<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>AEGIS SECURITY INSURANCE COMPANY</td>
<td>AEGS-126939502</td>
<td>files revised rates for their Manufactured Home program. The overall rate level change is an increase of 12.0%. Effective Date January 11, 2011.</td>
</tr>
<tr>
<td>ALLSTATE PROPERTY &amp; CASUALTY INS. CO.</td>
<td>ALSX-G126935570</td>
<td>files rates, rules and forms for its new Motorcycle/Off-Road Vehicle Program. Effective Date May 16, 2011.</td>
</tr>
<tr>
<td>ALLSTATE PROPERTY &amp; CASUALTY INSURANCE CO.</td>
<td>ALSX-G126872745</td>
<td>files revised rates and rules for their Private Passenger Automobile program. The overall rate level change is 0.0%. Effective Date February 7, 2011 for new business and March 9, 2011.</td>
</tr>
<tr>
<td>AMERICAN CONTRACTORS INDEMNITY COMPANY</td>
<td>PERR-126947398</td>
<td>files an initial rate, rule, and forms for Notary Public bonds which will become part of the company’s Public Official Bonds program. Effective Date January 25, 2011.</td>
</tr>
<tr>
<td>AMERICAN FIRE AND CASUALTY COMPANY</td>
<td>LBRC-126569166</td>
<td>files rates, rules and forms for its new Commercial Auto Program. Effective Date March 21, 2011.</td>
</tr>
<tr>
<td>AMERICAN MODERN HOME INSURANCE COMPANY</td>
<td>AMMH-126922193</td>
<td>files rates/rule and forms for its Lender Placed Flood program. As support for its program, the company includes a rate comparison to FEMA'S Mortgage Portfolio Protection Program rates. Effective Date February 1, 2011.</td>
</tr>
<tr>
<td>AMERICAN MODERN SELECT INSURANCE COMPANY</td>
<td>AMMH-126935111</td>
<td>files revised rates, rules and forms for their Mobile Home program. The overall rate level change is an increase of 12.01%. Effective Date April 15, 2011.</td>
</tr>
</tbody>
</table>
files submits a rate/rule/form filing for their SCO - Commercial Excess Liability program. The Company proposes increased minimum premiums, classification rate increases of 20%, and the addition of a new classification. They state that they have been conducting an extensive review of the program with their reinsurers. They cite limited loss experience due to the nature of this excess program, and base the rate increase on expenses that have been higher than those anticipated when the program was originally submitted. A comparison of their current permissible loss ratio (PLR) to the PLR from the initial filing is included. The current PLR is based on reasonable expense and profit & contingency provisions, and support is provided. The new classification is for situations with underlying auto, where the Company is not the auto carrier. The Company proposes a 35% increase for the class to reflect the additional risk due to lack of underwriting control. The overall rate effect of the filing is an increase of +21.1%. The effect on any individual class of insured ranges from an increase of +20.0 to +34.8%. Just over 48% of those insured are receiving an increase in excess of 25% (mainly due to increases in minimum premium for higher layers, according to the Company). Effective Date February 1, 2011.

files a filing to implement a new Commercial Auto Liability - Business Auto program. The Company submits forms, endorsements, and a countrywide rate/rule manual (with state exceptions) for approval, as well as support for the selected underwriting profit & contingencies provision. While the rating plan appears reasonable as filed, we note that it includes a subjective expense modifier. Effective Date March 1, 2011.

files rates and forms for two new insurance products: Excess Professional Liability and A-Side Directors & Officers Liability. The A-Side Directors & Officers Liability rating algorithm follows directly from the rules governing the rating of the Excess Professional Liability coverage, with modifications. Effective Date January 10, 2011.

files a revision to its approved Collateral Protection Insurance program. The company proposes a new coverage form- Commercial Vehicles Coverage, and the addition of several optional endorsements and coverage options. There is no rate impact on existing policyholders. Effective Date March 15, 2011 New and Renewals.
<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
<th>Action</th>
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<tbody>
<tr>
<td>ASSURANCE AMERICA</td>
<td>ASRN-126885688</td>
<td>files revised rates for their Private Passenger Automobile Program resulting in an overall increase of 4.2%. Effective Date January 26, 2011 for new business and January 31, 2011 for renewals.</td>
</tr>
<tr>
<td>AXIS INSURANCE COMPANY</td>
<td>PERR-126910104</td>
<td>files rates, rules and forms for its Commercial Excess Liability Program. Effective Date January 7, 2011.</td>
</tr>
<tr>
<td>BRIERFIELD INSURANCE COMPANY</td>
<td>FCCS-126922234</td>
<td>files a rate, rule, and form filing for its Commercial General Liability program, proposing a new coverage for Agricultural Chemical Consulting Company - Property Damage. Proposed rates are based on those of Penn Millers countrywide program. Rates are expressed on a per $1000 of payroll basis and vary by limit and deductible. Effective Date May 1, 2011.</td>
</tr>
<tr>
<td>CHURCH MUTUAL INSURANCE COMPANY</td>
<td>CHMU-126933141</td>
<td>files revised rates, rules and forms for its Independent Commercial Package Employment Practices Liability and Directors, Officers and Trustees Liability coverages. This will result in an overall decrease of -0.270%. Effective Date February 1, 2011 for new business and May 1, 2011 for renewals.</td>
</tr>
<tr>
<td>CHURCH MUTUAL INSURANCE COMPANY</td>
<td>CHMU-126937778</td>
<td>files revised rates, rules and forms for its Independent Church Package Employment Practices Liability and Directors, Officers and Trustees Liability coverages. This will result in an overall decrease of -0.04%. Effective Date February 1, 2011 for new business and May 1, 2011 for renewals.</td>
</tr>
<tr>
<td>COAST NATIONAL INSURANCE COMPANY</td>
<td>BRWS-126937077</td>
<td>files a Personal Passenger Auto filing to add vehicle symbols to their current Select 3.0 Program. They are not proposing to change any vehicle symbols for vehicles that are already in their vehicle database. Effective Date December 28, 2010.</td>
</tr>
<tr>
<td>COMPANY</td>
<td>FILING NUMBER</td>
<td>Description</td>
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<td>------------------------------------------------------</td>
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</tr>
<tr>
<td>COAST NATIONAL INSURANCE COMPANY</td>
<td>BRWS-126937049</td>
<td>files a Personal Passenger Auto filing to add vehicle symbols to their current Select 2.5 Program. They are not proposing to change any vehicle symbols for vehicles that are already in their vehicle database.</td>
</tr>
<tr>
<td>COAST NATIONAL INSURANCE COMPANY</td>
<td>BRWS-126937014</td>
<td>files a Personal Passenger Auto filing to add vehicle symbols to their current Select 2.0 Program. They are not proposing to change any vehicle symbols for vehicles that are already in their vehicle database.</td>
</tr>
<tr>
<td>EMPIRE FIRE AND MARINE INSURANCE COMPANY</td>
<td>ZURC-126962980</td>
<td>files initial rates and rules for their new Commercial Auto Rental Contingent Liability program.</td>
</tr>
<tr>
<td>ESSENT GUARANTY, INC.</td>
<td>WESA-126841821</td>
<td>files a new Mortgage Guaranty program for credit union loans. The proposed rating plan is identical to the recently approved competitor rates, with an additional rate decrease for credit union loans after ten years.</td>
</tr>
<tr>
<td>ESURANCE INSURANCE COMPANY</td>
<td>ESUR-126914820</td>
<td>files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of 1.9% with the effect on insureds ranging from a -17.6% to +8.5%.</td>
</tr>
<tr>
<td>EVEREST NATIONAL INSURANCE COMPANY</td>
<td>EVST-126849123</td>
<td>files to decrease the percentage factors for their Commercial Umbrella Liability program based on a review of ISO, GL and AL increased limit factors. Also, a new rule for rating layers in excess of $10 million is being introduced. No policies are currently in force under the company’s direct Umbrella program.</td>
</tr>
</tbody>
</table>
LEAD COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
Other Companies
Nationwide Agribusiness Insurance Company
files a rate, rule, & form filing for its CommercialGard Commercial Multi-peril program. The company proposes new coverage and limit options, removing several rating factors and offsetting the impact via base rate adjustments, and adding Employment Practices Liability coverage. The overall impact is estimated at +0.2%.
Effective Date May 1, 2011 New and Renewal.

COMPANY
FRANK WINSTON CRUM INSURANCE, INC.
files a Workers Compensation filing to add two new forms to its existing Workers Compensation program. The Forms are “Waiver of Our Rights to recover from others” and “Application for Drug-Free and Alcohol-Free Workplace Premium Credit Program”. The Company currently has one policyholder in the state of Mississippi.
Effective Date January 23, 2011.

COMPANY
FREEDOM SPECIALTY INSURANCE CO.
files rates, rules and forms for its new Excess Lines Program for Directors and Officers Liability.
Effective Date January 13, 2011.

LEAD COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE CO.
Other Companies
United Services Automobile Association
USAA Casualty Insurance Company
USAA General Indemnity Company
files a Private Passenger Auto filing to revise their make/model rating factors. There is no overall rate impact. The impact to individual policyholders will vary from -11.3% to +15%. The explanatory memorandum states that the changes are based on a countrywide review of their latest automobile experience.
Effective Date January 19, 2011.

LEAD COMPANY
GEICO INDEMNITY COMPANY
Other Companies
GEICO Casualty Company
GEICO General Insurance Company
Government Employees Insurance Company
files to introduce new Military and Associate Discounts for their Private Passenger Auto Program. The company proposes a 15% discount for military personnel and an 8% discount for associates. The overall rate level change is a decrease of .690%.
Effective Date January 1, 2011 for new business and March 14, 2011 for renewals.

**COMPANY**  
**GREAT WEST CASUALTY COMPANY**  
**FILING NUMBER** LDRE-126914276  
files revised rates and rules for their Commercial Auto program. The overall rate level change is a decrease of 0.3%.  
Effective Date March 1, 2011.

**COMPANY**  
**GREENWICH INSURANCE COMPANY**  
**FILING NUMBER** XLAM-126954030  
files a Form/Rate/Rule filing for its new Accountants Professional Errors and Omissions Liability program - actually they are taking over the program currently filed and approved by Jorgensen and Company with New York Marine & General Insurance Company as the carrier.  
Effective Date January 19, 2011.

**LEAD COMPANY**  
**HARTFORD CASUALTY INSURANCE COMPANY**  
**FILING NUMBER** HART-126957722  
Other Companies  
Hartford Insurance Company of the Midwest  
Hartford Underwriters Insurance Company  
Property and Casualty Insurance Company of Hartford  
Twin City Fire Insurance Company  
Hartford Accident and Indemnity Company  
Hartford Fire Insurance Company  
files Rate/Rule revision for their Other Liability program proposing to adopt ISO loss costs. Total provisions for expenses are supported by the companies’ expense history. A loss cost modifier of 1.15 is used based on experience. An indication analysis is included as support. The overall rate impact is an increase of 0.7%.  
Effective Date February 1, 2011.

**COMPANY**  
**HISOX INSURANCE COMPANY**  
**FILING NUMBER** MRTN-126914337  
files forms/rate/rule for its new Commercial Crime Program for Entertainment Risks. The proposed program’s rules and base rates are based on the Company’s existing Commercial Crime Program. The Company modified the original proposed rate ranges for several variables with acceptable specific rating factors shown in the Mississippi exception pages.  
Effective Date January 24, 2011.
COMPANY FILING NUMBER
INSURANCE SERVICES OFFICE, INC. 13535
files a Businessowners filing to revise Class Plan Relativities. The overall rate change is 0.0%. Included with this filing is a revision to the Businessowners increase limits factor which represents a -11% change from the increased limit factors currently in effect. This filing also includes revisions to sprinkler, protection class and construction code relativities.
Effective Date August 1, 2011.

COMPANY FILING NUMBER
INSURANCE SERVICES OFFICE, INC. 13534
files a Businessowners filing which addends various rating relativities and factors tables to complement the introduction of new Building and Business Personal Property Relativities. The overall rate change is a -2.0%.
Effective Date August 1, 2011.

COMPANY FILING NUMBER
INSURANCE SERVICES OFFICE, INC. 13531
files to revise the Increased Limits Factors (ILFs) for Premises/Operations Liability and Products/Completed Operations Liability Classes. The filing also revises which classification table is used for certain classes. The overall rate increase from these changes is 1.6%; +1.9% for Premises/Operations and +0.4% for Products/Completed Operations.
Effective Date May 1, 2011.

COMPANY FILING NUMBER
LIBERTY INSURANCE UNDERWRITERS INC. LMUG-126840589
files a Professional Errors and Omissions Liability filing to submit new proprietary forms and rating plans for use on Miscellaneous Professional Liability policies.
Effective Date January 4, 2011.

COMPANY FILING NUMBER
LYNDON PROPERTY INSURANCE COMPANY PRTB-126941986
files an initial program for a New Vehicle Service Reimbursement program. The product is offered with a monthly term and rate rather than the traditional single rate.
Effective Date January 5, 2011.

COMPANY FILING NUMBER
LYNDON PROPERTY INSURANCE COMPANY PRTB-126940496
files for revised rates for its Contractual Liability program, Vehicle Service Contract Reimbursement Insurance Program for RVs. Base rates are based on the selling price of the vehicle. The selected change for various provisions is an increase of 39.9%. There is no impact on current contracts.
Effective Date January 31, 2011.
Other Companies
Pennsylvania Manufactures Association Ins. Co.
Pennsylvania Manufactures Indemnity Co.
files initial rates, rules and forms for their new Capital Assets Program (CAP), which is primarily based on ISO CAP rates and rules. The program is intended to provide manufacturing, industrial and other commercial entities with building and personal property coverage along with several other property coverages. The company is also proposing to introduce independent forms for optional equipment breakdown coverage and rates, rules and forms for business income loss resulting from utility service interruption. According to the filing, loss cost modifiers vary +/-25% between the three companies in order to expand rating capabilities and allow the company to compete on a broader scale. The Company explained that Equipment Breakdown coverage was being included and provided by the ISO filing references. The loss cost associated with the Business Income and Extra Expense - Utility Services, was developed by adding the base form loss cost and the earthquake loss cost, and dividing by 2 to generate the flood loss costs.
Effective Date June 1, 2011.

COMPANY
MARKEL AMERICAN INSURANCE COMPANY
FILING NUMBER
MRKA-126918042
files rates, rules and forms for an initial Mobile Homeowners program for Mississippi.
The rating plan was developed using the Company's own countrywide experience outside of Mississippi and a competitor's rating plan used in Mississippi.
Effective Date January 26, 2011.

COMPANY
MARKEL INSURANCE COMPANY
FILING NUMBER
MRKB-126942113
files an initial workers compensation program filing, adopting NCCI loss costs with a 1.650 loss cost multiplier for construction classes and 1.250 for non-construction classes, as well as a $220 expense constant. The company provides historical experience supporting the differential between construction and non-construction.
Effective Date February 1, 2011.

COMPANY
MISSISSIPPI FARM BUREAU CASUALTY INS. CO.
FILING NUMBER
SFBC-126903450
files revised rates for its Farm Liability Program resulting in an overall increase of 5.0%.
Effective Date April 1, 2011 for new and renewals.

COMPANY
MISSISSIPPI STATE RATING BUREAU
FILING NUMBER
13574    BP-2010-RLA1
files to revise advisory prospective loss costs for the major Businessowners coverages. The estimated overall rate level impact of the change is a decrease of 6.1% statewide.
Effective Date April 1, 2011 New and Renewals.
COMPANY
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA
files rates, rules and forms for its new Medical Malpractice Program for Physicians Assistants.
Effective Date January 5, 2011.

LEAD COMPANY
NATIONALWIDE MUTUAL FIRE INSURANCE COMPANY
Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
files a rate filing for its package liability program, proposing a 30% rate decrease for certain classes. The company cites a desire for growth in these classes, as they have very few policies. Although there is a negative rate impact, the number of policies in these classes is few enough that the impact is 0.0%.
Effective Date February 15, 2011.

COMPANY
NEW YORK MARINE AND GENERAL INSURANCE CO.
files an initial form/rate/rule filing for this Commercial Burglary and Theft program. The Company will utilize ISO Crime and Fidelity forms, rules and loss costs for the new program in coordination with their loss cost multiplier (LCM) of 1.639. The company provides their expense and profit provision selections underlying the selected LCM, however, no support is provided. As this is a new program, no historical expense information is available. The selected expense and profit provisions appear reasonable.
Effective Date December 28, 2010.

COMPANY
NOVA CASUALTY COMPANY
files a revised LCM and adopts NCCI's 2010 loss costs for their Workers' Compensation program. The overall rate level change is an increase 8.0%.
Effective Date February 1, 2011.

COMPANY
PHARMACISTS MUTUAL INSURANCE COMPANY
files rates, rules and forms for its Umbrella Program designed for pharmacists and intended to cover the excess above a pharmacist's professional liability policy.
Effective Date March 1, 2011.
COMPANY
PHILADELPHIA INDEMNITY INSURANCE COMPANY
files a Commercial Interline Filing to introduce independent endorsements for risks with temporary staffing agency exposure. Two endorsements are optional: “Elite Property Enhancement: Temporary Staffing” and “General Liability Deluxe Endorsement: Temporary Staffing”. The rating factors are documented and appear reasonable. The third endorsement introduced: “Property Damage Extension Endorsement”, is mandatory and amends the Damage to Property exclusion in a coverage form to apply a $1,000 deductible. The company currently writes no business in the state of Mississippi.
Effective Date February 1, 2011.

COMPANY
PLATTE RIVER INSURANCE COMPANY
files a rate and rule filing for its collateralized bonds surety program. The company proposes a revision to its underwriting criteria and a double of the credit for appeal bonds. The overall rate impact is estimated at -2.8%.
Effective Date February 1, 2011.

LEAD COMPANY
PMI MORTGAGE INSURANCE COMPANY
files a base rate increase for its single premium Mortgage Guaranty program. The company cites a growth in loan persistency as justification for the increase. The impact is estimated at +13% for single premium loans as measured against the 2010 book of business, though existing loans are not affected. The highest increases are for the higher FICO scores at a 90% loan-to-value.
Effective Date February 15, 2011.

COMPANY
PROTECTIVE INSURANCE COMPANY
files an initial Loss Cost Multiplier filing for its General Liability program. The Company is proposing to adopt the most recent advisory approved loss costs, forms and rules filed by ISO (Reference Number GL-2010-BGL1) The Company has selected a Loss Cost Multiplier (LCM) of 1.429, based on their projected expenses for the program.
Effective Date January 3, 2011.
Republic Mortgage Insurance Company files a rate and rule filing for its mortgage guaranty program. The company proposes removing the rate/term refinance surcharge for loans with a FICO score of 720 or better. The company provides incurred loss ratios for loans above 720 and below 720, supporting the proposed change. Though the change affects only new business, the impact of the filing is estimated at -2.23%. Effective Date January 17, 2011.

Safeco Insurance Company of IL files revised rates for its Personal Auto - Motorcycle Program resulting in an overall decrease of -3.400%. Effective Date April 9, 2011 for new business and May 21, 2011 for renewals.

Middlesex Insurance Company files a rate revision for their Commercial Auto program adopting ISO Reference LC, CA-2010-BRLA1, with multipliers of 2.110 (Liability), 1.706 (Collision), and 1.792 (Comprehensive). Effective Date February 1, 2011.

Sentry Select Insurance Company files a rate and rule filing for its Dealer Operations Commercial General Liability program. The company proposes offering Data Compromise Including Defense and Liability coverage and Identity Recovery coverage. Effective Date February 1, 2011.

Sentry Select Insurance Company files revised rates and rules for their Dealer Operations Property program. The overall rate level change is an increase of 5.0%. Effective Date January 1, 2011.
SUNZ INSURANCE COMPANY
MRTN-126909824
files a filing to implement a Loss Reimbursement - Large Deductible program for their Workers Compensation line of business. The Company submits for approval an Underwriting Rules and Rating Manual, Retrospective Rating Plan rating values, and an endorsement to include Allocated Loss Adjustment Expense (ALAE) in the deductible recovery amount. Additionally, the Company is filing to adopt without modification the current NCCI Schedule Rating Plan. While the proposed plan appears reasonable as filed, we note that three items embedded within the computation of deductible premium (the Fixed Expense Ratio, the Nonreimbursed Loss Adjustment Expense Ratio, and the Variable Expense Ratio) are allowed to vary based on underwriting judgment (see page 7 of 7 in the Underwriting Rules and Rating Manual). However, the Nonreimbursed Loss Adjustment Expense Ratio is limited to a range of 0.05 to 0.09, and the adjustments to the Fixed and Variable Expense Ratios is limited to a factor of 0.67 to 1.50.
Effective Date December 28, 2010.

SURETY & FIDELITY ASSOCIATION OF AMERICA
SURE-126952376
files revised policy forms and related riders for Financial Institution Bonds, (SF) Nos. 14 (TSB 5062c), 15 (TSB 5867b), 24 (5018f) and 25 (5174c). Also filed is revised Section 2, Financial Institutions, of the Manual of Rules, Procedures, and Classifications for Fidelity Bonds. To reflect the changes made in forms a revised loss cost page, FID-LC-5 is filed.
Effective Date May 1, 2011 New and Renewals.

TORUS NATIONAL INSURANCE COMPANY
WESA-126927012
files a rate/rule/form filing for their new Commercial Umbrella program. The Company is adopting Insurance Services Office (ISO) prospective loss costs, along with their own tier-rating plan. Three tiers are described, Preferred, Standard, and Substandard, with rating factors of 0.75, 1.00, and 1.25 respectively. The Company includes a permissible loss ratio calculation with the filing. The permissible loss ratio does not directly affect the tier-rating factors, which appear to be selected judgmentally and are not unreasonable. There is no rate effect since this is a new program.
Effective Date December 28, 2010.
LEAD COMPANY  FILING NUMBER
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY  RESD-126917756
Other Companies
United Guaranty Residential Insurance
files a rate revision for its Performance Premium Plan Mortgage Guaranty program. The Company is adding new classification variables and removing other variables. Although the changes do not affect current policyholders, the company estimates the rate impact to be -9.8% on a nationwide basis.
Effective Date January 15, 2011.

COMPANY  FILING NUMBER
WESTPORT INSURANCE CORPORATION  ERCB-126895937
files a rate, rule and form filing for its Insurance Agents Errors and Omissions program. The company proposes miscellaneous new coverage and limit options with accompanying rates.
Effective Date July 1, 2011.

NEW COMPANY

CompWest Insurance Company received its Privilege License and Certificate or Authority to engage in the insurance business within the State of Mississippi effective December 15, 2010.

COMPANY NAME CHANGES


Kemper Casualty Insurance Company changed its name to Lumbermens Casualty Insurance Company effective September 30, 2010.