

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

**LEAD COMPANY** **FILING NUMBER**  
**ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.** ALSE-127367649

Other Companies

Allstate Insurance Company

files to introduce a new discount, the Allstate Auto/Life Discount in their Private Passenger Auto program. The discount will apply to BI, PD, Medical, Collision, and Comprehensive coverages for qualifying named insureds.

Effective Date October 24, 2011, New and November 23, 2011, Renewals.

**COMPANY** **FILING NUMBER**  
**AMERICAN NATIONAL PROPERTY AND CASUALTY CO.** YTYC-127350711

files a Contractual Liability Insurance Policy to be utilized for various Designated Contract programs. This policy was developed to insure the liability of an Insured/Dealer/Creditor. Financial institutions, Leasing companies and Dealerships of automobiles, trucks and vans are eligible. The Policy will initially be utilized for Guaranteed Asset Protection programs with Dealerships issuing GAP Waivers. Rates were developed by using loss data from other state programs.

Effective Date September 19, 2011.

**COMPANY** **FILING NUMBER**  
**ARCH INSURANCE COMPANY** REGU-127343787

files to revise its Commercial Property rates, rules and forms filing for use with its Emergency Services Insurance Program (ESIP). The company estimates the overall rate impact to be +2.8% and requests an effective date of 10/01/2011 for both new and renewal business. The filing appears complete and rates appear reasonable. The company is proposing a slight increase to their ESIP Property Coverage Extensions coverage. They are introducing a new coverage, Property Coverage Extensions - Changes, and its associated rates and rules which appear reasonable. They are also introducing a Waived Deductible rule at no charge which waives the deductible if the insured has suffered no losses in the previous two policy periods.

Effective Date October 1, 2011.

**LEAD COMPANY** **FILING NUMBER**  
**AUTOMOBILE INSURANCE CO. OF HARTFORD CT** TRVA-127207974

Other Companies

The Standard Fire Insurance Company

The Travelers Indemnity Company of America

files revised rates for their Legacy Home Homeowners Program. The overall rate level change is an increase of 4.85%.

Effective Date November 4, 2011.

**COMPANY**

**FILING NUMBER**

**AXIS INSURANCE COMPANY**

**PERR-127320154**

files a Form/Rate/Rule filing for a new Professional Errors & Omissions Liability program that defends insureds from liability for breaches of data privacy and network security. Rating basis depends on insured entity type. The company states that the proposed rates are based on underwriter judgment and an analysis of similar coverages provided by the company in other programs.

Effective Date September 20, 2011.

**COMPANY**

**FILING NUMBER**

**BENCHMARK INSURANCE COMPANY**

**IRMS-127352834**

files to introduce its new Commercial Umbrella Program for Medical Equipment, which is intended to provide coverage in excess of primary general liability, auto liability, and employer's liability for medical products, durable medical equipment, orthotics, prosthetics, and medical equipment manufacturers. The Company is proposing to adopt current ISO rates, rules and forms with limited exceptions, while implementing Benchmark's current approved loss cost multiplier for their commercial general liability program. Pricing for excess limits will be based on the underlying premium for the \$1 million layer immediately preceding the excess layer.

Effective Date September 8, 2011.

**LEAD COMPANY**

**FILING NUMBER**

**BRIERFIELD INSURANCE COMPANY**

**FCCS-127337996**

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files rate revision for their Commercial General Liability program. The Company proposes adoption of ISO loss costs, Increased Limits Factors (ILF), and Estimated Loss Potentials (ELP) as set forth in the filing. The Company will maintain their current package modification factors and loss cost multipliers, however they propose updates to their Loss Cost deviations for thirty four classes, and ELP deviations for five classes.

Effective Date December 1, 2011 New and Renewals.

**COMPANY**

**FILING NUMBER**

**BUILDERS MUTUAL INSURANCE COMPANY**

**BDMT-127338345**

files a rate/rule/form filing for their Workers Compensation program. The Company proposes the addition of fifteen new deductible limit options and corresponding premium reduction percentages. There is no rate effect as these are newly offered options.

Effective Date December 1, 2011.

**COMPANY**

**FILING NUMBER**

**CAPITOL INDEMNITY CORPORATION**

**CAPC-127343896**

files a revision of Company Loss Cost Multiplier (LCM) for its General Liability line resulting in a rate decrease of 7.8%. The proposed LCM is 1.714.

Effective Date October 1, 2011, New and December 1, 2011, Renewal.

**COMPANY**

**FILING NUMBER**

**CAPITOL INDEMNITY CORPORATION**

**CAPC-127338997**

files for a change in Loss Cost Multiplier (LCM) in its Commercial Property program.

The overall rate impact is a decrease of 6.1%.

Effective Date October 1, 2011, New and December 1, 2011, Renewal.

**LEAD COMPANY**

**FILING NUMBER**

**CHARTER OAK FIRE INSURANCE COMPANY**

**TRVD-127201572**

**Other Companies**

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

Nipponkoa Insurance Company, Ltd.

files a Rule filing under Commercial Property, proposing revising the rating for Equipment Breakdown (Boiler) from a percentage of the Property premium to an Equipment Breakdown Base Rate with modifications for deductible, increased Coverage Extension sub-limit(s) and risk modification factors. There is no rate impact.

Effective Date February 1, 2012.

**COMPANY**

**FILING NUMBER**

**DAIRYLAND INSURANCE COMPANY**

**SEPX-G127353229**

files revised rates and rules for its Motorcycle Program resulting in an overall decrease of -11.6%.

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

**LEAD COMPANY**

**FILING NUMBER**

**EMPLOYERS INSURANCE COMPANY OF WAUSAU**

**LWCM-127614579**

**Other Companies**

Liberty Mutual Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

files to adopt ISO's recent Loss Costs and revise their LCM's for their Commercial Auto program. The overall rate level change is an increase of 4.1%.

Effective Date August 1, 2012.

**LEAD COMPANY**  
**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FEMC-127366977

Other Companies

Federated Service Insurance Company

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files to adopt new ISO General Liability loss costs and introduces "Guide A" rate pages.

Has supporting filing FEMC-126614048.

Effective Date September 13, 2011.

**COMPANY**  
**FIRSTCOMP INSURANCE COMPANY**

**FILING NUMBER**  
FICI-127189899

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files to revise the LCM's for its Workers' Compensation Program. The overall rate level change is 15%.

Effective Date October 1, 2011.

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

**FILING NUMBER**  
HNVX-G127344182

Other Companies

Hanover American Insurance Company

Massachusetts Bay Insurance Company

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files an initial filing for a new Commercial Property program geared towards educational institutions. The program is developed as an extension to the company's existing Commercial Property program, with two new endorsements offered: the Basic Property Broadening Endorsement and the Special Property Endorsement. While the rating for these two endorsements is straightforward and reasonable given the coverages offered, the filing also shows several other coverage options with more complex rating.

Effective Date December 1, 2011.

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

**FILING NUMBER**  
HNVX-G127332422

Other Companies

Hanover American Insurance Company

Massachusetts Bay Insurance Company

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files to add a named storm percentage deductible to their commercial property program. The Company has adopted endorsement language from an ISO endorsement originally filed in North Carolina. The deductible factors are based on current wind/hail deductible factors and ISO deductible factors for other perils.

Effective Date September 8, 2011.

**LEAD COMPANY**

**HANOVER INSURANCE COMPANY**

**FILING NUMBER**

**HNVX-G127341665**

**Other Companies**

Hanover American Insurance Company

Massachusetts Bay Insurance Company

files an initial filing for a new Commercial Auto program geared towards educational institutions. The program is developed as an extension to the company's existing Commercial Auto program, with one new endorsement offered: the Business Auto Coverage Broadening Endorsement.

Effective Date December 1, 2011.

**COMPANY**

**LYNDON PROPERTY INSURANCE COMPANY**

**FILING NUMBER**

**PRTB-127329358**

files a new Vehicle Service Contract Reimbursement Program. The program is designed as an alternative to its current point of sale program. This program will be marketed at repair shops and through direct marketing.

Effective Date September 1, 2011.

**COMPANY**

**MARKEL INSURANCE COMPANY**

**FILING NUMBER**

**MRKB-127202112**

files a me too First Comp Insurance Company's program. First Comp Insurance Company was recently acquired by Markel Insurance Company and Markel plans on writing independently of First Comp. The First Comp Workers Comp filing (SERFF #FICI-127189899) is pending with objections from a previous review. Because the company has included the same rate support in this filing that it used in the First Comp filing, we recommend that the Department hold this filing and give the same approval or disapproval that is given on the First Comp filing.

Effective Date October 1, 2011.

**COMPANY**

**MERIDIAN CITIZENS MUTUAL INSURANCE CO.**

**FILING NUMBER**

**STAT-127359252**

files revised rates and rules for its Farm and Ranch Program resulting in an increase of 5.1%.

Effective Date December 17, 2011 for new and renewals.

**COMPANY**

**MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**STAT-127379307**

files changes to their farm umbrella program. The estimated overall rate impact of the changes being made is a 2.2% increase. The company started this program in 2009 and has not taken a rate change since the inception of the program. The main changes driving the rate impact are a change to the liability based on acreage and a change in the employer's liability rate per employee based on size.

Effective Date December 7, 2011.

**COMPANY** **FILING NUMBER**  
**METROPOLITAN DIRECT PROPERTY AND CAS. INS. CO. METX-G127371447**

files a filing to introduce their Welcome Discount for insureds who meet certain eligibility criteria at new business in order to help them grow and remain a presence in the market. No rate indications were done for this filing and no indication related exhibits/forms are included. The rates and rules currently in use by the company were filed effective June 30, 2011. Since this is a new discount only affecting new business, there is no rate impact. The discount is 10% for new business choosing one of a few payment plans, and the amount of discount falls by 25% every six months.  
Effective Date November 10, 2011.

**LEAD COMPANY** **FILING NUMBER**  
**METROPOLITAN PROPERTY AND CASUALTY INS. CO. METX-G127371168**

Other Companies  
Metropolitan Casualty Insurance Company  
files a Personal Auto filing introducing a new business discount. The discount is 10% for new business choosing one of a few payment plans, and the amount of discount falls by 25% every six months.  
Effective Date November 10, 2011.

**COMPANY** **FILING NUMBER**  
**MIC PROPERTY AND CASUALTY INSURANCE CORP. GMAX-G127391687**

files to revise their vehicle service contract liability program rates. MPCIC is filing rate and rule pages to insure Repair Advantage vehicle service contracts for Purchase Date Plans. Included with this rate revision, the filing components covered by the Max coverage have been expanded to include some additional "luxury electronics". Examples include Backup/Reverse Sensors, DVD Players, etc. Also, MICPAC is introducing a Certified Used Vehicle (CUV) credit. This credit is applied to plans sold on vehicles that carry a certified used manufacturer's warranty extension.  
Effective Date October 26, 2011.

**COMPANY** **FILING NUMBER**  
**NATIONAL LIABILITY & FIRE INSURANCE COMPANY METP-127388354**

files revised rates and rules for their Professional Errors & Omissions Liability for their E&O Program for Lawyers. There is no rate impact associated with this filing.  
Effective Date November 1, 2011.

**COMPANY** **FILING NUMBER**  
**NATIONAL SPECIALTY INSURANCE COMPANY STNA-127207595**

files revised rates, rules and forms for its TCSI Transportation Program (Commercial Auto) resulting in an overall increase of 0.5%.  
Effective Date September 14, 2011.

**COMPANY**

**NATIONAL UNION FIRE INSURANCE COMPANY**

**FILING NUMBER**

**AGNY-127375777**

files new discount credits for part-time practice for its Medical Malpractice program.  
Effective Date September 26, 2011.

**COMPANY**

**NAVIGATORS INSURANCE COMPANY**

**FILING NUMBER**

**NAVIG-127351645**

files a rate/rule/form filing for their new Accountants and Tax Preparers Professional Liability Program. The proposed rates and rating plan are based on recently approved filings of CNA and St. Paul/Travelers. A permissible loss ratio calculation is included with the filing, and is based on reasonable expense and profit & contingency provisions, with support provided. There is no rate effect since this is a new program.  
Effective Date November 1, 2011.

**LEAD COMPANY**

**NIPPONKOA INSURANCE COMPANY**

**FILING NUMBER**

**TRVD-127389939**

**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 American

files two new optional endorsements that broaden coverage for use with our General Liability product. The premium for optional broadening form CG D6 29 03 11 will be determined on an (a) rated basis. The proposed Guide (a) rates were developed using the Company's currently approved pollution coverage charges for 18 holes as the base. In comparison, the proposed coverage is approximately 50% greater than their current coverage offering. Based on the increased coverage, the Company increased the premium charge by a corresponding 50%.

Effective Date November 1, 2011.

**LEAD COMPANY**  
**NIPPONKOA INSURANCE COMPANY LTD.**

**FILING NUMBER**  
TRVD-127371040

**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 Commercial General Liability program in order to adopt current ISO loss costs, increases limit factors, and table assignments in addition to revising their filed loss cost modifier and construction rates for several class codes. All changes proposed result in an overall impact of -2.0%.

Effective Date March 1, 2012 for New and Renewal.

**COMPANY**  
**NOVA CASUALTY COMPANY**

**FILING NUMBER**  
NVAC-127615045

files their initial excess liability filing. The company is using ISO as a basis for the rates with a few pages of exceptions mainly dealing with minimum premium and optional endorsements.

Effective Date October 8, 2011.

**COMPANY**  
**OLD REPUBLIC GENERAL INSURANCE CORPORATION**

**FILING NUMBER**  
LDDX-G127392372

files a change in their retrospective rating plan for their commercial general liability program. The company's expected loss ratio for retrospective rating is being changed from a .690 to .684. The company only has two policy holders in this program.

Effective Date October 1, 2011.

**COMPANY**  
**PLAZA INSURANCE COMPANY**

**FILING NUMBER**  
REGU-127379163

files rates, rules and forms filing for Commercial Property for a new program, the Supermarket Insurance Group Program (SIG). The SIG program targets insured whose primary business is retail supermarket/grocery stores. The program is ISO-based, and the company filed several ISO exceptions. Has a filed and approve LCM (11/3/2009) under SERFF #REGU-126320924.

Effective Date September 22, 2011.



**COMPANY**

**SHELTER GENERAL INSURANCE COMPANY**

**FILING NUMBER**

**SHEL-127313381**

files revised rates and factors for its Private Passenger Automobile program. The company is filing to change base rates and the following rates and factors: emergency road service rates, rental reimbursement rates, optional bodily injury liability and property damage split limit factors, combined single limit liability factors, cost symbol factors, model year factors, collision and comprehensive deductible factors, rate class factors, safe driver discounts, passive restraint discounts, class car coverage factors, and comprehensive utility/camping trailer factors. The overall effect of the changes is estimated by the company to be an increase of 9.1%.

Effective Date September 22, 2011 New and Renewals.

**COMPANY**

**SHELTER MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**SHEL-127313020**

files revised rates for its Private Passenger Automobile program. The company is filing to change base rates and the following rates and factors: emergency road service rates, rental reimbursement rates, optional bodily injury liability and property damage split limit factors, combined single limit liability factors, cost symbol factors, model year factors, collision and comprehensive deductible factors, rate class factors, safe driver discounts, passive restraint discounts, class car coverage factors, and comprehensive utility/camping trailer factors. The overall effect of the changes is estimated by the company to be an increase of 1.4%.

Effective Date September 22, 2011 New and Renewals.

**COMPANY**

**SPARTA INSURANCE COMPANY**

**FILING NUMBER**

**REGU-127387756**

files a proposal to introduce their Interline Program Modifications Rule and Risk Premium Modification plan for use with its Moving and Storage Program. This new rule and premium modification plan is to apply only to the Company's Mattie Moving and Storage program. The modification plan includes several areas of schedule rating for risks with over \$5,000 of coverage.

Effective Date September 20, 2011.

**COMPANY**

**SPARTA INSURANCE COMPANY**

**FILING NUMBER**

**REGU-127378326**

files its new rate for liquor liability for its CMP program. The company documented its ratemaking methodology, which was based on ISO expected loss potentials.

Effective Date September 8, 2011.

**COMPANY**

**STARR INDEMNITY & LIABILITY COMPANY**

**FILING NUMBER**

**REGU-127373909**

files rates, rules and forms for its new Capital Assets Program for Commercial Property.

Effective Date September 8, 2011.

**LEAD COMPANY**

**STATE AUTO PROPERTY AND CASUALTY INS. CO.**

Other Companies

State Automobile Mutual Insurance Company

**FILING NUMBER**

STAT-127140667

files a rate, rule, and form filing for their Homeowner Options program. The companies provide an indicated overall increase 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 the 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; add a new optional coverage for Functional Replacement Cost Loss Settlement; revise some miscellaneous rules; and make some form/endorsement revisions.

Effective Date October 25, 2011 New and Renewals.

**COMPANY**

**STATE AUTO PROPERTY AND CASUALTY INS. CO.**

files revisions to its CMP Businessowners Program resulting in an overall decrease of -17.8%.

Effective Date November 30, 2011 for new and renewals.

**FILING NUMBER**

SAMM-127383345

**COMPANY**

**STATE AUTO PROPERTY AND CASUALTY INS. CO.**

files revised rates and rules for its Commercial Auto Program resulting in an overall decrease of -15%.

Effective Date November 30, 2011 for new and renewals.

**FILING NUMBER**

SAMM-127346598

**LEAD COMPANY**

**STATE AUTO PROPERTY AND CASUALTY INS. CO.**

Other Companies

State Automobile Mutual Insurance Company

**FILING NUMBER**

SAMM-127369563

files for its Commercial Property program, revising its "All Other Risks" loss cost multipliers downwards by 27.1%. The overall program impact is -26.0%.

Effective Date November 30, 2011.

**LEAD COMPANY**

**STATE AUTO PROPERTY AND CASUALTY INS. CO.**

Other Companies

State Automobile Mutual Insurance Company

files a revision to their "All Other Risks" loss cost multiplier for their Commercial General Liability program. The loss cost multiplier for the "All Other Risks" category is changing from a 2.140 to a 1.561 resulting in an overall decrease of 13.9% for the program.

Effective Date November 30, 2011.

**FILING NUMBER**

SAMM-127371510

**COMPANY**

**SURETY & FIDELITY ASSOCIATION OF AMERICA**

files revised and reissued pages to the Surety & Fidelity Association of America (SFAA) Surety Loss Cost Addendum. The changes are estimated to produce a -4.3% impact.

Effective Date January 1, 2012.

**FILING NUMBER**

SURE-127355529

**LEAD COMPANY**

**TRAVELERS HOME AND MARINE INS. CO.**

Other Companies

Travelers Personal Security Insurance Company

files revised rates for their Private Passenger Automobile Program resulting in an overall increase of 2.01%.

Effective Date October 14, 2011.

**FILING NUMBER**

TRVA-127374480

**LEAD COMPANY**

**UNITED GUARANTY MORTGAGE INDEMNITY COMPANY**

Other Companies

United Guaranty Residential Insurance Company

files to correct a rate error from a recent mortgage guaranty program rate filing. The Company submitted a special rating plan & consequently received the approval for its use with an effective date of August 15, 2011. This rate plan was intended to accommodate lenders who prefer a pricing system that is similar to the Borrower-Paid Monthly Rate Plan offered by (MGIC). There was an error in the creation of the rate plan which caused most of rates to be one basis point higher than MGIC's. Company is filing to correct that error & requests an eff. date of September 15, 2011. No premium impact associated with this correction because of the rate plan's low to minimal usage thus far. But if it was assumed that 100% utilization by our customer lenders, the premium impact would be -13.5%. See RESD-127311263.

Effective Date September 15, 2011.

**FILING NUMBER**

RESD-127385585

**LEAD COMPANY**

**UTICA MUTUAL INSURANCE COMPANY**

Other Companies

Graphic Arts Mutual Insurance Company

files revised rates for their Commercial Auto Program resulting in an overall rate increase of 5%.

Effective Date January 1, 2012 for new and renewals.

**FILING NUMBER**

UTCX-G127309488

**LEAD COMPANY**

**VICTORIA FIRE AND CASUALTY COMPANY**

Other Companies

Victoria Select Insurance Company

files revisions to their Non-Standard Auto Program resulting in an overall increase of 3.2%.

Effective Date October 10, 2011 for new business and December 10, 2011 for renewals.

**FILING NUMBER**

NTWP-127357613

**COMPANY**

**WESCO INSURANCE COMPANY**

files to introduce their Involuntary Unemployment benefit program. The program covers a financial institutions exposure to loans impaired due to involuntary unemployment of the borrowers. The Company has filed a rating plan that includes a frequency and severity assumption that varies by borrower employment and other factors.

Effective Date September 20, 2011.

**FILING NUMBER**

UNKP-127302364

**LEAD COMPANY**

**WESCO INSURANCE COMPANY**

Other Companies

**THE LOSS RATIO IS BASED ON COUNTRYWIDE FIGURES.**

files to revise their vehicle service contract liability program rates. UWC is filing on behalf of the Company rate and rule pages to insure Repair Advantage vehicle service contracts for Purchase Date Plans. This will result in an overall decrease of -3.1%.

Effective Date October 26, 2011.

**FILING NUMBER**

GMAX-G127392504

**NEW COMPANY**

Catlin Indemnity Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective August 30, 2011.

**COMPANY NAME CHANGE**

State Auto National Insurance Company changed to Hallmark Insurance Company effective March 8, 2011.