

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
January 2011**

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AEGIS SECURITY INSURANCE COMPANY</u>	<u>AEGS-126939502</u>
files revised rates for their Manufactured Home program. The overall rate level change is an increase of 12.0%.	
Effective Date January 11, 2011.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE PROPERTY & CASUALTY INS. CO.</u>	<u>ALSX-G126935570</u>
files rates, rules and forms for its new Motorcycle/Off-Road Vehicle Program.	
Effective Date May 16, 2011.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE PROPERTY & CASUALTY INSURANCE CO.</u>	<u>ALSX-G126872745</u>
files revised rates and rules for their Private Passenger Automobile program. The overall rate level change is 0.0%.	
Effective Date February 7, 2011 for new business and March 9, 2011.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN CONTRACTORS INDEMNITY COMPANY</u>	<u>PERR-126947398</u>
files an initial rate, rule, and forms for Notary Public bonds which will become part of the company's Public Official Bonds program.	
Effective Date January 25, 2011.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN FIRE AND CASUALTY COMPANY</u>	<u>LBRC-126569166</u>
files rates, rules and forms for its new Commercial Auto Program.	
Effective Date March 21, 2011.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN MODERN HOME INSURANCE COMPANY</u>	<u>AMMH-126922193</u>
files rates/rule and forms for its Lender Placed Flood program. As support for its program, the company includes a rate comparison to FEMA'S Mortgage Portfolio Protection Program rates.	
Effective Date February 1, 2011.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN MODERN SELECT INSURANCE COMPANY</u>	<u>AMMH-126935111</u>
files revised rates, rules and forms for their Mobile Home program. The overall rate level change is an increase of 12.01%.	
Effective Date April 15, 2011.	

COMPANY**FILING NUMBER****AMERICAN RELIABLE INSURANCE COMPANY****ASPX-G126933247**

files submits a rate/rule/form filing for their SCO - Commercial Excess Liability program. The Company proposes increased minimum premiums, classification rate increases of 20%, and the addition of a new classification. They state that they have been conducting an extensive review of the program with their reinsurers. They cite limited loss experience due to the nature of this excess program, and base the rate increase on expenses that have been higher than those anticipated when the program was originally submitted. A comparison of their current permissible loss ratio (PLR) to the PLR from the initial filing is included. The current PLR is based on reasonable expense and profit & contingency provisions, and support is provided. The new classification is for situations with underlying auto, where the Company is not the auto carrier. The Company proposes a 35% increase for the class to reflect the additional risk due to lack of underwriting control. The overall rate effect of the filing is an increase of +21.1%. The effect on any individual class of insured ranges from an increase of +20.0 to +34.8%. Just over 48% of those insured are receiving in increase in excess of 25% (mainly due to increases in minimum premium for higher layers, according to the Company).

Effective Date February 1, 2011.

COMPANY**FILING NUMBER****AMERICAN ROAD INSURANCE COMPANY****PERR-126917473**

files a filing to implement a new Commercial Auto Liability - Business Auto program. The Company submits forms, endorsements, and a countrywide rate/rule manual (with state exceptions) for approval, as well as support for the selected underwriting profit & contingencies provision. While the rating plan appears reasonable as filed, we note that it includes a subjective expense modifier.

Effective Date March 1, 2011.

COMPANY**FILING NUMBER****AMERICAN SAFETY CASUALTY INSURANCE COMPANY****WESA-126894901**

files rates and forms for two new insurance products: Excess Professional Liability and A-Side Directors & Officers Liability. The A-Side Directors & Officers Liability rating algorithm follows directly from the rules governing the rating of the Excess Professional Liability coverage, with modifications.

Effective Date January 10, 2011.

COMPANY**FILING NUMBER****AMERICAN SECURITY INSURANCE COMPANY****ASPX-G126922606**

files a revision to its approved Collateral Protection Insurance program. The company proposes a new coverage form- Commercial Vehicles Coverage, and the addition of several optional endorsements and coverage options. There is no rate impact on existing policyholders.

Effective Date March 15, 2011 New and Renewals.

COMPANY

ASSURANCE AMERICA

FILING NUMBER

ASRN-126885688

files revised rates for their Private Passenger Automobile Program resulting in an overall increase of 4.2%.

Effective Date January 26, 2011 for new business and January 31, 2011 for renewals.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-126910104

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

Effective Date January 7, 2011.

LEAD COMPANY

BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-126922234

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files a rate, rule, and form filing for its Commercial General Liability program, proposing a new coverage for Agricultural Chemical Consulting Company - Property Damage. Proposed rates are based on those of Penn Millers countrywide program. Rates are expressed on a per \$1000 of payroll basis and vary by limit and deductible.

Effective Date May 1, 2011.

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

CHMU-126933141

files revised rates, rules and forms for its Independent Commercial Package Employment Practices Liability and Directors, Officers and Trustees Liability coverages. This will result in an overall decrease of -0.270%.

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

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

CHMU-126937778

files revised rates, rules and forms for its Independent Church Package Employment Practices Liability and Directors, Officers and Trustees Liability coverages. This will result in an overall decrease of -0.04%.

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

COMPANY

COAST NATIONAL INSURANCE COMPANY

FILING NUMBER

BRWS-126937077

files a Personal Passenger Auto filing to add vehicle symbols to their current Select 3.0 Program. They are not proposing to change any vehicle symbols for vehicles that are already in their vehicle database.

Effective Date December 28, 2010.

COMPANY

FILING NUMBER

COAST NATIONAL INSURANCE COMPANY

BRWS-126937049

files a Personal Passenger Auto filing to add vehicle symbols to their current Select 2.5 Program. They are not proposing to change any vehicle symbols for vehicles that are already in their vehicle database.

Effective Date December 28, 2010.

COMPANY

FILING NUMBER

COAST NATIONAL INSURANCE COMPANY

BRWS-126937014

files a Personal Passenger Auto filing to add vehicle symbols to their current Select 2.0 Program. They are not proposing to change any vehicle symbols for vehicles that are already in their vehicle database.

Effective Date December 28, 2010.

COMPANY

FILING NUMBER

EMPIRE FIRE AND MARINE INSURANCE COMPANY

ZURC-126962980

files initial rates and rules for their new Commercial Auto Rental Contingent Liability program.

Effective Date March 1, 2011.

COMPANY

FILING NUMBER

ESSENT GUARANTY, INC.

WESA-126841821

files a new Mortgage Guaranty program for credit union loans. The proposed rating plan is identical to the recently approved competitor rates, with an additional rate decrease for credit union loans after ten years.

Effective Date January 18, 2011.

COMPANY

FILING NUMBER

ESURANCE INSURANCE COMPANY

ESUR-126914820

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of 1.9% with the effect on insureds ranging from a -17.6% to +8.5%.

Effective Date February 4, 2011 (New) March 26, 2011 (Renewal).

COMPANY

FILING NUMBER

EVEREST NATIONAL INSURANCE COMPANY

EVST-126849123

files to decrease the percentage factors for their Commercial Umbrella Liability program based on a review of ISO, GL and AL increased limit factors. Also, a new rule for rating layers in excess of \$10 million is being introduced. No policies are currently in force under the company's direct Umbrella program.

Effective Date January 1, 2011.

LEAD COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER

FARL-126942966

Other Companies

Nationwide Agribusiness Insurance Company

files a rate, rule, & form filing for its CommercialGard Commercial Multi-peril program. The company proposes new coverage and limit options, removing several rating factors and offsetting the impact via base rate adjustments, and adding Employment Practices Liability coverage. The overall impact is estimated at +0.2%.
Effective Date May 1, 2011 New and Renewal.

COMPANY

FRANK WINSTON CRUM INSURANCE, INC.

FILING NUMBER

FWCI-126959768

files a Workers Compensation filing to add two new forms to its existing Workers Compensation program. The Forms are “Waiver of Our Rights to recover from others” and “Application for Drug-Free and Alcohol-Free Workplace Premium Credit Program”. The Company currently has one policyholder in the state of Mississippi.
Effective Date January 23, 2011.

COMPANY

FREEDOM SPECIALTY INSURANCE CO.

FILING NUMBER

SCTT-126900104

files rates, rules and forms for its new Excess Lines Program for Directors and Officers Liability.
Effective Date January 13, 2011.

LEAD COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE CO.

FILING NUMBER

USAA-126938922

Other Companies

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

files a Private Passenger Auto filing to revise their make/model rating factors. There is no overall rate impact. The impact to individual policyholders will vary from -11.3% to +15%. The explanatory memorandum states that the changes are based on a countrywide review of their latest automobile experience.
Effective Date January 19, 2011.

LEAD COMPANY

GEICO INDEMNITY COMPANY

FILING NUMBER

GECC-126821145

Other Companies

GEICO Casualty Company

GEICO General Insurance Company

Government Employees Insurance Company

files to introduce new Military and Associate Discounts for their Private Passenger Auto Program. The company proposes a 15% discount for military personnel and an 8% discount for associates. The overall rate level change is a decrease of .690%.

Effective Date January 1, 2011 for new business and March 14, 2011 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
GREAT WEST CASUALTY COMPANY	LDRE-126914276

files revised rates and rules for their Commercial Auto program. The overall rate level change is a decrease of 0.3%.

Effective Date March 1, 2011.

<u>COMPANY</u>	<u>FILING NUMBER</u>
GREENWICH INSURANCE COMPANY	XLAM-126954030

files a Form/Rate/Rule filing for its new Accountants Professional Errors and Omissions Liability program - actually they are taking over the program currently filed and approved by Jorgensen and Company with New York Marine & General Insurance Company as the carrier.

Effective Date January 19, 2011.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
HARTFORD CASUALTY INSURANCE COMPANY	HART-126957722

Other Companies

Hartford Insurance Company of the Midwest

Hartford Underwriters Insurance Company

Property and Casualty Insurance Company of Hartford

Twin City Fire Insurance Company

Hartford Accident and Indemnity Company

Hartford Fire Insurance Company

files Rate/Rule revision for their Other Liability program proposing to adopt ISO loss costs. Total provisions for expenses are supported by the companies' expense history. A loss cost modifier of 1.15 is used based on experience. An indication analysis is included as support. The overall rate impact is an increase of 0.7%.

Effective Date February 1, 2011.

<u>COMPANY</u>	<u>FILING NUMBER</u>
HISOX INSURANCE COMPANY	MRTN-126914337

files forms/rate/rule for its new Commercial Crime Program for Entertainment Risks. The proposed program's rules and base rates are based on the Company's existing Commercial Crime Program. The Company modified the original proposed rate ranges for several variables with acceptable specific rating factors shown in the Mississippi exception pages.

Effective Date January 24, 2011.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **13535**

files a Businessowners filing to revise Class Plan Relativities. The overall rate change is 0.0%. Included with this filing is a revision to the Businessowners increase limits factor which represents a -11% change from the increased limit factors currently in effect. This filing also includes revisions to sprinkler, protection class and construction code relativities.

Effective Date August 1, 2011.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **13534**

files a Businessowners filing which addends various rating relativities and factors tables to complement the introduction of new Building and Business Personal Property Relativities. The overall rate change is a -2.0%.

Effective Date August 1, 2011.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **13531**

files to revise the Increased Limits Factors (ILFs) for Premises/Operations Liability and Products/Completed Operations Liability Classes. The filing also revises which classification table is used for certain classes. The overall rate increase from these changes is 1.6%; +1.9% for Premises/Operations and +0.4% for Products/Completed Operations.

Effective Date May 1, 2011.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS INC. **LMUG-126840589**

files a Professional Errors and Omissions Liability filing to submit new proprietary forms and rating plans for use on Miscellaneous Professional Liability policies.

Effective Date January 4, 2011.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-126941986**

files an initial program for a New Vehicle Service Reimbursement program. The product is offered with a monthly term and rate rather than the traditional single rate.

Effective Date January 5, 2011.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-126940496**

files for revised rates for its Contractual Liability program, Vehicle Service Contract Reimbursement Insurance Program for RVs. Base rates are based on the selling price of the vehicle. The selected change for various provisions is an increase of 39.9%. There is no impact on current contracts.

Effective Date January 31, 2011.

LEAD COMPANY

FILING NUMBER

MANUFACTURES ALLIANCE INSURANCE COMPANY

STLR-126843015

Other Companies

Pennsylvania Manufactures Association Ins. Co.

Pennsylvania Manufactures Indemnity Co.

files initial rates, rules and forms for their new Capital Assets Program (CAP), which is primarily based on ISO CAP rates and rules. The program is intended to provide manufacturing, industrial and other commercial entities with building and personal property coverage along with several other property coverages. The company is also proposing to introduce independent forms for optional equipment breakdown coverage and rates, rules and forms for business income loss resulting from utility service interruption. According to the filing, loss cost modifiers vary +/-25% between the three companies in order to expand rating capabilities and allow the company to compete on a broader scale. The Company explained that Equipment Breakdown coverage was being included and provided by the ISO filing references. The loss cost associated with the Business Income and Extra Expense - Utility Services, was developed by adding the base form loss cost and the earthquake loss cost, and dividing by 2 to generate the flood loss costs.

Effective Date June 1, 2011.

COMPANY

FILING NUMBER

MARKEL AMERICAN INSURANCE COMPANY

MRKA-126918042

files rates, rules and forms for an initial Mobile Homeowners program for Mississippi. The rating plan was developed using the Company's own countrywide experience outside of Mississippi and a competitor's rating plan used in Mississippi.

Effective Date January 26, 2011.

COMPANY

FILING NUMBER

MARKEL INSURANCE COMPANY

MRKB-126942113

files an initial workers compensation program filing, adopting NCCI loss costs with a 1.650 loss cost multiplier for construction classes and 1.250 for non-construction classes, as well as a \$220 expense constant. The company provides historical experience supporting the differential between construction and non-construction.

Effective Date February 1, 2011.

COMPANY

FILING NUMBER

MISSISSIPPI FARM BUREAU CASUALTY INS. CO.

SFBC-126903450

files revised rates for its Farm Liability Program resulting in an overall increase of 5.0%.

Effective Date April 1, 2011 for new and renewals.

COMPANY

FILING NUMBER

MISSISSIPPI STATE RATING BUREAU

13574 BP-2010-RLA1

files to revise advisory prospective loss costs for the major Businessowners coverages. The estimated overall rate level impact of the change is a decrease of 6.1% statewide.

Effective Date April 1, 2011 New and Renewals.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **AGNY-126887863**
files rates, rules and forms for its new Medical Malpractice Program for Physicians Assistants.
Effective Date January 5, 2011.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY **NWCM-126947327**
Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
files a rate filing for its package liability program, proposing a 30% rate decrease for certain classes. The company cites a desire for growth in these classes, as they have very few policies. Although there is a negative rate impact, the number of policies in these classes is few enough that the impact is 0.0%.
Effective Date February 15, 2011.

COMPANY **FILING NUMBER**
NEW YORK MARINE AND GENERAL INSURANCE CO. **WESA-126932317**
files an initial form/rate/rule filing for this Commercial Burglary and Theft program. The Company will utilize ISO Crime and Fidelity forms, rules and loss costs for the new program in coordination with their loss cost multiplier (LCM) of 1.639. The company provides their expense and profit provision selections underlying the selected LCM, however, no support is provided. As this is a new program, no historical expense information is available. The selected expense and profit provisions appear reasonable.
Effective Date December 28, 2010.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY **REGU-126899147**
files a revised LCM and adopts NCCI's 2010 loss costs for their Workers' Compensation program. The overall rate level change is an increase 8.0%.
Effective Date February 1, 2011.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-126913850**
files rates, rules and forms for its Umbrella Program designed for pharmacists and intended to cover the excess above a pharmacist's professional liability policy.
Effective Date March 1, 2011.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-G126958640**

files a Commercial Interline Filing to introduce independent endorsements for risks with temporary staffing agency exposure. Two endorsements are optional: "Elite Property Enhancement: Temporary Staffing" and "General Liability Deluxe Endorsement: Temporary Staffing". The rating factors are documented and appear reasonable. The third endorsement introduced: "Property Damage Extension Endorsement", is mandatory and amends the Damage to Property exclusion in a coverage form to apply a \$1,000 deductible. The company currently writes no business in the state of Mississippi. Effective Date February 1, 2011.

COMPANY **FILING NUMBER**
PLATTE RIVER INSURANCE COMPANY **CAPC-126939914**

files a rate and rule filing for its collateralized bonds surety program. The company proposes a revision to its underwriting criteria and a double of the credit for appeal bonds. The overall rate impact is estimated at -2.8%. Effective Date February 1, 2011.

LEAD COMPANY **FILING NUMBER**
PMI MORTGAGE INSURANCE COMPANY **PMGP-126946241**

Other Companies

PMI Mortgage Assurance Company

files a base rate increase for its single premium Mortgage Guaranty program. The company cites a growth in loan persistency as justification for the increase. The impact is estimated at +13% for single premium loans as measured against the 2010 book of business, though existing loans are not affected. The highest increases are for the higher FICO scores at a 90% loan-to-value. Effective Date February 15, 2011.

COMPANY **FILING NUMBER**
PROTECTIVE INSURANCE COMPANY **BALG-126888998**

files an initial Loss Cost Multiplier filing for its General Liability program. The Company is proposing to adopt the most recent advisory approved loss costs, forms and rules filed by ISO (Reference Number GL-2010-BGL1) The Company has selected a Loss Cost Multiplier (LCM) of 1.429, based on their projected expenses for the program. Effective Date January 3, 2011.

LEAD COMPANY

REPUBLIC MORTGAGE INSURANCE COMPANY

Other Companies

Republic Mortgage Insurance Company of North Carolina

Republic Mortgage Insurance Company of Florida

files a rate and rule filing for its mortgage guaranty program. The company proposes removing the rate/term refinance surcharge for loans with a FICO score of 720 or better. The company provides incurred loss ratios for loans above 720 and below 720, supporting the proposed change. Though the change affects only new business, the impact of the filing is estimated at -2.23%.

Effective Date January 17, 2011.

FILING NUMBER

LDRD-126928027

COMPANY

SAFECO INSURANCE COMPANY OF IL

files revised rates for its Personal Auto - Motorcycle Program resulting in an overall decrease of -3.400%.

Effective Date April 9, 2011 for new business and May 21, 2011 for renewals.

FILING NUMBER

LBRM-126900905

LEAD COMPANY

SENTRY INSURANCE, A MUTUAL CO.

Other Companies

Middlesex Insurance Company

files a rate revision for their Commercial Auto program adopting ISO Reference LC, CA-2010-BRLA1, with multipliers of 2.110 (Liability), 1.706 (Collision), and 1.792 (Comprehensive).

Effective Date February 1, 2011.

FILING NUMBER

SEPX-G126957465

COMPANY

SENTRY SELECT INSURANCE COMPANY

files a rate and rule filing for its Dealer Operations Commercial General Liability program. The company proposes offering Data Compromise Including Defense and Liability coverage and Identity Recovery coverage.

Effective Date February 1, 2011.

FILING NUMBER

SEPX-G126949325

COMPANY

SENTRY SELECT INSURANCE COMPANY

files revised rates and rules for their Dealer Operations Property program. The overall rate level change is an increase of 5.0%.

Effective Date January 1, 2011.

FILING NUMBER

SEPX-G126924168

COMPANY**SUNZ INSURANCE COMPANY****FILING NUMBER****MRTN-126909824**

files a filing to implement a Loss Reimbursement - Large Deductible program for their Workers Compensation line of business. The Company submits for approval an Underwriting Rules and Rating Manual, Retrospective Rating Plan rating values, and an endorsement to include Allocated Loss Adjustment Expense (ALAE) in the deductible recovery amount. Additionally, the Company is filing to adopt without modification the current NCCI Schedule Rating Plan. While the proposed plan appears reasonable as filed, we note that three items embedded within the computation of deductible premium (the Fixed Expense Ratio, the Nonreimbursed Loss Adjustment Expense Ratio, and the Variable Expense Ratio) are allowed to vary based on underwriting judgment (see page 7 of 7 in the Underwriting Rules and Rating Manual). However, the Nonreimbursed Loss Adjustment Expense Ratio is limited to a range of 0.05 to 0.09, and the adjustments to the Fixed and Variable Expense Ratios is limited to a factor of 0.67 to 1.50. Effective Date December 28, 2010.

LEAD COMPANY**SURETY & FIDELITY ASSOCIATION OF AMERICA****FILING NUMBER****SURE-126952376****Other Companies**

SFAA-F-282

MS-FLC-11

MS-FM-16

files revised policy forms and related riders for Financial Institution Bonds, (SF) Nos. 14 (TSB 5062c), 15 (TSB 5867b), 24 (5018f) and 25 (5174c). Also filed is revised Section 2, Financial Institutions, of the Manual of Rules, Procedures, and Classifications for Fidelity Bonds. To reflect the changes made in forms a revised loss cost page, FID-LC-5 is filed.

Effective Date May 1, 2011 New and Renewals.

COMPANY**TORUS NATIONAL INSURANCE COMPANY****FILING NUMBER****WESA-126927012**

files a rate/rule/form filing for their new Commercial Umbrella program. The Company is adopting Insurance Services Office (ISO) prospective loss costs, along with their own tier-rating plan. Three tiers are described, Preferred, Standard, and Substandard, with rating factors of 0.75, 1.00, and 1.25 respectively. The Company includes a permissible loss ratio calculation with the filing. The permissible loss ratio does not directly affect the tier-rating factors, which appear to be selected judgmentally and are not unreasonable. There is no rate effect since this is a new program Effective Date December 28, 2010.

LEAD COMPANY

FILING NUMBER

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY RESD-126917756

Other Companies

United Guaranty Residential Insurance

files a rate revision for its Performance Premium Plan Mortgage Guaranty program. The Company is adding new classification variables and removing other variables. Although the changes do not affect current policyholders, the company estimates the rate impact to be -9.8% on a nationwide basis.

Effective Date January 15, 2011.

COMPANY

FILING NUMBER

WESTPORT INSURANCE CORPORATION

ERCB-126895937

files a rate, rule and form filing for its Insurance Agents Errors and Omissions program. The company proposes miscellaneous new coverage and limit options with accompanying rates.

Effective Date July 1, 2011.

NEW COMPANY

CompWest Insurance Company received its Privilege License and Certificate or Authority to engage in the insurance business within the State of Mississippi effective December 15, 2010.

COMPANY NAME CHANGES

FFG Insurance Company changed its name to Aspen American Insurance Company effective September 23, 2010.

Kemper Casualty Insurance Company changed its name to Lumbermens Casualty Insurance Company effective September 30, 2010.