

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACCESS INSURANCE COMPANY</u>	<u>ACSS-128318227</u>

files to revise overall rates. This includes actuarial supported adjustments to the base rates and territorial adjustments that have been rebalanced to a revenue-neutral territorial rate effect. The Company began writing business in the state in 5/1/2010. The Company is capping all changes to a 15% increase on an indicated change of 37%.
Effective Date July 7, 2012 New and Renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN MODERN HOME INSURANCE COMPANY</u>	<u>AMMH-128312458</u>

files a form/rate/rule changes for its Mortgage Security program. The proposed changes included additional optional coverages and limits as well as changes to territorial definitions. There is no rate impact associated with this filing.
Effective Date June 15, 2012 New and Renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN NATIONAL PROPERTY AND CASUALTY CO.</u>	<u>ANPC-128104756</u>

files revised rates for a statewide overall increase of 14.8% on an indicated increase of 42.1% under its Rental Owners program. The Company is capping increase on individual policyholders to 20%.
Effective Date August 9, 2012 New and Renewals.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>BRIERFIELD INSURANCE COMPANY</u>	<u>FCCS-128402322</u>

Other Companies
FCCI Ins. Co.
National Trust Ins. Co.

files a Rate filing for their Workers Compensation program to adopt the 3/1/2012 approved NCCI loss costs. The Company is proposing to continue the same deviations to NCCI loss costs as has been approved previously. The proposed rate impact is 11.4%. Expense provisions are supported by company history.
Effective Date December 1, 2012.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

Other Companies

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

FILING NUMBER

LWCM-128309494

files an overall +0.1% rate increase. The rate increase is the result of proposed underwriting rule changes which will affect premiums charged. The proposed changes all affect the minimum premiums of policies.

Effective Date September 1, 2012 for New and September 30, 2012 for Renewal.

COMPANY

ENDURANCE AMERICAN INSURANCE COMPANY

FILING NUMBER

PERR-128302582

files to introduce a new Surety program which will target small contractors in an effort to diversify its portfolio with non-correlating risks and to reach an underserved market and risk class.

Effective Date June 11, 2012.

COMPANY

ESURANCE INSURANCE COMPANY

FILING NUMBER

ESUR-128259322

files a rate and rule revision for its Private Passenger Auto program. The overall impact is estimated at -7.0%.

Effective Date July 12, 2012 for new business and August 31, 2012 for renewals.

COMPANY

FIREMEN'S FUND INSURANCE CO. OF WASHINGTON D.C.

FILING NUMBER

UNON-128341407

files revised LCM (2.125) for its Workers' Compensation program. There is no rate impact associated with this change, since there is no written premium in this company for Mississippi.

Effective Date July 1, 2012.

COMPANY

FIRST COLONIAL INSURANCE COMPANY

FILING NUMBER

ALSE-128362440

files a rate/form/rule filing for its Service Contract Reimbursement Insurance program. The Company is proposing rate changes to various rating components including several surcharges. We have reviewed competitor comparisons used to support changes to various rating components and have no objections.

Effective Date June 18, 2012.

COMPANY

FREEDOM SPECIALTY INSURANCE COMPANY

FILING NUMBER

SCTT-128254704

files an initial filing for a new Directors & Officers program. The company states that rates and rules are identical to those of ACE American Insurance Company.
Effective Date June 6, 2012.

COMPANY

GRAIN DEALERS MUTUAL INSURANCE CO.

FILING NUMBER

NGMC-128436558

submits a Form/Rate/Rule filing under Businessowners for a new program for small business risks.
Effective Date October 1, 2012.

COMPANY

GRAIN DEALERS MUTUAL INSURANCE COMPANY

FILING NUMBER

NGMC-128419282

files a rate/rule and form filing to reintroduce their Workers Compensation program in the State of Mississippi. They are a member of NCCI and will use the forms as well as adhere to rules promulgated by NCCI per approval by the State of Mississippi Insurance Department without exception. They propose a loss cost multiplier (LCM) of 1.405, expense constant of \$250, Minimum Premium Multiplier of 250 and Maximum Minimum Premium of \$1,000. Their rate will be a combination of the proposed 1.405 LCM and the NCCI March 1, 2012 loss costs. The Company used their countrywide data to calculate an Expected Loss and LAE ratio of 74.2%, which includes a profit and contingency provision of 1.4%.
Effective Date October 1, 2012.

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

FILING NUMBER

GDEA-128171250

Other Companies

GuideOne Elite Ins. Co.

GuideOne Mutual Ins. Co.

GuideOne Specialty Mutual Ins. Co.

files a Commercial Property base rate change for their Commercial Package program. The Companies provide an overall indicated change of +31.7% in support of the overall base rate impacts of +9.0% for Commercial Property and +7.2% for total Commercial Package program. In addition to the Commercial Property base rate changes, there are some renewal residual changes due to the Companies' introduction of Generalized Linear Modeling (GLM) into their rating structure in their last rate filing, in which they incorporated a capping methodology to phase in the impact over a three-year period to limit policyholder disruption. Therefore, the total impact on renewals is estimated to be +6.3% for Commercial Property and +4.9% for Commercial Package.
Effective Date July 15, 2012 N, September 15, 2012 R.

COMPANY
HARTFORD FIRE INSURANCE COMPANY

FILING NUMBER
HART-128371022

files under Fidelity for its CrimeSHIELD ADVANCED program. Proposed changes are 2 new forms, 1 replaced form, and a few manual clarifications.
Effective Date June 5, 2012.

COMPANY
INSURANCE SERVICES OFFICE INC.

FILING NUMBER
ISOF-128428019

files under its Division Six - Commercial General Liability Line for an Estimated Loss Potential (ELP) Supplement of two new classification codes introduced in filing GL-2012-ORU12. The new Liquor Liability class codes are:

58165 - Restaurants - Bring Your Own Alcohol Only - permitting any person to bring any alcoholic beverage, for consumption on their premises. The proposed ELP will be \$0.125, with Gross Sales as exposure base.

58166 - All Other Bring Your Own Alcohol Establishments - permitting any person to bring any alcoholic beverage on their premises for consumption.
Effective Date NOT APPLICABLE.

COMPANY
INSURANCE SERVICES OFFICE INC.

FILING NUMBER
ISOF-128427041

files to introduce mappings to determine the loss costs for the new class codes being introduced in companion rule filing GL-2012-ORU12. The new classes are:

16905 - Restaurants - Bring Your Own Alcohol - with no sale of alcoholic beverages - with table service

16906 - Restaurants - Bring Your Own Alcohol - with no sale of alcoholic beverages - without table service with seating

Proposed loss costs for class 16905 will be 1.05 times the loss costs for Premises/Operations for class 16900 (Restaurants - with no sale of alcoholic beverages - with table service), and 1.00 times Products loss cost for class 16900.

Proposed loss costs for class 16906 will be 1.05 times the loss costs for Premises/Operations for class 16901, and 1.00 times Products loss cost for class 16901.
Effective Date April 1, 2013 New and Renewals.

LEAD COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
ISOF-128468006

Other Companies

FORMS (CU-2012-OFR12) ISOF-128467767

files to revise multistate Rules (CU-2012-ORU12) and Forms in the Division Thirteen - Commercial Liability Umbrella to reflect the changes made in form filing CU-2012-OFR12, and to make editorial revisions.

Effective Date April 1, 2013, New and Renewals.

COMPANY
LANCER INSURANCE COMPANY

FILING NUMBER
LNCR-127587237

files revised rate for its Commercial Auto, Long Haul Trucking program. The Company proposes to separate Uninsured Motorist and Underinsured Motorist (UM/UIM) rates for Non-Trucking risks and Trucking risks. The result is that non-trucking risks will experience a 75% decrease to their UM/UIM premiums (Trucking risks are not impacted by this change). The Company is also proposing rates for its new Motor Carrier Deductible endorsement.

Effective Date July 1, 2012.

COMPANY
MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER
MRKA-128358338

files Form/Rate/Rule under Personal Inland Marine for its new Markel Cyclist program. Rates for the various coverages are based on rates of pre-existing programs (homeowners bicycle coverage, motorcycle, and off road recreational vehicle) and compared to a potential competitor for competitiveness. Coverage Includes: Bicycle Liability; Bicycle Physical Damage; Medical Payments; Vehicle Contact Protection. Purchase of Bicycle Physical Damage also includes the following coverages at no charge: Rental Reimbursement, Competitive Fee Reimbursement, Spare Parts and Cycle Apparel.

Effective Date June 21, 2013.

COMPANY
MARKEL INSURANCE COMPANY

FILING NUMBER
MRKB-128339323

files its Personal Farmowners program. The Company is proposing new and revised endorsements and clarifying underwriting guidelines. Many of the changes involve removing small coverages that are currently covered for no additional premium and offering them on an optional/with premium basis. We have reviewed the rate indications and underlying selections along with explanation provided for selections, and they appear reasonable.

Effective Date July 1, 2012 N, September 1, 2012 R.

LEAD COMPANY

MOUNTAIN LAUREL ASSURANCE COMPANY

Other Companies

Progressive Gulf Insurance Company

files revision to rates and rules for their Progressive Motorcycle program. The overall change is an increase of 0.2%, varying by coverage from a decrease of 5.6% to an increase of 3.9%.

Effective Date August 24, 2012, New and October 3, 2012, Renewals.

FILING NUMBER

PRGS-128073099

LEAD COMPANY

MOUNTAIN LAUREL ASSURANCE COMPANY

Other Companies

Progressive Gulf Ins. Co.

files a rate and rule filing for its Recreational Vehicle program. The overall rate change is estimated at +1.8%. The proposed overall rate level changes by coverage are reasonable and supported by the company's rate indication.

Effective Date August 24, 2012 N, October 3, 2012 R.

FILING NUMBER

PRGS-128188719

COMPANY

RADIAN GUARANTY INC.

files new rates for FICO scores greater than 680, with no changes to existing rates for its Mortgage Guaranty program. The Company has provided exhibits supporting the proposed rates.

Effective Date July 23, 2012.

FILING NUMBER

RDGU-128417739

COMPANY

REPUBLIC UNDERWRITERS INSURANCE COMPANY

files revised rates and rules for their Homeowner program. The overall rate level change is an increase of 11.6%.

Effective Date July 1, 2012 (New), August 1, 2012 (Renewal).

FILING NUMBER

TRGR-128202300

COMPANY

RLI INSURANCE COMPANY

files for a new Business Owners Policy (BOP) program targeted to architects and engineers. The proposed rates will be a combination of ISO Loss Costs and Loss Cost Multiplier (LCM) of 1.60. ISO loss costs are those in filing reference BP-2011-RWTRU.

Effective Date June 19, 2012.

FILING NUMBER

RLSC-128270728

COMPANY

SAFECO INSURANCE COMPANY OF AMERICA

files for its Dwelling Fire Program to revise its current Dwelling Fire Program. The combined impact of revisions produces an overall rate impact of +4.9%. The Company is providing indicated rate level changes of -1.4% for Fire and +14% for Extended Coverage (EC) in support for the overall proposed change of +4.9%.

Effective Date July 26, 2012 N, September 9, 2012 R.

FILING NUMBER

LBRM-128034540

COMPANY

STARR INDEMNITY & LIABILITY COMPANY

FILING NUMBER

REGU-128427732

files new Workers Compensation forms/rates/rules. The Company submits proposed endorsements and corresponding rules for Waiver of Subrogation and Foreign Voluntary coverage and other endorsements, and submits proposed rules for their Large Risk Rating Plan. There is no rate impact as a result of this filing.

Effective Date June 21, 2012.

COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SAMM-128351926

files for revision to the company's Individual Risk Rating Plan, the rate effect is an overall -1.21% rate decrease.

Effective Date November 15, 2012 for New and Renewal.

LEAD COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SAMM-128353342

Other Companies

State Automobile Mutual Ins. Co.

files changes to their manual for the contractors program. The manual is changed to clarify some items regarding the individual risk rating plan. The company estimates the impact of the changes to be 0.1% decrease. This decrease appears to be a result of separate filings for the Company's commercial property and general liability programs rather than the manual page changes from this program.

Effective Date November 15, 2012.

COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SAMM-128091711

files under CMP Liability and Non-Liability for a new optional endorsement to its Businessowners Choice program - a data compromise and identity recovery coverage. Since this is a new coverage, and the company states "no credible data exists," the company used their own research, including press releases related to publicly reported breaches, conversations with various experts and small business owners, and studies performed by governmental and private organizations, etc, to estimate loss costs. Rates are based on industry and limits of liability and appear reasonable. Selected expense provisions are supported by company history.

Effective Date August 20, 2012.

LEAD COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY **SAMM-127966645**

Other Companies

State Auto Property & Casualty Ins. Co.

files changes to their exposure grade relativities and introduces a capping rule for their commercial property program. The overall rate impact of this filing is a 0.7% decrease. The exposure grade has changed from 3 levels to 20 levels. Loss ratios for each proposed exposure grade are provided as support, and exposure grade relativities are selected based on loss ratio relativities. The support and proposed relativities appear reasonable.

Effective Date November 15, 2012.

LEAD COMPANY **FILING NUMBER**
TRUMBULL INSURANCE COMPANY **HART-128407911**

Other Companies

Twin City Fire Ins. Co.

files a Form/Rate/Rule filing for their Other Liability - Non-Profit Choice program. This filing consists of one form that will be used with The Hartford Non-Profit Choice SM Program rate filing (SERFF HART-126299776). This form broadens coverage by adding notification expense and monitoring cost coverage.

Effective Date June 11, 2012.

LEAD COMPANY **FILING NUMBER**
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY **RESD-128354758**

Other Companies

United Guaranty Residential Insurance Company

files a Rule under its Mortgage Guaranty program, proposing a new rating rule to support government refinance programs. The one-time lender-pay premium rates will be applied to the principal balance of the refinance loan to offset the release of recourse by the company against the insured lender arising out of the representations associated with the original loan file or servicing of the loan prior to refinance: 50 bps (basis points = 1/100th %) if the lender requests release of recourse on all HARP loan it refinances; and 200 bps if the lender requests release on only loan-by-loan basis.

Effective Date June 4, 2012.

COMPANY **FILING NUMBER**
ZURICH AMERICAN INSURANCE COMPANY **ZURC-128348553**

files to adopt the ISO crime rates for their Private Company program. The impact on the crime rates are a 15% decrease. There are currently no policy holder's with any crime coverage in this program, therefore there is no overall rate impact.

Effective Date June 15, 2012.

COMPANY

FILING NUMBER

ZURICH AMERICAN INSURANCE COMPANY

ZURC-128347094

files a rate & rule filing for its Not-for-Profit Select insurance program to revise rates for the crime coverage portion. The Company intends to adopt ISO Filing Designation CR-2009-RLA1 for the Crime Coverage section of its Not-for-Profit Select insurance program. The company has documented that the adoption of ISO loss costs results in a -15% rate change.

Effective Date June 13, 2012.

NEW COMPANY

Merchants National Bonding, Inc. received its Certificate of Authority to engage in the insurance business within the State of Mississippi effective June 22, 2012.

COMPANY NAME CHANGE

Euler Hermes American Credit Indemnity Company changed its name to Euler Hermes North America Insurance Company effective January 25, 2012.