

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

LEAD COMPANY

ACE AMERICAN INSURANCE COMPANY

Other Companies

Indemnity Ins. Co. of North America

Pacific Employers Ins. Co.

files to revise existing independent form FA-25787a (12/09) Property Plus. The new edition is FA-25787b (01/13). The proposed changes expand coverage on several miscellaneous coverages such as Electronic Data, Business Income and Outdoor Fences. The proposed changes do not represent a rate level increase to current insured.

Effective Date April 5, 2013.

FILING NUMBER

ACEH-128916045

COMPANY

AMERICAN AGRI-BUSINESS INSURANCE CO.

FILING NUMBER

ARMT-128932041

files a rate, rule, and form filing for their crop hail program. The company is adopting loss costs and changes to class factors for potatoes as approved for reference company NCIS. The Company is also changing rules as required by RMA bulletin MGR-12-014 which prevents tying of supplemental or replant coverage to the issuance of an underlying crop policy. The Company estimates the effect of these changes at less than 0.1%.

Effective Date April 5, 2013.

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

Other Companies

Associated Indemnity Corporation

Fireman's Fund Insurance Company

National Surety Corporation

The American Insurance Company

files an initial form and rule filing for their Commercial Multi Peril Non-Liability Portion Only program. The Companies are introducing their Property-Gard Pinnacle Coverage Form 250000 which is a propriety Fireman's Fund product combining several coverages. There is no rate impact.

Effective Date July 1, 2013 for New and Renewal.

FILING NUMBER

FFDC-128864092

COMPANY

AMERICAN FAMILY HOME INSURANCE CO.

FILING NUMBER

AMMH-128945418

files changes to its base rates for their Dwelling program. The overall rate level change is 5.3%.

Effective Date July 1, 2013 for new and renewals.

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

Ohio Security Insurance Company

The Ohio Casualty Insurance Company

West American Insurance Company

files a rate and rule filing for their Commercial General Liability Program. They are filing to adopt the following ISO Commercial General Liability filings GL-2012-BGL1 (Loss Costs) with modification and GL-2012-IALL1 (Increased Limits Factors). The Company is also revising loss cost multipliers and package modification factors. The proposed change results in an overall increase of +6.5%, supported by an indication of 16.9%.

Effective Date July 1, 2013 for New and Renewal.

FILING NUMBER

LBRC-128914542

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

The Ohio Casualty Ins. Co.

Ohio Security Ins. Co.

West American Ins. Co.

files a rate filing for their Commercial Multi Peril program. The Companies are proposing changes to their Commercial Protector program based on their latest 5 years of experience. The Companies are proposing to increase class factors for 82150 and 82140 by +5.0% and proposing to increase their Company Deviation Factors. The proposed change results in an overall increase of +9.2%. The proposed changes are based on five years of countrywide and Mississippi experience and developed indications of 14.4%. The proposed changes impact 296 policyholders spread over the 8 companies with an impact to written premium of \$68,027.

Effective Date July 1, 2013.

FILING NUMBER

LBRC-128929140

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

files revised rates, loss cost multipliers and rules for their Commercial Property (Fire & Allied Lines) Program resulting in an overall increase of 15.7%.

Effective Date July 1, 2013 for new and renewals.

FILING NUMBER

LBRC-128906600

COMPANY

FILING NUMBER

AMERICAN MINING INSURANCE COMPANY

AMMI-128928092

files a rate and rule filing for their Workers Compensation program. The Company is filing their Waiver of Subrogation rates and rules filing. The Company proposes to charge 5% of specific job premium for individual waivers and charges 2% of the policy premium for blanket waivers. Both of these waivers are subject to a minimum of \$250 per waiver.

Effective Date April 23, 2013.

COMPANY

FILING NUMBER

AMERICAN RELIABLE INSURANCE COMPANY

ASPX-G128896827

files revised rates, rules and forms for their Mississippi Manufactured Home program. The overall rate change is an increase of 4.8%.

Effective Date June 1, 2013 (New) July 1, 2013 (Renewal).

LEAD COMPANY

FILING NUMBER

AMFED NATIONAL INSURANCE COMPANY

MSSS-128943927

Other Companies

AmFed Casualty Ins. Co.

files to adopt NCCI loss costs and revise company loss cost multipliers. The Company is revising the loss cost multiplier for AmFed National Insurance Company from 1.402 to 1.419. The loss cost multiplier for AmFed Casualty Insurance Company is not being revised. The Company estimates the rate level increases at 21% for AmFed National and 12.6% for AmFed Casualty, with individual policyholder changes ranges between -17.3% to 76.6% for AmFed National and -21.3% to 50% for AmFed Casualty. The overall rate impact for this filing is 17% increase.

Effective Date May 1, 2013.

COMPANY

FILING NUMBER

ARCH INSURANCE COMPANY

REGU-128879856

files rates, rules & forms for its Ambulance Services Professional Liability program.

Effective Date April 4, 2013.

COMPANY

FILING NUMBER

ATLANTIC SPECIALTY INSURANCE COMPANY

BEAC-128879509

files a -46.4% rate change to the Design Professionals Liability program.

Effective Date April 23, 2013.

COMPANY

FILING NUMBER

BANKERS STANDARD INSURANCE COMPANY

ACEH-128956652

files a new Personal Umbrella program for qualified members of sponsoring groups.

Effective Date May 30, 2013 for New and July 30, 2013 for Renewal.

COMPANY

FILING NUMBER

BCS INSURANCE COMPANY

BCSF-128814132

files rate/form for its new Trip Assist Family Care product (Inland Marine / Travel Coverage). The product provides trip cancellation, interruption, and other travel related coverages including a Required to Work option. The program will be available to members of the American Automobile Association.

Effective Date March 29, 2013.

LEAD COMPANY

FILING NUMBER

BERKLEY REGIONAL INSURANCE COMPANY

PERR-128865296

Other Companies

Berkley National Ins. Co.

Tri-State Ins. Co. of Minnesota

files an initial workers compensation program filing for Tri-State Insurance Company of Minnesota and to revise filed loss cost multipliers for Berkley National Insurance Company and Berkley Regional Insurance Company. As part of the filing, the companies are expanding their tier offerings and the included modification factors for the companies are 0.75, 1.00, and 1.30, compared to the prior two options of 0.85 and 1.15. The rate impact is estimated at -12.0%.

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

LEAD COMPANY

FILING NUMBER

BRIDGEFIELD CASUALTY INSURANCE COMPANY

SMCG-128905848

Other Companies

Bridgefield Employers Ins. Co.

files for their Workers Compensation program. The Company proposes to adopt the most recent NCCI loss costs effective 3/1/2013 and revise their currently approved LCM to 1.585 (Bridgefield Casualty) and 1.125 (Bridgefield Employers). The proposed change results in an increase of +4.1%. The proposed change is based on five years of Mississippi experience. The Company plans to use a flat minimum premium of \$1,000 and expense constant of \$180.

Effective Date July 1, 2013.

COMPANY

FILING NUMBER

CATERPILLAR INSURANCE COMPANY

CTRP-128910074

files a -3.75% rate change to their Contractual Liability Insurance Policy, which provides coverage for liability related to extended service agreements on Caterpillar Equipment.

Effective Date June 1, 2013 for New and Renewal.

COMPANY

FILING NUMBER

COAST NATIONAL INSURANCE COMPANY

BRWS-128911307

files revised rates and rules for its Private Passenger Automobile Program resulting in an overall increase of 12.5%.

Effective Date May 16, 2013 for new business and June 18, 2013 for renewals.

COMPANY

FILING NUMBER

COLUMBIA MUTUAL INSURANCE COMPANY

CLBA-128886165

files a tier rating program for their commercial multi-peril business owner's program. The filing is a revenue neutral filing. The tiering factors and the components that comprise them are developed from a predictive modeling analysis as well as competitor information.

Effective Date August 1, 2013.

COMPANY

FILING NUMBER

CONTINENTAL CASUALTY COMPANY

CNAB-128926014

files a +9.0% rate change for a program designed to provide Umbrella and Excess coverage for AICPA members.

Effective Date November 1, 2013 for New and Renewal.

LEAD COMPANY

FILING NUMBER

FARMERS INSURANCE EXCHANGE

FARM-128822808

Other Companies

Mid-Century Ins. Co.

Truck Ins. Exchange

files to adopt 3/1/2013 Mississippi NCCI advisory loss costs and Miscellaneous Values as well as revise their premium discount program. The overall percentage rate change is 12.5%. The expenses appear reasonable, but the Company does not provide support for the loss cost modifications utilized to calculate the proposed loss cost multipliers. The proposed premium discount program eliminates all premium discounts.

Effective Date April 11, 2013 .

LEAD COMPANY

FILING NUMBER

FARMLAND MUTUAL INSURANCE COMPANY

FARL-128937722

Other Companies

Nationwide Agribusiness Insurance Company

files new independent forms, rates, and rules to use with their current Commercial Output Program/Commercial Multi-peril line.

Effective Date August 1, 2013.

LEAD COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-128935115

Other Companies

Federated Service Ins. Co.

files a rate filing for its workers compensation program. The rate impact is estimated at +7.5%, ranging by insured from 0.0% to +9.1%. The company proposes adopting new NCCI loss costs as well as making adjustments to filed loss cost multipliers.

Effective Date July 1, 2013.

LEAD COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-128961222

Other Companies

Federated Service Insurance Company

files a filing proposing changes to the company's types of business factors within its commercial general liability program. The rate impact varies by company from -1.1% to +0.7%, and by insured from -10.0% to +6.1%. The overall rate increase is 0.5%.

Effective Date July 1, 2013 for New and Renewal.

LEAD COMPANY

FILING NUMBER

FOREMOST INSURANCE COMPANY GRAND RAPIDS MI

FARM-128934551

Other Companies

Foremost Property & Casualty Ins. Co.

Foremost Signature Ins. Co.

files proposing a new commercial auto program. The company states that rates and rules are identical to those of Assurance Company of America and two other Zurich Small Business companies.

Effective Date July 1, 2013.

LEAD COMPANY

FILING NUMBER

FOREMOST INSURANCE COMPANY GRAND RAPIDS MI

FARM-128934589

Other Companies

Foremost Property & Casualty Ins. Co.

Foremost Signature Ins. Co.

files proposing a new workers compensation program. The company states that rates and rules are identical to those of Assurance Company of America and two other Zurich Small Business companies.

Effective Date July 1, 2013.

LEAD COMPANY

FILING NUMBER

FOREMOST INSURANCE COMPANY GRAND RAPIDS MI

FARM-128934569

Other Companies

Foremost Property & Casualty Ins. Co.

Foremost Signature Ins. Co.

files proposing a new employment practices liability program. The company states that rates and rules are identical to those of Assurance Company of America and two other Zurich Small Business companies.

Effective Date July 1, 2013.

LEAD COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY GRAND RAPIDS MI **FARM-128905034**
Other Companies
Foremost Property & Casualty Ins. Co.
Foremost Signature Ins. Co.
files proposing a new commercial umbrella program.
Effective Date July 1, 2013.

COMPANY **FILING NUMBER**
GENERAL INSURANCE COMPANY OF AMERICA **LBRC-128938976**
files a rate, rule and form filing for their Sports and Fitness General Liability programs. This filing is submitted to introduce a form to exclude coverage for loss of income by a professional athlete that is mandatory when the exposure exists; new Declaration pages for each program; and the following revisions to the existing manual:

- Adding a personal studio space charge for Personal Trainers.
 - Adding a Franchise liability discount.
 - Updating the charge for Special Events and Day Camps.
 - Additional optional limit of \$2million per occur/\$4million aggregate for Class Code 47474.
- Effective Date June 1, 2013.

LEAD COMPANY **FILING NUMBER**
GEORGIA CASUALTY & SURETY COMPANY **CLBA-128838748**
Other Companies
Association Casualty Ins. Co.
files a form/rate/rule filing for its Commercial Property program. The Company is filing to add new optional coverages. The Company has provided the proposed manual pages and the new rule and rate language appears reasonable.,
Effective Date May 1, 2013.

COMPANY **FILING NUMBER**
GREAT AMERICAN ALLIANCE INSURANCE COMPANY **GACX-G128930161**
files an initial filing for their Commercial Multi Peril program to introduce SafePak coverage. This coverage is a "me-too" filing and already approved for Great American Insurance Company of New York and Great American Assurance Company.
Effective Date April 12, 2013.

COMPANY **FILING NUMBER**
GREAT MIDWEST INSURANCE COMPANY **MRTN-128910813**
files a filing introducing a new program for Mining, Oil and Gas. The company proposes to use the ISO Division Six Commercial General Liability loss costs, rules and forms.
Effective Date April 24, 2013.

COMPANY

GREENWICH INSURANCE COMPANY

FILING NUMBER

XLAM-128870815

files rates and forms for its new General Liability program for staffing industries.

Effective Date April 3, 2013.

COMPANY

HANOVER INSURANCE COMPANY

FILING NUMBER

HNVX-G128943886

files a form, rate, and rule filing for their Other Liability claims made only program. The Company is adding four application supplements and nine new endorsements. The average rate change results in an increase of +0.0%. The proposed changes impact 31 policyholders. Most endorsements added do not have associated rate. The Company supported the rates proposed for the Security and Privacy endorsement using similar rates from a Hartford program. The Company provides adequate support for the proposed changes.

Effective Date July 1, 2013.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-128929249

Other Companies

Hartford Ins. Co. of the Midwest

Hartford Underwriters Ins. Co.

Property & Casualty Ins. Co. of Hartford

Trumbull Ins. Co.

Twin City Fire Ins. Co.

Hartford Accident & Indemnity Co.

Hartford Fire Ins. Co.

files a rate filing for their Commercial Multi Peril program. The Companies are proposing to adjust their X-Weather and Weather rates based on their latest 5 years of experience. The proposed change results in an increase of +5.5%, supported by indications of 54.4%. The proposed change is based on five years of countrywide experience. The proposed changes impact 186 policyholders spread over the 8 companies. The written premium impact is \$60,715. The Company provides adequate support for the proposed rate change.

Effective Date July 1, 2013.

COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-128914649

files a +12.3% overall rate change for their Commercial Umbrella - Educators Legal Liability program. The indicated rate change is +13.3%.

Effective Date June 8, 2013 for New and Renewal.

COMPANY

FILING NUMBER

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA ACEH-128971545

files an initial filing for a commercial package program for professional offices & services and technology risks. The program was developed using ISO forms, rates, and rules.

Effective Date July 1, 2013 for New and Renewal.

COMPANY

FILING NUMBER

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA ACEH-128945444

files a form, rate and rule filing proposing a decrease of the confined livestock suffocation endorsement loss cost from 1.80 to 1.365 and proposing an increase to the Company's current loss cost multiplier (LCM). The overall rate impact of this filing is +15.0%. Selected expense provisions are supported by an indication on company experience. The written premium impact is \$23,433.

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

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE, INC.

ISOF-128919870

files an overall increase of +11.7% advisory loss cost change in the Private Passenger Auto line which is the indicated loss cost change. By coverage loss cost indications are as follows: BI +16.0%, PD +12.8%, Comprehensive +15.1%, Collision +6.5%, Med Pay +7.8%, UMBI +10.1%, UMPD +4.3%.

The selected annual loss cost trends are: BI +4.7%, PD +1.3%, Comp +1.8%, and Collision +1.3%. The selections are based on the statewide data. Although the loss cost trends are modest, these annual trends have been revised upwards from last year's rate filing and the revisions account for more than half of the positive loss cost indication for BI, PD, and Comprehensive; as a result these three coverages experience double digit indicated increases.

A wind and water load is added to the Comprehensive incurred loss cost. This load is about 0.25 of Non-Wind incurred losses and is based on MS loss experience since 1986.

Effective Date January 1, 2014.

COMPANY

FILING NUMBER

THE MEDICAL PROTECTIVE COMPANY

MDPC-128950052

files a rate and rule filing for its Physician & Surgeons and Allied Healthcare programs. The overall rate impact is estimated at -1.1% and varies by insured from -95.5% to +35.9%. No overall change is proposed for physicians & surgeons, but a 71.9% decrease is proposed for allied healthcare, which makes up only a very small portion of total premium.

Effective Date August 1, 2013 for New and Renewal.

COMPANY

FILING NUMBER

MID CONTINENT CASUALTY COMPANY

MDCC-128941760

files a rate, rule, and form filing for its general liability program. The company proposes a new endorsement providing coverage for lift contractor and garage equipment professional liability. The company stated that the proposed flat rate of \$1000 is based on judgment as it has no historical experience for the coverage.

Effective Date May 1, 2013.

COMPANY

FILING NUMBER

MISSISSIPPI FARM BUREAU CASUALTY INS. CO.

SFBC-128851312

files rates and rules for its new Farm Property Line of Business.

Effective Date August 1, 2013.

COMPANY

FILING NUMBER

MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION

MSSS-128912324

files an overall prospective rate change of +3.2% for dwelling policies, 5.0% for commercial policies and 3.2% for mobile home policies. The last filing for the MWUA was in 2008.

Effective Date December 1, 2013 for New and Renewal.

COMPANY

FILING NUMBER

NATIONAL FIRE AND INDEMNITY EXCHANGE

NAFR-128902604

files to increase rates in their Dry Cleaners and Laundromats program. The Company currently provides Equipment Breakdown as a mandatory coverage for Dry Cleaners and Laundromats as part of the Commercial Property Coverage Part. This coverage is reinsured 100% based on the amount of claims paid and the high expenses for the inspections of the boilers, the current reinsurer proposed a large increase to our policyholders: approximately five times the current premium. The Company has an agreement with a different reinsurer. The new agreement also requires a rate increase but less than the current reinsure. In addition to new rates, the Company proposes minor changes to the Equipment Breakdown coverage form. Actual Company loss history was used to determine the proposed rates. The proposed rate increase in most instances will be offset by a reduction in the non-filed bailee coverage. The largest policyholder increase will be 22%

Effective Date April 1, 2013.

COMPANY

FILING NUMBER

NATIONAL MORTGAGE INSURANCE CORPORATION

NMIH-128970717

files a new Mortgage Insurance program.

Effective Date May 1, 2013 for New and Renewal.

LEAD COMPANY **FILING NUMBER**
NIPPONKOA INSURANCE COMPANY LTD., (U.S. BRANCH) **TRVD-128924438**

Other Companies

The Charter Oak Fire Insurance Company
The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut
Travelers Property Casualty Company of America

files a rate and rule filing for their General Liability Program. They are filing to adopt the following ISO Commercial General Liability filings: GL-2012-BGL1 Loss Costs, GL-2012-IALL1 Increased Limits Factors, GL-2010-IALL1 ILF Table Assignments. The Travelers Indemnity Company is also proposing to change their modification factor from 0.812 to 0.908. The Companies are also changing the loss cost multiplier for their National Programs Proprietary PumpPro class code 39019 from 1.289 to 1.444. The overall rate impact due to these changes is 2.8%.

Effective Date October 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-128851207**

files revised rate/rule for its Replant Crop 2013 program resulting in a rate increase of 10.8%.

Effective Date April 3, 2013.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-128880945**

files a rate and rule filing for its Following Another Crop program. The Company currently has no policyholders in this program, so there are no premium rate level affects for this filing. The FAC 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 programs. The policy covers loss due to declines in a producers yield. In the event of a loss, the policy coverage provides an indemnity for yield losses in excess of the FAC production guarantee on the insured coverage.

Effective Date April 3, 2013.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-128870115**

files rates and rules for its initial Crop Residue for Biofuel Program. The Crop Residue for Biofuel Policy is a supplemental policy that may be selected in combinations with any Multi-Peril Crop Insurance Policy available for the applicable insured crop.

Effective Date April 12, 2013.

COMPANY

FILING NUMBER

OLD GLORY INSURANCE COMPANY

OGIC-128908983

files a Workers Compensation rate filing to adopt the NCCI Mississippi loss costs effective 3/1/13. The Company will continue to utilize the current loss cost multiplier (LCM) previously approved 9/25/07. This will be an overall +4.1% rate change. Effective Date March 27, 2013.

COMPANY

FILING NUMBER

PENN MILLERS INSURANCE COMPANY

ACEH-128870567

files a rate filing for its Workers Compensation program. The Company is filing to adopt NCCI loss costs and to revise its loss cost multipliers (currently, LCMs vary by class code). The Company is also revising its minimum premium from \$1,250 to \$1,500. The overall change associated with this filing is +5.2%. The Company has provided historical as support for its selected expense provisions. Effective Date April 5, 2013.

COMPANY

FILING NUMBER

PHILADELPHIA INDEMNITY INSURANCE COMPANY

PHLX-G128867565

files revisions to its existing Commercial Umbrella Liability program. The Company files to replace all current rating rules, policy and endorsements. An overall rate neutral impact was targeted. A summary of the major changes underlying this filing include:

1. Each sub coverage uses its own underlying premium, limits, and mods to determine the premium.
2. Umbrella products were put into rate groups and each group was assigned a relativity.
3. All umbrella premium, including DO, is now subject to the minimum premium.
4. Minimum premiums for the first \$1 million of limits will reflect coverage provided and underlying premium size.
5. Minimum premiums will decrease by layer instead of remaining flat.
6. Premiums for higher layers of coverage are modified.

There is no statewide impact due to these proposed changes, given that the Company balanced rates to an overall premium neutral level. Effective Date September 1, 2013, New and Renewals.

LEAD COMPANY
PRAETORIAN INSURANCE COMPANY

FILING NUMBER
MADC-128862542

Other Companies

QBC Ins. Corp.

North Pointe Ins. Co.

Stonington Ins. Co.

files to adopt 3/1/2013 Mississippi NCCI advisory loss costs and rating values to be effective 4/1/2013 and revise the following LCMs: Praetorian Forestry class exceptions LCM from 1.25 to 1.32; and North Pointe base LCM from 1.25 to 1.32. Additionally, Praetorian, QBE, and North Pointe propose to revise their expense constants from \$230 to \$250. The overall rate change is +4.1% for Praetorian, QBE and Stonington, and +9.9% for North Pointe.

Effective Date April 1, 2013.

COMPANY
RADIAN GUARANTY INC.

FILING NUMBER
RDGU-128942347

files a rate filing for their Mortgage Guaranty program. The Company is proposing to revise borrower paid monthly mortgage insurance rates. The Company is also introducing new FICO buckets for their 95% to 97% loan-to-value tiers. The Company has stated that the rate decrease is approximately 1.6%. As these rates apply only to new business, there are no affected policyholders.

Effective Date May 15, 2013.

LEAD COMPANY
REGENT INSURANCE COMPANY

FILING NUMBER
QBEC-128884830

Other Companies

General Casualty Co. of Wisconsin

files proposing to delay their adoption of the 3/1/2013 NCCI loss costs until 4/1/2013 and revise their LCMs as follows: Regent Insurance Company (Regent) from 1.180 to 1.320, and General Casualty Company of Wisconsin (General) from 1.390 to 1.500. The estimated combined impact of the new loss costs and proposed LCMs is +11.9% for both companies combined. The Company has filed their LCM with no modification.

Effective Date April 1, 2013.

COMPANY
RETAILERS CASUALTY INSURANCE COMPANY

FILING NUMBER
SMCG-128905961

files their Workers Compensation program. The Company proposes to adopt the most recent NCCI loss costs effective 3/1/2013 and revise their currently approved LCM to 1.524. The proposed change results in an increase of +4.1%. The proposed change is based on five years of countrywide experience. The Company plans to use a minimum premium multiplier of 245, a flat minimum premium of \$1,000, and expense constant of \$180.

Effective Date July 1, 2013.

COMPANY **FILING NUMBER**
SAFE AUTO INSURANCE COMPANY **SAFE-128927334**

files revised rates for its Private Passenger Auto Program resulting in an overall 9.8% increase.

Effective Date April 26, 2013 for new business and June 2, 2013 for renewals.

COMPANY **FILING NUMBER**
SENECA INSURANCE COMPANY, INC. **REGU-128953281**

files an initial form, rule, and rate filing for their Commercial Surety program. The Company is submitting this program on a countrywide basis and will use the independent agent system to distribute the product.

Effective Date April 24, 2013 for New and Renewal.

LEAD COMPANY **FILING NUMBER**
SENTINEL INSURANCE COMPANY LIMITED **HART-128826235**

Other Companies

Trumbull Ins. Co.

files to introduce 2 new rating rules, Advanced Quote and Longevity Group Expense Modifier (LGEM). The Company is also introducing Grandfathered Off-Balance factors.

Effective Date April 6, 2013 N, May 25, 2013 R.

COMPANY **FILING NUMBER**
SENTRUITY CASUALTY COMPANY **YTYC-128951103**

files an initial filing for a contractual liability program providing coverage for reimbursement on service contracts for Toyotas used in a livery capacity. Proposed rates are based on the company's analysis of countrywide loss data adjusted to reflect the more severe usage that for-hire vehicles provide.

Effective Date April 17, 2013.

LEAD COMPANY **FILING NUMBER**
STARNET INSURANCE COMPANY **PERR-128773726**

Other Companies

Berkley National Insurance Company

files rate/rule/form filing for their new FinSecure Financial Services Program (Commercial Package).

Effective Date September 1, 2013.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY COMPANY **SILC-128817317**

files a new Umbrella and Excess program. The underlying liability coverage includes D & O, Employment Practices, Fiduciary, Professional Errors and Omissions.

Effective Date April 10, 2013.

COMPANY

FILING NUMBER

STONEWOOD NATIONAL INSURANCE COMPANY

WESA-128888945

files rates, rules and forms for their new Commercial Property (Fire and Allied Lines) Program.

Effective Date April 24, 2013.

COMPANY

FILING NUMBER

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC **OCCD-128885227**

files to adopt 3/1/2013 Mississippi NCCI Voluntary Loss Costs and Rating Values with no proposed change to their currently approved Loss Cost Multiplier. The overall premium change of this filing is +5.6% and appears reasonable.

Effective Date May 1, 2013.

COMPANY

FILING NUMBER

UNIQUE INSURANCE COMPANY

SGIC-128863846

files a rate/rule filing for its Private Passenger Auto program. This will result in an overall increase of 8.8%.

Effective Date May 1, 2013 for new and renewals.

NEW COMPANY

Louisiana Farm Bureau Mutual Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of MS effective April 2, 2013.

NAME CHANGE

Fidelity National Indemnity Insurance Company changed its name to Wright National Flood Insurance Company effective December 7, 2012.

DISCONTINUED LINE

American Hallmark Insurance Company of Texas discontinued writing Dwelling Fire, Homeowners and Manufactured Home Programs effective June 15, 2013.

Hallmark National Insurance Company discontinued writing its Private Passenger Automobile Program effective June 15, 2013.