

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

LEAD COMPANY **FILING NUMBER**

ACE PROPERTY AND CASUALTY INSURANCE COMPANY ACEH-128795481

Other Companies

Agri General Insurance Company

files for their new rates for the 2013 season in the Crop-Hail program. The formulation of the new rates is the National Crop Insurance Services (NCIS) final average loss costs for the period 1948-2011 divided by Rain and Hail L.L.C.'s (RHLLC) anticipated loss ratio (ALR) of 70.5% to produce indicated rates for Cotton. RHLLC overall experience is used as a guide for judgment rates. The premium change for these proposed changes is a decrease (-1.3%) to the current book.

Effective Date December 28, 2012.

LEAD COMPANY **FILING NUMBER**

ACE PROPERTY AND CASUALTY INSURANCE COMPANY ACEH-128761853

Other Companies

Agri General Ins. Co.

files its crop program proposing new rates and forms for its Replant Extra coverage. The proposed rate impact is +12.1%, varying by insured from +3.0% to +60.6%. Premium volume in Mississippi is very small - less than \$10,000. The company cites poor loss experience as justification for the increases and shows six years of raw experience data. The data provided shows loss ratios over 100% for five of the six years, and the overall ratio is nearly 275%.

Effective Date December 18, 2012.

COMPANY **FILING NUMBER**

ADM INSURANCE COMPANY ADMI-128721550

files new forms, endorsements, and rates for their Crop program. The rates are based on National Crop Insurance Services' rates and competitor information. The actual impact of this filing is a 7.4% decrease.

Effective Date December 4, 2012.

COMPANY **FILING NUMBER**

ALLSTATE PROPERTY AND CASUALTY INS. CO. ALSE-128758187

files revised rates and rules for its Private Passenger Auto resulting in an overall 8% increase.

Effective Date February 11, 2013 for new business and March 14, 2013 for renewals.

LEAD COMPANY

AMERICAN FAMILY HOME INSURANCE COMPANY

Other Companies

American Southern Home Ins. Co.

files to introduce a set of new tiers to their standard general liability program written through American Alternative Insurance Corporation. Since this is a new program, there is no rate impact. The Company is requesting that the rates become effective upon approval.

The company states that the filed rates and rules are the same as those used in AAIC's standard program, except for two tiering factors of 0.8 and 1.2. The company does not provide its tiering criteria for evaluation or the AAIC approved pages for comparison. Expense support is based on expenses from the Munich Re group (to which they belong) or on industry data via Highline.

Effective Date February 1, 2013.

FILING NUMBER

AMLX-G128693321

LEAD COMPANY

AMERICAN FAMILY HOME INSURANCE COMPANY

Other Companies

American Southern Home Insurance Company

files an initial form, rate, and rule filing for its Businessowners program. The program is ISO based, and the company states that forms, exceptions, etc. are the same as already approved by the Department for American Alternative Insurance Corporation. ISO exceptions appear reasonable as filed. The filing includes a tier factor for each company (0.8 for American Family Home Insurance Company and 1.2 for American Southern Home Insurance Company). The filing states that the expense provisions underlying the proposed loss cost multipliers are derived from American Alternative Insurance Corporation expenses, but we noted that the proposed LCMs differ from what was approved for the cited company in filing MRTN-126834639.

Effective Date April 1, 2013 for New and Renewal.

FILING NUMBER

AMLX-G128782713

COMPANY

AMERICAN SECURITY INSURANCE COMPANY

files revised rates for its Commercial Auto Program resulting in an overall rate decrease of -8.5%.

Effective Date March 1, 2013.

FILING NUMBER

ASPX-G128743426

COMPANY

AMERISURE PARTNERS INSURANCE COMPANY

files for Amerisure Partners Insurance Company (APIC) to use rates, rules, and forms for Commercial General Liability approved for use by Amerisure Mutual Insurance Company (AMIC) and Amerisure Insurance Company (AIC). All three companies belong to the same Amerisure Companies Group. This is an internal me-too filing with the new company adopting its sister companies' rates, rules, and forms.

Effective Date February 1, 2013 for New and Renewal.

FILING NUMBER

AMRS-128786676

COMPANY **FILING NUMBER**
ARGONAUT GREAT CENTRAL INSURANCE COMPANY **ARGN-128785735**

files a rate, rule and form filing for its Argo Insurance Businessowners Program (formerly Argo Select Businessowners Program). The Company is proposing several changes to the rates and rules that will result in an overall -0.6% impact, with individual policyholder changes ranging from -7.0% to 0.0%.
Effective Date March 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
CAPITOL INDEMNITY CORPORATION **CAPC-128686872**

files proposing rates for new limits of insurance for their CMP Liability Program Liquor Liability coverage. The new limits are both lower and higher than the currently filed available limits.
Effective Date December 10, 2012.

COMPANY **FILING NUMBER**
CAPSON PHYSICIANS INSURANCE COMPANY **CAPS-128737034**

files an initial filing for its Physicians and Surgeons Professional Liability program. The company's base rates are supported by a pure premium and expense analysis, using loss provisions underlying Medicus and Medical Assurance Company of Mississippi rates.
Effective Date December 26, 2012 for New and Renewal.

LEAD COMPANY **FILING NUMBER**
CONTINENTAL INSURANCE COMPANY **CNAB-128795125**

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

files to adopt ISO loss cost and Increased Limit Factor circulars for its Commercial General Liability program. The company also proposes modifying its loss cost multipliers from 1.653 to 1.840. The overall impact of the filing is estimated at +5.7%. While the included profit provision of 8.1% is somewhat high for this coverage, given the nature of the coverage the overall changes are reasonable.
Effective Date June 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY, INC. **CUNX-G128749595**

files to delay implementation of the loss costs in the Mississippi State Rating Bureau - MSRB Reference File Number MSRB-LC-2012-01 for Commercial Multi Peril (Commercial Package). The Company intends to maintain its current rate structure in its entirety until May 1, 2013, at which time it will adopt the approved loss costs and maintain its current loss cost multiplier, 2.02. The overall statewide change is 2.7%.
Effective Date May 1, 2013 for New and Renewal.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

LWCM-128778185

Other Companies

The First Liberty Insurance Corporation
Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
LM Insurance Corporation
Wausau Business Insurance Company
Wausau Underwriters Insurance Company

files to revise rates and rules for the Commercial General Liability program. The Company is filing to adopt ISO increased limits factors and loss costs and revise current loss cost multipliers. The Company is filing to expand tiering from three to five tiers and revise loss cost multipliers accordingly. The adopted loss costs represent a decrease of 6.2%. Changes in loss cost multipliers represent an increase of 24.2%, for a total change of 16.5%. The change in loss cost multipliers are affected by a 28.2% increase in expense loads, along with adjustments to affect new tiering structure.

Effective Date July 1, 2013 for New and Renewal.

COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER

EMCC-128774221

files a +1.0% rate increase for Municipal Liability. The indicated rate change is +24.4%, based on countrywide data.

Effective Date January 1, 2013 for New and Renewal.

COMPANY

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

FILING NUMBER

FDRE-128743667

files to increase rates for their Commercial Umbrella program. The Company is filing a countrywide 10% rate increase. The Company supports the changes with a countrywide indication of 20.6%.

Effective Date January 1, 2013 for New and Renewal.

COMPANY

GREAT MIDWEST INSURANCE COMPANY

FILING NUMBER

MRTN-128670621

files an initial filing for its Commercial Property program, proposing to adopt all Mississippi State Rating Bureau Commercial Fire and Allied Lines Forms, Loss Cost, Rules and Rating plans in effect. The Company is also filing rule exception pages, a selected LCM of 1.25, and introducing a Property Extension Endorsement with an associated rating rule.

Effective Date December 10, 2012.

COMPANY **FILING NUMBER**
GREAT MIDWEST INSURANCE COMPANY **MRTN-128748069**

files a new Employment Practices Liability Insurance (EPLI) program. The proposed rates for the program are based on adopting ISO EPLI loss costs and using a proposed Loss Cost Multiplier (LCM) of 1.25.
Effective Date December 27, 2012 for New and Renewal.

COMPANY **FILING NUMBER**
IMPERIUM INSURANCE COMPANY **MRTN-128801400**

files initial ISO Commercial Auto Loss Costs, Rules, Rating Plans, and Forms. The Company is also submitting their Commercial Auto rule exception pages and a selected loss cost multiplier of 1.45.
Effective Date December 28, 2012.

COMPANY **FILING NUMBER**
IRONSHORE INDEMNITY INC. **IRON-128795851**

files rate/rule/forms for its initial Commercial Bond program. The proposed program rates and forms are adopted from a competitor, Lexon Insurance Company.
Effective Date December 28, 2012.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS INC. **LMUG-128616687**

files new rates, rules, and forms for two new Professional Errors and Omissions products, "Data Breach Liability and Network Protection Insurance" and "Technology Professional Liability, Data Breach and Network Protection Insurance." This filing is for new coverages and is rate neutral. The Company has not provided actuarial support for the proposed rates and rating plan other than stating that the program was competitive information. There is also insufficient information in the rating plan to determine how the Company assigns hazard groups within the rating program.
Effective Date January 1, 2013.

COMPANY **FILING NUMBER**
NATIONAL AUTOMOTIVE INSURANCE **NAIN-128592182**

files its new Mississippi Choice Rewards program (Private Passenger Auto). The Company is introducing a non-standard auto product in Mississippi.
Effective Date November 30, 2012.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-128741273**

files a new program covering activities and facilities relating to Girl Scouts.
Effective Date January 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **NWCM-128762103**

files to revised rates, rules, and forms for its General Liability program. The Company estimates an increase of 3.4% for fourteen policyholders. The Company files new and revised loss costs for certain occupancies and provides revisions to their minimum premiums.

Effective Date May 1, 2013 for New and Renewal.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY **NWCM-128685757**

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

files a filing revising rates/rules for their General Liability program. The overall rate impact is +5.6%. The full impact of the rate increase will be achieved through changes in the loss cost multipliers, package modification factors and raising written minimum premium from \$450 to \$475. The Company selected an underwriting profit of -3.5%, based on their experience from 2009 to 2011.

Effective Date March 1, 2013 for New and Renewal.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY **PERR-128761690**

files to introduce rates, rules, and forms for their Surety- Commercial Bonds program. The rates for this program are based on those filed by North American Specialty Insurance Company. The proposed rates and rules appear reasonable. We have no actuarial objections to this filing.

Effective Date December 4, 2012.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY **PERR-128745062**

files a new Crime coverage part of their Not-for-Profit Director and Officers program. As this is a new coverage option, the filing is rate neutral. The Company has provided support for the expense levels assumed in the program.

Effective Date December 4, 2012.

COMPANY **FILING NUMBER**
NCCI **NCCI-128702925**

files for approval for +4.1% rate increase on Voluntary and Assigned Risk loss costs.

Effective Date March 1, 2013.

COMPANY

NOVA CASUALTY COMPANY

FILING NUMBER

REGU-128725090

files a change to their LCM's for Auto Liability and Auto Physical Damage, resulting in a rate increase of +16.3%. The company is filing these changes to account for an increase in their expenses since 2006, which is the last time the LCM's were changed. Effective Date January 1, 2013.

COMPANY

OLD REPUBLIC GENERAL INSURANCE CORPORATION

FILING NUMBER

LDDX-G128769839

files to adopt ISO loss costs, GL-2012-OELP1, for their Commercial General Liability program. The Company states that the adoption of the ISO loss costs has no rate effect for their program, and state that there were no revisions to Loss Cost Multipliers. Effective Date April 1, 2013 for New and Renewal.

COMPANY

OLD REPUBLIC INSURANCE COMPANY

FILING NUMBER

LDDX-G128764237

files to adopt ISO loss costs, GL-2012-OELP1, for their Commercial General Liability program. The Company states that the adoption of the ISO loss costs has no rate effect for their program, and state that there were no revisions to Loss Cost Multipliers. Effective Date April 1, 2013 for New and Renewal.

COMPANY

OMNI INDEMNITY COMPANY

FILING NUMBER

OMNI-128711828

files revised rates and rules for their Private Passenger Automobile program resulting in an overall 4.3% rate level increase. Effective Date December 27, 2012 for new business and February 1, 2013 for renewals.

COMPANY

PHILADELPHIA INDEMNITY INSURANCE COMPANY

FILING NUMBER

PHLX-G128768036

files rates, rules, and forms for several new endorsements to be used in their FlexiPlus Five Other Liability program. This filing has no rate effect to existing policyholders. The Company has provided support for the proposed rates associated with these new coverage endorsements. Effective Date December 15, 2012.

COMPANY

QBE INSURANCE CORPORATION

FILING NUMBER

QBEC-128756534

files an introductory Commercial General Liability rate filing for its Youth Sports Program. The company proposes to adopt ISO guidelines with a few exceptions, though the rates appear to be independent. The target market for this program is non-facilities based youth sports written in conjunction with an Accident and Health policy. Effective Date January 1, 2013 for New and Renewal.

COMPANY

RADIAN GUARANTY INC.

FILING NUMBER

RDGU-128778610

files a rate filing for its Mortgage Guaranty program proposing a 0.05% discount for lender-paid policies on loans for active military borrowers. Although the company states that the purpose is to "acknowledge service to our country," they also cite studies showing a 30% lower claim frequency rate for active military.

Effective Date December 20, 2012.

COMPANY

SENTINEL INSURANCE COMPANY

FILING NUMBER

HART-128795659

files a rate factor for its Equipment Breakdown coverage, introducing class factors & coverage composition factors and updating several existing rating factors. The company states that there is no rate impact associated with this filing.

Effective Date February 13, 2013.

LEAD COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SAMM-128749245

Other Companies

State Automobile Mutual Ins. Co.

files its Contractors liability program, proposing several minor changes. The rate impacting changes proposed include a minimum premium revision and changes to package modification factors. The company estimates the overall rate impact to be +2.0%, varying from -47.9% to +40.5%, with the largest increase attributable to the minimum premium revision.

Effective Date March 18, 2013.

LEAD COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SAMM-128736358

Other Companies

State Automobile Mutual Ins. Co.

files proposing to adopt ISO loss costs and proposes revisions to several rating factors, minimum premiums, rules, deductibles and limits. The company is also proposing to change its loss cost multipliers, which vary based on tier, coverage, and classification. The expenses underlying the LCM calculations differ between Liability coverages and Physical Damage coverages, and the various combinations of tier/coverage/classification LCMs vary by the application of a loss cost modification factor.

Effective Date February 11, 2013.

COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

ACEH-128762048

files its crop program proposing new rates and forms for its Replant Extra coverage. The proposed rate impact is +12.1%, varying by insured from +3.0% to +60.6%. Premium volume in Mississippi is very small - less than \$10,000. The company cites poor loss experience as justification for the increases and shows six years of raw experience data. The data provided shows loss ratios over 100% for five of the six years, and the overall ratio is nearly 275%.

Effective Date December 18, 2012.

COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

ACEH-128795486

files their Crop-Hail product new rates for the 2013 season. The formulation of the new rates is the National Crop Insurance Services (NCIS) final average loss costs for the period 1948-2011 divided by Rain and Hail L.L.C.'s (RHLLC) anticipated loss ratio (ALR) of 70.5% to produce indicated rates for Cotton. RHLLC overall experience is used as a guide for judgment rates. Basic rates are based on a combination of three different rating methods currently being used in the state of Mississippi. The premium changes result in a decrease of (-1.3%) to their current book.

Effective Date December 28, 2012.

COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY INSURANCE CO.

SFMA-128367174

files revised rate and rules for their Private Passenger Auto program. The Company is making several changes to the program, resulting in an overall rate level impact of +4.4% for all coverages combined. The Company is proposing to revise their base rate relativities (STAR factors), which are applied to the base rates of State Farm Mutual Automobile Insurance Company (SFMA). The Company wishes to adjust the relationships, generally to increase the difference between State Farm Fire and SFMA rates for various coverages and STAR levels. Other noteworthy changes include revising the Customer Rating Index (CRI) model, and introducing an Inexperienced Operator Surcharge for new drivers over the age of 20, both similar changes that are proposed in the SFMA filing. Also, rates for Motor Homes and Motorcycles are being revised, resulting in rate impacts of +0.9% and +0.6%, respectively.

Effective Date March 25, 2013 New and Renewals.

COMPANY

FILING NUMBER

STATE FARM MUTUAL AUTOMOBILE INSURANCE CO. SFMA-128367074

files rates and rules for their Private Passenger Auto program. The Company is proposing several changes to the program, resulting in an overall rate level impact of +2.2% for all coverages combined. In addition to changes in the base rates, several noteworthy changes include: replacing Class and Driver rating with a Driver Adjustment Factor based on base driver, usage, and annual mileage; revising the Youthful Discount eligibility rules; revising the Driver Assignment criteria; revising the non-vendor Customer Rating Index (CRI) model; revising Rental Reimbursement rates; introducing an Inexperienced Operator Surcharge for new drivers over the age of 20; introducing new, more segmented territories (GRIDs) and territory factors (Location Rating Factors, LRFs); introducing a new Drive Safe and Save discount. Included as part of the overall rate change, the Company also proposes to revise Motorcycle rate relativities resulting in a -0.7% impact to this class of insureds. Also, new Motor Home base rates and rating factors are filed in order to separate this class from Private Passenger rates. Currently, the Motor Home rates are simply a percentage of the Private Passenger rates. The overall rate level impact on Motor Homes is expected to be +0.1%. Rates for Antique and Classic vehicles are being revised as well, resulting in an overall rate level impact of -0.2% and -0.6%, respectively. Effective Date March 25, 2013 New and Renewals.

LEAD COMPANY

FILING NUMBER

TECHNOLOGY INSURANCE COMPANY, INC.

UNKP-128795438

Other Companies

Wesco Ins. Co.

files a filing adopting updated ISO loss costs and rules. The company proposes no change to its filed loss cost multiplier. The impact of the filing is estimated at +12.5%. Effective Date April 1, 2013.

LEAD COMPANY

FILING NUMBER

TECHNOLOGY INSURANCE COMPANY, INC.

REGU-128731877

Other Companies

Wesco Ins. Co.

files a new optional endorsement for their commercial auto program, which broadens the coverage of the Business Auto Coverage Form. Some examples of the broadened coverage include but is not limited to: additional insureds, Loan/Lease Gap Coverage, and Glass Repair Waiver of Deductible. The premium charged for this endorsement, as stated in the filing, will range from 2% to 5% of the underlying Auto Liability Premium, with a minimum premium of \$500. Effective Date December 5, 2012.

COMPANY

FILING NUMBER

TWIN CITY FIRE INSURANCE COMPANY

HART-128679601

files new forms for their Directors & Officers Liability program. There is no rate impact for these optional forms. Effective Date December 4, 2012.

COMPANY

FILING NUMBER

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

ZURC-128735570

for a new Contractual Liability program. The Actuarial Memorandum states that the proposed rates are based on our existing filed Used Vehicle Service Contract base rates and rating factors.

Effective Date December 18, 2012.

COMPANY

FILING NUMBER

WESTERN SURETY COMPANY

WESC-128738176

files a new rate for bonds for persons appointed as trustees or custodians for veterans. The company proposes a rate of \$10 per \$1000, per year, the same as the lowest layer rate for probate bonds. Though the company estimates the rates to be 1.59% higher than current rates, there is no rate impact to current insureds and we have no objection to the filing.

Effective Date January 1, 2013.

NEW COMPANY

Little River Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 28, 2012.