

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JANUARY 2013**

LEAD COMPANY

ACADIA INSURANCE COMPANY

Other Companies

Continental Western Ins. Co.

Union Ins. Co.

Firemen's Ins. Co. of Washington, DC

files an initial filing for employment practices liability coverage to be written as part of the Company's general liability program. The proposed rates and rating factors appear reasonable as filed in relation to other similar programs we have reviewed.

Effective Date April 1, 2013.

FILING NUMBER

UNON-128804053

LEAD COMPANY

ACCIDENT FUND GENERAL INSURANCE COMPANY

Other Companies

Accident Fund Ins. Co. of America

Accident Fund National Ins. Co.

United Wisconsin Ins. Co.

files adopting new NCCI loss costs and making slight revisions to its approved loss cost multipliers. The estimated rate impact varies by company from +2.2% to +6.7%, and varies by insured from -18.6% to +33.0%.

Effective Date April 1, 2013.

FILING NUMBER

ACCD-128807156

COMPANY

AEGIS SECURITY INSURANCE COMPANY

files revised rates, rules and forms for their Manufactured Home program. The overall rate level change is an increase of 9.9%.

Effective Date January 28, 2013.

FILING NUMBER

AEGS-128692095

COMPANY

ALLIED WORLD REINSURANCE COMPANY

files rates, rules and forms for its new Contract and Commercial Surety rating program for accounts with tangible net worth in excess of \$5 million and with audited financials. Since this is a new rating program that doesn't affect existing policies, there is no rate impact.

Effective Date February 1, 2013.

FILING NUMBER

WESA-128784893

LEAD COMPANY

AMERICAN ALTERNATIVE INSURANCE INS. CORP.

FILING NUMBER

PERR-128715102

Other Companies

American Modern Home Ins. Co.

American Family Home Ins. Co.

files to revise the Loss Cost Multiplier (LCM) for American Alternative Insurance Corporation (AAIC), introduce optional coverages for Foreign Voluntary Coverage, Repatriation Expense Reimbursement, and a Waiver of Subrogation. The company is also filing new workers compensation programs for American Modern Home and American Family Home Insurance Companies, with teiring offsets from AAIC of +/-25% respectively. There is no rate impact for the new programs, but AAIC will see a 1.1% increase due to the LCM change. The Company is requesting that the rates become effective upon approval.

Effective Date March 1, 2013.

COMPANY

AMERICAN ASSOCIATION OF INSURANCE SERVICES

FILING NUMBER

AMAX-128783679

files revised loss costs for its Farmowners program

Effective Date July 1, 2013.

COMPANY

AMERICAN ASSOCIATION OF INSURANCE SERVICES

FILING NUMBER

AMAX-128736314

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 17.0%.

Effective Date May 1, 2013.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-128810286

Other Companies

American Guarantee & Liability Ins. Co.

Colonial American Casualty & Surety Co.

Fidelity and Deposit Co. of Maryland

Zurich American Ins. Co. of Illinois

Zurich American Ins. Co.

files adopting new NCCI loss costs and revising its loss cost multiplier. The overall impact is estimated at +11.2%, and varies by insured from -21.8% to +35.4%. Of the +11.2% overall impact, the company states that +4.2% is related to the loss cost multiplier changes. We noted that the companies profit provision appears high for this line of business, but given the modest nature of the loss cost multiplier changes as well as the overall reasonableness of the permissible loss and LAE ratio, we have no objection to the filing.

Effective Date March 1, 2013.

LEAD COMPANY
AMERISURE MUTUAL INSURANCE COMPANY

FILING NUMBER
AMRS-128742443

Other Companies

Amerisure Ins. Co.

Amerisure Partners Ins. Co.

files to adopt NCCI loss costs with a loss cost multiplier of 1.050. Since this is a new program filing, there is no rate impact to current insureds.

Effective Date February 1, 2013.

LEAD COMPANY
AMICA MUTUAL INSURANCE COMPANY

FILING NUMBER
AMMA-128367756

files revise rates and rules for their Mississippi Homeowners Insurance program for Dwelling, Tenant and Condo coverage forms. The overall proposed change of this filing is +17.5%.

In addition to revising their base rates by peril for all forms, the Company files to revise the definition of Superior Construction, introduce three new discounts for Automatic Detection Devices and a new discount for Automatic Generators, add options of reducing or increasing Coverage B limit, add options of reducing Coverage C limit, revise refrigerated property coverage rule, revise Coverages E and F additive charges to use factors, revise multi-line discount, revise the Longevity Factor due to application of Association Date Credit logic, introduce a credit factor for the Fortified Construction Program, revise the Rate Order of Calculation tables, and make some editorial revisions to other rating rules.

Effective Date June 1, 2013.

LEAD COMPANY
ANSUR AMERICA INSURANCE COMPANY

FILING NUMBER
FRNK-128805524

Other Companies

Frankenmuth Mutual Ins. Co.

files to adopt NCCI's loss costs and lower their LCM. The company is also seeking to raise its minimum premium from \$1250 to \$1500 and their minimum premium multiplier from 159 to 161, and they are adopting four NCCI items: B-1413, B-1415, E-1402 and MS-2012-01. The two companies combined have very little premium in Mississippi and the overall change is estimated at 1.1%.

Effective Date March 1, 2013.

COMPANY
BANKERS INSURANCE COMPANY

FILING NUMBER
BKIC-128807447

files under its Surety program a rate and rule for an Immigration Bond which provides a flat rate for bonds where the consumer has full cash collateral with an annual management charge for the second year.

Effective Date February 1, 2013.

COMPANY
BCS INSURANCE COMPANY

FILING NUMBER
BCSF-128793870

files rate/form filing for their new Sporting Protector product (Inland Marine / Travel Coverage). The product is designed to cover travelers on ski vacations. The product provides trip cancellation, interruption, and other ski travel related coverages, including loss or damage to equipment. Loss experience of similar sports-related programs administered by the Company's program administrator is used. The Company has selected a rate 25% above the indication because the experience loss data did not consist exclusively of ski exposures, which the Company believes to be both riskier (due to weather, injury risk, and cost of equipment) and longer in duration, than sport-related vacation exposures in general.

Effective Date January 29, 2013.

COMPANY
BEAZLEY INSURANCE COMPANY, INC.

FILING NUMBER
BEAZ-128774723

files to introduce a new Excess Fidelity and Crime program to Mississippi. The program is intended to provide follow form coverage for Commercial and Financial risks in excess of underlying Crime policies. Pricing for excess layers was determined based on underwriting judgment, and will be calculated as a percentage of the premium for the layer immediately preceding the excess layer. Commercial risks will be charged 50% of the preceding layer premium, while Financial risks will be charged 60% of the preceding layer premium. Individual risk modification adjustments will also be contemplated, and are capped at the mandatory +/-40% in total. Final premiums are also subject to +/-15% expense modifications, which are based on account level underwriting and account handling expenses.

Effective Date January 7, 2013.

LEAD COMPANY
BITUMINOUS CASUALTY CORPORATION

FILING NUMBER
LDRX-G128828366

Other Companies

Bituminous Fire & Marine Ins. Co.

files to adopt NCCI's updated loss costs as published in circular MS-2012-02 along with updating each company's on-file expense multipliers. Both companies will be using an effective date of March 1, 2013 for new and renewal business. This filing proposes an overall rate change of +3.8% based upon the combined effect of a 0.7% increase in NCCI's loss costs based upon the book and a 3.0% increase in each company's expense multiplier.

Effective Date March 1, 2013.

COMPANY **FILING NUMBER**
BROTHERHOOD MUTUAL INSURANCE COMPANY **BRTH-128806833**

files to adopt new NCCI loss costs with a revised loss cost multiplier of 1.239. The overall impact of the filing is estimated at +4.1%, varying by insured from -2.0% to +19.0%. The company includes a loss cost modifier of 0.86, and provides favorable historical loss experience data as support.
Effective Date May 1, 2013.

COMPANY **FILING NUMBER**
CATLIN INSURANCE COMPANY, INC. **CATL-128755285**

files rates, rules, and forms for several new endorsements to be used in their Professional Errors and Omissions program. The Company has not provided any support for the proposed changes. Additionally, the Company proposes ranges of rates or rating factors for use with these endorsements.
Effective Date December 27, 2013.

LEAD COMPANY **FILING NUMBER**
CHARTER OAK FIRE INSURANCE COMPANY **TRVD-128805260**

Other Companies
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut

files a +7.0% rate change for Commercial Farm and Ranch Insurance. The indicated rate change is +8.1%.
Effective Date April 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
COAST NATIONAL INSURANCE COMPANY **BRWS-128794208**

files revised rates/rules for its Private Passenger Auto Program resulting in an overall increase of 15%.
Effective Date February 23, 2013 for new and renewals.

COMPANY **FILING NUMBER**
COLUMBIA MUTUAL INSURANCE COMPANY **CLBA-128798634**

files revised rates and rules for its Garage Businessowners Policy program. The Company is filing to increase building, personal property and liability base rates, resulting in an overall +5.0% rate level impact.
Effective Date April 1, 2013 for new business and May 1, 2013 for renewals.

COMPANY **FILING NUMBER**
COLUMBIA MUTUAL INSURANCE COMPANY **CLBA-128798590**

files a rate and rule filing for their Businessowners Policy Program. The Company proposes to increase their Building, Personal Property, and Liability base rates. The overall rate impact associated with this filing is +4.0%.
Effective Date April 1, 2013 for new business and May 1, 2013 for renewals.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-128771935

files a filing proposing rate and rule changes to its Community Association Liability program. The overall impact of the filing is estimated at +7.4%, varying by insured from +7.4% to +29.7%. The company includes an indication showing a needed +46.9% change.

Effective Date August 1, 2013 for New and Renewal.

LEAD COMPANY
CONTINENTAL INSURANCE COMPANY

FILING NUMBER
CNAB-128491508

Other Companies

American Casualty Co. of Reading, PA
National Fire Insurance Company of Hartford
Transportation Insurance Company
Valley Forge Insurance Company
Continental Casualty Company

files revised forms/rates/rules filing for its Commercial Fire and Allied Lines rating program. The Company wishes to replace the currently filed Division Five Fire and Allied Lines rates and rules with their own proprietary rating plan. The overall impact of the changes is estimated to be +8.7%.

Effective Date March 1, 2013 for new business and April 1, 2013 for renewals.

COMPANY
DOCTORS COMPANY

FILING NUMBER
DCTR-128738654

rate and rule filing proposing numerous changes to its filed Medical Malpractice program. The company states that it recently acquired Advocate, MD Insurance of the Southwest (ADMD) and will be renewing all of ADMD's policies into its own program. To facilitate this change, the company is changing its manual base rates to match ADMD's and making several other changes to make its program either similar or identical to ADMD's. The overall impact of the filing is estimated at -45.7% for the company's current policies, and -11% when the current policies and ADMD's are measured together.

Effective Date April 1, 2013.

LEAD COMPANY
EMPLOYERS ASSURANCE COMPANY

FILING NUMBER
AMCP-128821027

Other Companies

Employers Preferred Ins. Co.

files to adopt new NCCI loss costs, adjust loss cost multipliers, switch to a different discount table, and adjust catastrophe & terrorism provisions. The overall impact varies by company from +7.1% to +9.8%. The proposed adjustment loss cost multiplier, discount table, terrorism provision, and catastrophe provision changes are all minor and appear reasonable as filed.

Effective Date March 1, 2013.

LEAD COMPANY
EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER
LWCM-128800939

Other Companies

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

files to adopt NCCI's loss costs and raise its loss cost multipliers. The company is also changing to a flat rate for terrorism and catastrophe coverage and raising the minimum premium to \$1500. The overall change is estimated at +17.3%. The company has not provided support for their company deviation factors, but only two of them have changed since their 2011 filing. However, they are only different by 0.0003, and this could be due to rounding.

Effective Date March 1, 2013.

LEAD COMPANY
FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER
FARL-128754501

Other Companies

Nationwide Agribusiness Ins. Co.

files a rate and rule change for its Commercial Umbrella program. The company proposes numerous changes to its rating plan, resulting in an overall impact of -9.0% or -11.5% (varying by company) and varying by insured from -56% to +25%.

Effective Date April 1, 2013.

LEAD COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-128808479

Other Companies

Federated Service Ins. Co.

files proposing adoption of new NCCI loss costs along with decreases to loss cost multipliers. The impact varies by company from -1.1% to +0.0%.

Effective Date March 1, 2013.

COMPANY
FIREMAN'S FUND INSURANCE COMPANY

FILING NUMBER
PERR-128672904

files an initial filing for a special event liability program. The Company states that its rating plan was developed from a competitor analysis.

Effective Date December 28, 2012.

COMPANY
FLORIST'S MUTUAL INSURANCE COMPANY

FILING NUMBER
FLWR-128800925

files to adopt NCCI's loss costs and raise their LCM from 1.342 to 1.418. The company is also seeking to raise its charge for its waiver of subrogation to 2% of the manual premium, subject to a \$100 minimum. The overall change is +7.3%. The proposed loss cost multiplier appears reasonable as filed, as do the other requested changes.
Effective Date March 1, 2013.

COMPANY
GENERAL CASUALTY COMPANY OF WISCONSIN

FILING NUMBER
QBEC-128631065

files introducing a new tiered rating approach for their FlexBiz Businessowners program. The Company wishes to replace the currently filed rates and rules with their own proprietary rating plan. The new pricing tiers will be applied to both new and renewal policies, based on the characteristics of the risk. The overall change proposed in this filing is +3.0%, based on an indicated change of +10.0%.
Effective Date April 1, 2013 N, June 1, 2013 R.

LEAD COMPANY
GEORGIA CASUALTY & SURETY COMPANY

FILING NUMBER
CLBA-128797307

Other Companies

Association Casualty Insurance Company

files a revision due solely to the change in Loss Cost Multipliers (LCM). The proposed LCM for Georgia Casualty & Surety (GCSC) is 1.691, and the proposed LCM for Association Casualty Insurance Company (ACIC) is 1.879. This will result in an overall increase of 11.0%.

Effective Date May 1, 2013.

LEAD COMPANY
GRANITE STATE INSURANCE COMPANY

FILING NUMBER
AGNY-128808827

Other Companies

National Union Fire Insurance Company of Pittsburgh, PA
New Hampshire Insurance Company

files a new program for Professional Errors and Omissions covering Staffing Services Companies. The proposed rates will be the approved rates for National Union Insurance Company of Pittsburgh (NUICP), one of the three named companies of this rate filing. That approved rate filing is filing number AIC-07-EO-07.

Effective Date January 4, 2013 for New and Renewal.

COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-G128790912

files their hail product. The filing proposes to adopt the hail loss cost from NCIS loss cost reference number 2013NCISCH-MS1 with a LCM of 1.538. The filing also proposes a revised set of zones for determining "inland" and "Coastal" cotton wind rates while lowering the rates to be more competitive. Two new products for Mississippi policyholder are introduced (Replant endorsement for Corn, Beans or Cotton and a Wind Endorsement for Corn). Rates for these products were determined based on a combination of the rates in other states and competitors in Mississippi. This rate filing proposes a 4.5% decrease in premium overall, and the change by insured ranges from -25.0% to +0.0%.

Effective Date December 28, 2012.

COMPANY
GREAT WEST CASUALTY COMPANY

FILING NUMBER
LDRE-128750174

files changes to the Company's Independent Large Risk rating rules which is a supplement to the Commercial Lines manual. The rating plan is designed for commercial auto policies with ten or more power units insured. The changes result in an estimated +0.6% impact for liability and +0.8% for physical damage.

Effective Date March 1, 2013, New and Renewals.

COMPANY
GREAT WEST CASUALTY COMPANY

FILING NUMBER
LDRE-128732409

files a rate revision to the company's Commercial Auto program. The impact of the filing is estimated at +4.9%, varying by insured from -40.3% to +144.8%. The company includes rate level indications of +3.5% and +17.6% for liability and physical damage, respectively. The company also states that it is adding credit scoring to its tiering plan.

Effective Date March 1, 2013.

COMPANY
GUIDEONE MUTUAL INSURANCE COMPANY

FILING NUMBER
DIVR-128759263

files their Crop-Hail product. The filing proposes to use the DCIS crop-hail insurance rates which are filed and approved for sale in Mississippi under Austin Mutual Insurance Company (NAIC #13412). The Company disclosed that the rates are identical to the source company except for minor revisions for which adequate explanation was provided.

Effective Date December 28, 2012.

LEAD COMPANY
HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER
HART-128814828

Other Companies

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

files to adopt ISO's General Liability Advisory Prospective Loss Cost Revision (GL-2012-BGL1) and General Liability Increased Limit Factor Revision (GL-2012-IALL1), for their Commercial General Liability program. The Company proposes to keep the currently filed Loss Cost Multipliers and Expense Constants. The overall rate level impact for this filing is -8.6% for all companies.

Effective Date March 1, 2013 for New and Renewal.

COMPANY
IMPERIUM INSURANCE COMPANY

FILING NUMBER
MRTN-128799552

files its new Comprehensive General Liability program. The company intends to adopt ISO rates, rules, and forms. The proposed Loss Cost Multiplier is 1.45.

Effective Date January 9, 2013.

LEAD COMPANY
LIBERTY MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER
LBPM-128688119

Other Companies

The First Liberty Insurance Corporation

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

Effective Date March 27, 2013.

COMPANY
LUMBERMEN'S UNDERWRITING ALLIANCE

FILING NUMBER
LMBR-128824040

files a rate filing for its Workers Compensation program. The Company is adopting recent NCCI loss costs and revising its loss cost multiplier. The company has provided supporting historical expenses and profit and contingencies calculations underlying its permissible loss ratio. The Company has also provided indications to support the proposed loss cost modification factor. We have reviewed the indications, the expense and profit provision selections, as well as the loss cost multiplier calculation, and find them to be reasonable and supported.

Effective Date March 1, 2013.

COMPANY
LYNDON SOUTHERN INSURANCE COMPANY

FILING NUMBER
LFST-128720886

files a new vehicle service contract liability. The selected +4.0% underwriting profit provision is based on 12% target return-on-equity. (The actual indicated underwriting provision is +3.8%.)
Effective Date January 16, 2013 for New and Renewal.

COMPANY
MEDICAL PROTECTIVE COMPANY

FILING NUMBER
MDPC-128719652

files an initial filing for a program offering professional liability coverage to healthcare professionals. This coverage will be offered packaged with other liability coverages. The Company states that "The enclosed rates, rules and forms are similar those previously filed for Medical Protective's other Healthcare Professional products and only differ slightly due to the "design of the manual." However, the Company goes on to describe how it reviewed other companies' experience in setting its proposed rates. Rates and rating factors for several classes are identical to the Company's current approved program, while rates and factors for new classes are based on those of Chicago Insurance Company and Continental Casualty Company.
Effective Date April 1, 2013.

COMPANY
MEDICAL PROTECTIVE COMPANY

FILING NUMBER
MDPC-128719693

files an initial filing for a program offering general liability and employment practices liability coverages to healthcare providers. The Company states that proposed rates are based on those approved for Chicago Insurance Company and American Casualty Company of Reading, PA and the Company provides a basic rate comparison.
Effective Date April 1, 2013.

LEAD COMPANY
MISSISSIPPI STATE RATING BUREAU

FILING NUMBER
13744

Other Companies

2012 Market Segment Program Loss Cost; Co. # 13744 (MS-2012-RLC12-Mississippi)
2012 Market Segment Rules Revision; Co.# 13745 (MS-2012-ORU12-Mississippi)
2012 Market Segments Multi-state Endorsements; Co # 13743 (MS-2012-OFR12-Mississippi)

files revised loss cost, rules and multistate endorsements in the Market Segments Program. The changes are a result of the withdrawal of the loss costs for the optional Equipment Breakdown endorsement coverage from all applicable Market Segment programs (18 Segment Programs), and the withdrawal of the Debris Removal coverage from the Hardware and Home Improvement Stores and the Hotels, Motel and Inns Segments only. The mandatory endorsement loss costs for these two programs are revised to reflect the removal of the coverage.
Effective Date July 1, 2013.

LEAD COMPANY
NATIONWIDE ASSURANCE COMPANY

FILING NUMBER
NWS--128747758

Other Companies

Victoria Fire and Casualty Company

files revised rates and rules for their recreational vehicle coverage. The overall impact of the proposed changes is -1.0% for Nationwide Assurance Company (NAC) and +7.2% for Victoria Fire and Casualty Company (VFCC). On a combined basis, the overall impact is estimated at -0.7%.

Effective Date March 16, 2013 for new business and April 15, 2013 for renewals.

COMPANY
NATIONWIDE GENERAL INSURANCE COMPANY

FILING NUMBER
NWPC-128833274

files a rate/rule filing for its Homeowners program. The Company is adding a new multi-line discount. The discounts range from 3% to 5% depending on total number of products and if Auto coverage is included. The discounts seem to be selected judgmentally and are reasonable.

Effective Date April 7, 2013 new, May 15, 2013 renewals.

COMPANY
NIPPONKOA INSURANCE COMPANY LTS

FILING NUMBER
TRVD-128764774

files rates, rules and forms under its General Liability program introducing coverage for child services educators wrongful acts.

Effective Date January 11, 2013.

COMPANY
NOVA CASUALTY COMPANY

FILING NUMBER
REGU-128796787

files their proposed independent Agricultural Capital Asset Equipment Breakdown forms, rates and rules for its Livestock Mortality Target Market program. The rating plan was developed by the company's reinsurer and the company states that it is the same as the plan in its Commercial Property program.

Effective Date December 27, 2012.

COMPANY
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC

FILING NUMBER
OCCD-128772193

files rates, rules, and forms for its Commercial Equipment Breakdown coverage. The rates were determined by Hartford Steam Boiler Inspection and Insurance Company, who provides 100% reinsurance for the coverage. The proposed rates are based on loss costs developed by Hartford Steam Boiler grossed up for Hartford Steam Boiler's expenses and a 35% commission for the company.

Effective Date February 1, 2013.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-G128688700**

files an initial filing for its ERISA Fidelity Bond program. The program provides coverage for loss due to fraud or dishonesty of an employee of the benefit plan who is also an employee of the plan sponsor. Rate and rules are based on a similar program approved in Pennsylvania in 2003, with some minor differences.
Effective Date January 10, 2013.

COMPANY **FILING NUMBER**
PRIDE NATIONAL INSURANCE COMPANY **FMIC-128704110**

files revised rates/rules for its Private Passenger Auto program. The company is proposing to expand its segmentation of territories, driver class, and rating points to reduce adverse risk selection. The company has based its new territory, driver class, and points segmentations on a large competitors current program. The company is also introducing a discount matrix which includes current discounts and two new discounts - payment history and lien holders (older vehicles only). This will result in an overall decrease of
-9.8%.

Effective Date March 1, 2013 for new business and April 1, 2013 for renewals.

LEAD COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-128790960**

Other Companies

Praetorian Ins. Co.

North Pointe Ins. Co.

files its fire and allied lines program adding flood coverage. We noted that the Company includes a schedule rating rule (limited to +/-25%). The Company includes a competitor rate comparison supporting proposed rates and rating factors. Given the support provided, we have no objection to the proposed rating plan.

Effective Date February 1, 2013.

COMPANY **FILING NUMBER**
RANCHERS AND FARMERS INSURANCE CO. **RFIC-128783748**

files revised rates for their Personal Property (Fire and Allied) Program resulting in an overall increase of 5.1%.

Effective Date March 1, 2013 for new business and April 1, 2013 for renewals.

COMPANY **FILING NUMBER**
RANCHERS AND FARMERS INSURANCE COMPANY **RFIC-128783751**

files revised rates for their Homeowners program. The overall rate level change, based on a +36.2% indicated change, is an increase of 16.0%.

Effective Date March 1, 2013 (New) April 1, 2013 (Renewal).

COMPANY
RURAL COMMUNITY INSURANCE COMPANY

FILING NUMBER
RURL-128760083

files to revise rates and forms for its Crop-Hail Non-Federally Reinsured Program. The affected rates and forms are for the Replant Option Policy. This will result in an overall decrease of -5.8%.

Effective Date December 27, 2012 for new and renewals.

COMPANY
SHELTER GENERAL INSURANCE COMPANY

FILING NUMBER
SHEL-128816999

files proposing revisions to base rates for the Company's personal auto product. The changes will effect Liability, Medical Payment, UM/UIM, Collision and Comprehensive coverages. In addition to proposing changes in base rates, the Company has revised model year factors. The overall impact of the proposed changes is a 4.1% increase in premium with the largest impact to be +10.9% and the lowest impact to be -6.5%. The highest increases will be to those policyholders that purchase only liability coverage. Base rate changes are generally uniform by territory. The base rate increases selected are offset by decreases in fees.

Effective Date March 11, 2013.

COMPANY
SHELTER MUTUAL INSURANCE COMPANY

FILING NUMBER
SHEL-128817067

files proposing revisions to base rates for their personal auto product. The changes will effect Liability Medical Payment, UM/UIM, Collision and Comprehensive coverages. The overall impact of the proposed changes is 0% with the largest impact to be +51.6% and the lowest impact to be -92.2%. The highest increases are due to an increase in Bus base rates of over 50%. Overall rate changes are nearly uniform by territory. We noted that the filing proposes an overall liability rate increase of 4.9%. This increase is supported by an indication showing a needed increase of 6.0%. The indication is generally reasonable and given the fact that the liability increase is offset by decreases for other changes, we have no objection to the base rate changes.

Effective Date March 11, 2013.

COMPANY
STARNET INSURANCE COMPANY

FILING NUMBER
SNIC-128843399

files to amend its currently filed and approved LCM from 1.440 to 1.512. In addition, the Company is requesting an increase in their installment fee from \$10 to \$15. The Company indicates a rate impact of 9.31% and requests an effective date of 3/1/13 for new and renewal business.

Effective Date March 1, 2013.

LEAD COMPANY
STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER
SAMM-128749217

Other Companies

State Automobile Mutual Ins. Co.

files loss costs, rates/rules, and forms revisions to their General Liability Program. The overall rate impact associated with this filing is +3.1% with the individual policyholder impacts ranging from -47.9% to +100% with about 27.4% of insureds receiving an increase of 25% or more. The Companies provide detailed calculation support for their revised loss cost multipliers for All Other Risks from 1.561 to 1.845, Plumbing - Residential Prod/Cops from 2.14 to 1.55, and Plumbing - Commercial Prod/Cops from 2.14 to 1.85.

Effective Date March 18, 2013.

COMPANY
STONETRUST COMMERCIAL INSURANCE COMPANY

FILING NUMBER
STIC-128726306

files to adopt NCCI's loss costs and raise their LCM, capping any combined change in a class code at +-15%. The company is also seeking to raise its minimum premium from \$500 to \$1200, in addition to their \$200 expense constant. Finally, the company proposes adjusting its loss cost multiplier from 1.25 to 1.36. The overall change is 9.8%.

Effective Date March 1, 2013.

COMPANY
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA

FILING NUMBER
TRVE-128801369

files for its private company directors and officers liability program. The overall impact of the filing is estimated at +6.1%, and varies by insured from -40.0% to +40.0%. Specific changes include base rate adjustments, risk modifier adjustments, and the implementation of rating factors based on SIC code. The Company includes a rate indication of +19.0%, driven almost entirely by countrywide experience as Mississippi experience lacks significant credibility.

Effective Date June 1, 2013.

COMPANY
TRAVELERS CASUALTY INSURANCE CO. OF AMERICA

FILING NUMBER
TRVD-128666417

files a revised company deviation factor from 0.91 to 1.29 in its Commercial Auto line. The proposed change results in an increase of +22% based on a rate indication of +50.7%. The proposed change is based on three years of countrywide experience.

Effective Date June 1, 2013 new and Renewals.

COMPANY
UNION NATIONAL FIRE INSURANCE COMPANY

FILING NUMBER
UUIIN-128553831

files revised rates for their Personal Property program. The overall rate level change is an increase of 12.0%.

Effective Date January 28, 2013.

COMPANY

VIRGINIA SURETY COMPANY, INC.

FILING NUMBER

VRGS-128641277

files a rate/filing filing for its Mechanical Repair Limited Warranty program. The Company is proposing base rate and rating factors changes based on a country-wide experience-based rate indication. We have reviewed the profit and contingencies provision, loss development, pure premium trend, and permissible loss ratio. The company has also provided Term, Reimbursement Level, Coverage, Deductible, and Vehicle Class rating factor indications using experience data.
Effective Date December 27, 2012.

COMPANY

WESCO INSURANCE COMPANY

FILING NUMBER

SHNF-128657214

files rates, rules and forms under Auto Physical Damage line to offer a Blanket Lender's Single Interest Policy to financial institutions for physical damage to autos/light trucks and other collateral types added by endorsement.
Effective Date January 7, 2013.

COMPANY

XL SPECIALTY INSURANCE COMPANY

FILING NUMBER

XLAM-128724739

files forms, rates and rules for its new Comprehensive Trade Credit Insurance Program. The program is intended to provide coverage to sellers of goods and services in the event that a buyer fails to fulfill its terms under a purchase agreement.
Effective Date January 1, 2013.

COMPANY NAME CHANGE

PARIS RE America Insurance Company changed its name to PartnerRe America Insurance Company effective December 1, 2012.