

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

**LEAD COMPANY**

**ACADIA INSURANCE COMPANY**

Other Companies

Continental Western ins. Co.

Union Ins. Co.

Firemen's Ins. Co. of Washington, D.C.

files a Workers Compensation filing proposing to adopt NCCI loss costs and miscellaneous rating values, and to revise their loss cost multipliers as follows: Continental Western Insurance Company 1.810, Fireman's Insurance Company, 2.420, Acadia Insurance Company 1.020 and Union Insurance Company 1.360.  
Effective Date January 1, 2014 N, February 1, 2014 R.

**FILING NUMBER**

UNON-129174941

**COMPANY**

**ACCC INSURANCE COMPANY**

files revised rates for its Standard and Elect Private Passenger Automobile Programs. This will result in an overall decrease of -0.35%.  
Effective Date December 6, 2013 for new and renewals.

**FILING NUMBER**

ACCC-129226433

**COMPANY**

**ACCIDENT INSURANCE COMPANY, INC.**

files to revise their rules and forms for their Commercial Auto program as a result of ISO's Commercial Auto 2013 Multi State Revisions. The Company is proposing new deductible options for their policy holders, and has supplied a competitor comparison (Exhibit I) to show that these factors are neither excessive nor inadequate. The Company is proposing to add two new forms: Changes – Auto Dealers Coverage Form and Amendment of Coverage – Exclusion of Wind, Hail, Earthquake & Flood. The Company is also proposing to replace the current Garage Declarations with a new Auto Dealers Declarations, replace the Common Policy Conditions Declarations with the Commercial Package Policy Summary Page, and revise the Named Driver Exclusion. Lastly, the Company proposes to withdraw 7 independent endorsements. This filing will not result in any change of premium and will affect 0 policyholders.  
Effective Date March 1, 2014.

**FILING NUMBER**

ACIN-129319081

**COMPANY**

**ALLSTATE INSURANCE COMPANY**

files revised rates and rules for their Condominium Homeowners program. The overall proposed rate level change is an increase of 9.9%.  
Effective Date January 27, 2014 (New) March 13, 2014 (Renewal).

**FILING NUMBER**

ALSE-129233061

**LEAD COMPANY**

**AMERICAN ZURICH INSURANCE COMPANY**

**Other Companies**

American Guarantee & Liability Ins. Co.

Zurich American Ins. Co. of Illinois

Zurich American Ins. Co.

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files to revise their forms, rates and rules and add additional options for their Property Portfolio Program (PPP). The Company is filing three new forms and revising 41 existing forms. The Company has provided in their memorandum a list of all changes made to these forms.

The Company is adding the following coverages to their PPP: Optional Theft Deductible Adjustment Factor, Optional Water Damage Deductible Adjustment Factor, Contractor's Equipment Continuing Lease or Rental Payments, and Healthcare Industry Coverage. The following endorsements are also being added: Cloud Coverage, Named Storm Sublimit-Direct Damage and Time Element Deductible, and Wind and Hail Occurrence Deductibles. The company has provided support for the deductible factors in Exhibits ACT-1, ACT-2, and ACT-3. This filing will affect 0 policyholders and will result in a premium change of 0%.

Effective Date March 1, 2014.

**FILING NUMBER**

ZURC-129254225

**LEAD COMPANY**

**AMERISURE MUTUAL INSURANCE COMPANY**

**Other Companies**

Amerisure Ins. Co.

Amerisure Partners Ins. Co.

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files to revise Commercial General Liability rates effective December 1, 2013. The overall rate impact of this change is +2.7%. There are 46 policyholders affected by this revision with a written premium change of \$3,100 based on \$543,219 of written premium.

Effective Date December 10, 2013.

**FILING NUMBER**

AMRS-129154162

**COMPANY**

**ARGONAUT INSURANCE COMPANY**

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files initial rates, rules and forms for their new Flex Select Mortgage Protection Package Program (CMP).

Effective Date December 21, 2013.

**FILING NUMBER**

ARGN-129305870

**COMPANY**

**ASPEN AMERICAN INSURANCE COMPANY**

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files rates, rules and forms for a new Property Fire and Allied Lines coverage for facilities involved with production and generation of energy.

Effective Date December 11, 2013.

**FILING NUMBER**

REGU-129279911

**COMPANY**

**BERKLEY INSURANCE COMPANY**

**FILING NUMBER**

**MNLM-129234407**

files a rate/rule and forms filing for their Non-Profit Management Liability Program. The filing includes an indication for change of -9.8%. The filing company cites multi-state experience from a similar program written by an affiliated company. The support includes rate indications based on five years of the cited experience (regional experience including MS). The approach and selection are reasonable. The filing proposed to change several rating factors that when combined create a maximum cumulative effect of +3.6 percent and the smallest effect of -22.2%. The range of impact is due to changes in rating factors.

Effective Date December 6, 2013.

**COMPANY**

**BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO.**

**FILING NUMBER**

**CORN-129287015**

files proposing to transfer the existing Bank Employment Practices Defense policy under Kansas Bankers Surety to the filing entity (BHHIC). The rates will be marketed, distributed, and underwritten under the Kansas Bankers Surety brand, as they currently are. The Kansas Bankers Surety Company will be merging with BHHIC effective 12/31/13, which is the reason for this filing. The forms and rates being filed are identical to those that were previously filed and approved by the Mississippi Insurance Department under the Kansas Bankers Surety Company.

Effective Date December 18, 2013.

**COMPANY**

**BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO.**

**FILING NUMBER**

**CORN-129286880**

files proposing to transfer the existing Cost of Replacing Compromised Bank Cards policy under Kansas Bankers Surety to the filing entity (BHHIC). The rates will be marketed, distributed, and underwritten under the Kansas Bankers Surety brand, as they currently are. The Kansas Bankers Surety Company will be merging with BHHIC effective 12/31/13, which is the reason for this filing. The forms and rates being filed are identical to those that were previously filed and approved by the Mississippi Insurance Department under the Kansas Bankers Surety Company. The filing notes that these rates will only be applied to business underwritten through the Kansas Bankers Surety brand and will not modify or replace existing similar coverage under BHHIC.

Effective Date December 18, 2013.

**COMPANY** **FILING NUMBER**  
**BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO.** **CORN-129286453**

files a rate and form filing for their Financial Institution Crime Bond as part of a specialty program that will be marketed, distributed and underwritten under the “Kansas Bankers Surety” brand. The proposed rates and forms were previously filed by the Kansas Bankers Surety Company and approved for use in Mississippi. There is no change to the actual policy language or rates, with the exception of revisions to information regarding the 12/31/13 merger between Berkshire and Kansas Bankers Surety. There is no rate or coverage impact with this filing.

Effective Date December 18, 2013.

**LEAD COMPANY** **FILING NUMBER**  
**BITUMINOUS CASUALTY COPROATION** **LDRX-G129289733**

**Other Companies**

Bituminous Fire and Marine Insurance Company

files revised rates for their Commercial General Liability Program. They are adopting ISO's GL-2013-BGL1, this will result in an overall decrease of -1.0%.

Effective Date February 1, 2014 for new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**BRIERFIELD INSURANCE COMPANY** **FCCS-129293946**

**Other Companies**

FCCI Ins. Co.

National Trust Ins. Co.

files to revise two existing company endorsements (Additional Insured and First Choice) to its GL coverage. The Additional Insured endorsement now includes coverage for any person (not just those with a contractual relationship) required to be added in a construction agreement. The First Choice endorsement is being amended to remove coverage for the exposure covered by the expansion of the Additional Insured coverage. Since overall coverage remains the same, there is no premium impact from these revisions. Additionally, minimum premiums are being removed from the Additional Insured coverage.

Effective Date May 1, 2014.

**COMPANY** **FILING NUMBER**  
**BUILD AMERICA MUTUAL ASSURANCE COMPANY** **PERR-129302362**

files an initial rate and rule filing for its new financial guaranty programs. The programs being introduced are as follows:

Effective Date December 13, 2013.

**COMPANY** **FILING NUMBER**  
**CHURCH MUTUAL INSURANCE COMPANY** **CHMU-129303150**

files rates, rules and forms for its new program to provide umbrella coverage to the underlying GL policy for senior living facilities.

Effective Date April 1, 2014.

**COMPANY** **FILING NUMBER**  
**CINCINNATI INSURANCE COMPANY** **CNNA-129213384**

files an initial filing of their independent Kidnap and Ransom manual and forms. The company is using rate levels dictated to them by their reinsurer, Hiscox Re. The manual rules state “refer to company” for additional premium charges on risks where trips are other than “up to 30 days” in zone 1. The additional premium for “Loss of Earnings” also states “refer to company.”

Effective Date February 1, 2014.

**COMPANY** **FILING NUMBER**  
**ELECTRIC INSURANCE COMPANY** **ELEC-128755883**

files revisions to their Personal Excess Liability Preferred program rates. The Company is filing to revise base rates for this program, with effects amounting to an increase of 7%. The proposals are supported by a countrywide actuarial indications of 9.9%. The prior rate filing for this program was a 4.7% increase effective in May of 2008. Effects of these proposed revisions range between 6% and 8% for individual insureds.

Effective Date January 1, 2014.

**COMPANY** **FILING NUMBER**  
**FEDERATED RURAL ELECTRIC INSURANCE COMPANY** **FDRE-129218382**

files revised rates for their Directors and Officers Liability program. The overall proposed rate change is an increase of 6.0%.

Effective Date January 1, 2014.

**COMPANY** **FILING NUMBER**  
**FOREMOST INSURANCE COMPANY GRAND RAPIDS MI** **FORE-129107153**

files revised rates and forms for their Manufactured Home Insurance Program. The overall rate level change is an increase of 15.0%.

Effective Date November 25, 2013.

**COMPANY** **FILING NUMBER**  
**FOREMOST PROPERTY & CASUALTY INSURANCE CO.** **FORE-129106276**

files revised rates and forms for their Manufactured Home Insurance program. The overall rate level change is 10.0%.

Effective Date November 25, 2013.

**LEAD COMPANY**

**FILING NUMBER**

**GENWORTH MORTGAGE INSURANCE CORPORATION**

**GEFA-129180831**

**Other Companies**

Genworth Residential Mortgage Assurance Corp.

Genworth Ins. Corp. of North Carolina

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files proposing a revision to its monthly, borrower-paid single non-refundable, and lender-paid single payment rating plans. Although the changes affect only new business, the company estimates the rate impact of all changes to be -13.5%. The company further states that its proposed rates match those of Radian Guaranty, though no comparison is included in the filing. The company provided a rate indication showing a needed 18.6% rate decrease. We noted that the rate indication relies in part on a 23.6% profit provision. This provision is supported with an assumed 48.6% premium to surplus ratio. Effective Date December 10, 2013.

**LEAD COMPANY**

**FILING NUMBER**

**GEORGIA CASUALTY & SURETY CO.**

**CLBA-129304239**

**Other Companies**

Association Casualty Insurance Company

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files revisions to their Commercial Automobile Program resulting in an overall increase of 3.2%.

Effective Date May 1, 2014 for new and renewal.

**COMPANY**

**FILING NUMBER**

**GREAT AMERICAN INSURANCE COMPANY**

**GACX-G129217614**

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files for their new Crop Insurance Price Flex Policy. Price-Flex is a non-federally reinsured supplemental product designed to be written in conjunction with a federally reinsured Multi-Peril policy. Its purpose is to offer flexibility in the establishment of the price discovery period for Revenue Protection (RP) and the Area Revenue Protection option (ARP) of the Area Risk Protection Insurance (ARPI) policies. The filing indicates that this policy is currently pending approval from the USDA. This is essentially a “me too” filing of a program filed by Hudson Insurance Company in 2013 (SERFF #HINC-128756170). The Company states that the rating methodology is identical and the rules and forms are identical with the exception of some minor company requirement differences. Since this is a new program for the Company, it is a rate neutral filing. This initial filing is to be effective with the 2014 and subsequent crop seasons. Effective Date December 5, 2013.

**COMPANY**

**FILING NUMBER**

**GREAT MIDWEST INSURANCE COMPANY**

**PERR-129304370**

files a rate/rule and forms filing proposing to adopt the Equipment Breakdown rates and rules developed in conjunction with The Hartford Steam Boiler Inspection and Insurance Company (HSB). HSB will be reinsuring the Company's exposure at 100%. The Equipment Breakdown endorsement is an addition to the Company's ISO based Commercial Property program. The Company currently has no written premium for this line of business. The support cited is common for this coverage.  
Effective Date December 13, 2013.

**COMPANY**

**FILING NUMBER**

**HANOVER INSURANCE COMPANY**

**HNVX-G129308101**

files introducing an unsupported excess casualty rating plan with rates and rules for commercial excess liability coverage. The plan will be used exclusively for providing excess liability limits of insurance above and beyond those provided by other insurance carriers' Umbrella or Excess policies. The Company explains that the term unsupported means the Hanover Groups does not provide the underlying cover for this business. Additionally, the plan will not be available to insureds for whom the primary insurers are companies in The Hanover Group.  
Effective Date February 1, 2014.

**LEAD COMPANY**

**FILING NUMBER**

**HARTFORD CASUALTY INSURANCE COMPANY**

**HART-129298098**

**Other Companies**

Hartford Insurance Company of the Midwest  
Hartford Underwriters Insurance Company  
Property and Casualty Insurance Company of Hartford  
Twin City Fire Insurance Company  
Hartford Accident and Indemnity Company  
Hartford Fire Insurance Company

files revised rates for their General Liability and Errors and Omissions Program resulting in an overall increase of 20.8%.  
Effective Date March 8, 2014 for new and renewals.

**LEAD COMPANY**

**HARTFORD CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**HART-129308805**

**Other Companies**

Hartford Casualty Ins. Co.  
Hartford Ins. Co. of the Midwest  
Hartford Underwriters Ins. Co.  
Property & Casualty Ins. Co. of Hartford  
Trumbull Ins. Co.  
Twin City Fire Ins. Co.  
Hartford Accident & Indemnity Co.  
Hartford Fire Ins. Co.

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files its Property Choice commercial property program. The company proposes removing its large risk rating plan and replacing it with an output program. The filing also includes revisions to the equipment breakdown rating procedure, coinsurance factors, new payroll exclusion options, new civil authority/dependent property waiting period options, business income waiting period options, and utility service interruption waiting period options. The company states that the changes have no rate impact for current insureds. Effective Date March 8, 2014.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-129195437**

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files revised loss costs for their Medical Professional Liability program. The overall rate level change is a decrease of 20.0% with a range of +33.0 to -26.7%. Effective Date October 1, 2014.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-129218225**

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files revised loss costs for their Homeowners program. The overall proposed rate level change is an increase of 7.20% with a range of 17.20% to -5.0%. Effective Date May 1, 2014.

**COMPANY**

**IRONSHORE INDEMNITY INC.**

**FILING NUMBER**

**IRON-129269597**

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files rates and forms for new optional coverages (Network Security and Privacy Breach) to their existing Lawyers Professional Liability program. The premium percentages associated with these new endorsements are based a competitor's similar approved program (Atlantic Specialty Insurance Company ASIC-LPLCWR). The Company has applied its own judgment to ASIC's premium charges to account for differences in deductibles and limits. Effective Date December 6, 2013.



**LEAD COMPANY**  
**LIBERTY INSURANCE CORPORATION**

**FILING NUMBER**  
LBPM-129127154

Other Companies

LM Insurance Corporation

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files revised rates for their Homeowners "Home " program. The proposed overall rate level change is an increase of 14.37.

Effective Date December 18, 2013 (New) January 22, 2014 (Renewal).

**LEAD COMPANY**  
**MARKEL AMERICAN INSURANCE COMPANY**

**FILING NUMBER**  
MRKB-129297968

Other Companies

Markel Insurance Co.

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files a rate filing for their Commercial Property program. The filing proposes to adopt several ISO rules and loss cost filings. The overall rate level decrease associated with the filing is -13.0%.

Effective Date May 1, 2014.

**COMPANY**  
**MISSISSIPPI STATE RATING BUREAU**

**FILING NUMBER**  
MSSR-129231660

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files revised rates and rules for its Commercial Property (Fire and Allied Lines) Program. This filing provides new and revised loss costs, deletes certain loss costs, addresses higher limit premium development, and revises categories for Special Loss Costs. This results in an overall decrease of -1.7%.

Effective Date May 1, 2014 for new and renewals.

**COMPANY**  
**MISSISSIPPI STATE RATING BUREAU**

**FILING NUMBER**  
MSSR-129271824

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files on behalf of their member companies jointly with Insurance Services Office introducing various revisions to the Businessowners Coverage form and endorsements. This filing introduces new and revised BusinessOwners manual rules, which correspond to the companion BusinessOwners multistate forms filing BP-2012-OFR12 (MS). MSRB provides an informative explanation and impact of each endorsement change.

Effective Date March 1, 2014.

**COMPANY**  
**MISSISSIPPI STATE RATING BUREAU**

**FILING NUMBER**  
MSSR-129297648

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files loss costs for a new businessowners endorsement (off-premises interruptions of business – vehicles and mobile equipment) on behalf of their member companies and jointly with Insurance Services Office. Due to the lack of historical experience for this coverage, the MSRB bases the rates on similar coverage for other lines of business (commercial auto and commercial property), with judgment adjustments to reflect expected differences in exposure.

Effective Date May 1, 2014.

**COMPANY**

**MUNICIPAL ASSURANCE CORP.**

**FILING NUMBER**

**ACEG-129263828**

files with the new policy forms and rates that will be issued in Mississippi in connection with its Municipal Bond Insurance program. MAC is a New York domestic financial guaranty insurer that has received tentative approval for admission in Mississippi. The Company will implement this filing upon approval.

Effective Date December 13, 2013.

**COMPANY**

**MUTUAL SERVICE OFFICE, INC.**

**FILING NUMBER**

**MUOF-129196580**

files initial rules proposing to establish MSO as a rating organization for Private Passenger Auto Insurance.

Effective Date December 9, 2013.

**COMPANY**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**NWLC-128108823**

files a filing introducing a personal legal protection program. The manual makes statements concerning "underwriter discretion" that we recommend the Department review. Additionally, the manual implies that a loss cost multiplier will be developed individually for each risk. As such, we consider this an individual risk rating program.

Effective Date November 26, 2013.

**COMPANY**

**NCCI**

**FILING NUMBER**

**NCCI-129236521**

files approval for +3.8% rate change on Voluntary and Assigned Risk loss costs. An amendment reflecting the impact of the recent Mississippi workers compensation medical fee schedule update, effective November 1, 2013, is filed subsequent to the original submission. The indicated rate change without the medical fee schedule update is +2.0%. The impact of the medical fee schedule update is +1.8%.

Effective Date March 1, 2014.

**COMPANY**

**OLD REPUBLIC INSURANCE COMPANY**

**FILING NUMBER**

**LDDX-G129308597**

files to introduce a new Excess Errors and Omissions program. The program insures lawyers for their professional liability arising from the practice of law. Coverage is written on a "claims made" basis, and is always excess of one or more underlying policies.

Effective Date February 1, 2014.

**COMPANY**

**FILING NUMBER**

**PARTNERRE AMERICA INSURANCE COMPANY**

**WESA-129225320**

files their new Managed Care Excess Loss Program. The policy covers health care providers and various managed care organizations against catastrophic financial losses as a result of unexpected variations in the cost of medical services which the organizations are obligated to provide pursuant to managed care pre-payment agreements or risk transfer contracts. Since this is a new program for the Company, it is a rate neutral filing. The Company proposes a reasonable Permissible Loss & LAE Ratio of 65.0%.  
Effective Date December 5, 2013.

**COMPANY**

**FILING NUMBER**

**PHARMACISTS MUTUAL INSURANCE CO.**

**PHAR-129182119**

files revised Private Passenger Auto rates and adopts ISO's PP-2004-RXDP1: Expanded Driver Record Rating Plan. In addition to the adoption of these revisions we are revising our loss cost multipliers (LCM's), our insurance scoring model, decreasing the youthful operator's base rating factors, introducing new package discounts, and replacing our 3-D program with Loyalty Discount and Not At Fault Claims Discount. We have re-indexed our current insurance scoring model to reflect only discounts, and have expanded our tiers to 74 options. The overall effect will be a rate increase of 4.8%.  
Effective Date February 1, 2014.

**COMPANY**

**FILING NUMBER**

**PHILADELPHIA INDEMNITY INSURANCE CO.**

**PHLX-G129305558**

files new rates and rules to introduce independent rates for its Fuel Dealers program and set the GL package modification factor to 0.95.  
Effective Date December 30, 2013.

**COMPANY**

**FILING NUMBER**

**PRE-PAID LEGAL CASUALTY, INC.**

**PPLS-129296780**

files to introduce their new Legal Plan and two additional supplements; the Home Based Supplement and the Trial Defense Supplement. The Legal Plan is a pre-paid contract to provide a limited number of hours for specified legal consultation and legal services through a pre-determined law firm.  
Effective Date December 13, 2013.

**COMPANY**

**FILING NUMBER**

**PROGRESSIVE GULF INSURANCE CO.**

**PRGS-129167113**

files revised rates for its Commercial Auto Program resulting in an overall increase of 11.1%.  
Effective Date January 9, 2014 for new business and February 12, 2014 for renewals.

**COMPANY**

**RADIAN GUARANTY INC.**

**FILING NUMBER**

**RDGU-129246776**

files three new rating programs for borrower-paid single premium and split premium options. The company also includes in the filing its refund schedule for policies written under the refundable programs. The company estimates the impact of the changes at +0.1%. The company states that the refund schedule is based on FHA's published guidelines. The filed profit provision of 22.5% is significantly lower than provision included with other mortgage guaranty filings we have recently reviewed.  
Effective Date January 1, 2014.

**LEAD COMPANY**

**REPUBLIC UNDERWRITERS INSURANCE COMPANY**

**FILING NUMBER**

**TRGR-129217066**

**Other Companies**

Southern Insurance Company

Republic Fire And Casualty Insurance Company

files to adopt ISO's latest loss Costs and revise LCM's for their Commercial General Liability program.

Effective Date December 6, 2013.

**LEAD COMPANY**

**SECURITY NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**UNKP-129320644**

**Other Companies**

Technology Ins. Co. Inc.

Wesco Ins. Co.

files to introduce the Non-Profit Liability program. The forms, rates, and rules submitted are from the Company's recently acquired sister company First Nonprofit Insurance Company.

Effective Date April 1, 2014.

**COMPANY**

**SENTRUITY CASUALTY COMPANY**

**FILING NUMBER**

**YTYC-129063399**

files their Other Liability Program. The Company is filing revised forms for which there are no rating implications. The Company is also introducing two (Foremost and Royal) Independent Limited Warranty Programs with related rates and rules for writing contractual liability insurance policies covering new and used vehicle dealers and service contract/extended warranty administrators. The Foremost Program provides coverage to insureds for their liabilities arising from claims arising from warranties written. The Royal Program provides coverage for losses "in excess of the aggregate reserves" for warranties written. The rates for the Company's Royal program are 4.0% of the Foremost program rates, which is reasonable for the excess nature of this program.

Effective Date December 20, 2013.

**COMPANY**

**FILING NUMBER**

**STARR INDEMNITY & LIABILITY COMPANY**

**SILC-129142981**

files their new Deductible Liability Protection Insurance product. While the expenses in the filing appear reasonable the Company did not file any rates. They have filed a rating process where they develop the expected ultimate losses on an individual risk basis, and then load those losses for expenses that may also vary by risk.

Effective Date December 11, 2013.

**COMPANY**

**FILING NUMBER**

**STATE FARM FIRE AND CASUALTY COMPANY**

**ACEH-129246566**

files a rate filing for their Replant Extra Crop program. The Company is filing to increase their rates due to unfavorable experience over the last seven years. The Company has provided a summary of premiums and losses from 2007 through 2013 that show an actual overall loss ratio of 252.2%. The Company is anticipating a loss ratio of 55.0%. The Company has an overall indicated rate change of 358.282% and they are proposing a 34.4% rate increase. After a review of the filing, we find that the provided information is reasonable and will not have a significant impact on the policyholders.

Effective Date December 20, 2013.

**COMPANY**

**FILING NUMBER**

**STATE FARM FIRE AND CASUALTY COMPANY**

**SFMA-128962773**

files a Commercial Multi-Peril program filing. The company proposes an overall rate increase of 8.9%, varying by insured from -18% to +43%. Specific changes include base rate adjustments; changes to amount of insurance factors, construction factors, minimum premiums, and age of building factors; introduction of business personal property wind exclusion credits (and revision of other wind exclusion credits); and introduction of hurricane deductible credits for the Business Risk types. The proposed changes result in a 5.3% increase for Business Types, no overall change for Contractors, and a 15.0% increase for Apartments, Condominiums, and Religious Organizations.

Effective Date January 1, 2014 N, March 1, 2014 R.

**COMPANY**

**FILING NUMBER**

**SURETY & FIDELITY ASSOCIATION OF AMERICA**

**SURE-129212790**

files to revise the rules and loss costs for the Crime Protection Policy and Crime Protection Policy for Public Entities. Effective December 31, 2013, the Company will discontinue support of the rules and forms of the Commercial Crime Policy. Mercantile coverage forms will continue to be available through the Crime Protection Policy and Crime Protection Policy for Public Entities. In essence, the forms and rules included within this filing are not new, they are simply being offered under the Crime Protection Policy rather than the Commercial Crime Policy. There is no rate impact with this filing.

Effective Date January 1, 2014.

**COMPANY** **FILING NUMBER**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMERICA** **TRVE-129226314**  
files a rate, rule and form filing for their new ERISA Fidelity Coverage with Inflation Guard for Employee Benefit Plans program.  
Effective Date June 9, 2014 N, September 17, 2014 R.

**COMPANY** **FILING NUMBER**  
**UNITED STATES LIABILITY INS. CO.** **USLI-129319681**  
files a rate change in the program designed to provide professional liability coverage for community associations. This will result in an overall increase of 5.7%.  
Effective Date May 12, 2014 for new business and September 15, 2014 for renewals.

**COMPANY** **FILING NUMBER**  
**UNIVERSAL SURETY OF AMERICA** **WESC-129283951**  
files a prior approval rate and rule filing for their Notary Errors and Omissions program. The Company is adopting the rate structure of an affiliate, Western Surety Company, which was approved in 1994. Their notary bonds and notary errors and omissions policies do not renew and the proposed rates and rules do not replace any current rates and rules. There is no rate impact or rate change resulting from this filing. The Company provided 5 years of Mississippi expenses and an average rate of return.  
Effective Date December 1, 2013.

**COMPANY** **FILING NUMBER**  
**UNIVERSAL UNDERWRITERS INSURANCE COMPANY** **ZURC-129284246**  
files a rate and rule filing for its Guaranteed Asset Protection program (GL). The Company is filing to introduce a new program to provide coverage to lenders selling GAP coverage in conjunction with retail loans. The filing also introduces an Additional Loss Benefit endorsement and an Equity Producer option.  
The filing cites an analysis of the Company's existing GAP Direct Markets experience as support for the GAP Reimbursement Program. Support for the development of Reimbursement Program rates from the Direct Market rates as well as support for the endorsement rates are included in the filing.  
Effective Date December 12, 2013.

**COMPANY** **FILING NUMBER**  
**WESTPORT INSURANCE CORPORATION** **SWRE-129274155**  
files this rule filing to introduce a new rule for automatically renewing policies for its Open Brokers Coverage Unit for Professionals program which has an overall effect on premium of 0.9%. The rule proposes the application of an inflationary factor of 1.045 to the previous policy's Gross Annual Premium (GAP) to obtain the renewal policy's GAP which is the exposure basis for premium computation. The Company also proposes an option to opt-out by providing actual updated Gross Annual Premium to the Company.  
Effective Date April 1, 2014.

**COMPANY**

**WESTPORT INSURANCE CORPORATION**

**FILING NUMBER**

**SWRE-129274059**

files this rule filing to introduce a new rule for automatically renewing policies for its Independent Insurance Agents Professional Liability Package program which has an overall effect on premium of 0.9%. The rule proposes the application of an inflationary factor of 1.045 to the previous policy's Gross Annual Premium (GAP) to obtain the renewal policy's GAP which is the exposure basis for premium computation. The Company also proposes an option to opt-out by providing actual updated Gross Annual Premium to the Company.

Effective Date April 1, 2014.