

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
March 2011**

<u>COMPANY</u> 21st CENTURY CENTENNIAL INS. CO.	<u>FILING NUMBER</u> AGMK-126997256
--	---

files revised rates for its Private Passenger Automobile Program resulting in an overall decrease of -2.0%.
Effective Date April 4, 2011 for new business and May 11, 2011 for renewals.

<u>COMPANY</u> 21st CENTURY NORTH AMERICA INS. CO.	<u>FILING NUMBER</u> AGMK-126986763
---	---

files revised rates for its Private Passenger Auto Program resulting in an overall increase of 4.7%.
Effective Date April 4, 2011 for new business and May 11, 2011 for renewals.

<u>COMPANY</u> ACCIDENT INSURANCE COMPANY, INC.	<u>FILING NUMBER</u> PERR-127008210
--	---

files a rate/rule revision for their Commercial General Liability program. The overall rate impact of this filing is -5.1%.
Effective Date March 11, 2011 new and renewals.

<u>COMPANY</u> AMERICAN NATIONAL PROPERTY AND CASUALTY CO.	<u>FILING NUMBER</u> ANPC-126912403
---	---

files revised rates and rules for its Rental Owners Property Program. The overall rate change is 9.7%.
Effective Date March 8, 2011.

<u>LEAD COMPANY</u> AMERICAN ZURICH INSURANCE COMPANY	<u>FILING NUMBER</u> ZURC-127042838
--	---

Other Companies
American Guarantee & Liability Insurance Company
Zurich American Insurance Company of Illinois
Zurich American Insurance Company

files for approval of rating rules for their new endorsements, U-GL-1477-A and U-GL-1475-A for their Commercial General Liability program. U-GL-1477 is an optional use endorsement that provides a single base rate instead of a separate rating of each coverage extension. U-GL-1475 is an optional use endorsement that clarifies who is considered an insured on the Commercial General Liability coverage part for entities not listed on the declarations page. As these are new optional endorsements, no rate impact has been provided for in the filing.
Effective Date March 21, 2011.

COMPANY

ARGONAUT INSURANCE COMPANY

FILING NUMBER

SRCH-127007187

files to introduce its new Employment Practices Liability Insurance program under the Other Liability line of business. The program will be offered primarily to midsized and larger public, private and non-profit organizations. The policy affords broad-based employment practices liability coverage for policyholders, their subsidiaries and insured persons. The policy also covers third party wrongful acts subject to its terms. This is a new program.

Effective Date March 8, 2011.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

WESA-127028369

files rates, rules and forms for its new Commercial Surety Product, offering surety coverage to a variety of contracting and design (e.g. architects and engineers) firms.

Effective Date March 10, 2011.

COMPANY

CANAL INSURANCE COMPANY

FILING NUMBER

PERR-127032344

files initial rates, rules and forms for their new Canal Specialty Program offering Commercial Auto protection.

Effective Date April 1, 2011.

COMPANY

COLUMBIA MUTUAL INSURANCE COMPANY

FILING NUMBER

CLBA-127047993

files a Businessowners filing to add coverage new coverages and enhance existing coverages to its Garage Businessowners Premier endorsement. They are increasing the rate for this endorsement from \$175 to \$200 to reflect the additional/enhanced coverage.

Effective Date August 1, 2011.

COMPANY

COLUMBIA MUTUAL INSURANCE COMPANY

FILING NUMBER

CLBA-127040699

files a Businessowners filing to add new coverages and enhance existing coverages to its Contractors Businessowners Premier Endorsement. They are increasing the rate for this endorsement from \$175 to \$225 to reflect the additional/enhanced coverage.

Effective Date August 1, 2011.

COMPANY

COLUMBIA MUTUAL INSURANCE COMPANY

FILING NUMBER

CLBA-127029425

files a Businessowners filing to add coverage new coverages and enhance existing coverages to its Businessowners Premier endorsement. They are increasing the rate for this endorsement from \$150 to \$200 to reflect the additional/enhanced coverage.

Effective Date August 1, 2011.

LEAD COMPANY
CONTINENTAL INSURANCE COMPANY

FILING NUMBER
CNAB-127048255

Other Companies

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

files revised rates and rules for their Financial Institution Package Modification Factors for Property and General Liability within the Commercial Package Policy subdivision of Commercial Multiple Line. The overall change is a decrease of 0.6%.

Effective Date May 1, 2011.

COMPANY
CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER
CUNX-G127051366

files revised rates, rules and forms for its Property and Business Liability Policy in their Commercial Package Program resulting in an overall increase of 0.1%.

Effective Date October 1, 2011 for new and renewals.

COMPANY
DARWIN NATIONAL ASSURANCE COMPANY

FILING NUMBER
DRWN-126959458

files a rate/form filing for their new Forcefield for Healthcare Organizations Management Liability Package Policy. The Company states that the rates for the new program are based on corresponding coverages that were recently approved for their Forcefield and Forcefield for Healthcare Organizations products. The additional factors in this filing "Shared Limit Factors" are provided, and range from 0.97 to 1.02. There is no rate effect, as this is a new program.

Effective Date March 8, 2011.

COMPANY
DIRECT GENERAL INSURANCE CO. OF MS

FILING NUMBER
DRCT-127008897

files revised rates, rules and forms for its Motorcycle Program resulting in an overall increase of 4.0%.

Effective Date March 22, 2011 for new business and May 6, 2011.

COMPANY
ESSENT GUARANTY, INC.

FILING NUMBER
WESA-127029407

files revised rates and rules for their Mortgage Guaranty program. There is no rate effect associated with this filing.

Effective Date March 1, 2011.

COMPANY
FEDERAL INSURANCE COMPANY

FILING NUMBER
CHUB-127019714

files rates, rules, and forms for its new Forefront Portfolio 3.0 program (Other Liability).

Effective Date March 28, 2011.

COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY **FORE-127000540**

files revised rates for their Dwelling and Homeowners Insurance programs. The overall rate level change is an increase of 2.9%.
Effective Date June 1, 2011.

COMPANY **FILING NUMBER**
HISCOX INSURANCE COMPANY **MRTN-126915069**

files proprietary rates, rules, and forms for use with their new Production and Theatrical Package Program. The program provides various coverages, written on a package basis, for production and theatrical insureds in the entertainment industry.
Effective Date April 1, 2011.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-126997199**

files revised advisory prospective loss cost level review for major Farm coverages. The overall indicated and filed loss cost level changes are -7.6%.
Effective Date June 1, 2011.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-127026906**

files rate, rules and forms for their claims-made Management Liability program to expand coverage to Not-for-Profit organizations. Since the filing is expanding coverage to a new group of businesses, there is no rate impact on current policyholders with this filing. The base rates calculated in the filing are stated as based on those already in place and approved for United States Liability Insurance Group and Chubb Insurance Companies.
Effective Date March 17, 2011.

COMPANY **FILING NUMBER**
MEDICUS INSURANCE COMPANY **MEIC-126981297**

files an endorsement, rate, and rule for its Medical Malpractice program. The Company is filing to add a Secured Protection Program to provide coverage to physicians who fail to meet their standard rating criteria.
Effective Date March 18, 2011.

COMPANY **FILING NUMBER**
METROPOLITAN DIRECT PROPERTY AND CASUALTY **METX-G126822983**

files a rate and rule filing for its Personal Auto program, proposing new business tiering changes and adjustments to renewal caps. The overall rate impact is 0%.
Effective Date March 31, 2011 NB, May 5, 2011 Renewals.

LEAD COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY INS. CO. METX-G126823349

Other Companies

Metropolitan Casualty Insurance Company

files rate, rule and form revisions to their Personal Auto Program resulting in an overall increase of 3.3%.

Effective Date March 31, 2011 for new business and May 5, 2011 renewals.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU 13584

files revised advisory prospective loss costs for the major Farm coverages which represent an overall -7.6% change from the current loss costs.

Effective Date June 1, 2011 New and Renewals.

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY PRGS-126804311

files revised rates and rules for their Personal Auto introducing the company's proposed Usage-Based rating rule. There is no rate impact associated with this filing.

Effective Date May 13, 2011.

COMPANY **FILING NUMBER**
NATIONAL AMERICAN INSURANCE COMPANY NTAC-127029166

files to introduce rates and rules for a new Drive-In Restaurant Program. This program provides commercial property, crime, and general liability coverages. This is a new program so there is no rate impact and the company is requesting an effective date upon approval.

Effective Date March 8, 2011.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY NWCM-126980692

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance

files rule/form filing for their new Employment Practices Liability program. The proposed rating structure has been provided to the Company by their reinsurer, General Reinsurance.

Effective Date July 1, 2011 New and August 1, 2011 Renewals.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY NVAC-126991597

files forms, rules and rates for new options in their Other Liability Lines. The forms, rules and rates are adopted from ISO loss costs.

Effective Date March 28, 2011.

COMPANY

NOVA CASUALTY COMPANY

FILING NUMBER

NVAC-126991793

files forms, rules and rates for new options in their Other Liability Lines. The forms, rules and rates are adopted from ISO loss costs.

Effective Date March 28, 2011.

COMPANY

OCCIDENTAL FIRE & CASUALTY COMPANY OF NC

FILING NUMBER

OCCD-127014507

files an initial rate filing for their Area Revenue Combo (ARC) program. The ARC program is optional supplemental insurance coverage that may be selected in combination with the Multi-Peril Crop Insurance Revenue Protection policy and covers loss due to declines in revenue.

Effective Date March 1, 2011.

COMPANY

OHIO CASUALTY INSURANCE CO, THE

FILING NUMBER

OHCB-126924134

files a new Surety Bond Manual. The Company previously allowed SFAA to file Surety Loss Cost and rules on their behalf. This filing discontinues the use of SFAA loss cost and file independent rates. The Company will continue to follow the SFAA filed rules for Surety.

Effective Date March 11, 2011.

COMPANY

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE

FILING NUMBER

PERR-127004952

files rates, rules, and forms for its new Personal Excess Liability program.

Effective Date March 24, 2011.

COMPANY

PROGRESSIVE GULF INSURANCE COMPANY

FILING NUMBER

PRGS-127022059

files revised rates for their Local/Intermediate Class Rated Commercial Vehicle Physical Damage Program. The overall rate level impact is 0.0%.

Effective Date April 7, 2011 (New) May 11, 2011 (Renewal).

COMPANY

PROGRESSIVE GULF INSURANCE COMPANY

FILING NUMBER

PRGS-126976117

files revised rates for their Local/Intermediate Class Rated Commercial Vehicle Liability Program. The overall rate level change is 0.0%.

Effective Date April 7, 2011 (New) May 11, 2011 (Renewal).

COMPANY

FILING NUMBER

QBE INSURANCE CORPORATION

QBEC-126980246

files rates, rules and forms filing for their Commercial Automobile program proposing to adopt ISO's 2010 Multistate Lost Costs, Rules and Forms revisions that have been filed and approved under Reference Filing Designation Numbers: CA-2009-RRU09, CA-2009-RLC09 and CA-2009-OFR09, along with state supplements. Exception pages have been amended to correspond to the new ISO manual rule numbers. In addition, the Company is proposing changes to their Agri Commercial Automobile Program rules and forms. Changes are made to Exception pages for Repossessed Autos, Non-Ownership Liability, Hired Autos, Fellow employee Coverage and Independent Additional Rules. The overall rate level change for both programs is 0.0%.

Effective Date May 1, 2011.

COMPANY

FILING NUMBER

QBE INSURANCE CORPORATION

MADC-127007077

files initial rates and rules for their new Workers Compensation program.

Effective Date March 1, 2011.

COMPANY

FILING NUMBER

SAFECO INSURANCE COMPANY OF AMERICA

LBRM-126851901

files revised rates and rules for their Dwelling program. The overall proposed rate level change is an increase of 1.4%.

Effective Date July 10, 2011 (New) August 25, 2011 (Renewal).

COMPANY

FILING NUMBER

SENTINEL INSURANCE COMPANY LIMITED

HART-127031059

files revised rating methodology for their net-related optional coverages in their Commercial Multiple Peril Liability and Non-Liability, Commercial Package, Spectrum Property Program. The overall rate level change is 0.0%.

Effective Date April 13, 2011.

COMPANY

FILING NUMBER

SPARTA INSURANCE COMPANY

REGU-127049547

files rates, rules and forms for its new Paratransit Specialty Program to provide commercial automobile insurance for a select, homogeneous book of paratransit operators controlled by Five Star Specialty Programs. The book consists of non-emergency medical autos used for transporting persons to and from medical appointments and between medical facilities.

Effective Date March 23, 2011.

COMPANY

FILING NUMBER

STARR INDEMNITY & LIABILITY COMPANY

REGU-126971889

files an initial rate, rule and forms for Excess Liability coverage for its new Public Entity Liability Program. This coverage will be written in excess of a “primary” layer of insurance purchased by the Public Entity on a following form basis, or as a special excess policy over a Public Entity’s self insured retention.

Effective Date March 7, 2011.

LEAD COMPANY

FILING NUMBER

STATE AUTO PROPERTY AND CASUALTY INS. CO.

SAMM-126872959

Other Companies

State Automobile Mutual Insurance Company

files a new optional endorsement to allow a different deductible for loss from a Named Storm than the deductible applying to other causes of loss. In addition, they are revising Rule 82, Windstorm or Hail Percentage Deductible, to include the corresponding Named Storm Deductible rule.

Effective Date March 1, 2011.

LEAD COMPANY

FILING NUMBER

TRAVELERS CASUALTY AND SURETY COMPANY

TRVE-127032974

Other Companies

Travelers Casualty and Surety Company of America

St. Paul Fire and Marine Insurance Company

St. Paul Mercury Insurance Company

St. Paul Guardian Insurance Company

United States Fidelity and Guaranty Company

Fidelity and Guaranty Insurance Company

Fidelity and Guaranty Insurance Underwriters, Inc.

files a rate/rule revision for their Surety Rating Plan. The Company proposes various revisions to their Surety Rating Plan manual for Construction and Commercial Surety accounts, the intent of which is to recognize the relative risk of each insured account.

Effective Date April 1, 2011.

COMPANY

FILING NUMBER

TRAVELERS CASUALTY AND SURETY CO. OF AMERICA

TRVE-127003824

files a rate/form filing for their Travelers 1st Choice+ RPL program (Professional Errors & Omissions Liability). The Company proposes the introduction of an endorsement reducing the deductible on certain types of claims. The proposed rate is a 1% debit to total policy premium. The Company states that the endorsement is identical to one approved for one of their similar programs (SERFF # TRVE-125672289). There is no rate effect on any current insured.

Effective Date March 2, 2011.

COMPANY

FILING NUMBER

UNITRIN AUTO AND HOME INSURANCE COMPANY

KEMP-126991247

files a rate and rule filing for its Private Passenger Auto program. The Company is providing an indicated change of +0.5% in support for the overall proposed change of +0.5%.

Effective Date May 1, 2011.

COMPANY

FILING NUMBER

UNITRIN AUTO AND HOME INSURANCE COMPANY

KEMP-126976217

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 5.0%.

Effective Date May 1, 2011.

COMPANY

FILING NUMBER

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

ZURC-127020424

files a new Guaranteed Asset Protection (GAP) program. The Powersports GAP program will be offered for Motorcycles, Scooters, ATVs, Personal Watercraft and Snowmobiles.

Effective Date March 1, 2011.

COMPANY

FILING NUMBER

WESCO INSURANCE COMPANY

PERR-126705924

files initial rate, rule and forms for Commercial Guarantor Asset Protection Policy Program. This program will insure, on a variable retention basis, the guarantor(s) for payable loss resulting from the difference between what the Designated Guarantee Contract obligates the guarantor to pay and the realized liquidation value of all business assets, subject to the limits of not more than seventy percent of the value of the personal guaranty contract.

Effective Date March 18, 2011.

COMPANY

FILING NUMBER

XL SPECIALTY INSURANCE COMPANY

XLAM-127037373

files an expansion to their Architects and Engineers Errors and Omissions small firm program. Currently the program writes firms with revenues up to \$1,000,000 and is expanding to include firms with revenue up to \$2,000,000. There is no rate impact associated with this filing, as it is expanding coverage to new risks.

Effective Date June 1, 2011.

COMPANY MERGER

Audubon Insurance Company and National Union Fire Insurance Company of LA is merging into National Union Fire Insurance Company of Pittsburgh, PA, the survivor effective October 7, 2010.

COMPANY WITHDRAWAL

C.P.A. Insurance Company surrendered their Mississippi Certificate of Authority as of January 11, 2011.