

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
21st CENTURY CENTENNIAL INSURANCE CO.	AGMK-128713009

introduces a “Walled-Off Program” for Private Passenger Auto in this filing. Because the program affects new business only, there is no anticipated rate impact from the proposed changes. The revisions include the following: introduction of a new multivariate auto product with no impact on the in force book; revisions to base rates so that the changes from the multivariate auto product do not affect base rate relativities; introduction of a flat acquisition expense structure; revised model symbols to include new year; and formatting changes to the rate manual to reflect the proposed changes.
Effective Date November 19, 2012.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ALTERNATIVE INSURANCE CORP.	AMLX-G128745292

files revised rates and rules for their Businessowners program. The Company is filing to revise loss cost multiplier and expense provisions within this program. There are no changes to adopted ISO loss costs at this time. This filing reflects a 10.1% increase in rates. However, the Company does not have any current policies that are affected by these changes. The Company has provided support for the selected expense and profit provisions used to develop the proposed loss cost multipliers. The company does not propose any loss cost modifications in this filing.
Effective Date April 1, 2013.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ALTERNATIVE INSURANCE CORP.	AMLX-G128692509

files a form/rate/rule filing for its VFIS Emergency Service Organization program. The filing proposes several changes to the property, general liability and management liability portions of the program. The Company is introducing several optional coverages, as well as revising current rates. The overall increase is 2.4%.
Effective Date February 1, 2013 for New and Renewal.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN FAMILY HOME INSURANCE COMPANY	AMLX-G128733057

Other Companies
American Southern Home Insurance Company

files rates, rules and forms their new Commercial Burglary and Theft program.
Effective Date March 1, 2013.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN RELIABLE INSURANCE COMPANY	ASPX-G128759646

files revised rates, rules, and forms for their Farm Administration Certificate, Commercial Farm and Ranch program. The company is proposing a 24.7% rate increase, supported by an indicated change of +46.7%. Rate changes include changing base rates, adding in a zone factor (applicable to entire state), and adding deductible options.
Effective Date February 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
AMERICAN RELIABLE INSURANCE COMPANY **ASPX-G128736158**

files a new rating rule. The rating rule applies as follows: if the insured already has a Farm Administration Certificate issued in their name, a factor of 0.80 (20% credit) is to be applied to the Commercial Excess Liability policy's Minimum Premium when there is no Livestock and/or Absentee Ownership. The rate effect for this proposed rule is -0.1% rate decrease, and affects only two policies.

Effective Date January 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
AMERICAN SAFETY CASUALTY INSURANCE COMPANY **ASCI-128735462**

files a rate/rule/form filing proposing a new Commercial Excess Liability program. The rates proposed in this filing for the various coverages/endorsements were developed by the Company's reinsurer and appear reasonable.

Effective Date November 14, 2012.

COMPANY **FILING NUMBER**
AMICA MUTUAL INSURANCE COMPANY **AMMA-128661157**

files revisions to their Private Passenger Automobile program. In addition to base rate changes, the Company is proposing changes to their base model year, Insurance Bureau Score, Household Assessment Level, multi-line and multi-car discounts, class plan factors, and other auto rating plan factors. The overall rate level impact associated with the changes is estimated to be +2.1%.

Effective Date April 1, 2013 for new and renewals.

COMPANY **FILING NUMBER**
ASPEN AMERICAN INSURANCE COMPANY **REGU-128727209**

files for their new Aspen Internet Security and Privacy program (Other Liability-Claims Made Only û Internet Liability). The filing has no rate effect as this is a new program.

Effective Date November 16, 2012.

COMPANY **FILING NUMBER**
AXIS INSURANCE COMPANY **AXSS-128628843**

files to introduce their Private Plus Insurance Program to Mississippi. Coverage options available in the new program include Directors & Offices, Employment Practices Liability, Fiduciary Liability, and Crime coverage.

Effective Date November 27, 2012.

COMPANY **FILING NUMBER**
CENTAURI SPECIALTY INSURANCE COMPANY **SPIS-128766440**

files revised rates for their newly approved Homeowner program. The overall rate level change is a decrease of 25.0%.

Effective Date November 15, 2012.

LEAD COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-128703496

Other Companies

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

files new rates, rules and forms for their Commercial Multi-Peril program that are no longer dependent on ISO. The proposed rates and rating factors for the various coverages are based on ISO, competitor comparisons and Company rates and rating factors for similar coverages in other programs.

Effective Date July 1, 2013 for New and September 1, 2013 for Renewal.

COMPANY
CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER
CUNX-G128658141

files to adopt new ISO loss costs within their Commercial Package program. The Company is filing an adoption of ISO loss costs promulgated in GL-2012-BGL1 but is not revising loss cost multipliers at this time. These changes represent a decrease of -6.7% for this line of business.

Effective Date April 1, 2013 for New and Renewal.

LEAD COMPANY
EMCASCO INSURANCE COMPANY

FILING NUMBER
EMCC-128746027

Other Companies

Employers Mutual Casualty Company

files a +0.9% rate increase distributed by company as follows: +1.5% EMCASCO and +0.7% Employers Mutual Casualty Company (EMCC). The indicated rate change is +24.9%. The company is a member of Mississippi State Rating Bureau (MSRB) and proposes to adopt the loss costs found in filing Bulletin 12-2 (MSRB-2012-01). This filing proposes no change to the Loss Cost Multipliers, thus the requested rate change is due only to the underlying change in loss costs.

Effective Date January 1, 2013 for New and Renewal.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

LWCM-128652853

Other Companies

Wausau Underwriters Ins. Co.

Wausau Business Ins. Co.

Liberty Mutual Ins. Co.

Liberty Mutual Fire Ins. Co.

LM Ins. Corporation

The First Liberty Ins. Corp.

Liberty Ins. Corp.

files its Commercial Auto program to change their loss cost modification factors (LCMs). The company provides support for the proposed LCMs based on expenses, an increase in The First Liberty Insurance Corporation's (TFLIC) company deviation factor, and an increase in the Loss Expense Adjustment factor for Physical Damage. The Company's Loss Expense Adjustment Factors are calculated based on rate indications. Five years of on-leveled historical premium and developed loss data are adjusted using a selected loss ratio trend. The Countrywide loss expense adjustment is used as a complement of credibility. Subsequent to the initial actuarial review on 10/1/12, the Company has revised their rate impact to 0.0% Effective Date May 1, 2013.

LEAD COMPANY

GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER

GACX-G128734456

Other Companies

Great American Assurance Co.

Great American Ins. Co. of New York

Great American Alliance Ins. Co.

files a rate revision to their Chemical Drift Liability coverage for wineries in their Other Liability program in order to account for the size of the property and bring their rates to a competitive rate level. The proposed rates were determined through a competitive analysis and appear reasonable. No policy currently has this coverage, so there is no rate impact due to the proposed changes. Effective Date February 1, 2013.

COMPANY

GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER

GACX-G128700361

files an initial filing for its Commercial Contingent Liability under Other Liability in the Commercial Automobile line of insurance. The target market for this coverage is finance companies that finance to commercial entities. The contingent liability coverage provides coverage for the lender of the vehicle while it is not in the lender's care, custody, and control, in the event the lender is held vicariously liable for its lessees. The intention of the policy is to be secondary. Effective Date November 6, 2012.

COMPANY

FILING NUMBER

GREAT MIDWEST INSURANCE COMPANY

MRTN-128670892

files an initial Burglary and Theft program adopting all ISO Crime & Fidelity Forms, Loss Cost, Rules, and Rating Plans in effect in MS. The Company is also submitting their proprietary forms, rule exceptions pages and selected loss cost multiplier of 1.25. Effective Date November 12, 2012.

COMPANY

FILING NUMBER

GREAT MIDWEST INSURANCE COMPANY

MRTN-128721351

files their Allied Health Care Providers Liability program (Medical Malpractice). The Company is affiliated with Insurance Services Office, Inc. (ISO) and is adopting all ISO Division Seven Medical Professional Liability forms, rules, and rating plans applicable to this program. A permissible loss and LAE ratio (PLR) calculation is included with the filing. The PLR is based on reasonable expense and profit & contingencies provisions, and support is provided. There is currently no Mississippi written premium for the program; therefore the filing has no rate impact. Effective Date November 14, 2012.

COMPANY

FILING NUMBER

GREAT MIDWEST INSURANCE COMPANY

MRTN-128732545

files General Liability rates and forms for their new Allied Health Care Providers program. The rates and forms will be used in conjunction with the most recent approved ISO Commercial General Liability program. This program may be written on a monoline or package basis. This filing contains Company basic limit rates for eligible Allied Health classifications where ISO designates the class as A-rated. The Company calculates a permissible loss ratio (PLR) of 66.3%, based on their Insurance Expense Exhibits from 2009 through 2011 and selected reasonable expense provisions. Since this is a new program, there is no rate impact. Effective Date November 14, 2012.

COMPANY

FILING NUMBER

GULFSTREAM PROPERTY & CASUALTY INSURANCE CO. **GSPC-128669538**

files initial rates, rules and forms for their new Homeowners program. Effective Date December 1, 2012.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-128672747

Other Companies

Hartford Ins. Co. of the Midwest

Hartford Underwriters Ins. Co.

Property & Casualty Ins. Co. of Hartford

Twin City Fire Ins. Co.

Hartford Accident & Indemnity Co.

Hartford Fire Ins. Co.

files to introduce a new Data Breach Coverage as an optional coverage part provided to complement Commercial General Liability coverage. This Data Breach offering is available to cover both 1st party response expenses that the insured incurs and 3rd party defense and liability coverage when the insured is legally responsible for a data breach. 3rd party coverage is available only to insureds that have elected the 1st party coverage. Since this is the Company's initial offering of this coverage, there is no premium impact to current insureds. The Company is proposing an effective date of 12/8/2012 for both new and renewal businesses.

Effective Date December 8, 2012.

COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

LMPP-128720590

files introducing a new optional endorsement, Property Extension for Hotels, to their RM Select Policy which provides sub-limits of liability and corresponding extensions of coverage for hotels. Since this is a new coverage to their program, there is no rate impact. The Company is requesting an effective date of January 1, 2013.

Effective Date January 1, 2013.

COMPANY

MARKEL INSURANCE COMPANY

FILING NUMBER

MRKB-128749973

files new and revised endorsements and corresponding rates and rules for their Businessowners program. The Company is making several revisions to endorsements, but primarily to introduce rates and rules for the new Business Owners Select endorsement. This endorsement extends a package of coverage changes to the insured for an additional charge. A discount is provided, as the coverage amounts provided are more restrictive than the base endorsement of the Advantage Suite Endorsement. Additionally, the Company increased ILF factors to be consistent with recently adopted factors from ISO.

Effective Date January 1, 2013.

LEAD COMPANY

METROPOLITAN PROPERTY & CASUALTY INS. CO.

FILING NUMBER

METX-G128653112

Other Companies

Economy Premier Assurance Company

files revised rates and rules for their Mississippi Homeowners programs. The overall rate level change is an increase of 10.3% with a maximum cap of 20%.

Effective Date December 31, 2012 for new and February 5, 2013 for renewals.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-G128668052**

files a filing to correct an error discovered in the Repair Advantage rates effective October 26, 2011. Specifically, the error affected a segment of the book composed almost exclusively of used English and German luxury vehicles with 36,000 miles or more on the odometer at the time of contract purchase. To offset the error, this filing proposes new rates that amount to a 7.6% increase to the premium in the overall book. Please note that these contracts are not renewable, so no current contract holder will experience an increase in price.

Effective Date November 6, 2012.

LEAD COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-128635144**

Other Companies

Progressive Gulf Insurance Company

files revised rates for their Motorcycle program resulting in an overall increase of 7.7%.

Effective Date November 30, 2012 for new business and January 9, 2013 for renewals.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INS. CO. **NWCM-128689614**

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Co.

files a revised rate filing for their Commercial Property (Fire and Allied Lines) program.

The filing proposes changes to the companies' loss cost multipliers, package modification factors, and minimum premium with an overall rate impact of +8.1%.

Effective Date March 1, 2013 for new and renewals.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY **NWCM-128681023**

Other Companies

Nationwide Mutual Ins. Co.

Nationwide Property & Casualty Ins. Co.

files to revise rates for their Workers Compensation policies. The Company is proposing to adopt the latest loss costs effective 3/1/2012 as approved in the NCCI loss cost circular MS-2011-05. The overall rate impact is +6.7%. The largest and smallest cumulative effect of all the changes being made in this filing is +35.2% and -19.1% respectively. The Company selected the underwriting profit of -4.6% based on their experience from 2009 to 2011. The Company provides rate indication exhibits with an indicated rate change of +15.8%.

Effective Date March 1, 2013.

COMPANY

NAU COUNTRY INSURANCE COMPANY

FILING NUMBER

NAUI-128741245

files updated rates for their Crop program, based on the approved 2013 National Crop Insurance Services' loss costs. The proposed rates result in an overall rate impact of +0.01%.

Effective Date November 21, 2012.

COMPANY

NOVA CASUALTY COMPANY

FILING NUMBER

NVAC-128700518

files corrections to their manual pages and updates forms for their Other Liability Sports and Leisure program. There is no rate impact of this filing.

Effective Date November 14, 2012.

COMPANY

NOVA CASUALTY COMPANY

FILING NUMBER

REGU-128714086

files a new program providing general liability coverage for entities involved in motorsports.

Effective Date November 8, 2012 for New and Renewal.

COMPANY

PHARMACISTS MUTUAL INSURANCE COMPANY

FILING NUMBER

PHAR-128645905

files their Personal Automobile program. The Company is a member of Insurance Services Office (ISO) and is adopting the ISO Loss Costs, The Company also proposes revisions to their loss cost multipliers LCMs. Separate LCMs are proposed for Physical Damage, Liability, and UM/UI. The proposed expenses and profit provisions (9.1% for Physical Damage and 5.1% for both Liability and UM/UI) used to calculate the expected loss ratios. A loss cost modification of +11% is used for the Physical Damage LCM, while -7% is proposed for Liability and -12% for UM/UI. The overall rate effect of the filing is an increase of +2.5%, compared to an indicated change of +4.9%. The effect on any individual class of insureds ranges from a decrease of -1.3% to an increase of +14.4%.

Effective Date February 1, 2013.

COMPANY

PHILADELPHIA INDEMNITY INSURANCE COMPANY

FILING NUMBER

PHLX-G128690097

files new endorsements and corresponding rating rule pages for use with their new Film Production Program. The program was designed to provide specific tailored coverage for insureds with film production risks in the Sports and Entertainment industry. Rates are developed based on competitor filings approved in Pennsylvania for North American Specialty Insurance Company and One Beacon, which are both countrywide filings. The Company selected an underwriting profit of 8.3%, based on their experience from 2011 and a permissible loss ratio of 62.9%, based on their Insurance Expense Exhibits from 2008 through 2011.

Effective Date November 13, 2012.

COMPANY
PROGRESSIVE GULF INSURANCE COMPANY

FILING NUMBER
PRGS-128664821

files an increase to their commercial auto program rates resulting in an overall rate impact is a 5.5% increase.

Effective Date December 20, 2012 for new business and January 23, 2013 for renewals.

COMPANY
QBE INSURANCE CORPORATION

FILING NUMBER
QBEC-128723593

amends their loss cost multiplier (LCM) for their Health and Human Services program. The Company proposes to change their LCM from 1.40 to 1.55. This LCM change reflects the current expense information in the Company's Insurance Expense Exhibit (IEE) and represents an overall premium impact of +10.7%. This LCM also applies to Premises/Operations, Products/Completed Operations and Estimated Loss Potentials.

Effective Date January 1, 2013 for new and renewals.

LEAD COMPANY
REPUBLIC UNDERWRITERS INSURANCE COMPANY

FILING NUMBER
TRGR-128683614

Other Companies

Republic Fire and Casualty Insurance Company

Southern Insurance Company

files a filing to introduce their new Veterinarians Professional Liability program. This filing has no rate effect, since it is a new program.

Effective Date November 6, 2012.

COMPANY
SAFECO INSURANCE COMPANY OF IL

FILING NUMBER
LBRM-128748562

files rate adjustments to their Safeco Recreational Vehicle program. The vehicle types included in the program are motor homes and travel trailers. These vehicles types are written as miscellaneous vehicles on the Safeco Private Passenger Auto policy. They are only making changes with the Travel Trailer segment of the program with this filing. The overall rate impact of the proposed changes is 14.1%.

Effective Date December 8, 2012 for new business and January 19, 2013 for renewals.

COMPANY
SENTRY SELECT INSURANCE COMPANY

FILING NUMBER
SEPX-G128719208

files revised rates, rules, and forms for their Commercial Automobile Motor Carrier Non-Passenger Program. The Company is filing to adopt ISO designations CA-2011-BRLA1, CA-2011-IALL1, CA-2011-RCPI and CA-2012-BRLA1 and to adopt changes to rate, rules, and forms for the introduction of a new policy administration system (Policy Center). The overall proposed change for this program is +11.1%, which is supported by an indicated +49%. Specific changes include adding a new scorecard rating factor, removing minimum premiums, revising definitions of fleets, revising base rates, and adding in a renewal credit.

Effective Date December 16, 2012, New and Renewals.

LEAD COMPANY

FILING NUMBER

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

TRVD-128668429

Other Companies

St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company

files to introduce a new format for their existing General Liability Entertainment Program manual. This filing is the second in a series of filings being submitted to revise individual segments of the Company's Entertainment Program manual. The Company is also adding several new segments, making editorial rule changes, expanding the increased limit options and changing their base rates for all segments from \$300,000 to \$1 million. The overall rate impact is -8.4%. The full impact of the rate decrease will be achieved through changes in the base rates for the Special Events Segment.
Effective Date November 26, 2012.

COMPANY

FILING NUMBER

STAR INSURANCE COMPANY

MEAD-128677935

files a new Commercial Multi Peril coverage for fitness and health club industry.
Effective Date November 8, 2012 for New and Renewal.

COMPANY

FILING NUMBER

STAR INSURANCE COMPANY

MEAD-128743947

files for a 2.3% rate decrease in its Commercial General Liability and under the liability portion of its CMP Commercial Package programs. The requested rate decrease is the combined effect of revising the company's Loss Cost Multiplier from 1.690 to 1.760 and adopting new ISO loss costs found in filing GL-2012-BGL1.
Effective Date December 1, 2012 New and Renewals.

COMPANY

FILING NUMBER

STATE NATIONAL INSURANCE COMPANY, INC.

STNA-128762975

files new rates, rules, and forms for a Commercial Multi-peril program. The Company is filing the proposed rates and rules to facilitate the writing of an MGA program that was previously covered by Companion National.
Effective Date November 27, 2012.

LEAD COMPANY

FILING NUMBER

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY RESD-128729155

Other Companies

United Guaranty Residential Insurance Company

files a rate/rule filing for their Performance Premium rating plan (Mortgage Guaranty). The Company proposes a rate change, with the indication developed using a loss ratio method. Experience period losses are selected based on averages over policy years from 1979 through 2009. The permissible loss and LAE ratio (PLR) used in the calculation is based on reasonable expense provisions, and support is provided. While the profit & contingencies provision of 49.9% would be excessive for most lines of business, the Company provides support and justification for it. In our opinion the profit & contingencies provision is reasonable for this line of business. Based on an indicated overall increase of 7.3%, the Company proposes a 6.1% increase for preferred business and a 0.0% change for standard business in Mississippi, resulting in an overall increase of 4.7% for the two Companies combined.

Effective Date November 19, 2012.

COMPANY

FILING NUMBER

WESCO INSURANCE COMPANY

UNKP-128714039

files proposing to add rates and rules to cover Motorcycles and Powersports in their Guaranteed Automobile Protection (GAP) Reimbursement Insurance Program, and has provided revised manual pages showing the proposed rates for the new coverages. These are new coverages to their program so there is no associated rate impact.

Effective Date November 14, 2012.

NEW COMPANIES

Employers Compensation Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 20, 2012.

Main Street America Protection Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 13, 2012.

Tower National Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 19, 2012.