

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACE FIRE UNDERWRITERS INSURANCE COMPANY	ACEH-129643464

files forms, rates and rules for new Non-Profit Directors & Officers and Employment Practices Liability program.
Effective Date September 23, 2013 for new business.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ACE FIRE UNDERWRITERS INSURANCE COMPANY	ACEH-129716616

Other Companies
ACE Property and Casualty Insurance Company
Pacific Employers Insurance Company

files forms, rules and rates for new Community Association Directors & Officers and Employment Practices Liability.
Effective Date September 29, 2014 for new and renewal business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ADM INSURANCE COMPANY	ADMI-129680756

files a revision to its named peril replant rates and rules. The rate impact of this filing is a 10% increase in base rates. While no formal actuarial indication is included in the filing, the experience presented in the statutory Exhibit B supports an increase. Given the size of the program, no further investigation is merited.
Effective Date September 30, 2014.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AEGIS SECURITY INSURANCE COMPANY	AEGS-129651594

files revised rates for it Personal Property (Fire and Allied) Program resulting in an overall increase of 2.2%.
Effective Date September 25, 2014 for new and renewals.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ALLIED INSURANCE COMPANY OF AMERICA	NWCM-129705167

Other Companies
Nationwide General Insurance Company

Company files rates, loss cost multipliers and manual pages for earthquake coverage to be used with Businessowners in the new companies. Rates, LCM's and rules are identical to Nationwide Mutual Insurance Company.
Effective Date April 1, 2015 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
ALLIED PROPERTY & CASUALTY INSURANCE CO. NWCM-129685165
Other Companies
AMCO Insurance Company
Depositors Insurance Company

introduces a new Workers Compensation programs to be written in the following companies: Allied Property & Casualty Insurance Company, AMCO Insurance Company, and Depositors Insurance Company. The filed rates are the same as their sister companies: Nationwide Mutual Insurance Company and Nationwide Property & Casualty Company. NCCI Loss Costs in circular MS-2013-03 will be adopted with the exception of certain class codes.
Effective Date March 1, 2015.

LEAD COMPANY **FILING NUMBER**
ALLIED PROPERTY & CASUALTY INSURANCE CO. NWCM-129691758
Other Companies
AMCO Insurance Company
Depositors Insurance Company

files for a new Commercial General Liability program.
Effective Date April 1, 2015.

LEAD COMPANY **FILING NUMBER**
ALLIED PROPERTY & CASUALTY INSURANCE CO. NWCM-129704235
Other Companies
AMCO Insurance Company
Depositors Insurance Company

submits a new filing to match the rates for its Commercial Property Program to those of its affiliated companies under the Nationwide group.
Effective Date April 5, 2015.

LEAD COMPANY **FILING NUMBER**
ALLIED PROPERTY & CASUALTY INSURANCE CO. NWCM-129669774
Other Companies
AMCO Insurance Company
Depositors Insurance Company

files their new Premier Businessowners product.
Effective Date March 1, 2015.

COMPANY **FILING NUMBER**
ALLIED WORLD INSURANCE COMPANY DRWN-129527533
files rates for new commercial package, Allied Governmental Insurance program, for government entities.
Effective Date September 15, 2014 for new business.

COMPANY **FILING NUMBER**
ALLIED WORLD NATIONAL ASSURANCE COMPANY **DRWN-129594594**
files a new Directors & Officers program to cover independent directors that sit on boards of other companies.
Effective Date September 19, 2014.

COMPANY **FILING NUMBER**
ALLSTATE INSURANCE COMPANY **ALSE-129642260**
files revised physical damage rates for their Private Passenger Trailer Program resulting in an overall increase of 57.8%.
Effective Date September 15, 2014 for new business and November 12, 2014 for renewals.

COMPANY **FILING NUMBER**
ALLSTATE PROPERTY AND CASUALTY INS. CO. **ALSE-129642604**
files revised physical damage rates for their Private Passenger Trailer Program resulting in an overall increase of 63.7%.
Effective Date September 15, 2014 for new business and November 13, 2014 for renewals.

COMPANY **FILING NUMBER**
AMERICAN ALTERNATIVE INSURANCE CORP. **AMLX-G129719012**
files a number of minor changes to their Hospice, Home Health Care and Related Organizations program. The estimated overall rate impact of all changes in this filing is a 0.1% decrease. The filing cites the remainder of the Company's programs as the basis for the filed change in LCM. This program includes a total of 5 policyholders in Mississippi.
Effective Date January 1, 2015.

LEAD COMPANY **FILING NUMBER**
AMERICAN AUTOMOBILE INSURANCE COMPANY **FFDC-129685631**
Other Companies
Associated Indemnity Corporation
Fireman's Fund Insurance Company
National Surety Corporation
The American Insurance Company
files to adopt the most recent ISO loss costs and to change the loss costs multiplier for their CMP program. The overall rate impact of the filing is a 7.7% increase.
Effective Date February 1, 2015.

COMPANY **FILING NUMBER**
AMERICAN MODERN HOME INSURANCE COMPANY **AMMH-129604731**
files rates, rules and forms for a new Community Blanket Property Program which covers the limited perils for damage caused by a tenant.
Effective Date August 28, 2014.

COMPANY

AMTRUST INSURANCE COMPANY OF KANSAS, INC.

FILING NUMBER

SHNF-129279854

files a new Underwater Protection program which covers the deficit, if any, between the sale proceeds received for the sale of a home and the total of the payoff of the mortgage, settlement and disposition costs, and asset marketing
Effective Date September 12, 2014.

COMPANY

AUTOMOBILE CLUB INTER-INSURANCE EX.

FILING NUMBER

AAAM-129680729

files revised rates and rules for the company's private passenger auto program. The company proposes a number of changes resulting in an overall rate increase of 3.6%.
Effective Date December 1, 2014 for new and renewals.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

AXSS-129582443

files forms and rules to introduce its independent commercial liability umbrella rating plan to augment ISO forms. Axis has no current commercial liability umbrella business and thus there is no overall rating impact.
Effective Date July 10, 2014 for new business.

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

FILING NUMBER

BRTH-129627551

files to adopt ISO loss cost and to revise rate levels for commercial auto resulting in a -0.1% decrease. Company is not adopting ISO's experience and schedule rating plans since they have their own scheduled rating plan.
Effective Date January 1, 2015 for new and renewal business.

COMPANY

CGB INSURANCE COMPANY

FILING NUMBER

DIVR-129462336

Effective for the 2015 crop year, Diversified Crop Insurance Services on behalf of CGB Insurance Company is filing its crop-hail insurance under CGBIC. Prior to 2015 DCIS's crop-hail insurance was filed under Guideone Mutual Insurance Company. DCIS is filing these same forms and rates.
Effective Date September 23, 2014 for new and renewal business.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-129660987

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 adjustments to the coverage provided by its optional XTEND Endorsement for Colleges and Schools to its Commercial General Liability program, along with an adjustment in rates to reflect the change in coverage. The filing indicates that credible data does not exist for this exposure, so the rate adjustment reflects actuarial judgment of the difference in coverage.

Effective Date March 1, 2015.

COMPANY
COAST NATIONAL INSURANCE COMPANY

FILING NUMBER
BRWS-129640810

files revised rates and rules for its Private Passenger Auto Program resulting in an overall increase of 7%.

Effective Date October 11, 2014.

LEAD COMPANY
CONTINENTAL INSURANCE COMPANY

FILING NUMBER
CNAB-129662836

Other Companies

American Casualty Co. of Reading, PA
National Fire Ins. Co. of Hartford
Transportation Ins. Co.
Valley Forge Ins. Co.
Continental Casualty Co.

files a Commercial General Liability filing to introduce the forms, rates, and rules for the liability coverages of their Paramount Program. The new program replaces the currently filed ISO-subscribed Division Six Commercial General Liability rates and many of the rules with a proprietary rating plan. With this filing, CNA will cease adopting any new ISO Division Six loss costs, increased limit factors and deductible credits. All current ISO loss costs, either multi-state or state exceptions, will be replaced by the new rating plan but the Company will continue to use ISO Division Six rules with exceptions. Current insureds will be impacted as they convert over to the new program; the overall estimated impact is -1.8%.

Effective Date April 1, 2015 for new and May 1, 2015 for renewals.

COMPANY
CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER
CUNA-129637933

files for its forced-placed Automobile Physical Damage program. The filing discloses an indication of -2.9%, but no revision is being requested.

Effective Date August 27, 2014.

COMPANY

DAIRYLAND INSURANCE COMPANY

FILING NUMBER

VKNG-129649550

files revised rates and rules for its Private Passenger Motorcycle Program resulting in an overall increase of 8.1%.

Effective Date October 28, 2014 for new business and November 28, 2014 for renewals.

LEAD COMPANY

EMCASCO INSURANCE COMPANY

FILING NUMBER

EMCC-129660465

Other Companies

Employers Mutual Casualty Company

files to adopt NCCI loss costs from the MS-2013-01 effective 3/1/14, with no changes in the ELR or minimum or maximum premium.

Effective Date December 1, 2014.

COMPANY

EMCASCO INSURANCE COMPANY

FILING NUMBER

EMCC-129653650

files for an +7.61% overall rate change to their Businessowners program.

Effective Date October 1, 2014.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

LWCM-129595663

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

Liberty Mutual Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

files for an overall +9% rate change to their Commercial Program.

Effective Date March 1, 2015.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-129703377

files to add optional endorsements to its General Liability program. The proposed rate for this coverage is 6% of the underlying premium.

Effective Date October 15, 2014.

LEAD COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER

FARL-129658334

Other Companies

Nationwide Agribusiness Insurance Company

files changes to their rates for commercial general liability resulting in a -9.4% decrease.

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

COMPANY **FILING NUMBER**
FEDERAL INSURANCE COMPANY CHUB-129714846

files a new optional endorsement to its Health Care Portfolio Crime program. While no credible experience is available, we do not consider this to be a material issue given the niche nature of the coverage.
Effective Date September 26, 2014.

COMPANY **FILING NUMBER**
FEDERATED RURAL ELECTRIC INS. EXCHANGE FDRE-129672890

files changes to their rates for commercial general liability resulting in a -20.0% decrease.
Effective Date January 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
FEDERATED RURAL ELECTRIC INS. EXCHANGE FDRE-129712570

files a rate filing for its Commercial Property program. The Company proposes to revise its property rates by -8.2%. The Company provides a rate indication of -21.4% using Mississippi experience from 2006 to 2013.
Effective Date January 1, 2015.

COMPANY **FILING NUMBER**
FEDERATED RURAL ELECTRIC INS. EXCHANGE FDRE-129677049

files revised rates for its Commercial Auto Program resulting in an overall decrease - 5.0%.
Effective Date January 1, 2015 for new and renewals.

COMPANY **FILING NUMBER**
FIDELITY AND DEPOSIT COMPANY OF MARYLAND ZURC-129654116

files revised rates for its Crime and Fidelity program. The filings indicate that the rate level impact will be -19.9%, and cites the adoption of the latest ISO loss costs as accounting for a change of -19.6%, with an LCM change accounting for the remaining -0.4%. There are no loss cost modification factors in the filed LCMs. While the filed profit provision of 9.5% appears high, we do not consider that to be a material issue given the overall reduction in the expense and profit load along with the reduction in loss costs.
Effective Date July 1, 2015.

LEAD COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY GRAND RAPIDS MI FARM-129563996

Other Companies
Foremost Property & Casualty Insurance Company
Foremost Signature Insurance Company
files changes to their rates for Businessowners, primarily restaurants resulting in a +8.0% increase.
Effective Date October 15, 2014 for new and January 15, 2015 for renewal.

COMPANY **FILING NUMBER**
GENERAL CASUALTY COMPANY OF WISCONSIN QBEC-129681772

files a 3.5% increase in base rates for their FlexBiz Businessowners program.
Effective Date December 1, 2014.

LEAD COMPANY **FILING NUMBER**
GENWORTH MORTGAGE INSURANCE CORPORATION GEFA-129668633

Other Companies

Genworth Residential Mortgage Insurance Corporation of North Carolina

files for an overall -0.5% rate change applying to new business only.

Effective Date September 19, 2014 for new business.

LEAD COMPANY **FILING NUMBER**
GREAT DIVIDE INSURANCE COMPANY BSUM-129600026

Other Companies

files to adopt the most recent ISO loss costs and revises their loss cost multiplier in their environmental commercial auto program resulting in a 14.7% increase.

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

COMPANY **FILING NUMBER**
GREAT DIVIDE INSURANCE COMPANY PRFL-129679346

files rates, rules and forms for its new program providing professional liability insurance for accountants (CPA firms).

Effective Date September 23, 2014.

COMPANY **FILING NUMBER**
GREAT DIVIDE INSURANCE COMPANY BSUM-129660093

files for a change to the loss cost multiplier for the commercial automobile resulting in a +17.5% overall increase.

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

LEAD COMPANY **FILING NUMBER**
GUIDEONE AMERICA INSURANCE COMPANY GDEA-129656567

Other Companies

GuideOne Mutual Ins. Co.

GuideOne Specialty Mutual Ins. Co.

files a rate and rule filing for their Commercial General Liability program. The filing proposes to revise the Risk Management Credit with some editorial changes in addition to adding policy type "HHC" for Home Health Care. The filing's overall rate impact is 0.0%. While the overall impact will be +7.5% when combined with their corresponding Commercial Property and Multi-line filings, the impact of the elements addressed by this filing is not material.

Effective Date December 1, 2014 for new business and February 1, 2015 and for renewals.

COMPANY

HISCOX INSURANCE COMPANY, INC.

FILING NUMBER

MRTN-129674807

files a new Commercial Auto program which will adopt all ISO loss costs in filing CA-2014-BRLA1, in conjunction with proposed Loss Cost Multipliers (LCM) of 1.650 for Liability and 1.750 for Physical Damage.
Effective Date October 1, 2014.

COMPANY

INSURANCE SERVICES OFFICE

FILING NUMBER

ISOF-129590747

files revised loss costs for their Employment-Related Practices Liability Coverage. The overall rate level change is an increase of 15.0%.
Effective Date December 1, 2014.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-129710075

files revisions to their Commercial General Liability program. ISO is filing to revise deductible discount factors, contained in Division Six of the Commercial Lines Manual, for all Premises/Operations Liability and Products/Completed Operations Liability classes. ISO estimates the overall impact as a result of these revisions to be +0.1%.
Effective Date June 1, 2015.

COMPANY

MAXUM CASUALTY INSURANCE COMPANY

FILING NUMBER

MXCC-129630778

files a new program for Management Liability Insurance designed for privately held companies. Coverages to be offered within the program include Directors, Officers and Corporate Liability, Employment Practices Liability and Fiduciary Liability.
Effective Date September 2, 2014.

COMPANY

MISSISSIPPI FARM BUREAU CASUALTY INS. CO.

FILING NUMBER

SFBC-129651971

files to propose a new rating plan for their Private Personal Auto program based on a Generalized Linear Modeling analysis. The overall impact of all changes combined is estimated to be rate neutral. While overall the company expects changes to be rate neutral, individual premiums may vary +/- 15.0%.
Effective Date November 10, 2014 New / August 1, 2015 Renewal.

LEAD COMPANY

FILING NUMBER

MOUNTAIN LAUREL ASSURANCE COMPANY

PRGS-129570474

files a rate/rule filing for its private passenger auto program. The Company has proposed changes to BI Limits, Base Rates, Base Model Year, and Monthly Rate and Rate Level Adjustments resulting in an overall rate change of +4.8%. The Company has developed rate indications by coverage, using 3 accident years ending 4/30/2014, which result in an overall rate indication of +12.0%. The Company has appropriately documented and supported their development of historical losses, trend selections, weather load and current rate level procedure.

Effective Date October 10, 2014 for new and November 7, 2014 for renewals.

LEAD COMPANY

FILING NUMBER

NATIONWIDE ASSURANCE COMPANY

NWSP-129352860

Other Companies

Victoria Fire and Casualty Company

files revised rates and rules for their Recreational Vehicle Program resulting in an overall increase of 6.3%.

Effective Date November 15, 2014 for new business and December 15, 2014 for renewals.

LEAD COMPANY

FILING NUMBER

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NWCM-129655470

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files revisions to their Commercial General Liability programs including changing package modification factors, increasing the policy minimum premium, modifying the large premium discount plan and revising loss cost multipliers resulting in an overall 3.9% increase.

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

LEAD COMPANY

FILING NUMBER

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NWCM-129658588

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

Nationwide Agribusiness Insurance Company - Farmowners Operations

files revisions to their Commercial Property Program including increasing the IRPM Threshold from \$500 to \$1,000, implementing Year 2 of 2-Year Age of Building factors (excluding the PERP Plan), revising loss cost multipliers, and revising package modification factors. The overall rate impact as a result of these revisions is +3.2%.

Effective Date April 1, 2015.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY NWCM-129668658
Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

file a 1.9% overall rate increase to their Businessowners program.
Effective Date March 1, 2015.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY NWCM-129671246
Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance

files revisions to their Workers Compensation programs. With these revisions, the Company has indicated that they propose to adopt the NCCI loss costs effective 3/1/2014, revise company loss cost multipliers, and change deviations by class for several classes. The overall estimated impact as a result of these revisions is +1.0%.
Effective Date March 1, 2015.

LEAD COMPANY **FILING NUMBER**
OHIO FARMERS INSURANCE COMPANY WSFG-129643489
Other Companies
Westfield Insurance Company

files a new Contract Surety program.
Effective Date January 1, 2015.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY LDDX-G129634459

files for its new Fleet Management Program (CAL). The Auto Liability rates for this program are cited as being based on ISO loss costs, with a proposed LCM of 1.400. The filing includes the ISO filing reference numbers for the cited loss costs. The filing further indicates that the 1.400 LCM is selected even though the indicated LCM is 1.532. The expense and profit provisions included in support of the LCM are reasonable.
Effective Date October 1, 2014.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY PHLX-G129666741

files forms, rates and rules for new commercial excess liability program.
Effective Date September 10, 2014 for new.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-G129703050**

files to introduce Patrol Factors for its Commercial Auto program. The filing includes the cited ISO factors for law enforcement vehicles, with a judgmental adjustment to recognize the lower exposure for non-law enforcement vehicles.
Effective Date October 5, 2014.

COMPANY **FILING NUMBER**
PLAZA INSURANCE COMPANY **REGU-129682875**

files to adopt the most recent ISO loss costs and to change the loss costs multiplier for their Commercial Auto program. The overall rate impact of this filing is a 13.2% increase.
Effective Date November 18, 2014.

COMPANY **FILING NUMBER**
PLAZA INSURANCE COMPANY **REGU-129682988**

files to adopt the most recent ISO loss costs and to change the loss costs multiplier for their Commercial Property program. The overall rate impact of this filing is a 2.6% increase.
Effective Date November 19, 2014.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-129587704**

files a rate filing for its Real Estate Agents E&O program. The Company proposes a 10% rate increase to be applied uniformly to all rates. The +10% adjustment was selected based on the Company's rate indications of +17.5%, which rely on the Company's experience and a prior carrier's experience. The indications do not include a credibility component and do not support the selected loss and premium trends.
Effective Date September 12, 2014.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-129466751**

files for a new trade credit program which will provide coverage in connection with the shipment of goods and/or services to a buyer including covered perils of the buyer's insolvency or the buyer's financial distress resulting in slow payment.
Effective Date October 15, 2014.

COMPANY **FILING NUMBER**
RADIAN GUARANTY INC. **RDGU-129605937**

files for its lender-placed single payment mortgage guaranty program. The company proposes various rate revisions, mostly resulting in lower rates for high credit score risks and higher rates for low credit score risks. The overall rate impact is estimated at -0.5%, though this is measured against all of the company's business. We noted that the company's filed profit provision of 28.9% is more modest than filed by most other mortgage guaranty carriers.
Effective Date September 25, 2014.

COMPANY **FILING NUMBER**
REDWOOD FIRE AND CASUALTY INSURANCE CO. **CORN-129702443**

files a new Workers Compensation program. The filing cites NCCI lost costs as of 3/1/14 as support, and an identical expense structure as affiliated companies, with a 20% loss cost modification since the program is intended for sub-standard risks. LCM 1.775 and companion filing (forms) CORN-129703972.
Effective Date December 1, 2014.

COMPANY **FILING NUMBER**
SAGAMORE INSURANCE COMPANY **BALG-129656562**

files revised rates and rules for its Personal Auto Program resulting in an overall increase of 3.60%.
Effective Date September 15, 2014 for new business and November 14, 2014 for renewals.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-G129624074**

files an overall rate increase of 24.8% to their Commercial Burglary and Theft program.
Effective Date November 1, 2014.

COMPANY **FILING NUMBER**
SOUTHERN INSURANCE COMPANY **TRGR-129725171**

files a revision to the tiering in their Personal Farmowners program. The estimated rate impact of this filing is a 3.6% decrease. Currently the vast majority of the policies is in one tier. The Company is splitting approximately 25% of this tier off due to the new tiering criteria and applying a discount.
Effective Date January 1, 2015.

COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. **SAMM-129687382**

files to include a Safety Group Association Plan to its current Businessowners Choice program, citing a filed an approved endorsement from 2004. The filed rating factor is 1.00 for the lone identified group.
Effective Date October 1, 2014.

COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. **SAMM-129694641**

files to include a Safety Group Association Plan to its current Commercial Property program, citing a filed an approved endorsement from 2004. The filed rating factor is 1.00 for the lone identified group.
Effective Date October 1, 2014.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-129012135**

files revised rates for its rental dwelling program and also the rental condominium unit owners program. For the rental dwelling program, the company is proposing to introduce a new rating approach, which will simplify their rating manual by separating out several rating factors and making them multiplicative. This rating model more closely follows the Company's homeowners rate structure.
Effective Date November 15, 2014 for new business and January 1, 2015 for renewals.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-129407631**

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 4.1%.
Effective Date December 15, 2014 (New) January 15, 2015 (Renewal).

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA **TRVE-129626852**

files rates and rules revision to the Health Care Organization Directors, Officers and Trustees Liability resulting in a -23.9% overall statewide decrease.
Effective Date November 1, 2014 for new and renewal business.

COMPANY **FILING NUMBER**
TRAVELERS HOME & MARINE INSURANCE COMPANY **TRVA-129634785**

files revised rates for their Quantum Homeowners Program. The overall rate level change is an increase of 5.99%.
Effective Date October 3, 2014 (New) November 22, 2014 (Renewal).

LEAD COMPANY **FILING NUMBER**
TRAVELERS HOME & MARINE INSURANCE COMPANY **TRVA-129678967**

Other Companies
Travelers Personal Security Insurance Company
Filing seeks approval for proposed rate change for personal lines automobile resulting in an overall +2.00% increase.
Effective Date October 31, 2014 for new and November 30, 2014 for renewal.

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-129688498

files their new Micro Pro Professional Liability product.

Effective Date November 10, 2014.

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-129643609

files rates, rules and forms for a new Micro Pro Businessowners Package product.

Effective Date November 10, 2014.

COMPANY

WESCO INSURANCE COMPANY

FILING NUMBER

UNKP-129644323

files forms, rates and rules for new FI Advantage Program which provides coverage for insured persons or entity for claims-made against them for various wrongful acts and/or certain incurred expenses.

Effective Date September 18, 2014 for new business.

NEW COMPANY

United Property & Casualty Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 5, 2014.