

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

LEAD COMPANY

ALLIED PROPERTY & CASUALTY INS. CO.

Other Companies

AMCO Insurance Company

Depositors Insurance Company

introduces a new filing for Workers' Compensation Insurance to be written in the following companies: Allied Property & Casualty Insurance Company, AMCO Insurance Company, and Depositors Insurance Company. The rates are the same as currently approved rates of their sister companies: Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, and Nationwide Property & Casualty Insurance Company. The Companies propose to use the latest NCCI loss costs. Effective Date November 1, 2014.

FILING NUMBER

NWCM-129382863

COMPANY

ALLSTATE INSURANCE COMPANY

files revised rates and rules for their Commercial Auto Program. The overall rate level change is an increase of 3.1%.

Effective Date April 21, 2014 (New) June 2, 2014 (Renewal).

FILING NUMBER

ALSE-129348654

COMPANY

AMERICAN ALTERNATIVE INSURANCE CORP.

files revised rates, rules and forms for its CMP Liability and Non-Liability (Glatfelter Public Practice Insurance Program) resulting in an overall increase of 4.3%.

Effective Date June 1, 2014 for new and renewals.

FILING NUMBER

AMLX-G129399519

COMPANY

AMERICAN ALTERNATIVE INSURANCE CORP.

files revised rates, rules and forms for its CMP Liability and Non-Liability (VFIS Emergency Service Organization Program) resulting in an overall increase of 3.6%.

Effective Date June 1, 2014 for new and renewals.

FILING NUMBER

AMLX-G129397597

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

Other Companies

Associated Indemnity Corp.

Fireman's Fund Ins. Co.

National Surety Corp.

The American Ins. Co.

files a filing to revise its rates and rules for the Prepared Food Delivery Non-Owned Auto program. The rate revision impacts AAIC only, as the program is being introduced for the other companies. The filing also introduces a discount program. The Company is revising its base rates to reflect their own five years of complete loss experience in this program. The proposed rate changes generate an overall rate impact of +26.2% for American Automobile Insurance Company. The filing includes an actuarial rate level indication exhibit supporting the filed rates. The indication relies on a number of factors, such as loss development factors, pure premium trend factors, excess loss load, etc. that are not supported in the filing.

Effective Date March 25, 2014.

FILING NUMBER

FFDC-129379719

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

files revised rates and rules for its Businessowners Program resulting in an overall increase of 5.3%.

Effective Date July 1, 2014.

FILING NUMBER

LBRC-129371953

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

files revised rates and rules for their Commercial General Liability program. The overall proposed rate level change is an increase of 5%.

Effective Date July 1, 2014.

FILING NUMBER

LBRC-129392959

COMPANY

FILING NUMBER

ARCH INSURANCE COMPANY

REGU-129389196

files their General Liability program to be used in their Emergency Services Insurance Program. This program was initially approved in 2002 and the Company is now filing two new forms and making revisions to the rules that relate to injury to volunteers, fellow members and prior acts coverage. There are no rate changes and therefore no rate impact associated with this filing.

Effective Date March 11, 2014.

COMPANY

FILING NUMBER

BERKLEY INSURANCE COMPANY

MNLM-129381348

files to introduce debit/credit modifications to be used with 11 new endorsements in their Executive Liability (Other Liability-Claims Made Only) program. In the accompanying forms filing, the Company is filing 11 new endorsements, 3 revised endorsements and 2 revised application forms. Of the 11 new endorsements, only 4 of them appear in the Special Endorsements and/or Coverage Modifier Section where the debit/credit modifications appear.

Effective Date March 11, 2014.

COMPANY

FILING NUMBER

CATERPILLAR INSURANCE COMPANY

CTRP-129397763

files their forestry machine program. The program covers wheeled feller bunchers and wheeled log skidders. The changes were made using a loss ratio method after a late 2013 review of engineering improvements within the program. The overall impact of the lowered rates is -2.64%.

Effective Date April 1, 2014.

LEAD COMPANY

FILING NUMBER

CHARTER OAK FIRE INSURANCE COMPANY

TRVD-129340745

Other Companies

The Phoenix Ins. Co.

The Travelers Indemnity Co.

The Travelers Indemnity Co. of America

The Travelers Indemnity Co. of Connecticut

Travelers Property Casualty Co. of America

files for its CyberFirst program. The Company is filing to change their forms, withdraw an endorsement, and is filing two new endorsements. This will result in a 0% rate change. Effective Date March 1, 2014.

COMPANY

FILING NUMBER

CHURCH MUTUAL INSURANCE COMPANY

CHMU-129358983

files revised rates, rules and forms for its Commercial Auto program resulting in an overall decrease of -8.98%.

Effective Date July 1, 2014 for new and renewals.

LEAD COMPANY
CINCINNATI CASUALTY COMPANY

FILING NUMBER
CNNA-129213324

Other Companies

The Cincinnati Indemnity Co.
The Cincinnati Ins. Co.

files an initial form, rule and rate filing for their Excess Management Liability Policy. This policy provides excess over another carriers program and includes coverage for, but not limited to, Director's & Officers Liability, Employment Practices Liability and Trustee & Fiduciary Liability & Employee Benefits Administration. This filing includes rules and rates for three companies, and forms for the one company writing business, The Cincinnati Insurance Company. The Cincinnati Casualty Company and The Cincinnati Indemnity Company will submit separate form filings at a future date. The proposed rates are 50% of the primary pricing, with the Company citing "industry average" increased limits factors. Since this is a new program for the Company, it is a rate neutral filing. The Company proposes a reasonable Permissible Loss & LAE Ratio of 65.93%.
Effective Date March 11, 2014.

COMPANY
CINCINNATI CASUALTY COMPANY

FILING NUMBER
CNNA-129298154

files rates, rules and forms for their new independent Internet Liability Program.
Effective Date April 1, 2014.

LEAD COMPANY
COMPANION PROPERTY AND CASUALTY COMPANY

FILING NUMBER
CMPX-129396743

Other Companies

Companion Commercial Ins. Co.

files to adopt the 3/1/2014 NCCI loss costs for its Workers compensation program and change the loss cost multipliers (LCM) of both companies. Companion Property and Casualty Insurance Company requests a change of their LCM from 1.868 to 1.615, and Companion Commercial Insurance Company proposes to change their LCM from 1.467 to 1.405. The only exception to this is that the Companies propose to keep their current LCM of 1.34 for logging class codes 2701 and 2719. The filed LMCs are supported by five years of expense data, and a files profit margin of 7.31%. Which this profit provision is higher than we typically see for this line, the relatively low expense provisions result in a reasonable LCM. The overall rate impact for Companion Property and Casualty Insurance Company is -12.9%, and the overall impact for Companion Commercial Insurance Company is 13.2%.
Effective Date May 1, 2014.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-129394326

files revised rates and rules for its Epack Extra Program (CMP Liability and Non-Liability) resulting in an overall increase of 4.8%.
Effective Date May 20, 2014.

COMPANY

FILING NUMBER

CONTINENTAL CASUALTY COMPANY

CNAB-129442901

files their AICPA Personal Catastrophe Liability Program. The program is offered through the American Association of Certified Public Accountants (AICPA). The coverage provides personal umbrella liability coverage in excess of personal homeowners and personal auto policies. The overall rate impact of this change is +4.7%. The filed rate change is supported by a rate indication of +11.5% based on 5 years of countywide losses and expenses. The reliance on countrywide data is reasonable given the limited population (AICPA members) to which the coverage is offered. The filed support, including the underlying expense and profit provisions listed, appears reasonable and we have no objection to the filing.

Effective Date November 1, 2014.

COMPANY

FILING NUMBER

ELECTRIC INSURANCE COMPANY

ELEC-129404497

files revised rates for their Surety program. The overall rate level change is a decrease of 57.1%.

Effective Date March 3, 2014.

COMPANY

FILING NUMBER

EMPLOYERS MUTUAL CASUALTY COMPANY

EMCC-129410707

files an overall -6.0% rate change for their Data Compromise Program. This program covers liability arising from data compromise.

Effective Date April 1, 2014 for new and renewals.

LEAD COMPANY

FILING NUMBER

FOREMOST INSURANCE COMPANY GRAND RAPIDS MI

FARM-129360127

Other Companies

Foremost Property & Casualty Ins. Co.

Foremost Signature Ins. Co.

files a revision to their Workers' Compensation program. The changes include the adoption of the March 1, 2014 NCCI loss cost and miscellaneous values and revisions to the Company's loss cost multipliers (LCMs) for each of the companies (Signature, Insurance, and Property). The Company has stated the impacts for each of the 3 companies and estimates the overall impact to be an increase of 0.4%.

Effective Date March 11, 2014.

LEAD COMPANY
HANOVER INSURANCE COMPANY

FILING NUMBER
HNVX-G129436598

Other Companies

The Hanover American Ins. Co.
Massachusetts Bay Ins. Co.

files their General Liability program. The Company plans to adopt the Estimated Loss Potentials as provided in ISO Reference Filings GL-2009-RELP1, GL-2010-OELP1, and GL-2012-OELP1, to adopt nine independent classes for manufacturing risks, and to revise their A-Rate loss cost multipliers. The filing discloses an overall rate impact of this change is +2.0%. There are 14 policyholders affected by this revision with a written premium change of \$6,982 based on \$342,332 of written premium.

Effective Date June 1, 2014.

COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
ISOF-129444136

files revised current advisory prospective loss costs for Personal Auto PP-2014-BRLA1 resulting in a decrease of -1.600%.

Effective Date January 1, 2015 for new and renewals.

COMPANY
LYNDON PROPERTY INSURANCE COMPANY

FILING NUMBER
PRTB-129417409

files a new filing for its Franchise Vehicle Service Contract Reimbursement (i.e. Warranty) program. The program allows for insureds to purchase vehicle service contract coverage on new or used vehicles for additional time and mileage. Since this is a new program for the Company, it is a rate neutral filing. The Company did however use data from many of their own extended service contract programs to develop the rate level indications and manual for this specific program.

Effective Date April 1, 2014.

COMPANY
LYNDON PROPERTY INSURANCE COMPANY

FILING NUMBER
PRTB-129413174

files to update and replace its rates and rules manual for their Select Rate Vehicle Service Contract Reimbursement (i.e. Warranty) program previously approved effective August 9, 2012. The Company proposes an overall rate increase of +8.2% with an indicated change of +11.0%. The development of the proposed rate change is based on the Company's historical countrywide experience for this program. The proposed Mississippi rates are the same as the countrywide rates. No current policyholders will be impacted by the proposed rate increase.

Effective Date September 1, 2014.

COMPANY
METROPOLITAN DIRECT P&C INS. CO.

FILING NUMBER
METX-G129437385

files a new Personal Auto program called GrandProtect which is a package policy already available in Mississippi with Metropolitan Casualty Insurance Company.

Effective Date June 15, 2014 New Business / July 15, 2014 Renewal Business.

COMPANY
MISSISSIPPI STATE RATING BUREAU

FILING NUMBER
MSSR-129294697

files on behalf of their member companies. This filing explains the methodology used to calculate new and revised loss costs and rating factors which complement the revisions being made to the ISO BusinessOwners Program related filings BP-2012-RRU12 (Mississippi) Rules and BP-2012-OFR12 (Mississippi) Forms. This filing introduces the following new endorsements: Specified Business Personal Property Temporarily Away from Premise, Increase in Rebuilding Expenses Following Disaster, Limitations On Coverage For Roof Surfacing, Higher Limits, and Class-Specific Photography. The changes to current optional coverages and endorsements include: Business Income from Dependent Properties, Business Income – Extended Period of Indemnity, Condominium Unit Owners Loss Assessment, and Withdrawal of current Windstorm or Hail Exclusion state exception table and introduction of a revised table. There is an overall rate impact of 0.0%.

Effective Date March 1, 2014.

COMPANY
NATIONAL LIABILITY & FIRE INSURANCE COMPANY

FILING NUMBER
REGU-129452618

files an initial rate filing for its Follow Form Excess insurance coverage. This new program shall provide excess coverage for various liability coverages, including but not limited to Directors & Officers Liability (D&O), Fiduciary Liability and Employment Practices Liability (EPL). The filing indicates that the excess rates will be based on underlying premium, adjusted for Risk Group and Hazard Group.

Effective Date March 28, 2014.

COMPANY
NATIONWIDE MUTUAL INSURANCE COMPANY

FILING NUMBER
HRLV-129435411

files to adopt the NCCI loss costs and rating values, with no change to the currently filed LCM. The filing indicates that the overall rate impact will be +7.6%.

Effective Date March 21, 2014.

LEAD COMPANY
NIPPONKOA INSURANCE COMPANY LTD.

FILING NUMBER
TRVD-129377106

Other Companies

- The Charter Oak Fire Insurance Company
- 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

files to adopt ISO's Commercial General Liability number GL-2013-BGL1. This will result in an overall rate increase of 3.7%.

Effective Date October 1, 2014 New and Renewals.

COMPANY

NOVA CASUALTY COMPANY

FILING NUMBER

REGU-129403700

files to revise its loss cost multiplier for Workers Compensation from 1.400 to 1.570 to apply to NCCI loss costs in effect as of 3/1/2014. The overall rate impact of this filing is +4.7% with a maximum change of 11.5%.

Effective Date March 7, 2014.

COMPANY

PROGRESSIVE GULF INSURANCE COMPANY

FILING NUMBER

PRGS-129384932

files revised rates and rules to their Personal Auto Program resulting in an overall 4.6% increase.

Effective Date April 25, 2014 for new business and May 23, 2014 for renewals.

COMPANY

RADIAN GUARANTY INC.

FILING NUMBER

RDGU-129255751

files its Mortgage Guaranty program. The company proposes to add new rates to its borrower paid monthly credit union program for credits scores less than 680 and for 95.01%-97% loan to value with credit scores over 700. The company estimates the rate increase at +0.2%.

Effective Date March 4, 2014.

COMPANY

RADIAN GUARANTY INC.

FILING NUMBER

RDGU-129430646

files a rate filing for its lender-paid monthly mortgage guaranty program. The company proposes adjusting its rates to match its recently approved borrower-paid monthly rates, submitted in filing #RAD-111. The impact on just lender-paid monthly business is estimated by the company to be -2.7%, but as the program is a small portion of the company's overall book, the overall impact is estimated at -0.01%. The proposed changes appear reasonable and we have no objection.

Effective Date April 1, 2014.

COMPANY

RETAILERS CASUALTY INSURANCE COMPANY

FILING NUMBER

SMCG-129435153

files to revise its Workers Compensation rates in Mississippi. The Company's proposed rates are calculated as the NCCI Loss Costs (effective 3/1/2014) multiplied by the Company's 1.507 Loss Cost Multiplier (LCM). The filing includes a Loss Cost Modification Factor of 1.029 that is supported by a rate level indications based on experience of an unaffiliated insurer who is 100% managed by the same administrator as the Company, as well as a review of the Company's own experience in Mississippi. The overall rate impact of the proposed changes is +3.8%. Approximately 174 policy holders will be affected by the change.

Effective Date July 1, 2014.

COMPANY

FILING NUMBER

RLI INSURANCE COMPANY

RLSC-129423296

Files a Workers Compensation rate filing to adopt the NCCI loss costs and rating values that are effective March 1, 2014 with no change to the currently filed LCM. The proposed rate level change is 5.7%. The Company currently has very little written premium in the state for this coverage.

Effective Date March 21, 2014.

COMPANY

FILING NUMBER

RURAL TRUST INSURANCE COMPANY

FRCS-129410412

files a rate, rule and form filing for their Commercial Property program. The Company will be implementing a Commercial Output Program (COP). The proposed rates and rule have been provided by and are 100% reinsured by FM Global Group, the Company's reinsurer. The Company is a member of the American Association of Insurance Services (AAIS) so they will therefore be utilizing AAIS's Equipment Breakdown Enhancement Endorsement in conjunction with their COP. Since this is new program for the Company, there is no rate impact.

Effective Date March 11, 2014.

COMPANY

FILING NUMBER

SAGAMORE INSURANCE COMPANY

BALG-129401733

files its initial rate filing to adopt the 3/1/2014 NCCI lost costs referenced in NCCI circular MS-2013-03 for their new Workers Compensation program. The Company has selected a loss cost multiplier of 1.551.

Effective Date March 5, 2014.

COMPANY

FILING NUMBER

SENTINEL INSURANCE COMPANY LIMITED

HART-129207165

files revised rates for their Commercial Package program. There is no overall rate changed associated with this filing.

Effective Date March 13, 2014.

COMPANY

FILING NUMBER

SENTRUITY CASUALTY COMPANY

YTYC-129420233

files its contractual liability line to introduce a new program, titled DOWC. A policy in this program insures liabilities incurred by the obligor under service contracts, which are sold to vehicle customers. The Company uses its previously approved "Royal" program which has similar risk characteristics to develop rates for DOWC.

Effective Date March 20, 2014.

LEAD COMPANY
SENTRY INSURANCE A MUTUAL COMPANY

FILING NUMBER
SEPX-G129436963

Other Companies

Middlesex Insurance Company

files revisions to their Businessowners Program resulting in an overall increase of 4.0%.
Effective Date April 1, 2014 new and renewals.

LEAD COMPANY
STARNET INSURANCE COMPANY

FILING NUMBER
PERR-129351081

Other Companies

Berkley Regional Ins. Co.

Berkley National Ins. Co.

files a revision to amend the Commercial Umbrella Coverages under their General Risk Program. The Company is proposing to change the minimum premium and to revise hazard grade criteria by industry classification. Since the program inception in 2011, there is not enough credible data for the Company to rely on their rate level analysis. As such, the Company is primarily relying on a review of industry benchmark data as well as competitor filings. The Company estimates the overall impact for all companies to be an increase of 20.1%.

Effective Date June 1, 2014.

LEAD COMPANY
STATE AUTO PROPERTY & CASUALTY INS. CO.

FILING NUMBER
SAMM-129339526

Other Companies

State Automobile Mutual Insurance Company

files for an overall rate change of +3.4% to their Commercial Umbrella program due solely to a change in minimum premium.

Effective Date May 19, 2014.

COMPANY
STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER
SAMM-129280883

files a rate filing proposing an overall no change to the premium level of their BusinessOwners Program. The Company is proposing to remove the automatic \$10,000 Medical Expense coverage which is included with the Platinum Plus Packages. Optional \$10,000 Medical Expense coverage can be obtained by the insured by applying the increased limit factor. The dollar charges for the Platinum Plus Packages are reduced so that the aggregate premium reduction equals the aggregate premium required to maintain the \$10,000 Medical Payments limits. The impact at the individual policy varies from - 3.5% to 1.1%.

Effective Date June 1, 2014.

LEAD COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

Other Companies

State Automobile Mutual Insurance Company

files revised rates, rules and forms for their Commercial General Liability Program resulting in an overall increase of 10.1%.

Effective Date May 19, 2014 for new and renewals.

FILING NUMBER

SAMM-129339587

LEAD COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

Other Companies

State Automobile Mutual Ins. Co.

files for rate and rule changes to their CMP Program. The filing indicates an overall statewide impact of -1.5% with a change of -2.4% for SAMIC and -1.4% for SPCC.

Effective Date May 19, 2014.

FILING NUMBER

SAMM-129339499

COMPANY

STATE AUTO PROPERTY AND CAUSALTY INS. CO.

files rate, rule and form changes to its Businessowners Choice Program resulting in an overall increase of 7.3%.

Effective Date June 16, 2014 for new and renewals.

FILING NUMBER

SAMM-129339630

COMPANY

TORUS NATIONAL INSURANCE COMPANY

files an initial rate filing for their Workers' Compensation program which proposes to adopt the NCCI loss costs and rating values that are effective March 1, 2014 with a proposed LCM of 1.596. The LCM is supported by the company's countrywide expense information.

Effective Date March 28, 2014.

FILING NUMBER

TORS-129252905

COMPANY

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC

files a rate and rule filing for their Workers Compensation Program to adopt the most recent NCCI loss costs from circular number MS-2013-03, effective March 1, 2014. The Company is proposing to continue using their currently approved loss cost multiplier of 1.52. They have attached the proposed manual rate pages to be effective June 1, 2014. The rate level impact is 3.8%, consistent with the NCCI circular.

Effective Date June 1, 2014.

FILING NUMBER

OCCD-129433148

COMPANY

TRIANGLE INSURANCE COMPANY, INC.

files revised rates and rules for its Commercial Umbrella and Excess program resulting in an overall decrease of -10.0%.

Effective Date June 1, 2014 for new and renewals.

FILING NUMBER

TRGL-129455347

COMPANY

UNITED STATES LIABILITY INSURANCE CO.

FILING NUMBER

USLI-129402881

files to revise their admitted Non-Profit Youth Sports product. The company added 4 new endorsements, as well as revising 4 others. For the cheerleading class/rates, there is no specification of where or how the rates were derived. There is no rate impact with this filing, and only 1 policyholder is affected.

Effective Date July 21, 2014 for new and November 10, 2014 for renewals.

COMPANY

VIKING INSURANCE COMPANY OF WI

FILING NUMBER

VKNG-129412840

files revised rates and rules for its Private Passenger Auto program resulting in an overall increase of 7.6%.

Effective Date April 14, 2014 for new business and April 28, 2014 for renewals.

COMPANY

XL SPECIALTY INSURANCE COMPANY

FILING NUMBER

XLAM-129426365

files a form and rate filing to make revisions to their Private Company Product previously approved for their Directors & Officers Liability program. The Company is submitting fourteen new endorsements that broadens or clarity's current coverage. Since these endorsements are optional, there is no rate impact. The Company has provided a Rating Addendum for listing their endorsements that include a description of each of the endorsements that broaden coverage and the associated factor or charge.

Effective Date March 19, 2014.

NEW COMPANY

ProSelect Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective March 25, 2014.

COMPANY NAME CHANGE

Louisiana Medical Mutual Insurance Company changed its name to LAMMICO effective September 30, 2013.