

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

COMPANY

FILING NUMBER

ALLSTATE INSURANCE COMPANY

ALSE-128558179

files a rate and rule revision filing in support of proposed changes to their Private Passenger Auto program. The overall rate impact requested is +4.8%.
Effective Date February 21, 2013 for renewals.

COMPANY

FILING NUMBER

AMERICAN ASSOCIATION OF INSURANCE SERVICES

AMAX-128618242

files to introduce a per policy base loss costs for 138 new classes in the Agricultural General Liability program (AgGL) on an advisory basis. The Company proposes that the filing become effective upon approval. The rules and classifications that correspond to the loss costs are being submitted under a separate companion filing. Under the current rating plan the base loss costs are shown as loss cost rates per \$1,000 in sales, the alternative base loss costs are shown as rates per policy by farm type and size which is more traditional way of rating farm exposures making the process of adopting the program easier for potential affiliates.
Effective Date September 18, 2012.

COMPANY

FILING NUMBER

AMERICAN CASUALTY COMPANY OF READING - PA

CNAC-128477545

files revised rate and rule for their Healthcare Providers Service Organization program (medical malpractice). The Company is proposing changes to minimum rates and minimum premiums in their countrywide rating section based on rate level needs demonstrated by the countrywide rate indication of +19.1%. Additionally, several state-specific base rates are being increased between +2.5% and +10% for various classes. The Company's indicated rate level change based on Mississippi-specific experience is +27.3%. The overall impact of all changes combined is +3.6%.
Effective Date September 18, 2012.

LEAD COMPANY

AMERICAN HOME ASSURANCE COMPANY

Other Companies

Commerce and Industry Insurance Company
Granite State Insurance Company
National Union Fire Insurance Company of Pittsburgh, Pa.
New Hampshire Insurance Company
The Insurance Company of the State of Pennsylvania
Chartis Property Casualty Company
Chartis Casualty Company

FILING NUMBER

AGNY-128530707

files to adopt ISO's Commercial Auto Advisory Prospective Loss Costs Revision as referenced in ISO's reference filing number CA-2012-BRLA1 with a change in their lost cost multiplier. The Company is revising their liability deviation from 35% to 30% and their Physical Damage deviation from 10% to 0%. The overall rate impact is a 5.6% increase.

Effective Date September 24, 2012 New and Renewals.

COMPANY

AMERICAN MODERN HOME INSURANCE COMPANY

FILING NUMBER

AMMH-128677669

files an overall +12% increase. This increase is due solely to revising the company's Loss Cost Multiplier (LCM) from 1.946 to 2.180. The underwriting profit provision is +9.5%, and for Physical Damage is +10.5%. The target rate-of-return on surplus is +15%.

Effective Date January 1, 2013 for New and March 1, 2013 for Renewal.

COMPANY

AMERICAN RESOURCES INSURANCE CO., INC.

FILING NUMBER

AMRE-128664573

files a +12.9% rate increase (\$31 to \$35 per employee) for \$100,000 Limit and \$49 for a new \$250,000 limit.

Effective Date October 1, 2012 for New and Renewal.

LEAD COMPANY

AMERICAN SELECT INSURANCE COMPANY

FILING NUMBER

WSFG-128577771

Other Companies

Westfield Ins. Co.
Westfield National Ins. Co.

files to change the minimum premium for monoline crime and fidelity from \$175 to \$300. Company also wishes to rearrange and reformat their manual pages, moving Rule D from their LCM page to Rule 6 on their rate pages and changing "the guaranteed rate to 1.00 for each company", changing the lettering of the remaining components, and adding a part C to clarify the company factors. The edition dates are also changing. The effective date for the filing is October 1st, 2012 for both new and renewal policies. The company states that the rate effect is 0%.

Effective Date October 1, 2012.

LEAD COMPANY

AMERISURE MUTUAL INSURANCE COMPANY

Other Companies

Amerisure Ins. Co.

FILING NUMBER

AMRS-128653933

files a Form/Rate/Rule filing under Other Liability to adopt various form and rule changes. There are no rates or rating variables being revised, based on the information provided in the filing.

Effective Date January 1, 2013.

COMPANY

ARGONAUT INSURANCE COMPANY

FILING NUMBER

ARGN-128667917

files a new program providing Commercial Umbrella and Excess coverage.

The company proposes to adopt ISO loss costs. Included in the filing is the derivation of permissible Loss and ALAE ratio, a necessary step in calculating the Loss Cost Multiplier (LCM) to be used in rating.

Effective Date October 5, 2012 New and Renewal.

COMPANY

ATLANTIC SPECIALTY INSURANCE COMPANY

FILING NUMBER

CLTR-128578620

files to use all the rates and rules previously approved for use by its affiliate company Employers Fire Insurance Company. Both Atlantic Specialty and Employers Fire are part of the OneBeacon Group.

Effective Date September 4, 2012.

COMPANY

ATLANTIC SPECIALTY INSURANCE COMPANY

FILING NUMBER

BEAC-128526446

files new forms, rules, and rates for their new Follow Form Excess program. Since this is a new program there is no rate impact associated with this filing. Rates are derived from the rates per million of the underlying policy.

Effective Date September 25, 2012 for New and Renewal.

COMPANY

BEAZLEY INSURANCE COMPANY, INC.

FILING NUMBER

BEAZ-128262590

files a rate and rule filing for its AFB Architects & Engineers Professional Liability program. The Company is proposing to make changes to several rating variables as well as add clarifying language to the manual pages. The overall impact of the changes proposed is +5.6%. The majority of the rate level impact stems from the 10% decrease in the longevity discount for insureds that have been in business for more than 20 years. The impact from this change alone is estimated to be +4.8%.

Effective Date October 1, 2012 for New and Renewal.

LEAD COMPANY
BITUMINOUS CASUALTY CORPORATION

FILING NUMBER
LDRX-G128639338

Other Companies

Bituminous Fire and Marine Insurance

files revision in the Companies' General Liability rates resulting in a 0.0% change. The indicated rate change is +2.3%. The zero rate change is a combination of -4.5% in underlying loss costs filed by ISO (filing reference GL-2012-BGL1) and +4.7% change in proposed Loss Cost Multiplier (LCM).

Effective Date December 1, 2012 New and Renewals.

COMPANY
CENTAURI SPECIALTY INSURANCE COMPANY

FILING NUMBER
SPIS-128681827

files initial forms for their new Homeowner program.

Effective Date September 18, 2012.

COMPANY
CENTAURI SPECIALTY INSURANCE COMPANY

FILING NUMBER
MERL-128672741

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

Effective Date September 18, 2012.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-128509678

files a rate filing for its Lawyers Professional Liability program, requesting a +10% rate increase. The full impact of the rate increase will be achieved through a change in the base rate. No other changes are being proposed in the filing. The Company provides a standard rate indication analysis in support of the increase. This analysis includes appropriate adjustments to bring historical exposure and loss experience to current cost levels, project the exposure and loss into the future effective period, and adjust for the credibility of the underlying experience. The overall rate level indication is +33.3%.

Effective Date November 1, 2012 for New and Renewal.

LEAD COMPANY
CONTINENTAL WESTERN INSURANCE COMPANY

FILING NUMBER
UNON-128594149

Other Companies

Acadia Insurance Company

Firemen's Insurance Company of Washington, D.C.

Union Insurance Company

files an overall +2.3% rate increase. The rate increase is solely due to revising the minimum premium for Continental Western Insurance Company from \$350 to \$750.

Effective Date December 1, 2012 for New and Renewal.

COMPANY

DIRECT GENERAL INSURANCE COMPANY OF MS

FILING NUMBER

DRCT-128608022

files a revision for its Private Passenger Auto Program resulting in an overall increase of 2.3%.

Effective Date September 25, 2012 for new business and November 9, 2012 for renewals.

LEAD COMPANY

EMCASCO INSURANCE COMPANY

FILING NUMBER

EMCC-128618559

Other Companies

Employers Mutual Casualty Company

files a Rule filing under CMP Liability and Non-Liability, proposing changes to their Employment Practices Liability coverage rates. The rates were developed by the company's reinsurer, which is a common practice with certain liability lines. The Company is also reducing Third Party Coverage factors, resulting in a -1.1% impact.

Effective Date October 1, 2012 for New and Renewal.

LEAD COMPANY

EMCASCO INSURANCE COMPANY

FILING NUMBER

EMCC-128623885

Other Companies

Employers Mutual Casualty Company

files revised loss cost multipliers to apply to current loss costs contained in BP-2011-RLA1 for their Businessowners program. The policy minimum premium will remain at \$450 for all policies. The estimated overall effect is 3.8% (EMCC: 3.7%; EMCASCO: 3.8%).

Effective Date October 1, 2012 New and Renewals.

COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER

EMCC-128665686

files an overall +4.8% rate increase GL rates. The indicated rate change is +8.1%. However, the Mississippi only data rate change indication is for a -54.2% decrease.

Effective Date October 15, 2012 for New and Renewal.

LEAD COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER

FARL-128656654

Other Companies

Nationwide Agribusiness Insurance Company

files a rate and rule filing for their Commercial General Liability program. The Company is adopting the ISO increased limit factors. The proposed change results in an increase of +0.51%.

Effective Date January 1, 2013 for New and Renewal.

COMPANY

FILING NUMBER

FEDERAL INSURANCE COMPANY

CHUB-128475537

submits an initial rate/rule/form filing to introduce their Chubb Primary program to Mississippi. The Chubb Primary is intended to provide directors and officers liability and entity securities liability coverage to private or public companies and financial institutions. Separate rates and rating plans are proposed for each of the three target insureds.

Effective Date August 31, 2012.

LEAD COMPANY

FILING NUMBER

FEDERAL INSURANCE COMPANY

CHUB-128500295

Other Companies

Pacific Indemnity Company

Vigilant Insurance Company

files revised rates and rules for their Masterpiece Homeowners Insurance Program. The overall rate level change is an increase of 10.0%.

Effective Date September 20, 2012.

LEAD COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-128551960

Other Companies

Federated Service Insurance Company

files a -40.3% rate decrease. The indicated rate change, as shown in the Rate Information section of the filing, is -40.3%, same as the proposed rate change.

Effective Date October 3, 2012 for new and renewal.

COMPANY

FILING NUMBER

FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI

FORE-128359644

files a form/rate filing for its Recreational Vehicle program. The proposed changes include an introduction of a "maximum rate cap" of \$55, changes to deductible credits/debits, base premiums, and the rating algorithm and rates for several coverages. The overall rate impact is 11.79%.

Effective Date January 1, 2013 for New and February 1, 2013 for Renewal.

COMPANY

FILING NUMBER

GOVERNMENT EMPLOYEES INSURANCE COMPANY

GECC-128571401

files a rate & rule filing for their Personal Umbrella Liability program. The Company is proposing to revise base rates for Premise Liability, Watercraft, Youthful Drivers and Vehicles coverages. The overall premium effect of these changes is -0.2%.

Effective Date November 12, 2012 for New and Renewal.

COMPANY

GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER

GRTC-128337443

files a new program providing liability coverage for small (less than 1,500 members) houses of worship.

Effective Date September 26, 2012 for New and Renewal.

COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE CO.

FILING NUMBER

ARAG-128552423

files forms and rates for an individual legal expense insurance plan that was developed to help cover the attorney fees that an individual may incur related to a covered legal matter.

Effective Date September 5, 2012.

COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

FILING NUMBER

ARAG-128380018

files forms and rating for a new Group Legal Expense plan. A legal plan generally consists of 15 to 25 of the well-defined and distinct coverages. The rate modifiers applied to the premium are the same factors that are currently on file with other Company filings.

Effective Date September 21, 2012.

LEAD COMPANY

HANOVER INSURANCE COMPANY

FILING NUMBER

HNVX-G128659879

Other Companies

The Hanover American Ins. Co.

Massachusetts Bay Ins. Co.

files to introduce a new Technology Advantage Property Broadening Endorsement-Telecommunications Services Endorsement, which is based off the Hanover Technology Property Broadening Endorsement-Tech Services Endorsement. There are also some other new endorsements and revised endorsements. There is no rate impact with this filing.

Effective Date March 1, 2013.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-128656495

Other Companies

Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Hartford Insurance Company of Midwest
Hartford Underwriters Insurance Company
Property and Casualty Insurance Company of Hartford
Twin City Fire Insurance Company

files to increase their Educators Legal Liability independent program rates for all class codes by +20%. This filing will affect 6 policyholders and \$5,259 written premium change. To support the overall proposed change, the Company uses their countrywide data to result in an indicated change of +207.1% in the state of Mississippi. The ultimate total limits losses are calculated from incurred losses capped at \$250,000, adjusted by loss trend, loss development, allocated and unallocated loss adjustment expense factors and an excess factor. Incurred losses are capped at \$250,000 to provide stability to ratemaking process and the total limits losses are projected by including a trended excess factor. The Company assumes no premium trend for Educators Legal Liability. The loss trend is calculated based on annual loss severity trend factor of 1.075, annual historical frequency trend factor of 0.970 and prospective frequency trend factor of 0.980. Loss development factors are based on the Company's countrywide loss experience in the latest five accident years from 2007 to 2011 evaluated at 3/31/2012. The selected ultimate ALAE factor of 0.894 is calculated from the latest ten years' limits incurred losses and the Company selected a factor of 7.6% to reflect expected unallocated loss adjustment expenses, the overall loss and LAE factor is 2.038. The excess factor is calculated from capped incurred losses trended at 7.5% and limits incurred losses trended at 8.0%, the selected trended excess loss factor is 47.2%, and the derived excess premium loss factor is 0.316. The credibility of 1.9% is determined by the formula of [(projected premium)/(projected premium+\$10million)].

Effective Date January 1, 2013 for New and Renewal.

LEAD COMPANY

LIBERTY INSURANCE CORPORATION

FILING NUMBER

LBPM-128491704

Other Companies

LM Insurance Corporation

files to revise rates for their Homeowner Program. The overall increase is 9.8% with base rates increased 10% statewide for H02 and H03 forms, and no change to rates for H04 and H06 forms.

Effective Date September 27, 2012 for new business and November 1, 2012 for renewals.

COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

LMPP-128652979

files 6 new endorsements and rate/rule pages for their RM Select Policy with no rate impacts.

Effective Date December 1, 2012.

COMPANY

FILING NUMBER

LYNDON PROPERTY INSURANCE COMPANY

PRTB-128449592

files a rate and rule revision for their Vehicle Service Contract Reimbursement program. Given that this is a single premium product, there will be no impact to current policyholders. Per the Company, the overall rate impact is estimated to increase the nationwide rate level 9.1%.

Effective Date November 1, 2012 for Renewal.

LEAD COMPANY

FILING NUMBER

MANUFACTURERS ALLIANCE INSURANCE COMPANY

STLR-128626065

Other Companies

Pennsylvania Manufacturers' Association Insurance Company

Pennsylvania Manufacturers Indemnity Company

files revised loss cost multipliers for an overall -0.3% rate decrease in their Commercial General Liability line. The indicated rate change, as shown in the Rate Information section of the filing, is -0.7%. By company, the proposed changes and the current written premiums are:

Manufacturers Alliance Insurance Company (MAICO): +5.8% increase, \$0 WP

Pennsylvania Manufacturers' Association Insurance Company (PMA): -0.3%, \$12,364 WP

Pennsylvania Manufacturers Indemnity Company (PMIC): -0.7%, \$420 WP

The proposed change is a result of adopting ISO loss costs found in filing GL-2012-BGL1, and revised Loss Cost Multipliers based on the companies' most recent expenses. The overall ISO loss cost change is -6.2%, and the impact on the companies is -5.7%, due to differences in the distribution of in-force premium.

Effective Date December 1, 2012 New and Renewals.

COMPANY

FILING NUMBER

MARKEL INSURANCE COMPANY

MRKB-128657186

files to reduce their current rate for Nutritional & Dietary Supplements Consulting Coverage. The Company is also introducing a minimum premium for Personal Trainers who are members of an Accredited Professional Organization providing assistance to its members in areas such as loss control, safety procedures and business management. The Company currently has no policyholders impacted by the proposed changes, so there is no premium impact associated with this revision. The Company is proposing an effective date of 1/1/2013 for all policies. The Company's expense calculations are based on its countrywide five-year experience. The proposed changes include lower minimum premiums and reduced rates, ostensibly in reaction to market competition. Given the impact and nature of the product, we have no objections to the proposed changes.

Effective Date January 1, 2013.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-G128611363**

files a rate and rule filing for their Specialty Motor Vehicle Service Contract Program. The Company insures the liability assumed by Universal Warranty Corporation under Vehicle Service Contracts issued through automobile dealers and other distribution channels. The Company revises some rates for selected segments based on both their actuarial review and competitive analysis. Changes will apply to new contracts only. Effective Date September 25, 2012 New.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **CLTR-128572443**

files rates, rules and forms to offer travelers coverage for losses related to travel including trip cancellation, interruption and delay, baggage and other ancillary benefits. The travel protection coverage for individuals who make travel arrangements through various travel networks and groups of passengers of common carriers such as cruise lines, airlines and others. There are non-insurance services provided under this filing. Six distinctive policies will be offered with each offering different amounts and type coverages. Effective Date October 1, 2012.

LEAD COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE COMPANY **TRGR-128644002**

Other Companies

Southern Ins. Co.

Republic Fire & Casualty Ins. Co.

files a Commercial General Liability filing to increase their loss cost multiplier by 2.5% and to remove a company exception to ISO loss costs. The loss cost for Premises/Operations and Product/Completed Operations are the same. The current loss costs multipliers for Southern Insurance, Republic Fire and Casualty and Republic Underwriter are 0.890, 1.130 and 1.61, respectively. The revised multipliers for each company are 0.913, 1.155 and 1.650, respectively. This change in LCM's is an average change of 2.5%. The change to their Restaurant rating has an additional 2.1% rate change. This gives an overall rate change of 4.61%.

Effective Date November 1, 2012.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-128612442**

files an addendum to its Miscellaneous Professional Liability program to provide separate rates to risks with less than \$3 million in gross annual receipts.

Effective Date September 24, 2012.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **LBRM-128140402**

files revised rates and rules for their Homeowners program. The overall proposed rate level change is 13.3%.

Effective Date September 8, 2012 for New and November 14, 2012 for Renewal.

COMPANY

FILING NUMBER

SENTRUITY CASUALTY COMPANY

YTYC-128661140

files a Rate/Rule filing under Other Liability for its Contractual Liability program for vehicle service contracts (and extended warranties) for tires and wheels. Proposed changes include rates for the 5-year term, the addition of a 4-year term, and reducing the limits offered to a single coverage limit. The memo states that these changes were based on company experience.

Effective Date February 1, 2013.

COMPANY

FILING NUMBER

SENTRY SELECT INSURANCE COMPANY

SEPX-G128606142

files to revise their independent employment practices program rates. The Company's indicated rate level change is +87.6% and it is requesting a rate increase of +30.0%. The Company requests an effective date of September 1, 2012 for new and renewal business.

(Went back to filing co. for them to lower proposed rate increase) ---their response--- General Liability Employment Related Practices Liability (ERPL) coverage is one coverage on our general liability policy. For our Mississippi insureds with ERPL coverage the maximum policy impact of the revision is +2.5%. The average policy impact on these insureds is +0.9%.

Effective Date September 1, 2012.

COMPANY

FILING NUMBER

STANDARD GUARANTY INSURANCE COMPANY

ASPX-G128322245

files to revise its Mortgagee's Interest Protection Program. This program was filed and approved in 2000, but it has never been written in Mississippi. The Company states that it is modernizing the program in response to recent changes in the housing market and in order to meet the evolving needs of mortgage lenders and servicers.

Effective Date January 1, 2013 New.

COMPANY

FILING NUMBER

U. S. SPECIALTY INSURANCE COMPANY

PERR-128547679

files a rate/rule filing for their Immigrant Bonds program (Surety). The Company proposes adoption of the most recently approved rates and rules of the Surety and Fidelity Association of America (SFAA), subject to its own exception pages. There is no rate effect as a result of this filing, as this is a new program with no Mississippi premium.

Effective Date September 18, 2012.

COMPANY

FILING NUMBER

UNIQUE INSURANCE COMPANY

SGIC-128582046

submits an initial filing for a new addition to the commercial private passenger program. The proposed program is the "Mississippi Light Commercial Auto Artisans" program and is a program based on the company's Assigned Risk Plan for "non-fleet light commercial vehicles".

Effective Date August 31, 2012.

COMPANY

FILING NUMBER

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

ZURC-128618359

files revised rates under Contractual Liability for a vehicle service contract and dealer limited warranty program. Rates are based on a countrywide experience-based indication. The impact of the revision is a 14.9% increase. Changes include revised base rates, term length, deductible, and vehicle class. Rates will apply to new contracts only, therefore, no impact on existing policy holders.
Effective Date September 8, 2012.

LEAD COMPANY

FILING NUMBER

UTICA MUTUAL INSURANCE COMPANY

UTCX-G128657466

Other Companies

Graphic Arts Mutual Ins. Co.

files a Commercial Umbrella program to include Underlying limits for Liquor Liability.
Effective Date January 1, 2013.

NEW COMPANY

Gulfstream Property and Casualty 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.