

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

LEAD COMPANY

ACE AMERICAN INSURANCE COMPANY

Other Companies

ACE Fire Underwriters Ins. Co.
ACE Property & Casualty Ins. Co.
Bankers Standard Ins. Co.
Indemnity Ins. Co. of North America
Insurance Co. of North America
Pacific Employers Ins. Co.

FILING NUMBER

ACEH-128979928

files loss adjustment factors for their new Professional Offices and Services and Technology Risks program. This is a new program that is part of their commercial property line of business. The Company is using ISO loss costs to develop rates for this program. After a loss cost multiplier is applied to develop the base rates, the Company then adjusts the rates with a loss adjustment factor based on which property program they fall under. Since this is a new property program the Company has used a loss adjustment factor which appears to be common for many of the other program types under their commercial property line. This filing has no rate impact as this is a new program with no business written in it yet.

Effective Date July 1, 2013.

LEAD COMPANY

AMERICAN ALTERNATIVE INSURANCE CORPORATION AMLX-G128940802

Other Companies

American Family Home Ins. Co.
American Southern Home Ins. Co.

FILING NUMBER

files rate modification factors to businesses associated with Forestry Operations in the company's commercial auto program. The modification factors are 1.1 for auto liability coverages and 1.15 for auto physical damage coverages. The overall rate impact of this change would be a 9.7% increase to their commercial auto program.

Effective Date July 1, 2013.

LEAD COMPANY

AMERICAN ALTERNATIVE INSURANCE CORPORATION AMLX-G128988370

Other Companies

American Family Home Ins. Co.
American Southern Home Ins. Co.

FILING NUMBER

files four new endorsements, six new rule pages, and higher deductible factors for Commercial Automobile Liability and Commercial Auto Physical Damage above and beyond what is currently available through ISO. Since all of the items being filed are new and do not replace any existing items, there is no rate impact.

Effective Date August 1, 2013.

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

files revisions to their Commercial Automobile Program adopting ISO's CA-2012-BRLA1 Revised Auto Advisory Prospective Loss Costs. This will result in an overall 4.0% increase.

Effective Date July 2, 2013 for new and renewals.

FILING NUMBER

LBRC-128943428

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

files to amend Company exception to the ISO Terrorism Options /Federal Backstop Additional Rule to allow for the termination of the Federal Program (TRIA). Companies are also filing a revised TRIA rate. There is no rate impact for this change.

Effective Date September 1, 2013.

FILING NUMBER

LBRC-128975390

COMPANY

AMERICAN INTERSTATE INSURANCE COMPANY

FILING NUMBER

AMST-128905820

files for a +15.4% overall rate change. The company is also filing to delay adoption of NCCI loss costs found in circular MS-2012-04 so that the adoption of the NCCI loss costs coincides with the proposed effective date of this filing. The proposed rate action is accomplished through revising the Loss Cost Multiplier from 1.40 to 1.55. (The overall change is a combination of NCCI loss costs change of +4.24% and LCM change of +10.71 %.) Approximately 31% of insureds will experience rate increases of 25% or more.

Effective Date July 1, 2013.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

REGU-128873120

files rates, rules and forms for its Commercial Property (Fire and Allied Lines) Program.

Effective Date May 9, 2013.

COMPANY

FILING NUMBER

ARGONAUT INSURANCE COMPANY

ARGN-128989974

files rates/rules and forms for an initial Equipment Breakdown Program. This program has been used by AVIVA for the past 10 years in Canada and now will be available in the United States through Argonaut Insurance Company, a member of Argo Group. This filing uses most current ISO forms for the state, with a limited number of independent forms. The rates and rules for this program are independent. The risk modification factor in the filing follows that of ISO for the state.

Effective Date May 17, 2013.

COMPANY

FILING NUMBER

ASPEN AMERICAN INSURANCE COMPANY

REGU-128859020

files independent forms/rates/rules for its new Company Sponsored Insurance Agents Professional Liability Program.

Effective Date May 9, 2013.

LEAD COMPANY

FILING NUMBER

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT TRVA-128907690

Other Companies

Travelers Indemnity Company of America

files revisions to its Homesaver Product (Personal Property Program) resulting in an overall increase of 7.60%.

Effective Date May 23, 2013 for new and renewals.

COMPANY

FILING NUMBER

CITIZENS INSURANCE COMPANY OF AMERICA

HNVX-G128987828

files to introduce this Company in their Workers Compensation Program. The Company is adopting the loss costs in NCCI Circular MS-2012-04 with a proposed loss cost multiplier to be applied to these NCCI loss costs of 1.310. Since this is the first filing for this Company, there is no rate impact. The Company is requesting an effective date of July 1, 2013. The proposed filing resembles currently approved filings in Mississippi for their affiliated companies.

Effective Date July 1, 2013.

COMPANY

FILING NUMBER

CONTINENTAL CASUALTY COMPANY

CNAC-128963221

files an overall +13.1% rate change for Directors' and Officers' Liability (D&O) and Employment Practices Liability (EPL) coverages. The indicated overall rate change is +34.8%. The premium volume is \$581,000.

Effective Date May 20, 2013.

COMPANY

DAIRYLAND INSURANCE COMPANY

FILING NUMBER

SEPX-G128975344

files changes to its Motorcycle Personal Auto filing that proposes to revise base rates for medical payments, comprehensive, and collision coverages, and to add a "Loyalty" discount. The overall impact is +1.3%.

Effective Date July 2, 2013 for new business and August 2, 2013 for renewals.

COMPANY

DARWIN NATIONAL ASSURANCE COMPANY

FILING NUMBER

WESA-128401368

files to update rates for its Psychiatrists Professional and General Liability Program. The filing also introduces coverage for psychiatric physician assistants (PAs) and nurse practitioners (NPs) with the same coverages that are available in the currently approved program. The Company currently writes PAs and NPs as ancillaries on the psychiatrist policy. This filing adds the options of coverage for these two classes on an individual basis. Since this represents new coverage, there is no rate level change associated with the filing.

Effective Date May 7, 2013.

COMPANY

DIRECT GENERAL INSURANCE CO. OF MS

FILING NUMBER

DRCT-128901189

files revised rates and rules for their Private Passenger Auto Advantage Program. Direct is proposing to increase the Advantage program rates by 3.7% and increase the walled off program by 3.9%.

Effective Date May 17, 2013.

COMPANY

DIRECT GENERAL INSURANCE CO. OF MS

FILING NUMBER

DRCT-128885925

files revised rates for its Personal Auto Motorcycle Program resulting in an overall increase of 12.5%.

Effective Date June 12, 2013 for new business and July 27, 2013 for renewals.

COMPANY

DIRECT GENERAL INSURANCE CO. OF MS

FILING NUMBER

DRCT-128951093

files revised rates and rules for its Private Passenger Auto Program resulting in an overall increase of 7.4%.

Effective Date May 31, 2013 for new business and July 15, 2013 for renewals.

LEAD COMPANY
EMCASCO INSURANCE COMPANY

FILING NUMBER
EMCC-128976703

Other Companies

Employers Mutual Casualty Co.

files to adopt the latest NCCI workers compensation loss costs and modify its loss cost multiplier for one of the two companies. The company with the change in loss cost multiplier has a significantly lower multiplier than the other company. The overall rate impact of this filing is a 8.3% increase, with most of the increase attributable to the NCCI changes. The expenses used and the loss cost multipliers resulting from the expenses appear reasonable.

Effective Date September 1, 2013.

LEAD COMPANY
EMPLOYERS INSURANCE CO. OF WAUSAU

FILING NUMBER
LWCM-128892889

Other Companies

Wausau Underwriters Ins. Co.

Wausau Business Ins. Co.

Liberty Mutual Fire Ins. Co.

LM Ins. Corp.

The First Liberty Ins. Corp.

Liberty Ins. Corp.

Liberty Mutual Ins. Co.

files their RM Select Commercial Property program. The Company is filing new rates and rules to address the scheduled expiration of the federal TRIA program. The filing proposes a set of conditional as well as post-TRIA endorsements and rating plans. The base loss cost proposed in the filing is based on ISO terrorism loss costs, adjusted to a base \$5,000 deductible level.

Effective Date January 1, 2014.

COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-128965787

files revised rates for its Commercial Property (Fire and Allied Lines) program resulting in an overall increase of 0.5%.

Effective Date May 9, 2013.

COMPANY
FOREMOST INSURANCE COMPANY

FILING NUMBER
FARM-128934547

files a new Businessowners program providing coverage for Apartment complex building owners.

Effective Date July 1, 2013.

LEAD COMPANY

FILING NUMBER

GARRISON PROPERTY & CASUALTY INSURANCE COMPANY USAA-128895402

Other Companies

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

files revised rates for their Homeowners Rental program. The overall rate level change is an increase of 8.6%.

Effective Date August 16, 2013.

COMPANY

FILING NUMBER

GREAT AMERICAN ASSURANCE COMPANY

GACX-G128376720

files to add a new glass coverage endorsement to the company's commercial auto program. This coverage will offer glass coverage per tractor with either no deductible or a low deductible. As this is a new coverage there is no rate level change associated with this filing. The \$10 per month per tractor rate appears reasonable and we have no objection.

Effective Date May 10, 2013.

LEAD COMPANY

FILING NUMBER

GREAT AMERICAN INSURANCE COMPANY

GACX-G128918725

Other Companies

Great American Assurance Company

Great American Insurance Company of New York

Great American Alliance Insurance Company

files to update the coverage form, declarations page, and rating methodology for their Printers Errors and Omissions Liability Program. They, also, submit a new Correction of Work Expense endorsement and rating to be used in conjunction with the Printers Errors and Omissions Liability Program. The Correction of Work Expense endorsement is an optional form. No rate impact.

Effective Date June 1, 2013.

COMPANY

FILING NUMBER

GREAT MIDWEST INSURANCE COMPANY

PERR-128981564

files its initial filing for its new HIIG-Professional Community Bank and Financial Institution Bond program. As this is a new program, the rate filing will have no rate impact. The Other Liability base rates and rating variables for this program are based off Everest National Insurance Company's American Banking Association program. The Fidelity portion is based off SFAA rules, forms, and loss costs. The Company has provided a detailed listing of differences between the competitors used as the basis for the rating program. The proposed program appears reasonable.

Effective Date May 29, 2013.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-128988520

Other Companies

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

files rate and rule revisions for their Business Auto Program resulting in an overall 11% increase.

Effective Date July 1, 2013 for new and renewals.

COMPANY

HISCOX INSURANCE COMPANY INC.

FILING NUMBER

PRFL-128971605

files initial rates, rules and forms for a new Auto Dealer Garage Program. The program provides coverage predominantly for small to medium, primarily rural and suburban auto or truck dealerships, whose annual premium is typically \$25,000 or less. The ISO Garage Coverage Form is utilized to provide the basic automobile coverage for this program. The basic rating for this program is a combination of ISO loss costs times a company Loss Cost Multiplier (LCM). The Company has no auto experience to date and has therefore used the method utilized by U.S. Specialty Insurance Company, which relies on Expenses based on P&C Combined Industry's 2009-2011 experience. The Company will not be adopting ISO Rules from Division One of the Commercial Lines Manual, but has instead created an independent manual including all necessary rules for this program. The Company also uses ISO territories with this program.

Effective Date June 1, 2013.

LEAD COMPANY

INSURANCE SERVICES OFFICE, INC

FILING NUMBER

ISOF-128953455

Other Companies

Program Rules--ISOF-128954619 ; PF-2013-RRERU

files rate to introduce advisory prospective loss costs and rules for their new Real Estate Agents and Brokers Professional Liability Program. The rate filing includes endorsement rates for defense within limits factors, claims made multipliers, increased limit factors, and deductible factors. The proposed base loss costs include defense costs without regard to policy limits. As such, several of the rating factors calculate factors for both defense within the limit and outside the limit.

Effective Date January 1, 2014.

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE, INC.

ISOF-128919870

files an overall increase of +11.7% advisory loss cost change in the Private Passenger Auto line which is the indicated loss cost change. By coverage loss cost indications are as follows: BI +16.0%, PD +12.8%, Comprehensive +15.1%, Collision +6.5%, Med Pay +7.8%, UMBI +10.1%, UMPD +4.3%.

The selected annual loss cost trends are: BI +4.7%, PD +1.3%, Comp +1.8% and Collision +1.3%. The selections are based on the statewide data. Although the loss cost trends are modest, these annual trends have been revised upwards from last year's rate filing and the revisions account for more than half of the positive loss cost indication for BI, PD and Comprehensive; as a result these three coverages experience double digit indicated increases.

A wind and water load is added to the Comprehensive incurred loss cost. This load is about 0.25 of Non-Wind incurred losses and is based on MS loss experience since 1986. Effective Date January 1, 2014.

LEAD COMPANY

FILING NUMBER

LIBERTY INSURANCE CORPORATION

LBPM-128965574

Other Companies

Liberty Mutual Fire Insurance Company

First Liberty Insurance Corporation

files rate and rule revisions for their Private Passenger Automobile Program resulting in an overall increase of 5.5%.

Effective Date May 24, 2013 for new business and June 28, 2013 for renewals.

COMPANY

FILING NUMBER

LIBERTY MUTUAL FIRE INSURANCE COMPANY

LMPP-128857006

files their RM Select Commercial Property program. The Company is filing new rates and rules to address the scheduled expiration of the federal TRIA program.

Effective Date January 1, 2014.

LEAD COMPANY

FILING NUMBER

LM GENERAL INSURANCE COMPANY

LBPM-128939750

Other Companies

LM Insurance Corporation

files revisions to their Private Passenger Auto program resulting in an overall increase of 6.2%.

Effective Date May 9, 2013 for new business and June 13, 2013 for renewals.

COMPANY
MISSISSIPPI STATE RATING BUREAU

FILING NUMBER
MSSS-128889463

files revisions to their prospective loss costs for 2012 Market Segments - Restaurant and Supermarkets Risks. Insurance Services Office, Incorporated (ISO) has or will be making a joint filing for those lines of coverage under their jurisdiction. A companion rules filing, MS-2012-RSRRU, is submitted under a separate cover. The Bureau indicates a rate impact of -8.3%.

Effective Date November 1, 2013 for New and Renewal.

LEAD COMPANY
MISSISSIPPI STATE RATING BUREAU

FILING NUMBER
MSSS-128994516

Other Companies

MSRB--- MS-CF-2012-RRU09; (MSSS-128994644) Rules, Introduction of Limit of Insurance Relativities

MSRB---MS-RP-2012-RML09; (MSSS-128997509) Multi Location Premium and Dispersion Credit

MS-CF-2012-RLC09 Loss Costs, Introduction of Limit of Insurance Relativities

MSRB files changes to 2012 Fire and Allied Lines, Division 5 Commercial Lines Manual.

The MSRB is introducing Limit of Insurance relativities with corresponding adjustments to loss costs. The filing removes the construction type factor for Special Causes of Loss building coverage and adjusts the base loss cost to reflect theft coverage inclusion (with an exclusion factor added). Overall statewide loss cost volume is expected to be unchanged. They file a new Special Causes of Loss building coverage loss costs. For Special Causes of Loss property coverage, the filing includes removal of class and rate group relativities, a refined set of occupancy groupings, offsetting for the introduction of limit of insurance relativities, the application of current mercantile & motel/hotel territory multipliers to apartment, condo, and office risks, and the conversion of loss costs to reflect including-theft coverage. The filing also revises Group II construction symbol relativities, introduces separate Group II building and property loss costs, introduces off-balance factors to rate Group I and Group II time element coverage, and deletes or revises several miscellaneous loss costs.

Companion filings shown under Other Companies.

Transition Rule- A transition rule is being introduced in the companion rule filing that will keep renewal premiums for insureds from increasing by more than 25% or decreasing by more than 20% during each of the first three annual renewals following the implementation of the limit of insurance relativities.

Effective Date December 1, 2013 New and Renewals.

COMPANY

FILING NUMBER

NATIONAL CASUALTY COMPANY

SCTT-128894795

files new forms and new & revised State Exception pages to be used with our Commercial Automobile program. A rate change of +8.6% will be implemented through revising the Loss Cost Multipliers (LCM).
Effective Date June 1, 2013.

COMPANY

FILING NUMBER

NATIONAL INTERSTATE INSURANCE COMPANY

GACX-G128968808

files an LCM for use with commercial auto physical damage business that is not rated according to its exception to ISO Rule 101, stated amount pricing. The majority of our physical damage policies employ this method of pricing and they intend to maintain the filed exception page. However, they do have an LCM on file for use with ISO loss costs to be used with insureds for which stated amount pricing would not apply. The LCM for physical damage would be increasing 22.7%, the actual effect realized by the policyholders would be about +6% because the liability premium on their policies would not change.

Effective Date August 1, 2013.

COMPANY

FILING NUMBER

NAVIGATORS INSURANCE COMPANY

NAVIG-128983578

files for its new Kidnap, Ransom & Extortion program. The previously approved filing for Directors & Officer Liability SmartPolicy InNAVation program provides coverages for: Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability and Crime. This new program introduces a fifth option of Kidnap, Ransom & Extortion coverage to the SmartPolicy product. For this new program, the Company uses its currently filed and approved rating manual and coverage forms for the Not-for-profit Kidnap, Ransom & Extortion program.

Effective Date May 7, 2013 for New and Renewal.

COMPANY

FILING NUMBER

NCMIC Insurance Company

NCMA-128835815

files a base rate change for its claims made and occurrence Chiropractic Medical Malpractice Professional Liability program. The change is the result of 5 year historical losses in the state. The requested change is a +17.7% rate increase based on an indicated rate change of +142.5%.

Effective Date September 1, 2013 New and Renewals.

LEAD COMPANY

NIPPONKOA INSURANCE COMPANY

Other Companies

Charter Oak Fire Insurance Company

Phoenix Insurance Company

Travelers Indemnity Company

Travelers Indemnity Company of America

Travelers Indemnity Company of CT

Travelers Property Casualty Co. of America

files revised rates, rules and forms for their Products Liability covering Medical And Biotechnology risks resulting in an overall decrease of -24.6%.

Effective Date August 1, 2013 for new and renewals.

FILING NUMBER

TRVD-128972705

COMPANY

OLD REPUBLIC INSURANCE COMPANY

FILING NUMBER

LDRA-128904092

files a new service contract program to fully insure an administrator, dealer, or manufacturer (“insured”) for all contractual obligations that arise from the insured’s failure to perform under a “contract” issued or sold by the insured. The Company proposes to price risks on a risk by risk basis. Some of the variables that will determine the pricing of the program for each coverage are: insured’s volume of business, insured’s mix of business, insured’s underlying contract rates, insured’s loss experience, insured’s financial condition, insured’s claims handling, insured’s client base and policy acquisition cost.

Effective Date May 23, 2013.

COMPANY

PERMANENT GENERAL ASSURANCE CORP.

FILING NUMBER

PGAC-128923352

files revised rates for its Private Passenger Auto Program resulting in an overall increase of 3.0%.

Effective Date June 4, 2013 for new business and July 9, 2013 for renewals .

COMPANY

PHILADELPHIA INDEMNITY INSURANCE COMPANY

FILING NUMBER

PHLX-G129001788

files an overall +8.5% rate change for Accountants’ Professional Liability. The indicated overall rate change is +12.9%. The premium volume is \$84,000.

Effective Date June 5, 2013.

COMPANY

PRAETORIAN INSURANCE COMPANY

FILING NUMBER

QBEC-128912974

files revised commercial auto loss cost multipliers, introduce a new rule for expected loss ratios to be used with experience and schedule rating plans, withdraw stated amount rates and re-file revised rates under the countrywide exception page, and withdraw the size of premium credit. Additionally the company is adding an exception to the ISO Rule 22 concerning rating territory assignments. The proposed changes produce a rate level change of 11.4% overall.

Effective Date May 1, 2013.

COMPANY

RLI INSURANCE COMPANY

FILING NUMBER

PERR-128808004

files a new Professional E&O Liability program. The program will focus on designated professional service firms based on two categories: 1) Technology Professionals - Professional service firms offering technology services and 2) Non-technology professional service firms to include miscellaneous, law, design professionals, real estate, and accounting.

Effective Date May 20, 2013.

COMPANY

SAFeway INSURANCE COMPANY

FILING NUMBER

PERR-129006475

files revised rates, rules and forms for its Private Passenger Auto Program resulting in an overall 4.7% increase.

Effective Date July 1, 2013 for new business and July 15, 2013 for renewals.

COMPANY

SENTINEL INSURANCE COMPANY LIMITED

FILING NUMBER

HART-128946565

files seven new endorsements and rates and rules to be used with new forms in its Spectrum- Commercial Multi-Peril program. Two new Association classes with associated base rating factors and four optional coverages with additional premium charges were added to the existing program.

Effective Date June 8, 2013.

COMPANY

SENTRUITY CASUALTY COMPANY

FILING NUMBER

YTYC-128987012

files a rate decrease for their Other Liability – Contractual Lease program. The overall rate impact of this filing is a 24.2% decrease. The Company shows the expenses and results of a rate indication.

Effective Date August 1, 2013.

COMPANY

FILING NUMBER

SHELTER GENERAL INSURANCE COMPANY

SHEL-128949684

files to implement Wind Mitigation Credits in their Dwelling (DF) program for the coastal counties of Stone, Hancock, Harrison, Pearl River and Jackson in response to the House Bill 1410. The Company is proposing to offer a 10% credit to extended coverage premium to those policyholders who qualify under the provisions set forth in HB 1410. Effective Date July 1, 2013.

COMPANY

FILING NUMBER

SHELTER MUTUAL INSURANCE COMPANY

SHEL-128949682

files to implement Wind Mitigation Credits in their Dwelling (FF) program for the coastal counties of Stone, Hancock, Harrison, Pearl River and Jackson in response to the House Bill 1410. The Company is proposing to offer a 10% credit to extended coverage premium to those policyholders who qualify under the provisions set forth in HB 1410. Effective Date July 1, 2013.

COMPANY

FILING NUMBER

SHELTER MUTUAL INSURANCE COMPANY

SHEL-128949683

files to implement Wind Mitigation Credits in their Dwelling (DF) program for the coastal counties of Stone, Hancock, Harrison, Pearl River and Jackson in response to the House Bill 1410. The Company is proposing to offer a 10% credit to extended coverage premium to those policyholders who qualify under the provisions set forth in HB 1410. Effective Date July 1, 2013.

COMPANY

FILING NUMBER

SHELTER MUTUAL INSURANCE COMPANY

SHEL-128949695

files to implement Wind Mitigation Credits in their Farmowners (FO) program for the coastal counties of Stone, Hancock, Harrison, Pearl River and Jackson in response to the House Bill 1410. The Company is proposing to offer a 12% credit to those policyholders who qualify under the provisions set forth in HB 1410. Effective Date July 1, 2013.

COMPANY

FILING NUMBER

SOUTHWEST MARINE & GENERAL INSURANCE CO.

WESA-128967315

files an initial filing for a new credit union bond program. In addition to covering fidelity exposure, the program also covers directors & officers liability, management security liability, and plastic card coverage. Effective Date May 23, 2013.

COMPANY

FILING NUMBER

SPARTA INSURANCE COMPANY

WESA-128880668

files to introduce a Lawyer's Professional Liability program for the Attorney's Advantage Risk Purchasing Group (AARPG). The members of AARPG are law firms engaged in the private practice of law and the program provides coverage on a claim-made and reported policy, insuring against losses from the performance of professional legal services. The program-specific forms are designed to meet the unique coverage needs of the AARPG members. General eligibility criteria include firm size that is limited to 50 or less attorneys, additional eligibility criteria are based on the firm's practice parameters and prior loss history. There are no policy holders in this program and no overall rate impact in this filing.

Effective Date April 30, 2013.

COMPANY

FILING NUMBER

STATE AUTO PROPERTY & CASUALTY INS. CO.

STAT-128920566

files rate and rule revisions to its Personal Auto Program resulting in an overall increase 5.5%.

Effective Date August 20, 2013.

LEAD COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-128936121

Other Companies

State Farm Mutual Automobile Ins. Co.

files to revise the rating groups (rate symbols) for both liability coverage (one rating group) and physical damage coverages (two rating groups, one for COMP and one for COLL) by model year for their motorcycle program. The overall impact for each company is minus 0.2%, with a minimum rate impact of -7.0% and a maximum impact of +7.4%. Total written premium for the programs is \$3.3 million. The rate impacts are capped per a 1/5/2010 State Farm filing.

Effective Date July 1, 2013.

COMPANY

FILING NUMBER

STONEWOOD NATIONAL INSURANCE COMPANY

WESA-128922795

files an initial Workers' Compensation rate, rule and form filing. The Company is a member of the National Council on Compensation Insurance (NCCI) and is adopting NCCI's materials. The Company is proposing a loss cost multiplier (LCM) of 1.55 which when applied to the 3/1/13 NCCI loss costs, will produce their rates. Since this is an initial filing there is no rate change. The Company has provided expense and profit provisions used in calculating the LCM, however, they have not provided any support for the expense levels. The Company has provided a premium discount table and minimum premium formula. However, the minimum premium formula implies that their selected minimum premium of \$1,500 will be applied to all eligible policies.

Effective Date April 30, 2013.

COMPANY**FILING NUMBER****TORUS NATIONAL INSURANCE COMPANY****TORS-128928270**

files rates and forms for their new Commercial Surety Bond Rating Plan. Since it is a new line of business, the Company selected the rating factors for Commercial Surety based on the Surety and Fidelity Association of America (SFAA) published loss costs, the Torus Loss Cost Multiplier (LCM) and risk modifiers selected by their underwriters. The Surety Rate & Rule Manual includes rates and rules for all types of bonds, including Contract Bonds, Court and Fiduciary Bonds, Miscellaneous Bonds and U.S. Immigrant Bonds, License and Permit Bonds including U.S. Government Excise Tax and Custom Bonds, and Official Bonds for Federal Official and Public Official (Individual and Schedule) Bonds. The 16 Surety Forms include bonds and applications to be used with the rates.

Effective Date May 7, 2013.

COMPANY**FILING NUMBER****TRAVELERS CASUALTY AND SURETY CO. OF AMERICA****TRVE-128900865**

files a rate, rule, and form filing for their Other Liability program. The Company is introducing new Insurance Company Professional Liability forms to be used with the Modular program. Expenses are based on 3 years of Mississippi and Countrywide data. We have reviewed the provided expense provisions and the profit provision and find them to be reasonable. The proposed changes impact 1 policyholder and have no overall rate effect. The Company noted that the rules are a copy of previously approved plans, but specifies the rates are new. The Company has not provided documentation of the basis of the rates.

Effective Date February 1, 2014.

COMPANY**FILING NUMBER****TRAVELERS CASUALTY AND SURETY CO. OF AMERICA****TRVE-128917488**

files a new Fidelity program. The Company clarified that this new program is designed to facilitate the rewriting of policies in current sister programs for St. Paul Fire & Marine and St. Paul Mercury. The proposed rates and rating factors were simplified, but based on those approved for these sister companies, with the intent of minimizing disruption to current policyholders. The Company indicated that the overall change of moving policies from these other carriers into the new proposed structure is 0.0%.

Effective Date May 15, 2013.

COMPANY**FILING NUMBER****UNITRIN AUTO AND HOME INSURANCE COMPANY****KEMP-128883609**

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 18.0%.

Effective Date August 1, 2013.

COMPANY

FILING NUMBER

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

ZURC-128859470

files revised rates for their Motorcycle Service Contract Reimbursement program (Other Liability). The Company's last rate change was two years ago, and now with more experience data available the Company is proposing to modify the rates for some individual groups and to be effective upon approval. There is no renewal in this program and all rates are paid at purchase, so no policy holders will be affected by the rate change. The overall rate impact in this filing is 17.0%
Effective Date May 13, 2013.