

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORP.</u>	<u>AMLX-G127104213</u>

files revised rates for its Commercial Umbrella Program resulting in an overall increase of 7.2%.
Effective Date July 1, 2011 for new and renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORP.</u>	<u>AMLX-G127104237</u>

files revised rates and rules for its Personal Umbrella program. The overall rate level change is a 7.2% increase.
Effective Date July 1, 2011.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN BANKERS INSURANCE COMPANY OF FL</u>	<u>ASPX-G127107968</u>

files an initial filing for a Designated Contract Reimbursement program. The program provides coverage for the costs of fulfilling vehicle service contracts.
Effective Date May 6, 2011.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN RELIABLE INSURANCE COMPANY</u>	<u>ASPX-G127125342</u>

files revised rates, rules and forms for its Farmers and Ranchers Program resulting in an overall decrease of -0.4%.
Effective Date September 1, 2011 for new and renewals.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ZURICH INSURANCE COMPANY</u>	<u>ZURC-127134635</u>

Other Companies
American Guarantee & Liability Insurance Company
Zurich American Insurance Company of Illinois
Zurich American Insurance Company

files new additional interests endorsements, along with their accompanying rules to be used with their Commercial General Liability program. These endorsements are optional and were developed to provide “arising out of” language within the insurance agreement. The rates will be based on a percentage of gross written premiums. The overall rate impact is 0%.
Effective Date May 26, 2011.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

AICO-127121329

files for a new Commercial Surety Program. Per the company, the rating plan is intended to simplify the rating process so that substantially all bonds for a particular account are at the same or similar rate. There is a minimum premium of \$250. A comparison of the proposed rates and the current rates for Safeco/General/First National is included. The filing appears reasonable

Effective Date May 22, 2011.

LEAD COMPANY

ASSURANCE COMPANY OF AMERICA

FILING NUMBER

ZURC-127063178

Other Companies

Northern Insurance Company of New York

Maryland Casualty Company

American Zurich Insurance Company

files revised rates and rules for their Precision America, Precision Premier, and Precision Specialty Contractors Commercial Auto Programs. The overall rate level change is a decrease of 7.0%.

Effective Date July 15, 2011 New Business October 15, 2011 Renewal.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

AXSS-127006271

files rates, rules and forms for its new Commercial Automobile - Sports and Entertainment Program associated with selling and servicing power sports equipment such as motorcycles, ATV's, snowmobiles, etc.

Effective Date May 12, 2011.

COMPANY

BANKERS INSURANCE COMPANY

FILING NUMBER

BKIC-127134460

files an initial filing for a new surety bond program. The company states that the program is modeled after a similar ULLICO Casualty Company program.

Effective Date June 1, 2011.

COMPANY

BUILDERS MUTUAL INSURANCE COMPANY

FILING NUMBER

BDMT-127037970

files to adopt NCCI's 03/01/2011 loss costs with a revised LCM (1.250) for it's Worker's Compensation program. The overall rate level change is a decrease of 27.3%.

Effective Date May 19, 2011.

COMPANY

FILING NUMBER

CHRYSLER INSURANCE COMPANY

PERR-127084300

files a Rate/Rule filing under Commercial Auto for its Dealer's Auto Physical Damage Program. (Note: The Company has undergone a name change, effective 3/2/2011, to CorePointe Insurance Company). Rates are per \$1000 of insured inventory values and the final premium considers deductibles and dealer band code (definitions of dealer bands not provided in manual). Deductible relativities have been adjusted (base rates were offset to keep this change premium neutral) and loss costs were reduced by 10% for competitive reasons, leading to an overall -10% impact. The company chose to not perform an indication because there is only one insured (premium \$1,577) in Mississippi. Effective Date June 1, 2011.

COMPANY

FILING NUMBER

CMG MORTGAGE INSURANCE COMPANY

PMGP-127150447

files revised Rate/Term Refinance Surcharge for the Monthly and Annual Premium Plans. There is no rate impact associated with this filing. Effective Date July 1, 2011.

LEAD COMPANY

FILING NUMBER

CONTINENTAL INSURANCE COMPANY

CNAB-126995688

Other Companies

American Casualty Company of Reading, PA
National Fire Insurance Company of Hartford
Transportation Insurance Company
Valley Forge Insurance Company
Continental Casualty Company

files a Form/Rate/Rule filing for their General Liability program for Product Recall. The companies completed an analysis showing an indicated 2% rate indication. The memo also states that they are changing the limits basis and expanding coverage to include products containing the covered product. Effective Date June 1, 2011.

COMPANY

FILING NUMBER

CUMIS INSURANCE SOCIETY, INC.

CUNX-G127112559

files revised rates, rules and forms under Commercial Auto for their Collateral Package of Protection coverage. The overall rate level change is an increase of 4.10%. Effective Date December 1, 2011.

COMPANY

CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNX-G127125460

submits a rate/rule/form filing for their Fidelity Bond program. The Company calculates an overall indicated increase of +29.1% based on a loss ratio method using five years of countrywide experience (2006 to 2010). Premium is adjusted to current level and trend is applied. In addition to the overall indication, the Company calculates separate indications for business they refer to as Category 1 and Category 3. They select an increase of +29.0% for Category 1 based on an indication of +47.7%, an increase of 15.2% for Category 3 based on an indication of +58.5%. No change is proposed for the remaining business. The overall effect of the filing is an increase of +12.9% (on the overall indication of +29.1%), with the effect on any individual class of insured ranging from no change to an increase of 24.5%.
Effective Date October 1, 2011.

COMPANY

DAIRYLAND INSURANCE COMPANY

FILING NUMBER

SEPX-G127151898

files revised rates and rules under Personal Auto for the company's Motorcycle program. The overall rate level change is a decrease of 3.2%.
Effective Date June 28, 2011 (New) July 28, 2011 (Renewal).

LEAD COMPANY

EMCASCO INSURANCE COMPANY

FILING NUMBER

EMCC-127142441

Other Companies

Employers Mutual Casualty Company

files revised Businessowners rates and will apply their loss cost multipliers to ISO loss costs approved in filing BP-2011-RLA1.
Effective Date June 15, 2011 for new and renewals.

LEAD COMPANY

EMCASCO INSURANCE COMPANY

FILING NUMBER

EMCC-127127683

Other Companies

Employers Mutual Casualty Company

files a filing to adopt NCCI loss costs, Retrospective Rating values and Miscellaneous Values contained in the MS-2011-01 filing. EMCC is filing for a 1.91 LCM and EMCASCO is filing for a 1.33 LCM. The overall effect of the change is 0.0% for EMCC and -2.9% for EMCASCO. The overall for both companies is -0.9% on \$300,000 in premium. EMCC is selecting a 1.305 modification factor and EMCASCO is selecting a 0.910 factor.

Effective Date August 1, 2011.

LEAD COMPANY
FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER
FARL-127081694

Other Companies

Nationwide Agribusiness Insurance Company

files revised rates and rules for their Commercial Auto Program. The overall rate level change is neutral.

Effective Date September 1, 2011.

COMPANY
FIRST COLONIAL INSURANCE COMPANY

FILING NUMBER
ALSE-127153755

files for their Tire and Wheel service contract program. The insured under the program (“insured”) will be the obligor on a tire and wheel protection service contract (“Service Contract”). The Insured may be an administrator, manufacturer, distributor, importer, or dealer as permitted by state and federal laws. The Insured is directly responsible to the Service Contract Holder for repair or replacement of a tire or wheel which is damaged by a road hazard according to the terms and conditions of the Service Contract. FCIC is responsible to reimburse the Insured for covered losses incurred under the Service Contract subject to the policy terms, conditions, limitations, and exclusions. The proposed rates and rating factors for this new program were selected based on an analysis of comparable tire & wheel protection programs in the marketplace along with actuarial analysis and judgment.

Effective Date June 3, 2011.

COMPANY
FIRST COLONIAL INSURANCE COMPANY

FILING NUMBER
ALSE-127129329

files a form, rate, & rule filing for its Guaranteed Asset Protection Reimbursement program. Proposed rates result in an estimated 23.8% increase over current rates. Rather than provide a rate change indication, the company provides support for the overall underlying loss cost.

Effective Date May 17, 2011.

COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-G127077952

files an initial filing for an individual involuntary unemployment compensation program. The coverage offered provides for supplemental payments above Mississippi's unemployment payments. The company relied on Mississippi incidences of unemployment, average unemployment durations, and average unemployment benefits.

Effective Date May 19, 2011.

COMPANY **FILING NUMBER**
GUIDEONE AMERICA INSURANCE COMPANY **GDEB-126952795**
Other Companies
GuideOne Elite Insurance Company
GuideOne Mutual Insurance Company

files revised rates and rules for their Homeowners Program. The overall rate level change is an increase of 19.4%.
Effective Date June 15, 2011 for new business and August 1, 2011 for renewals.

COMPANY **FILING NUMBER**
HISCOX INSURANCE COMPANY, INC. **MRTN-126979456**

files rates, rules and forms for its new Entertainment General Liability Program.
Effective Date May 23, 2011.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-127146532**

files revised rates (loss costs) for their Personal Liability program. The overall rate level change is a decrease of 0.90%.
Effective Date November 1, 2011.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKA-127067083**

files revised rates under Personal Auto for the company's Motorcycle program. The overall rate level change is a decrease of 5.4%.
Effective Date May 31, 2011 (New) June 30, 2011 (Renewal).

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-127128733**

files rates, rules and forms for their new Service and Technical Professions Professional Liability Program.
Effective Date June 1, 2011.

COMPANY **FILING NUMBER**
MEDICAL PROTECTIVE COMPANY **MDPC-127141282**

files revised rates for their Dentists Professional Liability program. The overall rate level change is a decrease of 0.90%.
Effective Date October 1, 2011.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-127075102**

files revised rates and rules for their Dwelling Package 1 program. The overall rate level change is a decrease of 0.040%.
Effective Date July 1, 2011.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-127075118**

files revised rates and rules for their Dwelling Package 0 program. The overall rate level change is a decrease of 0.94%.
Effective Date July 1, 2011.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-127075155**

files revised rates and rules for their Manufactured Home Program. The overall rate level change is an increase of 3.46%.
Effective Date July 1, 2011.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-127075148**

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 6.61%.
Effective Date July 1, 2011.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWCM-127114813**

files a rate filing for its warehouse bond program. The company is merging this program with its Farmland Mutual program (the larger of the two), and proposes setting rates equal to the current Farmland Mutual rates. The overall rate impact is estimated at +2.8%.
Effective Date June 1, 2011.

COMPANY **FILING NUMBER**
PLATTE RIVER INSURANCE COMPANY **CAPC-127116145**

files a revision to their Surety Bond rates for SAA classes 664, 764 and 864. The Supply Contract Bond Rates are decreasing from \$15/thousand to \$10/thousand for preferred bonds and from \$10/thousand to \$5/thousand for merit bonds. The overall rate impact is estimated at -39.1%.
Effective Date May 25, 2011.

COMPANY **FILING NUMBER**
PLAZA INSURANCE COMPANY **REGU-127127010**

files rates and rules for the new Pizza Delivery segment of their Business Auto program.
Effective Date June 1, 2011.

COMPANY **FILING NUMBER**
PLAZA INSURANCE COMPANY **REGU-127126705**

files rates and rules for the the new Pizza Delivery (Hired Non-owned Auto) segment of their Businessowners program.
Effective Date June 1, 2011.

COMPANY

FILING NUMBER

PRODUCERS AGRICULTURE INSURANCE COMPANY

PRAG-127140819

files a rate, rule and form filing for their Crop Hail program. The Company files to revise their Cotton rates by adopting 2011 NCIS loss costs and using their current loss cost multiplier. The overall change of this filing is 0.0%. In 2010, the Company wrote no cotton policies, so no insureds are affected by the changes. In addition, the Company updates their maximum insurance per acre limits and the coverage effective wording to match their provisions. The coverage effective date of the crop hail provisions is modified to a more verifiable date than the signature date. There are some minor modifications to some of their endorsements. The policy jacket is revised with updated signatures of company officers. A new application is submitted in landscape form and a supplemental application form is filed to be used with the base application in the event that the insured has more lines of coverage than can fit on the standard application. Effective Date May 12, 2011.

COMPANY

FILING NUMBER

QBE INSURANCE COMPANY

QBEC-127161789

files rates, rules and forms for its new Health and Human Services Program. This program provides coverage in the Behavioral Health Care Industry such as, non-profit classes of business including Outpatient Social Services Agencies, Substance Abuse Programs, Residential Inpatient Care Facilities and Elderly Care Services. Effective Date June 15, 2011.

LEAD COMPANY

FILING NUMBER

REPUBLIC UNDERWRITERS INSURANCE COMPANY

TRGR-127154859

Other Companies

Southern Insurance Company

Republic Fire and Casualty Insurance Company

files revised rates for their Commercial Package Policy program. The overall rate level change is a decrease of 17.5%.

Effective Date July 1, 2011.

COMPANY

FILING NUMBER

SAFE AUTO INSURANCE COMPANY

SAFE-127039699

files changes to their Private Passenger Auto program to improve competitiveness, increase volume, and reduce expense ratios via base rates and territory rating factors. The company indicates an overall rate impact of -12.4%.

Effective Date May 25, 2011.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-G127143873**

files a rate filing to revise Errors and Omissions premium charges for their Dealer Operations program. The Company provides an indicated change of +33.0% in support for the overall proposed change of +28.4%. The impacts on individual policyholders are from 0% to +34.3%. Current level earned premiums are then multiplied by the mod on-level factors and trended to average future written date using ISO trends for General Liability exposures in the ISO reference circular AS-GL-2010-024. ULAE are then loaded using the 3-year average ratio of incurred ULAE as a percent of incurred losses and ALAE for the past 3 calendar years 2007-2009.
Effective Date June 1, 2011.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY COMPANY **SIPD-127107925**

files rates, rules and forms for their new Commercial Crime Program for Anchor Management. Starr Indemnity is using ISO loss costs with a 1.565 LCM for its Standard tier or 1.58 for its Select tier.
Effective Date May 12, 2011.

COMPANY **FILING NUMBER**
STATE VOLUNTEER MUTUAL INSURANCE COMPANY **SVMI-127080227**

files revised rates and rules for its Medical Professional Liability program. The overall rate level change is a decrease of 25%.
Effective Date May 19, 2011.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA **TRVE-127099271**

files revisions to enhance their Broad Form Plus+ D&O program. There is no rate impact associated with this filing.
Effective Date August 15, 2011.

COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INSURANCE CO. **TRVA-127033895**

files revised rates, rules and forms for its Private Passenger Auto Program resulting in an overall decrease of -0.59%.
Effective Date May 22, 2011.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **ZURC-127110018**

files a rate filing for its warehouse bond program. The company is merging this program with its Farmland Mutual program (the larger of the two), and proposes setting rates equal to the current Farmland Mutual rates. The overall rate impact is estimated at +2.8%. The proposed rating plan appears reasonable and we have no objection.
Effective Date May 6, 2011.

COMPANY

WESTERN SURETY COMPANY

FILING NUMBER

WESC-127106958

files initial rates for their new Concessionaire-Home Improvement Contractor Bond program (Surety).

Effective Date June 3, 2011.

NEW COMPANY

Lion Insurance Company received its Privilege License and Certificate of Authority to do business in Mississippi effective May 2, 2011.

COMPANY NAME CHANGE

Delos Insurance Company changed its name to Imperium Insurance Company effective December 30, 2010.