

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

**LEAD COMPANY**

**AMERICAN ECONOMY INSURANCE CO.**

Other Companies

American States Insurance Company  
General Insurance Company of America  
First National Insurance Company of America  
Safeco Insurance Company of America

**FILING NUMBER**

LBRC-129500667

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files revised rates and rules for their Commercial Property (Fire and Allied Lines) Program resulting in an overall rate increase of 4.9%.  
Effective Date July 12, 2014.

**COMPANY**

**AMERICAN ECONOMY INSURANCE COMPANY**

**FILING NUMBER**

LBRC-129477564

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files revised rates and rules for its Commercial Protector (BOP) program resulting in an overall increase of 9.9%.  
Effective Date July 12, 2014.

**COMPANY**

**AMERICAN RELIABLE INSURANCE COMPANY**

**FILING NUMBER**

ASPX-G129517535

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files revised rates, rules and forms for their Mobile Homeowner program. The overall proposed rate level change is 2.3%.  
Effective Date September 1, 2014.

**COMPANY**

**AMERICAN RELIABLE INSURANCE COMPANY**

**FILING NUMBER**

ASPX-G129517591

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files revised rates, rules and forms for its Personal Property (fire and allied) Program resulting in an overall increase of 1.65%.  
Effective Date December 15, 2014 for new and renewals.

**LEAD COMPANY**

**AMERICAN ZURICH INSURANCE COMPANY**

**FILING NUMBER**

ZURC-129504797

Other Companies

American Guarantee and Liability Ins. Co.  
Zurich American Ins. Co. of Illinois  
Zurich American Ins. Co.

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files its commercial property line of business: Food Contamination And Communicable Disease Coverage Endorsement, Earthquake - Volcanic Eruption Coverage Schedule, Coverage Extension - Accumulation of Surface Water, and Coverage Extensions - Outdoor Fences, Radio and Television Antennas, Signs and Other Outdoor Property, Retaining Walls.  
Effective Date June 6, 2014.

**LEAD COMPANY**

**AMERICAN ZURICH INSURANCE COMPANY**

**Other Companies**

American Guarantee and Liability Ins. Co.

Zurich American Ins. Co. of Illinois

Zurich American Ins. Co.

files for its Commercial General Liability line of business. The Company is filing proprietary endorsements for its new Social Services Program, citing approved ISO Division Six rules and loss costs. The Company will use their currently approved General Liability LCMs.

Effective Date June 24, 2014.

**FILING NUMBER**

**ZURC-129497869**

**COMPANY**

**AMERISURE INSURANCE COMPANY**

files revised rates for its commercial auto program resulting in an overall +9.1% rate change. The filing consists of two separate rate actions: Adopting ISO Loss Costs (filing reference CA-2014-BRLA1) and revising Loss Cost Multiplier (LCM).

Effective Date July 1, 2014 for new and renewals.

**FILING NUMBER**

**AMRS-129466543**

**COMPANY**

**AMERISURE MUTUAL INSURANCE COMPANY**

files revised rates for its commercial auto program resulting in an overall increase of 13.1%.

Effective Date July 1, 2014 for new and renewals.

**FILING NUMBER**

**AMRS-129460150**

**COMPANY**

**ARCH INSURANCE COMPANY**

files an initial filing for their Contractual Liability Protection program. This program introduces the Vehicle Warranty, RV Warranty, and Vehicle Loyalty programs.

Effective Date May 28, 2014.

**FILING NUMBER**

**WESA-129457987**

**COMPANY**

**ARCH INSURANCE COMPANY**

files a rate and rule filing for its Workers Compensation program. The filing proposes a LCM for its new Guaranteed Cost Workers' Compensation Insurance. The proposed LCM of 1.687 is based off of competitors.

Effective Date May 28, 2014.

**FILING NUMBER**

**REGU-129529116**

**COMPANY**

**ATRADIUS TRADE CREDIT INSURANCE INC.**

files for its Trade Credit Insurance Modula Policy. The Company is proposing new Modules such as Excluded receivables, Additional Credit Limits – Premium on Limits, and Modula CAP Premium to its existing program.

Effective Date June 6, 2014.

**FILING NUMBER**

**REGU-129532053**

**COMPANY**

**AUTOMOBILE INS. CO. OF HARTFORD, CT**

**FILING NUMBER**

TRVA-129490996

files revised rates and rules for its Personal Property (fire and allied lines) Program resulting in an overall increase of 5.01%.  
Effective Date June 13, 2014.

**LEAD COMPANY**

**BRIERFIELD INSURANCE COMPANY**

**FILING NUMBER**

FCCS-129544313

**Other Companies**

FCCI Insurance Company

National Trust Insurance Company

files for an overall +5.4% rate change to their Division One Commercial Auto program. The rate impact is due solely to the companies adopting loss costs from ISO filing CA-2014-BRLA1. No changes are proposed for the Loss Cost Multipliers.  
Effective Date December 1, 2014.

**LEAD COMPANY**

**BRIERFIELD INSURANCE COMPANY**

**FILING NUMBER**

FCCS-129543715

**Other Companies**

FCCI Ins. Co.

National Trust Ins. Co.

files their Commercial General Liability program – ISO Division Six, with an effective date of December 1, 2014. With this revision, the Company is adopting the most recent ISO Loss Cost filing designation, GL-2013-BGL1, and updating some of their Loss Cost Deviations. The proposed changes result in an estimated overall rate impact of -4.9%.  
Effective Date December 1, 2014.

**COMPANY**

**CAPITOL INDEMNITY CORPORATION**

**FILING NUMBER**

CAPC-129485120

files to add coverages to its currently approved commercial auto umbrella program. The filing indicates that the rates for these additional coverages are based on currently filed rates adjusted by ISO factors for vehicle type and increased limits.  
Effective Date August 1, 2014 for new business and October 1, 2014 for renewals.

**LEAD COMPANY**  
**CHARTER OAK FIRE INSURANCE COMPANY**

**FILING NUMBER**  
TRVD-129518683

**Other Companies**

The Phoenix Insurance Company  
The Travelers Indemnity Company  
The Travelers Indemnity Company of America  
The Travelers Indemnity Company of Connecticut  
Travelers Property Casualty Company of America

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files rate filing to update loss costs, rules, loss cost modification factors and loss cost multipliers in their OMNI II commercial property program resulting in overall rate impact of -8.0%.

Effective Date January 1, 2015 for new and renewal business.

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

**FILING NUMBER**  
CNNA-129360544

**Other Companies**

The Cincinnati Indemnity Co.  
The Cincinnati Ins. Co.

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files an initial rate filing for its Farm coverage. The proposed rates are based on ISO loss costs (circulars are cited in the filing) multiplied by an expense driven loss cost multiplier.

Effective Date June 17, 2014.

**COMPANY**  
**COLUMBIA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
CLBA-129490359

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files for a +0.3% change in their Contractors Businessowners program.

Effective Date October 1, 2014.

**COMPANY**  
**DEVELOPERS SURETY AND INDEMNITY COMPANY**

**FILING NUMBER**  
INIS-129477412

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submits a new filing to participate in the Small Business Administration Bond Guarantee Program administered by the SBA nationwide.

Effective Date June 17, 2014.

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

**FILING NUMBER**  
FARL-129490882

**Other Companies**

Nationwide Agribusiness Insurance Company

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files an overall -3.1% rate change to their Commercial Auto program. The overall rate change by company is -3.6% for Nationwide Agribusiness Insurance Company (NWAG) and -2.6% for Farmland Mutual Insurance Company (FMIC).

Effective Date December 1, 2014.

**COMPANY**

**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**

**CHUB-129570127**

files a new endorsement to their ForeFront Portfolio 3.0 program to cover loss due to the deception of or fraud perpetrated on insureds.  
Effective Date June 30, 2014.

**LEAD COMPANY**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**FEMC-129440666**

**Other Companies**

**Federated Service Ins. Co.**

files a lost cost multiplier revision to their Workers Compensation program to be effective 8/1/2014. The impact of this filing is estimated to be +3.0% from the previous auto-adoption of loss costs from NCCI filing MS-2013-03. Minimum premiums are computed at 135 times the rate plus the expense constant, subject to a \$750 maximum.  
Effective Date August 1, 2014.

**LEAD COMPANY**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**FEMC-129519148**

**Other Companies**

**Federated Service Insurance Company**

files for an overall +1.6% rate change to their Commercial Property program.  
Effective Date July 1, 2014.

**LEAD COMPANY**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**FEMC-129435507**

**Other Companies**

**Federated Service Insurance Company**

files revised rates, rules and forms for their Commercial Program resulting in an overall decrease of -3.70%.  
Effective Date October 1, 2014.

**LEAD COMPANY**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**FEMC-129527274**

**Other Companies**

**Federated Service Insurance Company**

files changes to their rates for commercial general liability resulting in a -5.1% decrease.  
Effective Date July 15, 2014 for new and renewal business.

**LEAD COMPANY**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**FEMC-129555006**

**Other Companies**

**Federated Service Insurance Company**

files an overall rate change of +2.5% to their Businessowners Policy Coverage (BOP) rating plan.  
Effective Date August 7, 2014 New and Renewal.

**LEAD COMPANY** **FILING NUMBER**  
**FOREMOST INSURANCE COMPANY GRAND RAPIDS MI** FARM-129412047  
Other Companies  
Foremost Property & Casualty Insurance Company  
Foremost Signature Insurance Company

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files for an overall +9.8% rate change to their Commercial Auto program.  
Effective Date September 15, 2014 New / December 15, 2014 Renewals.

**LEAD COMPANY** **FILING NUMBER**  
**GRANITE STATE INSURANCE COMPANY** AGNY-129525179  
Other Companies  
New Hampshire Insurance Company

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files an additional coverage to be used with their commercial general liability form. The proposed coverage is for professional liability associated with recyclers engaged in document destruction, shredding, storage, and waste. The filing cites the CNA EPack Extra (Misc. Professional Liability) program as the basis for the rates, and includes a comparison of the filed rates to the CNA MPL rates. The filing includes reasonable support for an expected loss ratio similar to the ELR underlying the CNA MPL rates.  
Effective Date June 10, 2014.

**COMPANY** **FILING NUMBER**  
**GREAT DIVIDE INSURANCE COMPANY** NTLS-129515848

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files rates, rules and forms for its initial filing to introduce the rates and rules of its new Personal Umbrella Liability and Excess Personal Umbrella Liability product to Mississippi.  
Effective Date June 19, 2014.

**COMPANY** **FILING NUMBER**  
**GREENWICH INSURANCE COMPANY** XLAM-129532105

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files its Equipment Breakdown coverage endorsement as part of its Commercial Property program. The proposed rates were developed in conjunction with The Hartford Steam Boiler Inspection and Insurance Company (HSB) that reinsures this division's Equipment Breakdown exposures 100%.  
Effective Date June 2, 2014.

**COMPANY** **FILING NUMBER**  
**HANOVER INSURANCE COMPANY** HNVX-G129532398

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files to decrease their rates for Mortgage Broker, Banker, and Lender Bonds (class code 919) and introduces an amended rate for class code 919 bonds for large volume or affinity programs resulting in an overall decrease of 3.8%.  
Effective Date June 7, 2014.

**COMPANY** **FILING NUMBER**  
**HANOVER INSURANCE COMPANY** **HNVX-G129575277**

files an addendum to its Accountants Professional Liability program specific to Tax Professional Liability. The filing indicates that this new program will be optional for insureds that qualify, and that the rates for this program are based on competitor information. Of the current business in Mississippi, two insureds would qualify for this coverage. We find the support to be reasonable.  
Effective Date July 1, 2014.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **ISOF-129575265**

files for an overall -10.7% loss cost change in commercial general liability.  
Effective Date December 1, 2014 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**KNIGHTBROOK INSURANCE COMPANY** **WESA-129555070**

files rates and rules for its new commercial auto program. Company proposes to adopt ISO loss costs filed in CA-2012-RADLC.  
Effective Date June 12, 2014.

**COMPANY** **FILING NUMBER**  
**KNIGHTBROOK INSURANCE COMPANY** **WESA-129554479**

files rates and rules for its new commercial general liability program. Company proposes to adopt ISO loss costs filed GL-2013-BGL1.  
Effective Date June 12, 2014.

**LEAD COMPANY** **FILING NUMBER**  
**LIBERTY MUTUAL FIRE INSURANCE CO.** **LWCM-129465410**

Other Companies

LM Insurance Corporation

The First Liberty Insurance Corp.

Liberty Insurance Corporation

files a new Commercial Auto Schools Program designed to provide coverage for autos, including school buses, used by schools.

Effective Date July 1, 2014.

**COMPANY** **FILING NUMBER**  
**LUBA CASUALTY INSURANCE COMPANY** **LUBA-129536001**

files to adopt NCCI's 03/1/2014 loss costs and amend the LCM (1.43) for their Workers' Compensation program. The overall rate level change is an increase of 11.57%  
Effective Date October 15, 2014.

**COMPANY** **FILING NUMBER**  
**LYNDON SOUTHERN INSURANCE COMPANY** **MERL-129556683**

files initial rates, rules and forms for its new Non-Standard Auto program.  
Effective Date July 1, 2014.

**COMPANY** **FILING NUMBER**  
**LYNDON SOUTHERN INSURANCE COMPANY** **YTYC-129573084**

files for a new Guaranteed Asset Protection (GAP) program.  
Effective Date June 23, 2014.

**COMPANY** **FILING NUMBER**  
**MIC PROPERTY AND CASUALTY INSURANCE CORP.** **GMAX-G129560981**

files an initial form/rate/rule filing for their Enhanced Limited Warranty Program. Rates were estimated by applying actuarial judgment to historical data from vehicle services contracts currently underwritten by MIC.  
Effective Date July 1, 2014.

**COMPANY** **FILING NUMBER**  
**NATIONAL AMERICAN INSURANCE COMPANY** **NTAC-129437247**

submits a rate and rule filing for its Surety Program. The company is filing new rates for their Judicial and Fiduciary Bonds, Miscellaneous Bonds, License and Permit Bonds and Contract Bonds.  
Effective Date June 23, 2014.

**COMPANY** **FILING NUMBER**  
**NATIONAL MORTGAGE INSURANCE CORPORATION** **NMIH-129395616**

files for its mortgage guaranty program, proposing changes to its lender paid single premium rates. The Company estimates the impact of the changes to be -5.9%, based on its distribution of business. The Company provided some comparisons of its current rates to proposed rates, and provided a limited comparison to Genworth rates. It is unclear from the filing documentation if any changes are proposed to rate relativities by coverage level or to rate adjustments.  
Effective Date June 19, 2014.

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE AFFINITY INSURANCE CO. OF AMERICA** **NWPC-129496409**

**Other Companies**

Nationwide General Insurance Company  
Nationwide Mutual Insurance Company  
Nationwide Property and Casualty Ins. Co.

files revised rates and rules for their Private Passenger Auto Program resulting in an overall increase of 5.4%.  
Effective Date September 16, 2014 for new and renewals.



**COMPANY** **FILING NUMBER**  
**OCCIDENTAL FIRE & CASUALTY COMPANY OF NC** **OCCD-129384273**

files to renew their rates/rules for the Crop Replant Program. The overall rate impact is 61%, with 51 policyholders being affected and an increase in written premium of \$63,570. The filing cites to poor loss experience over the past three years and similar increases in competitor rates in support of the filed rate increase.  
Effective Date May 28, 2014.

**COMPANY** **FILING NUMBER**  
**PENNSYLVANIA NATIONAL MUTUAL CAS. INS. CO.** **PNMC-129463499**

files Form 71 1678 0914 Reservation and Wake-Up Service Liability and amending their Countrywide Exception Pages with Rule 25, Reservations and Wake-up Service Liability. This filing affects 28 policyholders and has a rate impact of 0%. However, the filing presents a base rate of \$100 for this coverage.  
Effective Date September 1, 2014.

**COMPANY** **FILING NUMBER**  
**PLAZA INSURANCE COMPANY** **REGU-129491446**

files revised rates and rules for its Businessowners Program resulting in an overall increase of 12.9%.  
Effective Date August 27, 2014 for new and renewals.

**COMPANY** **FILING NUMBER**  
**PLAZA INSURANCE COMPANY** **REGU-129491461**

files revised rates for its commercial general liability (other liability-occ/claims made) program resulting in an overall increase of 15.0%.  
Effective Date August 30, 2014 for new and renewals.

**COMPANY** **FILING NUMBER**  
**PLAZA INSURANCE COMPANY** **REGU-129481868**

files revised rates and rules for its commercial auto program resulting in an overall increase of 15.0%.  
Effective Date August 30, 2014 for new and renewals.

**COMPANY** **FILING NUMBER**  
**QBE INSURANCE CORPORATION** **QBEC-129457602**

files their QBE A-Side Program, The Executive, which introduces a new program to provide excess insurance coverage and difference-in-conditions insurance coverage solely for individual directors and officers.  
Effective Date July 1, 2014.

**COMPANY** **FILING NUMBER**  
**RANCHERS AND FARMERS INSURANCE COMPANY** **RFIC-129323126**

files revises rates for their Mississippi Dwelling Fire program. The overall rate level change is an increase of 5.3%.  
Effective Date June 1, 2014 for new business and July 1, 2014 for renewals.

**COMPANY** **FILING NUMBER**  
**RANCHERS AND FARMERS INSURANCE COMPANY** **RFIC-129464939**

files revised rates for their Homeowner program. The overall rate level change is an increase of 14.0%.  
Effective Date July 1, 2014.

**COMPANY** **FILING NUMBER**  
**RURAL TRUST INSURANCE COMPANY** **FRCS-129391346**

files to adopt NCCI's forms, rules and 03/01/2014 loss costs with an LCM of 1.328 for their new Workers' Compensation program.  
Effective Date May 29, 2014.

**COMPANY** **FILING NUMBER**  
**RURAL TRUST INSURANCE COMPANY** **FRCS-129416687**

files a new Commercial Multiple Peril product. The Company intends to write Commercial Output and Commercial General Liability either on a stand-alone basis, or part of a CMP Package policy. The Company will use rates and rules from the American Association of Insurance Services (AAIS), with some deviations, and provide coverage to policyholders in the telecommunications industry. The CGL base rate submitted in the filing is based on loss costs and increased limits factors filed by AAIS, along with adjustments for expected expense levels. Package modification and schedule rating factors are derived from factors used by the parent group in other states. Additionally, the Company will attach a Liability Protector Enhancement Endorsement to all policies at no charge. The endorsement broadens coverage to include a series of additional coverages. For example, a \$25,000 limit for Reputational Injury and a \$250,000 limit for Network and Data Liability Breach are included in the endorsement.  
Effective Date June 6, 2014.

**COMPANY** **FILING NUMBER**  
**SAFEWAY INSURANCE COMPANY** **PERR-129533436**

files for an overall +7.7% increase for their non-standard personal auto program as well as rule and four form changes including the new UM Rejection / Selection form.  
Effective Date July 1, 2014 for new and July 15, 2014 for renewal business.

**COMPANY**

**FILING NUMBER**

**STARR INDEMNITY & LIABILITY COMPANY**

**SIPD-129516075**

files for its Sports and Special Events Insurance Program. To increase its competitiveness in the market, the Company is lowering its rates for many activities and/or events in addition to adding some new classes.

Effective Date July 1, 2014.

**COMPANY**

**FILING NUMBER**

**STATE FARM FIRE AND CASUALTY COMPANY**

**SFMA-129448129**

files Location Rating stabilization for its Homeowner program. There is no rate impact associated with this filing.

Effective Date July 15, 2014 for new business and September 1, 2014 for renewals.

**COMPANY**

**FILING NUMBER**

**STATE FARM FIRE AND CASUALTY INS. CO.**

**SFMA-129430111**

files revised rates and rules for its Personal Farmowners Program resulting in an overall increase of 8.5%.

Effective Date September 1, 2014 for new business and October 15, 2014 for renewals.

**COMPANY**

**FILING NUMBER**

**UNIVERSAL UNDERWRITERS INSURANCE COMPANY**

**ZURC-129361373**

files to expand coverage of its current Automobile Service Contract program to consumers through franchised auto dealerships. The rates of the new coverage are based on the Company's review of the automobile market for similar coverage, but the filing does not include the rates that were considered. As the experience for the new coverage grows, the Company will modify rates as appropriate.

Effective Date June 17, 2014.

**COMPANY NAME CHANGE**

Stonewall Insurance Company changed its name to Berkshire Hathaway Specialty Insurance Company effective February 7, 2014.