Mississippi Insurance Department Property/Casualty Rate Filing Bulletin August 2010

LEAD COMPANY

FILING NUMBER

ACE AMERICAN INSURANCE COMPANY

ACEH-126743608

Other Companies

ACE Fire Underwriters Insurance Company

ACE Indemnity Insurance Company

ACE Property & Casualty Insurance Company

Bankers Standard Insurance Company

Insurance Company of North America

files revised rates and rules for their Medical Risk Package Property program. The overall proposed rate level change is 0%.

Effective Date October 1, 2010.

LEAD COMPANY

FILING NUMBER

ACE AMERICAN INSURANCE COMPANY

ACEH-126748665

Other Companies

ACE Fire Underwriters Insurance Company

ACE Indemnity Insurance Company

ACE Property & Casualty Insurance Company

Bankers Standard Insurance Company

Indemnity Insurance Company of America

Insurance Company of North America

Pacific Employers Insurance Company

files revised rates and rules for their Medical Risk Package Property program. There is no rate effect associated with this filing.

Effective Date October 1, 2010.

COMPANY

FILING NUMBER

AMERICAN ALTERNATIVE INSURANCE CORPORATION

HSTB-126734331

files a rate/rule/form filing for their new Equipment Breakdown coverage program (Commercial Property). The company is introducing the coverage through an endorsement to their ISO Commercial Property forms. The company will cede 100% of the Equipment Breakdown risk to The Hartford Steam Boiler Inspection and Insurance Company (HSB). There is no rate effect as this is a new endorsement.

Effective Date November 1, 2010.

COMPANY

FILING NUMBER

AMERICAN BANKERS INSURANCE COMPANY OF FL.

ASPX-126588723

files revised rates, rules and forms for their Tenant Homeowners program. The overall rate level change is an increase of 8.3%.

Effective Date October 1, 2010 (New) November 1, 2010 (Renewal).

AMERICAN HALLMARK INSURANCE COMPANY OF TX PHXN-126716850

files initial rates and rules for their new Homeowners program for Mississippi. Effective Date September 15, 2010.

<u>COMPANY</u> <u>FILING NUMBER</u>

AMERICAN HALLMARK INSURANCE COMPANY OF TX PHXN-126716946 files a new Dwelling Fire program for Mississippi. The rates were developed based on a comparison with Foremost, American Reliable, American Modern, and National Security approved rates. An adjustment was made if necessary to remove the effect of credit scoring from the competitors rates for developing the sample rates.

Effective Date September 15, 2010.

<u>COMPANY</u> <u>FILING NUMBER</u>

AMERICAN HALLMARK INSURANCE COMPANY OF TX PHXN-126716844

files initial rates, rules and forms for its new Manufactured Home program for Mississippi.

Effective Date September 15, 2010.

<u>COMPANY</u> <u>FILING NUMBER</u>

AMERICAN HARDWARE MUTUAL INSURANCE CO. MTRS-126752289

files to bring their Commercial Fire & Allied Lines program current with ISO and MSRB. This is a new program, there is no rate impact.

Effective Date December 1, 2010.

<u>COMPANY</u> <u>FILING NUMBER</u>

AMERICAN MODERN HOME INSURANCE CO. AMMH-126605796

files revised rates, rules and forms for its Recreational Vehicles Program resulting in an overall increase of 5.9%.

Effective Date August 20, 2010.

<u>COMPANY</u> <u>FILING NUMBER</u>

AMERICAN MODERN HOME INSURANCE COMPANY

AMMH-126760683

files to revise forms, rates, and rules for its Town & Country (Commercial Package) program. The Company uses ISO rates, rules and forms, and in this filing revises loss cost multiplier to 1.946 supported with historical experience. The Company is also proposing to add Equipment Breakdown Enhancement coverage rates, which are derived using ISO loss costs, as well as Service Line coverage.

Effective Date October 1, 2010 New and December 1, 2010 Renewals.

COMPANY FILING NUMBER

AMERICAN MODERN SELECT INSURANCE CO. AMMH-126734788

files rates, rules and forms for their new Stand Alone Earthquake Program. Effective Date November 1, 2010.

COMPANY

FILING NUMBER

AMERICAN SAFETY CASUALTY INSURANCE CO.

PERR-126752652

files a new/replacement Surety program. The company currently has inactive Commercial Surety loss costs/rates on file which are approximately 10+ years old. The company's prior filing was an adoption of The Surety & Fidelity Association of America (SFAA) loss costs, rules and forms. Since the previously approved program is not in active use, the company wishes to withdraw only the Commercial Surety portion of this program and propose a new program with more up-to-date independent rates to be more competitive in the commercial surety marketplace.

Effective Date August 24, 2010.

LEAD COMPANY

FILING NUMBER

AMERICAN ZURICH INSURANCE COMPANY

ZURC-126699644

Other Companies

American Guarantee and Liability Insurance Co.

Colonial American Casualty & Surety Company

Fidelity and Deposit Company of Maryland

Zurich American Insurance Co. of IL

Zurich American Insurance Company

files revised rates for their Commercial Automobile Program resulting in an overall increase of 4.1%.

Effective Date February 1, 2011 new and renewals.

LEAD COMPANY

FILING NUMBER

ANSUR AMERICA INSURANCE COMPANY

FRNK-126719156

Other Companies

Frankenmuth Mutual Insurance Company

files a rate filing for its Workers Compensation Program. The company is proposing to change the additional premium charged to its "Waiver of Our Rights to Recover from Others" from a flat fee to a percentage of premium. The company has documented that there is no impact from this change.

Effective Date January 1, 2011.

COMPANY

FILING NUMBER

ARGONAUT INSURANCE COMPANY

SRCH-126725074

files new rates, rules and forms for its Follow Form Excess Insurance Program under the Argo Group.

Effective Date August 18, 2010.

ATRADIUS TRADE CREDIT INSURANCE, INC.

REGU-126746437

files a rate/rule filing for their new EX-IM Credit Insurance Program. The Company has derived its rating program based on rating developed by Export-Import Bank of the United States (EX-IM Bank). EX-IM Bank is an independent federal government agency which finances the sale of U.S. exports.

Effective Date August 23, 2010.

COMPANY AUTO CLUB FAMILY INSURANCE COMPANY

FILING NUMBER

AUTO CLUB FAMILY INSURANCE COMPANY
AAAM-126691758
files revised rates, rules and forms for their Homeowner program. The overall rate level

change is an increase of 2.2%. Effective Date November 15, 2010.

LEAD COMPANY

FILING NUMBER

AUTOMOBILE INSURANCE CO. OF HARTFORD, CT

TRVA-126686443

Other Companies

The Standard Fire Insurance Company

The Travelers Indemnity Company of America

files a rate revision for their homeowner program resulting in an overall 5.88% rate level impact. The proposed changes include revisions to base rates, Coverage A factors, and earthquake rates.

Effective Date August 27, 2010.

COMPANY BEAZLEY INSURANCE COMPANY, INC.

FILING NUMBER

BEAZ-126666239

files to revise rates and rules for their Beazley One Management Liability Insurance program. The Company is filing to reduce the package credit from 10% to 5%, reduce the class of business modifier for healthcare and hospitals from 1.5 to 1.25, and revise wage and hour enhancement pricing. The statewide impact form these revisions is 3.5%, which is supported by a countrywide indication of 9.4%.

Effective Date August 19, 2010.

COMPANY BERKLEY NATIONAL INSURANCE COMPANY

FILING NUMBER

PRFL-126662969

files for its new program to provide umbrella coverage for insured in the upstream, midstream and downstream sectors of the entergy industry. The company proposes a rating plan with both (a) rating and scheduled rating.

Effective Date August 5, 2010.

FILING NUMBER BERKLEY REGIONAL INSURANCE COMPANY PERR-126664178

Other Companies

Berkley National Insurance Company

StarNet Insurance Company

files introduce their Commercial Auto Combinations Program, which provides Liability and Physical Damage coverages. The program is based on currently approved ISO loss costs, rules, ILFs, and rating plans, and includes company Exception Pages which have been filed for approval. The company is proposing a 3-tier rating structure, with BNIC as the Standard Tier, SIC as the 25% Credited Tier, and BRIC as the 25% Debited Tier. Effective Date August 9, 2010.

COMPANY CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNX-G126723522

files rates, rules, and forms for its new Cyber Incident Policy under the CMP e-commerce line of business.

Effective Date September 1, 2010.

LEAD COMPANY

FILING NUMBER

EMPLOYERS' FIRE INSURANCE COMPANY

BEAC-126744705

Other Companies

OneBeacon America Insurance Co.

files a rate/rule/form filing for their Government Risk Services Commercial Auto program. The company proposes rating rules associated with the introduction of two optional endorsements. One of the endorsements provides broadened coverages tailored The proposed rate is 2.0% of policy premium. to government risks. endorsement provides physical damage on an agreed amount basis for a proposed rate equal to 1.05 times the premium determined on an actual cash value basis. There is no rate effect as these are new and optional endorsements.

Effective Date September 1, 2010.

COMPANY FIRST ACCEPTANCE INSURANCE COMPANY INC.

FILING NUMBER FRST-126698724

files a filing to introduce a new program, Security Plus Policy, that combines auto and renters coverage. The auto rates and forms are the same as currently filed and approved. This filing includes the property portion of the program. Rates for renters are identical to the approved rates for Balboa Insurance.

Effective Date August 6, 2010.

GREAT AMERICAN SECURITY INSURANCE COMPANY GACX-G126668944

files the initial filing for their Debt Cancellation Program which is a contractual liability policy issued in conjunction with debt cancellation programs whereby the debtor pays a fee to the bank and in return the bank would cancel the debt in the event of the borrower's death. For life altering events such as disability and involuntary unemployment, the bank cancels the debtor's monthly payment during the term of the disability or involuntary employment. The coverage also extends to the concept of debt deferment, also known as debt suspension or debt freeze where the bank freezes the principal balance following the debtor's debt during events such as a consumer debtor's disability or involuntary employment. The interest for the month is waived, along with the requirement to make a monthly payment. The concept includes other life altering events, including unpaid family leave, divorce, or entering a skilled nursing home.

Effective Date August 19, 2010.

COMPANY HANOVER INSURANCE CO., THE

FILING NUMBER

HNVX-G126745552

files its first revision to rates and rules for its Commercial Contract Surety. The overall rate impact proposed is 7.3%.

Effective Date September 1, 2010.

LEAD COMPANY

FILING NUMBER

HARTFORD STEAM BOILER INSPECTION & INS. CO.

HSTB-126610079

Other Companies

The Hartford Steam Boiler Inspection and Insurance Company of Connecticut

files rates and rules revisions to their Boiler and Machinery or Equipment Breakdown program. The company currently uses its own, independent rating plan and is proposing multiple modifications with this revision. The company is proposing an overall change of -23.6% with an indication of -24.9%, based on 5 accident years of experience, 2004 through 2008. The company has incorporated Generalized Linear Modeling to revise their rating methodology.

Effective Date October 1, 2010.

COMPANY HISCOX INSURANCE COMPANY INC.

FILING NUMBER PERR-126706993

files rates, rules and forms for its new Commercial Crime Program for burglary and theft. Effective Date August 9, 2010.

COMPANY

FILING NUMBER

LUBA CASUALTY INSURANCE COMPANY

LUBA-126695264

files for approval of rates, rules and forms for a large deductible program and for their Retrospective Rating Program. The support for these changes is from analysis, data, factors and related items from a Fall 2009 retro filing by LUBA Casualty in Louisiana. The deductible plan will allow employers to reimburse paid losses from insurance coverage in return for reduced premium. The Retrospective Rating Program will establish a premium based on the losses incurred during the period of coverage by the insurance.

Effective Date August 17, 2010.

COMPANY

FILING NUMBER

MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION

13530

files to revise the Mississippi Windstorm Underwriting Plan of Operations to amend Sections 5.04-C Reporting of Data for Farm Property and 5.04-D Reporting of Data for Voluntary writings. An absolute deadline for the yearly reporting of these of February 15th has been added for writings to be considered.

Effective Date August 26, 2010.

COMPANY

FILING NUMBER

MOUNTAIN LAUREL ASSURANCE COMPANY

PRGS-126550046

files a rate and rule filing for the company's Private Passenger Auto program. The company proposes base rate changes. The resulting rate effect is estimated at -1.3% overall, varying by coverage from -19.5% for UM-Property Damage to +6.5% for UM/UIM. Changes are nearly uniform by territory and vary by insured from -28.7% to +49.4%. According to the company's Exhibit A-2, roughly 23.9% of insureds will receive an increase greater than 10% and 15.9% will receive an increase of at least 25%. The company has capped all credit related tier factors at the 3Q level. Effective Date August 20, 2010.

COMPANYNATIONAL CROP INSURANCE SERVICES

FILING NUMBER NACR-126740144

files a revision to their loss costs for crop coverage in Mississippi. The overall impact is measure at 0.860%. Changes vary by crop class based on county and regional experience. The Company uses a credibility weighting methodology that applies credibility to the county, first layer surrounding counties, second layer surrounding counties, state and the prior loss costs. The analysis shows the calculation of each county for Cotton. Geographic differentials for coastal and inland appear reasonable. The other crops in Mississippi are considered minor crops, and these loss costs are not revised. The Company is adding a new endorsement to provide fire coverage for cotton crops at \$0.10 additional cost.

Effective Date January 1, 2011.

COMPANY FILING NUMBER

NATIONAL SPECIALTY INSURANCE COMPANY

STNA-126723582

files for approval of rates, rules and forms for its TCSI Transportation Program. This filing includes new rates and rules for Rules 103, 105, 107 and 113. The filing also includes a revision to the Schedule Rating Plan, removing two categories, adding a new category and revising credit/debit amounts. There is no rate impact for current policyholders.

Effective Date August 17, 2010.

LEAD COMPANY NIPPONKOA INSURANCE COMPANY

FILING NUMBER TRVD-126717939

Other Companies

The Charter Oak Insurance Company

The Phoenix Insurance Company

The Travelers Indemnity Company

The Travelers Indemnity Company of America

The Travelers Indemnity Company of Connecticut

Travelers Property Casualty Company of America

files revised LCM's and adopts ISO's latest General Liability loss costs for their OMNI II program. The overall rate level change is a decrease of 6.7%.

Effective Date February 1, 2011.

COMPANY NOVA CASUALTY COMPANY

FILING NUMBER

NVAC-126740740

files a new coverage option to their standard Worker's Compensation and Employers The optional endorsement will provide Foreign Coverage Liability policy. Reimbursement, including Endemic Disease and Repatriation Expense. The company is proposing to adopt the current NCCI rule pages, endorsement form, and rates (for Repatriation Expense Reimbursement). There is no additional charge associated with Foreign Coverage Reimbursement. Since this is a new, optional coverage being added by the company, there is no impact on current rates.

Effective Date September 6, 2010.

COMPANY OLD REPUBLIC INSURANCE COMPANY

FILING NUMBER LDRA-126702224

files an initial rate filing for its Vehicle Service Contractual Liability program. This program is identical to the company's approved "Tech Serv" program with the exception that this program does not cover any powertrain components.

Effective Date August 6, 2010.

FILING NUMBER

PRE-PAID LEGAL CASUALTY, INC.

13527

Other Companies

PPLMS274.710F (FORMS) #13528

files rates and forms for a new prepaid legal services plan in Mississippi, "Comprehensive Legal Services Plan."

Effective Date August 27, 2010.

COMPANY PROASSURANCE CASUALTY COMPANY

FILING NUMBER PCWA-126712397

files rates, rules and forms for its new Health Care Professional Liability Program. The new program will provide liability coverage for physicians, surgeons, dentists and other healthcare professionals.

Effective Date September 1, 2010.

COMPANY

FILING NUMBER

PROGRESSIVE GULF INSURANCE COMPANY

PRGS-126701229

files revised rates and rules for its Commercial Automobile Physical Damage Program with an overall decrease of -1.000%.

Effective Date October 21, 2010 for new business and November 24, 2010 for renewals.

COMPANY

FILING NUMBER

PROGRESSIVE GULF INSURANCE COMPANY

PRGS-126549995

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

Effective Date October 8, 2010 for new business and December 7, 2010 for renewals.

COMPANY

FILING NUMBER

PROGRESSIVE GULF INSURANCE COMPANY

PRGS-126697677

files revised rates and rules for its Commercial Automobile Liability Program resulting in an overall increase of 4%.

Effective Date October 21, 2010 for new business and November 24, 2010 for renewals.

COMPANY

FILING NUMBER

RADIAN GUARANTY INC.

RDGU-126701199

files to add new rates to their Mortgage Guaranty Program. The Company files loan adders for higher loan amounts based on FICO score. There is no impact on existing mortgage holders.

Effective Date August 17, 2010.

COMPANY SAFECO INSURANCE COMPANY OF ILLINOIS

FILING NUMBER

LBRM-126711364

files to revise rates/rules for their Private Passenger Automobile Program. Proposing revisions to their limit factors, deductible factors, model year factors, policy level discounts, expense fees, stability factors, Package Plus factors & Vehicle Age Factors. Proposing base rate changes to combine with the above changes for an overall increase of 0.1%. Impacts by insureds range from 65.1% to -40.8%. Company states the main contributing change to the large policyholder impacts is the proposed revisions to the stability (rate capping) factors. Provided experience indications by coverage based on 3 accident years of data ending 9/30/09. Indications include adjustments for rate level changes, premium trend, loss trend, large loss, weather losses, development & credibility. Provided support for their trended permissible loss ratios & confirmed that this provision for Comprehensive coverage is stated on an excluding weather loss basis. Company provided additional documentation & support for the changes to stability factors. Only 17 policyholders will receive a higher capped rate in this filing than they would have otherwise as a result of the changes in the stability factors. Provided support for the changes to Optimum Plus, Account Credit, and Expense fee changes. Provided documentation in support of the revisions to Road Side Assistance vehicle age factors. Effective Date August 19, 2010.

COMPANY SENTINEL INSURANCE COMPANY LIMITED

FILING NUMBER

HART-126706570

files a new Rental Reimbursement for Consulting Engineers property coverage for their Commercial Package-Spectrum-ACEC Engineers Program. This adds coverage for equipment that is not included in the base coverage. The Company is using their existing Contractors Equipment rates as a basis for the rates in this new coverage. The rate is established at 40% of the filed Contractor Equipment rate based on their underwriting judgment for Consultant's equipment rental reimbursement exposure, which appears reasonable. The Company is also revising the rates for the Super Stretch coverage for Engineers from \$275 to \$225 based on judgment and market information. There is no overall impact as a result of these changes.

Effective Date September 29, 2010.

COMPANY SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

SEPX-G126708278

files revised rates, rules and forms for its Employment Practices Endorsement of their Commercial General Liability Program resulting in an overall increase of 11.4%. Effective Date September 1, 2010 for new and renewals.

COMPANY SHELTER GENERAL INSURANCE COMPANY

FILING NUMBER

SHEL-126602739

files revised rates, rules and forms for its Motorcycle Program resulting in an overall decrease of -17.5%.

Effective Date October 7, 2010.

COMPANY

FILING NUMBER

SHELTER MUTUAL INSURANCE COMPANY

SHEL-126602735

files revised rates, rules and forms for its Motorcycle Program resulting in an overall decrease of -18.9%.

Effective Date October 7, 2010.

LEAD COMPANY

FILING NUMBER

SOUTHERN FARM BUREAU CASUALTY INSURANCE CO.

SFBC-126652511

Other Companies

Mississippi Farm Bureau Casualty Insurance Company

files revised Personal Umbrella Liability program. The overall rate level change is an increase of 12.0%.

Effective Date September 1, 2010.

COMPANY

FILING NUMBER

MEAD-126670577

STAR INSURANCE COMPANY

files to add Equipment Breakdown coverage to its current Livestock Marketing Program via an enhancement endorsement. Upon renewal, policyholders will have the option of accepting or declining the endorsement.

Effective Date August 9, 2010.

LEAD COMPANY

FILING NUMBER

STARNET INSURANCE COMPANY

PERR-126665367

Other Companies

Berkley Regional Insurance Company

Berkley National Insurance Company

files rates, rules and forms for their new General Risk General Liability Program. This is an Other Liability - Occurrence/Claims Made Program.

Effective Date August 23, 2010.

COMPANY

FILING NUMBER

STARNET INSURANCE COMPANY

PERR-126665189

files rates, rules and forms for its new General Risk Umbrella Program under their Other Liability - Occurrence/Claims Made Commercial Umbrella and Excess.

Effective Date August 24, 2010.

STARNET INSURANCE COMPANY

FILING NUMBER
PERR-126665523

Other Companies

Berkley Regional Insurance Company

Berkley National Insurance Company

files a commercial burglary and theft filing to introduce their new General Risk Crime & Fidelity Program. This is a Crime & Fidelity program using primarily the Insurance Services Office (ISO) rules and forms along with ISO loss costs and company loss cost multipliers. The three insurance companies will each have a different Loss Modification factor corresponding to their tier: Berkley National Insurance Company is the standard tier company with a loss cost modification factor (LCMF) of 1.00 and a loss cost multiplier (LCM) of 1.41. StarNet Insurance Company is the credited (-25%) tier company with a LCMF of 0.75 and a LCM of 1.06. Berkley Regional Insurance Company is the debited (+25%) tier company with a LCMF of 1.25 and a LCM of 1.76. Effective Date August 23, 2010.

<u>LEAD COMPANY</u> STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

STAT-126590161

Other Companies

State Automobile Mutual Insurance Company

files rate and rule revision for their Homeowner program to revise territory definitions, base rates, and several other rating factors, resulting in an overall +6.4% statewide average rate level increase.

Effective Date September 13, 2010, New and Renewal.

LEAD COMPANY

FILING NUMBER

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

REGU-126695457

Other Companies

Milbank Insurance Company

State Auto Property & Casualty Insurance Company

files new independent Workers Compensation rates, rules and forms. The company is filing to add a Self-Funded Retention (SFR) Plan endorsement with corresponding rules and rates. This coverage is intended to serve as a competitive alternative to self-insurance. There is no statewide impact due to this change.

Effective Date August 25, 2010.

FILING NUMBER

TRAVELERS HOME AND MARINE INSURANCE CO.

TRVA-126686777

Other Companies

Travelers Personal Security Insurance Company

files a rate and rule filing for its Personal Auto program. The overall rate impact of the filing is estimated at -0.1%, ranging by insured from -14.8% to +17.0%. Proposed changes include adjustments to the Good Student rule, the introduction of a new Household Composition rating table and adjustments to other rating factors.

Effective Date August 22, 2010.

<u>COMPANY</u> <u>FILING NUMBER</u>

TRAVELERS CASUALTY AND SURETY CO. OF AMERICA TRVE-126704942

files the Managed Care Errors and Omissions Liability program under their Modular Program.

Effective Date August 24, 2010 NB, September 24, 2010 Renewals.

<u>COMPANY</u> <u>FILING NUMBER</u>

U. S. SPECIALTY INSURANCE COMPANY

PRFL-126675397

files initial rates and forms for its Auto Dealership Commercial Package Program. Rating will be based on ISO rules and loss costs and company specific loss cost multipliers.

Effective Date August 17, 2010.

<u>COMPANY</u>

FILING NUMBER

U. S. SPECIALTY INSURANCE COMPANY PERR-126397090

files initial rates, rules and forms for a Bail Bond program within the Surety line of business. The company is proposing rates and rules based on an approved program for American Reliable Insurance Company.

Effective Date August 17, 2010.

<u>COMPANY</u>

FILING NUMBER

U.S. SPECIALTY INSURANCE COMPANY

PRFL-126675380

files initial rates, rules, and forms for its new Auto Dealer Garage Program. The rating of this program will utilize ISO loss costs and rules and a Company specific loss cost modifier, with no modification.

Effective Date August 17, 2010.

LEAD COMPANY

FILING NUMBER

UNITED FIRE & CASUALTY COMPANY

UNFG-126712158

Other Companies

Lafayette Insurance Company

files revised rates and rules for their Commercial Auto Program resulting in an overall increase of 2.0%.

Effective Date November 1, 2010 for new and renewals.

UNITED STATES LIABILITY INSURANCE CO.

USLI-126699414

files revised rates, rules and forms for their Community Association Commercial Crime Product resulting in an overall decrease -26.9%.

Effective Date August 20, 2010.

COMPANY VIKING INSURANCE COMPANY OF WI **FILING NUMBER**

VKNG-126671706

files a rate and rule filing for its Private Passenger Auto program. The company proposes numerous changes with an estimated neutral overall rate impact, but changes by policy ranging from -38.6% to +55.3%.

Effective Date August 17, 2010.

COMPANY MERGERS

Redland Insurance Company merged into Praetorian Insurance Company effective March 31, 2010.