

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACE AMERICAN INSURANCE COMPANY</u>	<u>ACEH-127056817</u>
files a Form/Rate/Rule filing for a new Pollution Liability coverage for Storage Tanks. Rates are based on location (above or below ground), tank capacity, date of installation, construction, and credit for multiple tanks based on the logic of economies of scale. Effective Date April 11, 2011.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ASSOCIATION OF INSURANCE SERVICES</u>	<u>AMAX-G127082551</u>
files a rule filing for its Homeowners program. The Company is proposing revisions to various rules including Other Residents of the Household, Restriction of Coverage, Exclusion - Injury or Damage Arising out of a Canine, Windstorm or Hail Deductible, Water Backup and Sump Discharge or Overflow, and Windstorm or Hail Conditional Endorsement Rules. The Company is proposing new coverage limit and deductible options for Water Backup and Sump Discharge or Overflow coverage. The existing deductible factors for All Perils Other Than Earthquake will be used in the premium determination. The Company has provided information regarding the premium determination for the newly available limits in a separate filing. All other rule changes are for clarification purposes and do not have any associated rate or coverage changes. Effective Date September 1, 2011.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN NATIONAL PROPERTY & CASUALTY CO.</u>	<u>ANPC-126519802</u>
files revised rates and rules for their Homeowners Program. The overall rate level change is an increase of 19.6%. Effective Date June 23, 2011.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN SAFETY CASUALTY INS. CO.</u>	<u>WESA-126959331</u>
files rates, rules and forms for its new Management Liability Insurance Program. Effective Date March 30, 2011.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERISURE MUTUAL INSURANCE COMPANY</u>	<u>AMRS-127080255</u>
<u>Other Companies</u> Amerisure 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 5.9%. Effective Date July 1, 2011.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ARGONAUT GREAT CENTRAL INSURANCE COMPANY</u>	<u>ARGN-127064948</u>
files a rate decrease of -28% for their excess liability CMP program. Effective Date April 15, 2011 for New and June 15, 2011 for Renewal.	

COMPANY

ASPEN AMERICAN INSURANCE COMPANY

FILING NUMBER

PERR-127010978

files rate, rule, and form filing to introduce their Excess Professional Liability program.
Effective Date March 31, 2011.

LEAD COMPANY

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT TRVA-127091845

FILING NUMBER

Other Companies

The Standard Fire Insurance Company
The Travelers Home and Marine Insurance Company
The Travelers Personal Security Insurance Company
The Travelers Indemnity Company of America

files a Rate/Rule filing under Personal Umbrella and Excess proposing these changes: base rates, new credits, varying rates for various exposures, removing rate for swimming pools, new rates for various exposures. Base rates include primary residence and one vehicle with a \$1M limit of liability. The experience-based indication is 1.1%. The proposed impact is -1.66%. Impact by policyholder ranges from -36.64% to +45.80%, with 4.9% receiving an increase of 25% or more. Expense provisions are supported by company experience. The proposed rates and rules appear reasonable.
Effective Date June 10, 2011.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-126959822

files a Professional Errors and Omissions Liability filing to augment their current National Association of Broadcasters (NAB) Multimedia Liability Program. The filing states there is no rate impact.
Effective Date April 19, 2011 NB, July 19, 2011 Renewals.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-126947176

files to introduce a new Lawyers Professional Liability Program, AXIS PRO LM Lawyers Professional Liability Program, to provide coverage for liabilities arising out of perceived errors and omissions for law firms with between 10 and 75 lawyers.
Effective Date April 11, 2011.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

WESA-127026073

files rates, rules and forms for their new Design Professional Liability Program. This offers coverage to architects, engineers, land surveyors, interior designers or construction managers to cover claims arising from wrongful acts or pollution events.
Effective Date April 1, 2011.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-127074917

files rates, rules and forms for its new Management and Corporate Liability Program.
Effective Date April 18, 2011.

LEAD COMPANY

BRIDGEFIELD CASUALTY INSURANCE COMPANY

FILING NUMBER

SMCG-127050754

Other Companies

Bridgefield Employers Insurance Company

files revised NCCI loss cost, with a Loss Cost Multiplier of 1.651 for Bridgefield Casualty and 1.239 for Bridgefield Employers. The overall rate change will be 4.0%.

Effective Date June 1, 2011 for new and renewals.

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

CHMU-126905598

files revised rates, rules and forms for their Business Auto Program resulting in an overall increase of 0.55%.

Effective Date July 1, 2011 for new and renewals.

COMPANY

DISCOVER PROPERTY & CASUALTY INSURANCE CO.

FILING NUMBER

REGU-126927402

files revised rates and rules for their General Liability coverage for Mobile Tool Vendors. The overall rate level change is an increase of 2.0%.

Effective Date April 18, 2011.

COMPANY

EMPIRE FIRE AND MARINE INSURANCE COMPANY

FILING NUMBER

ZURC-127057383

files revised rates and rules for its Business Auto Program resulting in an overall decrease of -0.1%.

Effective Date August 1, 2011 for new and renewals.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

LWCM-127081687

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

Liberty Mutual Fire Insurance Company

Liberty Mutual Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

files to change the Employers Liability Coverage without Workers Compensation Coverage portion of their Workers Compensation program. This coverage would be used for policyholders that have self-insurance for workers compensation, are part of a risk retention group or secured Workers Compensation coverage in a state fund. The Company is proposing a rate of \$0.04 per \$100.

Effective Date November 1, 2011.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-127080539

Other Companies

Federated Service Insurance Company

files a Rate filing for its Workers Compensation program, proposing to adopt NCCI Advisory loss costs effective 3/1/2011 and revise loss cost multipliers. Changes in loss cost multipliers are supported by expense history, and the profit and contingencies provision of 15.2%, with a credit for investment income of -21.4%, is selected based on a target after-tax return of 15.0% The resulting impact is 1.9%.

Effective Date July 1, 2011.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-127124554

Other Companies

Federated Service Insurance Company

files a filing to propose changes to its Businessowners program. The company proposes base rate changes varying by type of business. The overall rate impact of the filing is estimated at +2.3%, based on an indicated change of +20.6%. Changes vary by insured from -10.4% to +7.5%.

Effective Date July 1, 2011.

COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-127113844

files revised rates, rules and forms for their Commercial Auto Program resulting in an overall decrease of -2.378%.

Effective Date April 29, 2011.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-G127066458

Other Companies

Great American Assurance Insurance Company
Great American Insurance Company of New York
Great American Alliance Insurance Company

files to introduce rates for Historic Property Rehabilitation Tax Credit Coverage. This coverage is time element coverage similar to soft cost coverage, so the proposed rates are similar. The difference in coverage is that a relatively minor loss could cause a total loss to that particular optional coverage. This is a new coverage so there is no rate impact and the company is requesting an effective date of 4/4/2011. The proposed rate for this coverage appears reasonable.
Effective Date April 4, 2011.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-G127059619

Other Companies

Great American Assurance Company
Great American Insurance Company of New York
Great American Alliance Insurance Company

files to adopt the updated Loss Costs and Estimated Loss Potentials previously filed by ISO and approved by Mississippi for insurer use. The company estimates the overall impact across all companies for this change to be -13.66% and requests an effective date of 5/15/2011 for new and renewal business. The company is adopting newly approved ISO Loss Costs with no other changes being proposed.
Effective Date May 15, 2011.

LEAD COMPANY
HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER
HART-126993324

Other Companies

Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Property & Casualty Insurance Company of Hartford
Twin City Fire Insurance Company
Hartford Accident & Indemnity Company
Hartford Fire Insurance Company

files proposing to add additional coverage to its Inland Marine and Renewable Property Loss of Use policy. All current policy holders will receive the benefit of the expanded loss of use Ordinance or Law coverage at no additional charge. The other optional coverages must be requested. The overall rate impact is 0%.
Effective Date April 21, 2011.

LEAD COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
13591

Other Companies
HO-2010-RLC10

files revised miscellaneous loss costs for their Homeowners program. There is no rate impact associated with this filing.
Effective Date May 1, 2011.

COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
ISOOF-127053023

files to revise advisory prospective loss costs for Personal Automobile Insurance. The Company requests an increase to loss costs by a total of 1.3% for all coverage combined. The changes by coverage and territory are supported by loss cost indications that use appropriate actuarial assumptions and methodologies. Filed changes are equal to indicated changes, with the exception of Medical Payments where no rate change is proposed because the indicated change is small. Beginning with this filing, the actual wind and water losses for each year in the experience period will be replaced by an amount corresponding to the long term average ratio of wind and water losses to the Comprehensive losses resulting from other perils. The filing states that this change is designed to increase stability in Comprehensive loss cost level changes over time. One feature of the method is that the excess layer (over 15 times the medium loss) is partially shared with other states in the Southeast Hurricane Region. Which states make up this Southeast Hurricane Region does not appear to be defined in the filing. Through this mechanism Mississippi passes on 5.6% of its water and wind losses to the region (mainly a result of Hurricane Katrina) and receives 0.6% back, for a net 5% gain.
Effective Date January 1, 2012.

LEAD COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
13592

Other Companies
HO-2010-RRU10

files revised miscellaneous rules for their Homeowner program. There is no rate impact associated with this filing.
Effective Date May 1, 2011.

COMPANY
KNIGHTBROOK INSURANCE COMPANY

FILING NUMBER
KBIC-127052820

files rates, rules and forms for its new Professional Errors and Omissions Liability Program.
Effective Date April 13, 2011.

LEAD COMPANY
LIBERTY INSURANCE CORPORATION

FILING NUMBER
LBPM-127066050

Other Companies

Liberty Mutual Fire Insurance Company

The First Liberty Insurance Corporation

files a Private Passenger Auto filing to adopt the following changes: base rate changes, introduction of Age SubClass Factors, revision of Average Increased Med Pay Rates, Comprehensive Deductible Factors, Collision Deductible Factors, standardization of single and multi-car rates for UM and elimination of the Pick Up and Van Discount. These changes will result in an overall rate impact of +6.2%. The largest cumulative effect of all rate and rule changes is +11.64%. The lowest cumulative effect of all rate and rule changes is +2.45%. The companies write approximately \$5.4 million in direct premium for this program in the state of Mississippi. The Age Subclass Factor will be subdivided from age ranges to individual ages and see increases in the rates for older drivers.

There are some inconsistencies in selected Expense Provisions between Exhibit C (a template established by the State of Mississippi) and the provisions actually used in the Company's support for the selections (Exhibit VII). Exhibit C is on a Percent of Written premium, whereas Exhibit VII is on an Earned premium basis; however, we require support for the selections in Exhibit VII, including the additional fixed expenses in the total Trended Expense Ratio's

Profit provisions appear high, and although are supported based on a Rate of Return methodology, we require more information to evaluate their reasonability, specifically, data on policyholder supplied funds.

Loss Development Factors are selected based on data from "Tort" States (32 states total). This approach is reasonable. The Selected Loss Development Factors appear reasonable. Ultimate LAE is calculated as a percentage of Ultimate Losses, rather than being developed. The selected LAE loads appear reasonable and are supported reasonably by the provisions developed in Exhibit C.

Loss Trends are apparently supported based on three sets of Fast Track data: Mississippi only, Southern, and Countrywide excluding MA, NJ, NY. We did not understand how the support led to the selected historical trend factors, particularly for collision coverage where the selected trend is 0% whereas; the support strongly indicates a negative trend. The Annual Projected Pure premium, 3% for all lines, except UM, appears unsupported and much higher than the historical loss trend for all lines except BI.

Premiums are trended and on-level factors are applied. The selected historical and projected premium trends are not supported. Support for the selected on-level factors is provided. The selected Catastrophe load applied to Comprehensive loss experience treats Hurricane Katrina as a one-in-forty year event, and appears reasonable. The Complement of Credibility used is the Average Loss Ratio Trend.
Effective Date May 23, 2011 NB, June 27, 2011 RB.

COMPANY

MARKEL INSURANCE COMPANY

FILING NUMBER

MRKB-127041980

files rates, rules, and forms to introduce a new Architects and Engineers program.
Effective Date April 5, 2011.

COMPANY

MERCHANTS BONDING COMPANY

FILING NUMBER

MBBB-127080186

files an initial rate/rule filing for its Fidelity Bond program. The program consists of 3 main products: Theft Guard, ERISA, and Governmental Entities Public Official Bonds. The Company proposes to adopt Surety & Fidelity Association of America's Fidelity and Forgery program's loss costs and manual rules, with some exceptions and a loss cost multiplier. The exceptions include end rates for the Theft Guard and ERISA products. The proposed independent end rates for Theft Guard and ERISA were based on a review of a competitor, Western Surety, rates. The Company has provided historical expense information for this program (which they have written in other states) to support the expense selections underlying their loss cost multiplier. The Company has provided Target Rate of Return and Investment Income exhibits to support their profit and contingencies selection of 10%.
Effective Date April 20, 2011.

LEAD COMPANY

MGIC INDEMNITY CORPORATION

FILING NUMBER

MRTG-127033313

Other Companies

Mortgage Guaranty Insurance Corporation

files a rate filing for their existing Credit Union Mortgage Guaranty program. The Company proposes rate changes due to two issues. The first is to provide credit union customers with the same types of programs offered to other mortgage lender customers (and to comply with the requirements of the Homeowners Protection Act). The second is to exempt properties in Hawaii from the premium adjustment for homes greater than \$417,000.

Effective Date April 4, 2011.

COMPANY

NEW YORK MARINE AND GENERAL INSURANCE CO.

FILING NUMBER

WESA-127080857

files an initial workers compensation program which adopts NCCI forms, rules, and loss costs without modification.

Effective Date April 26, 2011.

COMPANY

NEW YORK MARINE AND GENERAL INSURANCE CO.

FILING NUMBER

WESA-127080455

files a new commercial auto program which adopts ISO rules, forms, and loss costs.

Effective Date April 26, 2011.

COMPANY

NOVA CASUALTY COMPANY

FILING NUMBER

NVAC-126991505

files to introduce rates and rules for a Boom and Crane Program to be used solely for the benefit of the JC Stevens Crane & Boom Truck Risk Purchasing Group, Inc. This is a new program so there is no rate impact and the company is requesting an effective date of 3/22/2011. The Company documented that the Company will rate statutory coverages using the ISO division 1 manual, with charges per boom truck rated on a flat fee basis based on rates from a non-admitted carrier offering similar coverage in the State. Effective Date April 4, 2011.

COMPANY

OCCIDENTAL FIRE & CASUALTY COMPANY OF NC

FILING NUMBER

OCCD-127064390

files a Crop-Hail Non-Federally Reinsured Only filing to introduce a new program. Effective Date April 12, 2011.

COMPANY

OCCIDENTAL FIRE & CASUALTY COMPANY OF NC

FILING NUMBER

OCCD-127052785

files a rate rule filing for their new Replant Option program (Crop-Hail Non-Federally Reinsured Only). The program provides optional crop replant coverage for their Multiple Peril Crop Insurance Program. The Company states that they are an Insurance Services Office (ISO) subscriber, however no direct reference is made that the rates are based on ISO loss costs. There is no loss cost multiplier calculation included. Effective Date April 26, 2011.

COMPANY

PENN MILLERS INSURANCE COMPANY

FILING NUMBER

PENM-127060744

files a rate, rule, and form filing for the non-liability portion of their Solutions 2000 for Agribusiness (Commercial Package) program. The Company is filing a new optional cosmetic damage exclusion endorsement, which would exclude cosmetic damage to roofing and siding of an insured building. According to the manual, credits for this option endorsement will be reflected under the Increased/Decreased Exposure From Coverages & Limits Rated By Deficiency Points section of their rating manual, contained in Rule B.2.2. Effective Date May 1, 2011.

COMPANY

PROCENTURY INSURANCE COMPANY

FILING NUMBER

MEAD-127079450

files a filing to introduce a new Surety Program. The program will use SFAA loss costs, rules and forms, with some extra independent forms. The rates and forms to be used by ProCentury for the program are same as those filed and approved by Star Insurance Company, with "Star" being replaced by "ProCentury". Effective Date April 11, 2011.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE COMPANY **TRGR-127070353**

files revised rates for their Homeowner program. The overall rate level change is an increase of 4.8%.

Effective Date May 9, 2011 (New) June 9, 2011 (Renewal).

COMPANY **FILING NUMBER**
SAGAMORE INSURANCE COMPANY **BALG-127036157**

files revised rates and rules for their Commercial Auto, Truckers, Small Fleet Program. The overall rate level change is a decrease of 2.05%.

Effective Date May 2, 2011 for new business and July 2, 2011 for renewals.

LEAD COMPANY **FILING NUMBER**
SECURITY NATIONAL INSURANCE COMPANY **UNKP-127099876**

Other Companies

AmTrust Insurance Company of Kansas, Inc.

files rates, rules and forms for their new Businessowners Program.

Effective Date May 1, 2011.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-G127051982**

files revised rates and rules for its Dealer Operations Program, proposing to adopt ISO loss costs and revise loss cost multipliers. This will result in an overall increase of 8.7%.

Effective Date April 1, 2011 for new and renewals.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-127085500**

files a new Commercial General Liability form, rate and rule filings to provide Lost Key Coverage. The coverage is optional and takes the form of an endorsement to their already approved program. The premium for this optional endorsement is \$50.

Effective Date April 11, 2011.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-127069299**

files a Commercial General Liability filing to revise rate/rules for its National Pest Risk Purchasing Group Program. The filing makes an across the board 25% decrease, and reducing the program's minimum premiums, and is replacing the \$300,000/\$300,000 limit option with a new rating option of \$300,000/\$600,000. The company currently writes \$6,700 of written premium for this program in the state of Mississippi.

Effective Date April 4, 2011.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY COMPANY **SIPD-127116077**

files rates, rules and forms for their new Businessowners Coverage.

Effective Date May 15, 2011.

COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-127054757

files a change to their workers comp program. The overall rate impact of this filing is 10%. The company is changing their NCCI LCM and splitting it into three different groups. They have the loss ratios for the three different groups and it appears to support their changes. They have included a rate indication of a 23.3% rate increase.
Effective Date April 4, 2011.

LEAD COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-127083819

Other Companies

State Farm Mutual Automobile Insurance

files a filing for its Motorcycle program, proposing model reclassifications. In filing #IV-25433, the company introduced collision, comprehensive, and liability rating groups along with classification for each motorcycle model.
Effective Date July 1, 2011.

LEAD COMPANY

FILING NUMBER

TECHNOLOGY INSURANCE COMPANY, INC

UNKP-127000637

Other Companies

Wesco Insurance Company

files rates, rules and forms for their Powersports Program. This new program is designed to provide specific tailored coverage for unique risks.
Effective Date May 1, 2011.

COMPANY

FILING NUMBER

TORUS NATIONAL INSURANCE COMPANY

WESA-127013263

files a new large risk commercial property program. The Company is submitting an "A rated" manual.
Effective Date April 12, 2011.

COMPANY

FILING NUMBER

UNITED AUTOMOBILE INSURANCE CO.

UNAU-126884191

files revised rates and rules for its Personal Automobile Program that includes changes to five of their rating factors. The overall rate change will be -2.2%.
Effective Date April 15, 2011 for new business and May 30, 2011 for renewals.

LEAD COMPANY
UNITED FIRE & CASUALTY COMPANY

FILING NUMBER
UNFG-127083442

Other Companies

Lafayette Insurance Company

a form/rate/rule filing for its Businessowners program. The Company proposes to replace its current independent program with an ISO-adopted program. The Company will adopt ISO loss costs to be used in conjunction with their own loss cost multiplier, as well as ISO rules and forms with some exceptions. To limit the impact to individual insureds the Company is limiting the rate increases to 25% and any rate decrease to 20%. The Company has determined that the overall impact of moving to an ISO-based program to be approximately -15.3% (before any capping). The Company has provided historical expense information and a target profit provision calculation supporting the expense and profit provision selections underlying their proposed loss cost multiplier. The Company documents that they use professional judgment to determine loss cost modifications.

Effective Date August 1, 2011.

COMPANY
UNITRIN AUTO AND HOME INS. CO.

FILING NUMBER
KEMP-127048648

files revised rates, rules and forms for their Dwelling Fire Program resulting in an overall increase of 10%.

Effective Date July 1, 2011 for new and renewals.

COMPANY
WESCO INSURANCE COMPANY

FILING NUMBER
GMAX-G127014229

files a Rate/Rule filing for its Vehicle Service Contract Reimbursement program, proposing to amend the rates for the 3 month/3,000 mile and 6 month/6,000 mile plans and amend several of the vehicle classifications. Rates are based on vehicle model year, manufacturer, inception mileage, coverage, age, deductible and contract term. The expense provisions selected are supported. We are unable to determine based on the support provided what exactly is being changed in this filing and how the changes are being made.

Effective Date April 26, 2011.

COMPANY
WESTFIELD INSURANCE COMPANY

FILING NUMBER
WSFG-127033058

files to revise their earthquake loss cost multiplier, terrorism loss cost multiplier, and updating their company rule pages. The company estimates the impact to be +0.02% and is requesting an effective date of 5/1/2011 for new and renewal policies. The selected loss cost multipliers appear to be reasonable based on the supplied data.

Effective Date May 1, 2011.

COMPANY**WESTPORT INSURANCE CORPORATION****FILING NUMBER****ERCB-126970132**

files additional provisions to their Errors and Omissions coverage for Insurance Agents and Brokers. The company is adding a charge to provide for the optional endorsement, Wellness Program Referral coverage extension and clarifying how the brokerage debit is calculated by amending the current rule. The company also proposes rates for policy limits of 1 million and 2 million for their Employment Practices Liability coverage. The company states that all of the new coverages with charges/rates are optional, so there is no rate effect. As stated in the rule for the new Wellness Program Referral coverage extension, the charge ranges from 0% to 25% subject to the underwriters discretion and based on the amount of business the Insured/Applicant has in the exposure area. Also, the company states that they have developed additional policy limits of \$1M and \$2M for Employment Practices Liability coverage.
Effective Date August 1, 2011.

COMPANY NAME CHANGE

Max America Insurance Company changed its name to Alterra America Insurance Company, effective November 4, 2010.