

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

LEAD COMPANY

ACE AMERICAN INSURANCE COMPANY

Other Companies

ACE Fire Underwriters Ins. Co.
ACE Property & Casualty Ins. Co.
Bankers Standard Fire & Marine Co.
Bankers Standard Ins. Co.
Indemnity Ins. Co. of North America
Insurance Co. of North America
Pacific Employers Ins. Co.
Westchester Fire Ins. Co.

FILING NUMBER

ACEH-128502680

files new increased limit factors for EPL coverage greater than \$10 million. Since the Company has not been offering limits over \$10M before this filing there is no rate impact or former increased limit factors to compare to.

Effective Date January 1, 2013.

COMPANY

ALLSTATE INSURANCE COMPANY

FILING NUMBER

ALSE-128574423

files updating the Experience Group Rating (EGR) pages for model year 2012, which include current EGR score groups for their Commercial Automobile program. The company is also filing updated 2009-2011 EGR score group pages. The Company is requesting effective dates of 8/20/12 for new business and 11/25/12 for renewal business. Effective Date August 20, 2012 N, November 25, 2012 R.

COMPANY

ALLSTATE INSURANCE COMPANY

FILING NUMBER

ALSE-128576022

files a rate & rule filing for their Commercial Auto program. The filing proposes loss cost multipliers (LCM) for zip codes that currently do not exist. These zip codes will receive a factor based on the exposure-weighted average of the proposed LCM by coverage and car type. The filing also proposes loss costs that will apply for instances where Uninsured Motorist Coverage specifies to refer to company. In addition, the filing includes editorial revisions and amendments Franchise, Associations or Affinity Groups and Rate Transition rules. There is no premium change or rate impact as a result of this filing.

Effective Date August 20, 2012 N, November 25, 2012 R.

COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

FILING NUMBER

FFDC-128515733

files a Form/Rate/Rule filing under Professional Errors and Omissions Liability for a new product for independent insurance agents and brokers. Rates are based on revenue. The Company is using the Insurance Agents Errors and Omissions rates and rules approved in Mississippi. Modifications of 3.5% are made to the base rates to adjust for additional coverages added in this program.

Effective Date October 1, 2012.

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

FILING NUMBER

FFDC-128606482

Other Companies

Associated Indemnity Corp.

Fireman's Fund Ins. Co.

National Surety Corp.

The American Ins. Co.

files a CMP Liability Portion only rate filing to adopt ISO's Loss Costs from ISO Circular #LI-GL-2012-151 and to revise their loss cost multipliers (LCMs). Fireman's Fund Ins. Co, National Surety Corp., The American Ins. Co. and Associated Indemnity Corp. represent four rating tiers, Superior, Preferred, Standard and Substandard, respectively. The loss costs change is -2.7%, the LCM change for the overall change for All Companies combined are 1.1% and -1.6%, respectively.

Effective Date December 1, 2012.

LEAD COMPANY

AMERICAN HOME ASSURANCE COMPANY

FILING NUMBER

AGNY-128529561

Other Companies

Granite State Ins. Co.

Chartis Property Casualty Co. 01/01/2012

files new rate deviation for several member companies in order to expand their range of tier rating options and thereby allow consideration and more accurate pricing of a broader spectrum of employer risk profiles. The proposed deviation for Granite State Insurance Company is +25% which results in a rate change of +25%. The proposed deviation for Chartis Property Casualty Company is +7.5% which results in a rate change of +7.5%. The proposed deviation for American Home Assurance Company is -7.5%, which results in a rate change of -7.5%. These Companies currently have only 3 policies in force in the state.

Effective Date November 1, 2012.

COMPANY

AMERICAN MINING INSURANCE COMPANY

FILING NUMBER

AMMI-128608010

files a rate and rule filing to withdraw their previously approved Commercial Umbrella filing approved on 6/6/96. The Company has provided a copy of the prior filing. The overall rate impact of this filing is 0%.

Effective Date September 1, 2012.

COMPANY

AMERICAN MINING INSURANCE COMPANY

FILING NUMBER

AMMI-128607904

files a rate and rule filing for their Commercial General Liability program. The Company is filing nine new non standard forms and replacing five previously filed non standard forms. The Company is filing a revised loss cost multiplier without modification. The indicated rate change is +13.43%. The Company has no current GL premium in Mississippi so no immediate impact on policyholders.

Effective Date September 3, 2012.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL GENERAL INSURANCE CO. **ANPC-128104755**
files revised rates, rules and forms for their Homeowners program. The overall rate level change is an increase of 21.6%.
Effective Date November 10, 2012.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL PROPERTY AND CASUALTY CO. **ANPC-128104753**
files revised rates, rules and forms for their Homeowner program. The overall rate level change is an increase of 21.7%.
Effective Date November 10, 2012.

COMPANY **FILING NUMBER**
AMERICAN RESOURCES INSURANCE CO., INC. **AMRE-128412025**
re-enters the insurance business market for Commercial Property after leaving it in 2008. The company proposes a Loss Cost Multiplier (LCM) of 1.60.
Effective Date August 13, 2012.

COMPANY **FILING NUMBER**
AMERICAN RESOURCES INSURANCE CO., INC. **AMRE-128394441**
company is re-entering the insurance business market for Commercial Auto after leaving it on 10/1/2007. The company intends to introduce a two tier rating using two different LCMs (1.36 and 1.60). The lower LCM will be used for select business which the company expects to be 15% lower losses than non-select business.
Effective Date August 2, 2012.

COMPANY **FILING NUMBER**
AMERICAN RESOURCES INSURANCE COMPANY INC. **AMRE-128486229**
files for the introduction of new forms and Loss Cost Multipliers (LCM) to be used with ISO loss costs under the Commercial General Liability Line. The Company is re-entering the insurance business market after leaving it four years ago. The Company also intends to introduce a two tier rating using two different LCMs (1.36 and 1.60). The lower LCM will be used for preferred business which the company expects to be 15% lower losses than non-select business.
Effective Date August 1, 2012.

COMPANY **FILING NUMBER**
AMERICAN SAFETY CASUALTY INSURANCE COMPANY **WESA-128382498**
files a new surety program. This is a new program intended for Bluestone Agency's current book of business.
Effective Date August 27, 2012 for New and Renewal.

LEAD COMPANY

AMERICAN SELECT INSURANCE COMPANY

Other Companies

Westfield Insurance Company

Westfield National Insurance Company

files rate/rules/form filing to introduce their Commercial General Liability program. The same rate/rules/forms are currently in effect for Westfield Insurance Company. The filing includes deviation factors of .85 for Westfield National, 1.15 for American Select and 1.00 for Westfield Insurance. There are no active policies or written premium in Westfield National Insurance Company or American Select Insurance Company.

Effective Date August 14, 2012.

FILING NUMBER

WSFG-128401522

LEAD COMPANY

AMERICAN SELECT INSURANCE COMPANY

Other Companies

Westfield Insurance Company

Westfield National Insurance Company

files an Umbrella coverage.

Effective Date August 27, 2012 for New and Renewal.

FILING NUMBER

WSFG-128449681

LEAD COMPANY

AMERICAN SELECT INSURANCE COMPANY

Other Companies

Westfield National Ins. Co.

files a form, rate, and rule filing for American Select Insurance Company (ASIC) and Westfield National Insurance Company (WNIC) as a "me too" filing to coincide with rates, rules and forms currently filed in the Westfield Insurance Company (WIC). There are currently no active policies or written premium in either ASIC or WNIC.

Effective Date August 14, 2012.

FILING NUMBER

WSFG-128380173

LEAD COMPANY

AMERISURE MUTUAL INSURANCE COMPANY

Other Companies

Amerisure Insurance Company

files rates, rules and forms filing for their Crime and Fidelity Program (Commercial Burglary and Theft).

Effective Date February 1, 2013 for new and renewals.

FILING NUMBER

PERR-128597485

COMPANY

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

FILING NUMBER

AAAM-128499452

files an overall +2.2% rate increase. The overall rate change is distributed by coverage as follows: BI/PD +6.4%, Med Pay +7.9%, UIMBI + 2.2%, UIMPD +3.7%, Collision - 4.7%, Comprehensive +3.2%, Rental Reimbursement +1.7%.

Effective Date November 1, 2012 for New and Renewal.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-128536911

files two riders to their Burglary and Theft program. The first rider is an ATM Theft benefit rider and the second rider is a Stalking and Harassment rider. Since this filing is for new optional riders there is no rate impact resulting from this filing.

Effective Date August 9, 2012.

COMPANY

CAPITOL INDEMNITY CORPORATION

FILING NUMBER

CAPC-128615992

files revisions to their commercial general liability program. The changes are in regard to the Limited Coverage Abuse or Molestation optional coverage. The Company has added minimum premiums which were inadvertently excluded in the original filing. The company has also removed Adult Day Care from this manual page as they do not wish to offer this coverage. There is no rate impact of this filing as no one has yet to get coverage for this option.

Effective Date September 15, 2012 N, October 1, 2012 R.

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

CHMU-128391670

files rate revisions to its commercial multi-peril programs consisting of MSRB for property loss cost changes, ISO loss costs for general liability and inland marine, company expenses, and revised deviations for Group II (Extended Coverage) loss costs in its Independent Commercial Package Institutional Program (Series A). The changes result in an overall increase of 8.64%.

Effective Date October 1, 2012 New and January 1, 2013 Renewals.

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

CHMU-128563608

files rate revisions to its commercial multi-peril programs consisting of MSRB for property loss cost changes, ISO loss costs for general liability and inland marine, company expenses, and revised deviations for Group II (Extended Coverage) loss costs in its Independent Church Package Program (Series E). The changes result in an overall increase of 10.78%.

Effective Date October 1, 2012, New and January 1, 2013, Renewals.

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

CHMU-128539917

files a revised commercial automobile rate level and adopting rates and rules based on the ISO rates and rules in filing designations CA-2011-IALL1, CA-2011-RCP1 & CA-2012-BRLA1. The company estimates the overall rate impact to be -4.2%.

Effective Date October 1, 2012 for new and renewals.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-128565827

files their Real Estate Professional Liability program. The filing proposes new and revised forms and associated rates and rules for use with the Real Estate Professionals Errors & Omissions program currently on file. The Company provides indications supporting an overall rate adjustment of 20.8%. The Company is proposing changes in class relativity factors and base rates. The PLR of 67.6% is based on reasonable expense and profit & contingencies provisions. The overall rate impact is -0.3%.
Effective Date October 1, 2012.

COMPANY
DAIRYLAND INSURANCE COMPANY

FILING NUMBER
SEPX-G128594929

files changes to their Personal Auto - Motorcycle coverage. The most significant change in this filing is a decrease to the BI and UM coverages. Other changes made in this filing include increase in maximum vehicle value, no longer reordering credit score automatically, increased minimum premium, and replaced towing and road service with roadside assistance coverage. The total rate impact of this filing is a 0.4% decrease.
Effective Date October 30, 2012 for new business and November 30, 2012 for renewals.

LEAD COMPANY
EMCASCO INSURANCE COMPANY

FILING NUMBER
EMCC-128462386

Other Companies

Employers Mutual Casualty Co.

files proposing to adopt the currently approved NCCI loss costs contained in NCCI Circular MS-2011-05. The filing also proposes a change to the currently filed premium discount table. The filing is proposing no change to the currently approved LCMs of 1.91 for EMCC and 1.33 for EMCASCO, the expense constant, or the minimum premium multiplier. The proposed premium level change for EMC is +7.5% and for EMCASCO it is +22.1%.

Effective Date October 1, 2012.

LEAD COMPANY
FEDERAL INSURANCE COMPANY

FILING NUMBER
CHUB-128503163

Other Companies

Great Northern Ins. Co.

Pacific Indemnity Co.

Vigilant Ins. Co.

files their Commercial Automobile program. The Company proposes to adopt the most recent ISO loss costs and multistate loss costs, and related rule revisions. This filing also includes a revision to Loss Cost Multipliers (LCM) from 1.636 to 1.887 for liability and from 2.753 to 2.977 for physical damage. The Company selected Expected Loss and LAE ratios (ELR) based on countrywide and statewide 3 year expense data. The selected ELRs include a profit and contingency provision of 12.5% for liability and 10.2% for physical damage. The overall rate impact of the proposed changes is 5.7%.

Effective Date November 1, 2012.

LEAD COMPANY
FEDERAL INSURANCE COMPANY

FILING NUMBER
CHUB-126596254

Other Companies

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

files a rate/rule filing for their CUSTOMARQ product (CMP Liability Portion Only). The Company proposes revisions to general liability contracts specific to the Life Sciences industry, including liability endorsements, and applicable rate and rule manual pages. Rates for the new Life Sciences Blended Liability program (offering both Errors & Omissions (E&O) and Technology Related Injury (TRI) coverages) are based on those used for the Company's Information and Network Technology program. Class codes based on activity are being introduced, replacing the current class codes. The filing states that there is no anticipated E&O rate impact, as the Company's intent for E&O was to keep policyholder premiums static. Based on their experience, the Company proposes changes to their E&O Size of Risk (SOR) curve. The filing states that the current SOR discounts for the Life Sciences are not generous enough, and proposes returning to the more generous SOR curve from a previous filing. New E&O minimum premiums are proposed, varying by policy limit. Underlying rates for TRI were selected based on underwriting judgment, using existing E&O rates for guidance. Increased limit factors, deductible factors, and claims made table factors for TRI are based on those used for TRI in the Company's approved Information and Network Technology Blended Liability filing. Life Sciences base rates for Premises-Operations and Products-Completed Operations and Professional Services class codes are being increased by 1%, however there is no premium effect since there was previously a 1% surcharge applied for all additional insureds. The filing indicates that it has no premium effect on current policyholders.

Effective Date January 1, 2013 for New and Renewal.

COMPANY
FLORISTS' MUTUAL INSURANCE COMPANY

FILING NUMBER
FLWR-128575509

files to adopt the new ISO filing for their Commercial Multi-Peril General Liability program. They have changed their loss cost multiplier. They have provided an indication for this change. The overall rate impact of this filing is a 0.2% decrease.

Effective Date December 1, 2012 New and Renewals.

COMPANY
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI

FILING NUMBER
FORE-128352638

files a form/rate filing for its Recreational Vehicle program. The Company is proposing changes which overall rate effect of 5.81%. The proposed changes include revisions to base rates by peril, changes to deductible credits/debits, introduction of higher rating base factors, and revised multi policy discount several coverages.

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

LEAD COMPANY
GEICO INDEMNITY COMPANY

FILING NUMBER
GECC-128574004

Other Companies

GEICO General Insurance Company
Government Employees Insurance Company

files an overall +5.7% rate increase in Government Employees and GEICO General Insurance Companies (GE companies), and overall +2.0% for GEICO Indemnity Company (GI). The overall indications are +15.8% and +5.0% respectively for each group of companies.

Effective Date September 6, 2012 for New and October 22, 2012 for Renewal.

LEAD COMPANY
GENWORTH MORTGAGE INSURANCE CORPORATION

FILING NUMBER
GEFA-128331316

Other Companies

Genworth Residential Mortgage Assurance Corporation
Genworth Residential Mortgage Insurance Corporation of North Carolina

files a rate filing for the Housing Financial Agency (HFA) portion of its Mortgage Guaranty program. The Company is filing to adopt rates used in its national program for the same line of business. The national rates are higher in most cases than the current rates. The Company believes the higher National rates should be used to reflect poor performance in this segment. The overall impact of the proposed change represents a +0.68% increase to HFA portion of the program, and +0.02% to the program as a whole. Since the changes only apply to new policies, there is no actual impact on current policies.

Effective Date August 24, 2012.

COMPANY
GEORGIA CASUALTY & SURETY COMPANY

FILING NUMBER
CLBA-128477579

files to revise their Commercial Auto Multiple Unit Discount Factors to more closely track with those of ISO. The overall rate impact will be an increase of +9.6%.

Effective Date October 1, 2012 for new business and November 1, 2012 for renewals.

COMPANY
GRAIN DEALERS MUTUAL INSURANCE COMPANY

FILING NUMBER
NGMC-128501478

files a Commercial Auto filing revision for an overall +3.7% rate increase. The company adopts ISO August 2011 loss costs and files a Loss Cost Multiplier (LCM).

Effective Date December 15, 2012 for new business and March 15, 2013 for renewals.

COMPANY
GRANITE STATE INSURANCE COMPANY

FILING NUMBER
AGNY-128590121

files revised rates and forms for use in their General Healthcare Provided Professional Liability program. The company is filing changes and enhancements to forms, a 5% credit for Nurses in the National Nurses Union, and increase rates by 6.1%.

Effective Date August 13, 2012.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-G128521278

Other Companies

Great American Assurance Company
Great American Insurance Company of NY
Great American Alliance Insurance Company

files to revise their Loss Cost Multipliers and apply them to the current ISO Loss Costs as outlined in ISO Filing Designation Numbers CA-2010-BRLA1, CA-2011-RCP1, and CA-2011-IALL1. The company estimates the overall rate impact to be -9.4%.
Effective Date January 1, 2013 for new and renewals.

LEAD COMPANY
GREAT MIDWEST INSURANCE COMPANY

FILING NUMBER
MRTN-128635724

Other Companies

Imperium Ins. Co.

files to add a new program to their Commercial General Liability group of programs. The new program is a heavy construction program covering liability arising out of the use of heavy construction equipment such as cranes and power shovels. The Company used competitive information to develop rates for this program.
Effective Date August 29, 2012.

COMPANY
GREAT MIDWEST INSURANCE COMPANY

FILING NUMBER
MRTN-128532102

files an adoption of all ISO loss costs, rules, and forms for their new other liability program.
Effective Date August 21, 2012.

COMPANY
GREENWICH INSURANCE COMPANY

FILING NUMBER
XLAM-128612255

files a rate filing for their ABAIS Employment Practice Liability program. The Company is modifying their previously filed Employment Practices Liability Product to include Employee Privacy Coverage and Extended Reporting Period factors. The filing has no rate effect on the 4 Mississippi policyholders.
Effective Date August 29, 2012.

COMPANY
HANOVER INSURANCE COMPANY

FILING NUMBER
HNVX-G128609497

files a form/rate/rule filing for its Accountants Professional Liability program. The Company is proposing several revisions to existing forms, some new forms, as well revisions to rates and rules including introducing new options and reducing the minimum premium. The overall impact of all changes is 0.0%. The Company is reducing the Minimum Premium from \$750 to \$350.
Effective Date September 1, 2012.

COMPANY

HARCO NATIONAL INSURANCE COMPANY

FILING NUMBER

OCCD-128586975

files to introduce a tiered rating approach for auto dealers written on Commercial Auto Garage policies whereby 0-3 points are assigned to 6 risk factor categories and the tier is determined by the point total.

Effective Date August 18, 2012.

COMPANY

HARTFORD CASUALTY INSURANCE

FILING NUMBER

HART-128600351

files new rates and rules for their Animal Bailee rate in their Service Rating Program. The proposed rate is identical to that approved for use for similar classes in the Company's Office Rating Program. This coverage is optional and there is no rate impact to current policyholders.

Effective Date October 20, 2012, New and Renewals.

LEAD COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-128504946

Other Companies

ISO (Rules) BP-2012-RRU12 (ISOF-128504196)

files revision to loss cost rating factors for their Businessowners program (BP-2012-RLC12). This filing complements the revisions being made under companion filings BP-2012-RRU12 (rules) and BP-2012-OFR12 (forms). These revisions include:

- Introduction of new endorsements; Changes to current optional coverages and endorsements; Revised deductible rating and factors; Expanded eligibility for Condo Office risks; Editorial revisions to loss cost tables (loss costs themselves are not revised)

Effective Date July 1, 2013, New and Renewals.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-128582503

files to revise increased limits factors within their Commercial General Liability rating program. The changes represent a -0.3% reduction in increased limits factors for Premises/Operations and a 1.1% increase for Products/completed operations. The Company has provided support for the increased limits factors using multi-state limited average severity statistics, estimates of average ALAE and ULAE costs by limit, and estimated risk load provisions by limit.

Effective Date December 1, 2012.

COMPANY

LYNDON PROPERTY INSURANCE COMPANY

FILING NUMBER

PRTB-128591428

files a rate/rule filing for their Contractual Liability program (vehicle service contract coverage). The Company proposes a revised rate and rule manual. Rates are based on countrywide experience for policy years 2004 through 2011, evaluated as of June 1, 2012. The experience period premium is at present rates, and is on an earned basis. Paid claims are trended at 4% (selected based on a review of the Consumer Price Index for motor vehicle repair). The target loss ratio is based on reasonable expense and profit & contingencies provisions, and support is provided. The overall rate indication is 16.1%, with overall proposals being around 12% overall increase; however, since this is a single premium contract, the filing has no effect on current policyholders.

Effective Date August 9, 2012.

COMPANY

LYNDON PROPERTY INSURANCE COMPANY

FILING NUMBER

PRTB-128640235

files to increase rates on six classifications in the High Mileage portion of their Vehicle Service Contract Indemnification Policy Program and move Volvos to a higher priced tier. The change is being made on a countrywide basis, so the company used countrywide indications in their rate indications. The support exhibits in the filing include rate indications based on a 10% trend and expenses of 12.85%, as well as indications for the trend and expenses. Note that there are no policies that would be affected by the rate increase in Mississippi so the impact is 0%.

Effective Date August 29, 2012.

COMPANY

LYNDON PROPERTY INSURANCE COMPANY

FILING NUMBER

PRTB-128495512

files a rate change which is +2.0% if the rate changes are weighted using the company's countrywide premiums.

Effective Date August 28, 2012.

COMPANY

MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER

MRKA-128597912

files revised rates, rules and forms for its Markel Special Dwelling Fire Program resulting in an overall increase of 5.50%.

Effective Date August 31, 2012 for new business and October 5, 2012 for renewals.

COMPANY

MARKEL INSURANCE COMPANY

FILING NUMBER

MRKB-128475828

files new program covering the perils relating to Medical Transport. The proposed rates and rules will be those of Zurich American Insurance Company. Markel is acquiring a Managing General Agency that currently writes Medical Transport coverages for Zurich American Insurance Company.

Effective Date September 1, 2012.

LEAD COMPANY
MISSISSIPPI STATE RATING BUREAU
Other Companies
MSRB-LC-2012-01

FILING NUMBER
13720

files a Commercial Fire and Allied Lines rate filing loss cost increase of 3.3%. The filing proposes a 0.2% decrease for Basic Group I (BG-I), a 6.1% increase for Basic Group II (BG-II), and a 6.0% increase for Special Cause of Loss (SCL) policies. The BG-II loss cost level change by territory is as follows: Inland +7.6%; Middle +17.4%, and Seacoast -4.3%.

Effective Date January 1, 2013.

COMPANY
NATIONAL CASUALTY COMPANY

FILING NUMBER
SCTT-128531151

files new and revised rates and rules for its Sports and Leisure Commercial Multi-Peril program. New rates and changes were made to align the Mississippi program with the countrywide programs. Filed new rates and revisions for optional coverages including Equipment Breakdown Coverage which are individually discussed and supported with judgment and rates in similar programs and coverages.

Effective Date August 15, 2012.

COMPANY
NATIONAL CASUALTY COMPANY

FILING NUMBER
SCTT-128566099

files changes to their Public Entity Portfolio program resulting in a 6.7% increase in rates. The filing consists of adding coverages that were optional into the base rates and increasing the base rates 55%. The Company states there is no rate impact for this change. The minimum premium has been increased and three new optional endorsements are introduced. The Company also proposes a capping rule in which no insureds rate increases more than 25% for the next three renewals. The indication developed supporting the rate increase is using countrywide data.

Effective Date August 20, 2012.

COMPANY
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY

FILING NUMBER
NWCM-128422286

files a rate revision filing for their Commercial Auto - Farm Auto Program. The requested effective date for this submission is 10/01/2012 for new policies and 10/15/2012 for renewal policies. The overall rate impact of the revisions is -5.0%, which the largest cumulative effect of the changes being +12.8% and the lowest cumulative effect being -21.6%. The indicated overall rate change for liability is -10.6% and the indicated overall rate changes for physical damage is +2.5%.

Effective Date October 1, 2012 N, October 15, 2012 R.

LEAD COMPANY

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

NWCM-128353504

Other Companies

Nationwide Mutual Ins. Co.

Nationwide Property & Casualty Ins. Co.

files their commercial auto program to revise base rates for trucks, tractors and trailers, private passenger types, school and church buses, other buses, and van pools; increased limit factors for medical and uninsured motorists; base rates and factors for other miscellaneous vehicles and coverages; and to introduce a segmentation model that includes new rating factors. All 3 companies are also requesting changes to various rules. The companies are requesting an effective date of 10/1/2012 for new and renewal business. The estimated overall rate level impact for the 3 companies is +4.6% overall. Effective Date October 1, 2012.

COMPANY

NAVIGATORS INSURANCE COMPANY

FILING NUMBER

NAVG-128426053

files forms and rates for an additional coverage-- Kidnap, Ransom & Extortion - under its Not-For-Profit Directors & Officers Liability product. The Not For Profit suite has been designed to provide any combination of the following coverages for Not-For-Profit entities: Directors & Officers Liability, Employment Practices Liability, and Fiduciary Liability, and with this filing Kidnap, Ransom & Extortion Coverage. Effective Date August 15, 2012.

COMPANY

NEW HAMPSHIRE INSURANCE COMPANY

FILING NUMBER

AGNY-128481559

files to revise the Declarations Page, Employment Practices Liability Endorsement and introduction of three new endorsements as well as revise rates and factors for their Architects & Engineers Professional Liability Program. The Company supplements the rate level indication with countrywide loss and premium data due to small credibility with the Mississippi loss and premium data. The Company currently has 34 policies with \$135,000 in written premium. The overall rate level impact is 14.1%. Effective Date August 9, 2012.

LEAD COMPANY

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

FILING NUMBER

ERCB-128531058

Other Companies

Washington International Insurance Company

files revised rates/rules to consolidate their Surety line of business. The Company estimates that these proposals will decrease rates for the North American Specialty Insurance Company by 0.5%, while increasing rates for the Washington International Insurance Company (WIIC) by 23.6%. The overall change for this proposal is 1.9%. In most instances, the rates are being moved so that WIIC rates match NAS rates, or vice-versa with the intent being to file a consolidated manual for both companies. Effective Date September 1, 2012, New and Renewals.

COMPANY

FILING NUMBER

PROTECTIVE INSURANCE COMPANY

BALG-128608616

files their Cost Multiplier that, when applied to the ISO loss costs for Personal Automobile, will result in the final rates for our program. This is the initial submission of an LCM for Protective's personal auto program and will apply it to the most recently approved ISO loss costs. The selected LCM of 1.587 is based on projected expenses for this program. Since Protective has not previously written Personal Auto coverage, the Company states that it will update its LCM once it has credible historical experience. Since this is the Company's initial submission, there is no rate impact and the Company requests an effective date upon approval.

Effective Date August 23, 2012.

COMPANY

FILING NUMBER

RLI INSURANCE COMPANY

RLSC-128487563

files initial rates, rules and forms for their new Tenant Homeowners program.

Effective Date August 1, 2012.

COMPANY

FILING NUMBER

RLI INSURANCE COMPANY

PERR-128232407

files an initial rate and rule filing for their new Workers Compensation program called RLIComp. The Company proposes to adopt the most recent NCCI loss costs effective 3/1/2012. The Company is providing workers compensation coverage as a complement to offering a package of business owners coverage for the Company's existing book of professional liability insurance for architects, engineers, and related professionals. The Company will apply an expense constant of \$250. The Company provides adequate support for the expense provisions. The selected LCM 1.405.

Effective Date September 15, 2012.

COMPANY

FILING NUMBER

SAFECO INSURANCE COMPANY OF ILLINOIS

LBRM-128227142

files a rate/rule filing for their Private Passenger Auto program. The Company files to adjust base rates and proposes several new and revised rating variables and discounts, resulting in an overall +4.0% rate level impact. The Company provides rate level indications in support of the overall change. Three years of data ending 9/30/11 is used to develop standard indications by line. The overall rate level indication is +5.8%. Territory dislocation appears to be fairly even throughout all territories in the state based on the dislocation graph provided.

Effective Date October 13, 2012 for New and November 24, 2012 for Renewal.

COMPANY

SENTRUITY CASUALTY COMPANY

FILING NUMBER

YTYC-128554699

files revisions to their Other Liability Service Contracts program. The Company has reduced rates in certain programs and added additional term options as well. The Company has provided a rate indication showing an approximately indicated 11.0% decrease. The Company estimates the overall rate decrease proposed is about 1.0%. This filing appears reasonable.

Effective Date February 1, 2013.

COMPANY

SPARTA INSURANCE COMPANY

FILING NUMBER

REGU-128578476

files a rate/rule filing for their Commercial Auto program. The Company, a member of Insurance Services Office (ISO), proposes introduction of a clarifying rule revision and a new rate/rule. The Rate Justification page included with the filing provides a reasonable explanation for the Company's modification to the ISO rates. According to the Company there is no rate effect as a result of the filing.

Effective Date August 9, 2012.

COMPANY

STAR INSURANCE COMPANY

FILING NUMBER

MEAD-128320773

files its new "Home Health Care" program. This will be an ISO-based package program with commercial auto insurance on monoline policies. For general liability class 44501 Home Health Care Services - Other, company specifies an independent rate. For general liability and property, it includes enhancement endorsements for all policies at no additional charge. For general liability, it offers several optional endorsements using rates as described on the manual pages. For GL classes other than 44501 and for auto, property, crime, and inland marine coverages, company references its general use loss cost multipliers and ISO loss costs, forms, and rules.

Effective Date August 14, 2012.

COMPANY

STARR INDEMNITY & LIABILITY COMPANY

FILING NUMBER

SIPD-128613356

files rates, rules and forms for its new program insuring general liability arising out of sporting events.

Effective Date October 1, 2012.

COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

STAT-128295400

files revised rates, rules, and forms filing for their Dwelling Fire program resulting in an overall increase of 12.8%.

Effective Date November 23, 2012.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-128568200**

files changes to their commercial auto program. Major changes to the program include change in base rates and the introduction of vehicle and body type rating factors. The overall rate impact of this filing is a 4.5 % decrease. The Company has indicated this is a companion filing to State Farm Mutual Automobile Insurance Company filing SFMA-128567981, for which we had no objections.
Effective Date January 14, 2013.

COMPANY **FILING NUMBER**
STATE FARM MUTUAL AUTOMOBILE INSURANCE **SFMA-128567981**

files changes to their commercial auto program. Major changes to the program include change in base rates and the introduction of vehicle and body type rating factors. The overall rate impact of this filing is a 2.4 % decrease.
Effective Date January 14, 2013.

COMPANY **FILING NUMBER**
TORUS NATIONAL INSURANCE COMPANY **TORS-128453589**

files a rate/form filing for their new Contract and Commercial Surety Bond program.
Effective Date August 13, 2012.

COMPANY **FILING NUMBER**
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. **TRAX-G128559464**

files their Commercial Auto Liability program. The filing proposes to lock the current 1.519 Loss Costs Multipliers (LCM) into and/or only applicable to the ISO Loss Costs referenced in filings CA-2010-BRLA1, CA-2011-BRLA1 (UIM/UM Loss Costs only). Currently, the LCM on file is applicable to future revisions of ISO prospective loss costs for this line of business. The Company provides expense provisions for three years of statewide experience in support of retaining their current LCM. Since no changes are being made to the LCM, there is no rate impact.
Effective Date September 1, 2012.

COMPANY **FILING NUMBER**
TRANSGUARD INSURANCE CO. OF AMERICA, INC. **TRAX-G128559582**

files their Commercial General Liability program. The filing proposes to lock the current 1.398 Loss Costs Multipliers (LCM) into and/or only applicable to the ISO Loss Costs referenced in filing GL-2010-BGL1. Currently, the LCM on file is applicable to future revisions of ISO prospective loss costs for this line of business. The Company provides expense provisions for three years of statewide experience in support of retaining their current LCM. Since no changes are being made to the LCM, there is no rate impact.
Effective Date September 1, 2012.

COMPANY

TRANSGUARD INSURANCE CO. OF AMERICA, INC.

FILING NUMBER

TRAX-G128568705

files their Commercial Property program. The filing proposes to lock the current 1.558 Loss Costs Multipliers (LCM) into and/or only applicable to the ISO and MSRB Loss Costs referenced in filing MSRB-2010-1. Currently, the LCM on file is applicable to future revisions of ISO/MSRB prospective loss costs for this line of business. The Company provides expense provisions for three years of statewide experience in support of retaining their current LCM. Since no changes are being made to the LCM, there is no rate impact.

Effective Date September 1, 2012.

COMPANY

TRANSGUARD INSURANCE CO. OF AMERICA, INC.

FILING NUMBER

TRAX-G128559579

files their Commercial Burglary and Theft (Crime) program. The filing proposes to lock the current 1.595 Loss Costs Multipliers (LCM) into and/or only applicable to the ISO Loss Costs referenced in filings CR-2009-RLA1, CR-2009-RLC09 and CR-2011-RLA1. Currently, the LCM on file is applicable to future revisions of ISO prospective loss costs for this line of business. The Company provides expense provisions for three years of statewide experience in support of retaining their current LCM. Since no changes are being made to the LCM, there is no rate impact.

Effective Date September 1, 2012.

LEAD COMPANY

TRAVELERS HOME AND MARINE INSURANCE COMPANY

FILING NUMBER

TRVA-128339111

Other Companies

Travelers Personal Security Insurance Company

files revised rates and rules for their Quantum Home Homeowners program. The company proposes to revise base rates by peril, deductible factors, and age of home factors. The overall proposed rate level change is an increase of 14.89%.

Effective Date August 24, 2012 (New Business) October 13, 2012 (Renewals).

COMPANY

UNITED AUTOMOBILE INSURANCE COMPANY

FILING NUMBER

UNAU-128543971

submits a filing to revise territory base rates, liability class factors, surcharges and discounts in their private passenger auto program; as well as, to introduce a new discount, Advance Purchase discount. This will result in an overall increase of 4.9%.

Effective Date August 20, 2012 for new business and October 5, 2012 for renewals.

LEAD COMPANY

FILING NUMBER

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY RESD-128547016

Other Companies

United Guaranty Residential Ins. Co.

files a rate revision filing for their Mortgage Guaranty, Performance Premium rating plan. The requested effective date for this submission is 08/20/2012 for new business only. As this only applies to new business, there is no rate impact for the proposed filing; however, the impact of the changes represents a 2.3% increase in premium to the Company's current written premium.

Effective Date August 20, 2012.

COMPANY

FILING NUMBER

WESCO INSURANCE COMPANY

GMAX-G128611925

files a Rate/Rule filing under Contractual Liability for a specialty motor vehicle service contract reimbursement program. Proposed changes include adjusting rates, adding eligibility, and amending the classification for newer Buicks and Cadillacs. The Company states that no current contract holders will be impacted by these changes but also lists an impact of 7.7%. This is reasonable as new rates do not affect existing policies. Rates are based on purchase type (new or used), vehicle class, vehicle age, coverage type (select, premium, etc), and mileage.

Effective Date September 25, 2012.

NEW COMPANIES

American Compensation Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 31, 2012.

Bloomington Compensation Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective August 15, 2012.

SU Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 30, 2012.

Tokio Marine America Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective August 15, 2012.