

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

**COMPANY**

**FILING NUMBER**

**ALLSTATE INSURANCE COMPANY**

**ALSE-127160984**

files an initial rate, rule and forms filing for its Businessowners Program. The company will non-renew its current Business Package policyholders and offer them the new policy if they meet underwriting guidelines.

Effective Date November 7, 2011 and January 13, 2012.

**COMPANY**

**FILING NUMBER**

**ALLSTATE INSURANCE COMPANY**

**ALSE-127313505**

files to introduce a new proprietary rating plan for its Commercial Automobile program. Company revises the company loss cost multipliers, company exceptions to ISO, as well as adopting outstanding ISO circulars. The plan will be referred to as their Commercial Strategic Risk Management (CSRSM) program. CSRSM will utilize ISO's core rating plan and include additional proprietary rating plans developed using a combination of industry and company loss experience, competitor filings, business considerations and actuarial judgment. This rating plan will apply specifically to Trucks, Tractors, Truck-Tractors, Trailers and Private Passenger Type Vehicles.

The rating plan will offer new discounts and use several new rating variables to determine premiums for policies. With this filing, all current Allstate Indemnity Company (AI) policyholders will be non-renewed and simultaneously offered a new policy in Allstate Insurance Company (AIC) if they meet Allstate's underwriting guidelines. All new business will be written in AIC as of the effective date of this filing. The Company is also introducing a Rate Transition process which limits the renewal policyholder impact at each renewal to +5%/-5% until the full manual premium is attained.

Effective Date February 11, 2012, New and April 11, 2012, Renewals.

**COMPANY**

**FILING NUMBER**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

**AMLX-G127338228**

files a rate/rule filing for their Commercial General Liability program. The Company proposes adding a Loggers Broad form option with limits up to \$5 million with an associated Timber Trespass Sublimit. Due to a lack of higher limits data, the proposed rates are based on industry increased limits factors and actuarial judgment. The filing has no rate effect since this is a new option.

Effective Date August 26, 2011.

**COMPANY** **FILING NUMBER**  
**AMERICAN ASSOCIATION OF INSURANCE SERVICES** **AMAX-G127324795**

files with changes to the AAIS Artisans program consisting of revised manual loss cost rating information. AAIS is proposing to update loss cost of the liability portion of the program with an estimated effective for 10.0%. Additionally, AAIS is proposing to revise the per employee charge for basic liability coverage and the per employee charges for those risk classified as posing additional XCU hazards. This filing also adds the new additional Each Occurrence/Aggregate limit option of \$2,000/\$10,000 and \$5,000/\$25,000 provided under the optional voluntary property damage coverage. Effective Date March 1, 2012.

**COMPANY** **FILING NUMBER**  
**AMERICAN ASSOCIATION OF INSURANCE SERVICES** **AMAX-G127324749**

files with changes to the AAIS Artisans program consisting of revised manual rules and supplemental rating information. The filing represents a -0.3% overall rate level change. This change is the result of changes to Rule 7.5.1, Basic Premium Liability and the addition of corresponding number of employee discount factors. The Company also submits many changes to rules, format, and layout of the manual. Effective Date March 1, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**AMERICAN ZURICH INSURANCE COMPANY** **ZURC-127332073**

**Other Companies**

American Guarantee and Liability Insurance Company  
Zurich American Insurance Company of IL  
Zurich American Insurance Company

files various changes to their Commercial Auto Program with an overall increase of 4.4%.

Effective Date January 1, 2012 for new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**AMFED NATIONAL INSURANCE COMPANY** **Sircon #13624**

**Other Companies**

AmFed Casualty Insurance Company

files to adopt the latest NCCI loss costs. The overall rate impact of this filing is a 9.8% decrease. No change in the companies loss cost multipliers.

Effective Date August 3, 2011.

**COMPANY** **FILING NUMBER**  
**AMICA MUTUAL INSURANCE COMPANY** **AMMA-127332092**

files revised rates and rules for their Private Passenger Auto program. The combined rate impact of the proposed changes is an overall statewide increase of 2.5%.

Effective Date January 1, 2012 New and Renewals.

**COMPANY**

**ARGONAUT INSURANCE COMPANY**

**FILING NUMBER**

**ARGN-127341084**

files a filing to introduce their countrywide monoline professional liability policy for Veterinarians and Pet Services Professionals. This filing is for an independent product and contains the rates, rules and forms available for use with this line of business. This product compliments the existing Package, BOP and Auto Lines of Business currently on file and available for this industry. Since this is a new product, there is no rate impact. Effective Date September 1, 2011.

**COMPANY**

**ASPEN AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**PRFL-127325739**

files a new program specific filing for smaller Miscellaneous Professional Liability risks characterized by annual revenues up to \$15,000,000, limits of liability up to \$5,000,000, and non-degreed professionals. The program provides coverage against negligent acts, errors and omissions in the performance of professional services. Effective Date August 17, 2011.

**COMPANY**

**ATLANTIC SPECIALTY INSURANCE COMPANY**

**FILING NUMBER**

**BEAC-127123598**

files rates, rules and forms for its new Truckers Insurance for Non-Trucking Liability and Vehicle Physical Damage. Effective Date August 17, 2011.

**COMPANY**

**BRIERFIELD INSURANCE COMPANY**

**FILING NUMBER**

**FCCS-127342134**

files revised Standard Workers Compensation rates to be effective 12/01/2011. They are filing to adopt the latest lost costs reported by NCCI and are not changing their LCM. The largest cumulative rate impact of this filing is 39.1%. The smallest cumulative effect of the rate change is -50%. The overall rate impact is -16.3%, with an indicated change of +4.0%. In addition, the company has deviated from the NCCI loss costs only for two classes, Logging or Tree Removal - Log Hauling & Drivers and Logging or Tree Removal - Mechanized Harvesting Exclusively. These remain unchanged from the prior Loss Costs. Effective Date December 1, 2011.

**COMPANY**

**CAPITOL INDEMNITY CORPORATION**

**FILING NUMBER**

**CAPC-127343690**

files a loss cost multiplier revision for its Businessowners Program resulting in an overall increase of 5.6%. Effective Date October 1, 2011 for new business and December 1, 2011 for renewals.

**COMPANY** **FILING NUMBER**  
**CHARTER OAK FIRE INSURANCE COMPANY** **TRVD-127185659**

files revised rates and rules for its Master Pac Program resulting in an overall increase of 3.1%.

Effective Date November 1, 2011 for new and renewals.

**COMPANY** **FILING NUMBER**  
**COMMERCIAL ALLIANCE INSURANCE COMPANY** **CASR-127307069**

files rates, rules and forms for its new Protector Non-Standard Automobile Program.

Effective Date September 15, 2011.

**COMPANY** **FILING NUMBER**  
**CONTINENTAL CASUALTY COMPANY** **CNAC-127204840**

files a rate/rule/form filing for Epack Extra Policy Program (Directors & Officers Liability). The Company proposes to introduce a sub-program specifically for Not-for-Profit risks. The rating changes proposed for the NFP program include: new Directors & Officers rating to meet the specific needs of a NFP organization, adjusted EPL rating to reflect the lesser risk, and adjustment of the claims-made media coverage and fiduciary coverage minimum premium. The Directors & Officers rating is revised to be based on the description of the charity rather than rating on SIC codes.

Effective Date August 1, 2011 New and November 1, 2011 Renewals.

**COMPANY** **FILING NUMBER**  
**ESSENT GUARANTY, INC.** **WESA-127341106**

files to introduce a new, three-tier, rating program in their Mortgage Guaranty program. The Company is filing the new program to stay competitive with similar changes made by competitors. New business will be written under the new rates, but estimates that the proposed rates are approximately 15% below the current rating program.

Effective Date August 8, 2011.

**COMPANY** **FILING NUMBER**  
**FCCI INSURANCE COMPANY** **FCCS-127341062**

files a filing to adopt the latest loss costs as approved in NCCI Circular MS-2011-01. The LCMs and the loss cost deviations for logging classes 2701 and 2719 are unchanged. The company estimates the overall rate impact to be -16.2%; -11.4% for FCCI and -16.3% for NTI. The company is requesting an effective date of 12/01/2011 for both new and renewal business.

Effective Date December 1, 2011.

**COMPANY** **FILING NUMBER**  
**FEDERAL INSURANCE COMPANY** **CHUB-127208975**

files rates, rules and forms for its new Lawyers Liability Program focused on in-house legal experts.

Effective Date August 9, 2011.

**COMPANY**

**FILING NUMBER**

**FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE** **FDRE-127337809**

files revised rates for its Commercial General Liability Program resulting in an overall decrease of -10.0%.

Effective Date January 1, 2012.

**COMPANY**

**FILING NUMBER**

**FREEDOM SPECIALTY INSURANCE COMPANY**

**SCTT-127355630**

files to correct an error in a manual rate for their Excess Insurance program. Specifically the Company is proposing to correct their 50% coinsurance factor listed in the manual pages from 1.40 to 0.70. We have reviewed the proposed correction in comparison with the factors filed for lower coinsurance factors, and have no objections. (See SERFF #SCTT-126900104.

Effective Date August 26, 2011.

**LEAD COMPANY**

**FILING NUMBER**

**GREAT AMERICAN INSURANCE COMPANY**

**GACX-G127289353**

**Other Companies**

Great American Assurance Company

Great American Insurance Company of New York

Great American Alliance Insurance Company

files revisions to their AgriPak Farm and Ranch/Agribusiness program to update rates, rules and forms. There is no rate impact with this filing. They have revised the following forms:

>Causes of Loss - Suffocation

>Value Reporting Form

They have added the following new forms to their programs:

>Extended Period of Farm Income

>Additional Coverage for Loss of Farm Income for Non-Owned Livestock

In particular, they are correcting typographical errors and adding clarifying explanations to the AgriBusiness/AgriPro manual pages. Additionally, they are adding new factors for the new Extended Period of Farm Income form.

Effective Date November 12, 2011.

**LEAD COMPANY**  
**GREAT AMERICAN INSURANCE COMPANY**

**FILING NUMBER**  
GACX-G127352711

**Other Companies**

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

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files an optional endorsement for unintentional compromise of confidential information coverage for their commercial multi-peril program. The company intends no additional charge for the endorsement.

Effective Date October 1, 2011.

**LEAD COMPANY**  
**HANOVER INSURANCE COMPANY**

**FILING NUMBER**  
HNVX-G127343046

**Other Companies**

Hanover American Insurance Company  
Massachusetts Bay Insurance Company

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files to introduce new coverage endorsements to serve the Educational Institution market with Professional Errors and Omissions coverage. In addition to Schools and Educators Legal Liability Coverage Part, the company is offering Law Enforcement Professional Legal Liability Coverage for law enforcement and security guard duties for an educational institution. These policies are available on a claims made basis with endorsements for extending reporting periods. There are options to purchase the policy with defense costs either inside or outside the limits. Basic limits are \$100,000/\$100,000. Development of their rates is based on competitor comparisons.

Effective Date December 1, 2011.

**LEAD COMPANY**  
**HANOVER INSURANCE COMPANY**

**FILING NUMBER**  
HNVX-G127340044

**Other Companies**

Hanover American Insurance Company  
Massachusetts Bay Insurance Company

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files a rate/rule/form filing for their new Educational Advantage program (Commercial General Liability). The program is currently offered in thirty-two states and is being introduced in Mississippi. Rates are based on analysis of existing coverages offered by the Company in the other states, as well as on the rates of other insurers and rating organizations (Utica National Insurance Group, Liberty Mutual Group, and Insurance Services Office). Rate pages are included with the filing. A permissible Loss Ratio calculation is included with the filing. The permissible loss ratio is based on reasonable expense and profit & contingency provisions, and support is provided. There is no rate effect as this is a new program in Mississippi

Effective Date December 1, 2011.

**LEAD COMPANY**  
**HANOVER INSURANCE COMPANY**

**FILING NUMBER**  
HNVX-G127343254

Other Companies

Hanover American Insurance Company

Massachusetts Bay Insurance Company

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files an initial filing for a new Commercial Multiperil program geared towards educational institutions. The program is founded on its current Commercial Multiperil program, and the company simply filed liability and non-liability package modifiers (0.89 and 0.80, respectively) for schools.

Effective Date December 1, 2011.

**COMPANY**  
**HANOVER INSURANCE COMPANY**

**FILING NUMBER**  
WESA-127282039

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files to introduce a new Accountants Professional Liability (APL) Product. The coverage is intended to be on a claims-made basis with defense and claims expenses to be paid within the limit of the policy. Included in the policy are the following coverages:

- >Professional Services Coverage - due to wrongful acts in the rendering or failure to render professional services
- >Regulatory Proceedings Coverage - covers expenses due to regulatory commencement proceedings
- >Employment Practices Liability and Discrimination Coverage - due to claims arising out of employment practices or discrimination
- >Subpoena Assistance Coverage - in the event the insured receives a subpoena for documents or testimony arising out of professional services
- >Pre-Claim Assistance - covers the cost of investigating a claim that is reported
- >Crisis Event Coverage - covers costs and expenses of a public relations firm in response to a crisis event
- >Privacy Event Coverage - covers costs associated with a privacy event

The automatic extended reporting period for this policy is 60 day with the option of extending the reporting period to an additional 60 months for an increased premium. Death or Disability Extended Reporting Period as well as Retirement Extended Reporting Period (for insureds over 55) is available should the insured have continuous coverage with the company for at least 3 years prior to the covered event.

In addition, premiums are based on gross receipts, number of accounting professionals and areas of practice, the limits of liability offered are from \$100,000 to \$10M and the coverage also offers deductible options applicable to individual claims or in aggregate. Rating factors are based on a study of four competitors' programs and are selected within the ranges of the competitors' selections. The profit provision for the product is based on an Internal Rate of Return model with a target of 15% after-tax rate of return.

Effective Date August 10, 2011.

**COMPANY**

**HANOVER INSURANCE COMPANY**

**FILING NUMBER**

**HNVX-G127352622**

files a filing making several adjustments to its Architects & Engineers Professional Liability program. The company proposes adding new classifications and specific project types, and making reductions to its increased limit factors. As the company currently has no policies in Mississippi for this program, there is no rate impact.

Effective Date September 2, 2011.

**COMPANY**

**HARCO NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**IATH-127327645**

files a filing that includes exceptions to the ISO Commercial lines manual for commercial automobile. The filing is introducing a tiered rating approach for truck dealers written on a Commercial Auto Garage policy. The tiered rating levels are broken down into Standard, Select and Preferred. This program is a schedule credit plan with underwriting judgment placed on the point assignment for five different underwriting criteria. The proposed factors and rates appear reasonable.

Effective Date September 1, 2011.

**COMPANY**

**IMPERIUM INSURANCE COMPANY**

**FILING NUMBER**

**PERR-127341573**

files a new program filing to adopt all currently approved ISO forms, loss costs, and rules for Capital Assets along with state exception pages. Since this is a new product, there is no rate impact. The company is requesting an effective date upon approval. The proposed loss cost multiplier of 1.600 appears reasonable, as do the filed exceptions.

Effective Date August 15, 2011.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-127106692**

files a loss cost filing for its Commercial Auto Program with an overall decrease of - 7.2%.

Effective Date December 1, 2011 for new and renewals.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-127343110**

files a filing to revise the table heading in the loss cost pages for the Financial Institutions Program as a result of the introduction of a new Financial Institution Crime Policy For Securities Brokers and Dealers (Nonaggregate Form). This new form will be subject to the same loss costs used with the existing Financial Institution Crime Policy for Securities Brokers and Dealers (Aggregate Form). The changes to the loss cost pages in this filing assume the implementation of concurrent forms (FI-2011-OFSDI) and rules (FI-2011-ORSDI) filings. There is no impact on loss costs or the overall loss cost level as a result of this filing.

Effective Date January 1, 2012.



**COMPANY****LUBA CASUALTY INSURANCE COMPANY****FILING NUMBER****LUBA-127291670**

files to adopt NCCI's latest loss costs and revise their LCM (1.33) for its Workers' Compensation program. The overall rate level change is an increase of 1.93%.  
Effective Date October 1, 2011.

**COMPANY****MAXUM CASUALTY INSURANCE COMPANY****FILING NUMBER****MXCC-127032176**

files a rate/rule/form filing for their Transportation program (Commercial Auto û Truckers). The Company proposes a variety of changes, including changes to increased liability limits, base rates, route factors, minimum premiums, and a physical damage loss cost multiplier. Overall rate indications are based on six years of countrywide experience (and one year of Mississippi experience). Losses are developed to ultimate and trend applied. Premium is adjusted to on level. A physical damage loss cost multiplier is calculated using reasonable expense and profit & contingency provisions, and support is provided. The overall rate impact of the filing is an increase of +1.15% (on an indication of +24.70%), with thirteen Mississippi policy holders to incur an increase of \$4,040 on a total of \$351,366 in written premium.  
Effective Date August 30, 2011.

**COMPANY****MEDICUS INSURANCE COMPANY****FILING NUMBER****MEIC-127346148**

files to update its rate/rule manual for their Professional Liability coverage to include clarification of how the Company calculates the rate for tail coverage under the Extended Reporting Endorsement. The change in wording now states for Second Year and all years of maturity, it is applied to the last year's (365 days) annualized premium from the date of cancellation. The Premium Payment Policy section also states new payment options for the insured.  
Effective Date August 19, 2011.

**COMPANY****MIC PROPERTY AND CASUALTY INSURANCE CORP.****FILING NUMBER****GMAX-G127343821**

files an initial filing for a Contractual Liability program covering limited mechanical breakdown warranties issued by Enterprise Rent-A-Car. The rating plan for the program is very simple, and base rates vary by vehicle mileage.  
Effective Date October 1, 2011.

**COMPANY**

**NATIONAL CASUALTY COMPANY**

**FILING NUMBER**

**SCTT-127345991**

files new rates and rules filing to support a new optional endorsement for their Failure to Supply Utilities - Limited Liability Coverage. The rates are based on underwriting judgment after evaluating competitor rates. The Company proposes a 5% charge of the general liability premium developed only for the utility being covered and filed the same increased limit factors filed with the state by Travelers. Since this is a new optional endorsement, there is no rate impact.

Effective Date August 19, 2011.

**LEAD COMPANY**

**NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**

**FILING NUMBER**

**NWPC-127105396**

**Other Companies**

**Nationwide Property & Casualty Insurance Company**

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 8.7%.

Effective Date September 15, 2011.

**COMPANY**

**NCCI**

**FILING NUMBER**

**NCCI-127336055**

files a revision to its Experience Rating Plan, proposing changes to the primary/excess boundary and to its maximum debit formula. NCCI intends to file rate pages showing the \$10,000 primary/excess split point in October. Additionally, NCCI clarified that no Mississippi employers are currently subject to a maximum modifier of 1.00 that are actually at a 1.00 modifier.

Effective Date March 13, 2013.

**COMPANY**

**NORTH POINTE INSURANCE COMPANY**

**FILING NUMBER**

**MADC-127334177**

files a rate/rule filing for their new Workers Compensation program. This Company is to be positioned as the preferred company of three affiliated companies writing in the state (with the other two being QBE Insurance Corporation and Praetorian Insurance Company). The Company proposes the adoption of NCCI 3/31/2011 advisory loss costs and a loss cost multiplier of 1.250. The loss cost multiplier is based on reasonable expense and profit & contingencies provisions. North Pointe has not written in the state previously and so expenses are based on the experience of Praetorian. An 8% premium discount is incorporated in the loss cost multiplier calculation, as is a profit & contingencies provision is negative 4% and a loss cost modification factor of .831. Support for the loss cost modification factor is not included in the filing; however, the use of the factor is reasonable given the Company's goal to operate in the market as the preferred company. There is no rate effect as this is a new program.

Effective Date August 19, 2011.

**COMPANY** **FILING NUMBER**  
**PHILADELPHIA INDEMNITY INSURANCE COMPANY** **PHLX-G127331915**

files a filing for the surety line of business. The company has recently acquired a book of business from ULLICO Casualty. The Company is filing to adopt the rates and rules currently approved for ULLICO. No rate change is associated with the filing.  
Effective Date August 9, 2011.

**LEAD COMPANY** **FILING NUMBER**  
**REPUBLIC MORTGAGE INSURANCE COMPANY** **LDRD-127299705**

Other Companies

Republic Mortgage Insurance Company of North Carolina

Republic Mortgage Insurance Company of Florida

files for its Mortgage Guaranty program. The Company proposes to revise the rates in the Steady A Paper program as well as withdraw the A-Minus pricing program and LPMI Preferred Steady program. The revised rates are based on competitors' base rates. The overall rate impact of these changes is -13.3%, however the changes will affect new business only.

Effective Date August 20, 2011.

**LEAD COMPANY** **FILING NUMBER**  
**REPUBLIC UNDERWRITERS INSURANCE COMPANY** **TRGR-127343345**

Other Companies

Southern Insurance Company

Republic Fire & Casualty Insurance Company

files to reformat the Company's Commercial Lines Manual, which contains independent rules and exceptions to ISO rules. The current manual was developed over a period of several years and contains material in a variety of formats. The Company is also proposing two additional rules for previously filed non-premium bearing endorsements.

Effective Date September 1, 2011.

**COMPANY** **FILING NUMBER**  
**ROAD CONTRACTORS MUTUAL INSURANCE COMPANY** **BWSV-127183196**

files an initial filing in Mississippi for Workers Compensation rules and rates. The Company proposes to adopt the current NCCI rules and loss costs applicable in the state, and is only filing rates for classes specific to the road building industry and related construction classes. The Company proposes a Loss Cost Multiplier (LCM) of 1.350, and provides the LCMs of competing insurers in Mississippi as support for the selection. However, the Company's selected expenses support an LCM of 1.300.

Effective Date August 1, 2011.

**COMPANY**

**SENTRUITY CASUALTY COMPANY**

**FILING NUMBER**

**YTYC-127343948**

a revision to its contractual liability program. Numerous changes are proposed, resulting in an overall -0.3% change. The company provides documentation of all the changes proposed, and provides limited support exhibits for the overall rate effect and classification changes.

Effective Date October 1, 2011.

**COMPANY**

**SENTRY SELECT INSURANCE COMPANY**

**FILING NUMBER**

**SEPX-G127330608**

files revisions to its independent Other Liability - Employee Practices Program resulting in an overall increase of 29.90%.

Effective Date September 1, 2011 for new and renewals.

**COMPANY**

**STANDARD GUARANTY INSURANCE COMPANY**

**FILING NUMBER**

**ASPX-G127344909**

files initial rates, rules and forms for a new Farm-Ranch program. The program is intended to provide property and liability coverage for farms and ranches on a single policy form. The Company is proposing rates and rules that resemble a me-too of Travelers Indemnity Company, Inc. currently approved program. Various ISO forms, rates and rules are being adopted for use as well.

Effective Date October 1, 2011.

**COMPANY**

**STAR INSURANCE COMPANY**

**FILING NUMBER**

**MEAD-127254552**

files to offer a new product - TechServe - for information technology (IT) staffing companies and similar IT services companies. The Company is proposing to write the professional liability (PL) portion of their coverage with independent rates, forms and endorsements, while the general liability portion of their coverage will use ISO forms for all classes except Retail or Service Organizations (ISO Class 47367). The auto, property, crime and inland marine coverages will also use ISO forms, loss costs and rules.

Effective Date August 16, 2011.

**COMPANY**

**STARNET INSURANCE COMPANY**

**FILING NUMBER**

**BEUW-127211765**

files rates, rules and forms for its Hotel and Resort Commercial General Liability Program.

Effective Date August 3, 2011.

**COMPANY**

**STARR INDEMNITY & LIABILITY COMPANY**

**FILING NUMBER**

**SIPD-127328873**

files a new rule, rate, and endorsement to their commercial General Liability program. This rule will have no rate impact on current policyholders.

Effective Date September 1, 2011.

**COMPANY** **FILING NUMBER**  
**STARR INDEMNITY & LIABILITY COMPANY** **SIPD-127328716**

files a new rule, rate, and endorsement to their business owners program. This rule will have no rate impact on current policyholders.  
Effective Date September 1, 2011.

**COMPANY** **FILING NUMBER**  
**STARR INDEMNITY & LIABILITY COMPANY** **SIPD-127328845**

files a new rule, rate, and endorsement to their commercial property program. This rule will have no rate impact on current policyholders.  
Effective Date September 1, 2011.

**LEAD COMPANY** **FILING NUMBER**  
**STATE AUTO PROPERTY AND CASUALTY INS. CO.** **STAT-127140667**

Other Companies

State Automobile Mutual Insurance Company

files a rate, rule and form filing for their Homeowner Options Program. The Companies provide an overall indicated change of +9.2% in support for the overall proposed change of +5.0%. In addition to revising their current base rates for all forms, the Companies propose to revise their protection/construction relativities for all forms; revise their Auto/Home discount factor for Owners forms only; implement percentage hurricane deductibles of 2% and 5% for following six counties: George, Hancock, Harrison, Jackson, Pearl River and Stone with a minimum 2% hurricane deductible requirement; increase the rate for Scheduled Hearing Aid Coverage; and a new optional coverage for Financial Replacement Cost Loss Settlement; revise some miscellaneous rules; and make some form/endorsement revisions.

Effective Date October 25, 2011 for new and renewals.

**COMPANY** **FILING NUMBER**  
**STATE FARM FIRE AND CASUALTY COMPANY** **SFMA-127205236**

files a revision to their Independent Commercial Multi Peril Program resulting in an overall increase of 0.2%.

Effective Date November 15, 2011 for new business and February 15, 2012 for renewals.

**COMPANY** **FILING NUMBER**  
**TORUS NATIONAL INSURANCE COMPANY** **WESA-127323909**

files to introduce a new endorsement and rate for its currently filed and approved Renewable Energy Program (TNIC-10-008). There is no rating impact due to this being an introductory filing for the new endorsements.

Effective Date August 26, 2011.

**COMPANY** **FILING NUMBER**  
**TRAVELERS CASUALTY INSURANCE COMPANY** **TRVD-127186054**

files revised rates for its Master Pac Program resulting in an overall increase of 6%.

Effective Date November 1, 2011 for new and renewal business.

**COMPANY**

**TRAVELERS HOME AND MARINE INSURANCE CO.**

**FILING NUMBER**

TRVA-127201942

files revised rates and rules for their Mississippi Quantum Homeowners and High Value Homeowners program. The overall rate level change is an increase of 8.04%.  
Effective Date August 5, 2011 for new business and September 24, 2011 renewals.

**COMPANY**

**TRUMBULL INSURANCE COMPANY**

**FILING NUMBER**

HART-127317239

files a filing for initial rates, rule manual for new Home Business Insurance. The rates and rules will support Home Business Insurance Policies for the Company's AARP Direct customers written in the Home Advantage program through the Trumbull Insurance Company. Upon implementation of this new plan, The Hartford intends to discontinue accepting all new Home Business Insurance in the current writing companies and older rate plan. The Company states that there are no differences between the Hartford base rates and what is proposed herein.  
Effective Date October 8, 2011.

**LEAD COMPANY**

**UNITED FIRE AND CASUALTY COMPANY**

**FILING NUMBER**

UNFG-127325596

**Other Companies**

Lafayette Insurance Company

files to change their rates, forms and endorsements for their Garage Pro CMP Liability and Non-Liability combination program. The overall changes affected by rate are -6.0% for United Fire and Casualty Company and -7.2% for Lafayette Insurance Company. In addition to base rate adjustments, the company proposes numerous coverage, limit, and miscellaneous rating changes.

Effective Date November 1, 2011 New and Renewals.

**LEAD COMPANY**

**UNITED GUARANTY MORTGAGE INDEMNITY CO.**

**FILING NUMBER**

RESD-127310697

**Other Companies**

United Guaranty Residential Insurance Company

files revisions to the performance premium rating plan as a monoline Mortgage Guaranty Company. The filing revises the Jumbo Factor and adds "Cash Out and Home Improvement" factors. A new section was added to apply additional adjustments to specified loans, along with the applicable rate pages. Rate Plan Risk Descriptions in the BPMI Monthly and LPMI Monthly Classes were revised also.

Effective Date September 15, 2011.

**LEAD COMPANY**

**UTICA MUTUAL INSURANCE COMPANY**

Other Companies

Graphic Arts Mutual Insurance Company

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files revised rates for their Commercial General Liability Program resulting in an overall increase of 7.3%.

Effective Date January 1, 2012 for new and renewals.

**FILING NUMBER**

**UTCX-G127349712**

**NEW COMPANY**

Nutmeg Insurance Company received its MS Privilege License and Certificate of Authority to write insurance business, effective August 22, 2011.