

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

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>AMERICAN BANKERS INSURANCE CO. OF FL</u></b>	<b><u>ASPX-G126723461</u></b>

files rates, rules and forms for its new program that provides liability coverage for tenants of non-owned residential properties.  
Effective Date February 1, 2012.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>AMERICAN FAMILY HOME INSURANCE COMPANY</u></b>	<b><u>AMMH-127847031</u></b>

files revised rates and rules for their Tenant Homeowners program. The overall rate level change is an increase of 12.0%.  
Effective Date March 1, 2012.

<b><u>LEAD COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ANSUR AMERICA INSURANCE COMPANY</u></b>	<b><u>FRNK-127874349</u></b>

Other Companies  
Frankenmuth Mutual Ins. Co.

files to implement new NCCI loss costs for its Workers Compensation program and revise LCMs from 1.48 to 1.47. The changes have very little impact as the company has little exposure in Mississippi. The proposals appear reasonable and we have no objection to the filing.  
Effective Date March 1, 2012.

<b><u>LEAD COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ASSURANCE COMPANY OF AMERICA</u></b>	<b><u>ZURC-127900438</u></b>

Other Companies  
Northern Insurance Company of NY  
Maryland Casualty Company

files revised rates, rules and forms for their Commercial Package Policy resulting in an overall increase of 10%.  
Effective Date March 15, 2012 for new business and June 15, 2012 for renewals.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>BEAZLEY INSURANCE COMPANY</u></b>	<b><u>REGU-127724970</u></b>

files its initial program in Fidelity insurance. The company is a member of Surety and Fidelity Association of America (SFAA). The rates for this program will be based on SFAA loss costs and the company's loss cost multiplier (LCM).  
Effective Date February 1, 2012.

**COMPANY**

**FILING NUMBER**

**BROTHERHOOD MUTUAL INSURANCE COMPANY**

**BRTH-127949679**

files a rate/rule filing to adopt the latest NCCI loss costs and to revise their loss cost multiplier (LCM) by adjusting the loss cost modification factor. The revised LCM is 1.268. This LCM change, along with the adoption of the new loss costs, results in an increase of 0.7% which applies to new and renewal policies on or after May 1, 2012. Where applicable, the largest cumulative effect of all rate and rule changes is 14.0% and the smallest cumulative effect is -4.0%.

Effective Date May 1, 2012.

**COMPANY**

**FILING NUMBER**

**CALIFORNIA CASUALTY INDEMNITY EXCHANGE**

**CALC-127823452**

files private passenger auto filing. The Company proposes an overall average rate increase of 8%. The maximum increase will be 24.7%, while some policies will see a 7.9% decrease. The Company has not changed rates in the past five years. The Company's overall rate indication is for a change of +16.3% (without considering credibility), although this was weighted with an implied increase of 8.7% derived by considering the competitors' rates. The Company has included profit provisions of 0.8% for auto liability and 0.7% for auto physical damage, which both were supported and provide for a return on surplus of 7% for liability and 5% for physical damage.

In MS there are only 229 policyholders and \$363,289 in written premium.

Effective Date May 1, 2012.

**COMPANY**

**FILING NUMBER**

**CAPITOL INDEMNITY CORPORATION**

**CAPC-127707169**

files new rating plan for the expansion of the company's Construction Surety program. The company ceased writing construction contract surety in 2005, but continued writing other surety lines. The new program will use a construction account rating plan that recognizes the credit quality through the application of financial and risk factors to base rates. The factors of this new rating plan are based on classification, net worth, net worth to work program, contractor expense, large work program, and other individual characteristics of a contractor compared to its peers.

Effective Date February 1, 2012.

**COMPANY**

**FILING NUMBER**

**COASTAL AMERICAN INSURANCE COMPANY**

**MERL-127704974**

files revised base rates for Territory 31C for their Homeowners program. The overall rate level change is a decrease of 3.2%.

Effective January 17, 2012.

**LEAD COMPANY**  
**CONTINENTAL INSURANCE COMPANY**

**FILING NUMBER**  
CNAB-127888318

Other Companies

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

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files a rate increase in the Commercial Auto book of business. The overall rate change of 6.1% is made up of loss cost change and loss cost multiplier (LCM) change. The company intends to adopt ISO approved loss costs.

Effective Date June 1, 2012.

**COMPANY**  
**ELECTRIC INSURANCE COMPANY**

**FILING NUMBER**  
ELEC-127918921

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files a Workers Compensation filing adopting updated NCCI loss costs with a loss cost multiplier to 1.081. There is no rate impact because the company's only Mississippi policyholder is retrospectively rated.

Effective Date March 1, 2012.

**COMPANY**  
**ESURANCE INSURANCE COMPANY**

**FILING NUMBER**  
ESUR-127935781

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files a Personal Auto rate filing introducing new symbol assignments. The updates are for 2010 and 2011 model year vehicles. There is no rate impact associated with the filing. The changes appear reasonable and we have no objection.

Effective Date March 29, 2012 new, May 18, 2012 renewals.

**LEAD COMPANY**  
**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**  
CHUB-127932504

Other Companies

Great Northern Insurance Company  
Pacific Indemnity Company

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files for rates of an existing filed and approved program to be used with these companies. The coverage is for equipment used in the entertainment business.

Effective Date July 1, 2012 for New and Renewal.

**COMPANY**  
**FLORISTS' MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FLWR-127914800

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files to adopt updated NCCI loss costs for its Workers Compensation program. The company also proposes revising its LCM from 1.245 to 1.342. The impact of the filing is estimated at +11.7%.

Effective Date March 1, 2012.

**COMPANY**

**GATEWAY INSURANCE COMPANY**

**FILING NUMBER**

**GTWY-127929998**

files a Workers Compensation filing adopting updated NCCI loss costs with no changes to its 1.349 loss cost multiplier. The company estimates the rate impact to be +9.9%. The changes appear reasonable and we have no objection.  
Effective Date March 1, 2012.

**COMPANY**

**GREENWICH INSURANCE COMPANY**

**FILING NUMBER**

**XLAM-127901553**

files its Employment Practices Liability program proposing new optional endorsements. The company also proposes reclassification of certain business types from excluded to included and revisions to its prior acts coverage factors. The filing has no rate impact. The company included no rating rules for its new endorsements.  
Effective Date January 15, 2012.

**LEAD COMPANY**

**HANOVER INSURANCE COMPANY**

**FILING NUMBER**

**HNVX-G127884238**

**Other Companies**

Massachusetts Bay Insurance Co.

The Hanover American Insurance Co.

files a rate and rule filing for their Commercial General Liability program. The Company proposes new endorsements for Human Services organizations. The company also proposes the addition of new endorsements related to Physical Abuse, Sexual Misconduct, or Sexual Molestation. The rating plan associated with these new endorsements appears reasonable as filed and we have no objection.  
Effective Date March 1, 2012.

**COMPANY**

**IDS PROPERTY CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**PRCA-127949858**

files initial forms and rate/rule for its Car Rental Insurance program. The Company has based its selected Damage and Theft rates on an analysis of Fast Track countrywide comprehensive and collision data adjusted for IDS's \$0 deductible, the fact that rental vehicles are typically newer and more expensive than the private autos, for the average 4.5 day rental period, and increased exposure associated with driving in an unfamiliar area. The adjustments were based on a review of competitors' distributions/relativities and actuarial judgment.  
Effective Date July 1, 2012 New.

**COMPANY**

**INDEMNITY INSURANCE CO. OF N. AMERICA**

**FILING NUMBER**

**ACEH-127644532**

files to delay adoption of the most recent ISO filings and to adopt new loss cost multipliers, loss cost deviations and refer to company Uninsured Motorists loss costs in conjunction with the ISO filings for their Commercial Auto for an Agri-Auto Program. The overall rate impact is 30.0% and ranges by policyholder from 14.1% to 36.7%.  
Effective Date March 1, 2012 for new business and May 1, 2012 for renewals.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-127870838**

files a Fidelity rate filing establishing loss costs for credit unions and mortgage bankers as well as loss costs for telephone toll fraud coverage. The filing also introduces several new rating factors. ISO includes documentation of its analysis and assumptions that it used to arrive at proposed loss costs.

Effective Date September 1, 2012.

**COMPANY**

**IRONSHORE INDEMNITY INC.**

**FILING NUMBER**

**IRON-127863916**

files an initial filing for a commercial umbrella/excess program. Proposed rates are based on the application of a factor to the underlying policy premium for CGL coverage, a flat rate per vehicle for auto liability coverage, and another factor applied to underlying premium for miscellaneous liability.

Effective Date January 6, 2012.

**LEAD COMPANY**

**LIBERTY INSURANCE CORPORATION**

**FILING NUMBER**

**LBPM-127838260**

**Other Companies**

**LM Insurance Corporation**

files to introduce the Elements Homeowner Program into the new company, LM Insurance Corporation (LM-IC) in order to introduce Premier Pricing to their Elements Homeowner Policy Program. These changes will be applicable to all new business effective on or after February 20, 2012. The program that is being adopted into LM-IC was approved in 2011 for Liberty Insurance Corporation. The program is being extended to include HO4 and HO6 for both Liberty Insurance Corporation and LM Insurance Corporation.

Effective Date February 20, 2012.

**COMPANY**

**LYNDON PROPERTY INSURANCE COMPANY**

**FILING NUMBER**

**PRTB-127919381**

files rates and rules for a new vehicle service contract indemnification program. The program is assembled from portions of already approved company programs.

Effective January 6, 2012.

**LEAD COMPANY**

**MANUFACTURERS ALLIANCE INSURANCE COMPANY**

**FILING NUMBER**

**STLR-127627665**

**Other Companies**

**Pennsylvania Manufacturers Association Ins. Co.**

**Pennsylvania Manufacturers Indemnity Co.**

files introducing new endorsements and countrywide exception pages for their Commercial Property (Fire and Allied Lines) coverage. The Company is requesting to implement similar rules and rating procedures found in competitor filings, specifically for their flood and earthquake coverage.

Effective Date January 4, 2012.

**COMPANY**

**FILING NUMBER**

**MOUNTAIN LAUREL ASSURANCE COMPANY**

**PRGS-127697839**

files revised rates, rules and forms for its Private Passenger Auto Program resulting in an overall decrease of -3.6%.

Effective Date January 13, 2012 for new business and March 13, 2012 for renewals.

**COMPANY**

**FILING NUMBER**

**NATIONAL CASUALTY COMPANY**

**SCTT-127791413**

files new forms, rules and rates for the commercial auto program. The overall rate impact of this filing is a 0.3% increase. The company has submitted indications for all of the different types of commercial vehicles they write.

Effective Date February 1, 2012.

**COMPANY**

**FILING NUMBER**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

**NWPC-127892920**

files a rate filing for its personal umbrella program. The company proposes an overall 6.0% rate increase varying by insured from +1.8% to +6.5%. The company includes a rate indication showing a needed 15.7% increase. Though we have minor concerns regarding certain elements of the indication (fixed expense trend and premium projection factor), we also note that the company selected a negative loss trend, and given the excess of the indication over the selected change, we have no objection.

Effective Date April 23, 2012.

**COMPANY**

**FILING NUMBER**

**NAU COUNTRY INSURANCE COMPANY**

**NAUI-127954576**

files a new optional coverage, Replant Coverage, for Mississippi crop insurance. This is an option underwritten by the Company, not the Federal government. The program is already in place in many Midwestern states, and now is being filed for southern states. The pricing varies by crop type, Corn & Soybeans and Cotton. The rates are on a coverage/acre basis, and match the rates for the other states.

Effective Date January 20, 2012.

**COMPANY**

**FILING NUMBER**

**NORTH AMERICAN SPECIALTY INSURANCE COMPANY**

**ERCB-127764008**

files a rate, rule and form filing to introduce their Directors and Officer Liability program to Mississippi.

Effective Date February 1, 2012 for New and Renewal.

**COMPANY**

**PLAZA INSURANCE COMPANY**

**FILING NUMBER**

**ROCK-127790238**

files a rate/rule/form filing for its Not-for-Profit D&O, Public Company D&O, and Private Company programs. The proposed filing replaces the Company's current programs, none of which have any policyholders, so there is no rate impact associated with the filing. The proposed programs incorporate components from competitors currently writing these coverages.

Effective Date January 9, 2012.

**COMPANY**

**PROASSURANCE CASUALTY COMPANY**

**FILING NUMBER**

**PCWA-127828871**

files a Rate filing under Med Mal-Claims Made Only for a Physicians and Surgeons Professional Liability program, proposing revisions to excess limits factors based on negotiated reinsurance agreements that set new factors. The overall requested impact is -2.4% and ranges by policyholder from -3.1% to 0%. Expense provisions are supported by 3 years of company experience.

Effective Date January 6, 2012.

**COMPANY**

**PROGRESSIVE GULF INSURANCE COMPANY**

**FILING NUMBER**

**PRGS-127664228**

files revised rates, rules and forms for its Private Passenger Auto Program resulting in an overall decrease of -1.5%.

Effective Date January 13, 2012 for new business and March 13, 2012 for renewals.

**COMPANY**

**QBE INSURANCE CORPORATION**

**FILING NUMBER**

**QBEC-127700365**

files a rate/rule/form filing for their new QBE Excess Liability Program providing liability coverage excess of underlying primary insurance policies. The Company states that the program is rated on the basis of a multiple of underlying premium, adjusted for certain risk factors and taking into account attachment points and increased limits of liability.

Effective Date January 4, 2012.

**COMPANY**

**QBE INSURANCE CORPORATION**

**FILING NUMBER**

**QBEC-127707560**

files a rate/rule/form filing for their new Real Estate Services Errors & Omissions Liability program (Other Liability & Claims Made Only). The filing also includes a permissible loss ratio (PLR) calculation. The PLR is based on reasonable expense and profit & contingencies provisions with support provided. There is no rate effect as this is a new product.

Effective Date January 20, 2012.

**LEAD COMPANY**  
**QBE INSURANCE CORPORATION**

**FILING NUMBER**  
QBEC-127934440

**Other Companies**

North Pointe Insurance Company  
Praetorian Insurance Company

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files a rate filing for their General Liability program, proposing to implement ISO Estimated Loss Potentials (ELPS) revision GL-2010-OEP1, which recently became available for use in Mississippi. The Company is requesting an implementation that will affect all policies and programs with the exception of their Anchor and AGRI business. The revision does not affect the current loss cost multiplier.  
Effective Date February 15, 2012.

**LEAD COMPANY**  
**REPUBLIC UNDERWRITERS INSURANCE COMPANY**

**FILING NUMBER**  
TRGR-127747318

**Other Companies**

Republic Fire and Casualty Insurance Company  
Southern Insurance Company

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files a Rate, Rule and Forms filing for their new Employment Practices Liability Program. This program coverage will target healthcare providers such as doctors and dentists. The program will be 100% reinsured initially.  
Effective Date March 1, 2012 for New and Renewal.

**LEAD COMPANY**  
**REPUBLIC UNDERWRITERS INSURANCE COMPANY**

**FILING NUMBER**  
TRGR-127886504

**Other Companies**

Southern Ins. Co.  
Republic Fire & Casualty Ins. Co.

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files a Rate filing under Commercial Auto, adopting recent ISO loss cost and ILF changes and increasing LCM's. Overall impact is 4.2%. Selected expense provisions are supported by company experience. However, no support is provided for the proposed loss cost modification factors.  
Effective Date February 1, 2012.

**COMPANY**  
**SAFE AUTO INSURANCE COMPANY**

**FILING NUMBER**  
SAFE-127904503

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files a rate filing for its private passenger auto program. The overall impact is neutral, though it varies by insured from -27.0% to +27.0%. The company proposes modes base rate adjustments by coverage (supported by rate indications), territory factor adjustments, and driver class factor adjustments. While company expense loads appear high for the coverage, given the overall neutral impact of the filing we have no objection to base rate adjustments. Territory adjustments are supported by loss ratio relativity reviews at the territory-cluster level.  
Effective Date March 9, 2012 new, April 15, 2012 renewal.



**COMPANY**

**SENTRY INSURANCE A MUTUAL COMPANY**

**FILING NUMBER**

**SEPX-G127866954**

filesto adopt ISO loss costs and package modification factors and revises their loss cost mutliplier for Commercial Property Fire and Allied Lines, resulting in an overall increase of 2.0%.

Effective February 1, 2012 for new and renewals.

**COMPANY**

**SIRIUS AMERICA INSURANCE COMPANY**

**FILING NUMBER**

**SKML-127858809**

files rates and forms for a new travel insurance program for members of National Small Business Travel and Health Association.

Effective Date January 17, 2012.

**COMPANY**

**SPARTA INSURANCE COMPANY**

**FILING NUMBER**

**WESA-127824930**

files an introductory rate, rule, and forms filing for their new Lawyers Professional Liability program. This program will provide claims made and reported coverage for small to mid size law firms.

Effective Date January 26, 2012 for New and Renewal.

**LEAD COMPANY**

**ST. PAUL GUARDIAN INSURANCE COMPANY**

**FILING NUMBER**

**TRVD-127825145**

**Other Companies**

**St. Paul Protective Insurance Company**

files for rate decreases in two SIC codes: 0782 Lawn and Garden Services, and 0783 Shrub/Tree Services Ornamental. The rate decreases are accomplished through revising deviations from the rates for St. Paul Fire and Marine Insurance Company. The rate decreases by company for these two classes are -14.3% for St. Paul Guardian, and -27.3% for St. Paul Protective.

Effective Date April 1, 2012 for New and Renewal.

**COMPANY**

**TRAVELERS CASUALTY AND SURETY COMPANY**

**FILING NUMBER**

**TRVE-127694341**

files proposing revisions to their Directors, Officers and Organization Liability form and rate plan. The purpose of the filing is to transfer certain products currently written through St. Paul Fire and Marine Insurance Company and its affiliates to the Company and make the current forms and rate plan applicable to a larger segment of business, including depository financial institutions. The largest cumulative effect of all rate and rule changes under this proposal is 50.85%, while the smallest is -0.54%, with an overall average impact of 8.8% due to rate and factor changes.

Effective Date October 1, 2012 new, November 1, 2012 renewal.

**COMPANY** **FILING NUMBER**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMERICA** **TRVE-127663506**

files to revise its core product SelectOne+ SM program (Community Banks Fiduciary Liability). The program is currently written through St. Paul Fire and Marine Insurance Company and its affiliates and will transfer to The Travelers Companies to utilize one central platform. The program as written is available to a limited market. The changes to the product expands the program making it available to a larger segment of business including depository financial institutions.

Effective Date October 1, 2012, New and November 1, 2012, Renewals.

**COMPANY** **FILING NUMBER**  
**U.S. SPECIALTY INSURANCE COMPANY** **PRFL-127731756**

files rates and rules for an initial filing of its Excess Financial Institution Fidelity program.

Effective Date January 6, 2012.

**COMPANY** **FILING NUMBER**  
**U.S. SPECIALTY INSURANCE COMPANY** **PERR-127854900**

files a rate, rule and form filing for their new Broadest Form Directors and Officers Liability Insurance program. The program is intended to provide excess D&O and Fiduciary Liability coverage to insureds that either purchase primary coverage from U.S. Specialty or from companies outside the organization.

Effective Date January 3, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**UNITED FIRE & CASUALTY COMPANY** **UNFG-127628890**

Other Companies

Lafayette Insurance Company

files for an overall -9.578% rate decrease. This decrease is broken down into -10.12% for United Fire and Casualty, and -9.035% for Lafayette based on proposed changes in Loss Cost Multipliers.

Effective Date January 6, 2012.

**COMPANY** **FILING NUMBER**  
**WESCO INSURANCE** **UNKP-127619750**

files to introduce a new endorsement to its Contractual Liability program. The endorsement provides coverage to the named insured for a covered loss during the warranty period for a vehicle covered by the insured.

Effective Date January 6, 2011.

**COMPANY** **FILING NUMBER**  
**ZALE INDEMNITY COMPANY** **YTYC-127641683**

files rates and forms for a new program that provides coverage for collateral used to secure a debt. This is a Single Premium Dual Interest Property program.

Effective Date January 17, 2012.

**COMPANY**

**FILING NUMBER**

**ZALE INDEMNITY COMPANY**

**YTYC-127642159**

files rates and forms for a new program, Single Premium Involuntary Unemployment Program, that provides coverage for debt if a debtor becomes involuntarily unemployed while the debt is still active.

Effective Date January 17, 2012.

**NEW COMPANIES**

Madison Insurance Company received their MS Privilege License and Certificate of Authority to engage in the insurance business effective January 5, 2012.

Travelers Personal Insurance Company received their MS Privilege License and Certificate of Authority to engage in the insurance business effective January 9, 2012.

**COMPANY NAME CHANGE**

Cranbrook Insurance Company changed its name to Atain Insurance Company effective September 28, 2011.