

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

**LEAD COMPANY**

**ACE AMERICAN INSURANCE COMPANY**

Other Companies

Indemnity Insurance Company of North America

files the Workers Compensation program for companies ACE American Insurance Company and Indemnity Insurance Company of North America, in which a reduction to the Terrorism and Catastrophe loss costs is proposed. The Company proposes to change the Terrorism and Catastrophe loss costs currently on file to zero. This change will result in a 1.0% decrease in overall premium for ACE, and a 1.1% decrease in overall premium for Indemnity.

Effective Date December 16, 2011.

**FILING NUMBER**

ACEH-127676993

**COMPANY**

**ACE AMERICAN INSURANCE COMPANY**

files a rate revision for its Medical /Mal practice Allied Healthcare Program resulting in a decrease of 0.2%.

Effective Date December 16, 2011.

**FILING NUMBER**

ACEH-127767744

**COMPANY**

**AGRI GENERAL INSURANCE COMPANY**

files to adopt ISO Loss Cost Reference #FR-2008-RLA1 for poultry and swine under the Commercial Farm line which will result in an increase of 30% for these two classes. Company also, files a new loss cost multiplier (LCM) from 1.663 to 1.912 in its Farm Program resulting in a 15% increase.

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

**FILING NUMBER**

RNHL-127663619

**COMPANY**

**ALLSTATE INSURANCE COMPANY**

files revised rates for their Private Passenger Auto Program. The overall rate level change is an increase of 2.1%.

Effective Date January 16, 2012 for new business and February 15, 2012 for renewals.

**FILING NUMBER**

ALSE-127556120

**COMPANY**

**ALLSTATE PROPERTY AND CASUALTY INS. CO.**

files revised rates for their Private Passenger Auto program. The overall rate level change is an increase of 3.3%.

Effective Date January 16, 2012 for new business and February 15, 2012 for renewals.

**FILING NUMBER**

ALSE-127566252

**COMPANY**

**AMERICAN ALTERNATIVE INSURANCE CO.**

files revised rates, rules and forms for its Hospice and Community Care Insurance Services, Volunteer Firemen's Insurance Services and Glatfelter Public Practice Programs resulting in an overall decrease of -1.8%.

Effective Date February 1, 2012 for new and renewals.

**FILING NUMBER**

AMLX-G127805670

**COMPANY**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

**FILING NUMBER**

**AMLX-G127820734**

files revised rates, rules and forms for its Hospice and Community Care Insurance Services Program resulting in an overall increase of 10.2%.  
Effective Date February 1, 2012 for new and renewals.

**COMPANY**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

**FILING NUMBER**

**AMLX-G127812273**

files revised rates, rules and forms for its Glatfelter Public Practice program resulting in an overall increase of 9.6%.  
Effective Date February 1, 2012 for new and renewals.

**COMPANY**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

**FILING NUMBER**

**AMLX-G127817513**

files revised rates, rules and forms for its Volunteer Firemen's Insurance Services Program resulting in an overall increase of 6.2%.  
Effective Date February 1, 2012 for new and renewals.

**COMPANY**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

**FILING NUMBER**

**AMLX-G127849380**

files a filing proposing changes to the minimum premium of their Commercial Umbrella and Excess program. The proposed changes will result in a premium increase of 1.7% for the program.  
Effective Date April 1, 2012 for new and renewal.

**LEAD COMPANY**

**AMERICAN ZURICH INSURANCE COMPANY**

**FILING NUMBER**

**ZURC-127820197**

**Other Companies**

American Guarantee and Liability Insurance Co.  
Colonial American Casualty & Surety Company  
Fidelity and Deposit Company of Maryland  
Zurich American Insurance Company of IL  
**Zurich American Insurance Company**

adopts the latest ISO filings for their Commercial/Business Auto Program and revises their loss cost multipliers. This will result in an overall increase of 1.7%.  
Effective Date July 1, 2012 for new and renewals.

**COMPANY**

**ARCH INSURANCE COMPANY**

**FILING NUMBER**

**WESA-127338871**

files rates/rules and forms for its initial filing of a new Contractual Liability program. The policy will provide reimbursement coverage for contracts providing protection for consumer products. The company plans to target a book of non-renewed business from Great American Assurance Company. The specific products and services covered pertain to auto repair, and include dent repair, windshield replacement, various chemical protectants, etc.

Effective Date December 20, 2011.

**COMPANY**

**ARGONAUT INSURANCE COMPANY**

**FILING NUMBER**

**SRCH-127838080**

files a new program providing professional liability coverage. There are four separate programs providing four main coverages - D&O liability, Employment Practices Liability, Fiduciary Liability, and Miscellaneous Professional Liability.

Effective Date December 21, 2011 for new.

**COMPANY**

**ATLANTIC SPECIALTY INSURANCE COMPANY**

**FILING NUMBER**

**BEAC-127322954**

files an initial rate filing for its Workers Compensation program. The Company proposes to adopt NCCI loss costs, with 3 tiers of loss cost multipliers to represent Standard, Preferred and Super Preferred business. The loss cost multipliers are the same as those approved for the Company's affiliates: The Employers' Fire Insurance Company (Standard), OneBeacon America Insurance Company (Preferred), and OneBeacon Insurance Company (Super Preferred). The current programs will remain unchanged. The Company has provided pages from the filings in which the loss cost multipliers for the affiliates were approved.

Effective Date December 5, 2011.

**COMPANY**

**BEAZLEY INSURANCE COMPANY, INC.**

**FILING NUMBER**

**BEAZ-127371296**

files rates/rules and forms for a new Medical Malpractice and General Liability program. The program is intended for specific classes exclusive of individual practitioners.

Effective Date December 21, 2011.

**COMPANY**

**CANAL INSURANCE COMPANY**

**FILING NUMBER**

**CNLC-127852206**

files a request to increase their rate level by 17.7%. The largest cumulative effect of all changes in this filing are a +62% and -9%. In comparison, the overall indicated rate change was a 37.6%. Proposed revisions to this program include auto BIPD and physical damage base rate increases, adding a new venture surcharge for BIPD, revising local radius territory factors for BIPD, implementing a fleet discount for BIPD, and editorial revisions to the manual. Revisions to BIPD territory factors are selected based on current territory factors and ISO territory factors.

Effective Date February 1, 2012 for new business and April 1, 2012 for renewals.

**COMPANY** **FILING NUMBER**  
**COAST NATIONAL INSURANCE COMPANY** **BRWS-127835597**  
files Private Passenger Auto filing which proposes additional vehicle symbols for their current Select 2.0 Program. It includes vehicles that have been added to their vehicle database since their last symbols filing. No changes to symbol factors or other vehicle rating factors are proposed.  
Effective Date December 12, 2011.

**COMPANY** **FILING NUMBER**  
**COAST NATIONAL INSURANCE COMPANY** **BRWS-127838069**  
files a Private Passenger Auto filing which proposes additional vehicle symbols for their current Select 3.0 Program. It includes vehicles that have been added to their vehicle database since their last symbols filing.  
Effective Date December 12, 2011.

**COMPANY** **FILING NUMBER**  
**COAST NATIONAL INSURANCE COMPANY** **BRWS-127834865**  
files a Private Passenger Auto filing which proposes additional vehicle symbols for their current Select 1.0 Program. It includes vehicles that have been added to their vehicle database since their last symbols filing. No changes to symbol factors or other vehicle rating factors are proposed.  
Effective Date December 11, 2011.

**COMPANY** **FILING NUMBER**  
**COLUMBIA MUTUAL INSURANCE COMPANY** **CLBA-127854101**  
files a Rate/Rule filing under CMP Liability and Non-Liability - Businessowners, proposing to offer higher limits for optional coverages of Customer's Goods Legal Liability and Sale and Disposal Liability. There is no rate impact.  
Effective Date March 1, 2012.

**COMPANY** **FILING NUMBER**  
**COMMONWEALTH INSURANCE COMPANY OF AMERICA** **REGU-127866723**  
files an initial filing for a new General Liability program. The Company is adopting ISO's most recent approved prospective loss cost as contained in Reference filing GL-2010-BGL1. The Company proposes a loss cost multiplier (LCM) of 1.3595 to remain on file for future prospective loss cost. This proposed LCM is also for use with ISO estimated loss potentials contained in reference Number GL-2010-OELP1. The Company uses a 0.950 loss cost modification factor in the determination of the LCM. The data used to calculate the LCM is a mixture of Company information and industry sources. The company also proposes a transition rule for business migrating from a related surplus line program wherein the maximum premium change on renewal is 10%.  
Effective Date December 28, 2011.

**COMPANY** **FILING NUMBER**  
**CONTINENTAL CASUALTY COMPANY** **CNAB-126925784**

files a new program for group personal excess liability.  
Effective Date February 1, 2012 for new and renewal.

**COMPANY** **FILING NUMBER**  
**COREPOINTE INSURANCE COMPANY** **PERR-127377433**

files a filing to introduce their new Restaurant Businessowners program. The program will utilize the approved MSRB/ISO BOP commercial lines manual, including the loss costs referenced in that manual.  
Effective Date December 20, 2011 for new.

**LEAD COMPANY** **FILING NUMBER**  
**FEDERATED MUTUAL INSURANCE** **FEMC-127809855**

Other Companies

Federated Service Insurance Company

files changes to rules, forms, and cover levels and factors for their business owners program. The company is changing the factors to correspond to the changes in coverage levels. The company states there is not rate impact of this filing.  
Effective Date March 1, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**FEDERATED MUTUAL INSURANCE COMPANY** **FEMC-127694046**

Other Companies

Federated Service Insurance Company

files their Commercial General Liability line requesting approval for changes to their Additional Insured premium. The changes include the deletion of several endorsements and a change in the charge for the Additional Insured - Owners, Lessees, or Contractors - Contractors endorsement.  
Effective Date December 16, 2011.

**COMPANY** **FILING NUMBER**  
**FIRST ACCEPTANCE INSURANCE COMPANY, INC.** **FRST-127326429**

files a new credit model for use with their Personal Auto program. There is no rate impact associated with this filing.  
Effective Date December 7, 2011.

**COMPANY** **FILING NUMBER**  
**GENERAL CASUALTY COMPANY OF WISCONSIN** **QBCL-127726270**

files to introduce its new Businessowners FlexBiz product. They will use ISO's Commercial Lines Manual, Division Ten - Businessowners rules as a basis for company rules. The company has incorporated Mississippi specific rules, rates, loss costs and relativity tables into the countrywide rules.  
Effective Date February 1, 2012 new and May 1, 2012 renewals.

**LEAD COMPANY**  
**GEORGIA CASUALTY & SURETY COMPANY**

**FILING NUMBER**  
**CLBA-127674350**

**Other Companies**

**Association Casualty Insurance Company**

files proposing changes to several items in their Business Auto program. The changes proposed in the Company's manual are done to conform to the most recent edition of the ISO Commercial Auto Rules. The Company is also proposing an increase to their Multiple Unit Discount factors and have modified their loss cost multiplier to reflect a rate level increase of 5%.

Effective Date March 1, 2012.

**COMPANY**  
**GREAT DIVIDE INSURANCE COMPANY**

**FILING NUMBER**  
**PERR-127905886**

files to implement a large deductible rating plan for its Workers Compensation program. The company states that the plan is identical to that approved for Berkley Regional Insurance Company in SERFF filing #PERR-126664029 except with a \$10,000 minimum deductible option.

Effective Date February 1, 2012.

**COMPANY**  
**HALLMARK NATIONAL INSURANCE COMPANY**

**FILING NUMBER**  
**PHXN-127836878**

files a Private Passenger Auto filing to increase Base Rates and fees. The proposed changes include 9% increases to BI, PD, and OTC base rates and a 2% increase to Collision base rates. The combined rate impact is estimated to be 5.7%. The Company currently writes \$1.7 million of premium in Mississippi. The company provides support for the proposed base rate increase for each coverage based on company loss experience for Calendar/Accident Years 2008-2010. The company also proposes introducing a \$10 charge for late payments.

Effective Date January 1, 2012 for new business and March 9, 2012 for renewals.

**LEAD COMPANY**  
**HANOVER INSURANCE COMPANY**

**FILING NUMBER**  
**HNVX-G127884273**

**Other Companies**

**Massachusetts Bay Insurance Company**

**The Hanover American Insurance Company**

files a rate and rule filing for their Professional Errors and Omissions Liability program. The Company proposes to add several new forms and endorsements to support coverage needs of human services agencies. The rates associated with the additional endorsements were selected based on an analysis of Philadelphia Indemnity Insurance Company's program, and the company includes subjective "A rating" for certain classes.

Effective Date March 1, 2012.

**COMPANY**

**HARLEYSVILLE MUTUAL INSURANCE CO.**

**FILING NUMBER**

**HRLV-127814379**

files revised rates for its Commercial Auto Program resulting in an overall increase of 8.4%.

Effective Date December 16, 2011.

**COMPANY**

**HARTFORD ACCIDENT AND INDEMNITY COMPANY**

**FILING NUMBER**

**HART-127191384**

files a new program for health organizations directors and officers liability, employment practices liability, fiduciary liability, crime, and kidnap and ransom. The company is filing this on a countrywide basis.

Companion filings HART-125955016 and HART-126173800.

Effective Date December 9, 2011.

**COMPANY**

**HISCOX INSURANCE COMPANY, INC.**

**FILING NUMBER**

**HISC-127738895**

files forms, rate, and rule revisions to its Commercial Burglary and Theft & Kidnap and Ransom program. Changes include adding an Education Institutions supplement and revising several endorsements. The rates proposed for the Educational Institutions were based on underwriter judgment.

Effective Date December 12, 2011.

**COMPANY**

**LIBERTY INSURANCE UNDERWRITERS INC.**

**FILING NUMBER**

**LMUG-127814427**

files to revise its rule pages with no rate impact changes. Since the changes are editorial in nature with on rate effects, there is no rate impact.

Effective Date December 5, 2011.

**LEAD COMPANY**

**MANUFACTURERS ALLIANCE INSURANCE COMPANY**

**FILING NUMBER**

**STLR-127614921**

**Other Companies**

**Pennsylvania Manufacturers Association Insurance Company**

**Pennsylvania Manufacturers Indemnity Company**

files proposing changes to their Capital Assets Program, including changes to endorsements, rates and rules. This filing is in part due to the implementation of a new policy issuance system. The Company states that they relied on competitor information to determine the proposed rates associated with each of the proposed additional coverages.

Effective Date January 1, 2012.

**LEAD COMPANY**  
**MARKEL AMERICAN INSURANCE COMPANY**

**FILING NUMBER**  
MRKB-127867278

Other Companies

Markel Insurance Company

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files new proprietary endorsements and corresponding manual pages for their Commercial Property & Winery program. The Company is introducing two new endorsements, the Wine Leakage Endorsement and Wine Cave and Wine Cellars Endorsement. The Wine Leakage Endorsement provides coverage for leakage of finished or in-process wine products from tanks, vessels or barrels used to process or store wine. The rates for this endorsement are derived from the current Argonaut Insurance Company filing for the same coverage. The Wine Cave and Wine Cellars coverage becomes part of the building and business personal property limit and included with the rating of these exposures. The proposed rating plan appears reasonable and we have no objection. Effective Date February 1, 2012.

**LEAD COMPANY**  
**MIDDLESEX INSURANCE COMPANY**

**FILING NUMBER**  
SEPX-G127788900

Other Companies

Sentry Insurance a Mutual Company

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files a loss cost multiplier filing for its Commercial Burglary and Theft Program. The company will adopt updated ISO loss costs, revise its loss cost multipliers for Burglary/Theft and Fidelity, as well as the Expected Loss Ratios for Burglary/Theft and Fidelity. This filing also proposes changes to formatting/pagination and rules not affecting the rates. The impact of the proposed changes is 0.0% for Burglary/Theft, -6.7% for Fidelity, and -6.7% overall. Effective Date February 1, 2012 new and renewals.

**LEAD COMPANY**  
**NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA**

**FILING NUMBER**  
AGNY-127654779

Other Companies

New Hampshire Insurance Company

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files a Form/Rate filing under Kidnap & Ransom Liability for a Corporate Kidnap and Ransom Program that is based on the company's CrisiSolution Program but without the additional coverages that CrisiSolution offers (a 20% credit is given since extortion coverage is not included). The new program targets small risks up to \$100,000,000 in revenues that are newly entering the market or seeking specific travel coverage. Effective Date December 20, 2011 for new and renewal.

**COMPANY** **FILING NUMBER**  
**NATIONWIDE MUTUAL INSURANCE COMPANY** **NWLC-127170933**

files Form/Rates for a new Travel program that covers losses while an insured is traveling on a covered trip. All potential coverages/benefits (e.g., accidental death & dismemberment; trip interruption) are optional. Rates are based on plan design, trip cost, age, included perils, participation, destination, state of residence, trip length, mode of travel, purchase to departure lags, and underwriting discounting.  
Effective Date January 1, 2012.

**COMPANY** **FILING NUMBER**  
**NCCI** **NCCI-127721412**

files a change in its Workers Compensation voluntary loss costs with a proposed effective date of March 1, 2012. The estimated overall premium impact of the proposed changes is +9.9%. Additionally, NCCI has filed for an identical percentage change, +9.9%, in the Workers Compensation assigned risk rates.  
Effective Date March 1, 2012.

**COMPANY** **FILING NUMBER**  
**PHARMACISTS MUTUAL INSURANCE COMPANY** **PHAR-127619346**

files to adopt AAIS' most recent Homeowners revisions, and to revise the company's LCMs for two of its twelve territories, its experience rating plan and its roofing material discounts. The company writes \$77,000 of this coverage in Mississippi. The company proposes to make the LCMs of all territories consistent. The overall rate impact is estimated at -0.7%. The proposed experience rating plan discounts are supported on the basis of historical company experience. The proposed roofing material discounts are judgmentally selected based on a review of competitive filings. At this time, the company is implementing the same factors in all 38 states in which they are licensed to write Homeowners policies. However, they recognize that the benefit of the use of these weather resistant materials will be more pronounced in the states and areas with higher wind/hail exposure, and therefore they intend to monitor the results of this new discount and modify the discount factors on a state-by-state basis in the future.  
Effective Date March 1, 2012 new and renewals.

**COMPANY** **FILING NUMBER**  
**PLAZA INSURANCE COMPANY** **REGU-127688458**

files a rate and rule revision for its Businessowners program resulting in an overall decrease of -8.5%.  
Effective Date December 1, 2011.

**COMPANY** **FILING NUMBER**  
**PRAETORIAN INSURANCE COMPANY** **QBEC-127695887**

files a new personal lines program referred to as Home Protection Program.  
Effective Date June 1, 2012 for new and renewal.

**COMPANY****PRAETORIAN INSURANCE COMPANY****FILING NUMBER****QBEC-127785466**

files to add a new coverage to their previously approved Auto Dealers and Auto Services Program. The Company proposes to add a required Equipment Breakdown Coverage endorsement. The Company has an agreement with Hartford Steam Boiler Inspection and Insurance Company to include equipment breakdown on all programs policies that include property insurance. The rate for this required coverage is equal to the rate charged by Hartford Steam Boiler of 5.3%. Given that the increased rate is offset by a coverage increase, there is no rate impact.

Effective Date January 15, 2012.

**COMPANY****REGENT INSURANCE COMPANY****FILING NUMBER****QBEC-127851818**

files a Form/Rate/Rule filing under Surety for a new Landlord's Rent Default product that reimburses Landlords the actual loss in the events the Tenant leaves the Leased property before the end of the Lease, stops paying Rent owed or is legally evicted from the Leased property.

Effective Date January 1, 2012 for new and renewal.

**COMPANY****RURAL COMMUNITY INSURANCE COMPANY****FILING NUMBER****RURL-127842397**

files to introduce the Replant Option Policy to corn, cotton, and soybean producers as a supplement to select Federal Crop Insurance Corporation Multiple-Peril Crop Insurance policies. The initial rates are based on the private replanting coverage rates for cotton offered by CGB Diversified, with a modification to account for added risk experienced on policies in Mississippi, as evidenced by historically high loss ratios in nearby states.

Effective Date December 21, 2011.

**COMPANY****SENTINEL INSURANCE COMPANY LIMITED****FILING NUMBER****HART-127863064**

files a filing for its Spectrum Commercial Multiperil program to revise the Back-Up of Sewers and Drain Coverage product rule. The overall statewide percentage change is 0.4%. The maximum percentage change is 12.4% and the minimum percentage change is 0.0%.

Effective Date March 10, 2012 for new and renewal.

**COMPANY****SENTRY SELECT INSURANCE COMPANY****FILING NUMBER****SEPX-G127844098**

files a loss cost multiplier filing for its Commercial Burglary and Theft Program. The company will adopt updated ISO loss costs, revise its loss cost multipliers for Burglary/Theft and Fidelity, Expected Loss Ratios for Burglary/Theft and Fidelity, as well as the loss cost modification factor for Fidelity only. This filing also proposes minor changes to some rules not affecting the rates. The impact of the proposed changes is -60.5% for Burglary/Theft, +24.3% for Fidelity, and -2.7% overall.

Effective Date February 1, 2012 new and renewals.

**COMPANY** **FILING NUMBER**  
**SOMPO JAPAN INS. CO. OF AMERICA** **PERR-127817765**

files revised rates, rules and forms for its Commercial Property Highly Protected Large Commercial Risks (HPR) Program. This will result in an overall rate decrease of -2.7%. Effective Date January 2, 2012.

**COMPANY** **FILING NUMBER**  
**STAR INSURANCE COMPANY** **MEAD-127814836**

files to introduce an optional Non-owned and Hired Auto endorsement to their Commercial General Liability program. Coverage may be purchased subject to a \$1,000,000 limit and \$21/\$82 minimum premium for hired/non-owned auto coverage. Rates are determined using the Company's current general use commercial auto rates. Effective Date January 1, 2012.

**COMPANY** **FILING NUMBER**  
**STARNET INSURANCE COMPANY** **MNLM-127868944**

files an initial rate filing for its Kidnap & Ransom program. We have reviewed the proposed program manual rules and rate factors. The manual includes credits and debits with subjective ranges, and therefore appears to be a schedule rating plan. Effective Date December 28, 2011.

**COMPANY** **FILING NUMBER**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMERICA** **TRVE-127690973**

files revisions to their Private Company Directors and Officers Liability form and rate plan. The purpose of the filing is to transfer certain products currently written through St. Paul Fire and Marine Insurance Company and its affiliates to the Company and make the current forms and rate plan applicable to a larger segment of business, including depository financial institutions. The largest cumulative effect of all rate and rule changes under this proposal is 76%, while the smallest is -71.06%, with an overall average impact of -2.1% due to rate changes. The Company is proposing changes to its Asset Size factors and Increased Limit factors, and the addition of a rate related to coverage under the Civil Money Penalties endorsement. Effective Date December 16, 2011.

**COMPANY** **FILING NUMBER**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMERICA** **TRVE-127663788**

files rate and rule revision necessitated by Company plans to transfer Employment Practice Liability rate plan currently written through St. Paul Fire and Marine Insurance Company and its affiliates to The Travelers Indemnity Company and its affiliates and to utilize one centralized platform. Company revised Employment Practice Liability rate plan to make program available for a larger segment to include depository financial institutions. The revisions result in an overall rate increase of 0.01%. Effective Date October 1, 2012 new and November 1, 2012 renewals.

**COMPANY** **FILING NUMBER**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMERICA** **TRVE-127724814**

files to introduce a new rating plan, the Financial Institution Professional Liability (FIPL) rating plan. The proposed rating plan takes into account the characteristics of an individual risk and generates an appropriate premium for their FIPL coverage. There are separate base premiums for each of the 3 insuring agreements available within FIPL with unique exposure bases used for each. The Lender Liability insuring agreement uses loan amounts for the exposure base. The Professional Services Liability insuring agreement relies on a variety of revenue measurements for the exposure base. The Trust Liability insuring agreement has an exposure base of assets under management. In the "Increased Limits and Retentions" section of the actuarial memorandum, it states that these factors are changing based on experience.

Effective Date October 1, 2012 for new business and November 1, 2012 for renewals.

**COMPANY** **FILING NUMBER**  
**U.S. SPECIALTY INSURANCE COMPANY** **PERR-127876596**

files a Rate/Rule filing under Surety for a new License & Permit and Miscellaneous Bonds program for risks that don't meet the company's standard underwriting criteria.

Effective Date December 27, 2011.

**COMPANY** **FILING NUMBER**  
**UNITED FIRE AND CASUALTY COMPANY** **UNFG-127724109**

files rate/rule/form filing to adopt ISO's Loss Cost, Increased Limits, Class Plan rules for their Commercial Auto line of business. This filing also includes a revision to Loss Cost Multipliers for both Companies. The overall proposed rate impact is -0.7% for United Fire & Casualty Company and -0.6% for Lafayette Insurance Company.

Effective Date January 1, 2012 new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**UNITED GUARANTY MORTGAGE INDEMNITY COMPANY** **RESD-127763228**

Other Companies

United Guaranty Residential Insurance Company

files a special national rating plan under the Mortgage Guaranty line designed for lenders who have a history of providing superior quality of business at reduced expense levels.

Effective Date December 20, 2011.

**COMPANY** **FILING NUMBER**  
**UNITRIN AUTO AND HOME INSURANCE CO.** **13598**

files revised attributes and weights to its tiering model for their Homeowners Program. There is no rate impact.

Effective Date January 1, 2012.

**COMPANY** **FILING NUMBER**  
**UNIVERSAL UNDERWRITERS INSURANCE COMPANY** **ZURC-127900807**

files for its auto dealer and repair shop Commercial Auto program, proposing multiple rating factor changes, the adoption of new ISO loss costs, and an update to the company's LCM. The impact is estimated at +2.0%, varying by insured from -14.8% to +36.9%.  
Effective Date April 1, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**UTICA MUTUAL INSURANCE COMPANY** **UTCX-G127870760**

Other Companies  
Graphic Arts Mutual Insurance Company

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files a rate filing for their Commercial General Liability Program. The Companies are proposing revisions to their "Estimated Loss Potentials" or Loss Costs which are used for classifications that have no manual loss costs. The Company is adopting loss costs for several new class codes. The Companies are also revising their independent loss costs for 2 class codes to be more in line with loss costs promulgated by ISO.  
Effective Date April 1, 2012.

**COMPANY** **FILING NUMBER**  
**VIKING INSURANCE COMPANY OF WI** **VKNG-127774680**

files to propose changes to their Private Passenger Automobile program. The proposed changes consist of base rates, various rating factors and the introduction of a new credit score model ("TransUnion Insurance Risk Score - Auto Model") to score policies effective on or after the effective dates of this revision. Existing business retains the current Lexis/Nexis credit score. The estimated overall rate effect for these changes is 0.0%.  
Effective Date January 16, 2012 new business and February 22, 2012 for renewals.

**COMPANY** **FILING NUMBER**  
**WESTERN SURETY COMPANY** **WESC-127736886**

files a 10% decrease in the rates for the first \$250,000 of bond coverage for their Plaintiff's Replevin Bond Program. The company is proposing the changes for competitive reasons. The Company currently has three in force policies in Mississippi. The overall rate impact of this filing would be -7.9%.  
Effective Date December 20, 2011.

**COMPANY** **FILING NUMBER**  
**ZURICH AMERICAN INSURANCE COMPANY** **ZURC-127650366**

files to introduce the rating and new endorsements to be attached to Commercial Auto policy specifically when the policy is written as part of the company's Staffing Industry Program.  
Effective Date December 15, 2011.

**COMPANY**

**ZURICH AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**ZURC-127663461**

files introducing rates, rules and forms for Crime coverage under their new Staffing Industry Program. Additional filings for Commercial Auto Liability and Other Liability will follow. Coverage may be purchased on a combined basis or separately.

The Company derived the proposed rates from similar coverages provided by the ISO Commercial Crime/Fidelity rating plan, specifically 11/1/09 ISO Crime and Fidelity Loss Costs and rating rules as a starting point for Class Code 5613 - Employment Services (Agencies). Estimated expense provisions are based on the Company's past experience with other similar programs and expected costs negotiated with service providers.

There is no rate effect from the filing as the Company has not written any Mississippi policies under the program.

Effective Date December 1, 2011.

**NEW COMPANY**

Meridian Security Insurance Company received its Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of MS effective December 19, 2011.