

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	ACEH-128043492

files a new program, Health Care and Allied Professional and Supplemental Liability Insurance Program, which offers professional and general liability coverage for allied healthcare practitioners working as solo practitioners or in groups of up to six covered practitioners in the classes specified in this Program Rules. Coverage will be offered on both an occurrence and claims-made basis.
Effective Date July 12, 2012.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INDEMNITY COMPANY	ALSE-128182839

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 9.9%.
Effective Date August 13, 2012 for new business and September 27, 2012 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INSURANCE COMPANY	ALSE-128182941

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 9.9%.
Effective Date August 13, 2012 for new business and September 27, 2012 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE PROPERTY AND CASUALTY INS. CO.	ALSE-128183038

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 9.9%.
Effective Date August 13, 2012 for new business and September 27, 2012 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INS. SERVICES (AAIS)	AMAX-128313525

files a revised loss cost for their Mobile-Homeowners program in support of new and revised forms and endorsements. There is no rate impact associated with this filing.
Effective Date January 1, 2013.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INS. SERVICES (AAIS)	AMAX-128313443

files revised rules and supplemental rating information for their Mobile-Homeowners program in support of new and revised forms and endorsements. There is no rate impact associated with this filing.
Effective Date January 1, 2013.

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

Ohio Security Insurance Company

The Ohio Casualty Insurance Company

West American Insurance Company

files to revise the loss cost multipliers for their Commercial Property Fire and Allied Lines. The American Fire and Casualty Company (AFCC), The Ohio Casualty Insurance Company (OCIC), Ohio Security Insurance Company (OSIC) and West American Insurance Company have an overall rate impact of 15%. Each company has two loss costs multipliers (LCMs) that appear to be risks including wind coverage (higher LCM) or excluding wind coverage (lower LCM).

Effective Date July 26, 2012.

FILING NUMBER

LBRC-128240590

COMPANY

AMERICAN MODERN SELECT INSURANCE COMPANY

FILING NUMBER

AMMH-128465880

files rates, rules, and forms for its initial filing of a Lenders Single Interest Program.

Effective Date August 1, 2012.

COMPANY

AMERICAN RESOURCES INSURANCE CO., INC.

FILING NUMBER

AMRE-128511142

files to resume insurance operations after selling renewal rights to all business in 2008. This filing proposes to adopt current and future ISO loss cost filings, proposes independent Company forms and exceptions to the ISO manual, and includes a proposal for a new loss cost multiplier for their Businessowners program. The two LCMs proposed are based on Standard and Preferred tiers. The Standard tier includes a 10% credit loss cost modification factor and expense provisions based on experience prior to 2007 and actuarial projections. The Preferred tier includes a 20% credit loss cost modification factor and expense provisions based on experience prior to 2007 and actuarial projections. There is no premium level change with this filing.

Effective Date July 23, 2012.

LEAD COMPANY

AMERICAN SELECT INSURANCE COMPANY

FILING NUMBER

WSFG-128440079

Other Companies

Westfield National Ins. Co.

files an initial rate/rule filing for American Select Insurance Company and Westfield National Insurance Company for Workers' Compensation insurance. The filing proposes a 1.457 LCM for American Select and a 1.077 for Westfield National, which represent a 15% surcharge and 15% credit, respectively, from the currently approved LCM of 1.267 for Westfield Insurance. The proposed LCMs will apply to current and future loss cost filings. The filing also includes a schedule rating plan, a drug free workplace premium credit program and a Mississippi safety program.

Effective Date September 1, 2012.

COMPANY

FILING NUMBER

AMICA MUTUAL INSURANCE COMPANY

AMMA-128297183

files a rate & rule filing for its Personal Umbrella program. The Company is proposing rate increases to base rates and is introducing a new Driving Record Factor. The Company has provided indications based on five years of experience ending in 2010 resulting in an indication of +7.6%. The overall rate impact is 5%.
Effective Date December 1, 2012 for New and Renewal.

COMPANY

FILING NUMBER

ARCH INSURANCE COMPANY

REGU-128452962

files a Rate/Rule/Form filing under Commercial Automobile, to introduce a new Car Wash Insurance Program. The Company is proposing several endorsements to be used along with currently approved ISO forms, rates and rules for this program. The proposed premium charges for the Coverage Extensions endorsements appear reasonable. The filing has no rate effect since this is a new program.
Effective Date July 23, 2012.

COMPANY

FILING NUMBER

ARCH INSURANCE COMPANY

REGU-128467153

files a rule filing under CMP Liability and Non-Liability for a Package Modification Factor exception to be used with the company's new Car Wash program.
Effective Date July 9, 2012 for New and Renewal.

COMPANY

FILING NUMBER

ARGONAUT INSURANCE COMPANY

ARGN-128382958

files a new program that provides excess coverage over a retained limit policy. The underlying retained limit entity can be a self-insured retention (SIR) entity, or be part of a pooling arrangement or other alternative risk transfer arrangement.
Effective Date July 26, 2012 for New and Renewal.

COMPANY

FILING NUMBER

ARGONAUT INSURANCE COMPANY

ARGN-128366658

files a new program that provides commercial auto coverage to public entities and the policy will contain either a deductible or a self-insured-retention (SIR).
Effective Date July 26, 2012.

COMPANY

FILING NUMBER

ARGONAUT INSURANCE COMPANY

ARGN-128374658

files a Form/Rate/Rule filing under CMP Liability and Non-Liability for a new program for public entities, educational entities and related special districts.
Effective Date July 2, 2012 for New and Renewal.

COMPANY

FILING NUMBER

BERKLEY REGIONAL INSURANCE COMPANY

WESA-128477708

files a rate and rule filing in support of the introduction to the Small and Disadvantaged Contractors Bond Program portion of their Surety coverage. This program will relax traditional underwriting standards for surety coverage of contractors.
Effective Date July 26, 2012 for New and Renewal.

LEAD COMPANY

FILING NUMBER

BRIERFIELD INSURANCE COMPANY

FCCS-128410498

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files an overall -8.7% rate decrease. The proposed decrease is the combined result of -6.5% decrease in Liability and -15.9% decrease in Physical Damage. The rate indications are -24.0% for Liability and -10.3% for Physical Damage.
Effective Date December 1, 2012 for New and Renewal.

COMPANY

FILING NUMBER

BROTHERHOOD MUTUAL INSURANCE COMPANY

BRTH-128319831

files revised rates/rules for their Commercial Property program. The Company proposes a rebasing of their deductible factors along with adding additional deductible options. The overall rate change of this filing is a 3.84% increase.
Effective Date July 1, 2013 for new and renewals.

COMPANY

FILING NUMBER

CAPITOL INDEMNITY CORPORATION

CAPC-128455033

files a change to its LCM from 1.833 to 1.750 for their burglary and theft policies. The overall proposed rate level change is -4.5% and is supported with recent company expense experience.
Effective Date September 1, 2012 N, November 1, 2012 R.

LEAD COMPANY

FILING NUMBER

CHARTER OAK FIRE INSURANCE COMPANY

TRVD-128378283

Other Companies

The Phoenix Inc. Co.

The Travelers Indemnity Co.

The Travelers Indemnity Co. of America

The Travelers Indemnity Co. of Connecticut

Travelers Property Co. of America

files proposing to transition all policies under their current CyberFirst Public Entity Rate Plan Manual to the more comprehensive CyberFirst Stand-alone product upon renewal. Each of the four policies in this transition program will receive no more than a 25% premium increase per year, for no more than 5 years. In return, insureds will receive expanded coverage under the stand alone program.
Effective Date September 1, 2012.

COMPANY

FILING NUMBER

COLONY SPECIALTY INSURANCE COMPANY

ARGN-127092272

files a new program that provides commercial umbrella liability coverage. The umbrella premium is a percentage of the premium of the underlying policy, and the company proposes to adopt ISO Commercial Umbrella Rates and Rules, subject to the Mississippi State exceptions.

Effective Date August 1, 2012.

COMPANY

FILING NUMBER

CONTINENTAL CASUALTY COMPANY

CNAC-128477481

submits a rate filing to revise the state factors and base rates for their Association Liability program. The Company is proposing to change the state factor by +4.9%.

Effective Date August 1, 2012.

COMPANY

FILING NUMBER

DARWIN NATIONAL ASSURANCE COMPANY

DRWN-128387920

files a new Resource Delivery Insurance Package and Umbrella Program that contains Commercial Property, Commercial Crime, Commercial General Liability, Public Officials and Management Liability, and Umbrella coverages.

Effective Date July 10, 2012.

LEAD COMPANY

FILING NUMBER

DISCOVER PROPERTY AND CASUALTY INS. CO.

TRVD-128443279

Other Companies

NIPPONKOA Insurance Ltd., (U.S. Branch)

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 Casualty Insurance Company of America

Travelers Property Casualty Company of America

files an initial filing for their new CyberFirst Essential Professional Liability program. This program is designed to provide information security liability, technology errors and omissions liability and cyber first-part coverages.

Effective Date July 26, 2012 for New and Renewal.

LEAD COMPANY

FILING NUMBER

EMPLOYERS PREFERRED INSURANCE COMPANY

WESA-128490983

Other Companies

Employers Assurance Co.

files a filing for Employers Preferred Insurance Company and Employers Assurance Company proposing to increase their schedule rating premium eligibility threshold from \$500 to \$1,000 and increase the minimum premium requirement from \$500 to \$750. The changes are being proposed in order for the Company to continue to service small businesses and remain profitable. The proposed changes appear reasonable.
Effective Date October 1, 2012.

LEAD COMPANY

FILING NUMBER

FARMLAND MUTUAL INSURANCE COMPANY

FARL-128244266

Other Companies

Nationwide Agribusiness Insurance Company

files a Commercial General Liability Form/Rate/Rule filing for Farmland Mutual Insurance Company and Nationwide Agribusiness Insurance Company. The filing proposes to change the minimum premium rule, crop application additional insured and employment practices liability coverage. The filing proposes a deviation from ISO on Rule 45 - Liquor Liability Coverage. An expansion of coverage for Agricultural Consultant's Coverage Endorsement and addition of a new rule for genetically modified organism coverage. The overall rate level impact for this filing is 0.1%.
Effective Date February 1, 2013 for New and Renewal.

COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-128082799

files revised rates for their General Liability program. The overall rate level change is a decrease of 25.2%.
Effective Date August 1, 2012.

COMPANY

FILING NUMBER

GREAT MIDWEST INSURANCE COMPANY

MRTN-128530105

files initial filing to adopt all ISO Commercial Auto loss costs, rules and rating plans in effect in Mississippi. Also included are the company's selected loss cost multiplier and exception pages.
Effective Date July 27, 2012.

COMPANY

FILING NUMBER

GREAT WEST CASUALTY COMPANY

LDRE-128467885

files a rate change filing for their Commercial General Liability program. This filing proposes to revise current rates and increase limit factors while also updating the current classification table. The overall rate impact for this filing is 4.0%. This filing adjusts the currently approved filings to incorporate changes from ISO over the past several years. The Company proposes a 1.161 LCM to apply to the currently approved ISO Loss Cost.
Effective Date December 1, 2012 for New and Renewal.

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

Other Companies

GuideOne Elite Insurance Company

GuideOne Mutual Insurance Company

files revised rates for their Homeowners programs: GuideOne Mutual (GMI) +11.9%, GuideOne Elite (GEI) +0.0% (0 book of business), and GuideOne America (GAI)+9.3%.

The overall group effect of this filing is +11.5%.

Effective Date August 1, 2012, New Business and September 15, 2012, Renewals.

FILING NUMBER

GDEB-128250904

LEAD COMPANY

INSURANCE SERVICES OFFICE, INC.

Other Companies

ISO # MS-2012-RLC12

ISO Rule # MS-2012-ORU12 (ISOF-128509356)

files a rate filing revising and explaining the changes to loss costs as a result of the withdrawal of Equipment Breakdown and Debris Removal coverages applicable to Market Segment programs.

The Equipment Breakdown optional endorsement is being withdrawn from all Market Segment programs. As a result, the corresponding loss costs are no longer applicable.

The Debris Removal coverage is being withdrawn from the mandatory endorsement of the Hardware and Home Improvement Stores program. The loss costs for this endorsement are being revised to remove the current Debris Removal coverage loss cost loading. The proposed loss costs is reduced by 80%, which accounts for the 0.80 package discount factor currently offered for this coverage.

The changes are applicable to all policies written on or after 7/1/2013 and applies only to those insurers who have filed their Market Segment Programs loss cost multiplier to be automatically applicable to future ISO loss cost revisions.

Effective Date July 1, 2013, New and Renewals.

FILING NUMBER

ISOF-128510775

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-128489023

files to revise advisory prospective loss costs for General Liability, Premises/Operations and Products/Completed Operations. The Company is decreasing Premises/Operations loss costs by -3.3% for Manufacturers and Contractors and by -5.1% for Owners, Landlords and Tenants. Products loss costs are being decreased by -6.5%, while Completed Operations loss costs are being decreased by -11.6%. The overall revision is a -6.2% change to current loss costs.

Effective Date December 1, 2012 for New and Renewal.

COMPANY

FILING NUMBER

LUBA CASUALTY INSURANCE COMPANY

LUBA-128468078

files a rate filing to adopt the current NCCI loss costs contained in NCCI Circular MS-2011-05. The Company proposes to continue its use of the currently approved LCM of 1.33. We have reviewed support provided for the current loss cost multiplier and find it to be reasonable. The filing is proposing no change to the expense constant or the minimum premium multiplier. The proposed rate level change is +10%.
Effective Date October 1, 2012.

COMPANY

FILING NUMBER

MARKEL INSURANCE COMPANY

MRKC-128472639

files an overall +9.3% rate increase. The rate change indication is +21.7%. The filing memorandum states that the proposed increase results from a reduction in coverage due to a new mandatory endorsement. The endorsement, MTR 120505012 Changes-Medical Disability Withdrawal introduces new restrictions on coverage as outlined in the Form Filing Memorandum. The underwriting profit provision of 0% is based on 14% return on equity and 4.1% investment yield, premium-to-surplus ratio of 1.438.
Effective Date July 12, 2012.

COMPANY

FILING NUMBER

MERCHANTS NATIONAL BONDING, INC.

MBBB-128525919

files a rate and rule filing in support of the introduction of their Surety line of business. The rates proposed have already been approved for use by the Company's affiliate, Merchant Bonding Company. This affiliated Company has been identified in the filing as a Mutual Company. Since this is a new program, there is no rate impact.
Effective Date July 26, 2012 for New and Renewal.

COMPANY

FILING NUMBER

MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION

Sircon 13733

files revisions to Retrofit Mitigation program requirements. This brings the program more in line with the Institute for Business and Home Safety Fortified for Existing Home mitigation program.
Effective Date August 1, 2012.

COMPANY

FILING NUMBER

NATIONAL CROP INSURANCE SERVICES INC.

NACR-128520237

files a (loss cost) and rule revision filing in support of proposed changes to their Crop-Hail Insurance. The requested effective date for this submission is 1/01/2013. The overall rate impact of the revisions is +0.01%, of which the largest cumulative effect of the changes are +11.0% and the lowest cumulative effect are -33.0%.
Effective Date January 1, 2013.

COMPANY **FILING NUMBER**
NATIONWIDE GENERAL INSURANCE COMPANY **NWPC-128351960**

files initial rates, rules and forms for their new Homeowner program. All new risks will be written through this program while renewal risks will have the option to switch to this program or continue with their existing plan.
Effective Date December 2, 2012.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY **NWPC-128303608**

files revised rates and rules for their Homeowner program. The overall rate level change is an increase of 9.9%.
Effective Date November 24, 2012.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY Co. of NC **OCCD-128316418**

files their initial Agribusiness Commercial Liability Program. The purpose of this program is to provide a market to individuals, partnerships, LLC's, clubs and associations with general liability coverage for Farm Premises and Operations involving a wide range of Equestrian activities. The primary liability exposures must be from equestrian activities or the ownership, maintenance or use of horses.
Effective Date July 12, 2012.

COMPANY **FILING NUMBER**
OHIO CASUALTY INSURANCE COMPANY **OHCB-128246056**

files a Rate/Rule filing under Fidelity, proposing an exception page created to charge a different rate for ERISA bonds exceeding \$1mm. This type of bond carries a larger hazard due to the inclusion of a 'non-qualifying assets' and the company wants to update the rate to reflect that, so they can begin selling this coverage competitively. There is no rate impact, since they do not currently have any policies written for this type of bond.
Effective Date July 2, 2012.

COMPANY **FILING NUMBER**
SENTINEL INSURANCE COMPANY LIMITED **HART-128462572**

files a rate filing under CMP Liability and Non-Liability to adjust rates for its Small Commercial Multiperil program. Due to the limited experience of the program, the company has performed a projected indication based on the experience of similar programs in other Hartford companies. The indicated change is +15.4%. The selected rate impact is +7.5% and ranges by policyholder from -71% to 40%.
Effective Date August 15, 2012 for New and Renewal.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-G128082776**

files revised rates and rules for their Commercial Auto program. The overall rate level change is an increase of 4.4%.
Effective Date September 1, 2012.

COMPANY

SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

SEPX-G128312125

files a rate filing for its Professional Errors & Omissions Liability program. The Company is proposing changes to premium charges based on experience-based rate indications. We have reviewed the indications including loss development, loss and premium trend, on-level procedure, and expense selections. The overall selected change is 9.8%.

Effective Date July 1, 2012 for New and Renewal.

LEAD COMPANY

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

FILING NUMBER

TRVD-128449860

Other Companies

St. Paul Guardian Ins. Co.

St. Paul Mercury Ins. Co.

files under their General Liability Entertainment program introducing a new format, revisions and edits to the existing rate/rules manual. The Company is also proposing to expand their increased limit options and lower base rates at the \$1Million/\$1Million/\$1Million level. In addition, the Company is filing a new optional Premise Damage Deductible endorsement. The overall rate impact is -34.4%, affecting 1 policyholder and \$3,121 in written premium.

Effective Date August 1, 2012.

LEAD COMPANY

STARNET INSURANCE COMPANY

FILING NUMBER

PERR-128345005

Other Companies

Berkley National Insurance Company

Berkley Regional Insurance Company

files a filing for their General Risk Program. The companies are adopting all currently approved ISO loss costs, rules, increased limits factors and forms for Division Six - General Liability. The filing proposes an automatic adoption of all future ISO filings of loss costs, rules or forms. The overall rate impact is 6.9%.

Effective Date October 1, 2012 for New and Renewal.

COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

STAT-128294004

files revised rates, rules and forms for their Homeowners program The overall rate level change is an increase of 5.8%.

Effective Date October 25, 2012.

COMPANY

FILING NUMBER

SURETEC INSURANCE COMPANY

STEC-128478581

files a rate/rule/form filing for their new Fiduciary Bond program (Surety). The Company proposes rates based on the Manual of Rules, Procedures, and Classifications published by the Surety and Fidelity Association of America. The Company states that they have been using similar rates in Texas, California and other states for several years. The rates are included in the filing and appear reasonable. The Company includes a permissible loss ratio (PLR) calculation in the filing. The PLR is based on reasonable expense and profit & contingencies provisions. There is no rate effect as the program is new to Mississippi.

Effective Date July 23, 2012.

COMPANY

FILING NUMBER

SURETY & FIDELITY ASSOCIATION OF AMERICA, THE

SURE-128515367

files Fidelity Loss Cost Addendum to the Surety & Fidelity Association of America Manual of Rules, and the Procedures and Classifications for Fidelity and Forgery. This filing covers the sublines of Mercantile & Government and Financial Institutions. The indicated loss cost change for Financial Institutions was 58%, however, all losses were capped and a flat 25% increase was proposed. The overall filed change for Mercantile and Government classes is 11.9%.

Effective Date January 1, 2013.

LEAD COMPANY

FILING NUMBER

TRAVELERS CASUALTY AND SURETY COMPANY

TRVE-128468241

Other Companies

Travelers Casualty and Surety Company of America

Fidelity and Guaranty Insurance Company

Fidelity and Guaranty Insurance Underwriters, Inc.

St. Paul Fire and Marine Insurance Company

St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company

Travelers Casualty & Surety Company

United States Fidelity and Guaranty Company

files a rate/rule filing for their Surety Construction Contractors program. The Company proposes a rate decrease intended to make the program more competitive. The filing has no effect on in-force bonds, and will apply only to new bonds issued by the Company. The Company has selected a rate decrease of -2.3% based on an indicated decrease of -4.7%.

Effective Date July 24, 2012.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY INSURANCE CO. OF AMERICA **TRVD-128352378**

files revisions for the Master Pac Express Program written in Travelers Casualty Insurance Company of America. The revisions include:

- Base Rates: These revisions contribute 6.6% to the overall impact.
- Class of Business (COB) Factors: These revisions contribute 0.9% to the overall impact of the filing.
- Minimum Premiums: The minimum premium in Contractors is revised, contributing 0.3% to the overall impact.
- Windstorm and Hail Exclusion Credits: These revisions contribute 0.0% to the overall impact of the filing.

Effective Date November 1, 2012, New and Renewals.

LEAD COMPANY **FILING NUMBER**
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY **RESD-128433961**

Other Companies

United Guaranty Residential Ins. Co.

files a rate and rule filing for its Mortgage Guaranty program. The Company is proposing several changes including new rates for FICO scores greater than 760, revisions to Borrower-Paid Singles rates, and new rules to address refinancing programs that are instituted by the US Treasury Department. The overall impact of the proposed changes is -4.8%. In support of the selected change, the Company has provided rate indications with an overall rate indication of -3.0%.

Effective Date July 23, 2012.

COMPANY **FILING NUMBER**
USPLATE GLASS INSURANCE COMPANY **SRCH-128284827**

files a new Glass Program that provides stand alone glass coverage and supplemental coverage. The proposed rates for the program are based upon rates used by AAIS. The rates contain several optional components, which will be utilized at the insured's election. These options include increased Supplemental Coverage Limits, Supplemental Coverage "bundles", Lettering, Tint, Alarm Tape and Graffiti. The rates are structured so that the insured may elect to purchase blanket glass coverage or purchase glass coverage by linear footage. This rating plan does not contain an experience rating component. Based on the Company's countrywide 3-year expense data, the Selected Loss Cost Multiplier (LCM) in Mississippi is 2.11.

Effective Date July 24, 2012.

NEW COMPANY

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