

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
SEPTEMBER 2013**

**LEAD COMPANY**

**ACADIA INSURANCE COMPANY**

Other Companies

Union Insurance Company  
Continental Western Insurance Company  
Fireman's Ins. Co. of Washington DC

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files revised forms and rules for their Commercial Property (Fire and Allied Lines) Program. The Company plans to adopt ISO MS-CF-2012-RLC09 loss costs and rating factors in Mississippi Commercial Property, as well as revise their loss cost multipliers. The overall impact to the book of business is +1.3%.  
Effective Date December 1, 2013 for new and renewal.

**FILING NUMBER**

**UNON-129152350**

**LEAD COMPANY**

**ACADIA INSURANCE COMPANY**

Other Companies

Firemen's Insurance Company of Washington  
Union Insurance Company  
Continental Western Insurance Company

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files revised rates and rules for their Commercial General Liability Program resulting in an overall increase of 1.6%.  
Effective Date December 1, 2013 for new and January 1, 2014 for renewals.

**FILING NUMBER**

**UNON-129186339**

**LEAD COMPANY**

**ACE AMERICAN INSURANCE COMPANY**

Other Companies

ACE Fire Underwriters Insurance Company  
ACE Property and Casualty Insurance Company  
Bankers Standard Insurance Company  
Indemnity Insurance Company of North America  
Insurance Company of North America  
Pacific Employers Insurance Company

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files to introduce commercial flood rates for their Commercial Property program for various limits of insurance and deductibles. The proposed rates will be used in conjunction with Rule 76 Flood Coverage Endorsement of the Division Five Commercial Fire & Allied Lines section of the ISO Commercial Lines manual. The Company is proposing a Loss Cost Multiplier (LCM) of 1.600. The company developed flood rates based on information from the NFIP. There is no rate impact associated with this filing, because it is the Company's initial filing of flood rates.  
Effective Date August 28, 2013.

**FILING NUMBER**

**ACEH-129107969**

**LEAD COMPANY**

**ALFA INSURANCE CORPORATION**

Other Companies

Alfa General Insurance Corporation

**FILING NUMBER**

**ALFA-129029828**

files revisions to their Private Passenger Program. Changes include:

1. Changes to standard tier factors based on experience in Alfa General Insurance Company.
2. Honor Student/Driver Training discount at 5%.
3. Increase in rates for Commercial vehicles written in the Private Passenger program.
4. Introduction of Alfa's ARS-predictive model for renewal business.
5. Revise some base rates for territory changes and miscellaneous rating factors.

The result of the changes is an overall state average for the two companies of -1.8%. Changes in Alfa Insurance Corporation is a decrease of 4% and an increase statewide overall of 10.5% for Alfa General Insurance policyholders.

Effective Date October 14, 2013 New and Renewals.

**COMPANY**

**ALLIED WORLD INSURANCE COMPANY**

**FILING NUMBER**

**DRWN-129075581**

files to add a new rate modification factor in its General Liability program for Country Clubs. The modification factor is presented as a range from 0.75 to 1.05.

Effective Date September 3, 2013.

**COMPANY**

**ALLSTATE INSURANCE COMPANY**

**FILING NUMBER**

**ALSE-129094009**

files revised rating plan of their Commercial Auto line of business. This overall impact of this filing is to be 0.0%. The proposed changes include altering the Early Signing discount, changing the business classification for policy tiers, revising the eligibility for schedule rating and withdrawing their Franchise, Association or Affinity Group endorsement.

Effective Date October 14, 2013 for new business and November 25, 2013 for renewals.

**COMPANY**

**ALLSTATE INSURANCE COMPANY**

**FILING NUMBER**

**ALSE-129130531**

files new voluntary program (Drivewise) under its Private Passenger Auto program. The Drivewise allows participants to be rewarded using driving behavior information that is collected by an electronic device.

The rate level impact of this program is revenue neutral. Under Rule 63 of the proposed manual, the program gives reward discounts and no surcharges.

Effective Date November 18, 2013, New and December 18, 2013, Renewals.

**COMPANY** **FILING NUMBER**  
**ALLSTATE PROPERTY AND CASUALTY INS. CO.** **ALSE-129130633**

files new voluntary program (Drivewise) under its Private Passenger Auto program. The Drivewise program allows participants to be rewarded using driving behavior information that is collected by an electronic device.

The rate level impact of this program is revenue neutral. Under Rule 63 of the proposed manual, the program gives reward discounts and no surcharges.  
Effective Date November 18, 2013, New and December 18, 2013, Renewals.

**COMPANY** **FILING NUMBER**  
**AMERICAN AUTOMOBILE INSURANCE COMPANY** **FFDC-129134612**

files rates, rules and forms for its new Errors & Omissions program for independent agents and brokers.  
Effective Date October 1, 2013.

**LEAD COMPANY** **FILING NUMBER**  
**AMERICAN ECONOMY INSURANCE COMPANY** **LBRC-129066274**

Other Companies  
American States Insurance Company  
files revised rates for their FarmPac program (Personal Farmowners). The change results in a base rate increase of 6.9%.  
Effective Date October 12, 2013 new and Renewals.

**COMPANY** **FILING NUMBER**  
**AMERICAN MINING INSURANCE COMPANY** **AMMI-129189092**

files replacing a previously approved waiver of subrogation page for their Workers Compensation program. The side-by-side comparison of the current and proposed pages appears reasonable.  
Effective Date November 1, 2013.

**COMPANY** **FILING NUMBER**  
**AMERICAN NATIONAL PROPERTY AND CASUALTY CO.** **YTYC-129174721**

files a new program for security instrument non-filing insurance for creditors who extend secured credit to borrowers, but fail to properly record their security interest in the borrower's collateral. The rate was developed using the Mississippi Secretary of State Fees for UCC1 or UCC3 documents listed on the Mississippi Secretary of State's website.  
Effective Date September 16, 2013.

**COMPANY** **FILING NUMBER**  
**AMERICAN RELIABLE INSURANCE COMPANY** **ASPX-G129129492**

files revised rates for its Commercial Farm and Ranch program. With this filing the Company proposes an overall rate level change of 7%.  
Effective Date November 1, 2013 for new and renewals.

**COMPANY**

**ARCH INSURANCE COMPANY**

**FILING NUMBER**

**REGU-129077745**

files revised Commercial Auto rates for its Hazardous Materials Haulers Insurance Program resulting in a 14.8% increase.

Effective Date September 23, 2013 for new and renewals.

**COMPANY**

**ASPEN AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**REGU-129114665**

files its Professional Liability program, adding several endorsements and implementing several rule changes. We have no objection to the Supplemental Coverage rate/rule nor to the new payment plan rule.

Effective Date September 3, 2013.

**COMPANY**

**BERKLEY INSURANCE COMPANY**

**FILING NUMBER**

**MNLM-129155775**

files an initial filing for an Executive Liability program. The program primarily consists for Directors, Officers, & Corporate Liability; Employment Practices Liability; and Fiduciary Liability coverages. The company included no explicit support or justification for the rating plan. However, the rating plan appears reasonable given the nature of coverages offered and we have no objection.

Effective Date August 30, 2013.

**COMPANY**

**BERKLEY INSURANCE COMPANY**

**FILING NUMBER**

**PRFL-129120606**

files its initial filing of rates, rules and forms for Design Professionals (Architects and Engineers Professional Liability) coverage.

Effective Date September 16, 2013.

**COMPANY**

**BERKLEY INSURANCE COMPANY**

**FILING NUMBER**

**WESA-129155751**

files a revision to its currently unused Contract Surety Account Rating plan. The Company wishes to implement a program identical to the approved Berkley Regional Insurance Company plan. No current insureds are affected.

Effective Date January 1, 2014.

**LEAD COMPANY**  
**BRIERFIELD INSURANCE COMPANY**

**FILING NUMBER**  
FCCS-129042929

Other Companies

FCCI Insurance Company

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files for a loss cost multiplier change for the Brierfield Insurance Company of 1.400 as the preferred underwriting tiering company, and FCCI Insurance Company as the standard company. Currently both companies have the same LCM of 1.950. They are looking to differentiate their rating structure to attract and retain preferred new business, as well as assign renewal business to more appropriate pricing tiers. The result is a decrease of -28.2% for business placed with Brierfield Insurance Company.

Effective Date December 1, 2013 new and Renewals.

**COMPANY**  
**CAROLINA CASUALTY INSURANCE COMPANY**

**FILING NUMBER**  
CARC-129157541

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files for their Commercial Auto coverage. ISO made revisions to the Mississippi Rule 97 Uninsured motorist forms, rules and loss costs. The Company is revising their Business Auto and Commercial Auto rule 97 manual pages, MS-CA-R-4 and MS-BSP-R-2, modifying uninsured motorists limit options to match ISO. There is no rate impact with this filing.

Effective Date December 1, 2013.

**COMPANY**  
**EULER HERMES NORTH AMERICA INS. CO.**

**FILING NUMBER**  
CLTR-129154981

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files adding three new endorsements to its Commercial Credit program. The endorsements allow for increased limits in circumstances where the company would not otherwise offer coverage. The rate for the endorsement is presented as a "range from 1" 10% of the coverage issued, "and the rule states that" the Company reserves the right to revise the percentage charged when deemed necessary.

Effective Date September 11, 2013.

**LEAD COMPANY**  
**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**  
CHUB-129142900

Other Companies

Great Northern Ins. Co.

Pacific Indemnity Co.

Vigilant Ins. Co.

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files a revision to their filed and approved Equipment Breakdown Defender Product within Boiler and Machinery. The Company proposes to add the following new rules: Testing exclusion, Hazardous Substances Subsidiary Limit of Insurance, Combined Property Damage and Business Income Deductible, and Production Machinery Deductible or Waiting Period. The filing affects 268 policyholders with an overall rate impact of 0%.

Effective Date March 1, 2014.

**LEAD COMPANY**  
**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**  
CHUB-129142497

**Other Companies**

Pacific Indemnity Company

Vigilant Insurance Company

files revised rates and rules for their Masterpiece Homeowners program. The overall rate level change is an increase of 5.0%.

Effective Date September 25, 2013.

**COMPANY**  
**FEDERATED RURAL ELECTRIC INS. EXCHANGE**

**FILING NUMBER**  
FDRE-129147267

files revised rates for its Commercial Property (Fire and Allied Lines) Program resulting in an overall decrease of -8.34%.

Effective Date January 1, 2014 for new and renewals.

**COMPANY**  
**FIRST COLONIAL INSURANCE COMPANY**

**FILING NUMBER**  
ALSE-129165924

files introducing a new Guaranteed Asset Protection program. The program is designed for credit unions and other financial institutions, as opposed to dealers. The Company uses pure premium history along with a reasonable permissible loss ratio assumption to derive the proposed base rates. Other rating variables are adequately supported as well, and we have no objections to the filing.

Effective Date September 3, 2013.

**COMPANY**  
**FLORISTS' MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FLWR-129129053

files revised rates for its General Liability Program resulting in an overall decrease of -2.7%.

Effective Date December 1, 2013 for new and renewals.

**COMPANY**  
**FLORISTS' MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FLWR-129165609

files revised rate and rule filing for their Commercial Auto program. The Company plans to adopt ISO CA-2012, CA-2012-RADLC and CA-2009-RLC09 loss costs and ISO rule filings CA-2012-RADRU, CA-20110RCP1, CA-2011-IALL1, and CA-2009-RRU09, as well as revise their loss cost multiplier without modification. The overall rate impact of this change is -2.7%.

Effective Date December 1, 2013 for new and renewals.

**LEAD COMPANY**  
**GREAT AMERICAN INSURANCE COMPANY**

**FILING NUMBER**  
**GACX-G129124557**

**Other Companies**

Great American Assurance Co.  
Great American Ins. Co. of New York  
Great American Alliance Ins. Co.

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files a filing introducing new coverage endorsements for use with their Select Business Policies: Building and Personal Property Coverage Form and Business Income and Extra Coverage Form. The Crisis Management Coverage Endorsement and the Ordered Evacuation Endorsement are designed for use with accounts that primarily provide healthcare services, such as medical clinics, assisted living facilities, hospitals and nursing homes.

The Crisis Management Coverage Endorsement covers expenses incurred in response to crisis events, such as communicable disease, crisis communication and workplace violence business income. The Ordered Evacuation Endorsement provide coverage for ordered evacuation expenses incurred by the insured when ordered by a civil authority to vacate the premises due to imminent danger or threat of direct physical injury or loss of life to occupants of the healthcare facility.

Premium charges are flat and based on limits of insurance combination, number of beds, severity-per occurrence or per ordered evacuation and frequency. There is no rate impact associated with this filing.

Effective Date September 1, 2013.

**COMPANY**  
**GREAT AMERICAN INSURANCE COMPANY**

**FILING NUMBER**  
**GACX-G129165488**

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files a rate and rule filing for their License and Permit Bonds Exception to the SFAA program. The Company proposes to reduce their Mortgage broker, banker and surety bonds from \$15.00 to \$10.00. The proposed rate of \$10.00 is based on the current SFAA loss cost for this type of bond.

Effective Date September 20, 2013.

**COMPANY**  
**GREAT AMERICAN INSURANCE COMPANY**

**FILING NUMBER**  
**GACX-G129034098**

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files introducing their Lessor Equipment Liability Program. This program protects the interest of financial institutions and lease brokers in the event of a claim for damages due to bodily injury or property damage caused by the operation or use of covered equipment when in control of a lessee. Coverage is being offered on a per asset basis and a portfolio basis. The base loss cost is derived from ISO's General Liability loss potential for Rental and Leasing Services class code.

Effective Date September 24, 2013.

**LEAD COMPANY**

**GUIDEONE AMERICA INSURANCE COMPANY**

Other Companies

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

GuideOne Elite Insurance Company

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files a rate revision for their Commercial Package Program. The overall package impact will be 5% when combined with the corresponding Commercial General Liability and Commercial Property Program.

Effective Date October 1, 2013, New and December 1, 2013, Renewals.

**FILING NUMBER**

GDEA-129071517

**LEAD COMPANY**

**GUIDEONE AMERICA INSURANCE COMPANY**

Other Companies

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

GuideOne Elite Insurance Company

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files a rate revision to their Commercial General Liability Program to include mono-line and package policies. The overall impact to mono-line policies is a decrease -0.7%.

Effective Date October 1, 2013 new and December 1, 2013 Renewals.

**FILING NUMBER**

GDEA-129072821

**LEAD COMPANY**

**GUIDEONE AMERICA INSURANCE COMPANY**

Other Companies

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

GuideOne Elite Insurance Company

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files to adopt MSRB Loss Cost in their Commercial Property Program resulting in an overall +6.2% rate change. The review is broken down into Fire (Group I), Extended Coverage (Group II).

Effective Date October 1, 2013 New and December 1, 2013 Renewals.

**FILING NUMBER**

GDEA-129072797

**COMPANY**

**GUIDEONE MUTUAL INSURANCE COMPANY**

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files revised rates, rules and forms for their Homeowners program. The overall rate level change is and increase of 8.9%.

Effective Date November 1, 2013 (New) December 15, 2013 (Renewal).

**FILING NUMBER**

GDEB-128997097



**COMPANY**

**FILING NUMBER**

**HOUSING ENTERPRISE INSURANCE COMPANY**

**HAPP-129021975**

files for its General Liability program. The Company proposes several clean-up items in its manual. Additionally, the Company proposes new increased limit factors based on current AAIS factors. The impact of the adjustment is estimated at +13.3%. The Company provides a rate indication showing a needed 32.8% increase. The proposed rating changes appear reasonable and we have no objections.

Effective Date January 1, 2014.

**COMPANY**

**FILING NUMBER**

**IMPERIUM INSURANCE COMPANY**

**PERR-129103824**

files rates, rules and forms for its new Commercial Property - Equipment Breakdown insurance program.

Effective Date August 29, 2013.

**COMPANY**

**FILING NUMBER**

**IMPERIUM INSURANCE COMPANY**

**PERR-129130739**

files approval for a -19.0% rate change. The company has not written any premium under this program, which, according to the general information, is recently approved.

Effective Date September 3, 2013.

**COMPANY**

**FILING NUMBER**

**INSURANCE SERVICES OFFICE, INC.**

**ISOF-129031581**

files a Med Mal filing to revise its increased limits factors for Hospitals and Doctors and Surgeons and introduces a revised state group structure for Med Mal. The effective date is 10/1/2013 and the overall rate effect is 0.2%. By class the proposed (and indicated) changes are -0.1% for Hospitals, 1% for Physicians, and -0.3% for Surgeons.

Effective Date October 1, 2013.

**COMPANY**

**FILING NUMBER**

**IRONSHORE INDEMNITY INC**

**IRON-129115191**

files an endorsement to its Lawyers Professional Liability program, offering claims expenses outside the limit. The rate charged for this coverage is between 5% and 15% of the policy premium, depending on what percentage of limit is available to cover claim expenses. The proposed rating factors appear reasonable as filed given the nature of the coverage and we have no objections.

Effective Date September 3, 2013.

**COMPANY**

**FILING NUMBER**

**LEMIC INSURANCE COMPANY**

**MSSS-129142040**

files seeks approval for an overall +13.7% increase. The central estimate indicted rate change is +61.5%; the indicated rate change range is +25.6% – +98.5%. The company proposes to adopt NCCI 3/13/2013 loss costs found in reference filing number MS-2012-04. The company is also proposing changing its Loss Cost Multiplier (LCM) from 1.429 to 1.515. The premium volume is \$5,772,000.

Effective Date November 1, 2013.

**COMPANY**

**FILING NUMBER**

**MENDAKOTA INSURANCE COMPANY**

**MEND-129060659**

files rate revision for its Private Passenger Auto program. The program was initially implemented in Mississippi in September 2010, and rates have not been adjusted since June 2011. The Company is proposing to revise base rates, resulting in an overall expected rate level impact of +6.36% and minimum/maximum changes of -1.0%/+10.0%. The base rate changes by coverage are shown below:

BI( 13.0%) PD (0.0%) MED(10.0%) UM (25.0%) UMPD (25.0%) COMP (20.0%)  
COLL ( -7.0%): TOTAL ( 6.36%)

Effective Date October 14, 2013, New Business, November 28, 2013, Renewals.

**COMPANY**

**FILING NUMBER**

**MERIDIAN CITIZENS MUTUAL INS. CO.**

**STAT-129158407**

files a revision to its Commercial Auto Farm Program. With this revision they are updating their loss costs for Rule 97 UM coverages to comply with HB 545, and adopting revised UM forms. In addition they have updated a few rules. This results in an overall increase of 2.3%.

Effective Date December 7, 2013 for new and renewals.

**COMPANY**

**FILING NUMBER**

**MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY**

**STAT-129126399**

files to change the rates and forms of their Farm Umbrella Program. The Company is filing new form “Notice of Reduction in Coverage” and replacing forms “Farm Umbrella Liability Policy” & “Notice of Cancellation or Non-Renewal.” The Company increased the premiums for vehicles, youthful operators, increased rates for light, medium, and heavy trucks, but decreased rates for extra heavy trucks and farm tractor/trailer units. The overall rate impact of this filing is -4.4% with the largest impact to be +10.0% and the lowest impact to be -10.8%.

Effective Date December 7, 2013.

**COMPANY**

**FILING NUMBER**

**MISSISSIPPI RESIDENTIAL (MRPIUA)**

**MSSR-129122534**

files to revise rates for extended coverages through base rate changes for their homeowner program. MRPIUA is proposing to increase the EC base rates by 20%, which will result in an overall rate level increase of 2.5%. The last filed rate change for MRPIUA was effective January 1, 2004. These changes were supported using an actuarial indication on five years of experience ending 12/31/2011. These indications were generally reasonable. While some provisions within the indications were not fully supported, we noted that no rate changes had occurred for this book since 2004. Additionally, the unadjusted non-cat paid loss ratios for EC coverage over the five year experience period were in excess of 100%. Before application of credibility, the indicated change to EC was 117.2%.

Effective Date December 1, 2013.

**COMPANY**

**FILING NUMBER**

**NATIONAL GENERAL INSURANCE COMPANY**

**GMMX-129094668**

files revised rates and rules for its Private Passenger Auto Program resulting in an overall increase of 15.8%.

Effective Date November 11, 2013 for new business and December 26, 2013 for renewals.

**COMPANY**

**FILING NUMBER**

**NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA**

**AGNY-129136996**

files their Chiropractor Professional Liability Plus Program. The Company is revising the rating rules applicable to the program and seeking approval of 10 endorsements. The Company is adding a classification for intravenous nutrient supplements and allowing for schedule rating on some part time risks. There is no rate impact with this filing.

Effective Date August 30, 2013.

**LEAD COMPANY**

**FILING NUMBER**

**NATIONWIDE MUTUAL FIRE INSURANCE CO.**

**NWCM-129148556**

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Co.

files revised rates and rules for an overall -0.01% rate decrease for its Equipment Breakdown insurance.

Effective Date February 16, 2014 for new and renewals.

**COMPANY**

**FILING NUMBER**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

**NWLC-128089284**

files a new Group and Individual Legal Expense Insurance program. The proposed ultimate gross loss ratio is 45%. The remaining premium is split into 37.7% commission, TPA fees, and carrier fees, 2.5% tax, and 15% profit. The base rates are based either on a similar policy from Legal Access Plan LLC's experience, plus judgment, or various other sources combined with judgment. Given that the actuary outlines the basis for the proposed rates and the methods and judgments used to arrive at the proposed rates in the filing, as well as the nature of the line and coverage, we have no actuarial objection to the filing.

Effective Date September 24, 2013.

**COMPANY**

**FILING NUMBER**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

**NWLC-129202117**

files a new Private Passenger Auto Program covering classic automobiles.

Effective Date December 31, 2013.

**COMPANY**

**FILING NUMBER**

**NAVIGATORS INSURANCE COMPANY**

**NAVG-129092829**

files revised rates, rules and forms for its Commercial Auto program. The Company is proposing to change their current loss cost multiplier (LCM) from 1.42 to 1.539. The filing includes a new Auto specific supplementary manual, along with several new optional endorsements and a minimum earned premium endorsement. The Company is proposing to adopt the loss costs and rating plan from ISO's most current Commercial Lines manual. The Company is also introducing a new rule called NAV Fleet Size Factor. The factor is expected to be premium neutral in total and range from 0.95 to 1.20 based on the number of units. The overall impact of the proposed changes is +8.4%.

Effective Date January 1, 2014 for new and renewals.

**LEAD COMPANY**

**FILING NUMBER**

**NIPPONKOA INSURANCE COMPANY LTD, (US BRANCH)**

**TRVD-129081954**

Other Companies

The Charter Oak Fire Insurance Company

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

files a rate and rule filing under Commercial Auto, adopting ISO 2013 Multi State Revisions. The changes to the existing program include forms, rating rules, and the adoption of ISO auto dealer loss costs to be effective 2/1/2015. The overall impact of the changes is 0.2%. There are no changes proposed to the currently approved LCMs.

Effective Date February 1, 2015.

**COMPANY** **FILING NUMBER**  
**NORTHLAND INSURANCE COMPANY** **TRVD-128658525**

files a new rate manual, rules and forms for its Transportation Program resulting in an overall decrease of -8.9%.  
Effective Date July 1, 2014 for new business and September 1, 2014 for renewals.

**COMPANY** **FILING NUMBER**  
**PHARMACISTS MUTUAL INSURANCE CO.** **PHAR-129028242**

files revised rules, rates and forms for their Pharmacy Professional Liability program. The overall rate impact of the changes to this filing is a 25.7% increase.  
Effective Date October 1, 2013 for new business and November 1, 2013 for renewals.

**COMPANY** **FILING NUMBER**  
**RADIAN GUARANTY INC.** **RDGU-129100214**

files revised rates for its Mortgage Guaranty Program resulting in an overall increase of 0.4%.  
Effective Date September 12, 2013.

**COMPANY** **FILING NUMBER**  
**SAFECO INSURANCE COMPANY OF ILLINOIS** **LBRM-129010171**

files revised base rates for their Private Passenger Personal Auto product. The changes will effect Liability Medical Payment, UM/UIM, Collision and Comprehensive coverages. The overall statewide impact of the proposed changes is 6.0%

In addition to proposing changes in base rates, the Company has proposed a revision to the following:

Account Credit, Coverage Level Discount, Driver Class, Driver Points, Paid in Full Discount, Household Structure, Maximum Driver Age, Minimum Driver Age, Model Year Factors, Stability Factors, Tier Factors, Vehicle Use Factors  
Effective Date October 13, 2013 New and November 24, 2013, Renewals.

**LEAD COMPANY** **FILING NUMBER**  
**SECURITY NATIONAL INSURANCE COMPANY** **UNKP-129093825**

Other Companies  
Technology Ins. Co.  
Wesco Ins. Co.  
files a rate and rule filing to amend ISO's Table 97.B.2. The filing does not propose a rate impact. We reviewed the proposed rates which extrapolate off of other approved rates.  
Effective Date August 30, 2013.

**COMPANY** **FILING NUMBER**  
**SENTRY INSURANCE A MUTUAL COMPANY** **SEPX-G129177555**

files revised rates, rules and forms for its Commercial Auto Program resulting in an overall decrease -2.5%.  
Effective Date November 1, 2013 for new and renewals.

**COMPANY**

**SENTRY SELECT INSURANCE COMPANY**

**FILING NUMBER**

**SEPX-G129077932**

files revised rates and rules for its Commercial General Liability Program resulting in an overall increase of 12.6%. The purpose of this filing is to adopt outstanding ISO Loss Costs, Increased Limit Factors, Increased Limit Table Assignments, and ELP's. Effective Date September 15, 2013 for new and renewals.

**COMPANY**

**SENTRY SELECT INSURANCE COMPANY**

**FILING NUMBER**

**SEPX-G129087403**

files revised forms, rules and rates for their Commercial Auto program. The Company plans to adopt ISO loss costs (CA-2012-RADLC), ISO classification factors, and ISO ILFs, as well as revise their loss cost multiplier, expected loss ratios, tax multiplier, and auto and equipment deviation factors. The overall rate impact of this change is +10.6%. Effective Date November 1, 2013 for new and renewals.

**COMPANY**

**SHELTER GENERAL INSURANCE COMPANY**

**FILING NUMBER**

**SHEL-129113342**

files revised Non-Truckmen base rates for Commercial Auto Uninsured Motorists and Collision coverages. Truckmen base rates have been revised for Liability, Uninsured Motorists, Collision and Comprehensive coverages. New combined Single Liability limits have been added. New limits of Uninsured Motorists have been added. Collision and Comprehensive cost symbol factors have been revised. Editorial changes have been made to the General Rule pages. The overall effect of this filing is expected to be a revenue increase of 16.4%.

Effective Date October 29, 2013 for new and renewals.

**COMPANY**

**SHELTER MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**SHEL-129172790**

files revised rates and rules for their Mobile Homeowners program. The overall rate level change is an increase of 14.3%.

Effective Date November 14, 2013.

**LEAD COMPANY**

**ST. PAUL FIRE AND MARINE INSURANCE CO.**

**FILING NUMBER**

**TRVD-129104710**

**Other Companies**

St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company

St. Paul Protective Insurance Company

files revised rates for their Commercial Auto Program resulting in an overall increase of 10%.

Effective Date December 1, 2013 for new and renewals.

**LEAD COMPANY**

**ST. PAUL FIRE AND MARINE INSURANCE COMPANY**

**FILING NUMBER**

TRVD-129147730

Other Companies

St. Paul Guardian Ins. Co.

St. Paul Mercury Ins. Co.

St. Paul Protective Ins. Co.

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files to revise auto liability rates for their Commercial Umbrella coverage. The overall rate impact of this filing is +9.0%. There are 57 policyholders affected by this increase with a written premium change of \$93,486 based on \$1,038,731 of written premium. Effective Date December 1, 2013.

**LEAD COMPANY**

**TRAVELERS HOME AND MARINE INSURANCE COMPANY**

**FILING NUMBER**

TRVA-129063214

Other Companies

Travelers Personal Security Insurance Company

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files a rate revision to their Mississippi Quantum Homeowners and High Value Homeowners program. They are proposing revisions to the base rates by peril, tier factors, public protection class factors, home buyer credit, tier score mapping, and age of home factors. Renewal policy increases will be capped at 20% due to the proposed factor revisions. The estimated state average overall rate increase is Effective Date August 30, 2013 for new and September 19, 2013 for renewals.

**LEAD COMPANY**

**UNITED FIRE & CASUALTY COMPANY**

**FILING NUMBER**

UNFG-129120919

Other Companies

Lafayette Ins. Co.

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files approval for a -4.98% overall rate change. The company states that this filing is for changing the rates of the Liability section of a package policy. The combined premium volume for the two companies is \$104,000. Effective Date October 1, 2013.

**COMPANY**

**UNITED STATES LIABILITY INSURANCE COMPANY**

**FILING NUMBER**

USLI-129112488

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files to amend their Non- Profit Storefront/Community Church Package Product. The filing revises the loss cost multiplier for class code 41650 from 1.58 to 1.74, introduces two new optional coverages and provides clarification to a previously filed endorsement. There are currently no in-force policies in class code 41650 and the revision to the LCM has no impact.

Effective Date December 23, 2013 new and April 15, 2014 renewal.

**LEAD COMPANY**  
**UTICA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
**UTCX-G129167349**

**Other Companies**

Graphic Arts Mutual Ins. Co.

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files to add a “Third Party Employment Practices coverage” to their Employment Practices Liability program. The company is also increasing the rates of their EPL program by 12%. The Company has provided a country wide rate indication in support of the premium change. They currently write no business in Mississippi, so there is no rate impact associated with this filing.

Effective Date March 1, 2014.

**COMPANY**  
**WESCO INSURANCE COMPANY**

**FILING NUMBER**  
**UNKP-128870247**

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files introducing Vehicle Protection and Ancillary Product Warranty rates for its contractual liability program. Given the nature of the coverage provided, the rating plan appears reasonable and we have no objections to the filing.

Effective Date September 24, 2013.

**NEW COMPANIES**

Alamance Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 9, 2013.

Allied Insurance Company of America received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 9, 2013.

AMCO Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 23, 2013.

Depositors Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 23, 2013.