

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

**COMPANY**

**FILING NUMBER**

**ALFA SPECIALTY INSURANCE CORPORATION**

**VSGP-129350445**

files experience rate indications for its Private Passenger Auto program. The company is proposing base rate changes and several factor changes that result in an overall rate level change of +11.7%. The indications are based on 3 accident years ending 9/30/2013, evaluated as of 9/30/2013. The indications are credibility weighted with the projected permissible loss ratio, resulting in an overall indication of +14.7%. We have reviewed the derivation of target profit provision, credibility, calculation of on-level premiums, premium trend factor calculations and selections, IBNR estimates, loss trend calculation and selections used in the indications. We have reviewed the proposed Excluded Driver factor derivation and selection. The Company is also proposing changes to Driver Class, Points, Age-Points, Territory, Model Year, Symbols, Limits, Point/Multicar/Transfer discount, Vehicle Coverage Matrix, Use, Term, and Driver Vehicle Exposure factors.

The commissioner only approved a 7% rate increase.  
Effective Date April 18, 2014.

**COMPANY**

**FILING NUMBER**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

**AMLX-G129396664**

files revised rates, rules and forms for its Commercial Auto (VFIS, GPP, Hospice Automobile) Program resulting in an overall decrease of -5.2%.

Effective Date August 1, 2014 for new and renewals.

**LEAD COMPANY**

**FILING NUMBER**

**AMERICAN CASUALTY COMPANY OF READING PA**

**CNAB-129285576**

**Other Companies**

National Fire Ins. Co. of Hartford

Transportation Ins. Co.

Valley Forge Ins. Co.

Continental Casualty Co.

files its new Data Breach Liability, Privacy Event Expense, and Miscellaneous Professional Liability coverages as part of the currently approved Businessowners program. As these are optional new coverages, there is no rate impact to current policyholders.

Effective Date May 2, 2014.

**COMPANY**

**AMERICAN MERCURY INSURANCE CO.**

**FILING NUMBER**

TRVD-129471322

files revisions to their contractual liability insurance program (GL) which the Company charges Mercury Select Management Company, Inc. (MSMC) for the Premium Value Precious Metals Program. The Company estimates the changes on new business premium to be an increase of 28.6% on a countrywide basis and an increase of 21.2% in Mississippi. The changes will not impact existing policies because all vehicle service contracts under this program are non-renewable.  
Effective Date April 14, 2014.

**COMPANY**

**AMERICAN MERCURY INSURANCE COMPANY**

**FILING NUMBER**

MERY-129344925

files revisions to their contractual liability insurance program (GL) which the Company charges Mercury Select Management Company, Inc. (MSMC) for the Premium Value Precious Metals Program. The Company estimates the changes on new business premium to be an increase of 28.6% on a countrywide basis and an increase of 21.2% in Mississippi. The changes will not impact existing policies because all vehicle service contracts under this program are non-renewable.  
Effective Date April 14, 2014.

**COMPANY**

**AMERICAN MINING INSURANCE COMPANY**

**FILING NUMBER**

AMMI-129449075

files to introduce a Preferred Rating Tier to their existing Workers Compensation program. The Company intends to keep its existing rating plan in place as a Standard Tier and modify the existing Standard LCM of 1.28 by -15% to produce an LCM of 1.12 for the new Preferred Rating Tier.  
Effective Date April 14, 2014.

**COMPANY**

**AMERICAN RELIABLE INSURANCE COMPANY**

**FILING NUMBER**

ASPX-G129436760

files revised rates, rules and forms for its Commercial Farm Automobile Program resulting in an overall increase of 4.4%.  
Effective Date June 1, 2014 for new business and August 1, 2014 for renewals.

**LEAD COMPANY**

**AMFED NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

MSSS-129454313

**Other Companies**

**AmFed Casualty Insurance Company**

files their Workers Compensation Program. The Company is planning to adopt the NCCI Voluntary Loss Costs with LCM revisions. The overall rate impact of this change is +2.6% for AmFed National and -10.1% for AmFed Casualty. The filed rate change is supported by a rate indication of +14.6% for AmFed National and +13.4% for AmFed Casualty based on 5 years of Mississippi and countywide losses and 3 years of expenses.  
Effective Date May 1, 2014.

**COMPANY**

**AMICA INSURANCE COMPANY**

**FILING NUMBER**

**AMMA-129343949**

files revised rates and mitigation rules for their Homeowner program. The overall proposed rate change is an increase of 5.3%.  
Effective Date June 1, 2014.

**COMPANY**

**ARGONAUT INSURANCE COMPANY**

**FILING NUMBER**

**ARGN-129464177**

files to introduce a new Monoline Crime and Fidelity Program for the Company's Argo Pro Insurance business unit. The Company's proposed rates are calculated as ISO Division Three – Crime loss costs multiplied by the Company's 1.674 Loss Cost Multiplier. Since this is a new program, it is a rate neutral filing. The projected expenses are based on the latest three years for Fidelity, Surety plus Burglary & Theft lines of business from the Company's IEE.  
Effective Date April 20, 2014.

**COMPANY**

**AUTO CLUB FAMILY INSURANCE COMPANY**

**FILING NUMBER**

**AAAM-129404323**

files revised rates, rules and forms for their Homeowners program. The overall rate level change is an increase of 20.8%.  
Effective Date June 15, 2014 (New & Renewal).

**COMPANY**

**BOSTON INDEMNITY COMPANY**

**FILING NUMBER**

**LEXN-129451855**

submits an initial rate and rule filing to introduce a Surety and Fidelity Bond program available for use in Mississippi.  
Effective Date April 17, 2014.

**LEAD COMPANY**

**BRIDGEFIELD CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**SMCG-129445377**

Other Companies

Bridgefield Employers Insurance Company

files to adopt NCCI loss costs effective 7/1/14 along with an increase to their loss cost multipliers resulting in an overall proposed rate level increase of 3.8%.  
Effective Date July 1, 2014.

**COMPANY**

**CAPITOL INDEMNITY CORPORATION**

**FILING NUMBER**

**CAPC-129432724**

files an initial rate filing for its Miscellaneous Errors and Omissions program for coverage resulting from erroneous acts by the insured with a requested effective date of 4/25/14. The Company has written similar business for this coverage on a non-admitted basis. However, this is an initial filing on an admitted basis. The rates are based on the underwriting experience, expertise and a review of competitor's rates and a comparison is included filing. The base rate is determined by using the insured gross annual revenue.  
Effective Date April 25, 2014.

**LEAD COMPANY**  
**CINCINNATI CASUALTY COMPANY**

**FILING NUMBER**  
CNNA-129213361

**Other Companies**

The Cincinnati Indemnity Co.  
The Cincinnati Ins. Co.

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files an initial form, rule and rate filing for their independent Fidelity and Forgery program, which also includes Depository Institutions, Service Industries and Credit Union Blanket Bonds. This filing includes rules and rates for three companies, and forms for the one company writing business, The Cincinnati Insurance Company. The Cincinnati Casualty Company and The Cincinnati Indemnity Company will submit separate form filings at a future date. The Company proposes using Surety and Fidelity Association of America's (SFAA) end rates and rules prior to the introduction of loss costs. Rules for the Credit Union Blanket Bond allow the Company to offer the maximum schedule credits and debits of 40% allowed by the state. The other program offerings do not specify if schedule credits and debits are permitted. Since this is a new program for the Company, it is a rate neutral filing. The projected expenses are based on the latest three years and appear reasonable. The Company proposes a reasonable Permissible Loss & LAE Ratio of 62.74%.

Effective Date April 2, 2014.

**COMPANY**  
**CONTINENTAL CASUALTY COMPANY**

**FILING NUMBER**  
CNAC-129446344

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files an initial filing to introduce their Credit Union Bond Program. The program is for Credit Unions providing coverages for Fidelity, Plastic Card, and Kidnap & Ransom.

Effective Date April 11, 2014.

**LEAD COMPANY**  
**CONTINENTAL INSURANCE COMPANY**

**FILING NUMBER**  
CNAB-129433836

**Other Companies**

American Casualty Co. of Reading, PA  
National Fire Insurance Co. of Hartford  
Transportation Ins. Co.  
Valley Forge Ins. Co.  
Continental Casualty Co.

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files a rate filing related to their Product Recall Crisis Management Reimbursement Coverage endorsement under their Commercial General Liability program. The endorsement provides reimbursement for expenses the insured incurs as a result of a product recall claim. The endorsement was originally filed and approved February 4, 2014. However, the Company has discovered an error in how the "Business to Consumer" rates were computed in the manual pages and is filing to correct them at this time. To date no policies have been written with the coverage.

Effective Date April 1, 2014.

**COMPANY** **FILING NUMBER**  
**CONTRACTORS BONDING AND INSURANCE COMPANY** **PERR-129465178**

files to introduce its new Other Liability - Technology Professionals and Privacy Protection Package for Designated Professionals program. The filing is a "Reference/Me Too" filing with proposed base rates, rating variables, forms and projected expenses the same as their sister company, RLI Insurance Company's recently approved filing with the addition of the Contractors class.  
Effective Date April 14, 2014.

**COMPANY** **FILING NUMBER**  
**ESSENT GUARANTY, INC.** **WESA-129387135**

files its mortgage guaranty program. The Company proposes changes including increase credit score granularity for standard monthly, single premium, and credit union rates, numerous rate reductions, a new set of credit union rates for non-fixed mortgages, new credit union rate adjustments, and various other minor revisions. The Company estimates the filing impact at -14.2%.  
Effective Date April 16, 2014.

**LEAD COMPANY** **FILING NUMBER**  
**FOREMOST INSURANCE COMPANY GRAND RAPIDS MI** **FARM-129454978**

Other Companies  
Foremost Property & Casualty Ins. Co.  
Foremost Signature Ins. Co.

files a rate filing for its Commercial Multi-Peril coverages written under the Precision America and Precision Premier products proposed to be effective 10/15/14. Per the explanatory memorandum, the indicated rate level change is 4.6% and the requested change is 2.5%, but per the supporting calculation, the credibility-weighted indication is +30.9%. The filing proposes to adjust the Territory Multipliers, Key Rates and Funeral Directors and Optometrists rates. The filing includes support including five years of experience, reflecting consideration of development, trend, credibility, etc.  
Effective Date July 15, 2014 N, October 15, 2014.

**LEAD COMPANY** **FILING NUMBER**  
**GARRISON PROPERTY AND CASUALTY INS. CO.** **USAA-129412771**

Other Companies  
Garrison Property & Casualty Ins. Co. - 9.30%  
United Services Automobile Association - -6.70%  
USAA Casualty Insurance Company - -3.70%  
USAA General Indemnity Company - -4.1%

files revised rates and rules for their Private Passenger Auto Program resulting in an overall decrease of (-9.0%).  
Effective Date May 26, 2014 for new business and July 17, 2014 for renewals.

**LEAD COMPANY**  
**HANOVER INSURANCE COMPANY**

**FILING NUMBER**  
HNVX-G129442217

Other Companies

Massachusetts Bay Ins. Co.

The Hanover American Ins. Co.

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files their Professional Liability program. The Company is introducing a new coverage to provide for Veterinarians Professional Liability. The filing also introduces 4 endorsements for temporary and student veterinarians. The filing indicates that the rates are based on competitor information, and cites OneBeacon. Since this is a new program, there is no rate impact.

Effective Date May 1, 2014.

**COMPANY**  
**HARTFORD ACCIDENT AND INDEMNITY COMPANY**

**FILING NUMBER**  
HART-129448898

files initial rate filing to add commercial automobile coverage to its available coverages. This filing is to be used on new business written on or after June 7, 2014 and all subsequent renewals. The filed rates are based on ISO CA loss costs (circulars are cited in the filing), and the filed expense and profit provisions, while unsupported, appear reasonable for a new program..

Effective Date June 7, 2014.

**LEAD COMPANY**  
**HARTFORD CASUALTY INSURANCE COMPANY**

**FILING NUMBER**  
HART-129419060

Other Companies

Hartford Ins. Co. of the Midwest

Hartford Underwriters Ins. Co.

Property and Casualty Ins. Co. of Hartford

Sentinel Ins. Co. Limited

Twin City Fire Ins. Co.

Hartford Fire Ins. Co.

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files to implement ISO's current Multistate Forms, Rules and Loss Costs and Zone-Rated Rules and Loss Costs revisions (circulars are cited in the filing) for its Commercial Auto program. The Company proposes to implement ISO revisions with no change in its LCM for policies written on or after June 7, 2014. This filing includes manual pages showing rates that are reflective of the changes.

Effective Date June 7, 2014.

**COMPANY**

**FILING NUMBER**

**KNIGHTBROOK INSURANCE COMPANY**

**PERR-129431306**

files a new rate filing for a Contract Surety Program. The Company's proposed rates for the program rely on already approved competitor filings within the state. We reviewed the comparison of the Company's proposed rates with competitor's currently approved rates and determined that the Company's rates are consistent with current approved competitor rates. The Company has also submitted a risk deviation plan with limits of +/- 40% to the deviation factors.

Effective Date April 15, 2014.

**COMPANY**

**FILING NUMBER**

**KNIGHTBROOK INSURANCE COMPANY**

**PERR-129431403**

files a new rate filing for a Non-Contract Surety Program. The Company proposes to adopt the Surety & Fidelity Association of American's currently approved loss costs and rules. The Company has also submitted an individual risk modification plan with limits of +/-40% modification factors.

Effective Date April 15, 2014.

**COMPANY**

**FILING NUMBER**

**MARKEL INSURANCE COMPANY**

**MRKB-129435481**

files a rate and rule filing to introduce a new program providing General Liability coverage for Collector Car Clubs. It is applicable to all not-for-profit organizations whose primary focus is the collection, preservation and/or enjoyment of collector vehicles. The proposed rates are based on a comparison of similar club programs the Company currently offers in the state. Since this is a new program for the Company, it is a rate neutral filing.

Effective Date April 8, 2014.

**COMPANY**

**FILING NUMBER**

**MERASTAR INSURANCE COMPANY**

**UNTR-129441005**

files an overall +3.2% rate change to their Personal Auto program.

Effective Date June 1, 2014 New Business / July 1, 2014 Renewals.

**LEAD COMPANY**

**FILING NUMBER**

**MGIC INDEMNITY CORPORATION**

**MRTG-129481908**

Other Companies

Mortgage Guaranty Insurance Corporation

files for its mortgage guaranty program. The Company proposes changing its jump loan adjustment rule so that the upward rate adjustment only applies at \$625,000 in Alaska and Hawaii. The rule will have no impact on Mississippi insureds.

Effective Date May 1, 2014.

**LEAD COMPANY**

**MITSUI SUMITOMO INSURANCE CO. OF AMERICA**

Other Companies

Mitsui Sumitomo Insurance USA Inc.

files revised rates, rules and forms for their Commercial Automobile Program resulting in a decrease of (-15.2%).

Effective Date July 1, 2014 for new and renewals.

**FILING NUMBER**

**MRTN-129452657**

**COMPANY**

**NATIONAL CASUALTY COMPANY**

files its new Surety program. For standard and small accounts, the proposed program is based on a similar competitor program approved in Pennsylvania as of 4/16/13 (TORS-128921464) which is in turn based on SFAA loss costs. The filing also indicates that the filing company has a similar expense structure to this competitor, rendering the use of rates appropriate. For large accounts, the proposed program is based on a similar competitor program approved in Iowa as of 4/8/11 (IRVE-127932981) which is based on the competitor's own data, and also asserts similar expense structures, rendering use of rates appropriate. While the use of loss costs from similar programs is reasonable, the filing makes the assertion that the expense structures are sufficiently similar to preclude the need to adjust subject rates. However, the expense provision information provided suggests a 4% discrepancy for the standard and small accounts and a 10% discrepancy for large accounts.

Effective Date April 4, 2014.

**FILING NUMBER**

**SCTT-129348571**

**COMPANY**

**NAVIGATORS INSURANCE COMPANY**

files rates, rules and forms for a new E&O program covering real estate professionals.

Effective Date April 23, 2014.

**FILING NUMBER**

**NAVG-129444384**

**LEAD COMPANY**

**NORTH AMERICAN SPECIALTY INSURANCE COMPANY**

Other Companies

Washington International Insurance Co.

files a new rating plan for a new unit of its Surety program: Commercial Non-Construction National Accounts rating plan. The new plan splits the Companies' current surety program into two segments with revised rating criteria, and will be used to accommodate a new Surety Business unit.

Effective Date April 1, 2014.

**FILING NUMBER**

**SWRE-129345087**

**COMPANY**

**OCCIDENTAL FIRE & CASUALTY COMPANY OF NC**

files to revise the Underwriting Rules & Rates manual for their Crop Hail program. Rates are not being revised. Therefore, the filing has a 0% rate impact. The Company is requesting a 5/1/2014 effective date for new and renewal business.

Effective Date May 1, 2014.

**FILING NUMBER**

**OCCD-129479539**



**COMPANY**

**OHIO CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**LBRC-129400894**

files a filing that amends Auto Liability rates and minimum premiums by layer for their Umbrella product. The filing indicates that the overall rate impact of this change is 5%. 175 Policyholders, \$281,235 written premium.  
Effective Date July 1, 2014.

**COMPANY**

**OHIO INDEMNITY COMPANY**

**FILING NUMBER**

**HNDY-129319780**

files its Creditor Placed Auto Insurance program. The Company is filing for three new optional endorsements and miscellaneous rule changes. The company states that there is no rate impact as a result of these proposals.  
Effective Date April 8, 2014.

**COMPANY**

**OLD REPUBLIC INSURANCE COMPANY**

**FILING NUMBER**

**OLSQ-129437735**

files a "Reference/Me Too" filing to introduce a new Commercial Automobile Trucking Program. The company is proposing to adopt the ISO format for the rating manual, but rules, rates and forms will be independent and mirrors what is filed and approved for their sister company, Great West Casualty Company (SERFF/state approval numbers are referenced in the filing).  
Effective Date May 1, 2014.

**COMPANY**

**PENN MILLERS INSURANCE COMPANY**

**FILING NUMBER**

**ACEH-129422189**

files a rate and rule filing to introduce their commercial surety bond program to Mississippi. The Company specializes in agribusiness throughout several states, and would like to offer a surety product to policyholders who may be required to carry various types of surety bonds.  
Effective Date April 1, 2014.

**COMPANY**

**PENN MILLERS INSURANCE COMPANY**

**FILING NUMBER**

**ACEH-129412554**

files to adopt NCCI's 03/01/14 loss costs with a revised LCM of 2.32 for their Workers' Compensation program. The overall rate level change is an increase of 3.2%.  
Effective Date April 10, 2014.

**COMPANY****FILING NUMBER****PHARMACISTS MUTUAL INSURANCE COMPANY**

PHAR-129438015

files an initial rate, rule and form filing for their new Dentist Professional Liability Program to provide professional liability for the individual and entity, if applicable. Since the Company does not have any prior experience writing this coverage, they are relying on a competitor filing: National Union Fire Insurance Company's most recent rate revision filing (AGNY-129071260). They have developed their base rate from a combination of National Union loss experience for the pure premium and their own countrywide historical expenses for the expense loading. Since this is an initial filing, there is no rate impact.

Effective Date May 1, 2014.

**COMPANY****FILING NUMBER****PROTECTIVE INSURANCE COMPANY**

BALG-129412968

files rates and rules for its new Specialty Commercial Auto Program. Our goal is to meet the risk management and service needs of our customers through our insurance, claims and loss prevention services in the transportation industry.

Effective Date April 23, 2014.

**COMPANY****FILING NUMBER****SENTRUITY CASUALTY COMPANY**

YTYC-129460139

submits an initial rate and rule filing to introduce their Independent Limited Lifetime Warranty Program with an effective date upon approval.

Effective Date April 7, 2014.

**COMPANY****FILING NUMBER****STARR INDEMNITY & LIABILITY COMPANY**

SIPD-129442760

files their Starr Programs Umbrella program. The Company is making several revisions to their Umbrella rates, which are calculated based on a percentage of underlying premiums. The charge for Commercial Auto Liability PPT, Light and Medium Trucks is being reduced from 13% to 12%. Hired and non-owned auto liability will be calculated as 12% of the underlying premium, which is based on the proposed charge for Commercial Auto Liability PPT, Light and Medium Trucks. Businessowners coverage premium was previously calculated using the CGL Prem/Ops table factors, depending on the table applicable to the class being rated. The Company is revising BOP coverage to be a flat 12% charge for \$1 million underlying limits, or 9% for \$2 million underlying limits. Per the Company, this is being done to simplify the rating plan so that only the Prem/Ops Table 2 factors are used. The Company also states that this change will increase the size of the range of factors from 0.105–0.15 to 0.09–0.15. The Company is also revising their Schedule Rating rules to better clarify risk characteristics that will be evaluated and maximum credits and debits that will be assigned to each risk factor. Total schedule rating will be capped at +/-25%.

Effective Date May 1, 2014.

**LEAD COMPANY** **FILING NUMBER**  
**STATE AUTO PROPERTY & CASUALTY INSURANCE CO.** SAMM-129339554  
Other Companies  
State Automobile Mutual Insurance Company  
files for an overall rate change of +12.0% to their Commercial Property program.  
Effective Date May 19, 2014.

**COMPANY** **FILING NUMBER**  
**STATE FARM AND CASUALTY COMPANY** SFMA-129394552  
files to adopt NCCI's 2014 Loss Cost with a revised LCM for their Workers' Comp.  
program. The overall proposed rate change is a decrease of 4.8%.  
Effective Date April 3, 2014.

**LEAD COMPANY** **FILING NUMBER**  
**STATE FARM FIRE AND CASUALTY COMPANY** SFMA-129326405  
Other Companies  
State Farm Mutual Automobile Insurance Company  
files revised rates and rules for their Private Passenger Auto Program resulting in an  
overall increase of 5.90%.  
Effective Date June 9, 2014 for new and renewals.

**COMPANY** **FILING NUMBER**  
**STATE NATIONAL INSURANCE COMPANY, INC.** STNA-129290813  
files an initial filing for their Chemplan program. The Company presents lost cost  
multipliers for GL which have been filed and approved for Star Insurance Company. The  
filed loss costs are based on ISO. The expenses and lost cost multipliers for AL and APD  
are based on 5 years of countrywide data.  
Effective Date April 8, 2014.

**COMPANY** **FILING NUMBER**  
**TOWER NATIONAL INSURANCE COMPANY** TWRG-129237043  
files a new General Liability program. The company proposes to adopt ISO Loss Costs  
found in ISO Reference Filings: U GL-2010-BGL1; GL-2012-RPRLC; GL-2012-  
OELP1. The company also proposes to use a Loss Cost Multiplier (LCM) of 1.308.  
Effective Date April 2, 2014.

**LEAD COMPANY**

**TRAVELERS CASUALTY AND SURETY COMPANY**

**FILING NUMBER**

TRVE-129411550

Other Companies

Travelers Casualty and Surety Co. of America

St. Paul Fire and Marine Ins. Co.

St. Paul Mercury Ins. Co.

St. Paul Guardian Ins. Co.

United States Fidelity and Guaranty Co.

Fidelity and Guaranty Ins. Co.

Fidelity and Guaranty Ins. Underwriters Inc.

files to update their Surety Loss Cost Rate Manual and Individual Risk Premium Modification Plan (IRPM) section of the Company's Surety Rating Plan. The three primary changes the Company proposes are:

- Adding two new common general rules and updating the manual to remove Seaboard Surety Company
- Additional exceptions for lower limits on Public Official bonds
- Increasing the expected annual premium on qualifying bonds from \$1,000 to \$2,500 under the eligibility rules for the IRPM Plan. The proposed changes have a negligible impact on the Company's book of business as they effect only two bonds.

Effective Date May 10, 2014.

**COMPANY**

**TRUMBULL INSURANCE COMPANY**

**FILING NUMBER**

HART-129450347

files a new commercial auto rating plan to be used on new business written after 6/7/2014 and all subsequent renewals. The proposed rating plan relies on a rules-based tiering model. The Company anticipates that the new rating structure will allow them to write a broader range of businesses and markets. The filed rates are based on filed ISO Loss Costs with varying LCMs by sub-coverage. The LCMs reflect loss cost modification factors ranging from 0.860 to 2.000.

Effective Date June 7, 2014.

**COMPANY**

**UNITED STATES LIABILITY INSURANCE COMPANY**

**FILING NUMBER**

USLI-129460938

files a rate filing for their Mississippi Medical Providers Employment Practices Liability exposure. The company is proposing to remove the Years in Operation factor from their rating plan. This modification is resulting from a review of countrywide rate indications, as well as input from underwriting. The overall resulting rate level impact of the filed change is +11.1%, supported by an indication based on 5 accident years of experience. We have reviewed the paid and reported development triangles, expense derivation, trend indications, calculations of ultimate loss, rate level change calculations, and selections used in the indications. The filed rate changes will result in a \$903 impact on \$8,116 of written premium in Mississippi.

Effective Date August 15, 2014 N, December 15, 2014 R.

**COMPANY**

**XL INSURANCE AMERICA, INC.**

**FILING NUMBER**

**XLAM-129344995**

files a forms, rules and loss costs filing for their Commercial Property program. They are filing to increase their LCM from 1.06 to 1.0197. The company states that the associated rate impact of this filing is 0.0% because they currently write no business.

Effective Date April 25, 2014.

**COMPANY**

**XL SPECIALTY INSURANCE COMPANY**

**FILING NUMBER**

**XLAM-129389570**

files Commercial Auto rates, rules and forms for its new program for dealerships that are franchised to sell power sport products such as motorcycles, ATV's, personal watercraft, snowmobiles, etc.

Effective Date April 9, 2014.