LEAD COMPANY
ACADIA INSURANCE COMPANY
FILING NUMBER
UNON-129152350

Other Companies
Union Insurance Company
Continental Western Insurance Company
Fireman's Ins. Co. of Washington DC

files revised forms and rules for their Commercial Property (Fire and Allied Lines) Program. The Company plans to adopt ISO MS-CF-2012-RLC09 loss costs and rating factors in Mississippi Commercial Property, as well as revise their loss cost multipliers. The overall impact to the book of business is +1.3%.

Effective Date December 1, 2013 for new and renewal.

LEAD COMPANY
ACADIA INSURANCE COMPANY
FILING NUMBER
UNON-129186339

Other Companies
Firemen's Insurance Company of Washington
Union Insurance Company
Continental Western Insurance Company

files revised rates and rules for their Commercial General Liability Program resulting in an overall increase of 1.6%.

Effective Date December 1, 2013 for new and January 1, 2014 for renewals.

LEAD COMPANY
ACE AMERICAN INSURANCE COMPANY
FILING NUMBER
ACEH-129107969

Other Companies
ACE Fire Underwriters Insurance Company
ACE Property and Casualty Insurance Company
Bankers Standard Insurance Company
Indemnity Insurance Company of North America
Insurance Company of North America
Pacific Employers Insurance Company

files to introduce commercial flood rates for their Commercial Property program for various limits of insurance and deductibles. The proposed rates will be used in conjunction with Rule 76 Flood Coverage Endorsement of the Division Five Commercial Fire & Allied Lines section of the ISO Commercial Lines manual. The Company is proposing a Loss Cost Multiplier (LCM) of 1.600. The company developed flood rates based on information from the NFIP. There is no rate impact associated with this filing, because it is the Company’s initial filing of flood rates.

Effective Date August 28, 2013.
Alfa General Insurance Corporation files revisions to their Private Passenger Program. Changes include:
2. Honor Student/Driver Training discount at 5%.
3. Increase in rates for Commercial vehicles written in the Private Passenger program.
5. Revise some base rates for territory changes and miscellaneous rating factors.

The result of the changes is an overall state average for the two companies of -1.8%. Changes in Alfa Insurance Corporation is a decrease of 4% and an increase statewide overall of 10.5% for Alfa General Insurance policyholders.
Effective Date October 14, 2013 New and Renewals.

Allied World Insurance Company files to add a new rate modification factor in its General Liability program for Country Clubs. The modification factor is presented as a range from 0.75 to 1.05.
Effective Date September 3, 2013.

Allstate Insurance Company files revised rating plan of their Commercial Auto line of business. This overall impact of this filing is to be 0.0%. The proposed changes include altering the Early Signing discount, changing the business classification for policy tiers, revising the eligibility for schedule rating and withdrawing their Franchise, Association or Affinity Group endorsement.
Effective Date October 14, 2013 for new business and November 25, 2013 for renewals.

Allstate Insurance Company files new voluntary program (Drivewise) under its Private Passenger Auto program. The Drivewise allows participants to be rewarded using driving behavior information that is collected by an electronic device.

The rate level impact of this program is revenue neutral. Under Rule 63 of the proposed manual, the program gives reward discounts and no surcharges.
Effective Date November 18, 2013, New and December 18, 2013, Renewals.
ALLSTATE PROPERTY AND CASUALTY INS. CO. files new voluntary program (Drivewise) under its Private Passenger Auto program. The Drivewise program allows participants to be rewarded using driving behavior information that is collected by an electronic device.

The rate level impact of this program is revenue neutral. Under Rule 63 of the proposed manual, the program gives reward discounts and no surcharges. Effective Date November 18, 2013, New and December 18, 2013, Renewals.

AMERICAN AUTOMOBILE INSURANCE COMPANY files rates, rules and forms for its new Errors & Omissions program for independent agents and brokers. Effective Date October 1, 2013.

AMERICAN ECONOMY INSURANCE COMPANY files revised rates for their FarmPac program (Personal Farmowners). The change results in a base rate increase of 6.9%. Effective Date October 12, 2013 new and Renewals.

AMERICAN MINING INSURANCE COMPANY files replacing a previously approved waiver of subrogation page for their Workers Compensation program. The side-by-side comparison of the current and proposed pages appears reasonable. Effective Date November 1, 2013.

AMERICAN NATIONAL PROPERTY AND CASUALTY CO. files a new program for security instrument non-filing insurance for creditors who extend secured credit to borrowers, but fail to properly record their security interest in the borrower’s collateral. The rate was developed using the Mississippi Secretary of State Fees for UCC1 or UCC3 documents listed on the Mississippi Secretary of State’s website. Effective Date September 16, 2013.

AMERICAN RELIABLE INSURANCE COMPANY files revised rates for its Commercial Farm and Ranch program. With this filing the Company proposes an overall rate level change of 7%. Effective Date November 1, 2013 for new and renewals.
COMPANY
ARCH INSURANCE COMPANY
FILE SUBMISSION DATE
REGU-129077745
files revised Commercial Auto rates for its Hazardous Materials Haulers Insurance Program resulting in a 14.8% increase.
Effective Date September 23, 2013 for new and renewals.

COMPANY
ASPEN AMERICAN INSURANCE COMPANY
FILE SUBMISSION DATE
REGU-129114665
files its Professional Liability program, adding several endorsements and implementing several rule changes. We have no objection to the Supplemental Coverage rate/rule nor to the new payment plan rule.
Effective Date September 3, 2013.

COMPANY
BERKLEY INSURANCE COMPANY
FILE SUBMISSION DATE
MNLM-129155775
files an initial filing for an Executive Liability program. The program primarily consists for Directors, Officers, & Corporate Liability; Employment Practices Liability; and Fiduciary Liability coverages. The company included no explicit support or justification for the rating plan. However, the rating plan appears reasonable given the nature of coverages offered and we have no objection.
Effective Date August 30, 2013.

COMPANY
BERKLEY INSURANCE COMPANY
FILE SUBMISSION DATE
PRFL-129120606
files its initial filing of rates, rules and forms for Design Professionals (Architects and Engineers Professional Liability) coverage.
Effective Date September 16, 2013.

COMPANY
BERKLEY INSURANCE COMPANY
FILE SUBMISSION DATE
WESA-129155751
files a revision to its currently unused Contract Surety Account Rating plan. The Company wishes to implement a program identical to the approved Berkley Regional Insurance Company plan. No current insureds are affected.
Effective Date January 1, 2014.
LEAD COMPANY  
BRIERFIELD INSURANCE COMPANY  
FILING NUMBER  
FCCS-129042929  
Other Companies  
FCCI Insurance Company  
files for a loss cost multiplier change for the Brierfield Insurance Company of 1.400 as the preferred underwriting tiering company, and FCCI Insurance Company as the standard company. Currently both companies have the same LCM of 1.950. They are looking to differentiate their rating structure to attract and retain preferred new business, as well as assign renewal business to more appropriate pricing tiers. The result is a decrease of -28.2% for business placed with Brierfield Insurance Company.  
Effective Date December 1, 2013 new and Renewals.

COMPANY  
CAROLINA CASUALTY INSURANCE COMPANY  
FILING NUMBER  
CARC-129157541  
files for their Commercial Auto coverage. ISO made revisions to the Mississippi Rule 97 Uninsured motorist forms, rules and loss costs. The Company is revising their Business Auto and Commercial Auto rule 97 manual pages, MS-CA-R-4 and MS-BSP-R-2, modifying uninsured motorists limit options to match ISO. There is no rate impact with this filing.  
Effective Date December 1, 2013.

COMPANY  
EULER HERMES NORTH AMERICA INS. CO.  
FILING NUMBER  
CLTR-129154981  
files adding three new endorsements to its Commercial Credit program. The endorsements allow for increased limits in circumstances where the company would not otherwise offer coverage. The rate for the endorsement is presented as a "range from 1" 10% of the coverage issued, "and the rule states that" the Company reserves the right to revise the percentage charged when deemed necessary.  
Effective Date September 11, 2013.

LEAD COMPANY  
FEDERAL INSURANCE COMPANY  
FILING NUMBER  
CHUB-129142900  
Other Companies  
Great Northern Ins. Co.  
Pacific Indemnity Co.  
Vigilant Ins. Co.  
files a revision to their filed and approved Equipment Breakdown Defender Product within Boiler and Machinery. The Company proposes to add the following new rules: Testing exclusion, Hazardous Substances Subsidiary Limit of Insurance, Combined Property Damage and Business Income Deductible, and Production Machinery Deductible or Waiting Period. The filing affects 268 policyholders with an overall rate impact of 0%.  
Effective Date March 1, 2014.
files revised rates and rules for their Masterpiece Homeowners program. The overall rate level change is an increase of 5.0%.
Effective Date September 25, 2013.

COMPANY
FEDERATED RURAL ELECTRIC INS. EXCHANGE
FILING NUMBER
FDRE-129147267
files revised rates for its Commercial Property (Fire and Allied Lines) Program resulting in an overall decrease of -8.34%.
Effective Date January 1, 2014 for new and renewals.

COMPANY
FIRST COLONIAL INSURANCE COMPANY
FILING NUMBER
ALSE-129165924
files introducing a new Guaranteed Asset Protection program. The program is designed for credit unions and other financial institutions, as opposed to dealers. The Company uses pure premium history along with a reasonable permissible loss ratio assumption to derive the proposed base rates. Other rating variables are adequately supported as well, and we have no objections to the filing.
Effective Date September 3, 2013.

COMPANY
FLORISTS' MUTUAL INSURANCE COMPANY
FILING NUMBER
FLWR-129129053
files revised rates for its General Liability Program resulting in an overall decrease of -2.7%.
Effective Date December 1, 2013 for new and renewals.

COMPANY
FLORISTS' MUTUAL INSURANCE COMPANY
FILING NUMBER
FLWR-129165609
files adopt ISO CA-2012, CA-2012-RADLC and CA-2009-RLC09 loss costs and ISO rule filings CA-2012-RADRU, CA-20110RCP1, CA-2011-IALL1, and CA-2009-RRU09, as well as revise their loss cost multiplier without modification. The overall rate impact of this change is -2.7%.
Effective Date December 1, 2013 for new and renewals.
files a filing introducing new coverage endorsements for use with their Select Business Policies: Building and Personal Property Coverage Form and Business Income and Extra Coverage Form. The Crisis Management Coverage Endorsement and the Ordered Evacuation Endorsement are designed for use with accounts that primarily provide healthcare services, such as medical clinics, assisted living facilities, hospitals and nursing homes.

The Crisis Management Coverage Endorsement covers expenses incurred in response to crisis events, such as communicable disease, crisis communication and workplace violence business income. The Ordered Evacuation Endorsement provide coverage for ordered evacuation expenses incurred by the insured when ordered by a civil authority to vacate the premises due to imminent danger or threat of direct physical injury or loss of life to occupants of the healthcare facility.

Premium charges are flat and based on limits of insurance combination, number of beds, severity-per occurrence or per ordered evacuation and frequency. There is no rate impact associated with this filing.

Effective Date September 1, 2013.

files a rate and rule filing for their License and Permit Bonds Exception to the SFAA program. The Company proposes to reduce their Mortgage broker, banker and surety bonds from $15.00 to $10.00. The proposed rate of $10.00 is based on the current SFAA loss cost for this type of bond.

Effective Date September 20, 2013.

files introducing their Lessor Equipment Liability Program. This program protects the interest of financial institutions and lease brokers in the event of a claim for damages due to bodily injury or property damage caused by the operation or use of covered equipment when in control of a lessee. Coverage is being offered on a per asset basis and a portfolio basis. The base loss cost is derived from ISO’s General Liability loss potential for Rental and Leasing Services class code.

Effective Date September 24, 2013.
files a rate revision for their Commercial Package Program. The overall package impact will be 5% when combined with the corresponding Commercial General Liability and Commercial Property Program.
Effective Date October 1, 2013, New and December 1, 2013, Renewals.

files a rate revision to their Commercial General Liability Program to include mono-line and package policies. The overall impact to mono-line policies is a decrease -0.7%.
Effective Date October 1, 2013 new and December 1, 2013 Renewals.

files to adopt MSRB Loss Cost in their Commercial Property Program resulting in an overall +6.2% rate change. The review is broken down into Fire (Group I), Extended Coverage (Group II).
Effective Date October 1, 2013 New and December 1, 2013 Renewals.

files revised rates, rules and forms for their Homeowners program. The overall rate level change is an increase of 8.9%.
Effective Date November 1, 2013 (New) December 15, 2013 (Renewal).
COMPANY
HOUSING ENTERPRISE INSURANCE COMPANY
files for its General Liability program. The Company proposes several clean-up items in
its manual. Additionally, the Company proposes new increased limit factors based on
current AAIS factors. The impact of the adjustment is estimated at +13.3%. The
Company provides a rate indication showing a needed 32.8% increase. The proposed
rating changes appear reasonable and we have no objections.
Effective Date January 1, 2014.

COMPANY
IMPERIUM INSURANCE COMPANY
files rates, rules and forms for its new Commercial Property - Equipment Breakdown
insurance program.
Effective Date August 29, 2013.

COMPANY
IMPERIUM INSURANCE COMPANY
files approval for a -19.0% rate change. The company has not written any premium under
this program, which, according to the general information, is recently approved.
Effective Date September 3, 2013.

COMPANY
INSURANCE SERVICES OFFICE, INC.
files a Med Mal filing to revise its increased limits factors for Hospitals and Doctors and
Surgeons and introduces a revised state group structure for Med Mal. The effective date
is 10/1/2013 and the overall rate effect is 0.2%. By class the proposed (and indicated)
changes are -0.1% for Hospitals, 1% for Physicians, and -0.3% for Surgeons.
Effective Date October 1, 2013.

COMPANY
IRONSHORE INDEMNITY INC
files an endorsement to its Lawyers Professional Liability program, offering claims
expenses outside the limit. The rate charged for this coverage is between 5% and 15% of
the policy premium, depending on what percentage of limit is available to cover claim
expenses. The proposed rating factors appear reasonable as filed given the nature of the
coverage and we have no objections.
Effective Date September 3, 2013.
COMPANY FILING NUMBER
LEMIC INSURANCE COMPANY MSSS-129142040
files seeks approval for an overall +13.7% increase. The central estimate indicted rate change is +6.15%; the indicated rate change range is +25.6% – +98.5%. The company proposes to adopt NCCI 3/13/2013 loss costs found in reference filing number MS-2012-04. The company is also proposing changing its Loss Cost Multiplier (LCM) from 1.429 to 1.515. The premium volume is $5,772,000.
Effective Date November 1, 2013.

COMPANY FILING NUMBER
MENDAKOTA INSURANCE COMPANY MEND-129060659
files rate revision for its Private Passenger Auto program. The program was initially implemented in Mississippi in September 2010, and rates have not been adjusted since June 2011. The Company is proposing to revise base rates, resulting in an overall expected rate level impact of +6.36% and minimum/maximum changes of -1.0%/+10.0%. The base rate changes by coverage are shown below:

BI (13.0%) PD (0.0%) MED (10.0%) UM (25.0%) UMPD (25.0%) COMP (20.0%)
COLL (-7.0%): TOTAL (6.36%)
Effective Date October 14, 2013, New Business, November 28, 2013, Renewals.

COMPANY FILING NUMBER
MERIDIAN CITIZENS MUTUAL INS. CO. STAT-129158407
files a revision to its Commercial Auto Farm Program. With this revision they are updating their loss costs for Rule 97 UM coverages to comply with HB 545, and adopting revised UM forms. In addition they have updated a few rules. This results in an overall increase of 2.3%.
Effective Date December 7, 2013 for new and renewals.

COMPANY FILING NUMBER
MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY STAT-129126399
files to change the rates and forms of their Farm Umbrella Program. The Company is filing new form “Notice of Reduction in Coverage” and replacing forms “Farm Umbrella Liability Policy” & “Notice of Cancellation or Non-Renewal.” The Company increased the premiums for vehicles, youthful operators, increased rates for light, medium, and heavy trucks, but decreased rates for extra heavy trucks and farm tractor/trailer units. The overall rate impact of this filing is -4.4% with the largest impact to be +10.0% and the lowest impact to be -10.8%.
Effective Date December 7, 2013.
files to revise rates for extended coverages through base rate changes for their homeowner program. MRPIUA is proposing to increase the EC base rates by 20%, which will result in an overall rate level increase of 2.5%. The last filed rate change for MRPIUA was effective January 1, 2004. These changes were supported using an actuarial indication on five years of experience ending 12/31/2011. These indications were generally reasonable. While some provisions within the indications were not fully supported, we noted that no rate changes had occurred for this book since 2004. Additionally, the unadjusted non-cat paid loss ratios for EC coverage over the five year experience period were in excess of 100%. Before application of credibility, the indicated change to EC was 117.2%.

Effective Date December 1, 2013.

files revised rates and rules for its Private Passenger Auto Program resulting in an overall increase of 15.8%.

Effective Date November 11, 2013 for new business and December 26, 2013 for renewals.

files their Chiropractor Professional Liability Plus Program. The Company is revising the rating rules applicable to the program and seeking approval of 10 endorsements. The Company is adding a classification for intravenous nutrient supplements and allowing for schedule rating on some part time risks. There is no rate impact with this filing.

Effective Date August 30, 2013.

files revised rates and rules for an overall -0.01% rate decrease for its Equipment Breakdown insurance.

Effective Date February 16, 2014 for new and renewals.
COMPANY
NATIONWIDE MUTUAL INSURANCE COMPANY
files a new Group and Individual Legal Expense Insurance program. The proposed
ultimate gross loss ratio is 45%. The remaining premium is split into 37.7% commission,
TPA fees, and carrier fees, 2.5% tax, and 15% profit. The base rates are based either on a
similar policy from Legal Access Plan LLC’s experience, plus judgment, or various other
sources combined with judgment. Given that the actuary outlines the basis for the
proposed rates and the methods and judgments used to arrive at the proposed rates in the
filing, as well as the nature of the line and coverage, we have no actuarial objection to the
filing.
Effective Date September 24, 2013.

COMPANY
NATIONWIDE MUTUAL INSURANCE COMPANY
files a new Private Passenger Auto Program covering classic automobiles.
Effective Date December 31, 2013.

COMPANY
NAVIGATORS INSURANCE COMPANY
files revised rates, rules and forms for its Commercial Auto program. The Company is
proposing to change their current loss cost multiplier (LCM) from 1.42 to 1.539. The
filing includes a new Auto specific supplementary manual, along with several new
optional endorsements and a minimum earned premium endorsement. The Company is
proposing to adopt the loss costs and rating plan from ISO’s most current Commercial
Lines manual. The Company is also introducing a new rule called NAV Fleet Size Factor.
The factor is expected to be premium neutral in total and range from 0.95 to 1.20 based
on the number of units. The overall impact of the proposed changes is +8.4%.
Effective Date January 1, 2014 for new and renewals.

LEAD COMPANY
NIPPONKOA INSURANCE COMPANY LTD, (US BRANCH)
files a rate and rule filing under Commercial Auto, adopting ISO 2013 Multi State
Revisions. The changes to the existing program include forms, rating rules, and the
adoption of ISO auto dealer loss costs to be effective 2/1/2015. The overall impact of the
changes is 0.2%. There are no changes proposed to the currently approved LCMs.
Effective Date February 1, 2015.
COMPANY  
NORTHLAND INSURANCE COMPANY  
FILING NUMBER  
TRVD-128658525
files a new rate manual, rules and forms for its Transportation Program resulting in an overall decrease of -8.9%.
Effective Date July 1, 2014 for new business and September 1, 2014 for renewals.

COMPANY  
PHARMACISTS MUTUAL INSURANCE CO.  
FILING NUMBER  
PHAR-129028242
files revised rules, rates and forms for their Pharmacy Professional Liability program.
The overall rate impact of the changes to this filing is a 25.7% increase.
Effective Date October 1, 2013 for new business and November 1, 2013 for renewals.

COMPANY  
RADIAN GUARANTY INC.  
FILING NUMBER  
RDGU-129100214
files revised rates for its Mortgage Guaranty Program resulting in an overall increase of 0.4%.
Effective Date September 12, 2013.

COMPANY  
SAFECO INSURANCE COMPANY OF ILLINOIS  
FILING NUMBER  
LBRM-129010171
files revised base rates for their Private Passenger Personal Auto product. The changes will effect Liability Medical Payment, UM/UIM, Collision and Comprehensive coverages. The overall statewide impact of the proposed changes is 6.0%

In addition to proposing changes in base rates, the Company has proposed a revision to the following:
Account Credit, Coverage Level Discount, Driver Class, Driver Points, Paid in Full Discount, Household Structure, Maximum Driver Age, Minimum Driver Age, Model Year Factors, Stability Factors, Tier Factors, Vehicle Use Factors
Effective Date October 13, 2013 New and November 24, 2013, Renewals.

LEAD COMPANY  
SECURITY NATIONAL INSURANCE COMPANY  
FILING NUMBER  
UNKP-129093825
Other Companies
Technology Ins. Co.
Wesco Ins. Co.
files a rate and rule filing to amend ISO’s Table 97.B.2. The filing does not propose a rate impact. We reviewed the proposed rates which extrapolate off of other approved rates.
Effective Date August 30, 2013.

COMPANY  
SENTRY INSURANCE A MUTUAL COMPANY  
FILING NUMBER  
SEPX-G129177555
files revised rates, rules and forms for its Commercial Auto Program resulting in an overall decrease -2.5%.
Effective Date November 1, 2013 for new and renewals.
SENTRY SELECT INSURANCE COMPANY  SEPX-G129077932
files revised rates and rules for its Commercial General Liability Program resulting in an overall increase of 12.6%. The purpose of this filing is to adopt outstanding ISO Loss Costs, Increased Limit Factors, Increased Limit Table Assignments, and ELP's.
Effective Date September 15, 2013 for new and renewals.

SENTRY SELECT INSURANCE COMPANY  SEPX-G129087403
files revised forms, rules and rates for their Commercial Auto Program. The Company plans to adopt ISO loss costs (CA-2012-RADLC), ISO classification factors, and ISO ILFs, as well as revise their loss cost multiplier, expected loss ratios, tax multiplier, and auto and equipment deviation factors. The overall rate impact of this change is +10.6%.
Effective Date November 1, 2013 for new and renewals.

SHELTER GENERAL INSURANCE COMPANY  SHEL-129113342
files revised Non--Truckmen base rates for Commercial Auto Uninsured Motorists and Collision coverages. Truckmen base rates have been revised for Liability, Uninsured Motorists, Collision and Comprehensive coverages. New combined Single Liability limits have been added. New limits of Uninsured Motorists have been added. Collision and Comprehensive cost symbol factors have been revised. Editorial changes have been made to the General Rule pages. The overall effect of this filing is expected to be a revenue increase of 16.4%.
Effective Date October 29, 2013 for new and renewals.

SHELTER MUTUAL INSURANCE COMPANY  SHEL-129172790
files revised rates and rules for their Mobile Homeowners program. The overall rate level change is an increase of 14.3%.
Effective Date November 14, 2013.

ST. PAUL FIRE AND MARINE INSURANCE CO.  TRVD-129104710
files revised rates for their Commercial Auto Program resulting in an overall increase of 10%.
Effective Date December 1, 2013 for new and renewals.
Other Companies
St. Paul Protective Ins. Co.
files to revise auto liability rates for their Commercial Umbrella coverage. The overall rate impact of this filing is +9.0%. There are 57 policyholders affected by this increase with a written premium change of $93,486 based on $1,038,731 of written premium.
Effective Date December 1, 2013.

Other Companies
Travelers Personal Security Insurance Company
files a rate revision to their Mississippi Quantum Homeowners and High Value Homeowners program. They are proposing revisions to the base rates by peril, tier factors, public protection class factors, home buyer credit, tier score mapping, and age of home factors. Renewal policy increases will be capped at 20% due to the proposed factor revisions. The estimated state average overall rate increase is
Effective Date August 30, 2013 for new and September 19, 2013 for renewals.

Other Companies
Lafayette Ins. Co.
files approval for a -4.98% overall rate change. The company states that this filing is for changing the rates of the Liability section of a package policy. The combined premium volume for the two companies is $104,000.
Effective Date October 1, 2013.

files to amend their Non-Profit Storefront/Community Church Package Product. The filing revises the loss cost multiplier for class code 41650 from 1.58 to 1.74, introduces two new optional coverages and provides clarification to a previously filed endorsement. There are currently no in-force policies in class code 41650 and the revision to the LCM has no impact.
Effective Date December 23, 2013 new and April 15, 2014 renewal.
Other Companies

Graphic Arts Mutual Ins. Co. files to add a “Third Party Employment Practices coverage” to their Employment Practices Liability program. The company is also increasing the rates of their EPL program by 12%. The Company has provided a country wide rate indication in support of the premium change. They currently write no business in Mississippi, so there is no rate impact associated with this filing.

Effective Date March 1, 2014.

WESCO INSURANCE COMPANY files introducing Vehicle Protection and Ancillary Product Warranty rates for its contractual liability program. Given the nature of the coverage provided, the rating plan appears reasonable and we have no objections to the filing.

Effective Date September 24, 2013.

NEW COMPANIES

Alamance Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 9, 2013.

Allied Insurance Company of America received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 9, 2013.

AMCO Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 23, 2013.

Depositors Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 23, 2013.