears to be less than \$500k.

Effective Date April 15, 2016.

COMPANY

COLUMBIA MUTUAL INSURANCE COMPANY

FILING NUMBER

CLBA-130376319

files several rule changes for its Contractors Businessowners (Commercial Multi-Peril) program. The filing indicates that there will be no rate level impact as the changes being files are an expansion to the coverage of its fully-reinsured Equipment Breakdown Endorsement, and two new optional endorsements. The Mississippi premium for this program appears to be less than \$500k.

Effective Date April 15, 2016.

LEAD COMPANY
CRUM & FORSTER INDEMNITY COMPANY

FILING NUMBER
CRUM-130369471

Other Companies

The North River Insurance Company
United States Fire Insurance Company

files to adopt the latest NCCI loss costs and ILF's with revised loss cost multipliers for its Workers Compensation program.

Effective Date March 1, 2016 New and Renewal.

COMPANY
CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER
CUNA-130269749

files revised rates and rules for its Collateral Package Of Protection (Commercial Auto) Program. Among the rule changes are several new rating variables and coverage, and an increase in the minimum premium. The filing indicates the rate level impact of the filing will be +8.0%

Effective Date October 1, 2016 New and Renewal.

LEAD COMPANY
EMPLOYERS ASSURANCE COMPANY

FILING NUMBER
AMCP-130410589

Other Companies

Employers Preferred Ins. Co.

files to adopt the latest NCCI loss costs with a revised LCM for its Workers Compensation program. The filing indicates the rate level impact of the filing will be -7.7% to -3.2% for the two companies on combined premium of approximately \$3.0 million. The filing includes a rate change indication analysis for each company that produce indicated rate changes of -12.0% and +12.9%. The analysis includes 5 years of experience and incorporates consideration of previous rate changes, loss development, loss trend, changes in benefit level, and credibility (using an iterative complement of credibility incorporating the NCCI statewide loss cost change and the combined companies' statewide experience).

Effective Date March 1, 2016.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

Other Companies

Wausau Underwriters 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 NCCI loss costs with revised LCMs for its Workers Compensation program. The filing indicates the rate level impact of the filing will be 0.0% on approximately \$16 million of premium. The filing includes a rate change indication analysis that produces an indicated rate change of +8.9%. The analysis includes 5 years of experience and incorporates consideration of previous rate changes, loss development, loss trend, changes in benefit level, and credibility.

Effective Date March 1, 2016.

FILING NUMBER

LWCM-130399671

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

Other Companies

Wausau Underwriters Insurance 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. The filing presents the rate level impact of this filing as ranging from +2.5% to +4.5% across the 8 companies (3 of which with material premium), balancing to approximately +3.9%, on approximately \$6.7 million of premium, based on an indication of +24.2%. The filing includes a comprehensive rate level analysis supporting the filing that includes 5 years of experience and incorporates consideration of historical rate levels and premium trend, loss development and loss trend, and credibility with a reasonable basis for the complement of credibility. The selected expense provisions are supported, and the profit provision is not unreasonably high for this line of business.

Effective Date July 1, 2016.

FILING NUMBER

LWCM-130371764

COMPANY **FILING NUMBER**
EULER HERMES NORTH AMERICA INSURANCE CO. **CLTR-130320903**

files a new Contract Surety program. The filing indicates that the rates for this new program are based on a review of competitor programs (Berkley and Allied World), and includes the SERFF tracking numbers as reference as well as a comparison table that demonstrates that the rates for the filed program are consistent with the referenced programs.

Effective Date January 12, 2015.

COMPANY **FILING NUMBER**
FFVA MUTUAL INSURANCE COMPANY **FFVA-130358707**

files to adopt the latest NCCI loss costs with a revised LCM for its Workers Compensation program. The filing indicates the rate level impact of the filing will be -12.3% on approximately \$4.7 million of premium based on an indication of -12.3%. The filing includes an actuarial analysis as support for the proposed LCM. The analysis is based on 10 years of experience, includes support for the key assumptions, and the selections appear reasonable.

Effective Date March 1, 2016.

LEAD COMPANY **FILING NUMBER**
FIREMEN'S INSURANCE CO. OF WASHINGTON, D.C. **BMAG-130351997**

Other Companies

Union Ins. Co.

Acadia Ins. Co.

Continental Western Ins. Co.

files to adopt the latest NCCI loss costs with revised LCMs for its Workers Compensation program. The filing presents the rate level impact of this filing as ranging from -2.6% to +4.7% across the 4 companies, balancing to approximately +0.4%, on approximately \$12.1 million of premium.

Effective Date April 1, 2016 N, May 1, 2016 R.

COMPANY **FILING NUMBER**
GRAIN DEALERS MUTUAL INSURANCE COMPANY **NGMC-130352826**

files for an overall +6.3% rate change. The proposed change is a result of revising tier factors. The proposed change breakdown by class is as follows:

Businessowners excluding Contractors: +10.0%

Contractors: -1.6%.

Premium volume for this company is \$547,000.

(This filing is a resubmission of a previous filing NGMC-130188062 which was disapproved on 11/5/2015.)

Effective Date March 15, 2016 N, May 15, 2015 R.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-G130294526

Other Companies

Great American Assurance Company
Great American Insurance Company of New York
Great American Alliance Insurance Company

The company's AgriPak Farm and Ranch Program is being revised to update rate pages and forms to address current industry trends and remain competitive in the marketplace. While there are rate revisions to equine coverage, there is no rate impact on current exposure. Cumulative rate change is 0.0%.
Effective Date September 1, 2016 for new and renewal business.

COMPANY
GREAT WEST CASUALTY COMPANY

FILING NUMBER
LDRE-130273635

files to adopts NCCI loss costs with a loss cost multiplier of 1.624.
Effective Date March 1, 2016 New and Renewal.

COMPANY
HAMILTON INSURANCE COMPANY

FILING NUMBER
WESA-130383633

files a new Businessowners (Commercial Multi-Peril) program. The program cites ISO loss costs and rating factors and an LCM of 1.350 as the basis for the filed rates. The expense and profit provisions underlying the LCM are reasonable and/or supported.
Effective Date January 19, 2016.

COMPANY
HEALTHCARE PROVIDERS INSURANCE COMPANY

FILING NUMBER
MADC-130352369

The company submits its new filing for its Hospitals and Physicians Professional Liability Program.
Effective Date January 1, 2016 for new and renewal business.

COMPANY
HERITAGE INDEMNITY COMPANY

FILING NUMBER
HEIC-130404039

The company filed revises rates and rules for its Vehicle Service Contract Reimbursement Program (Contractual Liability) which indicates a rate level impact of +5.0% increase.
Effective Date April 1, 2016 for new business and renewal business.

COMPANY
HUDSON INSURANCE COMPANY

FILING NUMBER
HINC-130356541

files initial rates and rules for their new Surety program including Court Bonds, Public Official Bonds, Contractor Bonds and other commercial Bonds.
Effective Date January 19, 2016.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-130197618**

files loss costs to be used with the By-peril Rating Supplement to the Homeowners policy program manual. There is no rate impact associated with this filing.
Effective Date January 4, 2016.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-130279997**

files revised advisory prospective base class loss costs for their Homeowners program
The overall proposed rate level change is an increase of 4.0%.
Effective Date May 1, 2016.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-130197580**

files an alternate By-Peril-Rating Supplement to their Homeowners Policy program manual. There is no rate impact associated with this filing.
Effective Date January 4, 2016.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-130373239**

files a new Professional E&O Liability program covering captive agents of large insurance companies.
Effective Date February 1, 2016.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-130402662**

files revised rules and new endorsements for its Financial Institutions (Fidelity) program. The rate for the new endorsements being filed is calculated as percentage of the underlying rate, with underwriting judgement cited as the basis for the selected provisions. The provisions for some of the filed endorsements appear to incorporate a range of factors. Given the limited impact of this filing, we do not consider further scrutiny to be necessary.
Effective Date August 1, 2016.

LEAD COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY INS. CO. **METX-G130337791**

Other Companies
Metropolitan Casualty Insurance Company
files revised changes to their Private Passenger rates and rules resulting in an overall 3.5% increase.
Effective Date February 1, 2016 for new and March 7, 2016.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-130358813**

files a rate and (minor) rule filing for its Personal Auto program. The filing indicates that the overall impact of this filing will be +3.94% on approximately \$198 million of premium based on a combined indication of +7.38%. The filing includes an exhibit presenting the premium change by Zip Code. While the majority of these changes are within a narrow range of +2.5% to +5.5%, we note some outliers. These tend to be associated with zip codes with very low premium volume. Also, the overall weighted premium change from the proposed changes is +4.02%, which is slightly higher than the overall impact presented in the filing.

Effective Date March 1, 2016.

COMPANY **FILING NUMBER**
NATIONAL SECURITY FIRE & CASUALTY COMPANY **MISF-129867505**

files revised rates and rules for their Personal Property (Fire and Allied Lines) program. The overall rate level change is a decrease of 1.8%.

Effective Date January 19, 2016.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-130375261**

files revised rates and rules for its Crop Replant Program. The filing indicates the rate level impact of the filing will be -0.12% on approximately \$170 thousand of premium based on an indicated rate change of -0.12%.

Effective Date February 15, 2016.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-130303705**

files revised rates and rules for its Commercial Automobile program resulting in an overall rate level impact +2.4%

Effective Date January 15, 2016 New / February 15, 2016 Renewal.

COMPANY **FILING NUMBER**
PERMANENT GENERAL ASSURANCE CORP. **PGAC-130336870**

files revised rates for its Private Passenger Auto Program resulting in an overall increase of 14.0% increase.

Effective Date February 10, 2016 for new business and March 16, 2016 for renewals.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-G130354233**

The company filed forms, rates and rules for commercial risks with temporary staffing exposures resulting in a +8.2% rate increase.

Effective Date January 10, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-130378022**

files revised rates, rules and forms for its Businessowners RLIPack Tools & Equipment Program resulting in an overall 3.5% increase.
Effective Date May 1, 2016 for new business and July 1, 2016 for renewals.

COMPANY **FILING NUMBER**
SAFE AUTO INSURANCE COMPANY **SAFE-130319344**

files revised rates for its Safe Auto (Classic) Rating Program resulting in a 0% rate change.
Effective Date March 20, 2016 for renewals.

COMPANY **FILING NUMBER**
SAFEWAY INSURANCE COMPANY **PERR-130278828**

files revised rates, rules and forms for their Private Passenger Auto Program resulting in an increase of 5.5%.
Effective Date April 1, 2016 for new and renewals.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-G130390647**

files revised rules and rate for its Dealers Crime (Burglary and Theft) program. The filing indicates that the overall rate level impact of this filing will be +9.0% on approximately \$26 thousand of premium based on an indication of +3.0%. While we would normally inquire into the reason for a requested rate change well in excess of the indication, given the very limited volume of business in Mississippi, we do not consider further evaluation to be necessary.
Effective Date April 1, 2016.

COMPANY **FILING NUMBER**
STONETRUST COMMERCIAL INSURANCE COMPANY **STIC-130378969**

files to adopt the latest NCCI loss costs with a revised LCM from 1.46 to 1.55 and the introduction of loss deviation for certain classes, for an overall weighted LCM of 1.52. The filing indicates that the overall rate level impact of this filing will be -0.1% on approximately \$9.6 million of premium. The filing includes a rate level indication analysis that produces an indicated rate level change of -0.1%.
Effective Date March 1, 2016.

COMPANY **FILING NUMBER**
SUNZ INSURANCE COMPANY **MRTN-130352512**

files to adopt the latest NCCI loss costs with a revised LCM from 1.430 to 1.475. The filing indicates that the overall rate level impact of this filing will be -5.0%. The filing does not clearly disclose the written premium that will be impacted by this rate level change, but it appears to be in the \$400k to \$500k range. The filing includes a rate level indication that utilizes six years of experience, and produces an indication of +8.0%.
Effective Date March 1, 2016.

COMPANY

TRIANGLE INSURANCE COMPANY, INC.

FILING NUMBER

TRGL-130342729

files for a new multi-peril crop insurance product. This product, HarvestMAX, is a yield protection program.

Effective Date February 1, 2016.

COMPANY

UNIQUE INSURANCE COMPANY

FILING NUMBER

SGIC-130273689

files a new private passenger automobile program in Mississippi. The filing indicates that the filed program is an additional tier for applicants that do not qualify for the preferred program.

Effective Date February 1, 2016 New.

NEW COMPANY

Weston Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective January 8, 2016.