

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

COMPANY

21ST CENTURY CENTENNIAL INS. CO.

FILING NUMBER

AGMK-129547793

files revisions to their Private Passenger Auto program resulting in an overall increase of 10%.

Effective Date August 18, 2014 for new business and September 24, 2014 for renewals.

COMPANY

AIPSO

FILING NUMBER

APST-129586350

files a rate increase of 13.4% and to adopt the latest ISO zone classification plan for its Commercial Auto program. This program is for writers in the residual market. Since the residual market is so small in Mississippi AIPSO proposes to use ISO loss costs for the voluntary market and apply a 2.20 factor to these loss costs. This is consistent with how the loss costs have been determined in previous filing.

Effective Date November 1, 2014 new business and December 1, 2014 for renewals.

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

FILING NUMBER

FFDC-129565531

Other Companies

Associated Indemnity Corporation

Fireman's Fund Ins. Co.

National Surety Corp.

The American Ins. Co.

files a revision to the loss costs and ILFs for the Company's proprietary hotel class codes. The Company is making these changes on a countrywide basis. The overall rate impact of the Mississippi business is a 3.3% decrease.

Effective Date November 1, 2014.

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

FILING NUMBER

FFDC-129450377

Other Companies

Associated Indemnity Corporation

Fireman's Fund Insurance Company

National Surety Corporation

American Insurance Company

files revised rates and rules for their Commercial Auto (Farm and Ranch) Program resulting in an overall 18.2%.

Effective Date November 1, 2014 for new and renewals.

LEAD COMPANY

AMERICAN MERCURY INSURANCE COMPANY

FILING NUMBER

MERY-129531265

files its new contractual liability insurance (Basic Car Care) program. The Company has derived the proposed Basic Car Care program rates from one of their filed/approved CLI programs in Exhibit A.

Effective Date July 17, 2014.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

Other Companies

American Guarantee and Liability Insurance Company

Colonial American Casualty & Surety Company

Fidelity and Deposit Company of Maryland

Zurich American Insurance Company of IL

Zurich American Insurance Company

submits to adopt the latest ISO loss costs for their Commercial Auto program. The rate impact of this filing is a 0.6% increase.

Effective Date December 1, 2014 for new and renewals.

FILING NUMBER

ZURC-129603340

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

files revised rates and rules for its Independent Church Package Program resulting in an overall decrease of -2.48%.

Effective Date October 1, 2014 for new business and December 1, 2014 for renewals.

FILING NUMBER

CHMU-129589076

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

files revised rates and rules for its Independent Commercial Package Institutional Program resulting in an overall decrease of -2.48%.

Effective Date October 1, 2014 for new business and December 1, 2014 for renewals.

FILING NUMBER

CHMU-129588718

COMPANY

DIAMOND STATE INSURANCE COMPANY

files for an overall +15.0% rate change to their Commercial Auto program.

Effective Date October 1, 2014.

FILING NUMBER

PENN-129565692

COMPANY

ESSENT GUARANTY, INC

files its mortgage guaranty program splitting the under-680 credit score tier for its standard monthly rates and adding a split premium rating plan. The Company previously had one standard monthly tier for all credit scores under 680. Now, those rates will be used for credit scores between 640 and 679, and higher rates will be used for credit scores under 640. No support for the under-640 rates is included in the filing. No support is provided for the proposed split premium rates.

Effective Date July 2, 2014.

FILING NUMBER

WESA-129504884

COMPANY

ESSENT GUARANTY, INC.

FILING NUMBER

WESA-129568671

files for its credit union mortgage guaranty program. The company proposes reductions to rates for higher credit score risks and increases to lower credit score risks. The company states that the rates for credit scores under 640 will match their standard monthly rates. The company appears to be proposing a me-too of certain rates in filing EGI-14-004, which we have found to be so far unsupported.

Effective Date July 14, 2014.

COMPANY

GARRISON PROPERTY & CASUALTY INSURANCE CO.

FILING NUMBER

USAA-129207730

Files revised rates for their Homeowners program. The overall rate level change is an increase of 0.700%.

Effective Date December 31, 2014.

LEAD COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE CO.

FILING NUMBER

USAA-129531190

Other Companies

United Services Automobile Assn.

USAA Casualty Ins. Co.

USAA General Indemnity Co.

files to propose revised coverage options for Rental Reimbursement coverage and to introduce a new optional feature, Car Replacement Assistance, that provides 120% of a vehicle's actual cash value in the event of a total loss. Also, the Company is revising the name of Rule 5 from Period of Chargeability to Experience Period to better align with the industry standard definition of the rule and revising text to add clarity to the rule. The proposed changes result in an estimated overall rate impact of -0.2%.

Effective Date October 16, 2014.

LEAD COMPANY

GRANITE STATE INSURANCE COMPANY

FILING NUMBER

AGNY-129537412

Other Companies

Illinois National Insurance Company

New Hampshire Insurance Company

files new Employment Practices Liability Program to be used with ISO CGL and companies' professional liability policies.

Effective Date July 25, 2014 for new and renewal business.

COMPANY

FILING NUMBER

GREAT MIDWEST INSURANCE COMPANY

GMWI-129473282

files an initial rate and rule filing to introduce their Insurance Agents Professional Liability Program. The program is based on the approved American Safety Casualty Insurance Company's ("ASCIC") Insurance Agents and Brokers Professional Liability program with ranges added to the ASCIC factors in a number of places as well as an increase to the maximum eligible revenue from \$5,000,000 to \$15,000,000 for Property and Casualty Retail Agents.
Effective Date July 2, 2014.

LEAD COMPANY

FILING NUMBER

GUIDEONE AMERICA INSURANCE COMPANY

GDEB-129532706

Other Companies

GuideOne Elite Insurance Company
GuideOne Mutual Insurance Company
GuideOne Specialty Mutual Insurance Company

files for an overall rate change of -7.3% to their Personal Auto program.
Effective Date September 15, 2014 New / October 20, 2014 Renewal.

LEAD COMPANY

FILING NUMBER

HANOVER INSURANCE COMPANY

HNVX-G129559658

Other Companies

The Hanover American Insurance Company
Massachusetts Bay Insurance Company

Filed a revision to the Schools and Educators Legal Liability, and EPLI rates and rules. There is no rate impact.
Effective Date September 1, 2014 for new and renewal business.

LEAD COMPANY

FILING NUMBER

HANOVER INSURANCE COMPANY

HNVX-G129556461

Other Companies

The Hanover American Insurance Company
Massachusetts Bay Insurance Company

files for an overall +0.1% rate change to their Commercial General Liability programs. By company, the proposed rate changes: Hanover Insurance Company +0.7%, Hanover American Insurance Company -3.1%, and Massachusetts Bay Insurance Company +0.7%.
Effective Date August 1, 2014.

LEAD COMPANY

FILING NUMBER

HANOVER INSURANCE COMPANY

HNVX-G129557029

Other Companies

The Hanover American Insurance Company

files for an overall +8.7% rate change to their Commercial Package program.
Effective Date August 1, 2014.

COMPANY **FILING NUMBER**
HDI - GERLING AMERICA INSURANCE COMPANY **MADC-129467157**
files a new program covering Forester's Liability and Prescribed Burn Liability.
Effective Date July 22, 2014.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **BIDL-129594925**
files rates, rules and forms for its new businessowners insurance program. The company proposes to adopt ISO filing BP-2013-RLA1, in conjunction with a proposed Loss Cost Multiplier (LCM).
Effective Date July 29, 2014.

COMPANY **FILING NUMBER**
NATIONAL LIABILITY & FIRE INSURANCE COMPANY **PRFL-129485186**
files for a new Workers Compensation program in Mississippi. The filing cites NCCI approved loss costs from Circular No. MS-2013-03, and provides reasonable support for the LCM.
Effective Date August 1, 2014.

COMPANY **FILING NUMBER**
NATIONAL MORTGAGE INSURANCE COMPANY **NMIH-129478124**
seeks approval for an overall -5.9% rate change to their Mortgage Guaranty program.
Effective Date June 27, 2014 New and Renewal.

COMPANY **FILING NUMBER**
PLAZA INSURANCE COMPANY **REGU-129567687**
files a new rental services (Commercial Auto Liability) program. The filing cites the Liberty Mutual Daily Rental Program as the program model and ISO Division One as the rating basis, but indicates that the program includes rate modifications and proprietary endorsements.
Effective Date July 17, 2014.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-129577596**
files a commercial auto rate filing to revise the rates to their Commercial Auto Program based on changes to individual rating factors. The Company estimates an overall rate impact of -0.2%.
Effective Date September 11, 2014 for new business & October 15, 2014 for renewals.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-129566763**

files revised rating factors for their Personal Auto program. Per the filing, there are some revised factors such as the factor for the 25/50 BI limit, base model year, monthly rate adjustment factors, and others that are being adjusted in some instances. The overall rate level change for this filing is 0%, however individual policyholder rate impacts range between -11.1% to +9.1%. The proposed changes in combination are targeted to be rate neutral by coverage.

Effective Date August 8, 2014 for new business and October 8, 2014 for renewals.

COMPANY **FILING NUMBER**
QBE INSURANCE COPORATION **QBEC-129571724**

files new coverage designed to provide protection to publicly traded companies and their directors and officers from losses arising from legal actions involving alleged wrongful acts.

Effective Date July 24, 2014.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-129629600**

files changes to the base loss costs, territory relativities, and rating tables to their Commercial Auto program as well as introducing a new public auto class and revisions to their rate and rule manual. The overall rate level impact for the proposed changes is +5.3%.

Effective Date January 1, 2015.

COMPANY **FILING NUMBER**
SAFETY NATIONAL INSURANCE COMPANY **SFCC-129542874**

files Individual Risk filing to assume the outstanding liabilities of a single insured, Mississippi Manufacturers Association (MMA) for claims occurring 12/1/1997-8/31/2006.

Effective Date July 24, 2014.

COMPANY **FILING NUMBER**
SAGAMORE INSURANCE COMPANY **BALG-129331078**

files revised rates and rules for its commercial auto truckers program resulting in an overall 20% rate increase.

Effective Date July 18, 2014 for new business and September 16, 2014 for renewals.

COMPANY **FILING NUMBER**
SENTRUITY CASUALTY COMPANY **YTYC-129570458**

files a rate/rule change for its contractual liability reimbursement program "Toyota Freedom" reimbursing dealers for vehicle contract liabilities.

Effective Date September 3, 2014.

COMPANY

SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

SEPX-G129574096

files a commercial auto rate filing to increase their independent auto liability loss costs and auto physical damage base rates in their Motor Carrier Non-Passenger Program. In addition, the Company is revising their auto physical damage rating structure to feature separate rating values for power units and trailers. The proposed changes result in an estimated overall rate impact of 9.8%.

Effective Date August 1, 2014.

COMPANY

STANDARD FIRE INSURANCE COMPANY

FILING NUMBER

TRVA-129574454

Files revised rates for the New Car Replacement coverage for their Quantum Auto 2.0 program (PPAuto). The overall rate level change is an increase of 2.0%.

Effective Date September 19, 2014.

LEAD COMPANY

STARNET INSURANCE COMPANY

FILING NUMBER

PERR-129589416

Other Companies

Berkley National Ins. Co.

files its FinSecure Financial Services Program. The only rate related revisions are the submission of rates for four class codes to replace the (a) rating in the ISO manual.

Effective Date June 30, 2014.

LEAD COMPANY

STARNET INSURANCE COMPANY

FILING NUMBER

PERR-129556976

Other Companies

Berkley Regional Ins. Co.

Berkley National Ins. Co.

files an initial form/rule filing related to their Commercial Excess Coverage program.

Effective Date December 1, 2014.

COMPANY

TRAVELERS CASUALTY AND SURETY CO. OF AMERICA

FILING NUMBER

TRVE-129569738

files revised rates and forms for its 1st Choice+ Lawyers Professional Liability program resulting in an overall increase of 8.5%.

Effective Date February 1, 2015 for new and renewals.

COMPANY

TRIANGLE INSURANCE COMPANY, INC.

FILING NUMBER

TRGL-129597025

files revisions to its TriPack program for agribusiness clients, specifically rates for expanded coverages and available limits. The rates for the new limit options for uninsured/underinsured motorists are cited as being based on ISO loss costs with a 1.35 LCM.

Effective Date September 1, 2014.

COMPANY

FILING NUMBER

TWIN CITY FIRE INSURANCE COMPANY

HART-129603504

files resubmits a filing previously disapproved under SERFF #HART-129381514. The filing includes a competitor comparison using Chubb's approved Pro E&OSM Product, and they appear to be within reason. The underwriting expense provisions are based on the past 3 years and appear to be reasonable. While the profit provision of 11.9% seems to be excessive, we do not consider it material due to the nature of the filing and the line of business.

Effective Date July 9, 2014.

COMPANY

FILING NUMBER

VIGILANT INSURANCE COMPANY

CHUB-129609596

files for a new CMP Liability program tailored to Art Galleries and Antique Dealers. The filing indicates that the rates are largely consistent with rates from their existing approved programs for Used Merchandise, Misc. Retail – Moderate Hazard, and Museums – Not for Profit, with deviations based on the level of care to protect merchandise and differences in average square footage.

Effective Date March 1, 2015.

COMPANY

FILING NUMBER

WESCO INSURANCE COMPANY

UNKP-129522538

files a new loss cost multiplier resulting in a -15% deviation for proposed preferred tier for commercial general liability.

Effective Date July 28, 2014 for new and renewal business.

LEAD COMPANY

FILING NUMBER

WESTPORT INSURANCE CORPORATION

SWRE-129584010

Other Companies

North American Specialty Ins. Co.

Washington International Ins. Co.

files to include Westport Insurance Corporation in the Swiss Re Corporate Solutions Surety Manual and changes in manual wording. No rate changes are included in the filing except for a new sub-classification which will impact no current policies.

Effective Date September 1, 2014.

DISCONTIUED LINE

Sparta Insurance Company files notice of withdrawal to discontinue writing property and casualty business in MS.