

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
FEBRUARY 2012**

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACIG INSURANCE COMPANY	ACIG-128046299

files a rate filing to adopt the current NCCI loss costs and revise their loss cost multiplier. The Company does not utilize expense constants, premium discounts or minimum premiums. The overall rate impact of this filing is +10.8%. The Company provides expense support for the proposed LCM of 1.290.
Effective Date March 1, 2012.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	PERR-128008069

files a rate filing for its new Certified Acts of Terrorism rating for the Company's General Liability, Commercial Umbrella, Commercial Excess and Commercial High Excess Liability programs.
Effective Date February 27, 2012 for New and Renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INDEMNITY COMPANY	ALSE-127855664

files a rate/rule filing for their Landlords Package Policy program. The overall rate increase proposed is 9.9% based on a 14.5% rate indication. Proposed revisions to this program include changes to the multiple policy discount factor, claim rating factors, and the rate adjustment factor. Commissioner would not approve the 9.9% rate increase ---- went back to filing company and they lowered their rate increase to 8.0%.
Effective Date March 19, 2012 new and May 3, 2012 renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.	ALSE-127824857

files a rate and rule filing for their new APC PPA Private Passenger Auto program. The Company proposes adoption of a new policy-based rating structure. Under the proposed structure, all drivers and vehicles on a policy will be rated together, in contrast to the previous item-based rating structure where each driver is assigned to a specific vehicle, with each rated separately. Policy-based rating will be used for nine of their rating plans.
Effective Date April 16, 2012 new and May 17, 2012 renewals.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ECONOMY INSURANCE COMPANY	LBRC-127967927

Other Companies
American States Ins. Co.
General Ins. Co. of America
First National Ins. Co. of America

files their Workers Compensation program proposing to adopt 3/1/2012 NCCI loss costs. The Company is proposing no change to its currently filed Loss Cost Multiplier. The overall impact of adopting the current loss costs is +6.5%.
Effective Date May 1, 2012.

COMPANY

AMERICAN FAMILY HOME INSURANCE COMPANY

FILING NUMBER

AMMH-127865258

files revised rates and rules for their Mobile Home Physical Damage program. The overall rate level change is an increase of 18.5%.
Effective Date May 1, 2012.

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER

LBRC-127967896

Other Companies

The Ohio Casualty Ins. Co.

Ohio Security Ins. Co.

West American Ins. Co.

files their Workers Compensation program proposing to adopt 3/1/2012 approved loss costs filed by NCCI, adopt Premium Discount Plan Table 8, and amend the Company Loss Cost Multipliers. The impact of adopting Table 8 is +5.5% for all companies, and the combined impact of the adoption of NCCI's current loss costs and changes to the LCMs range from +5.8% to +8.7%.

Effective Date May 1, 2012.

COMPANY

AMERICAN GUARANTEE AND LIABILITY INS. CO.

FILING NUMBER

ZURC-127868524

files rates, rules and forms for its new Zurich Commercial Auto Agribusiness Program. This program will cover farm and ranch exposures as well as commercial farm exposures.
Effective Date February 15, 2012.

COMPANY

AMERICAN GUARANTEE AND LIABILITY INS. CO.

FILING NUMBER

ZURC-127865678

files a new program providing coverage for commercial agribusiness.

Effective Date February 27, 2012 for New and Renewal.

COMPANY

AMERICAN MODERN SELECT INSURANCE CO.

FILING NUMBER

AMMH-127865266

files revised rates, rules and forms for their Mobile Home Program. The overall rate level change is an increase of 12.8%.

Effective Date May 1, 2012.

LEAD COMPANY
AMGUARD INSURANCE COMPANY

FILING NUMBER
AMGD-127911098

Other Companies

EastGuard Insurance Co.
NorGuard Insurance Co.

files to adopt NCCI's most recent loss costs effective 3/01/2012 and revise the Loss Cost Multipliers (LCM) for their Workers' Compensation Program. The proposed LCMs are 1.17, 1.28 and 1.35 for EastGUARD, AmGUARD and NorGUARD, respectively. The overall rate impact is +9.21% for AmGUARD, +7.11% for EastGUARD and +8.7% for NorGUARD. Since the Company does not have credible experience in Mississippi, LCM revisions are based on countrywide expense data, underwriting judgment and market analysis.

Effective Date March 1, 2012 new & renewals.

COMPANY
ARCH INSURANCE COMPANY

FILING NUMBER
WESA-127721897

files an initial rate and rule filing for their CMP policy for investment advisors and investment companies.

Effective Date February 8, 2012 for new and renewals.

LEAD COMPANY
ARGONAUT-MIDWEST INSURANCE COMPANY

FILING NUMBER
ARGN-128040079

Other Companies

Argonaut-Southwest Ins. Co.
Argonaut Great Central Ins. Co.
Argonaut Ins. Co.

files their Workers Compensation program proposing to adopt 3/1/2012 NCCI loss costs. The Company is proposing no change to its currently filed Loss Cost Multiplier.
Effective Date April 1, 2012.

COMPANY
AUSTIN MUTUAL INSURANCE COMPANY

FILING NUMBER
DIVR-127932468

files a rate/rule/form filing for their Crop Hail Insurance program. The Company adopts, by reference, filings of National Crop Insurance Services (NCIS). They also propose adding some of their own forms and endorsements. The Company proposes decreases in their rates for core crops, expanding their Replant Option Supplement policy to include cotton, and changes to forms to improve clarity and ease of use. The Company states that their basic rates to core crops are being decreased to equal those of Producers Ag Insurance Group. Side-by-side comparisons by crop and County are provided, and demonstrate that for the bulk of the rates, those proposed are either equal to or slightly less than the 2011 rates of Producers Ag Insurance Group.

Effective Date February 2, 2012.

COMPANY

BERKLEY INSURANCE COMPANY

FILING NUMBER

PERR-127373187

files a new program that provides liability coverage for sponsored insurance agents errors and omissions liability.

Effective Date February 27, 2012.

COMPANY

BERKLEY NATIONAL INSURANCE COMPANY

FILING NUMBER

MRTN-127851345

files a new program which provides professional liability coverage for technology related errors and omissions.

Effective Date February 8, 2012 for new and renewal.

COMPANY

CANAL INSURANCE COMPANY

FILING NUMBER

GLDN-127992901

files a Workers' Compensation rate filing which applies new loss cost multipliers, rates and miscellaneous values to the NCCI Mississippi Loss Costs effective 3/1/12 to be effective 4/1/12. The overall rate increase is 10.62%. The Company applies a modification factor of 0.96 for Other than Construction, Erection and Trucking classes (Loss Cost Multiplier of 1.463) and a modification factor of 1.056 for Construction, Erection and Trucking classes (Loss Cost Multiplier of 1.610). The Company is basing its expenses on a review of historical expenses industry expenses.

Effective Date April 1, 2012.

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

CHMU-127992299

files to adopt the latest NCCI loss costs and to revise their loss cost multiplier (LCM) by applying a 3% loss cost modification factor. The revised LCM is 1.365. This LCM change, along with the adoption of the new loss costs, results in an increase of 7.73%.

Effective Date March 1, 2012.

LEAD COMPANY

COMPANION PROPERTY AND CASUALTY COMPANY

FILING NUMBER

CMPX-127949599

Other Companies

Companion Commercial Insurance Co.

files to revise Loss Cost Multipliers (LCM) for their Workers' Compensation Program. The Companies are proposing to adopt NCCI's most recent loss costs (03/01/2012) and to revise their LCM from 1.200 to 1.340 for classes 2719 (logging) and 2701 (trucking, when used in conjunction with class 2719). For all other classes, Companion Property is proposing an LCM change from 1.455 to 1.868 and Companion Commercial is proposing an LCM change from 1.265 to 1.402. The revisions will result in a 15.0% overall rate impact for Companion Property and a 0.5% overall rate impact for Companion Commercial.

Effective Date March 1, 2012.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-128056306

files a filing proposing changes to their Commercial Multi Peril program. The overall rate impact of the proposed changes is +13.1%. The major changes proposed are base rate increases and hazard class modifications to D&O and EPL coverages, along with various changes to their EZ coverage program which was created for smaller insureds. Effective Date March 15, 2012 for New and Renewal.

LEAD COMPANY
CYPRESS INSURANCE COMPANY

FILING NUMBER
CORN-127940441

Other Companies

Oak River Ins. Co.

Berkshire Hathaway Homestate Ins. Co.

files to adopt NCCI's Loss Costs and miscellaneous rating values, effective 3/01/2012 along with revised Loss Cost Multipliers (LCM) for their Workers' Compensation program. The Companies is proposing to revise LCMs for both Berkshire and Oak River (from 1.410 to 1.479) and Cypress (from 1.300 to 1.364). The Companies are maintaining an Expense Constant of \$180. The overall rate impact is +15.3% for all Companies. The largest cumulative effect for any one policyholder will be +32.0%, with the smallest cumulative effect expected to be -2.5%.

Effective Date March 1, 2012.

LEAD COMPANY
EMPLOYERS ASSURANCE COMPANY

FILING NUMBER
AMCP-128065339

Other Companies

Employers Preferred Ins. Co.

files their Workers Compensation program proposing to adopt 3/1/2012 NCCI loss costs, revise Loss Cost Multipliers, and implement a 5% association credit for insureds that pay to belong to an association that is dedicated to improving the member's business. The Company provides historical expense information to support the proposed LCMs. In support of the proposed association credit of 5%, the Company states that they believe insureds that belong to associations are better risks. There is no rate impact associated with the proposed association credit. The combined overall impact of adopting current loss costs and modifying LCMs is +7.0% and +5.9% for EPIC and EAC, respectively.

Effective Date March 1, 2012.

LEAD COMPANY
EMPLOYERS INSURANCE COMPANY

FILING NUMBER
LWCM-127934480

Other Companies

Wausau Underwriters Insurance Co.
Wausau Business Insurance Co.
Liberty Mutual Insurance Co.
Liberty Mutual Fire Insurance Co.
LM Insurance Corporation
The First Liberty Insurance Corporation
Liberty Insurance Corporation
Liberty Mutual Insurance Group

files to adopt NCCI's Loss Costs and Rating Values with revisions to their Loss Cost Multipliers (LCM) for their Workers Compensation Program. Liberty Mutual Fire Insurance Company rates are used as base rates with an LCM of 1.323. LCMs for the other Companies are based on a tiered pricing structure that is currently in effect. For terrorism and catastrophe rates, an LCM of 1.323 will be used for all companies. Overall rate impact is 5.7%, with a -3.8% change in LCM for each company. The largest cumulative effect on any individual class of insured is 31.7% and the smallest is -20.1%, with .2% of insureds receiving an increase of 25% or more.
Effective Date March 1, 2012.

LEAD COMPANY
FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER
FARL-127974601

Other Companies

Nationwide Agribusiness Ins. Co.

files a rate/rule filing to adopt NCCI's 03/01/2012 voluntary loss costs and rating values. The Company is also revising their loss cost multiplier (LCM) to be effective 7/1/2012 for new and renewal business. This filing is for two companies, Farmland Mutual Insurance Company (FMIC) and Nationwide Agribusiness Insurance Company (NAIC). FMIC is changing its LCM from 1.888 to 1.642 which is a 15% decrease. NAIC currently has two LCM's, one that applies to Farm Operations only (1.503) and one that applies to All Other classes (1.642). NAIC is proposing a single multiplier that will apply to all classes. The Farm Operations LCM is changing from 1.503 to 1.428 and the All Other classes LCM is changing from 1.642 to 1.428. These LCM changes imply a 5.3% and a 15% decrease, respectively. The expense constant and minimum premium multiplier will remain the same, but the maximum minimum premium will change from \$1,000 to \$1,250. Therefore, the overall rate change for FMIC is -2.9%, for NAIC is -9.5% and for both companies combined is -7.1%.
Effective Date July 1, 2012.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Ins. Co.

files a rate filing for their Businessowners program (CMP Liability and Non-Liability). The Company proposes revisions to their type of business factors. Tables comparing the current and proposed factors are included with the filing. Most of the changes are in a relatively small range, with the overall change for any one type of business ranging from a decrease of -30.0% to an increase of +4.4%. The overall rate impact of the filing is a decrease of -4.4%.

Effective Date May 1, 2012.

FILING NUMBER

FEMC-127989428

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Ins. Co.

files to adopt NCCI's most recent loss costs and rating values effective 03/01/2012 for their Workers' Compensation program.

Effective Date March 1, 2012.

FILING NUMBER

FEMC-127921761

COMPANY

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

files a rate filing to adopt the NCCI Mississippi loss costs effective 3/1/12. They will continue to use their current loss cost multiplier of 1.31. The overall rate change will be 11.6%.

Effective Date March 1, 2012.

FILING NUMBER

FDRE-127992218

COMPANY

FIRST ACCEPTANCE INSURANCE COMPANY, INC.

files to change its Private Passenger BI & PD base rates resulting in an overall increase of 2.78%.

Effective Date April 1, 2012 for renewals.

FILING NUMBER

FRST-128053665

COMPANY

FOREMOST INSURANCE COMPANY

files their Personal Auto (Antique and Classic Auto) program with a requested overall rate increase of 6.05%.

Effective Date June 1, 2012 for new and renewals.

FILING NUMBER

FORE-127845641

COMPANY

FILING NUMBER

GREAT WEST CASUALTY COMPANY

LDRE-127736835

files to adopt NCCI's loss costs effective 03/01/2012 and revise their Loss Cost Multiplier (LCM) from 1.578 to 1.510 for their Workers Compensation program. The overall rate impact is +4.8%. The largest cumulative effect on any one policyholder will be +22.8%, with the smallest cumulative effect is expected to be -2.7%.
Effective Date March 1, 2012.

LEAD COMPANY

FILING NUMBER

HANOVER INSURANCE COMPANY

HNVX-G128037959

Other Companies

Massachusetts Bay Ins. Co.

The Hanover American Ins. Co.

files a rate filing for their Workers Compensation program proposing to adopt current NCCI loss costs and revise loss cost multipliers (LCMs). The NCCI loss costs are provided in NCCI Circular MS-2011-07. The overall impact of this change is +10.5%. The Company maintains 3 rating tiers with the use of varying loss cost modification factors. The proposed changes to the LCMs are as follows: Hanover Insurance Company - from 1.464 to 1.500; Massachusetts Bay Insurance Company - from 1.391 to 1.390; and The Hanover American Insurance Company - from 1.318 to 1.230. Additionally, the Company proposes an expense constant of \$230 versus an indicated expense constant of \$190, citing the Company's low volume of business as the justification behind the selected amount.

Effective Date March 1, 2012.

COMPANY

FILING NUMBER

HDI - GERLING AMERICA INSURANCE COMPANY

MADC-127860219

files an initial rate, rules and forms filing to adopt the current ISO rating rules (including state rules and exceptions) for their Commercial Property (Fire and Allied Lines) program.

Effective Date January 30, 2012.

COMPANY

FILING NUMBER

HERITAGE INDEMNITY COMPANY

HEIC-127971319

files revised base rates, classification changes, and manufacturer certified wrap changes resulting in a 7.4% rate decrease in the providers reimbursement contract rates which underlie Vehicle Service Contracts.

Effective Date April 1, 2012 new and renewals.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-127989737

files for a rate revision of an overall decrease of -1.7%. The filing covers Trucks, Tractors & Trailers (TTT), and Private Passenger Types (PPT) automobiles. The overall -1.7% rate change is a combination of individual coverage rate changes that range from -10.2% for TTT collision to 0% for TTT liability.

Effective Date July 1, 2012 New and Renewals.

COMPANY

JOHN DEERE INSURANCE COMPANY

FILING NUMBER

JDRP-128066589

files new coverage to their Crop Insurance program (2012 Increased Replant Rate). The new coverage will cover the cost of replanting crops due to loss caused by certain perils. The Company is using competitor rates as a basis for the proposed rates. Since this is a new coverage being offered there is no rate impact.

Effective Date February 28, 2012.

LEAD COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

LBPM-127659451

Other Companies

The First Liberty Insurance Corporation

files revised rates and rules for their Homeowners Program. The overall rate level change is an increase of 5.5%.

Effective Date February 2, 2012.

COMPANY

LUMBERMEN'S UNDERWRITING ALLIANCE

FILING NUMBER

LMBR-128003138

files to adopt the NCCI loss costs and miscellaneous rating values effective 3/1/12. The Company will also be revising its loss cost multiplier to be 1.525. This loss costs and loss cost multiplier change will result in an overall rate change of 9.8%.

Effective Date March 1, 2012.

COMPANY

MEMIC INDEMNITY COMPANY

FILING NUMBER

MEMC-128031870

files their Workers Compensation program proposing to adopt 3/1/2012 NCCI loss costs. The Company is proposing no changes to its currently filed Loss Cost Multiplier; however they are proposing an increase to their expense constant from \$140 to \$180 and proposing a new \$5 installment fee per installment bill to correspond with a proposed Installment Fee endorsement. The Company provides expense information associated with the generation of installment bills as support for the proposed \$5 fee per installment bill.

Effective Date March 1, 2012.

COMPANY

FILING NUMBER

MIDWEST INSURANCE COMPANY

MWIC-128000079

files to adopt NCCI's Voluntary Loss Costs and Rating Values effective 3/01/2012. The Company is filing to adopt all item filings and to maintain all previously filed miscellaneous values and fees, while maintaining their 1.23 filed LCM and the 1.13 deviated filed LCM for several classes, per Item Filing B-1410. The Company is proposing to remove three currently deviated classes (7380, 8018 and 9102) and replace deviated class 2812 with 2883, per approved Item Filing B-1410. The overall rate impact is +10.98%, with and 8.72% premium level increase.
Effective Date March 1, 2012.

LEAD COMPANY

FILING NUMBER

MITSUI SUMITOMO INSURANCE CO. OF AMERICA

MSMX-G128017678

Other Companies

Mitsui Sumitomo Ins. USA, Inc.

files to amend their current MS Rule Exception page for their Workers' Compensation program as follows. The Companies are revising the average annual wage to \$33,072, derived from NCCI's Annual Statistical Bulletin Exhibit VIII and changing the maximum minimum premium to \$239, due the increase in the average annual wage. The current Loss Cost Multipliers (LCM) of 1.348 (MSU) and 1.284 (MSIA) will remain the same. The overall rate impact is +3.8% for MSU and +11.2% for MSIA.
Effective Date March 1, 2012.

COMPANY

FILING NUMBER

PENN MILLERS INSURANCE COMPANY

PENM-127945860

files a rate/rule filing to adopt NCCI's 03/01/2012 loss costs without change to their multiplier of 1.98 for 31 classes and 1.31 for all other classes. Penn Millers would also like to change their minimum premium multiplier from 245 to 265 and their maximum minimum premium from \$1,000 to \$1,250. The overall change to their in-force book of business is 6.7%. Where applicable, the largest cumulative effect of all rate and rule changes is 12.5% and the smallest cumulative effect is 2.2%.
Effective Date March 1, 2012.

COMPANY

FILING NUMBER

PHARMACISTS MUTUAL INSURANCE COMPANY

PHAR-128002477

files to adopt the 3/1/12 NCCI loss costs. The Company is also changing the loss cost multiplier for class code 8045 from 1.540 to 1.445. All other classes will continue to use the current loss cost multiplier of 1.445. The Company is also modifying their Schedule Rating Plan. The proposed changes to their program will result in a 6.5% overall increase.
Effective Date March 1, 2012.

LEAD COMPANY
PRAETORIAN INSURANCE COMPANY

FILING NUMBER
MADC-128049626

Other Companies

QBE Insurance Corp.
North Pointe Ins. Co.

files their Workers Compensation program proposing to adopt 3/1/2012 NCCI loss costs. The Company is proposing no change to its currently filed Loss Cost Multiplier. The overall impact of adopting the current loss costs is +9.9%.
Effective Date April 1, 2012.

LEAD COMPANY
QBE INSURANCE CORPORATION

FILING NUMBER
QBEC-127888739

Other Companies

General Casualty Company of Wisconsin
North Pointe Insurance Company
Praetorian Insurance Company
Regent Insurance Company

files a new Employment Practices Liability Program for use as an optional coverage in their General Liability program. The rates are based on a comparison of base loss costs to ISO ranges of loss costs for different classes.
Effective Date February 25, 2012 for new and renewal.

LEAD COMPANY
REPUBLIC UNDERWRITERS INSURANCE CO.

FILING NUMBER
TRGR-127997896

Other Companies

Republic Fire and Casualty Insurance Company
Southern Insurance Company

files a rate filing for their Commercial Umbrella and Excess Liability program. The rates are based on a percentage of underlying premiums, and appear reasonable for this coverage ranging from 15% - 20% by type of coverage. The rate change is 6% for all classes. The program is 100% reinsured and is a countrywide program.
Effective Date April 1, 2012 for new and renewals.

COMPANY
RETAILERS CASUALTY INSURANCE COMPANY

FILING NUMBER
SMCG-128050737

files to adopt the current NCCI loss costs and revise their loss cost multiplier. The Company is proposing a loss cost multiplier of 1.525, and will continue to use the same Minimum Premium Multiplier, Expense Constant and Maximum Minimum Premium. The overall rate impact of this filing is +8.9%.
Effective Date June 1, 2012.

COMPANY

FILING NUMBER

SAFECO INSURANCE COMPANY OF AMERICA

LBRC-127992713

files a proposal to increase the rates of their Mini-Pak Businessowners program by 10.0%. The indicated change for this program was a 33.4%. It includes a profit provision of 3.7% and a Hurricane Load of 2.8%.

Effective Date March 1, 2012 for new and renewals.

COMPANY

FILING NUMBER

SAFEWAY INSURANCE COMPANY

PERR-128056801

files for a rate revision resulting in a -1.2% decrease in their non-standard Private Passenger Auto program. The breakdown of the rate change is as follows: Liability +0.4%, Physical damage -3.4%.

Effective Date April 1, 2012 New and May 1, 2012 Renewal.

LEAD COMPANY

FILING NUMBER

SENTINEL INSURANCE COMPANY

HART-127996478

Other Companies

Trumbull Insurance Company

files changes to their Private Passenger Auto Program base rates and class plan factors for policyholders resulting in an overall increase of 5.1%.

Effective Date March 15, 2012 for new and renewals.

COMPANY

FILING NUMBER

SENTRY CASUALTY COMPANY

SEPX-G128014658

files their Workers Compensation program proposing to adopt 3/1/2012 NCCI loss costs, revise their current Loss Cost Multiplier, and reduce their Terrorism charge to \$0.005 per \$100 payroll based on underwriting judgment. The Company provides historical expense information as support for the proposed LCM. The combined overall impact of the proposed changes is 0.0%.

Effective Date March 1, 2012.

LEAD COMPANY

FILING NUMBER

SENTRY INSURANCE A MUTUAL COMPANY

SEPX-G128014939

Other Companies

Middlesex Insurance Co.

files a rate filing for their Workers Compensation program proposing to adopt current NCCI loss costs and revise their loss cost multipliers (LCMs). The proposed changes to the LCMs are as follows: Sentry Insurance A Mutual Company û from 1.383 to 1.414; and Middlesex Insurance Company û from 1.383 to 1.272. The overall rate level impact is +18.1%.

Effective Date March 1, 2012.

COMPANY

SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

SEPX-G128020326

files a revised loss cost multiplier for its Commercial Property (Fire and Allied Lines) resulting in an overall decrease of -4.0%.
Effective Date March 15, 2012.

COMPANY

SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

SEPX-G128014898

files a rate filing for their Workers Compensation program proposing to adopt current NCCI loss costs and revise their loss cost multiplier (LCM) from 2.111 to 1.819. The overall rate level impact is +0.1%.
Effective Date March 1, 2012.

COMPANY

SOUTHERN INSURANCE COMPANY

FILING NUMBER

TRGR-127960038

files to revise the inland marine rates for their Public Entity program. The company replaced the originally filed range of rates with a page that shows specific rates for the classes subject to prior approval. There is no rate level effect.
Effective Date February 15, 2012.

LEAD COMPANY

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

FILING NUMBER

RTGR-128045278

Other Companies

State Auto Property and Casualty Ins. Co.

Milbank Ins. Co.

files their Workers Compensation program proposing to adopt 3/1/2012 NCCI loss costs, revise their current Loss Cost Multiplier, modify the per-Company expense constants, decrease the minimum premium multiplier, decrease the maximum minimum premium, propose Company-specific Employers Liability increased limit percentages and minimum premiums, revise the calculation of the terrorism and catastrophe provision, discontinue the association credit, and discontinue the large deductible plan. The combined overall impact of the proposed changes is -10.2%.
Effective Date March 1, 2012.

COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-127782184

files to increase their rate level by 2.1% for their independent personal Auto program. The largest cumulative effect of all changes in this filing are a +18.6% and -18.1%. This change will affect 28,800 policyholders corresponding to \$28.1 Million of written premium. The filing adds that the only policyholder to receive the +18.6% has only comprehensive coverage and will receive an absolute increase of \$14. In comparison, the overall indicated rate change was a 12.7%.

The 2.1% increase results in the following changes to coverages: BIPD +6.3%, Med -0.3%, Comp 7%, Coll -3.1%, UM -3.4%, Rental -9.1%, Misc -0.6%.

In addition, the filing proposes to change the rates for Antique vehicles by +3.9%, Motor Homes by +9.7% and Motorcycles by -2.7%.

Effective Date February 1, 2012.

COMPANY

FILING NUMBER

STATE FARM MUTUAL AUTOMOBILE INSURANCE

SFMA-127782144

files to increase their rate level by 1.6% for their independent personal Auto program. The largest cumulative effect of all changes in this filing are a +25.3% and -20.2%. This change will affect 492,000 policyholders corresponding to \$329.8 Million of written premium. The filing adds that the only policyholder to receive the +25.3% has only comprehensive coverage and will receive an absolute increase of \$5. In comparison, the overall indicated rate change was a 4.7%.

The 1.6% increase results in the following changes to coverages: BIPD +6.6%, Med -0.2%, Comp 3%, Coll -3.0%, UM -3.4%, Rental -9.6%, Misc 0.2%.

Effective Date February 1, 2012.

COMPANY

FILING NUMBER

TRANSGUARD INSURANCE CO. OF AMERICA, INC.

TRAX-G128005501

files to adopt NCCI's Advisory Loss Costs effective 3/01/2012 for their Workers' Compensation program. The Company is requesting to retain their current Loss Cost Multiplier (LCM) of 1.520. The overall rate impact reflecting the increase in the NCCI Loss Cost and no change in LCM, is +6.1%. The largest increase for any one policyholder will be +12.2%, with the smallest increase expected to be +4.3%.

Effective Date March 1, 2012.

COMPANY

FILING NUMBER

TRAVELERS CASUALTY AND SURETY CO. OF AMERICA

TRVE-127846940

files a rate and rule filing to change their current D&O Nonprofit Homeowner Condo program to a newly named Community Association Program. The rates are based on analyzing seven years of experience. The proposed changes result in an overall rate level impact of 12.7%, with changes ranging from -10.8% to +39.2%.

Effective Date March 1, 2012 for new and May 1, 2012 for renewal.

COMPANY

FILING NUMBER

U. S. SPECIALTY INSURANCE COMPANY

PRFL-127762599

files an initial filing for an Excess Crime program. Rates are based on a percentage of the underlying coverage premium, which is a reasonable method for this type of coverage. Effective Date January 30, 2012.

LEAD COMPANY

FILING NUMBER

UNITED FIRE & CASUALTY COMPANY

UNFG-128015339

Other Companies

Lafayette Insurance Company

files a rate filing requesting approval of proposed changes to rating factors, judgment credits and minimum premiums for their Commercial Umbrella Program. The Company proposes a 20% decrease to the following for United Fire & Casualty and Lafayette Insurance Company: General Liability Premises Ops and Products/Completed Ops rating factor tables; Auto Liability (U/L Rating Basis) charge table; Auto Liability (Unit Rating) rate table; Garage rate table; and Short Term Rentals / Substitute Auto rates. Effective Date June 1, 2012 for New and Renewal.

COMPANY

FILING NUMBER

UNITRIN AUTO AND HOME INSURANCE COMPANY

KEMP-127946238

files a revision to its rates and rules for use with its Mississippi Personal Auto program. This revision includes changes to its territory definitions and base rates, model year factors, primary classification plan, rental reimbursement options, and the introduction of liability. This revision will impact new and renewal business. An all-coverage statewide premium level change of +3.0% is estimated to result from this change. Effective Date June 1, 2012 for new and renewals.

COMPANY

FILING NUMBER

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

ZURC-128011146

files revised rates and rules for their Vehicle Service Contract Reimbursement program. The filing updates New and Used Vehicle factors, premiums, deductible factors, and symbols; update and expand eligibility; and offer several new warranty programs. The overall impact of the proposed changes is -1.2%. Effective Date April 1, 2012.

COMPANY

FILING NUMBER

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

ZURC-127900341

files a Commercial Property rate and rule filing to update their loss cost multipliers. The Company is a specialty insurer that provided insurance to automobile, motorcycle and other franchise dealerships. They also provide insurance to automotive after-market classes, resulting in an overall increase of 8.3%. Effective Date April 1, 2012 for new and renewals.

COMPANY

FILING NUMBER

WESTFIELD INSURANCE COMPANY

WSFG-127978699

files to adopt NCCI's loss costs and rules associated with circular MS-2011-05, effective 03/01/2012. The Company will maintain their current filed 1.267 Loss Cost Multiplier (LCM). The Company is not actively writing business in the state of Mississippi and does not have established agencies in the state. The overall rate impact is +7.5%.

Effective Date March 1, 2012.

COMPANY

FILING NUMBER

ZURICH AMERICAN INSURANCE COMPANY

ZURC-127834411

files an initial Form/Rate filing under Other Liability for a new Direct Hire or Personnel Consultants' Liability Program. The company states that they developed Professional liability base rates based on a frequency and severity assumption and discrimination rates based on a percentage of professional liability rates.

Effective Date February 3, 2012.

NEW COMPANY

Citizens Insurance Company of America received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective February 13, 2012.