

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

LEAD COMPANY

ACE AMERICAN INSURANCE COMPANY

Other Companies

Indemnity Insurance Company of North America

files a new Country Club, Golf & Tennis expanded General Liability coverage program. The filing proposes a new Loss Adjustment Factor (applied as a sub-step within the Premium Determination Rule) of 0.65.

Effective Date April 1, 2013 for New and Renewal.

FILING NUMBER

ACEH-128866763

COMPANY

AMERICAN ALTERNATIVE INSURANCE CORPORATION AMLX-G128886368

files a -1.9% rate change for their Commercial Package. This program, Glatfelter Public Practice Program (GPP), consists of three sections: GL, Public Officials and Management Liability (POML), and Commercial Property. The indicated rate changes by section are: GL -7.2%, POML - no change, Property +14.7%.

Effective Date May 1, 2013 for New and Renewal.

FILING NUMBER

COMPANY

AMERICAN ASSOCIATION OF INSURANCE SERVICES

FILING NUMBER

AMAX-128856725

files revisions to the Coverage L -- Liability loss costs in their AAIS Personal and Premises Liability Program manual for Personal Liability Coverage and Farm Personal Liability Coverage. To limit the impact of swings in AAIS advisory loss cost information, capping was applied to the actuarial selections. The Company's estimated impact is +23.2%.

Effective Date September 1, 2013.

LEAD COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

Other Companies

American States Insurance Company

General Insurance Company of America

First National Insurance Company of America

files to adopt NCCI's 3/01/2013 loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is an increase of 12.7%.

Effective Date May 1, 2013.

FILING NUMBER

LBRC-128870293

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

files to adopt NCCI's 03/01/2013 loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is an increase of 10.8%.

Effective Date May 1, 2013.

FILING NUMBER

LBRC-128870295

COMPANY

AMERICAN SAFETY CASUALTY INSURANCE COMPANY

FILING NUMBER

WESA-128810533

files rate, rule and form filing for their Other Liability Occurrence/Claims Made Program.

The Company is introducing an initial filing for an Insurance Agents Professional Liability program. The program consists of Errors and Omissions coverage for insurance agents and brokers in the U.S. that meets the eligibility rules as set forth in the Underwriting General Rates, Rules and Guidelines in the filing. The Company will offer up to \$5 million in limits, both primary and excess, but most often \$1 million and \$2 million limits and primary.

Effective Date March 26, 2013 for New and Renewal.

LEAD COMPANY

AMERICAN SELECT INSURANCE COMPANY

FILING NUMBER

WSFG-128872312

Other Companies

Westfield Insurance Company

Westfield National Insurance Company

files rates and rules to offer equipment breakdown coverage for their Boiler and Machinery program. This is a new coverage option, therefore there is no rate effect with this filing. The rates are derived from Hartford Steam Boiler Inspection and Insurance Company's (HSB) loss costs, and grossed up to reflect the company's expense levels.

Effective Date April 1, 2013.

LEAD COMPANY

AMERISURE MUTUAL INSURANCE COMPANY

FILING NUMBER

AMRS-128849874

Other Companies

Amerisure Ins. Co.

Amerisure Partners Ins. Co.

files to adopt the new Workers Compensation NCCI loss costs, revise loss cost multipliers, and to increase the minimum premium. The overall rate impact of these changes is a 9.9% increase. The expenses appear reasonable, but the Company does not provide support for the loss cost modifications utilized to calculate the proposed loss cost multipliers.

Effective Date July 1, 2013.

COMPANY

AMERISURE PARTNERS INSURANCE CO.

FILING NUMBER

AMRS-128846137

files rates, rules and forms for a new Commercial Auto program. This is considered a new program for this company, and is intended as a preferred risk program. The proposed rates will be based on adopting ISO Loss Costs found in reference filing CA-2012-BRLA1, and using company Loss Cost Multipliers (LCM) on the filed loss costs. Effective Date February 28, 2013.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

REGU-128865177

files Loss Cost Multipliers (LCM) for use in conjunction with ISO Loss Costs found in reference filing CA-2012-BRLA1 for its Commercial Auto Ambulance Services Insurance Program. Effective Date February 28, 2013.

COMPANY

BCS INSURANCE COMPANY

FILING NUMBER

BCSF-128825123

files rate/forms for its new Trip Assist Family Care with Cancel Anytime product (Inland Marine / Travel Coverage). The product provides trip cancellation and interruption coverage for an extensive list of covered reasons, along with Cancel Anytime coverage (which provides an 80% indemnification for trips cancelled for an unforeseen reason not otherwise covered under the program). Rates are developed using a pure premium method. Effective Date March 20, 2013.

COMPANY

BCS INSURANCE COMPANY

FILING NUMBER

BCSF-128788124

files rate/forms for a new Trip Assist Select product (Inland Marine / Travel Coverage). The product provides trip cancellation, interruption, and other travel related coverages including Required to Work and Medical coverage options. Effective Date April 1, 2013.

COMPANY

BENCHMARK INSURANCE COMPANY

FILING NUMBER

IRMS-128846463

files a workers compensation filing proposing to adopt the NCCI advisory loss costs and proposing to revise their loss cost multiplier from 1.31 to 1.35, and revise their expense constant from \$180 to \$190. The overall rate impact of this filing is a 4.1% increase. The expenses underlying the proposed LCM appear reasonable given historical expense information. Effective Date March 8, 2013.

COMPANY

FILING NUMBER

CAROLINA CASUALTY INSURANCE COMPANY

SNIC-128843393

files to adopt 3/1/2013 Mississippi Workers Compensation NCCI rates and rating factors, raise their LCM, and raise their installment fee. The overall percentage rate change is 14%. The Loss Cost Modification factor is 1.29 and the Company has provided indications to support the overall indicated change. Filing co. first proposed a rate increase of 19.6% and we went back to lower to 14%. The company changed their proposed loss cost multiplier to 1.76 which resulted in a rate impact of 14%.
Effective Date March 21, 2013.

COMPANY

FILING NUMBER

CENTAURI SPECIALTY INSURANCE COMPANY

SPIS-128890993

files revised rates for their new Homeowner program. The overall rate level change is an increase of 6.0%.
Effective Date February 27, 2013.

COMPANY

FILING NUMBER

COLUMBIA MUTUAL INSURANCE COMPANY

CLBA-128874565

files a rate/rule filing for their Businessowners program (CMP Liability and Non-Liability). The Company proposes implementation of a tier rating program that incorporates predictive modeling. The rating variables include a credit-history-based commercial insurance score (a personal insurance score is used when commercial credit information is not available). The proposed model assigns a neutral credit score to a No-Hit or Thin File applicant, consistent with Mississippi regulation. Various other characteristics of the insured's business are included in the rating plan as well. According to the actuarial explanatory memorandum, the rating plan is based on a combination of Company experience and on competitor programs. A permissible loss ratio (PLR) calculation is included with the filing. The PLR is based on reasonable expense and profit & contingencies provisions, and support is provided. According to the filing, the overall rate effect is an increase of +4.0%.

Effective Date August 1, 2013 N, October 1, 2013 R.

LEAD COMPANY

FILING NUMBER

COMPANION PROPERTY AND CASUALTY COMPANY

CMPX-128866977

Other Companies

Companion Commercial Ins. Co.

files to adopt 3/1/2013 Mississippi Workers Compensation NCCI advisory loss costs, and Companion Commercial Insurance Company (CCIC) also proposes to increase their LCM for non-logging class codes from 1.402 to 1.467. The loss cost modification factor underlying this proposed LCM based on the expenses selected is 1.012, which appears reasonable. The overall rate impact is +14.2% for CPCIC, and +11.2% for CCIC.

Effective Date May 1, 2013.

COMPANY
COREPOINTE INSURANCE COMPANY

FILING NUMBER
PERR-128842732

files an initial rate/rule filing for its Contract and Commercial Surety program. Rates and rules for the program have been based on a competitive review of the market place and judgment.

Effective Date March 4, 2013.

COMPANY
DARWIN NATIONAL ASSURANCE COMPANY

FILING NUMBER
WESA-128805657

files a new general surety program based on a program by Universal Surety Company. The overall percentage rate change is 0.0% because it is a new program. The company has not provided the filing number or the approved pages for the "me-too" filing. The company has also added an "a"-rated section for Environmental Surety Bonds.

Effective Date March 4, 2013.

COMPANY
EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER
EMCC-128878229

files revised commercial auto program proposing to adopt ISO's revised loss costs in filing CA-2012-BRLA1, subject to the revised multipliers proposed in the filing for various coverages. The overall change is +0.3%.

Effective Date June 1, 2013 for new and renewals.

COMPANY
ESURANCE INSURANCE COMPANY

FILING NUMBER
ESUR-128859967

files revised rates for its Private Passenger Automobile Program resulting in an overall increase of 7.0%.

Effective Date March 27, 2013 for new business and May 16, 2013 for renewals.

LEAD COMPANY
EXECUTIVE RISK INDEMNITY INC.

FILING NUMBER
CHUB-128634338

Other Companies

Federal Insurance Company

files a proposed rate revision to the Miscellaneous Professional Liability product that is divided into two distinct parts: new manual rates and new rate modifiers. The Filing Description of the General Information section states that the manual rates will show a change of -35% and the "re-balanced" rate modifiers will negate the decrease; the result is that the filing is revenue neutral overall.

Effective Date October 1, 2013 for new and renewals.

LEAD COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER

FARL-128902968

Other Companies

Nationwide Agribusiness Ins. Co.

National Casualty Co.

files to adopt 3/1/2013 Mississippi Workers Compensation NCCI loss costs and rating values with no proposed change to the company's current LCM. The company is removing the Standard Premium Discount Table, which will have no impact due to all their current business being in the Preferred tier. The overall impact of this filing is -1.9%.

Effective Date July 1, 2013.

COMPANY

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

FILING NUMBER

FDRE-128842819

files a workers compensation filing proposing to adopt 3/1/2013 Mississippi Workers Compensation NCCI advisory loss costs. The Company does not propose any change to their current Loss Cost Multiplier of 1.31. The overall rate impact of adopting the new loss costs is -12.7%.

Effective Date March 8, 2013.

COMPANY

GREAT MIDWEST INSURANCE COMPANY

FILING NUMBER

MRTN-128805921

files a filing introducing their new Commercial Umbrella/Excess Program. The company proposes to adopt the ISO loss costs manual and forms, and used countrywide expenses to develop the LCM to be applied to these loss costs.

Effective Date March 6, 2013.

COMPANY

HANOVER INSURANCE COMPANY

FILING NUMBER

HNVX-G128877042

files a rate/rule/form filing for their new CXS-Commercial Umbrella product. The program provides for limits excess of one or multiple management and professional liability policies. Rates are based on the approved rates of competitors in the marketplace. Tables comparing various factors to an unnamed competitor are included with the filing and appear reasonable. There is no rate effect, as this is a new program.

Effective Date March 7, 2013.

COMPANY

HDI-GERLING AMERICA INSURANCE COMPANY

FILING NUMBER

GRLL-128665018

files rates, rules and forms for the transitioning of a new commercial property program, encompassing new coverage forms and endorsements.

Effective Date March 7, 2013.

COMPANY **FILING NUMBER**
IMPERIUM INSURANCE COMPANY **MRTN-128890364**
files rates, rules, and forms for its new Crime program (Commercial Burglary and Theft). The Company proposes adoption of Insurance Services Office (ISO) loss costs, and a lost cost multiplier (LCM) of 1.45.
Effective Date March 21, 2013.

COMPANY **FILING NUMBER**
IMPERIUM INSURANCE COMPANY **MRTN-128842304**
files a new Commercial Property program. The company proposed to adopt all approved loss costs filed by Mississippi State Rating Bureau (MSRB). This filing includes the proposed 1.45 Loss Cost Multiplier (LCM) to be used with the MSRB loss costs.
Effective Date March 21, 2013.

COMPANY **FILING NUMBER**
INDEMNITY INSURANCE COMPANY OF N. AMERICA **ACEH-128879781**
files revised rates and rules for its Commercial Automobile Program resulting in an overall increase of 20%.
Effective Date May 1, 2013 for new business and July 1, 2013 for renewals.

COMPANY **FILING NUMBER**
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA **ACEH-128868463**
files a new Country Club, Golf & Tennis Club Industry Package program. The filing proposes new Loss Adjustment Factors (applied as a sub-step within the Premium Determination Rule) as follows: Property 0.70, GL 0.65.
Effective Date April 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-128894993**
files revised advisory prospective loss costs for Zone-Rated Commercial Automobiles.
Effective Date January 1, 2014 for new and renewals.

COMPANY **FILING NUMBER**
JEWELERS MUTUAL INSURANCE COMPANY **JMIC-128831311**
files a rate/rule filing for their Businessowners program. The Company is filing to correct issues from their initial filing for the program. The rates for several coverages were inadvertently filed as loss costs instead of rates as they had intended, and the Company is making that correction. The explanation provided by the Company appears reasonable. There is no rate effect as a result of the filing.
Effective Date July 22, 2013.

COMPANY

LIBERTY INSURANCE UNDERWRITERS INC.

FILING NUMBER

LMUG-128836077

files a new Insurance Agents and Brokers Professional Liability Program. The overall rate effect is 0.0% because it is a new program.

Effective Date March 15, 2013 for New and Renewal.

COMPANY

LYNDON SOUTHERN INSURANCE COMPANY

FILING NUMBER

LFST-128889299

files rates for an additional coverage, Life Events Protection, in its Contractual Liability program to indemnify credit card issuers for losses related to debt protection products offered to individual debtors. The original program was approved May 8, 2008 (SERFF # LFST-125528160). The rate for new coverage was developed using a methodology similar to that used to develop the rates for the coverages included in the previously approved filing.

Effective Date March 20, 2013.

COMPANY

MERASTAR INSURANCE COMPANY

FILING NUMBER

UNTR-128913515

files revised rates for its Private Passenger Auto program resulting in an overall increase of 2.4%.

Effective Date May 1, 2013 for new business and June 1, 2013 for renewals.

LEAD COMPANY

MGIC INDEMNITY CORPORATION

FILING NUMBER

MRTG-128902377

Other Companies

Mortgage Guaranty Insurance Corporation

files for approval for a +0.1% overall rate increase in their standard Single rates in the Mortgage Guaranty program.

Effective Date May 1, 2013.

LEAD COMPANY

MGIC INDEMNITY CORPORATION

FILING NUMBER

MRTG-128894904

Other Companies

Mortgage Guaranty Insurance Corporation

files for a +1.0% rate change in their Mortgage Guaranty program. The change is due to proposing an increase in rates for loan-to-value ratios between 95 and 97%. This filing also includes adding a credit class for customers with high credit scores.

Effective Date May 1, 2013.

COMPANY **FILING NUMBER**
MIDWEST INSURANCE COMPANY **MWIC-128876921**

files a Workers Compensation filing proposing to adopt 3/1/2013 Mississippi NCCI advisory loss costs. The Company also proposes to amend their premium discount table to Table 9 and adopt a flat charge of \$100 for waivers of subrogation. The overall impact of this filing is +6.4%.

Effective Date March 8, 2013.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **MSSS-128889572**

files prospective loss costs for 2012 Market Segments - Pest Control. Insurance Services Office, Incorporated (ISO) has or will be making a joint filing for these lines of coverage under their jurisdiction. A companion rules filing, MS-2012-RPERU, is submitted under a separate cover. The Company indicates a rate impact of +0.0%.

Effective Date October 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **MSSS-128889537**

files this commercial package companion rule filing to their prospective loss costs filing for 2012 Market Segments - Pest Control, MS-2012-RPELC-MISSISSIPPI. The Company indicates a rate impact of +0.0%.

Effective Date October 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
MITSUI SUMITOMO INSURANCE CO. OF AMERICA **MSMX-G128875434**

files a Workers Compensation filing proposing to adopt 3/1/2013 Mississippi NCCI advisory loss costs and revise the following LCMs: Mitsui Sumitomo Insurance Company of America (MSIA) from 1.284 to 1.301; Mitsui Sumitomo Insurance USA, Inc. (MSU) from 1.348 to 1.507. The overall impact of this filing is +16.7%. The companies provide support for the proposed commissions expense and taxes, licenses and fees.

Effective Date March 8, 2013.

COMPANY **FILING NUMBER**
NATIONAL GENERAL INSURANCE COMPANY **GMMX-128712257**

files proposing changes to several factors in their Private Passenger Auto program, based on feedback from independent agents and competitor information. The Company is also introducing an Internal Transfer Factor for roll-over business and new Accidental Death and Dismemberment Coverage. The estimated impact of this filing is +3.9%, based on an indicated change of +10.4%.

Effective Date March 8, 2013.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **AGNY-128813542**
files rates, rules and forms for an initial Medical Malpractice coverage for Nurse Practitioners. The proposed mature base rate and class relativities are the same as those in use by CNA. The proposed increased limits factors, claims made step factors, and extended reporting period factors are the same as those in use by CNA. The claims experience factors come from one of their affiliate Company programs.
Effective Date March 13, 2013.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE GENERAL INSURANCE COMPANY **NWPC-128764010**
Other Companies
Nationwide Mutual Insurance Company
Nationwide Property and Casualty Ins. Co.
files rate and rule revisions to their Private Passenger Auto programs resulting in an overall 4% increase.
Effective Date July 16, 2013 for new and renewals.

COMPANY **FILING NUMBER**
NIPPONKOA INSURANCE COMPANY **TRVD-128905524**
files an Other Liability-Claims Made only rate, rule and form filing revising their MedFirst Program. This filing seeks to revise the Companies MedFirst Products/Completed Operations, Errors and Omissions and Information Security Liability coverages to be effective 6/1/13. This filing makes enhancement to the MedFirst rating plan that include form and coverage revisions, introduction of new forms and coverages and revisions to existing base rates and minimum premiums. The three new coverages that can be purchased either included with the MedFirst Plus Endorsement or purchased separately are Clinical Trial Medical Expenses Coverage, Product Recall Expenses Coverage and Security Breach Notification and Remediation Expenses and Crisis Management Expenses Coverage. The Company currently has no policyholders in the state.
Effective Date June 1, 2013.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY CO. OF NC **OCCD-128871393**
files rates, rules and forms for their Farmowners program. The purpose of this program is to provide Farmowners Multi-Peril Package Coverage for an owner-occupied primary residence, barns and related structures associated with personal or commercial equine(s) and equestrian activities.
Effective Date March 7, 2013.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-128879706**

files to revise rates and rules for their Dry Land Plus crop program. The Dry Land Plus policy is a supplemental policy that may be selected in combination with one of the Federal Crop Insurance Corporation (FCIC) Multi-Peril Crop Insurance (MPCI) Yield Protection (YP), Revenue Projection (RP), or Revenue Protection with the Harvest Price Exclusion (RP-HPE) crop insurance programs. Rates in the program are based on those published by the FCIC with applicable loss cost multipliers.
Effective Date March 13, 2013.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-G128860371**

files a new General Liability USA Football Program. The Company's current youth football rates under its Amateur Sports program, \$7.50 per participant for contact football and \$2.50 per participant for flag football, were used as a basis for developing the rates for this program by assuming an average of 12 participants per team. There is no estimated impact with this filing.
Effective Date March 4, 2013.

COMPANY **FILING NUMBER**
PLATEAU CASUALTY INSURANCE COMPANY **YTYC-128878798**

files an initial filing for a new Contractual Liability program covering vehicle service contracts, GAP waivers, and vehicle protection products.
Effective Date March 26, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
PRAETORIAN INSURANCE COMPANY **QBEC-128838858**

files a rates, rules and forms filing for its new hospitality general liability program based on the approved QBE Essentials program. The program will utilize the most current ISO loss costs, with several company exceptions. As this is a new program, there is no rate change associated with this filing.
Effective Date March 6, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
PREFERRED PROFESSIONAL INSURANCE COMPANY **PPIC-128874166**

files a workers compensation filing proposing to adopt 3/1/2013 Mississippi NCCI advisory loss costs and rating values, with no change to their previously approved lost cost multiplier of 1.2118. The proposed rate impact of this filing is 7.1%.
Effective Date March 8, 2013.

COMPANY

FILING NUMBER

PROTECTIVE INSURANCE COMPANY

BALG-128848726

files to adopt 3/1/2013 Mississippi Workers Compensation NCCI loss costs. The Company will continue to use a loss cost multiplier of 1.490. We note that the rate information implies an overall rate impact of +16.21%, with the maximum change of +36.6% and a minimum change of +12.2%, but the state specific questions indicate the largest cumulative effect of all rate changes as -36.6% and the smallest cumulative effect of all rate changes as -12.2% due to "a decrease in loss cost due to favorable experience." Effective Date March 5, 2013.

COMPANY

FILING NUMBER

SAFETY NATIONAL CASUALTY CORPORATION

SFCC-128894137

files an initial rate and rule filing for their Commercial Umbrella/Excess Liability program. The Company is adopting all current ISO advisory rating rules and classifications and territories filed by ISO for Commercial Excess Liability. The Company plans to write Commercial Excess Liability for public entity business with possible expansion in their current target markets of retail, wholesale, and light manufacturing business. The selected rates are based on ISO increased limits factors, competitor analysis and actuarial judgment and appear reasonable. Effective Date April 1, 2013.

COMPANY

FILING NUMBER

SAGAMORE INSURANCE COMPANY

BALG-128843391

files revisions to their Commercial Auto rates and rules. Rule changes relate to Cancellation and Premium Determination. Rate related changes include Trucking Liability rates, Medical Payment rates, New Venture Surcharge, Insurance Score relativities, UM/UIM rates, Base Premium, Cost New Factors, Physical Damage Territory Code Factors, Motor Truck Cargo rates, Territory Code Factors and Secondary Rating Factors and Percentage Credit/Debit. The Company's estimated impact is +0.0%. Effective Date March 15, 2013 N, May 15, 2013 R.

COMPANY

FILING NUMBER

SAGAMORE INSURANCE COMPANY

BALG-128909865

files revised rates and rules for its Private Passenger Automobile Program resulting in an overall increase of 3.4%. Effective Date March 13, 2013.

COMPANY

FILING NUMBER

SHELTER MUTUAL INSURANCE COMPANY

SHEL-128898331

files a rate filing for their Personal Auto program. The Company is filing to correct Motor Home rates from their recently approved filing (SERFF #SHEL-128817067) that were not as they had intended. The Explanatory Memorandum included with the filing provides reasonable justification for the change. The overall effect of the change is materially neutral, with the effect on any individual class of insured ranging from a decrease of -55.6% to an increase of +32.5%. 7 of 304 Motor Home policies will incur a premium increase of 25% or more.

Effective Date March 21, 2013.

COMPANY

FILING NUMBER

STAR INSURANCE COMPANY

MEAD-128893819

files revisions to the following Workers Compensation Loss Cost Multipliers: from 1.32 to 1.60 for class code 7720, from 1.32 to 1.38 for class codes 8017 and 8380, and from 1.32 to 1.45 for all other class codes. The company has provided support for these changes, including support for the proposed 0.95 loss cost modification factor for codes 8017 and 8380 and the proposed 1.10 loss cost modification factor for code 7720. The proposed LCMs are based on reasonable expense selections. The overall rate impact of this filing is +11.8%.

Effective Date May 1, 2013.

COMPANY

FILING NUMBER

STARR INDEMNITY & LIABILITY COMPANY

SIPD-128872108

files rates, rules and forms for its new Anchor Management Program Umbrella product. This program will utilize approved ISO loss costs and forms, as well as various independent forms.

Effective Date May 1, 2013.

COMPANY

FILING NUMBER

STATE AUTO PROPERTY AND CASUALTY INS. CO.

SAMM-128765067

files Rate, Rules, and Forms filing to change miscellaneous rules, classification tables, and rates and rating factors, as well as its base rates to its Businessowners Choice program. The overall percentage rate change is 6.5%.

Effective Date March 18, 2013 for New and Renewal.

LEAD COMPANY

FILING NUMBER

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY RTGR-128843118

Other Companies

State Auto Property & Casualty Ins. Co.
Milbank Ins. Co.

files to adopt 3/1/2013 Mississippi Workers Compensation NCCI Loss Costs with no proposed changes to the current approved LCMs for each of the companies. The indicated rate change for the three companies is +3.3%. The overall rate impact of this filing is +3.1%.

Effective Date March 22, 2013.

COMPANY

FILING NUMBER

STONEWOOD NATIONAL INSURANCE COMPANY WESA-128883624

files rates, rules and forms filing introducing their new Commercial General Liability coverage. The Company will utilize a LCM of 1.55 in coordination with the ISO Commercial General Liability loss costs. The company has provided historical expense information for their workers compensation line of business supporting the proposed LCMs. However, they note that expected expense levels for the new Commercial Inland Marine program will differ from these historical indicated amounts. The selected expenses and resulting rates appear reasonable.

Effective Date March 7, 2013.

COMPANY

FILING NUMBER

STONEWOOD NATIONAL INSURANCE COMPANY WESA-128879631

files rates, rules and forms filing introducing their new Commercial Automobile coverage. The Company will utilize a LCM of 1.6 in coordination with ISO Commercial Automobile loss costs. The company has provided historical expense information for their workers compensation line of business supporting the proposed LCMs. However, they note that expected expense levels for the new Commercial Inland Marine program will differ from these historical indicated amounts. The selected expenses and resulting rates appear reasonable.

Effective Date March 7, 2013.

COMPANY

FILING NUMBER

STONEWOOD NATIONAL INSURANCE COMPANY WESA-128880378

files rates, rules and forms filing introducing their new Commercial Inland Marine coverage. The company will utilize ISO Commercial Inland Marine loss costs in coordination with a LCM of 1.905 for coastal risks, and a LCM of 1.818 for non-coastal risks.

Effective Date March 11, 2013.

LEAD COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY COMPANY TRVE-128836991

Other Companies

Travelers Casualty & Surety Co. of America

files a rate filing for its Notary Public Errors & Omissions program. The Company is proposing to reduce rates and revising the minimum premium. The Company has written less than \$25,000 of premium in MS for this line, and therefore the credibility of its experience is very low, though its experience is very good (0% LR). The Company has based the proposed rates on internal data, competitive analysis, and underwriting judgment, but has not provided support or documentation of the basis of the proposed rate. The Company has provided its selected permissible loss ratio as well as historical loss ratios for the Notary Public Errors & Omissions product. The Company has provided 2007-2009 Other Liability and Surety expense information as well as the derivation of the selected profit provision. The overall change to the Notary Public Errors & Omissions product is -45.9%.

Effective Date March 9, 2013.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY INSURANCE CO. OF AMERICA TRVD-128827330

files a filing for new endorsements to their Master Pac Property and Crime Program and withdrawing an old form. The overall rate impact will be +0.1%.

Effective Date October 1, 2013 for New and July 1, 2014 for Renewal.

COMPANY **FILING NUMBER**
TWIN CITY FIRE INSURANCE COMPANY HART-128854898

files a +20.5% rate change to the Lawyers Professional Liability Program. The indicated rate change is +35.1%. The proposed rate change is achieved through revising the relativity factors of the classification plan. It appears that here is no change to the base rates. The company is also proposing revised experience rating factors for insureds whose experience period loss ratio exceeds 100%. This revision has no impact on any current insureds.

Effective Date March 22, 2013 for New and June 1, 2013 for Renewal.

COMPANY **FILING NUMBER**
VIKING INSURANCE COMPANY OF WI VKNG-128885165

files revisions to its Private Passenger Automobile program resulting in an overall increase of 7.7%.

Effective Date April 2, 2013 for new business and April 16, 2013 for renewals.

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY REGU-128832629

files a new excess liability program. The Company adjusts the premium of the underlying policy to develop the premium for this program.

Effective Date March 19, 2013.

LEAD COMPANY

WESTFIELD INSURANCE COMPANY

Other Companies

American Select Insurance Company

Westfield National Insurance Company

files a new Agricultural Output program covering property risks for entities involved in agricultural operations.

Effective Date April 1, 2013 for New and Renewal.

FILING NUMBER

WSFG-128870762

COMPANY

XL INSURANCE AMERICA, INC.

FILING NUMBER

XLAM-128758540

files rates and forms to introduce its new Up + Running Equipment Breakdown Insurance Product. (Boiler & Machinery Line).

The Targeted occupancies include:

1. Non manufacturing entities such as: hospitals, nursing care centers, diagnostic imaging centers, greenhouses, nurseries, hotels, motels, stadiums, office buildings, schools, colleges, universities, airports, restaurants, grocery stores, cold storage warehouses, water treatment and sewage treatment facilities and;

2. Manufacturing entities such as: commercial printers, newspapers, fresh and frozen food mfrs, breweries, wineries, textile mills, plastic and rubber products mfrs, sawmills, glass mfrs, computer assembly, circuit boards mfrs, integrated chip mfrs.

Effective Date March 4, 2013.

COMPANY NAME CHANGES

Frank Winston Crum Insurance, Inc. changed its name to Frank Winston Crum Insurance Company effective November 8, 2012.

North Sea Insurance Company changed its name to Lancer Indemnity Company effective January 1, 2013.

COMPANY MERGER

Fairfield Insurance Company merged into Genesis Insurance Company effective December 31, 2012.