

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

LEAD COMPANY

ACADIA INSURANCE COMPANY

Other Companies

Continental Western Insurance Company

Union Insurance Company

Firemen's Insurance Company of Washington, DC

files to adopt MSRB-2007-02 and revising loss cost multipliers for each company for their Commercial Property - Property and Earthquake Programs. This change will result in an overall decrease of -11.2%.

Effective Date February 1, 2011 for new business and April 1, 2011 for renewals.

FILING NUMBER

UNON-126829009

COMPANY

ACADIA INSURANCE COMPANY

FILING NUMBER

UNON-126833682

files to adopt ISO CA-2009-IALL1 and CA-2010-BRLA1 for their Commercial Auto Program resulting in an overall increase of 3.0%.

Effective Date February 1, 2011 for new business and April 1, 2011 for renewals.

LEAD COMPANY

ACE INDEMNITY INSURANCE COMPANY

Other Companies

Westchester Fire Insurance Company

files initial rates and rules for their Fidelity program.

Effective Date January 1, 2011.

FILING NUMBER

ACEH-126879105

COMPANY

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

FILING NUMBER

RNHL-126863113

files a Form/Rate/Rule filing submitted by Rain and Hail L.L.C., the MGA, for a new endorsement for its Crop-Hail program. The Replant Extra endorsement provides coverage for the producer for additional costs to replant the insured crop(s) above what is provided in the underlying yield-based plan of insurance policy. The rates per \$100 of insurance are \$1.65 for corn and \$3.30 for soybeans. 2010 was the MGA's first year writing this coverage for corn and soybeans, so instead of using experience they used competitive rates and judgment.

Effective Date November 23, 2010.

COMPANY

FILING NUMBER

AGRI GENERAL INSURANCE COMPANY

RNHL-126863089

files a Form/Rate/Rule filing submitted by Rain and Hail L.L.C., the MGA, for a new endorsement for its Crop-Hail program. The Replant Extra endorsement provides coverage for the producer for additional costs to replant the insured crop(s) above what is provided in the underlying yield-based plan of insurance policy. The rates per \$100 of insurance are \$1.65 for corn and \$3.30 for soybeans. 2010 was the MGA's first year writing this coverage for corn and soybeans, so instead of using experience they used competitive rates and judgment.

Effective Date November 23, 2010.

COMPANY

FILING NUMBER

AMERICAN ALTERNATIVE INSURANCE CORPORATION

MRTN-126834639

files independent forms, adopts ISO Businessowners (BOP) forms and other ISO materials for use in its BOP program. They have included Loss Costs Multipliers for the program which are currently approved for General Liability and Commercial Property.

Effective Date January 1, 2011.

COMPANY

FILING NUMBER

AMERICAN BANKERS INSURANCE CO. OF FLORIDA

ASPX-G126833060

files initial rates and forms for a Vehicle Protection Product Warranty Reimbursement Insurance program for Protection Products such as Etch, Lo-jack, GPS, Theft Protection Systems, etc. The insured under the product is a vehicle protection product (VPP) warranty contract provider.

Effective Date December 1, 2010.

COMPANY

FILING NUMBER

AMERISURE MUTUAL INSURANCE COMPANY

AMRS-126870269

files revised LCM's for its Commercial Property program. The overall rate impact is a decrease of 0.3%.

Effective Date February 1, 2011.

COMPANY

FILING NUMBER

BERKLEY INSURANCE COMPANY

WESA-126877289

files a new Commercial Surety program. The program is being filed for Berkley Insurance Company nationwide. The proposed rates are approximately 15% lower than the currently approved rates used in Louisiana by their affiliates, Carolina Casualty Insurance Company and Berkley Regional Insurance Company. This new program differs from the current program used by their affiliates in that it uses a credit-based rating model, which will allow them to more accurately price a wide range of accounts. Has a companion forms filing #WESA-126877287.

Effective Date November 15, 2010.

LEAD COMPANY
BRIERFIELD INSURANCE COMPANY

FILING NUMBER
FCCS-126857224

Other Companies

FCCI Insurance Company

files a Surety filing to revise their current program. Currently, SFAA loss costs are used. They now elect to submit proprietary final end rates. They are submitting both commercial and contract bond rates. The rate impact of the filing will be +5.7% Effective Date January 1, 2011, New Business and March 1, 2011, Renewals.

COMPANY
BROTHERHOOD MUTUAL INSURANCE COMPANY

FILING NUMBER
BRTH-126858817

files a revision to its Commercial General Liability program to reduce the ministries charge from 60% to 30% for each of the related ministries on the policy. The overall rate impact is a -0.42%. Company also files a rule change for a revised form BGL-710 and a new form BGL-712 to distinguish borrowed from rented non-owned vehicles. No additional premium is required to add either form to the policy. Effective Date July 1, 2011 New and Renewals.

COMPANY
CATERPILLAR INSURANCE COMPANY

FILING NUMBER
CTRP-126835823

files a form, rate and rule revision for its Contractual Liability program for extended service agreements on Caterpillar Equipment, The Company is proposing revised premiums and coverage options by class of equipment and hour/terms of contract. There is no rate impact with these changes. Effective Date January 1, 2011.

COMPANY
CHUBB INDEMNITY INSURANCE COMPANY

FILING NUMBER
CHUB-126814360

files a rate and rule filing for a Workers Compensation large deductible program. The company provides its rating formula, which is typical of the industry. There is no objection to the rating formula or to the expense provisions provided. Effective Date January 1, 2011.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-126828794

files rates, rules, and forms for its E-Pack Extra Policy program to replace its currently filed CAN E-Pack and Crime Pack policies. Effective Date November 15, 2010.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-126839327

files new and revised endorsements, a re-write of its E-pack Policy Program into the E-Pack Extra Policy program to replace the Crime Pack policy. The program provides broader coverage. Effective Date November 15, 2010.

LEAD COMPANY

CONTINENTAL WESTERN INSURANCE COMPANY

Other Companies

Union Insurance Company

Acadia Insurance Company

Firemen's Insurance Co. of Washington, DC

files to adopt ISO GL 2009 Loss Costs (GL-2009-BGL1) and 2008 increased limits factors (GL-008-IALL1) for their Other Liability - Premises/Operations and Products Liability Programs. This results in an overall increase of 1.9%.

Effective Date February 1, 2010 for new business and April 1, 2010 for renewals.

FILING NUMBER

UNON-126824414

COMPANY

CPA INSURANCE COMPANY

files rates, rules and forms for its new American Team Managers General Liability Program.

Effective Date November 3, 2010.

FILING NUMBER

PERR-126810421

LEAD COMPANY

CRUM & FORSTER INDEMNITY COMPANY

Other Companies

The North River Insurance Company

United States Fire Insurance Company

files revised LCM's for their Commercial Auto program. The overall rate level change is a decrease of 8.4%.

Effective Date January 1, 2011.

FILING NUMBER

CRUM-126888059

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

files to adopt Workers Compensation premium discounts from NCCI. Currently the company utilizes NCCI's Table 7 premium discounts. The company is proposing to adopt Table 9 from NCCI, which essentially reduces the credits to insureds with large premiums. The total overall impact is estimated to be +3.1%.

Effective Date January 1, 2011.

FILING NUMBER

EVST-126804840

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

files to revise the rates, rules, and forms in their Commercial General Liability program. Company is adding new codes and endorsements to better service the petroleum marketers market.

Effective Date November 1, 2010.

FILING NUMBER

FEMC-126614048

COMPANY

GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER

GACX-G126784020

files a rate filing for their License and Permit Bond program. The Company is filing to add a charge for risks falling between a standard and non-standard risk. The Company has documented rates of \$40 per thousand for both "License and Permit" bonds and miscellaneous bonds.

Effective Date November 24, 2010.

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

FILING NUMBER

GDEA-126882613

Other Companies

GuideOne Elite Insurance Company

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

files revised rates for their Commercial Umbrella and Excess program. The overall rate level change is a decrease of 0.4%.

Effective Date January 1, 2011 (New) March 15, 2011 (Renewal).

COMPANY

INDIANA LUMBERMENS MUTUAL INSURANCE CO.

FILING NUMBER

ILMG-126842027

files to adopt most recent ISO reference loss cost for the Commercial General Liability line and to amend its Loss Cost Multiplier to 1.65 for an overall increase of 10%.

Effective Date December 1, 2010 New and Renewal.

COMPANY

INDIANA LUMBERMENS MUTUAL INSURANCE CO.

FILING NUMBER

ILMG-126862086

files a new independent optional endorsement, the Special General Liability Expansion Endorsement, form number 18530910. This endorsement will be used in conjunction with the Commercial General Liability Policy. By attaching this endorsement, coverage under the general liability coverage part is broadened and enhanced with respects to the Notice of Cancellation and/or Non-Renewal, Knowledge of Occurrence, Notice of Occurrence, Waiver of Subrogation and Fellow Employee Coverage. The premium for this optional endorsement is \$100. There is no impact. The company has provided the endorsement and the cost of the endorsement at \$100.

Effective Date November 18, 2010.

LEAD COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
13560 &13561

Other Companies

Rules # MS - 2010 - RMSRU

Loss Costs #MS - 2010 - RMSLC

files a loss cost and rules revision for its Market Segment Programs for Janitorial Services and Staffing Firms. The filings revise loss costs to reflect changes in the loss costs for the underlying monoline coverages. The overall rate impact of the filings is a combined decrease of -11.7%. The impact for Janitorial Services is -18.4% and -7.5% change for Staffing Firms. The Rule portion of the filings revises rating factors and makes minor editorial changes to Rules 5 and 7 for these two programs.

Effective Date April 1, 2011 New Business and Renewals.

COMPANY
IRONSHORE INDEMNITY INC.

FILING NUMBER
IRON-126539382

files for a new Personal Auto program for collectible autos. The company states that the rating plan is similar to that approved for Metropolitan Insurance Company. The company provided a rate comparison to Metropolitan.

Effective Date November 15, 2010.

COMPANY
MISSISSIPPI FARM BUREAU CASUALTY INS. COMPANY

FILING NUMBER
SFBC-126835987

files revised rates for their Private Passenger Automobile program. The overall rate level change is an increase of 1.75%.

Effective Date February 1, 2011.

COMPANY
MISSISSIPPI FARM BUREAU CASUALTY INS. COMPANY

FILING NUMBER
SFBC-126869743

files a base rate revision for its Businessowners Program. The overall rate impact is a decrease of 10.0%.

Effective Date February 1, 2011, New and Renewals.

COMPANY
MISSISSIPPI FARM BUREAU CASUALTY INS. COMPANY

FILING NUMBER
SFBC-126869711

files a base rate revision for its Church Package Program. The overall rate impact is a decrease of 5.45%

Effective Date February 1, 2011 New and Renewals.

COMPANY
MISSISSIPPI FARM BUREAU CASUALTY INS. COMPANY

FILING NUMBER
SFBC-126869707

files a base rate revision for its Business Package Program. The overall rate impact for the changes is a decrease of 4.97%.

Effective Date February 1, 2011 New Business and Renewals.

COMPANY **FILING NUMBER**
NATIONAL GENERAL INSURANCE COMPANY **GMMX-G126683069**

files revised rates, rules and forms for its Private Passenger Auto Program resulting in a decrease -4.4%.
Effective Date November 24, 2010.

COMPANY **FILING NUMBER**
NATIONAL INTERSTATE INSURANCE COMPANY **REGU-126879408**

files rates, rules and forms for its new Ambulance Services Insurance Program (ASIP), which is a multiline program designed to meet the insurance needs of Ambulance Services clients.
Effective Date December 1, 2010.

COMPANY **FILING NUMBER**
OHIO SECURITY INSURANCE COMPANY **LBRC-126805998**

files Form/Rate/Rule filing for its Commercial Package (Liability and Non-Liability) program. Ohio Security Insurance Company is part of Liberty Mutual Group, which is attempting to merge its multiple commercial package product sets into the "Commercial IQ" program. This filing is for a new product in the Commercial IQ set, called "Custom Protector." Underlying coverages (GL, Property, Crime, and Inland Marine) use ISO rates and company exceptions with package modification factors and class factors. Class factors were selected to achieve rates consistent with similar products offered by the group.
Effective Date February 21, 2011.

COMPANY **FILING NUMBER**
PLAZA INSURANCE COMPANY **REGU-126846018**

files rates, rules and forms for its Commercial Property program. Specifically the company is proposing new independent rates for Equipment Breakdown coverage.
Effective Date November 15, 2010.

COMPANY **FILING NUMBER**
RADIAN GUARANTY INC. **RDGU-126845769**

files additional rates in its Mortgage Guaranty line to offer mortgage guaranty insurance for Fixed and Non-Fixed rates for 95.01% - 97% LTVs.
Effective Date November 1, 2010.

LEAD COMPANY **FILING NUMBER**
REPUBLIC MORTGAGE INSURANCE COMPANY **LDRD-126817892**

Other Companies
Republic Mortgage Insurance Company of North Carolina
Republic Mortgage Insurance Company of Florida
files a rate increase for its LPMI preferred Single Premium program in their Mortgage Guaranty line. The change has no impact on existing mortgage holders.
Effective Date December 1, 2010.

COMPANY

REPUBLIC MORTGAGE INSURANCE COMPANY

FILING NUMBER

LDRD-126793055

files revised rates in the Steady A Paper, Steady A Minus and LPMI preferred Steady Programs (Mortgage Guaranty). The Company also introduced additional rating rules in our Steady A Paper, Steady A Minus, and Singlemax Plus and LPMI Preferred Single Premium Programs: 1) a new adjustment for properties with two units and 2) a minimum rate rule requiring all rates to meet or exceed a minimum threshold.

Effective Date November 4, 2010.

COMPANY

RLI INSURANCE COMPANY

FILING NUMBER

RLSC-126880094

files revised rates and rules for the independent Mercantile & Governmental Entities part of their Fidelity and Surety Bond program. The overall rate level change to the entire program is an increase of 0.1%.

Effective Date January 1, 2011 (New) March 1, 2011 (Renewal).

COMPANY

SENTRUITY CASUALTY COMPANY

FILING NUMBER

YTYC-126889803

files additional rate and rule for its Contractual Liability program, "Toyota Freedom," reimbursing dealers for vehicle service contract liabilities. The service contracts cover certain repairs for specified time and/or mileage combinations. They have made no change to current rates but have added some additional term offerings. The rates are based on relativities between current offerings.

Effective Date January 1, 2011.

COMPANY

SPARTA INSURANCE COMPANY

FILING NUMBER

REGU-126852656

files new optional endorsements with rate and rule for its General Liability program. There is no rate impact.

Effective Date November 3, 2010.

COMPANY

STAR INSURANCE COMPANY

FILING NUMBER

MEAD-126591934

files a new Aviation program that provides coverage for aircraft liability and physical damage and airport liability. The Company has adopted rates and rating rules based on competitors approved programs in California. The Company listed the companies and filings used. The Company appears to have appropriately modified the filed manual pages to address the individual risk rating objections. The Company also provided an approved California manual for Chubb for comparison. The general organization of the rates and rules is similar, although there are significant differences. Given the unique nature of the exposure, and the change to the rating manual to an a-rate basis, the proposed program appears reasonable.

Effective Date November 15, 2010.

COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

RNHL-126863117

files has a Form/Rate/Rule filing submitted by Rain and Hail L.L.C., the MGA, for a new endorsement for its Crop-Hail program. The Replant Extra endorsement provides coverage for the producer for additional costs to replant the insured crop(s) above what is provided in the underlying yield-based plan of insurance policy. The rates per \$100 of insurance are \$1.65 for corn and \$3.30 for soybeans. 2010 was the MGA's first year writing this coverage for corn and soybeans, so instead of using experience they used competitive rates and judgment.

Effective Date November 28, 2010.

COMPANY

FILING NUMBER

TRAVELERS CASUALTY AND SURETY CO. OF AMERICA

TRVE-126807899

files an initial rate, rule, and form filing for its CyberRisk Product, which provides insurance coverage for privacy breaches and media liability.

Effective Date November 15, 2010.

COMPANY

FILING NUMBER

UNITRIN AUTO AND HOME INSURANCE COMPANY

KEMP-126859167

files to revise the weights to its tiering model for their Mississippi Automobile program. There is no rate impact since this only effects new business.

Effective Date March 1, 2011.

COMPANY

FILING NUMBER

WESCO INSURANCE COMPANY

GMAX-G126823169

files a Rate/Rule filing for their Specialty Motor Vehicle Service Contract program. They do not state that this is a new program, but the experience provided shows experience countrywide but not in Mississippi, and the manual pages are listed as new (as opposed to replacement), and the rate change is listed as neutral. The company states that the rates they are filing are currently approved for MIC Property & Casualty Insurance Corporation. The rates are based on model year and mileage at purchase. There are four levels of coverage (vary in parts and services covered). They also use a schedule rating system of 7 risk characteristics each with a range of +/-25% rate modification. They also state in the manual that the rates may be modified based on Bureau of Labor Statistics Consumer Price Index (CPI) changes. The profit and tax provisions appear reasonable. General expense provision is supported by company countrywide history. Commission and Other Acquisition provisions are 0% each; however, countrywide experience shows Commission around 2.56% and Other Acquisition around 5.59%.

Effective Date December 15, 2010.

NEW COMPANY

American Pet Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 8, 2010.

COMPANY NAME CHANGE

TIG Indemnity Company changed its name to Torus National Insurance Company effective July 1, 2010.