

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
September 2010**

LEAD COMPANY

ACE AMERICAN INSURANCE COMPANY

Other Companies

ACE Indemnity Ins. Co.
Westchester Fire Ins. Co.

FILING NUMBER

ACEH-126699741

files their ACE Advantage Mutual Fund, Investment Adviser And Service Provider Professional Liability And Corporate Management Protection Policy to provide liability insurance for professional services provided by investment advisers, financial service entities and mutual funds to third party clients for a fee or other form of consideration. It also provides management liability coverage to directors, officers, other executives and employees for indemnifiable and non-indemnifiable losses associated with the management of the mutual funds. The policy provides coverage on a claims-made and reported basis. The Company states that rates are based on a review of competitors such as Travelers and Chubb. The Company also provides a permissible loss ratio calculation, based on reasonable expense and profit & contingencies provisions, with support provided. The filing has no premium effect as this is a new program and the Company requests an effective date upon approval. The program assigns rating categories for various risk factors based on subjective underwriting criteria from which a factor within the given range can be chosen.

Effective Date September 2, 2010.

COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-126579684

files revised rates and rules for their Mobile Homeowner program. The overall rate level change is 0.0%.

Effective Date September 15, 2010.

LEAD COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-126701621

Other Companies

Alfa General Insurance Corporation

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of 0.30%.

Effective Date September 4, 2010.

LEAD COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-126706093

Other Companies

Afla General Insurance Corporation

files revised rates and rules for their Private Passenger Auto program. One of the highlights of this filing is a 9.0% discount on all thin-file risks. The overall rate level change is 0.0%.

Effective Date September 4, 2010.

LEAD COMPANY
ALLSTATE INSURANCE COMPANY

FILING NUMBER
ALSX-G126777247

Other Companies

Allstate Indemnity Company - -4.800%

files revised rates for their Commercial Automobile Program resulting in an overall decrease of -6.400% for Allstate Insurance Company and a decrease of -4.800% for Allstate Indemnity Company.

Effective Date December 6, 2010 for new business and January 12, 2011 for renewals.

COMPANY
AMERICAN ASSOCIATION OF INSURANCE SERVICES

FILING NUMBER
AMAX-G126684296

files revised loss costs and rules for its Commercial Liability Lines. The proposed loss cost change is a decrease of 6.5%, along with other changes, the overall rate level increase of 0.3%.

Effective Date January 1, 2011.

COMPANY
AMERICAN SAFETY CASUALTY INSURANCE COMPANY

FILING NUMBER
CHIM-126754164

files a rate and rule filing for its General Liability program for the oil and gas industry. The company proposes several new optional endorsements with new rating factors and proposes modifying the eligibility criteria for schedule rating.

Effective Date Upon Approval.

LEAD COMPANY
AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER
ZURC-126757122

Other Companies

American Guarantee and Liability Insurance Co.

Zurich American Insurance Company of IL

Zurich American Insurance Company

files rates, rules and forms for their Commercial General Liability Program specific to Oil & Gas Industry customers.

Effective Date October 1, 2010.

COMPANY
ARGONAUT GREAT CENTRAL INSURANCE COMPANY

FILING NUMBER
ARGN-126794459

files an initial program offering Commercial Package coverage for private/non-profit water, sewer, and related districts.

Effective Date October 1, 2010.

COMPANY
ARGONAUT INSURANCE COMPANY

FILING NUMBER
ARGN-126788894

files rates, rules and forms for its new Excess Program for School Bus Drivers.

Effective Date October 1, 2010.

COMPANY

BERKLEY INSURANCE COMPANY

FILING NUMBER

MNLM-126388405

files rates, rules and forms for its initial filing of a Non-Profit Management Liability program.

Effective Date September 31, 2010.

LEAD COMPANY

BERKLEY REGIONAL INSURANCE COMPANY

FILING NUMBER

PERR-126664029

Other Companies

Berkley National Insurance Company

files an initial form, rate and rule filing for Workers Compensation. Rates are based on the latest NCCI approved loss costs in Approval Circular MS-2009-07 effective 3/1/2010. The two companies are introducing a tiered rating structure with filing, BNIC will be used for preferred business and BRIC will be used for all other business. A ROE model used to support base loss cost multiplier. The loss cost multipliers are calculated using reasonable assumptions for expenses and profit based on the support provided. The Company includes in their rate manual rates for an additional premium based on per trip rates, along with an increase factor for 6 or more trips that includes a range of factors with no objection criteria for determining a specific factor for an individual risk.

Effective Date September 30, 2010.

COMPANY

BITUMINOUS CASUALTY CORPORATION

FILING NUMBER

LDRX-G126753558

files to adopt ISO's most recent loss costs with revised LCMs for its Commercial Auto program. The overall rate level change is a decrease of 4.4%.

Effective Date January 1, 2011.

LEAD COMPANY

BOND SAFEGUARD INSURANCE COMPANY

FILING NUMBER

WESA-126768296

Other Companies

Lexon Insurance Company

files a Rate/Rule filing for their Commercial Surety program (the set of rate/rule pages provided is for one program with the names of both companies). The companies state that the rates and rules are being submitted country wide basis, and that the filing proposes to bring their rates in line with competitors, introduce rates & rules for planned products (but no forms are submitted for these new products), and to clarify and add details. They state that there is a 0% rate impact to any policyholder, which is a reasonable assumption for bonds which are not renewable. Rates are based on the contract price and the underwriting classification (determined based on working capital, net worth, credit, financial statement preparation, escrow/collateral, business type, business profitability, and management history).

Effective Date September 14, 2010.

COMPANY **FILING NUMBER**
COAST NATIONAL INSURANCE COMPANY **BRWS-126686927**

files revised rating plan and credit model for their Private Passenger Auto program. There is no rate change associated with this filing.

Effective Date September 30, 2010 (New) November 9, 2010 (Renewal).

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-126793165**

files revised rates for its Community Association Liability Program. The overall rate level change is a decrease of 10.0%.

Effective Date October 1, 2010.

COMPANY **FILING NUMBER**
CPA INSURANCE COMPANY **PERR-126751672**

files a new Contract Surety Program. Proposed rates were based on a review of HCC Surety Group, Suretec Insurance Company, The Guarantee Company of North America USA, RLI Ins. Co. As well as others including underwriting judgment.

Effective Date September 14, 2010.

COMPANY **FILING NUMBER**
CRANBROOK INSURANCE COMPANY **KMPC-126753243**

files for additional and revised forms and rating rules for its Non-Profit Directors and Officers Liability Program. The revised forms and underwriting rules are designed to make the program more competitive in the state. Specifically the Company is proposing new endorsements to Coverage Parts A and B that includes coverage for domestic partners and expanded coverage for outside entity activities. In addition, revisions to Declarations show separate limits of liability for Employment Practices Liability and Directors and Officers Liability. A provision for settlement and extended reporting period is included on the Policy Declaration and further defined in the rating rules as 12 months extended reporting period (tail coverage) at 75% of annual premium.

Effective Date September 14, 2010.

COMPANY **FILING NUMBER**
DARWIN NATIONAL ASSURANCE COMPANY **DRWN-126743082**

files a Form/Rate filing for its Other Liability program providing D&O and Employment Practices Liability coverages for healthcare organizations. The company submits for the department's review policy forms which are intended to replace the programs current forms for all business with the exception of one (Managed Care Services). There is no rate impact to any existing policyholder. All rating changes are optional new coverages (except for elimination of the minimum premium rule, which has no impact on any current policyholders). The selected separate limit factors for D&O and EPL appear reasonable. The Dedicated Coverage factor uses the existing ILFs to develop the additional Side A coverage limit rates.

Effective Date September 15, 2010.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

LWCM-126815167

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

files to adopt ISO's current loss costs with revised LCM's for their Commercial Liability program. The overall proposed rate level change is an increase of 2.2%.

Effective Date February 1, 2011.

COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER

EMCC-126798376

files revised rates and rules for their "Linebacker program", which provides Municipal Liability insurance (Public Officials and Employment Practices Liability). The company proposes a 5% base rate increase for certain classes. However, the company currently has no Mississippi policies in these classes, so there is no overall rate effect.

Effective Date October 15, 2010 New and Renewals.

COMPANY

ESSENT GUARANTY, INC.

FILING NUMBER

WESA-126706417

files to revise certain rates and rules for its Mortgage Guaranty Insurance program. Essent proposes to add additional rates for the 95.01-97% loan to value category and make nominal reductions to existing rates and rules on file.

Effective Date September 16, 2010.

COMPANY

ESSENTIA INSURANCE COMPANY

FILING NUMBER

BEAC-126747019

files revised rates for their Collector Vehicle Insurance Program resulting in an overall increase of 4.1%.

Effective Date October 1, 2010 for new business and for renewals November 1, 2010.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-126783495

files Pollution Liability endorsement EEO 04 581 08 10 to be used with the Architects And Engineers Professional Liability Insurance Policy EEO 00 518 12 07. The Pollution Liability Endorsement provides coverage for pollution incident independent of the professional services liability to be in line with the prevailing market trends. This Pollution Liability Endorsement will replace filed endorsement EEO 21 540 02 02 upon receipt of approval of this filing. This will be an optional endorsement for a premium charge of 2% of the total policy premium, subject to the minimum premium of \$100; the proposed premium charge is based off coverage offered by competitors writing similar books of business in the market. This is a new coverage for the company so there is no rate impact.

Effective Date September 21, 2010.

COMPANY

FLORISTS' MUTUAL INSURANCE COMPANY

FILING NUMBER

FLWR-126810240

files to adopt current ISO loss costs and revise their loss cost multipliers for their Commercial General Liability Program. The overall rate change is a decrease of -1.7%.

Effective Date December 1, 2010 for new and renewals.

COMPANY

FOREMOST INSURANCE CO. GRAND RAPIDS, MI

FILING NUMBER

FORE-126745810

files forms, rates, and rules under the Personal Auto line of business for a Modified Auto Collectors Program, which the Company introduced in 2004 adopting the program of its affiliate Maryland Casualty. This is the company's first filing for a rate level adjustment since inception. The rate impact is -5.2%.

Effective Date December 1, 2010 New and Renewals.

COMPANY

FOREMOST INSURANCE CO. OF GRAND RAPIDS, MI

FILING NUMBER

FORE-126745535

files form, rate, and rules under the Personal Auto line of business for its Antique and Classic Auto Program. This is the company's first filing for a rate level adjustment since inception. There is a rate impact of -8.3%. This is due to a proposed increase in base coverage levels without any accompanying change in base rates.

Effective Date December 1, 2010 New and Renewals.

LEAD COMPANY

GARRISON PROPERTY & CASUALTY INS. CO.

FILING NUMBER

USAA-126739173

Other Companies

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

files rates, rules and forms revision to their Personal Auto Program.

Garrison Property & Casualty Insurance Company -1.7%

United Services Automobile Association -4.400%

USAA Casualty Insurance Company -4.600%

USAA General Indemnity Company 0.000%

Effective Date October 18, 2010 for new business and November 25, 2010 for renewals.

LEAD COMPANY

GEICO INDEMNITY COMPANY

FILING NUMBER

GECC-126734379

Other Companies

Geico Casualty Company

Geico General Insurance Company

Government Employees Insurance Company

files revisions to their Automobile Casualty Manuals currently on file. Specifically, Government Employees Insurance Co. and Geico General Insurance Co. propose an overall -2.0% decrease, Geico Indemnity Co. proposes an overall -2.5% decrease, and Geico Casualty Co. proposes an overall -1.900% decrease.

Effective Date September 16, 2010.

LEAD COMPANY

GENERAL CASUALTY CO OF WISCONSIN

FILING NUMBER

QBCL-126762151

Other Companies

Regent Insurance Company - 33.000%

files rate and rule revisions to their Commercial Property Fire and Allied Program.

Effective Date November 1, 2010 for new and renewals.

COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

FILING NUMBER

GDEA-126779199

files revised rates and rules for their Commercial General Liability program for churches and religiously affiliated organizations. There is no rate change associated with this filing.

Effective Date December 1, 2010 (New) February 1, 2011 (Renewal).

LEAD COMPANY
HANOVER INSURANCE COMPANY

FILING NUMBER
HNVX-G126753035

Other Companies

Hanover American Insurance Company
Massachusetts Bay Insurance Company

files a rates and rules to introduce new Technology General Liability classes to its CPP General Liability program. The Company selected rates based on comparison with and analysis of competitor filings, investigation and understanding of the market, and their desired market service targets.

Effective Date September 31, 2010.

LEAD COMPANY
HANOVER INSURANCE COMPANY, THE

FILING NUMBER
HNVX-G126753447

Other Companies

Hanover American Insurance Company
Massachusetts Bay Insurance Company

files new forms and rules to introduce a group of broadening endorsements and other forms designed to offer industry specific coverages for the technology industry.

Effective Date September 31, 2010.

COMPANY
HANOVER INSURANCE COMPANY, THE

FILING NUMBER
HNVX-G126752249

files rates, rules and forms for coverage to technology and telecommunications industry insureds on a monoline basis. There are two products being proposed, Technology Professional Advantage and Technology Professional Advantage Plus. Both forms provide broad coverage, however, the Technology Professional Advantage Plus policy provides additional coverage for Security, Personal Injury and Limited Intellectual Property Coverage. Both policies are targeted to serve the needs of small and middle market insureds and utilize endorsements which will allow insureds to purchase more customized coverage.

Effective Date October 1, 2010.

LEAD COMPANY

HANOVER INSURANCE COMPANY, THE

Other Companies

Hanover American Insurance Company

Massachusetts Bay Insurance Company

files rates and rules for their CPP General Liability and Property program. The Company is proposing to add a Technology package modification factor. The Company proposes adding the following types of risks: IT Services, Electronics Manufacturing, Telecommunications, and Life Sciences. The General Liability package modification factor proposed for each risk is 1.0. The Property package modification factors proposed are based upon the current factors for select programs: IT Services receives the same factor as Office, Electronics Manufacturing receives the same factor as Industrial Processing, and Telecommunications receives the same factor as Service
Effective Date September 31, 2010.

FILING NUMBER

HNVX-G126752867

COMPANY

HARTFORD FIRE INSURANCE COMPANY

files for its New Crime program under the Fidelity line of business with coverages for Employee Theft, Computer and Funds Transfer Fraud, Non-Employee Theft, Forgery, Investigative Expenses, Computer System Restoration Expenses, and Identity Recovery Expenses. Rates are based on employee count, revenue and class of insured. The company has modified the rule to include specific guidance on the proper classification of an individual risk.
Effective Date September 27, 2010.

FILING NUMBER

HART-126601408

COMPANY

HUDSON INSURANCE COMPANY

files rates, rules and forms for its new Private Defender Policy Program, which is intended to provide coverage for D&O, EPLI, Fiduciary Liability and Crime.
Effective Date September 23, 2010.

FILING NUMBER

TSMP-126382014

COMPANY

INSURANCE SERVICES OFFICE (ISO)

files an E-Commerce filing which revises several multistate rating factors and various incorrect paragraph. This filing represents an overall rate change of 0.0%.
Effective Date March 1, 2011.

FILING NUMBER

13539

COMPANY

KNIGHTBROOK INSURANCE COMPANY

files rates, rules and forms for their new Supplemental Rental Liability Insurance Program to be marketed to commercial automobile rental companies offering Supplemental Liability Insurance at the rental counter to customers of the insured providing the renter with liability protection against third party automobile claims.
Effective Date September 7, 2010.

FILING NUMBER

PERR-126540553

COMPANY **FILING NUMBER**
MERASTAR INSURANCE COMPANY **UNTR-126778912**

files revised rates for their Homeowners program, proposing uniform base rate increases for HO-3 and HO-4. The overall proposed rate level change is an increase of 12.5%.
Effective Date November 1, 2010 (New) January 1, 2011 (Renewal).

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-126597283**

files revised rates and rules for their Personal Auto- Motorcycle program. The overall rate level change is a decrease of 9.5%.
Effective Date October 22, 2010 (New) November 10, 2010 (Renewal).

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL INSURANCE COMPANY **PRGS-126673818**

files revised rates and rules for their Personal Auto-Recreational Vehicle program. The overall rate level change is an increase of 2.4%.
Effective Date December 1, 2010 (New) and January 1, 2011 (Renewal).

COMPANY **FILING NUMBER**
NATIONAL AMERICAN INSURANCE COMPANY **NTAC-126728586**

files rates and rules for its new Commercial Excess/Umbrella Liability program.
Effective Date October 1, 2010.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY **NWPC-126810049**

Other Companies

Nationwide Property & Casualty Insurance Company

files revised rates and rules for their Dwelling Fire program. The overall rate level change is a decrease of 12.1%.
Effective Date November 1, 2010.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWPC-126648094**

files revised rates for their Personal Umbrella Liability program. The overall rate level change is an increase of 2.0%.
Effective Date October 15, 2010.

LEAD COMPANY
NIPPONKOA INSURANCE COMPANY LTD.

FILING NUMBER
TRVD-126676550

Other Companies

The Charter Oak Fire Ins. Co.
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 to introduce their new MedFirst program. The program is intended to provide Products/Completed Operations, Errors and Omissions, and Information Security Liability coverage to companies involved in the medical and biotechnology products field. The company has documented that the rates for this program are the same as their current "Med Tech" rates previously approved under company filing 2008-07-0003. Effective Date September 27, 2010.

COMPANY **FILING NUMBER**
OLD REPUBLIC GENERAL INSURANCE CORPORATION LDDX-G126778060

files to adopt ISO's most recent loss costs with a revised LCM for their Railroad Protective Liability program. The overall rate level change is a decrease of 2.5%. Effective Date December 1, 2010.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY LDDX-G126785814

files to adopt ISO's current loss costs and a separate LCM for GL Class-99973 for their Commercial General Liability program. The overall rate level change is a decrease of 2.5%. Effective Date December 1, 2010.

COMPANY **FILING NUMBER**
OneBeacon INSURANCE COMPANY PERR-126705315

files introducing a new Design Professional Liability Insurance (DPLI) policy to provide coverage for those entities and individuals providing professional services to the construction industry. Any negligence, error or omission committed during the preparation of the project design, plan, and/or specification, which adversely affects the implementation of the plans, designs and specifications; does not produce the results desired in the project; causes a failure of the structure; and/or results in cost and time overruns may result in a coverage claim. Since this is a new program, there is no rate level effect. The Company's actuarial memorandum states that the base rates and rating factors were developed from a review of several filed and approved existing rate plans of competitors and upon product management's prior experience. Effective Date September 8, 2010.

COMPANY

OneBeacon INSURANCE COMPANY

FILING NUMBER

PERR-126744498

files an initial filing for an Employed Lawyers Professional Liability program. The new program will provide errors and omissions coverage for attorneys who practice law in an in-house setting as employees of the company. The rates have been developed based on an analysis of three competitors along with assumptions and judgments made from the company's experience. The company explains that the rate level is based on an approved filing Chubb Employed Lawyers countrywide rating manual. ILFs were based on the Chubb and Philadelphia Indemnity factors, with other factors based on judgment. Effective Date September 8, 2010.

COMPANY

SAGAMORE INSURANCE COMPANY

FILING NUMBER

BALG-126746883

files a rate filing for their Personal Auto program. The Company proposes to add payment plans, amend base rates and revise territory definitions and relativities. The overall proposed change is 5.99% with changes varying from 0.0% to 29%. The company provides indications as support by coverage for the rate level change. The company provides loss triangles as support for the loss development factors used in the indications. Effective Date September 16, 2010.

COMPANY

SEABRIGHT INSURANCE COMPANY

FILING NUMBER

SBIC-126731383

files a revised LCM for their Workers Compensation program. The overall rate level change is an increase of 17.0% . Effective Date October 1, 2010.

LEAD COMPANY

SENTINEL INSURANCE COMPANY, LTD.

FILING NUMBER

HART-126734358

Other Companies

Trumbull Insurance Company

files revised rates and rules for their Private Passenger Automobile Program resulting in an overall increase of 8.2%. Effective Date October 9, 2010.

LEAD COMPANY

SENTINEL INSURANCE COMPANY, LTD.

FILING NUMBER

HART-126734197

Other Companies

Trumbull Insurance Company

files rates, rules and forms for their Personal Umbrella Policies. Effective Date October 9, 2010.

COMPANY

STAR INSURANCE COMPANY

FILING NUMBER

MEAD-126758343

files to revise their Physical Damage Coverage LCM for its Trucking Operations Commercial Auto program. The overall rate level change is an increase of 11.3%.
Effective Date September 15, 2010.

LEAD COMPANY

STARNET INSURANCE COMPANY

FILING NUMBER

PERR-126737301

Other Companies

Berkley Regional Insurance Co.

Berkley National Insurance Co.

proposes a new General Risk Property Program which is a Fire and Allied Lines program using primarily the Mississippi State Rating Bureau (MSRB) rules and forms along with MSRB loss costs and company loss cost multipliers. They will be using ACORD applications which will not become a part of the policy. The selected permissible loss and loss adjustment expense ratio is 0.613. The program will have a rate tier structure as follows:

- BNIC is the standard tier company with a loss cost modification factor (LCMF) of 1.00 and a loss cost multiplier (LCM) of 1.63.

- SIC is the credited (-25%) tier company with a LCMF of 0.75 and a LCM of 1.22.

- BRIC is the debited (+25%) tier company with a LCMF of 1.25 and a LCM of 2.04.

Effective Date August 31, 2010.

COMPANY

STARR INDEMNITY & LIABILITY COMPANY

FILING NUMBER

SIPD-126813059

files rates, rules and forms for its new Commercial Auto Program.

Effective Date October 15, 2010.

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-126657079

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 14.6%. The overall impact on policyholder premiums is 10.6%. The company is also introducing (in a separate filing) a discount to apply to homes with Class 3 and 4 rated shingles.

Effective Date December 1, 2010 New Business and February 15, 2011 for Renewals.

COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-126652672

files a Commercial Multi-Peril filing to revise their current program. The proposed changes will have a 4.2% overall rate level impact. The rate revision applies only to Religious Organizations, Contractors and Business Risk types.

Religious Organizations

The proposed change of 10.2% is based off an indicated change of 13.4%. The indicated change was calculated at the state level. The filing proposes to change the rating methodology, to rate property and liability separately. The liability exposure base will be area for lessors, average weekly attendance for Churches of Other Houses of Worship, per gymnasium for Gymnasiums, per building or home for private residences, and per student for Parochial Schools. Statistical Classes for the different occupancies (Religious Organizations, Schools, Private Residence) are being introduced. Minimum premiums are being increased. Increased Liability Limits will now be rated on an Increase Limit Factor (ILF) basis.

Changes are proposed by Zone. Zone 10 receives a 17.8% increase off an 26.0% indication. Zone 20 receives a 24.9% increase of a 36.6% indication. These correspond to the following counties: Hancock, Harrison, Jackson. Zone 10 is the area South of interstate 10. Zone 20 is the area North of Interstate 10. The premium impact for policyholders in Zones 10 and 20 will be mitigated through renewing existing policies with a hurricane deductible.

The Company uses three models to produce the hurricane loss provision: EQEÆs Worldcat, RMSÆ Risklink, and AIR Clasic/2.

Contractors

The proposed change of 6.0% is based off an indicated change of 6.6%. The indicated change was calculated on a countrywide basis. This is reasonable given the limited volume for this coverage in Mississippi. The indicated change is documented and supported, although we require additional support as requested below. The filing proposes to change the rating methodology for Lessors, to rate property and liability separately. The liability exposure base will be area.

Business Risk

The proposed change of 2.5% is based off an indicated change of 5.4%. The indicated change was calculated at the state level. The base rate change will vary by Table and stat class. Rating factors for Construction, Amount of Insurance, Deductibles, Age of Building, Liability Limits, Claim History and Commercial Experience. The Preferred Provider Agreement will rise to 15% for franchises.

The Company uses three models to produce the hurricane loss provision: EQEÆs Worldcat, RMSÆ Risklink, and AIR Clasic/2.

The company responds to the objections raised in the first review of their rate filing. Below is our initial objection, followed by our comments on their reply. The Company responses for each of the requests were satisfactory. Regarding the Total Financial Needs Analysis included in the most recent State Farm Mutual Automobile Insurance Company rate filing in Mississippi, we noted that the analysis uses the consolidated results including all affiliates in the determination of the appropriate rate of return and profit provision. This indicates to us that reinsurance with an affiliate does not add to corporate financial stability from the insured's perspective (i.e. there is no benefit to the insured for this reinsurance expense). We believe that 30% of the Variable Net Cost of Reinsurance that comes from external sources is allowable, which is 0.95%. We also object to the way State Farm includes the additional profit loading in the catastrophe provision in their statewide rate level indications. We have removed the risk provision from the catastrophe provision and calculated instead an indicated underwriting profit provision of 13.4%, which produces an after tax operating profit of 12.5%. We believe that this target return appropriately reflects Mississippi risk relative to the industry countrywide return of 7.0-7.5%. A comparison of the State Farm and M&A indicated changes by form are shown below:

Form State Farm	Indicated	M&A	Indicated	State Farm	Proposed
Religious Organizations	13.4%	7.0%	10.2%		
Total Business	5.4%	-1.2%	2.5%		

The increases proposed by State Farm are higher than those indicated using our preferred assumptions. For some territories, the proposed State Farm increases are higher than proposed under our preferred selections.
Effective Date September 29, 2010.

<u>COMPANY</u>	<u>FILING NUMBER</u>
TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD	WESA-126794469

files revised LCM's for their Commercial General Liability program. The overall rate level impact is an increase of 4.2%.
Effective Date May 1, 2011.

<u>COMPANY</u>	<u>FILING NUMBER</u>
TOYOTA MOTOR INSURANCE COMPANY	TYTA-126789266

files a rate/rule filing for their new Lexus Complimentary Vehicle Service Agreement reimbursement program, providing Powertrain coverage for 6 years or 100,000 miles. There is zero deductible and rates are based on model, year and lease vs retail. Proposed rate levels are based on loss and expense experience from similar programs offered by Lexus.
Effective Date September 14, 2010.

LEAD COMPANY **FILING NUMBER**
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY RESD-126722624

Other Companies

United Guaranty Residential Insurance Company

files rates and rules for a new rating program, Performance Premium, within their mortgage guaranty program. The revised rating plan will include additional breakdowns by loan characteristic and will contain additional premiums for incremental risks.

Effective Date September 31, 2010.

LEAD COMPANY **FILING NUMBER**
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY RESD-126809183

Other Companies

United Guaranty Residential Ins. Co.

files a rate filing for its Mortgage Guaranty program, making corrections to several rates that were incorrectly shown in their last approved filing. In July 2010 a filing was submitted which was approved and filed (RES-126733107). In the process of implementing the rates, it was discovered that incorrect rates were inadvertently submitted for six rates.

Effective Date October 1, 2010.

LEAD COMPANY **FILING NUMBER**
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY RESD-126733107

Other Companies

United Guaranty Residential Insurance Company

files rates for a new Split Premium Monthly Rate plan under their Mortgage Guaranty line. The plan is based on a similar product offered by the Federal Housing Administration.

Effective Date October 1, 2010.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY ZURC-126730924

files a rate for its Vehicle Service Contract Reimbursement Program, which provides reimbursement insurance coverage for the repair obligations incurred by the insured.

Effective Date September 8, 2010.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **ZURC-126543245**

files a revision to their vehicle service contract (VSC) and dealer limited warranty program written in conjunction with a third party program administrator based on an extensive analysis this year to determine the indicated rate change. This was a new program filing last year, where rates were predicated upon the experience of the previous carrier's countrywide rate filing. Rate change impacts for new business were calculated using extension of exposures, then re-calculating of past policy premiums to current rates. Changes were made to the vehicle class factors, term mileage relativities, and base rates to achieve the permissible loss ratios. Rates do not vary by state and since policies don't renew, there is no rate impact on existing policy holders, though the company states that rates are 25.6% higher than the current program (supported by a 25.8% indicated increase).

Effective Date September 27, 2010.

COMPANY **FILING NUMBER**
VERSANT CASUALTY INSURANCE COMPANY **13273**

files revised rates underlying its Vehicle Service Reimbursement Program. The changes only apply to new business therefore rate impact if 0%. New business rates will decrease 6.6%.

Effective Date September 28, 2010.

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY **UNKP-126806804**

files rates and rules for it National Lease Auto Rental program (Commercial Auto). There is no rate impact associated with this filing.

Effective Date October 1, 2010.

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY **GMAX-G126793839**

files a rate filing for an initial Contractual Liability - Repair Advantage program. The company states that the filed rates are identical to those in place for MIC Property and Casualty Insurance Corporation. This is a "me - too" of a currently approved program for another company.

Effective Date October 11, 2010.

COMPANY **FILING NUMBER**
YOSEMITE INSURANCE COMPANY **MRLI-126790200**

files for a creditor-placed auto physical damage program with a proposed rate impact of - 35%. The proposed change is flat across all base rates. The Company shows unadjusted loss and premium data to support the change. This unadjusted data shows that the average profit on policies since their last rate increase in October 1, 2007 has been 46.37%.

Effective Date October 1, 2010.