

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
FEBRUARY 2014**

<b><u>LEAD COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ACCIDENT FUND GENERAL INSURANCE COMPANY</b>	ACCD-129378070
<u>Other Companies</u>	
Accident Fund Insurance Co. of America	
Accident Fund National Ins. Co.	
United Wisconsin Ins.Co.	

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files to adopt NCCI loss costs per circular MS-2013-03, as well as revise its LCMs for its Workers Compensation program. Filed LCM changes are: AFG from 1.73 to 1.8, AFICA from 1.38 to 1.44, AFN from 1.04 to 1.08, and UWIC from 1.45 to 1.51.  
Effective Date April 1, 2014.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ACIG INSURANCE COMPANY</b>	ACIG-129390077

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files to adopt the 3/1/2014 NCCI lost costs for their Workers Compensation and Employers Liability program while retaining their current loss cost multiplier of 1.30. The overall rate level effect for this change is projected to be 3.80%.  
Effective Date March 1, 2014.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ALLIED PROPERTY &amp; CASUALTY INSURANCE CO.</b>	NWCM-129377036

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files an introductory rate filing for Commercial Crime Insurance to add Allied Property & Casualty available as an additional writing company along with its currently authorized affiliate Nationwide Mutual Insurance Company. This new company will provide the same Commercial Crime product as the currently filed and approved product written by Nationwide Mutual. This additional company will use the same forms as Nationwide Mutual. The effective date of the filing is 11/1/2014. There is no rate impact with this filing.  
Effective Date November 1, 2014.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ALLIED PROPERTY &amp; CASUALTY INSURANCE CO.</b>	NWCM-129383318

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files an introductory rate filing for General Liability Insurance. The proposed rates are adopted from their sister companies: Nationwide Mutual, Nationwide Mutual Fire, and Nationwide Property & Casualty Insurance Companies (SERFF #NWCM-129226803). That filing was approved on 11/14/2013. There is no rate impact with this filing.  
Effective Date November 1, 2014.

**LEAD COMPANY**

**ALLIED PROPERTY & CASUALTY INSURANCE CO.**

Other Companies

AMCO Insurance Company

Depositors Insurance Company

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files rates, rules, and forms for their new Commercial Auto program. These rates will be used for national accounts which have operations residing in MS.

Effective Date November 1, 2014.

**FILING NUMBER**

NWCM-129397240

**LEAD COMPANY**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

Other Companies

American Family Home Ins. Co.

American Southern Home Ins. Co.

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files rates, rules and forms for their new Lawyers Professional Liability Program.

Effective Date February 4, 2014.

**FILING NUMBER**

AMLX-G129307486

**COMPANY**

**AMERICAN BUSINESS & MERCANTILE INS. MUTUAL**

**FILING NUMBER**

OLDP-129358575

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files a loss cost multiplier (LCM) of 1.597, which will be applied to the loss costs as published in NCCI approval circular MS-2013-03. The proposed effective date for their revised rates is March 1, 2014. The impact of adopting this LCM and the revised loss costs is an overall increase of 9.1%. The company is also updating their Maximum Minimum Premium from \$1,000 to \$1,500.

Effective Date March 1, 2014.

**LEAD COMPANY**

**AMERICAN COMPENSATION INSURANCE COMPANY**

**FILING NUMBER**

RTGR-129356096

Other Companies

Bloomington Compensation Insurance Company

State Automobile Mutual Insurance Company

State Auto Property & Casualty Insurance Company

Milbank Insurance Company

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files to adopt NCCI's 03/01/2014 loss costs and initial LCM's for new companies ACIC and BCIC for their Workers' Compensation programs. The overall rate level change from adopting the loss costs is 2.53%.

Effective Date March 1, 2014.

**COMPANY**

**AMERICAN NATIONAL GENERAL INS. CO.**

**FILING NUMBER**

ANPC-129257225

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files revised rates, rules and forms for their Homeowners program. The overall rate level change is an increase of 10.0%.

Effective Date March 10, 2014.

**COMPANY** **FILING NUMBER**  
**AMERICAN NATIONAL PROPERTY & CASUALTY CO.** **ANPC-129257142**  
files revised rates, rules and forms for their Homeowners program. The overall rate level change is an increase of 10.0%. The combined premium impact for all changes is 15.5%. Effective Date March 10, 2014.

**COMPANY** **FILING NUMBER**  
**AMERICAN NATIONAL PROPERTY AND CASUALTY CO.** **ANPC-129257200**  
files revised rates, rules and forms for its Personal Property program resulting in an overall increase of 9.9%. Effective Date March 10, 2014 for new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**AMERICAN SELECT INSURANCE COMPANY** **WSFG-129381669**  
Other Companies  
Westfield Ins. Co.  
Westfield National Ins. Co.  
files to adopt the loss costs associated with NCCI circular MS-2013-03 (Workers Compensation) with the currently filed and approved multipliers for each company of 1.267(WF), 1.457(AS), 1.077(WN). The overall rate impact change is 3.8%, with 16 policyholders being affected for \$747. Effective Date March 1, 2014.

**COMPANY** **FILING NUMBER**  
**ASSOCIATED INDEMNITY CORPORATION** **FFDC-129297926**  
files revised rates, rules and forms for an increase in property rates for their Multiguard Farm & Ranch Program. This will result in an overall increase of 19.0%. Effective Date June 1, 2014 for new business and July 1, 2014.

**COMPANY** **FILING NUMBER**  
**ATLANTIC SPECIALTY INSURANCE COMPANY** **BEAC-129364764**  
files 12 new and 2 revised optional endorsements for the MedTech business segment, as well as revised rates and rules to support the new forms. The company indicates that the rate impact of this filing will be 0% since all endorsements are optional. Effective Date July 1, 2014.

**COMPANY**  
**CAPITOL INDEMNITY CORPORATION**

**FILING NUMBER**  
**CAPC-129387249**

files to introduce a non-standard, non-contract surety business program. The Company states that the rates will serve prospective customers that don't otherwise meet the strict criteria of their existing merit, preferred, and standard rates. Rate classes will be determined on a per bond basis based on various criteria which has been included. The proposed rate structure also has been included and appears reasonable. Since these are new rates to be offered to customers that would not have previously qualified, there is no rate impact to existing policyholders.  
Effective Date February 25, 2014.

**COMPANY**  
**CATLIN INSURANCE COMPANY, INC.**

**FILING NUMBER**  
**CATL-129376717**

files changes to their Architects & Engineers Practice Policy (Other Liability-Claims Made Only). The Company indicates that the proposed changes are designed to standardize their coverage offerings, to match the products currently offered by other carriers in the architects and engineers professional liability market, and to meet the needs of their policyholders. The Company is implementing countrywide changes to program that include simplifying the modification rule in the high risk service area, simplify the experience rating plan for small firms, introducing lower deductible amount options for small firms and reducing the incremental base rates for billings above \$5,000,000. The Company estimates the overall impact for all companies to be an increase of 4.2%.  
Effective Date April 1, 2014.

**LEAD COMPANY**  
**CHARTER OAK FIRE INSURANCE COMPANY**  
**Other Companies**

**FILING NUMBER**  
**TRVD-129313818**

Travelers Indemnity Company  
Travelers Indemnity Company of America  
Travelers Indemnity Company of CT

files revised rates and rules for their Commercial Farm and Ranch Program resulting in an overall increase of 5%.  
Effective Date May 1, 2014 for new and renewals.

**COMPANY**  
**CHURCH MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
**CHMU-129346408**

files to adopt NCCI Reference Filing No. MS-2013-01, MS-2013-02, and MS-2013-03. The company is proposing a rate level change of a decrease of -0.03% for the proposed effective date of March 1, 2014, compared to an indicated rate level change of -3.1%. The filing includes expense information to support the filed LCM, and the proposed deviation of 0.889 and expense provisions appear generally reasonable.  
Effective Date March 1, 2014.

**COMPANY**

**FILING NUMBER**

**CMG MORTGAGE INSURANCE COMPANY**

**PMGP-129203682**

files for a new program, intended to offer mortgage guaranty insurance for traditional lenders. Currently, the Company offers this coverage for credit unions only, and wishes to expand their customer base. The proposed rates for traditional lenders are identical to those currently approved for Mortgage Guaranty Insurance Company. A comparison of proposed rates to several competitors is included in the filing as support. The MGIC rates that are selected tend to be on the higher end of the range of competitors. The Company states that the rates currently in effect for their credit union business will remain unchanged. Support for a permissible loss ratio of 35.6% is provided and the expense assumptions generally appear reasonable, with one exception. The proposed rates include an assumed profit & contingencies provision of 40%, which is based on a target return on equity of 15% and an assumed premium to equity ratio of 45%, where equity is defined as surplus plus contingency reserve.

Effective Date February 25, 2014.

**COMPANY**

**FILING NUMBER**

**CONTINENTAL CASUALTY COMPANY**

**CNAC-129301704**

files revised rates and rules for its Directors & Officers Liability (Epack Extra Program-Not for Profit) program. This will result in an overall increase of 10%.

Effective Date February 15, 2014.

**LEAD COMPANY**

**FILING NUMBER**

**EMPLOYERS INS. CO. OF WAUSAU**

**LWCM-129315160**

**Other Companies**

- Liberty Mutual Insurance Company
- Liberty Mutual Fire Insurance Company
- LM Insurance Corporation
- The First Liberty Insurance Corp.
- Liberty Insurance Corporation
- Wausau Underwriters Insurance Co.
- Wausau Business Insurance Company

files revisions to rates, rules and forms for their Commercial General Liability Program resulting in an overall increase of 6.5%.

Effective Date July 1, 2014 for new and renewals.

**LEAD COMPANY**

**EMPLOYERS INSURANCE COMPANY OF WAUSAU**

**FILING NUMBER**

**LWCM-129353419**

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

Liberty Mutual Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

Liberty Insurance Companies

files to adopt NCCI's 03/01/2014 loss costs with revised LCMs for their Workers' Compensation program. The overall rate level change is an increase of 8.10%.

Effective Date March 1, 2014.

**COMPANY**

**ESURANCE INSURANCE COMPANY**

**FILING NUMBER**

**ESUR-129308619**

files revisions to rates and rules for its Private Passenger Auto program resulting in an overall increase of 15.9%.

Effective Date April 9, 2014 for new business and May 29, 2014 for renewals.

**LEAD COMPANY**

**FARMLAND MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**FARL-129376121**

Other Companies

Nationwide Agribusiness Insurance Company

National Casualty Company

files to adopt the NCCI voluntary loss costs, rating values, and technical supplement for their Workers Compensation program. The Company also seeks approval to change their loss cost multipliers. There are three companies under this filing: Farmland Mutual Insurance Company (FMIC), Nationwide Agribusiness Insurance Company (NAIC), and National Casualty Company (NCC). FMIC is changing their loss cost multiplier from 1.642 to 1.495 with an overall rate impact of -6.2 percent. NAIC is changing their loss cost multiplier from 1.428 to 1.3 with an overall rate impact of -4.6 percent. NCC is keeping the loss cost multipliers flat at 1.25 for preferred business and 1.438 for standard business with an overall rate impact of 7.9 percent. The filing includes reasonable support for the files LCM changes.

Effective Date July 1, 2014, New and Renewal.

**LEAD COMPANY**  
**FARMLAND MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FARL-129240239

**Other Companies**

Nationwide Agribusiness Ins. Co.

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files to add several new coverages to their Commercial Output Program. Specifically the Company is proposing to add optional coverage for CyberOne Risk, Data Compromise and Builder's Risk. CyberOne will cover both first party computer attack and third party liability coverage for breaches in the network security. Data Compromise will cover expenses and liabilities arising out of the inadvertent distribution of personal information that is in the care, custody or control of the insured. Rates and rules for CyberOne and Data Compromise were developed in conjunction with Hartford Steam Boiler Inspection and Insurance Company (HSB), who will reinsure 100% of this exposure. It is not clear if rates were copied from another HSB program, or if they were developed from an internal analysis of the exposure. Builder's Risk coverage will replace Newly Acquired coverage for buildings that are new and under construction. The form is broadened to include coverage for materials, equipment, supplies and temporary structures used at the jobsite. Effective Date March 1, 2014.

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

**FILING NUMBER**  
CHUB-129336838

**Other Companies**

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

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files revised rates and rules for their Commercial Auto Program resulting in an overall increase of 4.6%.

Effective Date February 6, 2014.

**COMPANY**  
**FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE** **FILING NUMBER**

FDRE-129388706

files to adopt NCCI loss costs per circular MS-2013-03 for its Workers' Compensation program with no LCM changes, effective March 1, 2014. The overall rate impact from this filing is 11.9%, and only one policy holder is affected (the written premium for this program is \$13,234).

Effective Date March 1, 2014.

**LEAD COMPANY**  
**GEICO INDEMNITY COMPANY**

**FILING NUMBER**  
GECC-129364934

**Other Companies**

Geico Indemnity Company 1.90%

Geico General Ins. Co. 5.20%

Government Employees Ins. Co. 5.20%

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files revised rates for their Personal Auto Program resulting in an overall increase of 4.8%.

Effective Date March 6, 2014 for new business and April 14, 2014 for renewals.

**LEAD COMPANY**

**FILING NUMBER**

**GENWORTH MORTGAGE INSURANCE CORPORATION**

**GEFA-129074544**

**Other Companies**

Genworth Residential Mortgage Ins. Corp. of North Carolina

Genworth Residential Mortgage Assurance Corp.

files to revise rates and rules for their Mortgage Guarantee program. The Company is proposing revisions to their rates and adjusters in order to better align with a similar program filed by CMG Mortgage Insurance Company. The changes are estimated to result in an overall rate decrease of -0.3%, but will apply to new business only. The Company provided historical countrywide loss and expense information along with a rate level indication as support for the proposed changes.

Effective Date February 25, 2014.

**COMPANY**

**FILING NUMBER**

**GREAT WEST CASUALTY COMPANY**

**LDRE-129333448**

files revisions to their Independent Commercial Auto manual for long-haul trucking operations. The revisions consist of changes to their liability and physical damage base rates, rating factors, and rating plans. The premium impact of the changes is estimated to be an increase of 3.3% for liability and physical damage combined.

Effective Date April 1, 2014.

**COMPANY**

**FILING NUMBER**

**GREAT WEST CASUALTY COMPANY**

**LDRE-129260628**

files for their Workers' Compensation program. They are filing to decrease their LCM from 1.510 to 1.489, adopt the 03/13 NCCI loss costs, and increase their maximum minimum premium from \$1250 to \$1500. The estimated rate impact of the proposed changes in this filing is +7.9%. In general, the selected expenses and deviation of 1.100 are reasonable and support the proposed LCM.

Effective Date March 1, 2014.

**LEAD COMPANY**

**FILING NUMBER**

**HARTFORD CASUALTY INSURANCE COMPANY**

**HART-129345573**

**Other Companies**

Hartford Ins. Co. of the Midwest

Hartford Underwriters Ins. Co.

Property and Casualty Ins. Co. of Hartford

Twin City Fire Ins. Co.

Hartford Accident and Indemnity Co.

Hartford Fire Ins. Co.

files to adopt the most recent ISO General Liability Loss Costs, for their General Liability program, as filed under Reference Filing Number GL-2013-BGL1, circular LI-GL-2013-124.

Effective Date April 1, 2014.



**COMPANY**

**FILING NUMBER**

**INDIANA LUMBERMENS MUTUAL INSURANCE CO.**

**ILMG-129247306**

files additional changes to their Businessowners program before they roll the product out. These changes include adopting the new AAIS BOP program revisions, a simplification of the terrorism rating, removal of the \$500 deductible option, an increase in the minimum premium to \$3,000, a revision in the equipment breakdown deductible factors, and the revision of base rates for this program. This filing will have no rate impact since it has yet to be offered.

Effective Date February 10, 2014.

**COMPANY**

**FILING NUMBER**

**INSURANCE SERVICES OFFICE, INC**

**ISOF-129396948**

files revised rates and rules (ISOF-129398082) for their Commercial Auto program. The overall rate level change is an increase of 4.9%.

Effective Date July 1, 2014.

**COMPANY**

**FILING NUMBER**

**INSURANCE SERVICES OFFICE, INC.**

**ISOF-129380416**

files revised rates for its Fidelity program resulting in an overall increase of 0.5%.

Effective Date September 1, 2014 for New and Renewals.

**COMPANY**

**FILING NUMBER**

**LIBERTY INSURANCE UNDERWRITERS INC.**

**PERR-129364341**

files their Miscellaneous Professional Liability program. The company seeks to revise numerous forms in the program. Additionally, the company is withdrawing all existing applications stating that they are not part of the policy and therefore should not have been filed previously. The company also introduces several new rules to the program. The company introduces a new modification schedule for Educators, Interior Designers, and Physicist in Medicine programs. They also introduce a flat charge for additional insureds under the Association Professional Liability program, and a new rule for occurrence rating in the Physicist in Medicine program.

Effective Date June 1, 2014.

**COMPANY**

**FILING NUMBER**

**LIBERTY MUTUAL INSURANCE COMPANY**

**LBPM-129200417**

files to revise their Personal Liability Protection (PLP) product to enhance competitiveness. The changes include the introduction of a new business tier program and Good Student and Multi-Policy Discounts for new business customers. The Company is also introducing the CycleGuard rule, which the Company describes as a new rating rule that simplifies the process for adjusting rates annually to account for loss trends. There is no rate impact associated with this filing.

Effective Date February 3, 2014.

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

**FILING NUMBER**  
**MRKB-129351145**

**Other Companies**

**Markel Insurance Co.**

files to adopt the following ISO Commercial General Liability revisions: ISO 2011 Countrywide revisions – ISO reference numbers: GL-2012-OFR12 (Forms), GL-2012-OELP1 (Estimated Loss Potentials), GL-2012-RCTL (Loss Costs), and GL-2012-ORU12 (Rules) and GL-2009-RELP1 (Estimated Loss Potentials) and ISO State Revisions-ISO reference numbers: GL-2013-OECI and GL-2013-RECI.

Additionally, the Company is filing revised manual pages which have been updated to reference revised forms and one new manual page. The company is also submitting revised Estimated Loss Potential pages setting forth rates for Adult Day Care and other ISO “Refer To Company” classes and revised Liquor Liability Coverage manual pages. The premium impact of this filing is -0.2%. The filing includes expense information to support the filed LCM.

Effective Date July 15, 2014.

**COMPANY**  
**MARKEL INSURANCE COMPANY**

**FILING NUMBER**  
**MRKB-129370381**

files a revision to their Workers’ Compensation program. The Company is proposing to change the minimum premium formula by replacing the current minimum premium of \$500 with a minimum premium multiplier of 200 subject to a maximum minimum premium of \$1,000. The Company will also be adopting the NCCI 3-1-2014 revised loss cost and rating values as announced in MS-2013-01 and MS-2013-03 which they are adopting with no change to their filed LCM since it is filed to apply to future revisions. The Company estimates their overall impact to be an increase of 5.6% based on the loss cost adoption increase of 4.9% and 0.7% increase for the minimum premium change. The maximum impact of the revised minimum premium is \$500 for a policy.

Effective Date April 1, 2014.

**COMPANY**  
**MERASTAR INSURANCE COMPANY**

**FILING NUMBER**  
**UNTR-129384146**

files revised rates for their Homeowners program. The overall rate level change is an increase of 15.1%.

Effective Date April 1, 2014 (New) May 1, 2014 (Renewals).

**COMPANY**  
**MIDWEST INSURANCE COMPANY**

**FILING NUMBER**  
**MWIC-129390081**

files to adopt the 3/1/2014 NCCI lost costs for their Workers Compensation program. The Company also proposes to change its loss cost multiplier (LCM) from 1.23 to 1.27 for all class codes with the exception of 19 classes, which it will maintain on its deviated filed LCM of 1.13. The filing includes expense level information supporting the change in LCM. The overall rate level effect for this change is projected to be 6.94%.

Effective Date March 1, 2014.

**COMPANY**

**NATIONAL LIABILITY & FIRE INS. CO.**

**FILING NUMBER**

**METP-129353061**

files revised rates for their Professional Errors & Omissions Liability Program resulting in an overall increase of 3.7%.

Effective Date July 1, 2014 for new and renewals.

**COMPANY**

**NEW HAMPSHIRE INSURANCE COMPANY**

**FILING NUMBER**

**AGNY-129341437**

files revisions for its Accountants Professional Liability Policy, applications, endorsements, rates and rating rule manual to replace previous versions. The changes result in an overall -4.4% rate impact

Effective Date February 14, 2014 for new and renewals.

**LEAD COMPANY**

**NIPPONKOA INSURANCE COMPANY**

**FILING NUMBER**

**TRVD-129375174**

**Other Companies**

Charter Oak Insurance

Phoenix Insurance Company

Travelers Indemnity Company

Travelers Indemnity Co. of Amercia

Travelers Indemnity Co. of CT

Travelers Casualty Insurance Co. of America

Travelers Property Casualty Co. of America

files revised rates and rules for their Commercial Auto Program resulting in an overall increase of 7.4%.

Effective Date August 1, 2014 for new and renewals.

**COMPANY**

**NOVA CASUALTY COMPANY**

**FILING NUMBER**

**NVAC-129282271**

files revisions to rules and rates for their Commercial General Liability filing adopting ISO's designation number GL-2013-BGL1. This change will result in an overall increase of 1.18%.

Effective Date June 1, 2014 for new and renewals.

**COMPANY**

**PENN MILLERS INSURANCE COMPANY**

**FILING NUMBER**

**ACEH-129391267**

files a Commercial General Liability filing to replace the Additional Insured – Lessors of Equipment endorsement and to add several new optional and mandatory endorsements. The mandatory endorsements are included in the original rate. All additional premium is associate with optional coverage.

Effective Date April 1, 2014.

**COMPANY** **FILING NUMBER**  
**PHARMACISTS MUTUAL INSURANCE COMPANY** **PHAR-129187572**

files revised rates, rules and forms for their Homeowners program. The overall rate level change is an increase of 20.7%.  
Effective Date June 1, 2014.

**COMPANY** **FILING NUMBER**  
**PLATTE RIVER INSURANCE COMPANY** **CAPC-129382533**

files to add a new rate tier to their Non-Contract Surety program.  
Effective Date February 24, 2014.

**COMPANY** **FILING NUMBER**  
**PREFERRED PROFESSIONAL INSURANCE COMPANY** **PPIC-129343441**

files for their Workers' Compensation program. They are filing to adopt NCCI's 03/13 loss costs. The Company does not wish to change their loss cost multiplier. The rate impact of this filing is +3.24%.  
Effective Date March 1, 2014.

**COMPANY** **FILING NUMBER**  
**PROTECTIVE INSURANCE COMPANY** **BALG-129393213**

files to adopt NCCI loss costs per circular MS-2013-03, as well as revise its LCM for its Workers Compensation program. The overall rate impact from this filing is +14.7%, with 78 policy holders being affected. The filing includes exhibits presenting a rate indication of +14.7, but no support for the change in LCM. The filed LCM change appears to be set to result in the 14.7% rate change from the NCCI loss cost indication of +10.2%.  
Effective Date March 1, 2014.

**COMPANY** **FILING NUMBER**  
**QBE INSURANCE CORPORATION** **QBEC-129392275**

files to introduce their new QBE Excess Insurance Program to provide excess insurance coverage that will follow form and be excess of Management Liability and Professional lines insurance policies. The program will be offered on a countrywide basis to public and private commercial and financial institutions and not for profit businesses. The Company is requesting the use of A-rates and cites various reasons for their inability to develop rates and the need for rate freedom to adequately price the risk. The Company also has expressed their intent to file more structured rates once internal experience for this product becomes credible. Per the MS Speed-to-Market Checklist: As a prior approval state, the use of Guide "A" Rates must be accompanied by the guidelines or formula used to promulgate these rates. The Company only states that the premium shall be A-rated and that complete records will be maintained and provided to the appropriate regulatory agency upon request.  
Effective Date March 1, 2014.

**COMPANY**

**FILING NUMBER**

**SECURITY NATIONAL INSURANCE COMPANY**

**UNKP-129196248**

files their new Sierra Madre Artisan's Program (General Liability), which intends to provide coverage for artisan contractors whose scope of work is limited to the customary and routine activities for specific classes of trade contractors. The filing indicates that the program relies on currently approved ISO rates and forms and approved Company rules. Effective Date February 3, 2014.

**COMPANY**

**FILING NUMBER**

**SHELTER MUTUAL INSURANCE COMPANY**

**SHEL-129373745**

files revised rates and rules for its Personal Auto program resulting in an overall decrease of -1%. Effective Date April 16, 2014 new and renewals.

**COMPANY**

**FILING NUMBER**

**SOUTHERN INSURANCE COMPANY**

**TRGR-129336717**

files revisions to the rules and forms in its Commercial Auto Specialty Wholesale Agency program due to ISO's Commercial Auto 2013 Multi State Revisions and the introduction of the new Auto Dealers Coverage forms and endorsements. The only rate and rule component of this filing is the introduction of new deductible options for which the Company has provided support. There is no rate impact resulting from the proposed changes. The Company is requesting a proposed effective date of March 1, 2014 for both new and renewal policies. Effective Date March 1, 2014.

**COMPANY**

**FILING NUMBER**

**STANDARD FIRE INSURANCE COMPANY**

**TRVA-129248607**

files rates, rules and forms for its new Personal Auto Program (Quantum Autosm 2.0). Effective Date March 16, 2014.

**LEAD COMPANY**

**FILING NUMBER**

**STATE AUTO PROPERTY AND CASUALTY INS. CO.**

**SAMM-129280630**

**Other Companies**

**State Automobile Mutual Ins. Co.**

files to revise their EPLI Program (consisting of a Portfolio Program and a Referral Program) by switching reinsurers from GenRe to Hartford Steam Boiler. The Company is withdrawing 16 forms, replacing 5 forms, and filing one new form. The new EPLI Program will be offered as an optional replacement to policyholders existing coverage. The filing presents a sample rate for the Portfolio Program (employers with 50 employees or fewer, with limits of \$250,000 or less) citing a flat base rate for a risk with a \$10,000 limit with a \$5,000 deductible, and a limit/deductible factor to convert to a \$100,000 limit. Risks that are covered under the Referral Program (employers with 51-250 employees or seeking limits over \$250,000) are referred to the company for individual rating. A rate impact was not calculated due to the broad nature of this filing's change. Effective Date March 1, 2014.

**COMPANY** **FILING NUMBER**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMER.** **TRVE-129277531**  
files a rate increase of 7.3% for its CyberRisk Internet Liability Program.  
Effective Date May 1, 2014 for new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**UNITED GUARANTY MORTGAGE INDEMNITY COMPANY** **RESD-129377454**  
**Other Companies**  
**United Guaranty Residential Insurance Company**  
files revised rates for Mortgage Guaranty which will effect new insureds only resulting in  
an overall 0.8% increase.  
Effective Date March 10, 2014.

**COMPANY** **FILING NUMBER**  
**VANLINER INSURANCE COMPANY** **GACX-G129355970**  
files to adopt a premium discount (NCCI Table 9) for their Workers Compensation line  
of business.  
Effective Date March 1, 2014.