

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

<u>COMPANY</u> ACADIA INSURANCE COMPANY	<u>FILING NUMBER</u> UNON-126907931
files rates, rules and forms for its new Commercial Farm Program. Effective Date January 1, 2011.	

<u>COMPANY</u> ACE AMERICAN INSURANCE COMPANY	<u>FILING NUMBER</u> ACEH-126901775
files initials rates for their Excess Liability program. Effective Date December 20, 2010.	

<u>COMPANY</u> ACE PROPERTY AND CASUALTY INSURANCE CO.	<u>FILING NUMBER</u> RNHL-126886784
files a Rate/Rule filing for its Crop-Hail program. Rates are by crop and are per \$100 of insurance. Cotton rates are additionally broken down by county and the presence of a wind endorsement. The Company states that the overall impact is -0.3% and ranges by policyholder from -11.8% to 0.0%. Cotton county rates are revised based on the new NCIS Loss Costs. The rate for rice was lowered from 0.85 to 0.75. Loss cost multiplier is revised to 1.418, with expense provisions supported by the MGA's history. The specific rate impact for this filing is -0.3% (decrease). Effective Date January 1, 2011.	

<u>COMPANY</u> AGRI GENERAL INSURANCE COMPANY	<u>FILING NUMBER</u> RNHL-126886770
files a Rate/Rule filing for its Crop-Hail program. Rates are by crop and are per \$100 of insurance. Cotton rates are additionally broken down by county and the presence of a wind endorsement. The Company states that the overall impact is -0.3% and ranges by policyholder from -11.8% to 0.0%. Cotton county rates are revised based on the new NCIS Loss Costs. The rate for rice was lowered from 0.85 to 0.75. Loss cost multiplier is revised to 1.418, with expense provisions supported by the MGA's history. The specific rate impact for this filing is -0.4%. Effective Date January 1, 2011.	

<u>COMPANY</u> AIPSO	<u>FILING NUMBER</u> APST-126878424
files to adopt the prospective loss costs specified in ISO's filing no. PP-2010-BRLA1. The Plan rates will be a combination of prospective loss costs and involuntary loss cost multipliers. Effective Date April 1, 2011 for new business and May 1, 2011 for renewals.	

<u>COMPANY</u> AMERICAN NATIONAL GENERAL INSURANCE CO.	<u>FILING NUMBER</u> ANPC-126419972
files revised rates, rules and forms for its Private Passenger Automobile Program resulting in an overall increase of 0.9%. Effective Date March 4, 2011 for new and renewals.	

COMPANY **FILING NUMBER**
AMERICAN NATIONAL PROPERTY AND CASUALTY CO. **ANPC-126419908**
files revised rates, rules and forms for its Private Passenger Automobile Program resulting in an overall increase of 0.9%.
Effective Date March 4, 2011 for new and renewals.

COMPANY **FILING NUMBER**
ARGONAUT GREAT CENTRAL INSURANCE COMPANY **ARGN-126848729**
files an initial rate, rule and form filing for a new Commercial Umbrella program. The new program is based on the Company's current Retail Grocers and Great Protector Select Umbrella programs currently on file in Mississippi. Both of the current Umbrella programs will be discontinued after all business is moved into the new program. The Company produces indications based on five years of historical nationwide Umbrella data to support the adequacy of the rates the program is being based on. The proposed rates appear reasonable. However, there is an instance in the Company's rating manual in which they rely on the use of ranges of rates or rating factors.
Effective Date January 1, 2011.

LEAD COMPANY **FILING NUMBER**
ASSOCIATED INDEMNITY CORPORATION **FFDC-126703216**
Other Companies
Fireman's Fund Insurance Company
National Surety Corporation
The American Insurance Company
files an initial filing for a Commercial Farm & Ranch program. The proposed program is ISO-based with independent rates.
Effective Date December 8, 2010.

LEAD COMPANY **FILING NUMBER**
CHARTER OAK FIRE INSURANCE COMPANY **TRVD-126918950**
Other Companies
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of Connecticut
files a Commercial Farm and Ranch rate filing to increase rates 4% in all territories.
Effective Date February 1, 2011, New and Renewals.

COMPANY **FILING NUMBER**
COLUMBIA MUTUAL INSURANCE COMPANY **CLBA-126894514**
files a Form/Rate/Rule filing for its Contractors Businessowners Policy Program proposing adoption of the most recent ISO 2009 edition of the Businessowners Program's rules and forms. In addition, the company is introducing some optional coverages for which they use ISO rates and rules. There are no changes in existing rates.
Effective Date March 1, 2011.

COMPANY

FILING NUMBER

COMMERCIAL ALLIANCE INSURANCE

CASR-126796692

files revised rate level and rate level factors for its non-standard automobile program. The program was initially filed in the state by Commercial Alliance as a transfer of a book of business from its previous insurer, Southern Casualty Insurance.
Effective Date December 15, 2010, New and Renewal.

COMPANY

FILING NUMBER

CRUM & FORSTER INDEMNITY COMPANY

CRUM-126877354

files to revise their previously approved Bail Bond Rates of 2006. The company is requesting an effective date upon approval. Based on provided information, the company has redefined their bond rating categories for State Bonds and the pricing. They are also implementing a minimum charge of \$100 and a processing fee of \$50 per bond. The company documented that the changes were made to comply with revisions to the Mississippi Code regarding bail bonds.
Effective Date December 8, 2010.

COMPANY

FILING NUMBER

EVEREST NATIONAL INSURANCE COMPANY

EVST-126849123

files a rate and rule for its Commercial Umbrella Liability program. There are no policyholders for the program in the state. The factors used to rate the excess layers, which calculate the premium as a percentage of the underlying \$1 million/\$1 million premium, are being decreased based on a review of ISO GL and AL increased limits factors. Also, a new rule for rating layers in excess of \$10 million is being introduced.
Effective Date January 1, 2011.

LEAD COMPANY

FILING NUMBER

GENWORTH RESIDENTIAL MORTGAGE INS. CORP. OF NC

GEFA-126909268

Other Companies

Genworth Residential Mortgage Assurance Corporation

Genworth Mortgage Insurance Corporation

files a rate and rule filing for their Mortgage Guaranty program. The Company is proposing to remove the surcharges for refinance loans for borrowers with FICO scores greater than or equal to 720. According to the filing, the charges were introduced in 2008 as a response to the poor experience refinance loans. Since then, the Company has discovered that refinance loans for borrowers in this credit score bucket are performing as well as purchaser loans, and better than refinance loans for borrowers with lower credit scores. The average delinquency rate on refinance loans over the past two years is compared to purchaser loans for borrowers with scores over 720 to support the elimination of the adder. The projected impact for new business is a 2.2% overall decrease.

Effective Date December 20, 2010.

COMPANY **FILING NUMBER**
GRANITE STATE INSURANCE COMPANY **AGNY-126907118**

files submits an initial rate, rule and form filing for its new Sports and Recreation Commercial General Liability program. The Company states that the program was based on competitor programs, primarily AXIS. The company intends to use (a) rating for the program.

Effective Date December 17, 2010.

COMPANY **FILING NUMBER**
GUIDEONE MUTUAL INSURANCE COMPANY **GDEA-126882313**

files to adopt ISO's most recent Loss Costs with revised LCM's for their Commercial Auto program. The overall rate level change is a decrease of 14.4%.

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

COMPANY **FILING NUMBER**
HARCO NATIONAL INSURANCE COMPANY **IATH-126840962**

files a filing proposing the forms for 3 new optional endorsements available on their Garage Coverage form in their Commercial Auto business. The endorsements provide discrimination coverage, third party discrimination coverage, and legal damages/title coverage. In addition to the forms, it also provides the rating rules for these coverages. Because this filing is only proposing new optional endorsements, it has no rate level impact.

Effective Date March 1, 2011.

COMPANY **FILING NUMBER**
HARTFORD CASUALTY INSURANCE COMPANY **HART-126783136**

files a rate and rule for their Other Liability program introducing a new Life Sciences class code for biotechnology or medical technology research and development firms that conduct research and may conduct clinical tests but do not sell a commercialized product.

Effective Date December 7, 2010.

LEAD COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **13572**

Other Companies

BP-2010-RLA1

files a Businessowners loss cost level revision for all policies written on or after April 1, 2011. The filing revises advisory prospective loss costs for the major Businessowners coverages. The statewide filed combined loss cost change for all classes is -6.1% with -6.9% for property and -2.7% for liability.

Effective Date April 1, 2011.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKA-126932692**

files rates, rules and forms for its new Dwelling Fire Program.

Effective Date January 10, 2011.

COMPANY

FILING NUMBER

MERCHANTS BONDING COMPANY

MBBB-126779949

files a rate and rule filing for their Surety Bond program. The Company adds a new contract bond rating tier, revise rates, and modify several rules for clarification purposes. According to the filing, a new Preferred Category 2 rating tier is being introduced to address developing needs for an additional tier of Class B Contract rates. Also, rates for Completion, Finance and/or Hazard Bonds along with Miscellaneous Contract rates are being added to the Category 2, 3, 4 and 5 tiers. Previously, any bonds of these types were rated under Category 1, regardless of whether they qualified as a Category 1 risk or not. Effective Date January 1, 2011 New and Renewals.

COMPANY

FILING NUMBER

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.

SFBC-126881956

files a rate revision for its Commercial Fire Program. The change adjusts the relationship between incombustible and masonry rates and base rates. The overall proposed rate impact for this filing is a decrease of -10.24%.The Company is also proposing to change the masonry rates by 10% and reducing the incombustible rates by 5% for construction. Effective Date February 1, 2011, New and Renewals.

LEAD COMPANY

FILING NUMBER

MISSISSIPPI STATE RATING BUREAU

13562

Other Companies

BP-2010-RLCF1

files a loss cost filing for its Businessowners (BP) Program that revises the BP Advisory Loss Costs. Company, also, files revised class plan relativities for property and liability with off-balance factors applied to adjust for any changes in revenue. Also, filing revises BP Increased Limit Factors (ILFs). The overall impact of the changes made in the filing is a decrease of -2.0%.

Effective Date August 1, 2011.

LEAD COMPANY

FILING NUMBER

MISSISSIPPI STATE RATING BUREAU

13558

Other Companies

BP-2010-RCPR1

files revised rules for a Businessowners Program. The filing amends various Rating Relativities and Factors Tables to complement the introduction of new Building and Business Personal Property Relativities.

Effective Date August 1, 2011.

COMPANY **FILING NUMBER**
NATIONAL INTERSTATE INSURANCE COMPANY **REGU-126867249**

files an Employment Practice Liability (EPLI) rates, rules, and forms filing for use with its new Ambulance Services Insurance Program (ASIP), which is a multiline program designed to meet the insurance needs of Ambulance Services clients. The EPLI portion of this program will use independent forms, rates, and rules and some ISO rules and forms. The Company proposes to adopt ISO rules and forms in their reference filings #EP-2008-OEPRU and EP-2008-OFR08.

Effective Date December 16, 2010.

COMPANY **FILING NUMBER**
NATIONAL SECURITY FIRE & CASUALTY **REGU-126920551**

files a Low Valued Dwelling Program filing to provide rates for additional Amounts of Insurance from \$81,000 to \$125,000. Currently the program is limited to \$80,000. The filing states that each extra \$1,000 of coverage uses a “differential” of 0.02, based on Amount of Insurance curves used by the Company, ISO and AAIS, but does not define what that differential applies to. Tables of rates at each coverage level are provided. It appears that the marginal increase in premium for each extra \$1,000 coverage after \$80,000 is roughly 1/3 the marginal increase in premium from coverage of \$79,000 to \$80,000.

Effective Date January 1, 2011.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **AGNY-126867198**

files rates, rules and forms for its new Crime Program that provides global coverage for losses suffered due to dishonest employees, including directors and officers, fulltime, part-time, or temporary employees, employees on military leave, independent contractors, students or volunteers.

Effective Date December 14, 2010.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY **NWCM-126873247**

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files a form modifications to their Commercial Multi-Peril Business owners program. The Company is revising several rules to correspond with form revisions.

Effective Date May 15, 2011.

COMPANY

FILING NUMBER

NCCI

NCCI-126860128

files revised voluntary market loss costs and Assigned Risk revised rates for Mississippi's Workers' Compensation program.

The overall rate change is a decrease of 9.8% in the Voluntary Market and 7.8 in the Assigned Risk.

Effective Date March 1, 2011.

COMPANY

FILING NUMBER

NEW YORK MARINE AND GENERAL INS. CO.

WESA-126927510

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

Effective Date December 16, 2010.

LEAD COMPANY

FILING NUMBER

NORTH RIVER INSURANCE COMPANY

CRUM-126882622

Other Companies

United States Fire Insurance Company

files to revise their previously approved Bail Bond Rates of 2006. The company is requesting an effective date upon approval. Based on provided information, the company has redefined their bond rating categories for State Bonds and the pricing. They are also implementing a minimum charge of \$100 and a processing fee of \$50 per bond. The company documented that the changes were made to comply with revisions to the Mississippi Code regarding bail bonds.

Effective Date December 8, 2010.

COMPANY

FILING NUMBER

OMNI INDEMNITY COMPANY

OMNI-126884876

files revised rate and rules for its Private Passenger Auto program. The company proposes decreasing territory factors based on a competitive analysis. The overall impact is -10.59%.

Effective Date December 9, 2010, New Business and January 9, 2011, Renewals.

COMPANY

FILING NUMBER

PHARMACISTS MUTUAL INSURANCE COMPANY

PHAR-126895976

files changes to its Businessowners Program for Pharmacies proposing adopting the following AAIS filings: AAIS-2009-19R (rules) and AAIS-2009-19LC (rates) with some minor changes. The overall effect is a rate decrease of -0.9%.

Effective Date February 1, 2011 for new and renewals.

COMPANY

FILING NUMBER

PLAZA INSURANCE COMPANY

REGU-126851554

files rates, rules and forms for its Commercial General Liability program. The Company is proposing several new countrywide and statewide exception pages to their current rates and rules manual, in addition to a new \$300,000 limit for hired and non-owned auto liability coverage. The Company is filing a new Self-Funded Retention endorsement, which was recently approved for an affiliated company, State Auto Mutual Insurance Company.

Effective Date December 20, 2010.

COMPANY

FILING NUMBER

PLAZA INSURANCE COMPANY

REGU-126864167

files a Form/Rate/Rule filing for its new Businessowners program proposing adopting the most recent ISO loss costs with proposed loss cost multipliers of 1.585 (Liability) and 1.651 (Non-Liability). Expense provisions are supported by industry history. In addition to adopting ISO loss costs, the company files various exceptions and independent rating plans, including tiered pricing and Equipment Breakdown.

Effective Date December 8, 2010.

COMPANY

FILING NUMBER

RLI INSURANCE COMPANY

RLSC-126893352

files an initial rate and rule filing for its new Marine Related Property program for less complex risks that require less extensive coverage than their existing coverage provides. Has companion filing (forms) RLSC-126892930.

Effective Date January 1, 2011.

COMPANY

FILING NUMBER

SECURIAN CASUALTY COMPANY

CHER-126891229

files a rate, rule, and form filing for its new Credit Property program. The program is intended to provide coverage for personal property or autos that are put up as collateral for a consumer loan. The rates and rules for the proposed program are primarily based on those filed for CNL/Insurance America, Inc., which is a sister company of Securian.

Effective Date December 14, 2010.

COMPANY

FILING NUMBER

SENTRUITY CASUALTY COMPANY

YTYC-126911465

files a Rate/Rule filing for its Contractual Liability program for vehicle (Toyota & Lexus) service contracts, proposing a replacement manual for rules and rates. Rates are by vehicle make, class, and mileage covered. There are no insureds under previous program.

Effective Date January 11, 2011.

COMPANY

STAR INSURANCE COMPANY

FILING NUMBER

MEAD-126896953

files a revised LCM for their Workers' Compensation program. The overall rate level change is a decrease of 5.02%.

Effective Date January 1, 2011.

COMPANY

STARR INDEMNITY & LIABILITY COMPANY

FILING NUMBER

SIPD-126798134

files a Form/Rate/Rule filing for its new Commercial Property program for Anchor Management. The company proposes using the same ISO loss costs, loss costs multipliers, forms and rating plans (and an optional non-ISO Equipment Breakdown coverage) as QBE Insurance Corporation along with independent Starr forms and rules. It does not submit the required exhibits A, C, and D, stating, instead that this is a "Me Too" of loss costs and loss cost multipliers currently on file for QBE Insurance Corporation." The company has documented that the proposed loss cost multiplier and rates are what is currently approved for QBE without modification.

Effective Date December 8, 2010.

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

RNHL-126886788

files a Rate/Rule filing for its Crop-Hail program. Rates are by crop and are per \$100 of insurance. Cotton rates are additionally broken down by county and the presence of a wind endorsement. The Company states that the overall impact is -0.3% and ranges by policyholder from -11.8% to 0.0%. Cotton county rates are revised based on the new NCIS Loss Costs. The rate for rice was lowered from 0.85 to 0.75. Loss cost multiplier is revised to 1.418, with expense provisions supported by the MGA's history. The specific rate impact for this company is 0.0% as no premium was written.

Effective Date January 1, 2011.

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-126832070

files a rate and rule filing for its Personal Auto program. The company proposes changes to base rates, territory relativities, and rating factors for class/age, deductible, limit, model year, and other miscellaneous rating changes and rate changes for miscellaneous vehicle types. The overall rate impact is estimated at +3.7%, supported by a rate indication of +8.0%. The rate effects by coverage are as follows: BI/PD: +7.9%, Med Payments: -5.4%, Comprehensive: +11.7%; Collision: -1.5%; Uninsured Motorist: -0.8%. Change by territory vary from +1.7% to +6.5%, and the minimum and maximum changes by policy are -25% and +24%, respectively. The company includes rate indications based on generally reasonable assumptions and methodologies. A 2.0% load for profit and contingencies is included, and we note that the catastrophe load for comprehensive coverage is lower than in the prior analysis. We also note that all expenses are treated as variable.

Effective Date December 27, 2010.

COMPANY

FILING NUMBER

STATE FARM MUTUAL AUTOMOBILE INSURANCE

SFMA-126831946

files a rate and rule filing for its Personal Auto program. The company proposes changes to base rates, territory relativities, and rating factors for class/age, deductible, limit, model year, and other miscellaneous rating changes and rate changes for miscellaneous vehicle types. The overall rate impact is estimated at +2.3%, supported by a rate indication of +5.2%. The rate effects by coverage are as follows: BI/PD: +7.0%, Med Payments: -6.1%, Comprehensive: +6.0%; Collision: -3.0%; Uninsured Motorist: 0.0%. The company attributes 1.3% of the increase to pure premium changes and 1.0% to increases in expenses. Change by territory vary from +0.5% to +5.0%, and the minimum and maximum changes by policy are -29% and +30%, respectively. The company includes rate indications based on generally reasonable assumptions and methodologies. A 2.0% load for profit and contingencies is included, and we note that the catastrophe load for comprehensive coverage is lower than in the prior analysis. We also note that all expenses are treated as variable.

Effective Date December 27, 2010.

COMPANY

FILING NUMBER

TORUS NATIONAL INSURANCE COMPANY

WESA-126923593

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

Effective Date December 16, 2010.

COMPANY

FILING NUMBER

TORUS NATIONAL INSURANCE COMPANY

WESA-126923680

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

Effective Date December 16, 2010.

COMPANY

FILING NUMBER

TOYOTA MOTOR COMPANY

PERR-126775715

files form and rate filing for a new Service Contracts program for vehicle service agreement contractual liability. Rates are based on a review of competitors programs for excess coverage.

Effective Date April 1, 2011.