Alfa General Insurance Corporation files to introduce several new rating factors to their Private Passenger Auto Program. The changes will affect new business only with an effective date of 10/29/2011. These factors are:

1. Lifetime Customer Value Score Factors (LVP) intended to reflect policyholder tenure in the rating algorithm
2. Homeowner Discounts intended to provide a credit to policyholders that own their home, regardless of the carrier of the home insurance
3. Life Insurance Discounts intended to offer a discount to insureds that have life insurance coverage through one of the Alfa affiliates.

The Company also proposes to make changes to its Insurance Score Factor (ISF) to make the factor more consistent across the Company's core coverage states. The factor will only apply to new business. The ISF includes credit and claim history as reported by Lexis Nexis.

Effective Date October 29, 2011.

American Alternative Insurance Corp. files their initial rate/rule/form filing for their Commercial Umbrella/Excess program. The Company proposes adoption of Insurance Service Office’s (ISO’s) Division 13 Commercial Umbrella forms and rules, and the introduction of proprietary forms and endorsements. The filing has no rate effect.

Effective Date March 1, 2012.

American Fire and Casualty Company files an initial rate/rule/form filing for its Surety program.

Effective Date October 6, 2011.
files to revise rates and rules for their Dwelling Fire program. The Company provides an overall proposed change of +12.9%. The Company proposes to increase their base rates and revise their territory relativities. The Company entered the Mississippi market in September, 2011. Due to limited credibility of Mississippi experience, Hallmark’s loss experience was complemented with that of Mississippi competitors to arrive at the revised factors.

Effective Date October 31, 2011, New Business and December 30, 2011, Renewal.

files revised rates and rules for their Homeowners and Manufactured Home programs. The overall proposed statewide change is an increase of 11.3%.

Effective Date October 31, 2011 (New) December 30, 2011 (Renewal).

files new rates for a Collateral Protection Program which does not replace any current rates (new business only). The coverage provides comprehensive and collision coverage to benefit the lender to protect credit extended to customers for automobile purchase if their personal coverage lapses. The Company is adopting a “Buy Here-Pay Here” rate schedule for the automobile market. Outstanding portfolio loan balance is used for determining premium.

Effective Date October 13, 2011.

files rates, rules, and forms to introduce the ISO’s Capital Assets (Output Policy) Program (Division 14 of Commercial Lines Manual) in Mississippi. The proposed loss cost multipliers (LCM) are identical to their LCM’s on file for use with the ISO Division 5-Property.

Effective Date October 20, 2011.
AMFED NATIONAL INSURANCE COMPANY
Other Companies
Amfed Casualty insurance Company
files their standard workers comp loss cost multipliers be changed from 1.265 to 1.402 and 1.685 to 1.868. This adoption of a new LCM is to offset the rate decrease cause by the recent adoption of the 03/01/2011 NCCI loss costs. The overall rate impact for this filing is +10.8%. The calculation of LCM is based on the latest 5 complete policy years of premiums and losses. The indicated change is +29.5%.
Effective Date December 1, 2011.

ASSOCIATED INDEMNITY CORPORATION
Other Companies
Fireman’s Fund Insurance Company
National Surety Corporation
The American Insurance Company
files a new equine coverage. The proposed rate is a $495 flat charge.
Effective Date December 1, 2011.

ASSURANCE COMPANY OF AMERICA
Other Companies
Maryland Casualty Company
Northern Insurance Company of New York
files for Precision Premier Restaurant Program product and optional coverage changes. The overall rate change is between -0.29% to +2.01% for the captioned companies.

BITUMINOUS CASUALTY CORPORATION
Other Companies
Bituminous Fire and Marine Insurance
files changes to their Loss Cost Multipliers for the Commercial Auto program. The overall rate change is a decrease of -9.1%, which includes the effect of the underlying ISO loss cost and increased limit factor changes.
Effective Date January 1, 2011 New and Renewals.

CAPITOL INDEMNITY CORPORATION
files to revise their Auctioneer Bond Rates. Specifically, the Company is proposing to decrease merit bonds, preferred bonds, and standard bonds by -16.7%.
Effective Date October 20, 2011.
CATLIN INSURANCE COMPANY, INC.  
CATL-127339426
files revised rates, rules and forms for its Design Professional Architects and Engineers Program resulting in an overall increase of 0.5%.
Effective Date October 25, 2011.

COLUMBIA MUTUAL INSURANCE COMPANY  
CLBA-127637502
files a Form/Rate/Rule filing under CMP Liability and Non-Liability for its Businessowners program, proposing a complete manual revision, including adding restaurants and revising rates and relativities. The overall proposed rate impact is -5.0%.
Rates are determined by the occupation class, construction, and protection class.
Effective Date February 1, 2012 for New and March 1, 2012 for Renewal.

CONTINENTAL CASUALTY COMPANY  
CNAC-127640630
files a revision to their D&O Excess Liability Program. The company is introducing a simplified rating structure that now relates to the premium for the underlying coverage.
Effective Date December 1, 2011.

EMPIRE FIRE AND MARINE INSURANCE COMPANY  
ZURC-127614261
a Rate/Rule filing under Commercial Auto for its automobile rental supplemental liability program, proposing a new coverage option (an hourly rate). The hourly rate was determined by dividing the approved daily rate by 8. Vehicles that are rented for more than eight hours would be subject to the daily rate.
Effective Date November 1, 2011.

LEAD COMPANY  
EMPLOYERS INSURANCE COMPANY OF WAUSAU  
LWCM-127357553
Other Companies
Liberty Mutual Insurance Company
Liberty Mutual Fire Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation
Liberty Insurance Corporation
Employers Insurance Company of Wausau
Wausau Underwriters Insurance Company
Wausau Business Insurance Company
files initial rates and rules for their new Foreign Voluntary Compensation and Repatriation Expense Coverage program. (Workers' Compensation).
Effective Date February 1, 2012.
<table>
<thead>
<tr>
<th>LEAD COMPANY</th>
<th>FILING NUMBER</th>
<th>FEDERAL INSURANCE COMPANY</th>
<th>CHUB-127653362</th>
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<td>Other Companies</td>
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<td>Great Northern Insurance Company</td>
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<td>Pacific Indemnity Company</td>
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<td>Vigilant Insurance Company</td>
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<td>files a Form/Rate/Rule filing under CMP Non-Liability Portion Only for its Recreational Marine program, adding seven property endorsements and updating two existing coverages. The impact is 0%. Effective Date March 1, 2012.</td>
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<td>LEAD COMPANY</td>
<td>FILING NUMBER</td>
<td>FEDERAL INSURANCE COMPANY</td>
<td>CHUB-127662863</td>
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<tr>
<td>Other Companies</td>
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<td>Great Northern Insurance Company</td>
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<td>Vigilant Insurance Company</td>
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<td>files for their Customarq program. This filing consists of five new optional coverages and includes forms, rates and rules. The rates are based on a rating methodology that follows an already submitted and approved Customarq program. Effective Date March 1, 2012.</td>
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<tr>
<td>COMPANY</td>
<td>FILING NUMBER</td>
<td>FINANCIAL AMERICAN P &amp; C INSURANCE CO.</td>
<td>YTYC-127621929</td>
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<tr>
<td>files to update their rates and rules under the Cardif Property and Casualty Insurance Company filed originally in 2010. Cardif has changed its name effective 10/20/2010. The only changes to the manual are company name, Administrative Office and edition date. We verified that the Cardif approved rate is on the new manual page with no modification. Effective Date September 30, 2011.</td>
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<tr>
<td>COMPANY</td>
<td>FILING NUMBER</td>
<td>FIREMAN'S FUND INSURANCE COMPANY</td>
<td>RURL-127654518</td>
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<td>files to add a crop fire endorsement effective with the 2012 season. This endorsement will insure for direct loss to the crop(s) caused by Fire and Lighting as well as cover the fire Department Service charge if one applies. Fireman’s Fund currently offers this product in many states and being filed in two other for the 2012 season. The proposed rate is $0.25 per 100. Effective Date January 1, 2012.</td>
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</table>
COMPANY        FILING NUMBER
FIRST COLONIAL INSURANCE COMPANY     ALSE-127655251
files new rates to be used with new areas of coverage within an approved Vehicle Service Contractual Liability Insurance Policy. These rates are therefore filed as a new program. The rates are developed using competitors loss costs and loaded with the company’s own expense provisions.
Effective Date October 27, 2011.

COMPANY        FILING NUMBER
IMPERIUM INSURANCE COMPANY         DLSN-127340101
files an initial filing for independent umbrella and excess liability insurance rates and corresponding rules. The proposed rates are from Valiant Insurance Group. The company will mirror Valiant in terms of forms (ISO) under rates and rules.
Effective Date October 11, 2011.

COMPANY        FILING NUMBER
INSURANCE SERVICES OFFICE, INC.    ISOF-127642149
introduces the Risk Analyzer Homeowner Rating Plan Manual based on the Environmental Module of ISO's Risk Analyzer Homeowner Module. This rating plan is an alternative rating plan to the standard ISO's Homeowners Manual rating system for those insurers who elect to incorporate it into their rating plan.
Effective Date October 25, 2011.

COMPANY        FILING NUMBER
LEXON INSURANCE COMPANY           LEXN-127647440
files to introduce Bail and Immigration Bond to their Mississippi program.
Effective Date October 11, 2011.

COMPANY        FILING NUMBER
MARKEL INSURANCE COMPANY         MRKB-127349895
files rates, rules and forms to introduce a new Individual Tuition Refund Program for individuals. This is a new program and the rates will be identical to their commercial program.
Effective Date November 1, 2011.

COMPANY        FILING NUMBER
MARKEL INSURANCE COMPANY         MRKB-127355361
files rates and rules to expand its Tuition Refund Program to offer tuition or fees reimbursement to camps, daycare centers, and other associations that enroll students for classes, sessions or activities. There is no rate impact with this revision.
Effective Date November 1, 2011.
COMPANY
MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY
files revised rates, rules and forms for its Commercial Auto Program resulting in an overall decrease of -10%.
Effective Date December 7, 2011 for new and renewals.

COMPANY
NATIONAL SECURITY FIRE AND CASUALTY
files to adopt AAIS most recent loss costs with a revised LCM for their Mobile Homeowners program. The overall rate level change is an increase of 5.0%.
Effective Date November 1, 2011 (New) January 1, 2012 (Renewal).

LEAD COMPANY
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance
files to revise rates and rules for its Commercial General liability program. The company wishes to implement the most current version of rates from the ISO filings GL-2010-BGL1 and GL-2010-IALL1. This would make an overage change of 3.2%. The Company is also revising their minimum premium from $350 to $450 and making revisions to individual program and package modification rates.
Effective Date November 1, 2011 New and November 15, 2011 Renewals.

COMPANY
NEW YORK MARINE AND GENERAL INSURANCE CO.
files a Rate filing under Workers Compensation adding a Waiver of Subrogation rating exception. This is an optional policy endorsement, so there is no rate impact.
Effective Date September 30, 2011.

COMPANY
NEW YORK MARINE AND GENERAL INSURANCE CO.
files an initial filing for its Commercial Property program. The Company proposes to adopt applicable Mississippi Rating Bureau Commercial Property forms, rules and loss costs. The Company has added a minimum premium rule of $250.
Effective Date October 11, 2011.
Other Companies
The Charter Oak Fire Insurance Co.
The Phoenix Insurance Co.
The Travelers Indemnity Co.
The Travelers Indemnity Co. of America
The Travelers Indemnity Co. of Connecticut
Travelers Property Casualty Co. of America

files a new optional endorsement for their commercial general liability program dealing with coverage for labor unions. The endorsement provides a broad range of additional coverages, and the company stipulates that the rate will be between 1% and 1.5% of the total policy premium.
Effective Date January 1, 2012.

files revised rates and rules for its Commercial Auto Program resulting in an overall increase of 2.1%.
Effective Date January 1, 2012 for new and renewals.

files revisions to its Pharmacy Services Professional Liability Program resulting in an overall decrease of -4.0%.
Effective Date December 1, 2011 for new and renewals.

Other Companies
PMI Mortgage Assurance Company

files revisions in their Mortgage Guaranty line to revise the Super SingleSM Premium Base Rates within the Standard Program rate schedules and revise the tables of Super SingleSM Premium rate adjustments (surcharges and discounts).
Effective Date October 10, 2011.
PRAETORIAN INSURANCE COMPANY files rates/rules and forms for a new Guaranteed Auto Protection (GAP) program in MS. Praetorian’s program will use many of Balboa Insurance Company’s factors. The company has included supporting exhibits for derivation of pure premiums for specific base parameters such as loan amounts, term, loan-to-value ratio, interest rate, depreciation, and annual frequency of loss. Base pure premiums are calculated for purchased versus leased vehicles, and for different delinquency conditions. Also included are supporting exhibits for expense and U/W profit components of the rate. Effective Date January 1, 2012.

RADIAN GUARANTY INC. files to revise their Single Premium Rates and expand their SplitEdge program by filing rates down to 680 FICO. The proposed rates will apply only to new business. The Company provided support using six rating examples that used various criteria to demonstrate that the proposed rates will produce reasonable rates of return for the Company. Effective Date November 1, 2011.

REPUBLIC UNDERWRITERS INSURANCE COMPANY files a rate & rule filing for its Private Passenger Auto program. The Company has selected a proposed change of 6.7% based on a 22.3% indication. In this filing, the company proposed changes to base rates and various premium factors. Effective Date November 2011 (N), December 15, 2011 (R).

STAR INSURANCE COMPANY files for Commercial Umbrella that request lowering the minimum premium. The proposed minimum premium is $750 and the current minimum premium is $1,000. The overall rate level impact is a slight decrease at -0.2% as most accounts are above the current minimum premium. Effective Date November 1, 2011.

STARNET INSURANCE COMPANY files a Form/Rate/Rule under Commercial General Liability to incorporate a new bundled coverage endorsement. The rate is based on competitor Hanover Insurance. Effective Date October 18, 2011 (NB), November 1, 2011 (R).
<table>
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<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
<th>Details</th>
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<tbody>
<tr>
<td>STARR INDEMNITY &amp; LIABILITY COMPANY</td>
<td>REGU-127627106</td>
<td>files an independent rate, rule and endorsement filing for their Other Liability Products. The Company provided a list of endorsements with corresponding rate impact for each one. Most endorsements do not have a rate impact associated with them. See REGU-126025676. Effective Date October 19, 2011.</td>
</tr>
<tr>
<td>STARR INDEMNITY &amp; LIABILITY COMPANY</td>
<td>REGU-127392429</td>
<td>files its initial filing to offer a Workers’ Compensation program in Mississippi. This filing adopts the most recent prospective loss costs as contained in NCCI Approval Circular MS-2011-01. The rates will be the combination of the NCCI loss costs adjusted by the proposed loss cost multiplier of 1.320 which will remain on file and apply to all subsequent prospective loss cost filings unless otherwise notified. Various miscellaneous values and retrospective rating values are also included on the attached state exception pages. This filing also includes independent large deductible endorsements and corresponding rules. Effective Date September 30, 2011.</td>
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</table>
| STATE AUTO PROPERTY AND CASUALTY INS. CO. | STAT-127139031  | Other Companies
State Automobile Mutual Insurance Company submits a rate, rule, and form filing for their Dwelling Fire program. The Company provides an overall indicated rate change of +32.7% in support of the proposed statewide change of 15%. In addition to revising their current base rates, the Company proposes to revise their deductible factors and introduce optional EC Wind/Hail deductibles. Effective Date November 23, 2011, New and Renewals. |
| ZURICH AMERICAN INSURANCE COMPANY   | ZURC-127133238    | files its new Professional Liability program, which includes Miscellaneous, Technology, and Security & Privacy liability coverages. The selected rates have been based on an analysis of the Company’s competitors as well as actuarial judgment. Effective Date October 18, 2011. |

**NEW COMPANY**

Columbia National Insurance Company received its MS Privilege License and Certificate of Authority, effective October 3, 2011.

Southern Fidelity Insurance Company received its MS Privilege License and Certificate of Authority, effective September 29, 2011.
COMPANY NAME CHANGE

American Hardware Mutual Insurance Company changed its name to Motorists Commercial Mutual Insurance Company effective April 25, 2011.