

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

**LEAD COMPANY**

**ACADIA INSURANCE COMPANY**

**Other Companies**

Continental Western Ins. Co.

Union Ins. Co.

Firemen's Ins. Co. of Washington, DC

files a Rate/Rule filing under Commercial Auto to adopt CA-2011-IALL1 increased limit factors and CA-2011-BRLA1 and propose changes to the loss cost multipliers (LCMs) and physical damage deductible credits and debits. The Company estimates the overall rate impact to be an increase of 4.9% and requests effective dates of 8/1/2012 for new and renewal businesses.

Effective Date August 1, 2012.

**FILING NUMBER**

UNON-128124659

**COMPANY**

**ADM INSURANCE COMPANY**

files a rate, rule and form filing to introduce their Replant Policy program to Mississippi. The program is intended to provide stand-alone crop replant insurance for policyholders who do not wish to purchase a full Crop Hail policy.

Effective Date March 28, 2012.

**FILING NUMBER**

ADMI-128069286

**COMPANY**

**ADM INSURANCE COMPANY**

files initial rate, rule, and form filing for their Crop Hail program. The Company intends to implement all National Crop Insurance Services forms and endorsements, in conjunction with several independent forms and rates and rules developed by the Company. Cotton crop rates are based on those filed for State Farm Fire and Casualty Company's Crop-Hail program.

Effective Date March 28, 2012.

**FILING NUMBER**

ADMI-128078166

**COMPANY**

**ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.**

files a Personal Auto filing adding new experience group assignment pages for 2012 model year vehicles and removing assignments for vehicles that were not made in 2009-2011. There is no rate impact associated with the filing.

Effective Date June 11, 2012 new, July 12, 2012 renewals.

**FILING NUMBER**

ALSE-128219142

**COMPANY**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

files a rate change for their Personal Umbrella program with an overall rate change 6.78% ranging from 0% to 19.22%. This filing is the personal lines submission for a combined personal and business umbrella program.

Effective Date August 1, 2012 for New and Renewal.

**FILING NUMBER**

AMLX-G128192979

**COMPANY** **FILING NUMBER**  
**AMERICAN ALTERNATIVE INSURANCE CORPORATION AMLX-G128192790**  
files a rate change for their Businessowners Umbrella program with an overall rate change 6.78% ranging from 0% to 19.22%. This filing is the commercial lines submission for a combined personal and business umbrella program. The rate indication provided is based on combined experience along with legacy Navigators experience. Effective Date August 1, 2012 for new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**AMERICAN FIRE AND CASUALTY COMPANY** **LBRC-128235663**  
**Other Companies**  
Ohio Security Insurance Company  
The Ohio Casualty Insurance Company  
West American Insurance Company

---

files a filing adopting new ISO General Liability loss costs and increased limit factors as well as adjusting approved loss cost multipliers. The overall impact of the filing is estimated at +15.6%, with a +16.0% increase for three of the companies' loss cost multipliers and +4.6% for the fourth, Ohio Security. Effective Date July 1, 2012 for new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**AMERICAN HOME ASSURANCE COMPANY** **AGNY-128075022**  
**Other Companies**  
Commerce and Industry Ins. Co.

---

files a filing proposing to increase the base rates by 3.0% for their Psychoanalysts Professional Liability program. In addition to American Home Assurance Company, this filing is for Commerce and Industry Insurance Company. The Company provides countrywide development factors and details on the calculation of trend, expense provision and investment income. The Company provides an indication of 13.3% in support of the proposed change. Effective Date March 29, 2012.

**COMPANY** **FILING NUMBER**  
**AMERICAN MODERN HOME INSURANCE COMPANY** **AMMH-128166658**  
files for their Collector Vehicle program. The Company is proposing to revise base rates, various increased limit factors, and other rating factors and coverage options resulting in an overall rate impact of +5.1%. Effective Date September 1, 2012 new, November 1, 2012 renewals.

**LEAD COMPANY**

**AMERISURE MUTUAL INSURANCE COMPANY**

Other Companies

Amerisure Ins. Co.

**FILING NUMBER**

AMRS-128212281

---

files to revise its commercial Property Rules Manual. A Utility Services and Utility Services Sublimit Coverage is added to its coverage options and time element options rules. Revisions to the Company Advantage Commercial Property Coverage and Contractors Advantage Property Coverage include a change from 5% premium charge for the ISO building and Personal Property Coverage to a flat \$500 charge and other minor revisions. The company also adds rating information for Equipment Breakdown coverage and reformats its manual.

Effective Date June 1, 2012.

**COMPANY**

**ARGONAUT INSURANCE COMPANY**

**FILING NUMBER**

ARGN-128223443

---

files for rate decreases in Propane Dealers and Septic System Services providers. The requested changes are as follows: Commercial Auto -15%, CMP Liability -15%, CMP Non-Liability -10%. The total statewide average rate change is -14.5%. The company applies Loss Cost Multiplier's (LCM's) on loss costs found in ISO filing CA-2011-BRLA1, GL-2010-BGL1, and CF-2009-RLA1.

Effective Date May 5, 2012 for new and renewals.

**LEAD COMPANY**

**ASSOCIATED INDEMNITY CORPORATION**

Other Companies

Fireman's Fund Insurance Company

National Surety Corporation

The American Insurance Company

**FILING NUMBER**

FFDC-128141622

---

files rate decreases in specific classifications of their Farm and Equine Liability program. These rate decreases range from -33% to -72% in the basic limits rates. Other proposed changes that will impact the final premium charged to the insured are whether medical payment rates, which were previously charged separately, are now either included in the base rates or the coverage is eliminated. There are no insured written in Mississippi for this program.

Effective Date June 1, 2012.

**COMPANY**

**ATLANTIC SPECIALTY INSURANCE COMPANY**

**FILING NUMBER**

BEAC-128116330

---

files a Form/Rate/Rule filing under Boiler & Machinery or Equipment Breakdown to adopt the latest ISO forms, rules and loss costs and to adopt for their 5 tiers the approved Loss Cost Multipliers (LCMs) of their affiliated company, The Employers Fire Insurance Company.

Effective Date April 18, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT TRVA-128045585**  
Other Companies  
The Travelers Indemnity Company of America  
files to revise rates and rules for their Mississippi Homesaver program.  
Effective Date April 27, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**BRIDGEFIELD CASUALTY INSURANCE COMPANY** **SMCG-128016943**  
Other Companies  
Bridgefield Employers Ins. Co.  
files to revise the rates for Bridgefield Casualty Insurance Company (BCIC) and Bridgefield Employers Insurance Company (BEIC). Both companies will be adopting the NCCI loss costs effective 3/1/12 with loss cost multipliers (LCMs) of 1.590 for BCIC and 1.129 for BEIC, to be effective 6/1/12. The BEIC rates are 29% below those of BCIC. These changes will result in a premium level change of 6.8% for BCIC and -0.6% for BEIC. The overall premium level change for both companies is 6.2%.  
Effective Date June 1, 2012.

**COMPANY** **FILING NUMBER**  
**CONTINENTAL CASUALTY COMPANY** **CNAC-128157638**  
files a form/rate/rule filing to revise the current forms, rates and rules in its approved National Dental Program. The Company proposes the filing to be for both new and renewal businesses, or the earliest date permitted by the Department. The indicated rate change for professional liability and general liability are 0.0%, for property is 4.6%. The overall rate impact is +1.4%.  
Effective Date April 15, 2012 for new and renewals.

**COMPANY** **FILING NUMBER**  
**CONTINENTAL CASUALTY COMPANY** **CNAC-128185949**  
files rates and forms for its new Professional Liability Errors and Omissions coverage. This liability coverage is offered to professionals who produce media content.  
Effective Date May 1, 2012.

**COMPANY** **FILING NUMBER**  
**CONTINENTAL CASUALTY COMPANY** **CNAB-128110355**  
files a rate and filing to increase rates 9% for all territories and coverage limits for the AICPA (American Institute of Certified Public Accountants) Personal Liability Catastrophe Liability Program.  
Effective Date November 1, 2012 for new and renewals.

**COMPANY**  
**CUMIS INSURANCE SOCIETY, INC.**

**FILING NUMBER**  
**CUNX-G127966495**

files a Rate/Rule filing under Contractual Liability for Debt Protection coverages that reimburse financial institutions for debt cancellation/deferment for the following covered events: death, disability (with hospital stay optional endorsement), involuntary unemployment, and family leave. Proposed changes include decreasing base claims costs for disability and involuntary unemployment and revising select factors for non-standard features for life, disability and involuntary unemployment. The resulting overall impact is -6.8%.

Effective Date June 1, 2012 for new and renewals.

**LEAD COMPANY**  
**EASTERN ALLIANCE INSURANCE COMPANY**

**FILING NUMBER**  
**EIHI-128121080**

**Other Companies**

Allied Eastern indemnity Co.

Eastern Advantage Assurance Co.

files their Workers Compensation program in order to amend currently filed loss cost multipliers. According to the filing, past writing under their Workers Compensation program has been performed on an incidental basis only. The Company wishes to begin expanding their writings in the state. For competitive reasons, the Company is proposing decreases to their preferred and standard company rates, and a slight increase to their company rates for poorer quality risks.

Effective Date July 1, 2012.

**LEAD COMPANY**  
**EMPLOYERS INSURANCE CO. OF WAUSAU**

**FILING NUMBER**  
**LWCM-128191986**

**Other Companies**

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

Liberty Mutual Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

submits a filing for eight (8) companies to adopt ISO CA-2012-BRLA1, and amend the current loss cost multiplier (LCM) resulting in an overall increase of 14.9%.

Effective Date February 1, 2013 for new and renewals.

**LEAD COMPANY**

**EMPLOYERS INSURANCE COMPANY OF WAUSAU**

**FILING NUMBER**

**LWCM-128140162**

**Other Companies**

Wausau Underwriters Ins. Co.

Wausau Business Ins. Co.

Liberty Mutual Ins. Co.

Liberty Mutual Fire Ins. Co.

LM Ins. Corp.

Liberty Ins. Corp.

The First Liberty Ins. Corp.

---

files a Rate/Rule filing under Commercial General Liability, proposing revised Company Exceptions to ISO's Rules 9, 10, 15, and 34 to simplify programming and have the same exceptions for all Liberty Mutual companies.

Effective Date June 1, 2012.

**COMPANY**

**EMPLOYERS MUTUAL CASUALTY COMPANY**

**FILING NUMBER**

**EMCC-128211583**

---

files to adopt ISO's Commercial Auto loss costs combined with company Loss Cost Multiplier resulting in an overall decrease of -0.6%.

Effective Date June 1, 2012 for new and renewals.

**LEAD COMPANY**

**FARMLAND MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**FARL-128134672**

**Other Companies**

Nationwide Agribusiness Insurance Company

---

files a revised Rate/Rules for the Commercial Auto program, proposing to adopt ISO filings CA-2011-BRLA1, CA-2011-RCP1 and CA-2011-IALL1, modify loss cost multipliers (LCMs), and withdraw the company exception Rule 97 loss cost for the \$2 million limit. The overall rate impact for this filing is 6.0%.

Effective Date August 1, 2012 new and renewals.

**LEAD COMPANY**  
**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FEMC-128190687

Other Companies

Federated Service Insurance Company

files to revise the current loss cost multipliers (LCMs) for their Workers' Compensation program. The Companies are requesting implementation of revisions under Prior Approval provisions for all policies effective on and after 7/1/2012. The largest cumulative effect of rate change of +14.0% is for class 8742. The overall rate impact using the March 1, 2012 NCCI loss costs and the revised multipliers for Federated Mutual Insurance Company is +10.1%, for Federated Service Insurance Company is +13.3% and for the 2 companies combined is +10.3%. For Federated Mutual Insurance Company, the proposed LCMs are: 1.175 (for classes 2883, 5437 and 7228), 1.244 (for classes 3629, 8006, 8350 and 8381), 1.313 (for classes 3632, 5190, 8232 and 8380), and 1.382 (for all others). For Federated Service Insurance Company, the proposed LCMs are: 1.057 (for classes 2883, 5437 and 7228), 1.120 (for classes 3629, 8006, 8350 and 8381), 1.182 (for classes 3632, 5190, 8232 and 8380), and 1.244 (for all others). Premium and loss data are combined for both companies.

Effective Date July 1, 2012.

**LEAD COMPANY**  
**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FEMC-128141966

Other Companies

Federated Service Ins. Co.

files a Rate filing under Commercial Property, proposing to revise their Type of Business Factors. The overall impact is -19.0% and ranges by policyholder from -30.1% to 0.0%. The bulk of the rate impact is in two types of business, auto service stations and gas and oil distributors (with bulk). These types of business have the two highest amounts of 2010 premium and both receive a -30.0% impact. The Company has provided an indication of -2.3% and provided additional support in the form of premium retention ratios and closing ratios for their Mississippi program versus countrywide programs.

Effective Date May 1, 2012.

**LEAD COMPANY**  
**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FEMC-128090206

Other Companies

Federated Service Ins. Co.

files a rate and rule filing. In this filing, the Company is proposing to adopt ISO rates for their Commercial Auto program. The overall rate impact of the filing is -14.1%. The largest effect of these changes will be an increase of 3.2%, while the lowest effect will be a decrease of 30.1%.

Effective Date July 1, 2012.

**COMPANY** **FILING NUMBER**  
**FINANCIAL AMERICAN PROPERTY & CASUALTY INS. CO. YTYC-128150606**  
files a new Vehicle Service Contract program. The proposed rates are identical to the rates filed by American Bankers Insurance Company of Florida (SERFF filing ASPX-G127107968) which was approved in May 2011.  
Effective Date April 25, 2012 for new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**GARRISON PROPERTY AND CASUALTY INSURANCE CO. USAA-127814476**  
Other Companies  
United Services Automobile Association  
USAA Casualty Ins. Co.  
USAA General Indemnity Co.  
files to revise the rates for Garrison and USAA-GIC via base rates and various factors. For USAA and USA-CIC, the proposed changes are in program structure only; i.e., no rate effect. The estimated rate impact is +5% for USAA-GIC and +10% for Garrison. It is unclear if these changes reflect the company's renewal capping measures.  
Effective Date April 13, 2012.

**COMPANY** **FILING NUMBER**  
**GREENWICH INSURANCE COMPANY** **XLAM-128095264**  
files a Form/Rate filing under Professional Errors & Omissions Liability for a new Technology E&O excess coverage.  
Effective Date April 9, 2012 for new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**GUIDEONE AMERICA INSURANCE COMPANY** **GDEB-128024998**  
Other Companies  
GuideOne Elite Ins. Co.  
GuideOne Mutual Ins. Co.  
GuideOne Specialty Mutual Ins. Co.  
files a rate, rule and form filing for its Personal Auto program. The Company is proposing to add a new territory for certain zip codes in the Madison county area.  
Effective Date May 1, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**GUIDEONE AMERICA INSURANCE COMPANY** **GDEA-128171255**  
Other Companies  
GuideOne Elite Insurance Company  
GuideOne Mutual Insurance Company  
GuideOne Specialty Mutual Insurance Company  
files for new Sexual Misconduct Liability Rates. The proposed rate decrease is -1.3% for this coverage.  
Effective Date July 15, 2012 for new and September 15, 2012 for renewals.



**COMPANY**

**FILING NUMBER**

**IMPERIUM INSURANCE COMPANY**

**PERR-128189185**

files a new Commercial Burglary and Theft coverage. The proposed rates will be a combination of ISO loss costs, filed in filing number CR-2009-RLC09, and loss cost multiplier (LCM) of 1.57.

Effective Date April 26, 2012.

**LEAD COMPANY**

**FILING NUMBER**

**INSURANCE SERVICES OFFICE INC.**

**ISOF-128167585**

**Other Companies**

Related Filing- Forms- ISOF-128166997

Related Filing- Rules- ISOF-128167097

files loss cost, rules and forms under the Division One-Automobile relating to the introduction of the Auto Dealers Coverage Form and other revisions in companion forms and rules filing. Both basic liability coverage loss costs for Mississippi and miscellaneous multistate loss costs are revised, and new coverage loss costs are introduced. Loss cost changes are intended to offset changes in the related coverage form, so there is no rate impact.

Rules- A change is being made to its Medical Payments rating rule so that the factors used do not reflect unlimited liability coverage. And, ISO is introducing an Equipment and Implement Dealers liability rating factor. Several other rule changes are proposed.

Effective Date October 1, 2013 new and renewals.

**COMPANY**

**FILING NUMBER**

**JEWELERS MUTUAL INSURANCE COMPANY**

**JMIC-128104421**

files to transition their current AAIS-based commercial umbrella product to its new ISO-based commercial umbrella program. The Company proposes to blanket adopt all ISO commercial umbrella forms as well as several independent or ISO amended forms. Current policyholders will be transition to the new umbrella product as they renew. The company does not quantify the rate impact of the transition, but we note that the program has less than \$5,000 written premium in Mississippi.

Effective Date May 13, 2013 new and May 28, 2013 renewals.

**LEAD COMPANY**

**FILING NUMBER**

**LIBERTY INSURANCE CORPORATION**

**LBPM-128075799**

**Other Companies**

Liberty Mutual Fire Insurance Company

The First Liberty Insurance Corporation

files a rate/rule filing for their Private Passenger Auto program. The Company is proposing a base rate increase, the addition of Model Year Shift for 2012, and additional typographical corrections which have no rate impact. The overall indication is +11.4% and the selected overall impact of this filing is +4.5%.

Effective Date May 24, 2012 new and June 28, 2012 renewals.

**COMPANY**

**LIBERTY INSURANCE UNDERWRITERS INC.**

**FILING NUMBER**

**LMUG-128134203**

files a Form/Rate/Rule filing under Commercial Umbrella and Excess for a new Kidnap, Ransom and Extortion Excess product. Rates are based on what the company would have charged for a \$1 million primary layer and the company's current approved limit modifiers. This product is a follow-form product and uses the underlying approved rating program for Kidnap and Ransom to produce rates.  
Effective Date April 1, 2012.

**LEAD COMPANY**

**LM GENERAL INSURANCE COMPANY**

**FILING NUMBER**

**LBPM-127313359**

Other Companies

LM Insurance Corporation

files rates and rules for new personal auto rating program for LMGeneral Insurance Company and LM Insurance Corporation. It will apply only to policies written as new business on or after the effective date. All new business will be written into a new company separate from the existing renewal book.  
Effective Date June 18, 2012 new business.

**COMPANY**

**METROPOLITAN DIRECT P&C INSURANCE COMPANY**

**FILING NUMBER**

**METX-G128056824**

files a rate revision for their private passenger auto program. The Company is proposing an overall rate change of 0.1%. They plan to achieve this rate change through increasing the base rates to offset the decreases implied by introducing a new class plan and a proprietary Metropolitan Countrywide Symbol. The goal is to achieve an overall neutral change (the 0.1% increase is due to rounding). Capping of  $\pm 30.0\%$  for annual policies and  $\pm 15.0\%$  for semiannual policies will be in effect for renewal policies. Due to this capping, the maximum and minimum impact to a single insured from these proposed changes is  $\pm 30.0\%$  with 8.2% of current insureds receiving an increase of 25% or more. The total written premium for this program is \$3.8 Million (2 companies combined) affecting 1,844 policyholders.  
Effective Date April 26, 2012.

**LEAD COMPANY**  
**METROPOLITAN P&C INSURANCE COMPANY**

**FILING NUMBER**  
**METX-G128056836**

**Other Companies**

**Metropolitan Casualty Ins. Co.**

files a rate revision for their private passenger auto program. The Company is proposing an overall rate change of 7.0% compared to an indicated rate change of 19.6%. They plan to achieve this rate change through increasing the base rates, introducing a new class plan and a proprietary Metropolitan Countrywide Symbol. Capping of  $\pm 30.0\%$  for annual policies and  $\pm 15.0\%$  for semiannual policies will be in effect for renewal policies. Due to this capping, the maximum and minimum impact to a single insured from these proposed changes is  $\pm 30.0\%$  with 5.9% of current insureds receiving an increase of 25% or more. The total written premium for this program is \$14.6 Million (2 companies combined) affecting 9,134 policyholders.

Effective Date April 26, 2012.

**COMPANY**

**FILING NUMBER**

**MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.** SFBC-128131454

files revised rates for their Dwelling Package I program. The overall proposed rate level change is an increase of 1.33%.

Effective Date July 1, 2012.

**COMPANY**

**FILING NUMBER**

**MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.** SFBC-128133621

files revised rates for their Mobile Homeowners program. The overall proposed rate level change is an increase of 4.27%.

Effective Date July 1, 2012.

**COMPANY**

**FILING NUMBER**

**MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.** SFBC-128130178

files revised rates for their Homeowners program. The overall proposed rate level change is an increase of 11.25%.

Effective Date July 01, 2012.

**LEAD COMPANY**

**FILING NUMBER**

**MISSISSIPPI STATE RATING BUREAU**

13716

**Other Companies**

**MS-2011-RMSLC**

**MS-2011-RMSRU (13715)**

files revised loss cost and rules for Market Segments Program resulting in reduction of loss costs: Apartment Building Owners (-20.1%), Landscapers (-10.7%), and Personal Care Services (-16.3%).

Effective Date August 1, 2012, new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION** 13719  
Other Companies  
MWUA 2012- Rules 1

---

files revisions and additions to the MWUA Manual of Rules and Procedures, Section III-  
Procedures for Processing Applications, Item 6. Renewals.  
Effective Date April 24, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE ASSURANCE COMPANY** NWSP-127916430  
Other Companies  
Victoria Fire and Casualty Company -7.400%

---

files revised rates and rules for their Motorcycle Program with an overall decrease of -  
1.100%.  
Effective Date May 19, 2012 for new and July 18, 2012 for renewals.

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE GENERAL INSURANCE COMPANY** NWPC-127920382  
Other Companies  
Nationwide Mutual Ins. Co.  
Nationwide Property and Casualty Ins. Co.

---

files a Rate/Rule filing under Personal Auto, proposing revisions to territorial base rates,  
expense fees, the mobile homeowner discount, and roadside assistance rates. The overall  
impact of the proposed changes in this filing is +2.5%.  
Effective Date July 16, 2012.

**COMPANY** **FILING NUMBER**  
**NAU COUNTRY INSURANCE COMPANY** NAUI-128145888

---

files a rate, rule and form filing for its Crop Hail program. The Company is proposing to  
add a new green snap endorsement and related form, update the cash discount date from  
July 1st to August 1st and file several new and revised forms. The green snap optional  
endorsement provides coverage to field and seed corn crops that break at the stalk due to  
wind damage. According to the Company, the endorsement and associated rates follow  
the same form as green snap coverage they issue in other states.  
Effective Date April 11, 2012.

**COMPANY** **FILING NUMBER**  
**PHILADELPHIA INDEMNITY INSURANCE COMPANY** **PHLX-G128134011**

files a revision of manual pages to replace the Race Directors State Exception Page in its prior filing (#MS005310200019 SERFF #PHLX-G127910131) for its Other Liability program. No other changes made in this filing. The table under II.1.A that was initially submitted did not indicate rates were cumulative which could result with an insured paying more than another insured with a higher Estimated Gross Receipts. The revised table in this filing has shown cumulative rating applies with adjustments to the rate percentages.

Effective Date March 28, 2012.

**COMPANY** **FILING NUMBER**  
**PROGRESSIVE GULF INSURANCE COMPANY** **PRGS-128122704**

files a Rate/Rule filing under Business Auto, proposing a revised Commercial Vehicle Liability program. Rating variables were determined based on a generalized linear model on countrywide loss information from 2006 through 2010. The overall indicated change is 7.2%, with an experience-based indication provided. The selected overall impact is 0.0% and ranges by policyholder from -15.0% to 15.0%. Relativities are documented, along with indicated and proposed relativities from the GLM study for several variables.

Effective Date June 28, 2012 new and August 1, 2012 renewals.

**COMPANY** **FILING NUMBER**  
**PROGRESSIVE GULF INSURANCE COMPANY** **PRGS-128122967**

files a Rate/Rule filing under Business Auto, proposing a revised Commercial Vehicle Physical Damage program. Rating variables were determined based on a generalized linear model on countrywide loss information from 2006 through 2010. The overall indicated change is 11.6%, with an experience-based indication provided. The selected overall impact is -0.4% and ranges by policyholder from -15.0% to 15.0%. Relativities are documented, along with indicated and proposed relativities from the GLM study for several variables.

Effective Date June 28, 2012 new and August 1, 2012 renewals.

**COMPANY** **FILING NUMBER**  
**PROPERTY & CASUALTY INSURANCE CO. OF HARTFORD** **HART-128128801**

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

Effective Date May 3, 2012 new and June 17, 2012 renewals.

**COMPANY** **FILING NUMBER**  
**RADIAN GUARANTY INC.** **RDGU-128171653**

files to revise borrower paid monthly mortgage insurance rates by introducing a new tier for borrowers with a FICO > 760 and LTV > 95%. The proposed rates match those recently announced by Mortgage Guaranty Insurance Corporation (MGIC). The proposed rates will apply only to new business and will result in a 4.06% decrease in overall rate.

Effective Date May 2, 2012.

**COMPANY**

**FILING NUMBER**

**REPUBLIC UNDERWRITERS INSURANCE COMPANY**

**TRGR-128147299**

files its Dwelling Fire program in Mississippi. The proposed effective date is 5/1/2012 for new business and 6/1/2012 for renewal business. For all the territories, the Company is providing indicated rate level changes of 0.0% for Fire, +9.0% for Extended Coverage (EC) and removing renovation credits from the tiering guidelines resulting in another +2.9% increase for both Fire and EC coverage, in support for the overall proposed change of +8.0%.

Effective Date May 1, 2012 new and June 1, 2012 renewals.

**LEAD COMPANY**

**FILING NUMBER**

**REPUBLIC UNDERWRITERS INSURANCE COMPANY**

**TRGR-128175268**

**Other Companies**

Southern Underwriters Ins. Co.

Republic Fire & Casualty Ins. Co.

files an exception to ISO Rule 34.B.6.d. in order to make the rating compatible with their internal systems. The company currently does not utilize this rule but is clarifying their Exception Page for possible future use. The overall impact is 0% on our book.

Effective Date April 26, 2012.

**COMPANY**

**FILING NUMBER**

**RIVERPORT INSURANCE COMPANY**

**PERR-128155284**

files an initial form, rate and rule filing for Workers' Compensation. The Company is requesting that the proposed forms, rates and rules be implemented for all policies effective on the earliest date upon approval. Since this is an initial filing, the rate impact is 0.0%. The Company uses all approved NCCI forms as well as the Company's independent forms. The proposed rates are based on the latest NCCI approved rates/loss costs circular MS-2011-07 effective 3/1/2012. The premium charge is a flat rate, and the selected loss cost multiplier of 1.430 is supported by the Company's expense experience.

Effective Date April 11, 2012.

**COMPANY**

**FILING NUMBER**

**SAFECO INSURANCE COMPANY OF IL**

**LBRM-127994426**

files a rate/rule filing for their Motorcycle Program. The overall impact of the proposed changes is 1.4%.

Effective Date May 24, 2012 for new and July 3, 2012 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>SAFETY NATIONAL CASUALTY CORPORATION</u>	<u>SFCC-128167381</u>

files to adopt ISO filing CA-2011-BRLA1 and CA-2011-RCP1. Additionally the Company is requested a change in LCM from 1.488 to 1.503 for Auto Liability and 1.504 to 1.499 for physical damage. The company changed the General Rules section of the policy to reflect ISO's approval of Rule 98 - revision of rating factors. Additionally, the Company specific Loss Cost Rules were modified reflect ISO's approval of Rule 97 - Providing a description of the coverage and update premium development. The overall change in premium level is 0%.  
Effective Date July 1, 2012.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>SAGAMORE INSURANCE COMPANY</u>	<u>BALG-128020586</u>

files a rate filing requesting changes to their non-standard personal auto program. The overall rate impact of this filing is a 9.97% increase compared to an indicated increase of 10.1%. The largest cumulative effect of the changes is an increase of 128.49% with 20.5% of insureds receiving an increase of 25% or more. Those insureds receiving the 25% or greater increase in rates are those who have shown to have worse experience through a loss ratio analysis.  
Effective Date April 13, 2012.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>SECURITY NATIONAL INSURANCE COMPANY</u>	<u>UNKP-128116693</u>

files an initial filing for its Commercial General Liability program. The loss costs and rules effective for this program are adopted from ISO filed loss costs and rules.  
Effective Date April 1, 2012 for new and renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>SECURITY NATIONAL INSURANCE COMPANY</u>	<u>UNKP-128103167</u>

files an initial rate and rule filing to introduce its Financial Institutions Bond program to Mississippi. The Company proposes to adopt Surety & Fidelity Associations of America loss costs and rules, in conjunction with several independent rates and rules.  
Effective Date April 17, 2012.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>SECURITY NATIONAL INSURANCE COMPANY</u>	<u>UNKP-128141651</u>

files an initial rate and rule filing for its Deposit Guarantee Bond program. The program is intended to provide banks with coverage for individual depositors with deposits exceeding FDIC insured limits. If a bank fails, the coverage provides reimbursement of deposits in excess of the FDIC limits. All rates and rules reflect those filed for BancInsure, Inc., who currently writes in the deposit guarantee bond line of business.  
Effective Date April 15, 2012.

**COMPANY**

**SENTINEL INSURANCE COMPANY**

**FILING NUMBER**

**HART-128193086**

files to revise the business income and extra expense - specified limit product rule for Spectrum. The proposed rule change is to expand coverage availability to include Area as an Exposure Base. The filing proposes to remove Business & Personal Services as a market group and add Printers & Publishing as a mandatory Market Group. Additionally, the filing proposes rating changes for the Business Income coverage and the Earthquake rating endorsement. The Earthquake coverage will now have a territory factor based on the geographic location of the risk. For Business Income coverage, the company is proposing to add a probable maximum loss factor to reflect increased exposure for locations with possibility of a large loss. To offset any rate impact due to the proposed changes, the company offset with changes to the BI rates by Market Group. As such, the overall impact of these changes is rate neutral.

Effective Date May 16, 2012.

**LEAD COMPANY**

**SENTRY INSURANCE A MUTUAL COMPANY**

**FILING NUMBER**

**SEPX-G128146061**

Other Companies

Middlesex Insurance Co.

files a rate/rule filing for their Commercial Umbrella and Excess program. The Company is proposing to include rate factors for occurrence limits of \$10 million through \$15 million and to clarify their minimum premium rule by adding minimum premiums for layers in excess of \$5 million per occurrence. The proposed limit rate factors are based on the rates of underlying layers.

Effective Date June 1, 2012.

**LEAD COMPANY**

**STARNET INSURANCE COMPANY**

**FILING NUMBER**

**PERR-128058214**

Other Companies

Berkley Regional Ins. Co.

Berkley National Ins. Co.

files a rate/rule filing for their Commercial Auto program. The Company is filing to adopt the all currently approved ISO loss costs, rules, increased limit factors, rating plans, and any additional supplements for Commercial Auto. This rate filing results in an overall rate change of -14.3%. The Company provides expenses for the last three years to support the proposed loss cost multipliers.

Effective Date August 1, 2012.

**COMPANY**

**STARR INDEMNITY & LIABILITY COMPANY**

**FILING NUMBER**

**REGU-128094349**

files a new BOP coverage. This company proposes to adopt ISO loss costs referenced in filing BP-2010-RLC10, together with proposed Loss Cost Multipliers(LCM) of 1.447 for Liability, and 1.556 for Non-Liability.

Effective Date April 6, 2012 for new and renewals.



**COMPANY**

**FILING NUMBER**

**STARR INDEMNITY & LIABILITY COMPANY**

**REGU-128131747**

files an initial filing for an independent Property coverage forms, endorsements and a complete rating manual for their Star Tech Large Account program. The rating schedule included in this filing covers the perils of fire and inherent explosion, and contains additional rules and rating provisions for the extended coverage, vandalism and malicious mischief, and all risk coverage including boiler and machinery for both property damage and business interruption.

Effective Date April 12, 2012.

**LEAD COMPANY**

**FILING NUMBER**

**STATE AUTO PROPERTY AND CASUALTY INSURANCE CO. STAT-128135399**

Other Companies

State Automobile Mutual Ins. Co.

files a rate filing to be effective 8/20/2012 for both new and renewal policies for their personal auto program. The overall effect of the proposed changes is 0%.

Effective Date August 20, 2012.

**LEAD COMPANY**

**FILING NUMBER**

**TECHNOLOGY INSURANCE COMPANY**

**SHNF-128213115**

Other Companies

Wesco Insurance Company

files introducing a large deductible rating plan. The rating formula provided is typical of large deductible plans and all necessary expense and other factors are included in the provided pages.

Effective Date April 11, 2012.

**COMPANY**

**FILING NUMBER**

**UNITED STATES LIABILITY INSURANCE COMPANY**

**USLI-128184578**

files a rate, rule and form filing for its Antique Auto program. Rates and rating factors are primarily based on competitor rate comparisons and/or rates and factors used by the Company for similar programs in other states. The Company based its BI/PD/MP coverage rates on those filed by American Modern Home under filing AMMH-126048529 with roughly a -10% rate differential for comparable limits. Proposed Physical Damage and Spare Parts rates appear reasonable based on the competitor comparison between the proposed rates and those filed by American Modern Home as well as Foremost in filing FORE-126745535. Deductible factors, miscellaneous coverage endorsements, discounts and modifiers are based on those filed by the Company in other states and appear reasonable. Single limit UM and split UMBI/UMPD rates are essentially a me-too of American Modern Home.

Effective Date April 26, 2012.

**COMPANY**

**FILING NUMBER**

**WESTPORT INSURANCE CORPORATION**

**ERCB-128058824**

files a rate filing for their Professional Errors and Omissions Liability program. The Company is proposing a base rate increase of +4.5%.  
Effective Date November 1, 2012.

**NEW COMPANY**

USPlate Glass Insurance Company received its Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective April 19, 2012.