

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

COMPANY **FILING NUMBER**
ACE PROPERTY AND CASUALTY INSURANCE COMPANY **ACEH-127194269**
files a filing that is their independent ACE Umbrella Plus Claims Made Commercial Umbrella Liability Policy. The exception page shows the factors to use to adjust the rating for claims-made coverer from occurrence coverage. The factors are based on the current ISO commercial lines manual under Rule 23.
Effective Date July 6, 2011.

COMPANY **FILING NUMBER**
ALLSTATE INSURANCE COMPANY **ALSE-127158258**
files new rates, rules and forms for its Businessowners and Commercial Package Policy programs. The new program is an adoption of ISO rules and rates with some revisions.
Effective Date November 7, 2011 for new business and January 13, 2012 for renewals.

COMPANY **FILING NUMBER**
ALLSTATE INSURANCE COMPANY **ALSE-127160458**
files new rates, rules and forms for its Commercial Burglary and Theft Program. The proposed changes include new discounts, expanded base coverage and new rating variables and are based on ISO's Commercial Crime and Fidelity Program.
Effective Date November 7, 2011 for new business and January 13, 2012.

COMPANY **FILING NUMBER**
ALLSTATE INSURANCE COMPANY **ALSE-127158652**
files initial rates, rules and forms for its Commercial General Liability Program. The new program is an adoption of ISO rules and rates with some revisions.
Effective Date November 7, 2011 for new business and January 13, 2012 for renewals.

COMPANY **FILING NUMBER**
ALLSTATE INSURANCE COMPANY **ALSE-127158708**
files an initial rates, rule and forms filing for its Fire and Allies Lines. The proposed changes include new discounts, expanded base coverage, and new rating variables based on ISO's Fire and Allied Lines program and the Hartford Steam Boiler Inspection and Insurance Company.
Effective Date November 7, 2011 for new business and January 13, 2012 for renewals.

COMPANY **FILING NUMBER**
ALTERRA AMERICA INSURANCE COMPANY **MAXA-127282850**
files an initial rate/rule/form filing for its Umbrella and Excess Liability program. The Company provided limited support for the rating plan, which was based on a review of competitor filings and judgment. However, based on the coverage provided, we found it to be reasonable as filed.
Effective Date July 14, 2011.

COMPANY **FILING NUMBER**
AMERICAN ASSOCIATION OF INSURANCE SERVICES **AMAX-G127188339**

files a revised Commercial Properties Manual, Revision 01 12, consisting of new or revised rules and supplementary rating information, classifications, territorial definitions, and loss cost rating information. This filing relates to the loss cost portion of the manual revision for two major peril groups provided under the program: fire and extended coverage. The revised rules and supplementary rating information, classifications, and territorial definitions are the subjects of a companion rules filing. The company estimates the impact to be -6.7% with an indicated change of -6.6%.
Effective Date January 1, 2012.

COMPANY **FILING NUMBER**
AMERICAN ASSOCIATION OF INSURANCE SERVICES **AMAX-G127188637**

files a revised Commercial Properties Manual, Revision 01 12, consisting of new or revised rules and supplementary rating information, classifications, territorial definitions, and loss cost rating information. This filing relates to the rules portion of the manual revision for two major peril groups provided under the program: fire and extended coverage. The revised loss costs are the subject of a companion loss cost filing. The company estimates the impact to be -6.7% with an indicated change of -6.6%. In addition to revising the structure of the manual, the company is proposing revisions to six existing rating rules and territory definitions.
Effective Date January 1, 2012.

COMPANY **FILING NUMBER**
AMERICAN BANKERS INSURANCE COMPANY OF FL **PERR-127290481**

files an initial filing for its Tenant Surety Bond program. The proposed rate for this program of \$17.50 per \$100 of security deposit coverage was based on a competitive review of the marketplace and actuarial judgment. Selected expense provisions have been based on countrywide Surety historical expense ratios for the Company.
Effective Date July 19, 2011.

COMPANY **FILING NUMBER**
AMERICAN RELIABLE INSURANCE COMPANY **ASPX-G127184202**

files revised rates, rules and forms for its Dwelling Fire Program resulting in an overall increase of 5.3%.
Effective Date September 1, 2011 for new business and October 1, 2011 for renewals.

COMPANY **FILING NUMBER**
AMICA MUTUAL INSURANCE COMPANY **AMMA-127141694**

files revised rates and rules for their Homeowner Program. The overall rate level change is an increase of 10.7%.
Effective Date October 1, 2011.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

WESA-127193083

files a form and rate filing for their Mortgage Hazard program. The Company is introducing a new, optional coverage form, Broad Form - Commercial Real Estate Owned Coverage, that expands the perils insured. This is a new coverage that expands the coverage for real estate owned to the same perils as force placed residential. In addition, the Company is introducing an endorsement, Multiple Building Endorsement, that provides a method for covering multiple structures on one property. Effective Date July 11, 2011.

COMPANY

ASPEN AMERICAN INSURANCE COMPANY

FILING NUMBER

REGU-127199503

files a Form/Rate/Rule filing under Commercial Umbrella and Excess for a new program for Commercial Liability Catastrophe Coverage for owners/operators of self-service storage businesses. For rating, policies are tiered based on the primary underlying premium. For Tier I, minimum premiums are based on the limit, but no information other than minimum premium is given and we presume that the "minimum premium" is the actual rate for all risks in the tier. For Tiers II and III, rates are based on the underlying premium with minimum premiums based on the limit. Effective Date July 7, 2011.

COMPANY

ASPEN AMERICAN INSURANCE COMPANY

FILING NUMBER

REGU-127274233

files rates, rules and forms for other liability for its new General Liability Program. Effective Date July 12, 2011.

COMPANY

ASPEN AMERICAN INSURANCE COMPANY

FILING NUMBER

REGU-127194460

files a Form/Rate/Rule filing under CMP Liability and Non-Liability for a new program for Businessowners for owners/operators of self-service storage businesses. Rates are based on various risk characteristics (limit, number of locations) for the various coverages and appear reasonable. Effective Date July 14, 2011.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-127124367

files an initial form/rate/rule filing for its Bankers Professional Liability program. The proposed base premium is the maximum of two methods, one with revenue as the exposure base and the other with "Adjusted Assets Under Management" as the exposure base. Adjusted Assets Under Management is developed based on the insureds and is a measurement of managements fiduciary exposure. Selected expense provisions and rate of investment income have been based on A.M. Best's Aggregates and Averages, as well as a review of similar AXIS programs. Effective Date July 11, 2011.

COMPANY

BEAZLEY INSURANCE COMPANY, INC.

FILING NUMBER

BEAZ-127135118

files a filing for their new Crime Insurance Program. This program is designed to provide indemnification to a non-financial company against loss due to fraud. The proposed rates and rating plan are based on the Forefront Portfolio Power Source Crime rates and rating plan of Chubb Executive Risk.

Effective Date July 18, 2011.

COMPANY

CAPITOL INDEMNITY COMPANY

FILING NUMBER

CAPC-127192648

files revised rates for their Equipment Breakdown and Identity Recovery Coverage resulting in an overall decrease of -3.6%.

Effective Date September 1, 2011 for new business and November 1, 2011 for renewals.

COMPANY

CAPITOL INDEMNITY CORPORATION

FILING NUMBER

CAPC-127192271

files a rate filing for its Commercial Property program. The Company is proposing to introduce a Water Back-up and Sump Overflow optional endorsement. The rates proposed are based off of the ISO base rate per location and the ISO Increased Limit Factors table.

Effective Date August 1, 2011.

COMPANY

CONTINENTAL CASUALTY COMPANY

FILING NUMBER

CNAC-127282428

files a Rate/Rule filing under Other Liability for its Fiduciary Liability program, proposing decreases in minimum premiums and changing Non-ERISA base premium to a countrywide basis. Base premiums are based on the benefit plan assets and the firm's market capitalization. Schedule rating is included in the rating procedure. They have no in-force policies in Mississippi for this program, so there is no corresponding rate impact with this filing. Expense provisions are supported by company's Other Liability history and appear reasonable.

Effective Date August 1, 2011.

LEAD COMPANY

CONTINENTAL INSURANCE COMPANY

FILING NUMBER

CNAB-127274007

Other Companies

American Casualty Co. of Reading Pa
National Fire Insurance Co. of Hartford
Transportation Insurance Company
Valley Forge Insurance Company
Continental Casualty Company

files revised rates for their Liquor Liability Program resulting in an overall decrease of -44.4%, based on a change in the Mississippi legal climate from 2009 to present.

Effective Date October 1, 2011.

COMPANY

FILING NUMBER

DIRECT GENERAL INSURANCE COMPANY

DRCT-127002340

files rates, rules and forms for their Private Passenger Auto filing to introduce "the next generation" of their GLM based auto program in MS. The existing book of business will have an opportunity to obtain a rate from their agent for this new program and be rewritten under same.

Effective Date July 20, 2011 for new business and January 20, 2012 for renewals.

LEAD COMPANY

FILING NUMBER

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HART-127279221

Other Companies

Turnbull Insurance Company (TIC)

files initial rates and rules for their new Hartford Home Advantage (Homeowners) program.

Effective Date October 8, 2011.

COMPANY

FILING NUMBER

HDI-GERLING AMERICA INSURANCE COMPANY

REGU-127295057

files initial rates and rules for their new Workers' Compensation program. The company is adopting NCCI's latest loss costs with an LCM of 1.220.

Effective Date August 1, 2011.

COMPANY

FILING NUMBER

LION INSURANCE COMPANY

WESA-127291553

files an initial rate filing for its Workers Compensation program. The Company will utilize the applicable NCCI forms, rules and loss costs in conjunction with their developed loss cost multiplier. The Company has provided an exhibit showing selected expense and profit provisions underlying their proposed loss cost multiplier.

Effective Date July 19, 2011.

COMPANY

FILING NUMBER

METROPOLITAN CASUALTY INSURANCE COMPANY

METX-G127138974

files rates, rules and forms for their new Private Passenger Auto Program. The new program will be marketed to new vehicle purchasers and lessees through the vehicle manufacturer. The policy term is a full year, and would not be renewed for a second year. Instead, policyholders meeting new business underwriting criteria would be offered a standard policy from the company's traditional program.

Effective Date July 13, 2011.

LEAD COMPANY

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

NWCM-127127223

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files revised rates and rules for their Businessowners program. The overall rate level change is an increase of 3.30%.

Effective Date October 1, 2011.

LEAD COMPANY

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

NWCM-127285465

Other Companies

Nationwide Mutual Fire Insurance Company (-0.8%)

Nationwide Mutual Insurance Company (-0.4%)

Nationwide Property & Casualty Insurance Company (-0.3%)

Nationwide Agribusiness Insurance Company (-0.1%)

files a Form/Rate/Rule filing under Commercial Auto for their Business Auto and Garage program. They propose transitioning to an ISO exception based manual, merging their Business Auto and Garage manuals, and adopting the most recent approved ISO Commercial Auto rules and forms. For Garage, they propose adopting some ISO rate factors and have submitted exceptions for others. The company intends to keep their current Business Auto rates. The proposed rate impact is -0.4% and ranges by policyholder from -18.9% to 0%. Selected expense provisions are supported by company history and appear reasonable.

Effective Date December 15, 2011 NB, January 15, 2012.

LEAD COMPANY

NIPPONKOA INSURANCE COMPANY, LTD.

FILING NUMBER

TRVD-127310621

Other Companies

The Charter Oak Fire Insurance Company

The Phoenix Insurance Company

The Travelers Indemnity Company

The Travelers Indemnity Company of America

The Travelers Indemnity Company of Connecticut

Travelers Property Casualty Company of America

files to revise rates and rules for their Commercial General Liability - Owners and Contractors Protective and Principals Protective Liability program. The Company is submitting an exception to ISO rules for large construction projects and is revising Owners and Contractors Protective and Railroad protective Guide (a) rates. The proposed rates and rules appear reasonable under the assumption that this program is rated on an individual risk basis.

Effective Date August 8, 2011.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY **LDDX-G127201063**
files to adopt the latest NCCI loss costs. In addition to this they are filing to change their LCM from 1.48 to 1.46. They have also included a premium discount factor in the expenses which underlie the rates. The overall rate impact of this filing is a 1.5% decrease. The profit margin of 6.55% in the underlying expenses appears high.
Effective Date August 1, 2011.

LEAD COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-127243600**
Other Companies
Republic Mortgage Insurance Company of North Carolina
Republic Mortgage Insurance Company of Florida
a filing to revise multi-variant rating factors. They are combining their current Safe Driver and Loyalty Discounts into a new 3-D Discount which is determined by a combination of claims history and the number of years the policyholder has held a personal automobile policy with their company. The overall rate impact of this revision is an increase of 2.7%.
Effective Date August 1, 2011.

COMPANY **FILING NUMBER**
PRAETORIAN INSURANCE COMPANY **QBEC-127287165**
files initial rates, rules and forms for their new Tenant Homeowners program.
Effective Date September 1, 2011.

COMPANY **FILING NUMBER**
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE **PERR-127054606**
files rates, rules and forms for their Private Fleet Auto Insurance Program.
Effective Date July 1, 2011.

COMPANY **FILING NUMBER**
RADIAN GUARANTY INC. **RDGU-127180640**
files a rate filing for their Mortgage Guaranty program. The Company proposes an expansion of their rates to cover risks with FICO scores down to 620. They state that the significant change within the filing is their intent to match-file the majority of the borrower paid rate structure of MGIC. According to a statement in the filing, all rates to the consumer are either unchanged or reduced.
Effective Date July 11, 2011.

COMPANY **FILING NUMBER**
SECURITY NATIONAL INSURANCE COMPANY **UNKP-127294568**
files rates, rules and forms for its new Employment Practices Liability Program.
Effective Date September 1, 2011.

COMPANY

FILING NUMBER

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

TRVE-127273539

files form/rate filing for its Securities Dealers and Fidelity Bond program. This filing is being made in compliance with new Financial Industry Regulatory Authority (FINRA) rule 4360 which will go into effect for subject firms on 1/1/2012. In this filing the Company is proposing a new mandatory endorsement that broadens coverage with no rate impact. The Company is also removing optional limits of \$100,000 or less (as they no longer provide the minimum required coverage), increasing the maximum limit offered from \$500,000 to \$1 million, and offering new rates for insureds choosing the maximum deductible of 10%. In addition to the compliance-related changes, the Company is revising its current rates to reflect favorable loss experience with an overall impact of -3.8%. Due to the limited experience in the state, the Company has relied on a countrywide rate indication.

Effective Date July 17, 2011.

LEAD COMPANY

FILING NUMBER

TOKIO MARINE & NICHIDO FIRE INSURANCE COMPANY WESA-127312994

Other Companies

Trans Pacific Insurance Company

TNUS Insurance Company

files to introduce rates and forms for their Insurer Safety Program in the Worker's Compensation line of business. This program is provided in correspondence with Mississippi regulation 2011-1. The company is also adding a 5% credit to any insured who participates in an approved safety program.

Effective Date July 23, 2011.

LEAD COMPANY

FILING NUMBER

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY RESD-127311263

Other Companies

United Guaranty Residential Insurance Company

files a filing for both United Guaranty Mortgage Indemnity Company and United Guaranty Residential Insurance Company. This filing is for a BPMI monthly special rating plan that will be applicable for business currently written in REDIrates. While there will be no rate level change with this filing as mortgage insurance rates are locked for the life of a policy, if applied to the 2010 traditional book of business, this proposal achieves an overall change of 12.4%.

Effective Date September 15, 2011.

COMPANY

FILING NUMBER

UNITED STATES LIABILITY INSURANCE COMPANY

USLI-127189655

files an initial rate/rule/form filing for its Technology Product. This product provides Errors & Omissions for sole practitioners, partnerships and firms providing technology services to others for a fee.

Effective Date September 15, 2011.

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-127298488

files revised rates and rules for their Micro-Tek Pak Errors and Omissions and Business Owners Program.

Effective Date October 5, 2011.

LEAD COMPANY

UTICA MUTUAL INSURANCE COMPANY

FILING NUMBER

UTCX-G127288934

Other Companies

Graphic Arts Mutual Insurance Company

files a filing to revise the loss cost multiplier for its Workers Compensation program. The selected loss cost multiplier of 1.335 is 8.1% higher than the Company's prior loss cost multiplier. The Company has based its revised expense provisions on historical expenses for this program.

Effective Date January 1, 2012.

COMPANY

WESTFIELD INSURANCE COMPANY

FILING NUMBER

WSFG-127297326

files a filing to change current rules and make the addition of new rates and rules to their Commercial Property program. The company has created a new contractor's specific option (CP 71 14 and CP 71 15) so that contractor's coverage can be specifically requested and added to policies outside of the Signature Series base forms. This change produces no rate or rule change to the previously approved Signature Series. Premium for the new Contractor's option apply to each building level based on an in-house pricing structure designed to remain competitive while providing additional expansions in coverage. The Company has provided explanations and support for the proposed rate and rule changes.

Effective Date October 1, 2011.