

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALFA INSURANCE COPORATION	ALFA-130506569

files an overall premium adjustment of approximately -0.4% to its personal umbrella rates. They are proposing to decrease the watercraft rates by 20%. In addition to decreasing these rates, they are placing a surcharge of \$10 per dwelling when the underlying coverage is with a non-admitted carrier.
Effective Date June 15, 2016 for new and October 1, 2016 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALFA INSURANCE CORPORATION	ALFA-130485728

files an overall premium adjustment of approximately -0.6% to its personal umbrella rates. They are proposing to decrease the watercraft rates by 20%. In addition to decreasing these rates, they are placing a surcharge of \$10 per dwelling when the underlying coverage is with a non-admitted carrier.
Effective Date June 15, 2016 for new and October 1, 2016 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN MERCURY INSURANCE COMPANY	MERY-130477574

files a new Mechanical Breakdown Warranty (Contractual Liability) program.
Effective Date June 1, 2016.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN NATIONAL PROPERTY & CASUALTY CO.	PERR-130471908

files to introduce a GAP Waiver (Other Liability) program. The filing indicates that this is a “me-too” of CUMIS Insurance Society, Inc.’s (CUNA-129802289) GAP program. We have verified that this cited program is approved in Mississippi.
Effective Date May 12, 2016.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ZURICH INSURANCE COMPANY	ZURC-130461862

Other Companies
American Guarantee and Liability Ins. Co.
Zurich American Ins. Co. of Illinois
Zurich American Ins. Co.

files two new Aftermarket coverages for its Commercial Auto program. The filing indicates that the business is being transitioned from Universal Underwriters paper to the filing companies’ paper.
Effective Date June 1, 2016.

LEAD COMPANY

ARGONAUT INSURANCE COMPANY

Other Companies

Colony Specialty Ins. Co.

files a new Commercial Excess coverage for its Commercial General Liability program. The filing indicates that the rules associated with this coverage are based on ISO, and the filing includes the cited circulars.

Effective Date June 10, 2016.

FILING NUMBER

ARGN-130543208

COMPANY

AUTO CLUB FAMILY INSURANCE COMPANY

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

Effective Date October 15, 2016.

FILING NUMBER

AAAM-130448889

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

files a revised rating structure for its Commercial General Liability program to align it with its larger MinistryFirst program. The filing indicates that the estimated rate level impact of this filing will be +0.51%.

Effective Date December 1, 2016 for new and renewals.

FILING NUMBER

BRTH-130526402

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

files a revised rating structure and revised base rates for its Commercial Property program, in part to align it with its larger MinistryFirst program. The filing indicates that the estimated rate level impact of this filing will be +9.7%.

Effective Date December 1, 2016.

FILING NUMBER

BRTH-130526440

LEAD COMPANY

CHARTER OAK FIRE INSURANCE COMPANY

Other Companies

The Phoenix Insurance Company

The Travelers Indemnity Company

The Travelers Indemnity Company of America

The Travelers Indemnity Company of Connecticut

Travelers Casualty Insurance Company of America

Travelers Property Casualty Company of America

The company files for an overall +5.56% rate change in commercial auto. The company is adopting ISO Loss Costs and ILF circular filings as well as adjusting their loss cost multipliers.

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

FILING NUMBER

TRVD-130526772

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-130520028

The company files a revised Real Estate Licensee Errors and Omissions Policy forms, declarations page, endorsements and Product Manual Rate/Rules pages that will be used with the Real Estate Licensee E&O program associated with the Mississippi Real Estate Commission.

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

COMPANY
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI

FILING NUMBER
FORE-130398340

files a rate and rule filing for its Recreational Vehicle (Personal Automobile) program. Changes include base rates and other miscellaneous rating factors. The filing indicates that the overall impact of this filing will be +10.2% on approximately \$143 thousand of premium based on an indication of +13.2%. This is a weighted average of a +22.5% indication for Other than Collision, -1.8% for Collision, -1.1% for Property Damage, and +2.4% for Liability Excluding Property Damage. The filing also proposes the adoption of credit rating, citing FICO's InScore 3.0 for Preferred Auto, modified by a multivariate analysis using the Company's countrywide RV experience to render the model applicable to RV business. The filing cites EMBLEM's modeler software as the basis for this analysis. The filing indicates that the impact of the implementation of this rating is capped at +/-25%.

Effective Date May 17, 2016.

COMPANY
GRANITE STATE INSURANCE COMPANY

FILING NUMBER
AGNY-130558804

introduces their Masonic Insurance Program (the "Program") designed for the fraternal organizations located throughout the United States which include but are not limited to Grand Lodges, Blue Lodges, and Shriners.

Effective Date May 26, 2016.

COMPANY
INTEGON NATIONAL INSURANCE COMPANY

FILING NUMBER
GMMX-130543933

files to introduce a Lender-Placed Personal Property (Credit) program. The filing indicates that this is a "me-too" of the currently approved Collateral Physical Damage program from Ohio Indemnity Company (SERFF #HNDY-130376720 and HNDY-129969756). We have verified that the cited filings are approved in Mississippi.

Effective Date July 1, 2016.

COMPANY
MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER
MRKB-130452915

The company files the Directors, Officers & Company forms, rates and rules for the new Public Company Directors & Officers Liability Program.

Effective Date May 18, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **SCTT-130568308**

files rate revisions for its Surety program. The filing indicates that there is no rate level impact of this filing to Mississippi insureds since there is no Mississippi premium associated with the coverages impacted, and discloses that its total premium volume in Mississippi is less than \$50 thousand. Given the lack of Mississippi premium impacted by this filing, we do not consider further evaluation to be necessary.
Effective Date May 27, 2016.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-G130512983**

files a new Cemetery and/or Crematories program.
Effective Date May 12, 2016.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-G130447314**

The company is introducing a new independent Educators Professional Liability product which will be offered to new applicants as well as current insureds at renewal. The company is withdrawing its current PI-EPP-002 product.
Effective Date May 23 for new business.

COMPANY **FILING NUMBER**
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE **PRIV-130436447**

The company is a Florida-domiciled reciprocal insurer focused on the high net worth personal lines market. They are filing to revise the personal auto rates which will result in an overall rate change of +12.4%.
Effective Date October 22, 2016 for new and December 21, 2016 for renewal.

LEAD COMPANY **FILING NUMBER**
SENTRY INSURANCE A MUTUAL COMPANY **SEPX-G130521638**

Other Companies

Middlesex Insurance Company

The company seeks approval for withdrawing their Anchor Management Program and renewing in Sentry Insurance A Mutual Company and Middlesex Insurance Company. The Commercial Property, Commercial General Liability and the Commercial Umbrella and Excess are also being moved to these companies and have been filed. The overall rate change of -2.6% results not from a rate change in the current company but from moving the coverage from the current company to the two other companies.

Effective Date September 1, 2016.

LEAD COMPANY
SENTRY INSURANCE A MUTUAL COMPANY

FILING NUMBER
SEPX-G130521256

Other Companies

Middlesex Insurance Company

The company seeks approval for withdrawing their Anchor Management Program and renewing the coverage in Sentry Insurance A Mutual Company and Middlesex Insurance Company. The Commercial Package, Commercial General Liability and Commercial Umbrella and Excess are also being moved to these companies and have been filed. The overall rate change of +5.1% results not from a rate change in the current company but from moving the coverage from the current company to the two other companies.

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

LEAD COMPANY
SENTRY INSURANCE A MUTUAL COMPANY

FILING NUMBER
SEPX-G130521352

Other Companies

Middlesex Insurance Company

The company seeks approval for withdrawing their Anchor Management Program and renewing the coverage in Sentry Insurance A Mutual Company and Middlesex Insurance Company. The Commercial Package, Commercial Property and Commercial General Liability are also being moved to these companies and have been filed. The overall rate change of -23.6% results not from a rate change in the current company but from moving the coverage from the current company to the two other companies.

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

LEAD COMPANY
SENTRY INSURANCE A MUTUAL COMPANY

FILING NUMBER
SEPX-G130521421

Other Companies

Middlesex Insurance Company

The company seeks approval for withdrawing their Anchor Management Program and renewing the coverage in Sentry Insurance A Mutual Company and Middlesex Insurance Company. The Commercial Package, Commercial Property and Commercial Umbrella are also being moved to these companies and have been filed. The overall rate change of -14.6% results not from a rate change in the current company but from moving the coverage from the current company to the two other companies.

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

COMPANY
SERVICE LLOYDS INSURANCE COMPANY

FILING NUMBER
SLLC-130458120

files per-claim deductible factors.

Effective Date May 12, 2016.

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-130522233

The company seeks approval for an overall -5.1% rate change to its Special Events product, The Main Event, The Host and Wedding Plus."

Effective Date May 23, 2016 for new and September 19, 2016 for renewal.

COMPANY

XL SPECIALTY INSURANCE COMPANY

FILING NUMBER

XLAM-130493000

files a new Workplace Violence (General Liability) program. The filing indicates that the rates and rules are based on a review of publicly available rating plans, primarily on Chubb's program with a judgmentally selected 20% increase for expanded coverage of the file program over Chubb's program and 25% for an optional Off-Site Workplace Violence endorsement.

Effective Date May 17, 2016.