

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

**LEAD COMPANY**

**ALFA INSURANCE CORPORATION**

Other Companies

Alfa General Insurance Corporation

---

files to introduce several new rating factors to their Private Passenger Auto Program. The changes will affect new business only with an effective date of 10/29/2011. These factors are:

1. Lifetime Customer Value Score Factors (LVP) intended to reflect policyholder tenure in the rating algorithm
2. Homeowner Discounts intended to provide a credit to policyholders that own their home, regardless of the carrier of the home insurance
3. Life Insurance Discounts intended to offer a discount to insureds that have life insurance coverage through one of the Alfa affiliates.

The Company also proposes to make changes to its Insurance Score Factor (ISF) to make the factor more consistent across the Company's core coverage states. The factor will only apply to new business. The ISF includes credit and claim history as reported by Lexis Nexis.

Effective Date October 29, 2011.

**COMPANY**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

**FILING NUMBER**

**AMLX-G127321785**

---

files their initial rate/rule/form filing for their Commercial Umbrella/Excess program. The Company proposes adoption of Insurance Service Office's (ISO's) Division 13 Commercial Umbrella forms and rules, and the introduction of proprietary forms and endorsements. The filing has no rate effect.

Effective Date March 1, 2012.

**LEAD COMPANY**

**AMERICAN FIRE AND CASUALTY COMPANY**

**FILING NUMBER**

**OHCB-127292276**

Other Companies

The Ohio Casualty Co.

West American Insurance Co.

---

files an initial rate/rule/form filing for its Surety program.

Effective Date October 6, 2011.

**COMPANY**

**FILING NUMBER**

**AMERICAN HALLMARK INSURANCE CO. OF TEXAS**

**PHXN-127389191**

files to revise rates and rules for their Dwelling Fire program. The Company provides an overall proposed change of +12.9%. The Company proposes to increase their base rates and revise their territory relativities. The Company entered the Mississippi market in September, 2011. Due to limited credibility of Mississippi experience, Hallmark's loss experience was complemented with that of Mississippi competitors to arrive at the revised factors.

Effective Date October 31, 2011, New Business and December 30, 2011, Renewal.

**COMPANY**

**FILING NUMBER**

**AMERICAN HALLMARK INSURANCE CO. OF TEXAS**

**PHXN-127389157**

files revised rates and rules for their Homeowners and Manufactured Home programs. The overall proposed statewide change is an increase of 11.3%.

Effective Date October 31, 2011 (New) December 30, 2011 (Renewal).

**COMPANY**

**FILING NUMBER**

**AMERICAN NATIONAL PROPERTY AND CASUALTY CO.**

**YTYC-127370571**

files new rates for a Collateral Protection Program which does not replace any current rates (new business only). The coverage provides comprehensive and collision coverage to benefit the lender to protect credit extended to customers for automobile purchase if their personal coverage lapses. The Company is adopting a "Buy Here-Pay Here" rate schedule for the automobile market. Outstanding portfolio loan balance is used for determining premium.

Effective Date October 13, 2011.

**LEAD COMPANY**

**FILING NUMBER**

**AMERICAN ZURICH INSURANCE COMPANY**

**ZURC-127148639**

Other Companies

American Guarantee and Liability Insurance

Zurich American Insurance Company of Illinois

Zurich American Insurance Company

files rates, rules, and forms to introduce the ISO's Capital Assets (Output Policy) Program (Division 14 of Commercial Lines Manual) in Mississippi. The proposed loss cost multipliers (LCM) are identical to their LCM's on file for use with the ISO Division 5-Property.

Effective Date October 20, 2011.

**LEAD COMPANY**

**FILING NUMBER**

**AMFED NATIONAL INSURANCE COMPANY**

13679

**Other Companies**

**Amfed Casualty insurance Company**

files their standard workers comp loss cost multipliers be changed from 1.265 to 1.402 and 1.685 to 1.868. This adoption of a new LCM is to offset the rate decrease cause by the recent adoption of the 03/01/2011 NCCI loss costs. The overall rate impact for this filing is +10.8%. The calculation of LCM is based on the latest 5 complete policy years of premiums and losses. The indicated change is +29.5%.

Effective Date December 1, 2011.

**LEAD COMPANY**

**FILING NUMBER**

**ASSOCIATED INDEMNITY CORPORATION**

FFDC-127624243

**Other Companies**

**Fireman's Fund Insurance Company**

**National Surety Corporation**

**The American Insurance Company**

files a new equine coverage. The proposed rate is a \$495 flat charge.

Effective Date December 1, 2011.

**LEAD COMPANY**

**FILING NUMBER**

**ASSURANCE COMPANY OF AMERICA**

ZURC-127643911

**Other Companies**

**Maryland Casualty Company**

**Northern Insurance Company of New York**

files for Precision Premier Restaurant Program product and optional coverage changes. The overall rate change is between -0.29% to +2.01% for the captioned companies.

Effective Date February 15, 2012 for New and May 15, 2012 for Renewal.

**LEAD COMPANY**

**FILING NUMBER**

**BITUMINOUS CASUALTY CORPORATION**

LDRX-G127374198

**Other Companies**

**Bituminous Fire and Marine Insurance**

files changes to their Loss Cost Multipliers for the Commercial Auto program. The overall rate change is a decrease of -9.1%, which includes the effect of the underlying ISO loss cost and increased limit factor changes.

Effective Date January 1, 2011 New and Renewals.

**COMPANY**

**FILING NUMBER**

**CAPITOL INDEMNITY CORPORATION**

CAPC-127359961

files to revise their Auctioneer Bond Rates. Specifically, the Company is proposing to decrease merit bonds, preferred bonds, and standard bonds by -16.7%.

Effective Date October 20, 2011.

**COMPANY**

**CATLIN INSURANCE COMPANY, INC.**

**FILING NUMBER**

**CATL-127339426**

files revised rates, rules and forms for its Design Professional Architects and Engineers Program resulting in an overall increase of 0.5%.  
Effective Date October 25, 2011.

**COMPANY**

**COLUMBIA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**CLBA-127637502**

files a Form/Rate/Rule filing under CMP Liability and Non-Liability for its Businessowners program, proposing a complete manual revision, including adding restaurants and revising rates and relativities. The overall proposed rate impact is -5.0%. Rates are determined by the occupation class, construction, and protection class.  
Effective Date February 1, 2012 for New and March 1, 2012 for Renewal.

**COMPANY**

**CONTINENTAL CASUALTY COMPANY**

**FILING NUMBER**

**CNAC-127640630**

files a revision to their D&O Excess Liability Program. The company is introducing a simplified rating structure that now relates to the premium for the underlying coverage.  
Effective Date December 1, 2011.

**COMPANY**

**EMPIRE FIRE AND MARINE INSURANCE COMPANY**

**FILING NUMBER**

**ZURC-127614261**

a Rate/Rule filing under Commercial Auto for its automobile rental supplemental liability program, proposing a new coverage option (an hourly rate). The hourly rate was determined by dividing the approved daily rate by 8. Vehicles that are rented for more than eight hours would be subject to the daily rate.  
Effective Date November 1, 2011.

**LEAD COMPANY**

**EMPLOYERS INSURANCE COMPANY OF WAUSAU**

**FILING NUMBER**

**LWCM-127357553**

**Other Companies**

Liberty Mutual Insurance Company  
Liberty Mutual Fire Insurance Company  
LM Insurance Corporation  
The First Liberty Insurance Corporation  
Liberty Insurance Corporation  
Employers Insurance Company of Wausau  
Wausau Underwriters Insurance Company  
Wausau Business Insurance Company

files initial rates and rules for their new Foreign Voluntary Compensation and Repatriation Expense Coverage program. (Workers' Compensation).  
Effective Date February 1, 2012.

**LEAD COMPANY**  
**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**  
CHUB-127653362

Other Companies

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

---

files a Form/Rate/Rule filing under CMP Non-Liability Portion Only for its Recreational Marine program, adding seven property endorsements and updating two existing coverages. The impact is 0%.

Effective Date March 1, 2012.

**LEAD COMPANY**  
**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**  
CHUB-127662863

Other Companies

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

---

files for their Customarq program. This filing consists of five new optional coverages and includes forms, rates and rules. The rates are based on a rating methodology that follows an already submitted and approved Customarq program.

Effective Date March 1, 2012.

**COMPANY**  
**FINANCIAL AMERICAN P & C INSURANCE CO.**

**FILING NUMBER**  
YTYC-127621929

---

files to update their rates and rules under the Cardif Property and Casualty Insurance Company filed originally in 2010. Cardif has changed its name effective 10/20/2010. The only changes to the manual are company name, Administrative Office and edition date. We verified that the Cardif approved rate is on the new manual page with no modification.

Effective Date September 30, 2011.

**COMPANY**  
**FIREMAN'S FUND INSURANCE COMPANY**

**FILING NUMBER**  
RURL-127654518

---

files to add a crop fire endorsement effective with the 2012 season. This endorsement will insure for direct loss to the crop(s) caused by Fire and Lighting as well as cover the fire Department Service charge if one applies. Fireman's Fund currently offers this product in many states and being filed in two other for the 2012 season. The proposed rate is \$0.25 per 100.

Effective Date January 1, 2012.

**COMPANY**

**FILING NUMBER**

**FIRST COLONIAL INSURANCE COMPANY**

**ALSE-127655251**

files new rates to be used with new areas of coverage within an approved Vehicle Service Contractual Liability Insurance Policy. These rates are therefore filed as a new program. The rates are developed using competitors loss costs and loaded with the company's own expense provisions.

Effective Date October 27, 2011.

**COMPANY**

**FILING NUMBER**

**IMPERIUM INSURANCE COMPANY**

**DLSN-127340101**

files an initial filing for independent umbrella and excess liability insurance rates and corresponding rules. The proposed rates are from Valiant Insurance Group. The company will mirror Valiant in terms of forms (ISO) under rates and rules.

Effective Date October 11, 2011.

**COMPANY**

**FILING NUMBER**

**INSURANCE SERVICES OFFICE, INC.**

**ISOF-127642149**

introduces the Risk Analyzer Homeowner Rating Plan Manual based on the Environmental Module of ISO's Risk Analyzer Homeowner Module. This rating plan is an alternative rating plan to the standard ISO's Homeowners Manual rating system for those insurers who elect to incorporate it into their rating plan.

Effective Date October 25, 2011.

**COMPANY**

**FILING NUMBER**

**LEXON INSURANCE COMPANY**

**LEXN-127647440**

files to introduce Bail and Immigration Bond to their Mississippi program.

Effective Date October 11, 2011.

**COMPANY**

**FILING NUMBER**

**MARKEL INSURANCE COMPANY**

**MRKB-127349895**

files rates, rules and forms to introduce a new Individual Tuition Refund Program for individuals. This is a new program and the rates will be identical to their commercial program.

Effective Date November 1, 2011.

**COMPANY**

**FILING NUMBER**

**MARKEL INSURANCE COMPANY**

**MRKB-127355361**

files rates and rules to expand its Tuition Refund Program to offer tuition or fees reimbursement to camps, daycare centers, and other associations that enroll students for classes, sessions or activities. There is no rate impact with this revision.

Effective Date November 1, 2011.

**COMPANY** **FILING NUMBER**  
**MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY** **STAT-127379306**

files revised rates, rules and forms for its Commercial Auto Program resulting in an overall decrease of -10%.

Effective Date December 7, 2011 for new and renewals.

**COMPANY** **FILING NUMBER**  
**NATIONAL SECURITY FIRE AND CASUALTY** **REGU-127651009**

files to adopt AAIS most recent loss costs with a revised LCM for their Mobile Homeowners program. The overall rate level change is an increase of 5.0%.

Effective Date November 1, 2011 (New) January 1, 2012 (Renewal).

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE MUTUAL FIRE INSURANCE COMPANY** **NWCM-127315449**

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance

files to revise rates and rules for its Commercial General liability program. The company wishes to implement the most current version of rates from the ISO filings GL-2010-BGL1 and GL-2010-IALL1. This would make an overage change of 3.2%. The Company is also revising their minimum premium from \$350 to \$450 and making revisions to individual program and package modification rates.

Effective Date November 1, 2011 New and November 15, 2011 Renewals.

**COMPANY** **FILING NUMBER**  
**NEW YORK MARINE AND GENERAL INSURANCE CO.** **WESA-127626106**

files a Rate filing under Workers Compensation adding a Waiver of Subrogation rating exception. This is an optional policy endorsement, so there is no rate impact.

Effective Date September 30, 2011.

**COMPANY** **FILING NUMBER**  
**NEW YORK MARINE AND GENERAL INSURANCE CO.** **WESA-127635986**

files an initial filing for its Commercial Property program. The Company proposes to adopt applicable Mississippi Rating Bureau Commercial Property forms, rules and loss costs. The Company has added a minimum premium rule of \$250.

Effective Date October 11, 2011.

**LEAD COMPANY**

**NIPPONKOA INSURANCE COMPANY**

Other Companies

The Charter Oak Fire Insurance Co.  
The Phoenix Insurance Co.  
The Travelers Indemnity Co.  
The Travelers Indemnity Co. of America  
The Travelers Indemnity Co. of Connecticut  
Travelers Property Casualty Co. of America

---

files a new optional endorsement for their commercial general liability program dealing with coverage for labor unions. The endorsement provides a broad range of additional coverages, and the company stipulates that the rate will be between 1% and 1.5% of the total policy premium.

Effective Date January 1, 2012.

**FILING NUMBER**

TRVD-127359630

**COMPANY**

**NORTH AMERICAN SPECIALTY INS. CO.**

---

files revised rates and rules for its Commercial Auto Program resulting in an overall increase of 2.1%.

Effective Date January 1, 2012 for new and renewals.

**FILING NUMBER**

NRTH-127346390

**COMPANY**

**PHARMACISTS MUTUAL INSURANCE COMPANY**

---

files revisions to its Pharmacy Services Professional Liability Program resulting in an overall decrease of -4.0%.

Effective Date December 1, 2011 for new and renewals.

**FILING NUMBER**

PHAR-127625303

**LEAD COMPANY**

**PMI MORTGAGE INSURANCE COMPANY**

Other Companies

PMI Mortgage Assurance Company

---

files revisions in their Mortgage Guaranty line to revise the Super SingleSM Premium Base Rates within the Standard Program rate schedules and revise the tables of Super SingleSM Premium rate adjustments (surcharges and discounts).

Effective Date October 10, 2011.

**FILING NUMBER**

PMGP-127359916



**COMPANY**

**PRAETORIAN INSURANCE COMPANY**

**FILING NUMBER**

**QBEC-127613227**

files rates/rules and forms for a new Guaranteed Auto Protection (GAP) program in MS. Praetorian's program will use many of Balboa Insurance Company's factors. The company has included supporting exhibits for derivation of pure premiums for specific base parameters such as loan amounts, term, loan-to-value ratio, interest rate, depreciation, and annual frequency of loss. Base pure premiums are calculated for purchased versus leased vehicles, and for different delinquency conditions. Also included are supporting exhibits for expense and U/W profit components of the rate. Effective Date January 1, 2012.

**COMPANY**

**RADIAN GUARANTY INC.**

**FILING NUMBER**

**RDGU-127625751**

files to revise their Single Premium Rates and expand their SplitEdge program by filing rates down to 680 FICO. The proposed rates will apply only to new business. The Company provided support using six rating examples that used various criteria to demonstrate that the proposed rates will produce reasonable rates of return for the Company. Effective Date November 1, 2011.

**COMPANY**

**REPUBLIC UNDERWRITERS INSURANCE COMPANY**

**FILING NUMBER**

**TRGR-127611580**

files a rate & rule filing for its Private Passenger Auto program. The Company has selected a proposed change of 6.7% based on a 22.3% indication. In this filing, the company proposed changes to base rates and various premium factors. Effective Date November 2011(N), December 15, 2011(R).

**COMPANY**

**STAR INSURANCE COMPANY**

**FILING NUMBER**

**MEAD-127613323**

files for Commercial Umbrella that request lowering the minimum premium. The proposed minimum premium is \$750 and the current minimum premium is \$1,000. The overall rate level impact is a slight decrease at -0.2% as most accounts are above the current minimum premium. Effective Date November 1, 2011.

**LEAD COMPANY**

**STARNET INSURANCE COMPANY**

**FILING NUMBER**

**PERR-127335012**

**Other Companies**

**Berkley Regional Insurance Company**

**Berkley National Insurance Company**

files a Form/Rate/Rule under Commercial General Liability to incorporate a new bundled coverage endorsement. The rate is based on competitor Hanover Insurance. Effective Date October 18, 2011 (NB), November 1, 2011 (R).

**COMPANY**

**FILING NUMBER**

**STARR INDEMNITY & LIABILITY COMPANY**

**REGU-127627106**

files an independent rate, rule and endorsement filing for their Other Liability Products. The Company provided a list of endorsements with corresponding rate impact for each one. Most endorsements do not have a rate impact associated with them. See REGU-126025676.

Effective Date October 19, 2011.

**COMPANY**

**FILING NUMBER**

**STARR INDEMNITY & LIABILITY COMPANY**

**REGU-127392429**

files its initial filing to offer a Workers' Compensation program in Mississippi. This filing adopts the most recent prospective loss costs as contained in NCCI Approval Circular MS-2011-01. The rates will be the combination of the NCCI loss costs adjusted by the proposed loss cost multiplier of 1.320 which will remain on file and apply to all subsequent prospective loss cost filings unless otherwise notified. Various miscellaneous values and retrospective rating values are also included on the attached state exception pages. This filing also includes independent large deductible endorsements and corresponding rules.

Effective Date September 30, 2011.

**LEAD COMPANY**

**FILING NUMBER**

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

**STAT-127139031**

Other Companies

State Automobile Mutual Insurance Company

submits a rate, rule, and form filing for their Dwelling Fire program. The Company provides an overall indicated rate change of +32.7% in support of the proposed statewide change of 15%. In addition to revising their current base rates, the Company proposes to revise their deductible factors and introduce optional EC Wind/Hail deductibles.

Effective Date November 23, 2011, New and Renewals.

**COMPANY**

**FILING NUMBER**

**ZURICH AMERICAN INSURANCE COMPANY**

**ZURC-127133238**

files its new Professional Liability program, which includes Miscellaneous, Technology, and Security & Privacy liability coverages. The selected rates have been based on an analysis of the Company's competitors as well as actuarial judgment.

Effective Date October 18, 2011.

**NEW COMPANY**

Columbia National Insurance Company received its MS Privilege License and Certificate of Authority, effective October 3, 2011.

Southern Fidelity Insurance Company received its MS Privilege License and Certificate of Authority, effective September 29, 2011.

## **COMPANY NAME CHANGE**

American Hardware Mutual Insurance Company changed its name to Motorists Commercial Mutual Insurance Company effective April 25, 2011.