

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

COMPANY **FILING NUMBER**
ACE AMERICAN INSURANCE COMPANY **ACEH-127657541**
files a rate/rule/form filing for their new Environmental Pollution Liability program (Other Liability-Claims Made Only).
Effective Date November 1, 2011 for new and renewal.

LEAD COMPANY **FILING NUMBER**
ALFA INSURANCE CORPORATION **ALFA-127624365**
Other Companies
Alfa General Insurance Corporation
files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 5.0%.
Effective Date January 15, 2012.

COMPANY **FILING NUMBER**
AMERICAN ALTERNATIVE INSURANCE CORPORATION **AMLX-G127689221**
files to withdraw their current Refer to Company Uninsured/Underinsured Motorist Loss Cost and replace with a new Refer to Company Uninsured/Underinsured Motorist Loss Cost in order to be consistent with ISO's most recent filing. There is no rate impact from this filing, as the Company does not currently have any insureds with the affected UM/UIM limits.
Effective Date April 1, 2012.

LEAD COMPANY **FILING NUMBER**
ASSURANCE COMPANY OF AMERICA **ZURC-127707331**
Other Companies
Northern Insurance Company of New York
Maryland Casualty Company
files to revise its Loss Cost Multipliers (LCMs) for all 3 Companies' workers compensation programs. The proposal is to change LCMs from 1.469, 1.763, and 1.249 to 1.570, 1.891, and 1.333 respectively for Assurance Company of America (Assurance), Maryland Casualty Company (Maryland), and Northern Insurance Company of New York (Northern). This change will result in an overall impact of 6.3%, 5.8%, and 6.6% respectively for each company and an overall impact of 6.0%. The largest cumulative effect on any individual class of insured is 7.3% and the smallest is 6.7%.

Company	Current	Proposed
Assurance	1.469	1.570
Maryland	1.763	1.891
Northern	1.249	1.333

Effective Date November 15, 2011.

COMPANY

FILING NUMBER

ATLANTIC SPECIALTY INSURANCE COMPANY

PERR-127713348

files to introduce a new program, Real Estate Professionals E&O. The proposed rules, rates, and factors will be identical to those currently utilized by their affiliated company, OneBeacon Insurance Company, approved in Mississippi under CDI filing number OBIC-OL-REO-MS-10-01. This filing will have no rate impact on existing policyholders. See SERFF #PERR-126538794.
Effective Date November 8, 2011.

LEAD COMPANY

FILING NUMBER

CHARTER OAK FIRE INSURANCE COMPANY

TRVD-127701483

Other Companies

Travelers Indemnity Company

Travelers Indemnity Company of America

Travelers Indemnity Company of CT

files revised rates, rules and forms for their Commercial Farm and Ranch Program resulting in an overall increase of 9.9%.
Effective Date April 1, 2012 for new and renewals.

COMPANY

FILING NUMBER

COMPANION PROPERTY & CASUALTY INSURANCE CO.

CMPX-G127172639

files its initial rate/rule and form filing for our Excess Workers Compensation and Employers Liability Program for your review. The plan is designed to provide a quote for the workers' compensation excess insurance based on the characteristics of a given risk. This is a new program. The filing indicates that a permissible loss ratio of 75.8% will be used for rating purposes.
Effective Date November 1, 2011.

COMPANY

FILING NUMBER

CONTINENTAL INDEMNITY COMPANY

APPU-127734069

files to revise their frequency rating plan for their Workers Compensation coverage. The Company states that the proposed Expected Indemnity Claim Frequency Rates are based on NCCI class experience in the state, and that the proposed Claim-Free Modification Factors and Claim Adjustment are based on a study by the WCIRB. The proposed rating values appear reasonable.
Effective Date February 1, 2012.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

files to revise Loss Cost Multipliers (LCM) for their Businessowners program. The Company is proposing a change of + 4.8% from 1.050 to 1.100 for Wausau Underwriters Insurance Company and a change of +19.0% from 0.420 to 0.500 for Wausau Business Insurance Company. The Company is proposing no change to the LCM for Employers Insurance Company of Wausau. The overall change for all Companies is +5.1%. The proposed revisions are based on the Company's countrywide experience and current tiered pricing structure.

Effective Date July 1, 2012.

FILING NUMBER

LWCM-127690354

COMPANY

FIRST GUARD INSURANCE COMPANY

FILING NUMBER

FGIC-127665435

files proposing changes to several items in their Truckers Insurance Policy for Lease Operators program. The proposed changes include the removal of the deductible requirement on animal claims when the vehicle has an animal guard attached to the grill, and the reduction in the base rate factor for Class 1 Risk for Non-trucking Liability. The other changes are minor and the overall rate level change is minimal.

Effective Date November 1, 2011.

LEAD COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE CO.

FILING NUMBER

USAA-127620006

Other Companies

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

files to revise rates and rules for their Homeowners program. The Companies provide an indicated change of +31.5% in support of the proposed change of +12.0% for Owners Forms. The impacts on individual policyholders are ranging from 0% to +17.7%.

The Companies provide a detailed support for the calculation of their earned premium at present rates using parallelogram method and an adjustment for the renewal with wind coverage excluded effective 2/1/2011 for policies in Hancock, Harrison, and Jackson counties (territories 63-65). In addition, the Companies provide detailed support for the calculation of their selected underwriting profit provision of 15.0%, including support for their selected investment rate of return after tax of 2.0% and their direct written premium to GAAP surplus ratio of 0.661. The implied profit provision for the selected change of 12.0% is 1%.

Effective Date January 15, 2012.

LEAD COMPANY

FILING NUMBER

GENWORTH MORTGAGE INSURANCE CORPORATION

GEFA-127300962

Other Companies

Genworth Residential Mortgage Insurance Corporation of North Carolina

Genworth Residential Mortgage Assurance Corporation

files a rate/rule filing for their Mortgage Guaranty program. The Company proposes a new credit-tiered monthly rate plan, as well as revisions to their Risk Based Single Premium rates, Lender Paid Single Premium rates, and Split Premium rates. The revised rates are based on those of Mortgage Guaranty Corporation (MGIC) and other competitors. The Company provides a rate indication with the filing in support of the overall rate decrease. The permissible loss ratio (PLR) used for the indication is based on reasonable expense provisions. The profit & contingencies provision used in the PLR (26.6%) appears to be high; however it is not unreasonable for this type of coverage and the associated capital requirements. The overall rate effect of the filing is a decrease of - 3.63%, although there is no effect on existing policyholders since the revised rates will be used for new business only.

Effective Date November 10, 2011.

LEAD COMPANY

FILING NUMBER

GUIDEONE AMERICA INSURANCE

GDEA-127722732

Other Companies

GuideOne Elite Insurance Company

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

files to introduce their rating into their Senior Living Community Program. The new plan is intended to provide coverage to insureds that previously did not qualify for coverage due to one or several locations not meeting underwriting guideline requirements. The Company is proposing their factors that will apply to risks that do not meet the current underwriting guidelines for their Preferred Tier. If a location does not qualify for the Preferred Tier, an RN Clinical Risk Specialist will inspect the property and rate the facility in 11 risk criteria. The facility's total score will be used to determine that location's rating tier.

Effective Date January 1, 2012 for new business and March 1, 2012 for renewals.

COMPANY

FILING NUMBER

HDI-GERLING AMERICA INSURANCE COMPANY

GROLL-127758392

files to introduce their Directors & Officers Liability Program to Mississippi. The Company is filing to adopt ISO rates, rules and forms in conjunction with a 1.410 LCM. The Company will also offer an optional Duty to Defend endorsement for an additional 5% of premium, allowing the Company to undertake and manage the defense of any claims made against the insured.

Effective Date December 1, 2011.

COMPANY

FILING NUMBER

INDEMNITY INSURANCE COMPANY OF N. AMERICA

ACEH-127662936

files revised rates and rules for its Commercial Farm and Ranch - New Farm Product coverage resulting in an overall increase of 15%.

Effective Date January 1, 2012 for new and April 1, 2012 for renewals.

COMPANY

FILING NUMBER

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY ILMG-127615385

files to revise Loss Cost Multipliers in its Commercial Auto program (CR-2011-REL1).

The overall rate change is +14%, which includes the effect of the underlying ISO loss cost changes. Commercial Auto Liability multiplier changes to 1.95 and Commercial Auto Physical Damage multiplier to 2.50.

Effective Date December 1, 2011.

LEAD COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE, INC.

ISOF-127357342

Other Companies

PP-2011-RAVEH

files an optional alternative vehicle rating methodology for comprehensive and collision coverages - ISO Risk Analyzer Personal Auto Model Year and Symbol Program. The rating symbols will be two alpha-numeric characters each identifying a different component of the rates. The first character is based on the price new range of the vehicle, whereas the second character is based on attributes of the vehicle such as body style, dimensions, performance, and safety. The Company uses a generalized linear model to model the frequency and severity for the comprehensive and collision pure premiums.

ISO is not establishing an effective date for this revision. ISO participating insurers who elect to adopt this revision will need to comply with any applicable regulatory requirements and establish an effective date for this revision in your state.

Effective Date November 10, 2011.

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE, INC.

ISOF-127684910

files a rate filing for their Crime and Fidelity program (Commercial Burglary and Theft) #CR-2011-RLA1. The changes revise prospective loss costs. Fidelity loss costs will increase +15.0% on an indication of +22.4%, while Burglary and Theft Coverages loss costs will decrease -20.0% on an indication of -28.6%. The overall impact of the filing is an increase of +12.50%.

Effective Date June 1, 2012.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-127685009**

files revised rule for its Crime and Fidelity Program (Commercial Burglary and Theft). The filing revises the Supplemental Tables of the Rating Relativities and Factors section of Division Three- Crime and Fidelity of the Commercial Lines Manual. Effective Date June 1, 2012.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO. **SFBC-127722110**

files to propose changes to their Private Passenger Automobile program. The proposed changes consist of base rates changes, the addition of 2013 and 2014 model year factors in their basic rating and an update to the Covered Property Endorsement for new model year factors. The company estimates the overall change to be +2.69%. Effective Date February 1, 2012.

COMPANY **FILING NUMBER**
NATIONAL GENERAL INSURANCE COMPANY **GMMX-G127316602**

files to revise rates in its current Private Passenger Automobile program. The filing proposes an overall rate level change of a 2.8% decrease. The Company has provided overall indications supporting the decreases. Market data, including competitive analysis, is the basis for most of the changes. Effective Date November 15, 2011, New and December 15, 2011, Renewals.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-127742473**

files an overall +0.5% increase. The rate change contained within this filing is the Loss Cost Multiplier (LCM) change from 1.478 to 1.571. Effective Date November 16, 2011.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **AGNY-127720992**

files a new rate and form for its new Broker-Dealer Guard program (Fidelity). The rating manual is based on its historic rating structure in their own Fidelity and Crime products, along with components from industry standard Fidelity and Crime Manuals. Effective Date November 14, 2011.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY **NWCM-127316617**

Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Ins. Co.
files revisions to their Commercial Property Program resulting in an overall increase of 7%. Effective Date February 1, 2012 for new business and February 15, 2012 for renewals.

LEAD COMPANY

NIPPONKOA INSURANCE COMPANY

FILING NUMBER

TRVD-127715481

Other Companies

Charter Oak Fire Insurance Company
Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of CT
Travelers Casualty Insurance Company of America
Travelers Property Casualty Company of America

files revised rates and rules for their Commercial Auto Program resulting in an overall increase of 8.0%.

Effective Date May 1, 2012 for new and renewals.

COMPANY

PHARMACISTS MUTUAL INSURANCE COMPANY

FILING NUMBER

PHAR-127733576

files a rule/form filing for their Pharmacy Services program (Medical Malpractice - Claims Made/Occurrence - Pharmacy). The filing corrects an erroneous reference in their Countrywide Manual, and proposes editorial changes to an existing endorsement. The filing does not result in any rate change or change in the coverage provided.

Effective Date December 1, 2011.

COMPANY

PODIATRY INSURANCE COMPANY OF AMERICA

FILING NUMBER

PCAG-127381754

files to reduce their Podiatric Profession Liability rates by 30.0%. The initial filing for this program was effective July 1, 2009. The company uses countrywide loss development and trend amount applied to Mississippi loss experience on both a limited and unlimited basis. Expenses are also mixed between countrywide and Mississippi specific.

Effective Date January 1, 2012.

COMPANY

PRAETORIAN INSURANCE COMPANY

FILING NUMBER

QBEC-127692724

files their new Collateral Protection Program (Commercial Auto). The policy provides physical damage coverage in cases where a borrower fails to provide a lender with proof of required insurance. The filing states that the proposed rates and rating plan are based on the approved rates of Balboa Insurance Company (filing CIP-07-5401). There is no rate effect as this is a new product. The proposed rates appear reasonable as filed.

Effective Date January 1, 2012.

COMPANY

PROGRESSIVE GULF INSURANCE COMPANY

FILING NUMBER

PRGS-127323994

files revised rates for their Local/Intermediate Class Rated Commercial Vehicle Liability Program. The overall rate level change is an increase of 7.50%.

Effective Date December 8, 2011 for new business and January 11, 2012 for renewals.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-127611869**

files revised for their Local/Intermediate Class Rated Commercial Vehicle Physical Damage Program. The overall rate level change is an increase of 6.30%.
Effective Date December 8, 2011 for new business and January 11, 2012 for renewals.

COMPANY **FILING NUMBER**
STATE FARM FIRE & CASUALTY COMPANY **SFMA-127287919**

files revised rates for their Manufactured Housing program. The overall rate level change is an increase of 15.8%.
Effective Date January 15, 2012 for new business and March 1, 2012 for renewals.

COMPANY **FILING NUMBER**
STONETRUST COMMERCIAL INSURANCE COMPANY **STIC-127638251**

files an initial rate & rule filing for its United States Longshore and Harborworkers (USL&H) Workers Compensation program. The Company proposes to adopt NCCI loss costs in conjunction with its current loss cost multiplier from its standard Workers Compensation program, with the exception of 2 class codes.
Effective Date November 1, 2011.

LEAD COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY INC. **UNKP-127715560**

Other Companies

Wesco Insurance Company

files a Commercial Auto filing for their V3 Auto Rental Program. This program is based on the Companies' most recently adopted ISO loss costs, rates, rules, forms and independently filed Company loss cost multipliers, rules and forms. This program is designed to better meet the coverage needs of the auto rental industry and the rating methodology is based on the rating used by other carriers that target this class of business.

Effective Date December 1, 2011.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY & SURETY CO. OF AMERICA **TRVE-127708954**

files rates and forms for new programs under its Fidelity Modular Program. They include the Financial Institution Bond with Extended Coverages and Credit Union Bond with Extended Coverages forms to be used with the Modular Program. These products have been developed for use with the depository financial institutions segment of business.
Effective Date October 1, 2012 for new business and November 1, 2012 for renewals.

COMPANY

FILING NUMBER

UNITED STATES LIABILITY INSURANCE COMPANY

USLI-127624716

files a filing to introduce a new package including coverage for General Liability, Property and Non Profit Directors & Officers Coverage with optional Employment Practices Liability. The program is designed for small to moderately sized Storefront/Community Churches. The Company's proposed general liability rates/rating factors are based on ISO, modified by an LCM, with exceptions generally based on currently approved general liability rates/rating factors in their General Package program and appear reasonable. The Company's proposed crime rates/rating factors are based on underwriting judgment and appear reasonable. The proposed rates/rating factors for Inland Marine and Terrorism coverages also appear reasonable. The Company provides support for the selected expense provisions and they appear reasonable. Effective Date January 15, 2012.

COMPANY

FILING NUMBER

WESTERN SURETY COMPANY

WESC-127734512

files a rule filing for their DMEPOS Medicare Surety Bond program (Surety). The Company proposes simplification of their rating structure through the consolidation of rating tiers, and application of their (lower) Pharmacy Supplier rate to all bonds. The overall rate impact of the filing is a decrease of -19.0%, with the effect ranging from a decrease of -50.0% to no change. Effective Date December 1, 2011.

COMPANY

FILING NUMBER

WESTFIELD INSURANCE COMPANY

WSFG-127613184

files a set of manual pages and proprietary forms and rules to be used under the Composite Rating Plan for Commercial Auto. The rating plan is based on ISO and there is no rate level change associated with this filing. Effective Date December 15, 2011.

COMPANY

FILING NUMBER

WESTPORT INSURANCE CORPORATION

ERCB-127693116

files a rate filing for their Provider Excess program (Other Liability "Occ Only" Contractual Liability). The purpose of the program is to provide excess of loss coverage to providers operating under a captivated fee arrangement with a health insurer. The Company is using proprietary rates produced by OptumInsight. (The previously filed Reden & Anders manual is being withdrawn. Previous filings based on the Reden & Anders manual were made under SERFF #ERCB-126796223 and #ERCB-126910075). Separate manuals are included for Hospital and Physician coverage. There is no rate effect from the filing as the Company has not written any Mississippi policies under the program. Effective Date January 1, 2012.

COMPANY

FILING NUMBER

ZALE INDEMNITY COMPANY

YTYC-127643818

files rate, rule and forms for its new Single Premium Credit Leave of Absence program (Credit Family Leave). The program provides leave of absence coverage on an insured debtor in connection with a loan obligation. Rates for the program were developed using a pure premium method.

Effective Date November 8, 2011.

COMPANY

FILING NUMBER

ZURICH AMERICAN INSURANCE COMPANY

ZURC-127709816

files to present the Liability portion of their Staffing Industry coverage. This Staffing Industry Program consists of multiple insurance products designed for the unique needs of various staffing related businesses. The Liability program contains coverage for General Liability, Abusive Acts Liability, Employee Benefits Liability, Employment Practices Liability, and Professional Liability.

Effective Date November 15, 2011 for New and Renewal.

COMPANY

FILING NUMBER

ZURICH AMERICAN INSURANCE COMPANY

ZURC-127619511

files a new program, Other Liability - Commercial Umbrella & Excess - Excess Select Insurance, to provide excess coverage. The proposed program is to provide following-form excess coverage which will follow the terms of the primary policy. The excess coverage will apply to the Company's financial lines coverage, which includes Directors and Officers Management Liability, Employment Practices Liability, Fiduciary Liability, Miscellaneous Professional Liability, Security and Privacy Coverage, Internet and Media Liability, and Management and Errors Omissions Coverage for Financial Institutions.

Effective Date November 30, 2011.

NEW COMPANIES

American Southern Home Insurance Company received their company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 4, 2011.

Aon Insurance Managers (USA) Inc. received their company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 4, 2011.

Builders Premier Insurance Company received their company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective November 4, 2011.

MSO, Inc. received their Privilege License as a rate service organization effective October 31, 2011.

COMPANY NAME CHANGES

American Hardware Mutual Insurance Company changed its name to Motorists Commercial Mutual Insurance Company effective October 31, 2011.

White Mountain Reinsurance Company of America changed its name to Sirius America Insurance Company effective September 10, 2011.