

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

COMPANY

FILING NUMBER

ACCC INSURANCE COMPANY

ACCC-126722029

files revised rates and rules for its Private Passenger Automobile program. The overall rate level change is a decrease of 7.7%.

Effective Date February 15, 2011.

COMPANY

FILING NUMBER

ACCIDENT FUND NATIONAL INSURANCE COMPANY

ACCD-126978456

files to adopt NCCI's 03/01/2011 loss costs with a revised LCM of 1.04. The overall rate level change is a decrease of 2.8%.

Effective Date March 1, 2011.

COMPANY

FILING NUMBER

ACIG INSURANCE COMPANY

ACIG-127000650

files to adopt NCCI's 03/01/2011 loss costs and a revised LCM (1.28) for their Workers' Compensation program. The overall rate level change is a decrease of 9.09%.

Effective Date March 1, 2011.

COMPANY

FILING NUMBER

ALLSTATE INSURANCE COMPANY

ALSX-G126967999

files a form/rate/rule filing for its Umbrella/Excess Liability program. The Company is filing to adopt various ISO forms and endorsements, their own independent forms and declarations pages, as well as ISO rates and rules with some exceptions. The Company's Umbrella/Excess Liability program has been in effect since 1996; however because of an oversight the Company had not filed the programs rates and rules until now. The Company is unable to measure the impact to policyholders at this time. It is unclear what the rate and rule exceptions are based on, possibly the existing program. However, we reviewed the proposed rates and rules determined them to be reasonable. The company has 10 policies in force currently.

Effective Date March 1, 2011 NB, May 7, 2011 Renewals.

COMPANY

FILING NUMBER

AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMLX-G127007092

files to introduce proprietary Rates and Rules for specific types of Surety bonds (Customs Bonds, Miscellaneous Bonds & U.S. Immigrant Bonds and Contract Bonds). Eight (8) specific class codes are subject to this filing; Class Codes 912, 971, 972, 973, 501, 566, 579 and 678. There is no rate impact associated with this filing and there are no policyholders for this line of business.

Effective Date March 1, 2011.

COMPANY **FILING NUMBER**
AMERICAN BUSINESS & PERSONAL INS. MUTUAL, INC. **OLDP-126814760**
files to adopt NCCI's 03/01/2011 loss costs with a revised LCM of 1.63 for their Workers' Compensation program. The overall rate level change is an increase of 1.4%.
Effective Date March 1, 2011.

COMPANY **FILING NUMBER**
AMERICAN GUARANTEE AND LIABILITY INSURANCE CO. **ZURC-126957201**
files independent rates, rules and forms for its new Spa and Tattoo Program. This filing proposed to follow the currently approved New Hampshire Company Professional Liability program (NHCPL) with minor changes. One change from NHCPL is with the base rates. The Company proposes to reduce the base rate charged due to removing Abusive Acts coverage. The filing proposes to offer this coverage separately.
Effective Date February 11, 2011.

COMPANY **FILING NUMBER**
AMERICAN HARDWARE MUTUAL INSURANCE COMPANY **MTRS-127000574**
files initial rate and rules for their Commercial Auto program. The overall rate level change is 0%.
Effective Date April 1, 2011.

LEAD COMPANY **FILING NUMBER**
AMERISURE MUTUAL INSURANCE COMPANY **AMRS-127007049**
Other Companies
Amerisure Insurance Company
files to adopt ISO Loss Cost Revision GL-2010-BGL1, ISO Increased Limit Factors and table assignments GL-2010-IALL1. This will result in an overall increase of 0.6%.
Effective Date May 1, 2011 for new and renewals.

COMPANY **FILING NUMBER**
AMEX ASSURANCE COMPANY **MWSG-126876769**
files initial rates and forms for its new American Express Award Travel Insurance Program.
Effective Date January 31, 2011.

LEAD COMPANY **FILING NUMBER**
AMGUARD INSURANCE COMPANY **AMGD-127011752**
Other Companies
EastGuard Insurance Company
NorGuard Insurance Company
files to adopt NCCI's 03/01/2011 loss costs with revised LCMs for their Workers' Compensation program. The overall rate level change is a decrease of 4.3%.
Effective Date March 1, 2011.

LEAD COMPANY

ANSUR AMERICAN INSURANCE COMPANY

Other Companies

Frankenmuth Mutual Insurance Company

files to adopt NCCI's 03/01/2011 loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 11.5%.

Effective Date March 1, 2011.

FILING NUMBER

FRNK-126986710

COMPANY

ARGONAUT INSURANCE COMPANY

files rates, rules and forms for its initial Directors and Officers Liability Program.

Effective Date February 7, 2011.

FILING NUMBER

SRCH-126917285

COMPANY

ASPEN AMERICAN INSURANCE COMPANY

files a rate/rule/form filing for their new Excess Management Liability program (Commercial Umbrella and Excess). The proposed rates for the program are based on a percentage of the underlying policy premium, with the percentage varying judgmentally considering risk profile, underlying coverage, and significant events occurring in the previous three years. The Excess Pricing Factor is stated as a range of 0.25 to 1.25, with no objective criteria. The same issue relates to the Significant Transactional Event Factor. Although it does not factor directly into the determination of premium, the Company provides a permissible loss & LAE ratio calculation (PLR). The PLR is based on reasonable expense and profit & contingencies provisions, and support is provided. The filing has no rate effect as this is a new program.

Effective Date February 22, 2011.

FILING NUMBER

PERR-126976819

COMPANY

AUSTIN MUTUAL INSURANCE COMPANY

files new endorsements and rating for Crop Hail Insurance Program. Changes were made to forms and rules but no rates changes to the current policyholders. Alterations to the existing Crop Hail Insurance program for the 2011 growing season include rates for a new "replant option."

Effective Date February 17, 2011.

FILING NUMBER

DIVR-126986798

LEAD COMPANY

FILING NUMBER

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT TRVA-126970989

Other Companies

The Travelers Indemnity Company of America

files a rate revision for its Personal Fire/Allied Lines product. The overall indicated change is +20.87%, and the proposed change is 14.99%. In addition to base rate changes the Company is also proposing changes to increased limit premiums for Coverages E and F as well as a new multi-policy discount. The proposed base rate changes apply flat across territories for property and liability coverage. The Company is introducing a new Account credit of 10% which is similar to the multi-policy discounts many other companies have supported in Mississippi.

Effective Date April 17, 2011 New and Renewals.

COMPANY

FILING NUMBER

AXIS INSURANCE COMPANY

PERR-126912950

files a rate, rule, and form filing for its American Association of Advertising Agencies (4A) Multimedia Liability program, which provides errors and omissions insurance coverages and offers a variety of coverage options to members of the 4A, which is also a registered Risk Purchasing Group. There is no overall rate level change of this filing. In addition, the Company proposes some updates to several rating components of the Media Liability Rating Plan. The rating algorithm in General Instructions is restated to be more straightforward. The rates are adjusted by \$1.00 in each revenue band to correct for a rounding error for risks above \$20M in revenues. This results in negligible rate changes for their current policyholders. Claims Free Credit includes a change to express the claim free credits as negative numbers to align with other credits in the rating plan. In addition, the Company proposes to add new optional coverage to insureds for Security and Privacy Liability, Regulatory Action Defense, Crisis Management and Public Relations, and Computer System Extortion. The additional coverage factor applied for each coverage involves underwriting each risk's exposure associated with the individual coverage.

Effective Date March 1, 2011 NB, June 1, 2011 Renewals.

COMPANY

FILING NUMBER

AXIS INSURANCE COMPANY

AXSS-126895526

files a rating plan to be used to write online risks for their Commercial Multi-Peril program. This was done to help market the CMP program which to date has no policies written under it. The rating plan is based on a similar rating plan for the Latitude Rating Plan on file in Mississippi, with some revisions to make this program suitable for smaller risks. The Company has documented the changes and supported certain provisions and changes. Several of the factors and credits are based on underwriting judgement, which is reasonable given the nature of this program. The company has supported the proposed minimum premiums and increased limits factors.

Effective Date January 28, 2011.

COMPANY

BANCINSURE, INC.

FILING NUMBER

BNCI-126974812

files to adopt NCCI's 03/01/2011 loss costs with a revised LCM of 1.30 for its Workers' Compensation program. The overall rate level change is a decrease of 10.556%.
Effective Date March 1, 2011.

LEAD COMPANY

BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-126948643

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files form/rate/rule for its Commercial General Liability program. The Companies are filing to re-adopt older versions of ISO's Additional Insured Endorsements. They file amended rules to reflect the rating for the 10/01 editions of these forms.
Effective Date March 1, 2011 New and Renewals.

COMPANY

CANAL INSURANCE COMPANY

FILING NUMBER

GLDN-126998903

files to adopt NCCI's 03/01/2011 loss costs and revised LCM for their Workers' Compensation program. The overall rate level change is a decrease of 19.14%.
Effective Date March 1, 2011.

COMPANY

CAROLINA CASUALTY INSURANCE COMPANY

FILING NUMBER

MNLM-126977777

files a rate/rule/form filing for their Employment Practices Liability program. The Company proposes changes to various rating variables including number of employees, location, nature of operations, and type of operations. They also propose replacement of their employee turnover factor with a public company modifier that in their opinion is more reliable. The greatest changes are to geographic location (moving Mississippi to Territory 1 results in a -9.0% decrease) and to type of operations (a +3.3% increase). All changes result in a decrease of -4.90%.
Effective Date February 24, 2011.

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

CHMU-126875878

files to adopt NCCI's 03/01/2011 loss costs and revises their LCM (1.339) for its Workers' Compensation program. The overall rate level change is a decrease of 1.14%.
Effective Date March 1, 2011.

LEAD COMPANY

CINCINNATI CASUALTY COMPANY

Other Companies

The Cincinnati Indemnity Company

The Cincinnati Insurance Company

files to adopt NCCI's 03/01/2011 loss costs and revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 12.2%.

Effective Date March 1, 2011.

FILING NUMBER

CNNA-126992001

COMPANY

CONTINENTAL INDEMNITY COMPANY

files to adopt NCCI's 03/01/2011 loss costs with a revised LCM for their workers' Compensation. The overall rate level change is a decrease of 7.6%.

Effective Date March 1, 2011.

FILING NUMBER

APPU-126991959

LEAD COMPANY

CONTINENTAL INSURANCE COMPANY

Other Companies

National Fire Insurance Company of Hartford

Transportation Insurance Company

Valley Forge Insurance Company

Continental Casualty Company

American Casualty Company of Reading, PA

files new endorsements, along with their accompanying rate factors and rules for use with their Commercial Multi Peril - Tailored Commercial Program Plus (TCPP) program. The endorsements are optional and add a number of different coverages specifically designed to meet the needs of metal manufacturing operations and can only be added with the agreement of the insured. These endorsements are designed for mid-sized commercial insurance users, not for personal or homeowner insured. These endorsements require additional premium charges. However, the Company anticipate no significant overall impact to currently filed property rate levels, loss cost multipliers, company deviations or package modifications.

Effective Date March 1, 2011.

FILING NUMBER

CNAB-126939445

COMPANY

DAIRYLAND INSURANCE COMPANY

files a HOG Member discount of 10% for their Mississippi Motorcycle Program manual. The company provided support that shows the members of HOG have better experience than the average rider.

Effective Date March 29, 2011 (New) April 29, 2011 (Renewal).

FILING NUMBER

SEPX-G126986935

LEAD COMPANY
EMCASCO INSURANCE COMPANY

FILING NUMBER
EMCC-126974090

Other Companies

Employers Mutual Casualty Company

files a rate and rule filing for its General Liability and Fire and Allied Lines programs. The Company is revising its package modification factor exceptions to ISO for certain markets as well as its loss cost multipliers for both Fire and Allied Lines and General Liability. The Company provides historical expense information for Fire and Allied Lines. The impact of this filing for Fire and Allied Lines is 2.6% for EMCASCO and 5.7% for EMCC. The Company provides experience based rate indications and historical expense information for General Liability. The impact of this filing for General Liability is 2.6% EMCC.

Effective Date March 15, 2011 New and Renewals.

LEAD COMPANY
EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER
LWCM-126975003

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

Liberty Mutual Insurance Company

files a rate filing for their Workers Compensation program. The Companies propose to adopt the 2011 NCCI Advisory Loss Costs (MS-2011-01) with revisions to their LCMs. This change will result in an overall rate level impact of -4.3%. The companies use an expense constant of \$250.

Effective Date March 1, 2011.

COMPANY
EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER
EMCC-126974500

files in its Commercial General Liability program to adopt the LCM from ISO Reference # GL-2010-BGL1 changing their LCM to 1.84. This change will have an overall rate impact of -1.9%.

Effective Date March 15, 2011 New and Renewals.

COMPANY
EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER
EMCC-126906100

files revised rates for its Commercial Auto program. The overall rate level change is a decrease of 3.9%.

Effective Date February 1, 2011.

LEAD COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

Other Companies

Nationwide Agribusiness Insurance Company

files to adopt NCCI's 03/01/2011 loss costs and revised LCM's for their Workers' Compensation. The overall rate level change is a decrease of 12.6%.

Effective Date March 1, 2011.

FILING NUMBER

FARL-127004239

LEAD COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

Other Companies

Nationwide Agribusiness Insurance Company

files revised LCM's for their Commercial General Liability program. The overall rate level change is a decrease of 4.2%.

Effective Date July 1, 2011.

FILING NUMBER

FARL-127005385

COMPANY

FLORIST'S MUTUAL INSURANCE COMPANY

files a rate/rule filing for their Workers Compensation program to change their LCM from 1.295 to 1.245. This change will result in an overall rate change of -19.7%. Florists' Mutual Insurance Company is adopting NCCI Circular MS-2011-01 rates. This will result in a largest change of -3.9% and a smallest change of -29.7%

Effective Date March 1, 2011.

FILING NUMBER

FLWR-126974254

COMPANY

FLORISTS' MUTUAL INSURANCE COMPANY

adopts additional ISO loss costs and rules and adjustments to its loss cost multipliers for its Commercial Auto/Business Auto line. The overall average change is -0.3%.

Effective Date June 1, 2011 for new and renewals.

FILING NUMBER

FLWR-127000411

COMPANY

FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI

files a rate/rule filing for their Motor Home program. The Company proposes changes to their rating structure, rating factors and classifications within the rating structure, minimum premium, and converts business from Foremost Signature Insurance Company to Foremost Insurance Company Grand Rapids, Michigan. The Company provides as support a description of the modeling software used to develop the rating structure. The Company uses Emblem's Generalized Linear Modeling software. The overall rate effect is 2.17%. The effect on any insured for the first renewal term ranges from -10% to +10% due to premium capping.

Effective Date March 1, 2011.

FILING NUMBER

FORE-126945973

COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY OF GRAND RAPIDS MI **FORE-126946399**
files a rate revision for its Travel Trailer program resulting in an overall +0.75% rate level increase. The policies with the largest impacts are due to the Company proposing to move policies from the Foremost Signature Company due to low policy counts since the inception of the program in 1992.
Effective Date March 1, 2011 New and April 1, 2011 Renewals.

COMPANY **FILING NUMBER**
FOREMOST SIGNATURE INSURANCE COMPANY **FORE-126918431**
files revised rates and forms for their Manufactured Home Insurance Program. The overall rate level change is an increase of 8.6%.
Effective Date February 1, 2011.

COMPANY **FILING NUMBER**
GENWORTH MORTGAGE INSURANCE CORPORATION **GEFA-126991336**
files revised rate cards for their monthly premiums and monthly premiums for finance agencies. The overall rate level change is an increase of .16%.
Effective Date February 21, 2011.

LEAD COMPANY **FILING NUMBER**
GEORGIA CASUALTY & SURETY COMPANY **CLBA-126971840**
Other Companies
Association Casualty Insurance Company
files a rate and rule filing for its General Liability program. The company proposes to add additional interests for Owners, Lessees or Contractors "Schedule Person or Organization and Owners, Lessees or Contractors" Completed Operations. The endorsements mirror ISO endorsements; however, the proposed versions include coverage on a primary and non-contributory basis.
Effective Date May 1, 2011.

COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY **GACX-G126977931**
files rates, rules and forms for its Crop Hail Program.
Effective Date February 17, 2011.

COMPANY **FILING NUMBER**
GREAT WEST CASUALTY COMPANY **LDRE-126814532**
files to adopt NCCI's 03/01/2011 loss costs with a revised LCM for their Workers' Compensation program. The overall rate level change is a decrease of 2.5%.
Effective Date March 1, 2011.

LEAD COMPANY

GUIDEONE ELITE INSURANCE COMPANY

Other Companies

GuideOne Mutual Insurance Company

files to adopt NCCI's 03/01/2011 loss costs with revised LCM's for their Workers' compensation program. The overall rate level change is a decrease of 3.1%.

Effective Date March 1, 2011.

FILING NUMBER

GDEA-126992658

COMPANY

HANOVER INSURANCE COMPANY

files rates, rules and forms for a new Lawyers Professional Liability Insurance policy.

Effective Date February 16, 2011.

FILING NUMBER

HNVX-G126886435

LEAD COMPANY

HANOVER INSURANCE COMPANY, The

Other Companies

Massachusetts Bay Insurance Company

Hanover American Insurance Company

files new optional endorsements for its Commercial General Liability Program - Health & Fitness and Amateur Sports Risks. The endorsements are developed as an enhancement to their existing Commercial General Liability line of business.

Effective Date February 18, 2011.

FILING NUMBER

HNVX-G126983666

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

Other Companies

Hartford Insurance Company of the Midwest

Hartford Underwriters Insurance Company

Property and Casualty Insurance Company of Hartford

Sentinel Insurance Company Limited

Trumbull Insurance Company

Twin City Fire Insurance Company

Hartford Accident and Indemnity Company

Hartford Fire Insurance Company

files to adopt NCCI's 03/01/2011 loss costs and revised LCM's for their Workers Compensation program. The overall rate level change is a decrease of 2.6%.

Effective Date March 1, 2011.

FILING NUMBER

HART-126984729

COMPANY

INSURANCE SERVICES OFFICE

files revised multi-state loss cost for various optional coverages and endorsements in the ISO Businessowners program. There is no rate impact associated with this filing.

Effective Date June 1, 2011.

FILING NUMBER

ISOF-126980457

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-126984072**

files a filing to revise Equipment Breakdown program loss costs. Specifically, the Company proposes a 16.8% decrease to the filed multistate Property Damage and Business Income and Extra Expense loss costs. The analysis is based on experience ratios from five years of historical data. Loss costs are trended based on premiums trended and adjusted to loss costs at current level. Losses and loss adjustment expenses are trended and developed.

Effective Date October 1, 2011.

COMPANY **FILING NUMBER**
JOHN DEERE INSURANCE COMPANY **JDRP-126851507**

files an initial filing for a crop insurance program using NCIS loss cost.

Effective Date January 31, 2011.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. **PERR-126829940**

files rates, rules and forms for its initial Dentists General Practice Program.

Effective Date January 28, 2011.

COMPANY **FILING NUMBER**
LUMBERMEN'S UNDERWRITING ALLIANCE **LMBR-126995208**

files a rate filing for their Workers Compensation program to adopt the loss costs set forth in NCCI Circular MS-2011-01 effective March 1, 2011 applicable to new and renewal business. The Company is maintaining their current LCM of 1.469.

Effective Date March 1, 2011.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-126910863**

files an initial filing for a new Management Liability program.

Effective Date February 9, 2011.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-126982954**

files a filing for a new program covering crime for Financial Institutions. The company proposes to use ISO loss cost for Financial Institutions. The company has proposes three different LCMs for preferred, standard and non-standard risk. The differentials appear reasonable for a three tier program, similar to many we have reviewed in Mississippi. The company is proposing to offer registered representative coverage as an endorsement.

Effective Date May 1, 2011.

COMPANY

FILING NUMBER

NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA

AGNY-126829423

files rates, rules, and forms for its Neurologists Professional Liability program. The Company currently underwrites these risks in the approved Psychiatrists Professional Liability program. The Company is filing to create this coverage as a stand alone program. The proposed rates and rating factors are the same as those currently approved for Neurologists in the Psychiatrists Professional Liability program.

Effective Date February 1, 2011.

LEAD COMPANY

FILING NUMBER

NATIONWIDE GENERAL INSURANCE COMPANY

NWPC-126930498

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

files revisions to their private passenger auto program. The revisions consist of territory definitions for several zip codes and territory base rates. The company's estimated rate impacts for this change are -3.6% for Nationwide P&C, 0.0% for Nationwide Mutual and 0.0% for Nationwide General.

Effective Date April 3, 2011.

COMPANY

FILING NUMBER

NAU COUNTRY INSURANCE COMPANY

NAUI-127003999

files their rates to reflect the approved 2001 NCIS Final Average Loss Costs and their selected ALR for their Crop Hail Insurance coverage. In addition, they are requesting to update their General Provision to incorporate the approved NCIS change to add "delayed maturity" as an example of indirect damage under the "exclusions" provision and requesting to adopt the NCIS special provisions and Cotton Module Fire Endorsement that have been filed and approved.

Effective Date February 24, 2011.

COMPANY

FILING NUMBER

NEW YORK MARINE AND GENERAL INSURANCE CO.

WESA-126970562

files to adopt ISO Businessowner (BOP) forms, rules, and loss cost. This adoption will change their LCM to 1.626. This will not result in any rate level impact in MS. The filing is also introducing a Mississippi Exception rules manual.

Effective Date January 28, 2011.

COMPANY **FILING NUMBER**
OHIO CASUALTY INSURANCE COMPANY, THE **LBRC-126851825**

files rates and rules for a new program under their Commercial Excess & Umbrella program. The full rating rules for all of the proposed coverages under this program are included within the filing. This new program is intended to simplify the production and distribution of their commercial excess & umbrella business. The proposed rates are based on ISO base rates and ILFs as well as historical experience for the legacy programs. The rates for the new program reflect an overall rate decrease from the legacy program of 7.9%.

Effective Date March 21, 2011 New.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-126982128**

files a rate filing revision for their Workers Compensation program. The Company proposes to adopt the 2011 NCCI Advisory Loss Costs with revisions to their LCMs. The Company proposed a 1.540 LCM for class code 8045 (retail pharmacy), which represents 46% of the premium generated in Mississippi, and 1.445 for all other class codes. The Company is also proposing to adopt Item B-1420 - Revisions to Basic Manual Rule 2-E-1-b- Executive Officers Premium Determination, 2-E-3-Partners and Sole Proprietors, and Creation of Appendix F. The change will result in an overall rate level impact of -5.3% for class code 8045 and -3.5% for all other class codes. The companies use an expense constant of \$250.

Effective Date March 1, 2011.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-126994208**

files rates, rules and forms for its new Preferred Asset Coverage Program.

Effective Date February 22, 2011.

LEAD COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-126933906**

Other Companies

Praetorian Insurance Company

North Pointe Insurance Company

files forms and rates for their new QBE Essential Program to provide Commercial Umbrella and Excess coverage. They will use ISO and independent forms in their program.

Effective Date March 1, 2011.

COMPANY **FILING NUMBER**
RIVERPORT INSURANCE COMPANY **BERK-126874705**

files a filing proposing a new excess liability program.

Effective Date February 11, 2011.

COMPANY **FILING NUMBER**
SECURIAN CASUALTY COMPANY **CHER-126988384**

files forms and rates for a new Blanket Vendor's Single Policy that will be issued to financial institutions to provide single interest coverage on eligible collateral.
Effective Date February 18, 2011.

LEAD COMPANY **FILING NUMBER**
SENTRY INSURANCE A MUTUAL COMPANY **SEPX-G127009652**

Other Companies
Middlesex Insurance Company
files to adopt NCCI's 03/01/2011 loss costs with revised LCMs for their Workers' Compensation program. The overall rate level change is a decrease of 9.3%.
Effective Date March 1, 2011.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-G127011791**

files to adopt NCCI's 03/01/2011 loss costs with a revised LCM (2.111) for their Workers' Compensation program. The overall rate level change is 0.0%.
Effective Date March 1, 2011.

COMPANY **FILING NUMBER**
SHELTER GENERAL INSURANCE COMPANY **SHEL-126891802**

files revisions to rates and rules for its Commercial Auto program, proposing revised Non-Truckmen and Truckmen base rates, rate class factors, and single limit Liability factors. Rate impact is -7.5%.
Effective Date February 7, 2011.

COMPANY **FILING NUMBER**
SOUTHERN INSURANCE COMPANY **TRGR-126986070**

files revised rates and rules for its Standard Commercial Umbrella program. The overall rate impact is +6%. The program is 100% reinsured and the reinsurer has asked for this rate revision, based on their experience. Several editorial and formatting changes are also being made to the rules manual that have no impact on new or existing business.
Effective Date April 1, 2011 New and Renewals.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY COMPANY **SIPD-126963738**

files a commercial burglary and theft program under its new Starr Programs which is their general filing for business written under the Programs Division of the company. As a subscriber of Insurance Services Office, Inc., they will be utilizing a combination of ISO and independent forms, rules, loss costs and rating plans.
Effective Date February 15, 2011.

COMPANY

FILING NUMBER

STARR INDEMNITY & LIABILITY COMPANY

SIPD-126964889

files independent Excess Liability forms, rates, and rules for its new Public Entity Liability Program. The coverage will either be written in excess of a "primary" layer of insurance purchased by the Public Entity on a following form basis or will be written as a special excess policy over a Public Entity's self insured retention.

Effective Date February 14, 2011.

COMPANY

FILING NUMBER

STARR INDEMNITY & LIABILITY COMPANY

SIPD-126963108

files a new Commercial General Liability program for its Home Medical Equipment Dealers Insurance Program (HOMed). This program writes Medical Equipment Dealers who sell and rent disposable and non-disposable items to the general public, and medical care facilities who provide orthotic and prosthetic devices to the general public. As a subscriber of Insurance Services Office, Inc. they will be utilizing a combination of ISO and independent forms, rules, loss costs and rating plans.

Effective Date February 15, 2011.

COMPANY

FILING NUMBER

STARR INDEMNITY & LIABILITY COMPANY

SIPD-126970365

files a new Commercial Property Program for its Home Medical Equipment Dealers Insurance Program (HOMed). This program writes Medical Equipment Dealers who sell and rent disposable and non-disposable items to the general public and medical care facilities who provide orthotic and prosthetic devices to the general public. As a subscriber of Insurance Services Office, Inc., they will be utilizing a combination of ISO and independent forms, rules, loss costs and rating plans.

Effective Date February 15, 2011.

COMPANY

FILING NUMBER

STARR INDEMNITY & LIABILITY COMPANY

SIPD-126970008

files a Commercial Auto program for its new Starr Programs which is their general filing for business written under the Programs Division of the company. All programs writing commercial auto business use the Starr Programs filing unless a program specific filing and/or exception has been filed.

Effective Date February 15, 2011.

COMPANY

FILING NUMBER

STONINGTON INSURANCE COMPANY

PERR-126977821

files revised manual pages along with new and revised forms for their Childcare, Social Services, Schools, and Senior Living programs. The overall proposed change is +3.2% with the impacts range from -33.3% to +6.0% for individual policyholders. Childcare Property Enhancement Endorsement (PEE) is an optional form that has been amended to expand coverage at no additional premium. A new optional Gold version of their PEE offers higher limit of coverage than the standard PEE for a premium of \$500 per location. The Company also submits two new PEEs for their Social Services program. A new optional Auto Enhancement Endorsement is introduced in this filing for use with their Childcare, School, Assisted Living and Social Services programs with a premium of \$100. Two new forms for Cyber Liability are introduced to enhance coverage for no additional premium and will be mandatory on all policies in their Childcare and Schools programs. The GL Broadened Endorsement is amended for a premium increase from \$200 to \$350. The Company proposes to amend the usage of the Sports or Athletic Exclusion form to be optional instead of mandatory. In addition, the Company proposes to revise the minimum premium for General Liability line of business when not written as part of a package from \$1,500 to \$1,000 and their package minimum premium from \$2,500 to \$1,000.

Effective Date March 1, 2011.

COMPANY

FILING NUMBER

TORUS NATIONAL INSURANCE COMPANY

WESA-126970630

files an initial form/rate/rule filing for its Renewable Energy Product program. The Company will utilize their current ISO adoption, loss cost multiplier, and Company independent tier rating rules for Commercial Auto, Commercial General Liability and Commercial Umbrella.

Effective Date January 28, 2011.

LEAD COMPANY

FILING NUMBER

TRAVELERS HOME AND MARINE INSURANCE CO.

TRVA-126941647

Other Companies

Travelers Personal Security Insurance

files a rate and rule revision for its Personal Auto program. The company files revisions to new model rating, the introduction of an accident forgiveness discount, base rate changes, and territory relativity changes, as well as other minor rule adjustments. The overall impact is estimated to be neutral, though it varies by insured from -6.3% to +2.1%.

Effective Date March 20, 2011 New and Renewals.

COMPANY

U. S. SPECIALTY INSURANCE COMPANY

FILING NUMBER

PRFL-126970229

files a Rate/Rule filing under the line of Commercial Auto proposing the following amendments to their recently approved Auto Dealers Garage Program: a reduction in the ISO minimum dealer factor, a reduction in the additional limits minimum premiums for the Errors and Omissions coverage, and an increase in the cap on the auto liability and auto physical damage schedule rating plans. The resulting impact is -1%. The support provided is reasonable.

Effective Date February 3, 2011.

COMPANY

U.S. SPECIALTY INSURANCE COMPANY

FILING NUMBER

PERR-126953221

files to introduce Commercial Burglary and Theft coverage for its new Wood Product Program. This program provides commercial property, crime, general liability, inland marine and auto coverages to various entities involved in the harvesting of lumber and the processing and distribution of wood products. Property, crime, general liability, and inland marine may each be written on either a monoline or package basis. Commercial auto coverage may only be written (on a separate policy) in conjunction with other property or liability coverage.

Effective Date January 28, 2011.

COMPANY

U.S. SPECIALTY INSURANCE COMPANY

FILING NUMBER

PERR-126953236

files to introduce a new Commercial Property coverage for Company's new Wood Product Program. This program provides commercial property, crime, general liability, inland marine and auto coverages to various entities involved in the harvesting of lumber and the processing and distribution of wood products. Property, crime, general liability, and inland marine may each be written on either a monoline or package basis. Commercial auto coverage may only be written (on a separate policy) in conjunction with other property or liability coverage. This program will utilize the current approved Mississippi State Rating Bureau (MSRB) commercial lines manual and forms portfolios including all loss costs, rules, rating plans and forms and will utilize the proposed loss cost multipliers as well as the company independent exceptions and independent company forms.

Effective Date January 28, 2011.

COMPANY**FILING NUMBER****U.S. SPECIALTY INSURANCE COMPANY****PERR-126953230**

files to introduce a Commercial Auto coverage for Company's new Wood Product Program. This program provides commercial property, crime, general liability, inland marine and auto coverages to various entities involved in the harvesting of lumber and the processing and distribution of wood products. Property, crime, general liability, and inland marine may each be written on either a monoline or package basis. Commercial Auto coverage may only be written (on a separate policy) in conjunction with other property or liability coverage. This program will utilize the current approved ISO commercial lines manual and forms portfolios including all loss costs, rules, rating plans and forms and will utilize the proposed loss cost multipliers as well as the company independent exceptions and independent company forms.

Effective Date January 28, 2011.

COMPANY**FILING NUMBER****U.S. SPECIALTY INSURANCE COMPANY****PERR-126953287**

files to introduce the Company's new Commercial General Liability coverage for its Wood Product Program. This program provides commercial property, crime, general liability, inland marine and auto coverages to various entities involved in the harvesting of lumber and the processing and distribution of wood products. Property, crime, general liability, and inland marine may each be written on either a monoline or package basis. Commercial auto coverage may only be written (on a separate policy) in conjunction with other property or liability coverage. This program will utilize the current approved ISO commercial lines manual and forms portfolios including all loss costs, rules, rating plans and forms and will utilize the proposed loss cost multipliers as well as the company independent exceptions and independent company forms.

Effective Date January 28, 2011.

COMPANY**FILING NUMBER****UNITED GUARANTY MORTGAGE INDEMNITY COMPANY** **RESD-126975681**

files a rate revision for their Mortgage Guaranty program. The company calculates an indicated change of -5.7% using reasonable projections of loss, premium and expenses. The proposed rates include small adjustments to the ReadRates Fixed Rates for the higher band of FICO scores.

Effective Date March 7, 2011.

COMPANY**FILING NUMBER****UNITED STATES LIABILITY INSURANCE COMPANY****USLI-126969157**

files an initial filing for its Residential Property Managers Liability program. The program base rates and rating variables were based on the Company's countrywide admitted product in other jurisdictions.

Effective Date February 9, 2011.

COMPANY

UNITRIN AUTO AND HOME INSURANCE COMPANY

FILING NUMBER

KEMP-126972004

files revised rates for their Personal Catastrophe Liability program. The overall rate level change is an increase of 0.3%.

Effective Date May 1, 2011.

COMPANY

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

FILING NUMBER

ZURC-127001430

files revised rates for its Contractual Liability program for Motorcycle Service Contract Reimbursement. Rates are based on motorcycle make, engine size, and warranty term. The experience-based selected impact is -2.9%.

Effective Date March 1, 2011.

COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

ERCB-126910075

files a new Provider Excess coverage program. This program provides excess insurance coverage to health care providers who utilize captivated health cost arrangements. This policy will provide coverage if the health care costs for any member exceeds a chosen deductible. The rates for this new program are based on the most current Reden & Anders manual and actual historical loss costs under the terms of the proposed contract.

Effective Date January 27, 2011.

COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

ERCB-126994993

files to revise the rates for their Professionals Advantage for Lawyers (PAL) product. New deductible credits have been added for deductibles in excess of \$100,000. The overall rate impact is +5.5%.

Effective Date November 1, 2011 New and Renewals.