

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALFA SPECIALTY INSURANCE CORPORATION	VSGP-127068191

files revised rates, rules and forms for its Private Passenger Auto Program resulting in an overall increase of 1.4%.
Effective Date June 20, 2011 for new business and July 23, 2011 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	AMAX-G127082566

files a loss cost filing for its Homeowners program regarding Water Backup and Sump Discharge or Overflow coverage rule changes made in another filing. The Company is proposing additional limit and deductible options for this coverage. Currently the coverage may be added with a \$5,000 limit and \$250 deductible. The Company is proposing limit options from \$5,000 to \$25,000 in \$5,000 increments with a base deductible of \$500. The existing deductible factors for All Perils Other Than Earthquake will be used in the premium determination when deductibles other than \$500 are selected. The loss costs for the remaining proposed limit options are based on AOI relativities.
Effective Date September 1, 2011.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	AMAX-G127074145

files initial rates and rules for their new alternative rating plan for the AAIS Homeowner program.
Effective Date 06/27/2011.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN BANKERS INSURANCE CO. OF FLORIDA	ASPX-G126678580

files forms, rate, and rule for its First Protector program. The company proposes adding protection from involuntary unemployment to its coverage options. Proposed monthly rates are based on the amount and duration of coverage purchased.
Effective Date June 6, 2011.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN FIRE AND CASUALTY COMPANY	LBRC-127177838

Other Companies
The Ohio Casualty Insurance Company
Ohio Security Insurance Company
West America Insurance Company

files a rate filing for their Business Owners program. The Company proposes to include higher limits of \$250,000, \$500,000 and \$1,000,000 which were inadvertently omitted in their last rate filing. The rates were selected based on ISO's Increased Limit Factors applied to the Company's existing rates. There is no rate effect from the filing.
Effective Date July 9, 2011.

COMPANY **FILING NUMBER**
AMERICAN RELIABLE INSURANCE COMPANY **ASPX-G127164240**

files revised rates and rules for their Manufactured Home programs. The overall rate level change is an increase of 2.9%.
Effective Date August 1, 2011 (New Business) September 1, 2011 (Renewal).

COMPANY **FILING NUMBER**
ARGONAUT INSURANCE COMPANY **ARGN-127137072**

files an addendum to its Commercial Surety Non-Construction rating plan. The company proposes adding coverage for small commercial bonds so that they may issue individual bonds, such as those sold to public officials.
Effective Date June 7, 2011.

COMPANY **FILING NUMBER**
ARGONAUT-MIDWEST INSURANCE COMPANY **ARGN-127091692**

files an initial filing for its Insurance Agent Professional Liability program to be written within a new captive, Argonaut. The Company will offer two claims-made policy forms, Standard and Enhanced. The Company has based the proposed rates, rules and factors on competitor research and analysis. We have reviewed the development of the selected rates and rating factors and have no actuarial objection.
Effective Date June 20, 2011.

COMPANY **FILING NUMBER**
ARMED FORCES INSURANCE EXCHANGE **ARMD-127080484**

files revised rates, rules and forms for their Homeowners program. The overall rate level change is an increase of 10.01%.
Effective Date July 11, 2011.

COMPANY **FILING NUMBER**
ASPEN AMERICAN INSURANCE COMPANY **REGU-127178624**

files its new Commercial Surety Non-Construction Rating Plan. The Plan will be used to develop end rates for surety bonds that recognize the relative credit quality of each prospective or existing account through the application of a series of financial and risk factors to base rates. This is a new program so there is no rate impact.
Effective Date July 1, 2011.

COMPANY **FILING NUMBER**
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE **AAAM-127113997**

files revised rates for their Private Passenger Auto program. The overall rate level change is 0.0%.
Effective Date August 1, 2011.

COMPANY **FILING NUMBER**
CAPITOL INDEMNITY CORPORATION **CAPC-127159164**

files new and revised forms, rules and rates for their Businessowners coverage. For the proposed rates & rules, the company is expanding available options and for the Capitol Premier Coverage, they are proposing a new rate to account for additional coverages provided in the endorsement.

Effective Date August 1, 2011 NB, October 1, 2011 Renewals.

COMPANY **FILING NUMBER**
COMPANION PROPERTY & CASUALTY INS. CO. **RSHL-127140257**

files rates, rules and forms for its Commercial Auto - Truckers Program. This will be for motor carrier risks on a countrywide basis, designed to meet the needs of long haul trucking operators.

Effective Date June 7, 2011.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-127183582**

files rate/rule/form filing for their Real Estate Licensees E&O Program (Professional Errors & Omissions Liability). The Company proposes revisions to existing endorsements, the addition of three new endorsements, and updates to the rate/rule manual. The proposed base rate change is based on a pure premium method. The rate effect of the filing is a decrease of -2.9%, which is equal to the indication.

Effective Date July 1, 2011.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-127163808**

files revised rates and rules for their Lawyers Professional Liability program. The overall rate level change is an increase of 8.9%.

Effective Date July 1, 2011.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-127195533**

files rate/rule and forms for its independent Real Estate License E&O Program (Professional Errors & Omissions Liability).

Effective Date July 1, 2011.

COMPANY **FILING NUMBER**
EXECUTIVE RISK INDEMNITY, INC. **CHUB-127117841**

files a rate and form filing for its Professional Liability programs. The company proposes several new coverage endorsements.

Effective Date June 21, 2011.

COMPANY

FILING NUMBER

FIDELITY NATIONAL INDEMNITY INSURANCE CO.

FDLY-127146706

files a Personal Flood filing to introduce an Excess Flood insurance program. The proposed program provides protection against flood as defined in the National Flood Insurance Program (NFIP). The additional coverage provided is excess over the maximum protection available on the underlying flood policy. Excess Flood policies may only be issued under this program when primary flood insurance has been provided by the NFIP or other carrier.

Effective Date August 1, 2011.

COMPANY

FILING NUMBER

FIRST COLONIAL INSURANCE COMPANY

ALSE-127167705

files a rate filing for their Service Contract Reimbursement Insurance Policy Program. The Company proposes changes in base rates, and the addition and removal of rating classes and surcharges. A permissible loss & LAE ratio of 81.5% is calculated based on reasonable expense and profit & contingency provisions, and support is provided. The base rate changes include both increases and decreases. The overall rate effect of the filing, which applies only to contracts sold in the future, is an increase of +0.8%. Due to the nature of this vehicle service contract product, the changes apply to new business only, and no current policyholders are affected.

Effective Date June 9, 2011.

LEAD COMPANY

FILING NUMBER

GENERAL CASUALTY COMPANY OF WISCONSIN

QBCL-127056925

Other Companies

Regent Insurance Company

files adopting ISO loss costs for their Assets Coverage Program. The Company documents that the expected rate impact from the proposed changes is 0%.

Effective Date June 22, 2011.

LEAD COMPANY

FILING NUMBER

GENERAL CASUALTY INSURANCE COMPANY

QBCL-127150394

Other Companies

Southern Casualty Insurance Company

Regent Insurance Company

files a form/rate/rule filing for its Commercial Property (Fire and Allied Lines) program. The company is filing to adopt ISO forms, rates and rules with some revisions. The revisions include reductions and broadening of some endorsement coverages, as well as additional clarifying language with no coverage effect.

Effective Date September 1, 2011.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-127141315

Other Companies

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

files a rate and rule to update their FailSafe MEGA Technology Errors or Omissions Liability coverage offered on their Spectrum business owner's policy. The FailSafe MEGA Technology Errors or Omissions Liability rules and rates are revised. The company is eliminating the Breach of Warranties and Representations Coverage and associated charge.

Effective Date July 13, 2011.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-127185707

Other Companies

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

files a rate/rule filing under CMP Non-Liability for three coverages in their Blanket program: Accounts Receivable; Increased Cost of Construction and Demolition; and Debris Removal. The company proposes modifications to their current rating formulas, premises factor, and various other items. The overall impact of the filing is 0%.

Effective Date September 1, 2011.

COMPANY

IMPERIUM INSURANCE COMPANY

FILING NUMBER

PERR-127164975

files changes to their Workers Compensation program, including a proposal to move from one tier to three tiers. The company currently has no in force policies and therefore this filing has no rate impact. The changes proposed in the filing appear reasonable.

Effective Date August 1, 2011.

COMPANY

INDIANA LUMBERMENS MUTUAL INSURANCE CO.

FILING NUMBER

ILMG-127059381

files their Businessowners program. They are adopting AAIS forms and rates for nearly the entire program. This filing will not have a rate impact as they do not currently write Businessowners coverage.

Effective Date June 7, 2011.

LEAD COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
13577

Other Companies
DL-2010-RIL1

files revised Increased Limit Factors for all Personal Liability classes to the Dwelling Policy program and the Personal Liability and Theft manual. The changes to factors result in an overall increase of 4.7%.
Effective Date August 1, 2011.

LEAD COMPANY
LIBERTY INSURANCE CORPORATION

FILING NUMBER
LBPM-127166850

Other Companies
Liberty Mutual Fire Insurance Company
The First Liberty Insurance Corporation

files for approval to revert back to their original Rating Manual Section R Page 4. This reversion is to supersede their request for approval of SERFF LBPM-127066050.
Effective Date June 3, 2011 NB, July 7, 2011 Renewals.

COMPANY
LIBERTY MUTUAL FIRE INSURANCE CO.

FILING NUMBER
LBPM-126948278

files revised rates, rules and forms for its Dwelling Fire Program resulting in an overall increase of 12%.
Effective Date July 18, 2011 for new business and September 8, 2011 for renewals.

COMPANY
MENDAKOTA INSURANCE COMPANY

FILING NUMBER
MEND-127087468

files revised rates for their Private Passenger Automobile program. The overall rate level change is a decrease of 4.0%.
Effective Date June 15, 2011 (New) July 30, 2011 (Renewal).

LEAD COMPANY
NATIONWIDE GENERAL INSURANCE COMPANY

FILING NUMBER
NWPC-127046689

Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

files a Private Passenger Auto rate filing. The proposed rate impact is +1.5%. This is made up of a +2.4% impact for Nationwide Mutual Insurance Company (NMIC) and Nationwide General Insurance Company (NGIC), and a -1.3% impact for Nationwide Property and Casualty Insurance Company (NPCIC).
Effective Date July 13, 2011.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY NWCM-127178197

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files a filing in Mississippi for Workers Compensation rules and rates, with an overall rate impact of -11.9%. The largest cumulative effect of all rate and rule changes is +16.8%. The lowest cumulative effect of all rate and rule changes is -36.2%.

Effective Date October 1, 2011.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY REGU-127205862

files a Form/Rate/Rule filing for its Workers Compensation program adding an optional endorsement for additional and broadened coverages. There is no rate impact.

Effective Date July 1, 2011.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY NVAC-127074399

files new rules to their Commercial General Liability program regarding Livestock. They are using the ISO rates and rules for their Commercial General Liability program and a new classification for feed lots.

Effective Date June 21, 2011.

LEAD COMPANY **FILING NUMBER**
PMI MORTGAGE INSURANCE COMPANY PMGP-127158124

Other Companies

PMI Mortgage Assurance Company

files a rate filing for their Mortgage Guaranty program. The Company proposes revisions to credit risk categories, a decrease in base rates for high quality loans, and revised rate adjustment factors. The new base rates vary by credit score tier, with both increases (as great as +36.0%) and rate decreases (as much as -9.4%). The overall effect of the base rate changes, assuming a distribution of policies by credit score similar to the Companies' current portfolio, would be a decrease of -2.7%. While the profit & contingencies provision of 42.5% would be excessive for most lines of business, it is not inappropriate for this high risk business. In addition, it does not appear that the permissible loss ratio calculation enters explicitly into the selection of the rates. Due to the nature of this mortgage product, the changes apply to new business only, and no current policyholders are affected.

Effective Date June 15, 2011.

COMPANY **FILING NUMBER**
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE PERR-126935404

files initial rates, rules, and forms for their new High Value Homeowners Program.

Effective Date June 7, 2011.

COMPANY

QBE INSURANCE CORPORATION

FILING NUMBER

QBEC-127081836

files initial rates, rules and forms for their new Homeowners program.

Effective Date June 1, 2011.

COMPANY

SAFECO INSURANCE COMPANY OF AMERICA

FILING NUMBER

LBRM-126993197

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 5.9%.

Effective Date June 30, 2011 for new business and July 30, 2011 and renewals.

COMPANY

SAFECO INSURANCE COMPANY OF ILLINOIS

FILING NUMBER

LBRM-127024852

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 1.4%.

Effective Date June 24, 2011 for new business and July 24, 2011 for renewals.

COMPANY

SENTINEL INSURANCE COMPANY LIMITED

FILING NUMBER

HART-127141330

files revised rates and rules for their FailSafe MEGA Technology Errors or Omissions Liability Coverage offered on their Spectrum Businessowner's policy. The overall rate level change is an increase of 0.1%.

Effective Date July 13, 2011.

COMPANY

SPARTA INSURANCE COMPANY

FILING NUMBER

REGU-127071386

files a rate, rule, and form filing for their Commercial Property program. The Company is filing to relocate Rule 51.N to Rule 51.AAA (Business Income Coverage Options), and to add material to this rule regarding the time period, dependent properties, food contamination, and utility services time element.

Effective Date June 27, 2011.

LEAD COMPANY

STARNET INSURANCE COMPANY

FILING NUMBER

PERR-127163619

Other Companies

Berkley Regional Insurance Company

Berkley National Insurance Company

files Commercial Property rules and rates to amend their General Risk Property program. The companies propose to introduce several miscellaneous endorsements. Many of these endorsements are optional, or provide additional coverage at no extra charge.

Effective Date July 1, 2011.

COMPANY

FILING NUMBER

STATE AUTO PROPERTY AND CASUALTY INS. CO.

STAT-127069206

files revised rates, rules and forms for its Private Passenger Auto Program resulting in an overall decrease of -0.1%.

Effective Date August 13, 2011 for new and renewals.

COMPANY

FILING NUMBER

STATE AUTO PROPERTY AND CASUALTY INS. COMPANY **STAT-127137371**

files a Personal Umbrella and Excess filing to revise their Personal Umbrella program. The Company estimates that the revisions will result in an overall impact of +5%. The largest increase to any policyholder will be +16%. They base changes to their liability rates of Private Passenger Auto Bodily Injury pure premium annual trend of 2.1% from their recent filing. They also propose to change their Excess Layer Factors (ELFs). They do not propose to change the ELFs from the second million to the fifth million. They propose to offer new excess layers between \$5 million and \$10 million. The ELF for each of these layers is 1.00, and the minimum premium is \$500. The proposed ELF for \$4 million to \$5 million is 0.76, with a minimum premium of \$150.

Effective Date October 25, 2011.

COMPANY

FILING NUMBER

TOKIO MARINE & NICHIDO FIRE INS. COMPANY, LTD.

WESA-127151523

files a rate, rule, and form filing for their Equipment Breakdown coverage. The company has recently filed a revision to the Equipment Breakdown loss costs, rules and forms in two of our companies (Trans Pacific Insurance and TNUS). SERFF reference number WESA-126990715. This action makes the filings in these companies current to those of the Insurance Service Office (ISO). The company currently has a Boiler & Machinery filing in another of their companies, Tokio Marine & Nichido Fire Insurance Co., Ltd. (U.S. Branch) (TMNF), which dates back to 2002. The intent of this action is to bring the TMNF filing up to the present status of their other companies. The company indicates there is no rate impact.

Effective Date August 1, 2011.

COMPANY

FILING NUMBER

TORUS NATIONAL INSURANCE COMPANY

TORS-127132102

files rates, rules and forms for their new Employment Practices Liability Program. This will provide primary coverage for EPML for smaller entities.

Effective Date June 6, 2011.

COMPANY

U. S. SPECIALTY INSURANCE COMPANY

FILING NUMBER

PERR-127155291

files a rate, rule and form filing related to optional Kidnap and Ransom coverages that are provided under their Special Coverage Policy program. The Company is proposing a new optional Enhanced Express Kidnapping endorsement for ransoms demanded within 6 hours of a kidnapping. In addition, additional limits for Disappearance and Investigation Expense and a clarification for the timeline in which payments will be made for Accidental Death and Dismemberment are proposed in the filing. There is no overall rate impact associated with the filing since limit factors and rates that are currently charged are not being revised.

Effective Date June 7, 2011.

LEAD COMPANY

UNITED FIRE & CASUALTY COMPANY

FILING NUMBER

UNFG-127153933

Other Companies

Lafayette Insurance Company

files a rate/rule/form filing for their Commercial General Liability program. The Company proposes adoption of additional rates, rules, and forms, "...to add consistency with the other states in this region and for our agency force". The Company is adopting Insurance Services Office loss costs, along with their own loss cost multipliers. A loss cost multiplier of 1.26 is employed for United Fire and Casualty Company, with a loss cost multiplier of 1.58 for Lafayette Insurance Company. The derivation of the loss cost multipliers is not provided with the filing, but it appears that they are not being revised in this filing. There is no rate effect from the filing

Effective Date August 1, 2011.

COMPANY

VIRGINIA SURETY COMPANY, INC.

FILING NUMBER

VRGS-127198813

files a rate/rule filing under Contractual Liability for its new program for Lease Excess Wear & Tear. Rates are based on coverage (standard or open), deductible, retail price of the vehicle, benefit level (limit), missing parts coverage, excess mileage covered, use type (personal or commercial), and vehicle type (new, used, or certified pre-owned).

Effective Date June 20, 2011.

COMPANY

ZURICH AMERICAN INSURANCE COMPANY

FILING NUMBER

ZURC-127192252

files initial rates, rules and forms for its Mississippi Real Estate Brokers Professional Liability Policy which affords coverage for Mississippi licensees holding an active or inactive real estate license issued by the Mississippi Real Estate Commission.

Effective Date July 1, 2011.

COMPANY

FILING NUMBER

ZURICH AMERICAN INSURANCE COMPANY

ZURC-127205481

files its initial rate/rule and form filing for the Mississippi Real Estate Brokers Excess Professional Liability Program which provides excess coverage for Mississippi licensees holding an active or inactive real estate license issued by the Mississippi Real Estate Commission. This is a new program so there is no rate impact.
Effective Date July 1, 2011.

NEW COMPANIES

Aioi Nissay Dowa Insurance Company of America received its Certificate of Authority to engage in business effective June 8, 2011.

Milwaukee Casualty Insurance Company received its Certificate of Authority to engage in business effective June 8, 2011.

WITHDRAWN COMPANY

Service Lloyds Insurance Company are withdrawing from Mississippi with the surrender of their 2010 MS Privilege License and Certificate of Authority.