

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
MARCH 2012**

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| <b><u>COMPANY</u></b>                        | <b><u>FILING NUMBER</u></b> |
| <b>21st CENTURY CENTENNIAL INSURANCE CO.</b> | <b>AGMK-128104850</b>       |

files revised rates for its Private Passenger Auto Program resulting in an overall increase of 6.5%.  
Effective Date April 9, 2012 new and May 13, 2012 renewal.

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|---|-----------------------------|
| <b><u>COMPANY</u></b>                           | <b><u>FILING NUMBER</u></b> |
| <b>21st CENTURY NORTH AMERICA INSURANCE CO.</b> | <b>AGMK-128104857</b>       |

files revised rates for its Private Passenger Auto Program resulting in an overall increase of 6.6%.  
Effective Date April 16, 2012 new and May 13, 2012 renewal.

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| <b><u>LEAD COMPANY</u></b>                     | <b><u>FILING NUMBER</u></b> |
| <b>ACCIDENT FUND GENERAL INSURANCE COMPANY</b> | <b>ACCD-128032570</b>       |

Other Companies  
Accident Fund Ins. Co. of America  
Accident Fund National Ins. Co.  
United Wisconsin Ins. Co.

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files a rate and rule filing to adopt the current NCCI loss costs and miscellaneous rating values. Accident Fund General Insurance Company (AFGIC), Accident Fund Insurance Company of America (AFICA) and Accident Fund National Insurance Company (AFNIC) are all filing to revise their premium discount table from Table 9 to Table 7. In addition, AFGIC proposes a revision to its loss cost multiplier from 1.58 to 1.69, and AFICA from 1.26 to 1.35. United Wisconsin Insurance Company (UWIC) will only be adopting the 3/1/12 loss costs and rating values. The overall rate impact of this filing is +3.7% for all companies combined.  
Effective Date April 1, 2012.

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|---|-----------------------------|
| <b><u>LEAD COMPANY</u></b>                        | <b><u>FILING NUMBER</u></b> |
| <b>ALLMERICA FINANCIAL ALLIANCE INSURANCE CO.</b> | <b>HNVX-G128073022</b>      |

Other Companies  
Allmerica Financial Benefit Ins. Co.

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files an initial filing for workers compensation rates for Allmerica Financial Alliance Insurance Company (AFAIC) and Allmerica Financial Benefit Insurance Company (AFBIC). Both companies will be adopting the NCCI loss costs effective 3/1/12 with loss cost multipliers (LCMs) of 1.700 for AFAIC and 1.100 for AFBIC, effective 4/1/12. Since neither company has experience in Mississippi, the expenses are calculated using the combined experience of the Hanover Insurance Group. The AFBIC rates are 35% below those of AFAIC. Since this is an initial filing for these two companies, there is on rate impact. Both companies have a Minimum Premium Multiplier of \$175, Expense Constant of \$230 and a Maximum Minimum Premium of \$750.  
Effective Date April 1, 2012.

**COMPANY**

**FILING NUMBER**

**ALLSTATE INDEMNITY COMPANY**

**ALSE-128151958**

files a Form/Rate/Rule filing under Personal Umbrella and Excess, proposing to add new limits and new tiers, to revise household classification and additional exposure rating, and to make various other minor coverage and rating factor modifications. Base rates have been adjusted to achieve an overall impact of 0.0%.

Effective Date August 13, 2012 for new and January 10, 2013 renewal.

**COMPANY**

**FILING NUMBER**

**AMERICAN ALTERNATIVE INSURANCE CORP.**

**AMLX-G128097071**

files a 0.7% rate increase in the company's Hospice and community care liability rates. The rate indication for MS is +24.0%, but the 7-year state experience period used in the indication has only 4 incurred claims.

Effective Date July 1, 2012 for new and renewal.

**LEAD COMPANY**

**FILING NUMBER**

**AMERICAN CASUALTY COMPANY OF READING PA**

**CNAB-128074599**

**Other Companies**

Continental Casualty Company

National Fire Insurance Company of Hartford

Transportation Insurance Company

Valley Forge Insurance Company

files a revision to the rates and rating algorithm of their Business Owners program. The company is also adding new options and classes. The overall rate impact of this filing is a 4.8% decrease. The rate change experienced by any one policyholder will be capped at +/- 25%.

Effective Date April 28, 2012 for new and renewal.

**COMPANY**

**FILING NUMBER**

**AMERICAN FAMILY HOME INSURANCE COMPANY**

**AMMH-127865261**

files revised rates and rules for their Mobile Home Standard Program. The overall rate level change is an increase of 9.8%.

Effective Date May 1, 2012.

**COMPANY**

**FILING NUMBER**

**AMERICAN MODERN HOME INSURANCE COMPANY**

**AMMH-127877963**

files a rate revision for Physical Damage Coverage for the Company's RV Rental program. The change produces an overall +2.3% rate increase. The company wrote between 3 and 7 policies annually in Mississippi for this coverage, and the experience used for the rate indication is based on countrywide data, which is appropriate in this situation.

Effective Date April 1, 2012 new and May 1, 2012 renewals.

**COMPANY** **FILING NUMBER**  
**AMERICAN NATIONAL GENERAL INSURANCE CO.** **ANPC-127974800**

files revised rates, rules and forms for their Private Passenger Auto Program resulting in an overall increase of 9.9%.  
Effective Date May 11, 2012 for new and renewals.

**COMPANY** **FILING NUMBER**  
**AMERICAN NATIONAL PROPERTY AND CASUALTY CO.** **ANPC-127974520**

files to amend its ANPAC Mississippi Personal Auto Program resulting in an overall increase of 6.2%.  
Effective Date May 11, 2012 for new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**AMERISURE MUTUAL INSURANCE COMPANY** **AMRS-128088691**

Other Companies  
Amerisure Ins. Co.  
files a rate and rule filing for their Workers Compensation program. The Company is filing to adopt NCCI loss costs from circular MS-2011-05, as well as revise the maximum minimum premium from \$1,000 to \$1,250. The Company is not proposing to make changes to any of the loss cost multipliers at this time. Changes in the loss costs and minimum premiums are estimated to result in an overall rate increase of +8.1% for both companies combined.  
Effective Date July 1, 2012.

**COMPANY** **FILING NUMBER**  
**ATLANTIC SPECIALTY INSURANCE COMPANY** **BEAC-127764741**

files to adopt approved OneBeacon Professional Liability forms, rates and rules.  
Effective Date March 16, 2012.

**COMPANY** **FILING NUMBER**  
**ATLANTIC SPECIALTY INSURANCE COMPANY** **PERR-128141363**

files its new management liability coverage. This program includes liability coverages (D&O, Employment Practices Liability Insurance, Fiduciary, and Management), and non-liability crime coverage.  
Effective Date March 26, 2012.

**COMPANY** **FILING NUMBER**  
**AXIS INSURANCE COMPANY** **AXSS-128038989**

files a rate filing introducing their Employee Benefits Liability rates and increased limits factors for the Company's previously approved Sports and Entertainment program.  
Effective Date March 5, 2012 for new and renewal.

**COMPANY**

**FILING NUMBER**

**CAROLINA CASUALTY INSURANCE COMPANY**

**MNLM-127963989**

files a filing proposing modifications to its Lawyers Professional Liability program. Changes include a proposed increase in the base rates, and changing factors related to firm size, Geographic area, area of practice, and prior experience. The overall impact of this filing is a 8.4%+ increase of rates.

Effective Date March 19, 2012.

**LEAD COMPANY**

**FILING NUMBER**

**CHUBB INDEMNITY INSURANCE COMPANY**

**CHUB-128117580**

**Other Companies**

Federal Indemnity Ins. Co.

Great Northern Ins. Co.

Pacific Indemnity Co.

Vigilant Ins. Co.

files a Rate filing under Workers Compensation to adopt NCCI's 3/1/2012 loss costs (keeping the current loss cost multipliers), to increase the company's expense constant from \$230 to \$240, and, because NCCI's 2011 Annual Statistical Bulletin has increased the Average Weekly Wage in Mississippi, and to increase its Minimum Premium Multiplier from 320 to 330. The overall effect of this filing is +2.3% (-33.3% to +33.7% per policyholder).

Effective Date April 1, 2012.

**COMPANY**

**FILING NUMBER**

**COAST NATIONAL INSURANCE COMPANY**

**BRWS-128071198**

files a rate revision for their private passenger auto program. The filing proposes updates to the Company's base rates, pay plan surcharge factor table, and rate matrix factor table, and removes the rate level adjustment factor in the rating algorithm and the indication. The indicated rate impact of the filing is +22%; however a capping rule will limit the changes to +12% at first renewal.

Effective Date April 3, 2012 for new and May 6, 2012 renewals.

**LEAD COMPANY**

**FILING NUMBER**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FEMC-128059038**

**Other Companies**

Federated Service Insurance Company

files to revise rate/rule for their Commercial Umbrella program. The Company files new layer pricing that extends beyond the current program for layers \$11 million through \$15 million, and files to reduce the minimum premiums on layers 4 through 10 from \$525 to \$500. The rates for the layers \$11 million through \$15 million are the same as the rate for \$10 million.

Effective Date March 15, 2012 new and renewals.

**LEAD COMPANY**

**GARRISON PROPERTY AND CASUALTY INS. CO.**

**FILING NUMBER**

USAA-127887086

Other Companies

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

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files revised rates for their Tenant Homeowners program. The overall rate level change is an increase of 19.0%.

Effective Date March 15, 2012.

**COMPANY**

**GREAT WEST CASUALTY COMPANY**

**FILING NUMBER**

LDRE-127904424

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files a rate revision of their Commercial Auto (Long Haul Trucking) program resulting in an overall increase of 4.7%.

Effective Date May 1, 2012 for new and renewals.

**COMPANY**

**GREENWICH INSURANCE COMPANY**

**FILING NUMBER**

XLAM-127943765

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files a rate and rule filing for their new Non Profit Directors and Officers product, offering Directors and Officers, Employee Practices Liability and Fiduciary coverages.

Effective Date March 5, 2012 for new and renewal.

**COMPANY**

**HALLMARK INSURANCE COMPANY**

**FILING NUMBER**

PHXN-127979919

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files to revise their base rates for their Private Passenger Auto program.

Effective Date April 2, 2012 new and June 1, 2012 renewals.

**LEAD COMPANY**

**HANOVER INSURANCE COMPANY**

**FILING NUMBER**

HNVX-G128120520

Other Companies

Massachusetts Bay Insurance Company

The Hanover American Insurance Company

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files a rate/rule filing for their Durable Medical Equipment and Home Health Care General Liability program. The Company proposes to introduce several new product enhancements, lower the minimum premium charge, and adjust the rate of some filed endorsements. The proposed rates are based on current rates in their Professional Liability program and competitor comparisons. This rate filing results in an overall rate change of -5.8%.

Effective Date April 1, 2012 for new and renewal.

**COMPANY** **FILING NUMBER**  
**HARCO NATIONAL INSURANCE COMPANY** **OCCD-128099467**

files to adopt the Commercial Auto loss costs and rules contained in ISO Revision Designation Numbers CA-2011-BRLA1 and CA-2011-RCP1. They are also filing to revise their liability and physical damage loss cost multipliers. This rate filing results in an overall rate change of -1.6%.  
Effective Date July 1, 2012.

**COMPANY** **FILING NUMBER**  
**HDI - GERLING AMERICA INSURANCE COMPANY** **MADC-127979408**

files an initial filing to adopt the current ISO loss costs and rules for their Commercial Multiple Peril program. The Company is proposing to adopt ISO's package modification factors and file a Company specific Tiered Rating Rule, which is used in conjunction with ISO's manual.  
Effective Date March 6, 2012.

**COMPANY** **FILING NUMBER**  
**HDI-GERLING AMERICA INSURANCE COMPANY** **REGU-128062586**

files commercial property rates and rules for its new Capital Assets Program.  
Effective Date March 20, 2012.

**COMPANY** **FILING NUMBER**  
**HISCOX INSURANCE COMPANY INC.** **HISC-128091279**

files an initial rate/rule filing for their Professional Errors and Omissions program.  
Effective Date March 5, 2012.

**COMPANY** **FILING NUMBER**  
**IDS PROPERTY CASUALTY INSURANCE COMPANY** **PRCA-127952359**

files revised rates, rules and forms for their Homeowners Program. The overall rate level change is an increase of 24.6%.  
Effective Date May 18, 2012.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **ISOF-127858506**

files revised loss costs for their Commercial Lines program. The divisions affected by this change are the Apartment Building Owners, Landscapers, and Personal Care Services. The overall rate impact of this filing is a 16.2% decrease. The changes in loss costs apply to the mandatory endorsements associated with this coverage. The loss costs are adjusted based on other ISO programs that provide similar coverage.  
Effective Date August 1, 2012 new and renewals.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-127857967**

files revised rating factors for the optional Equipment Breakdown endorsement in their Commercial Lines program. The divisions affected by this change are the Apartment Building Owners, Landscapers, and Personal Care Services. The deductible and waiting period factors have been modified.

Effective Date August 1, 2012 new and renewals.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-128007205**

files revised advisory prospective loss costs for their Financial Institutions program. ISO provides an overall indicated change of -15.9% in support of the overall rate impact of -12.9%.

The indicated loss cost level changes are based on the 5 latest available policy year experience from 2005 to 2009. Reported premiums are adjusted to current level by applying a factor equal to all loss cost level changes that have been implemented subsequent to the policy being written.

Effective Date September 1, 2012 new and renewals.

**COMPANY**

**IRONSHORE INDEMNITY INC.**

**FILING NUMBER**

**MRTN-128099629**

files a new General Liability Program. The supporting exhibits include a memorandum that states the company will be adopting ISO loss costs with a Loss Cost Multiplier (LCM) of 1.55.

Effective Date March 15, 2012.

**COMPANY**

**LIBERTY INSURANCE UNDERWRITERS INC.**

**FILING NUMBER**

**LMUG-128088177**

files a form/rate/rule filing for their Architects, Engineers and Environmental Services program. The Company is proposing to add several new policy limits and options, lower the minimum premium for small, low-risk firms, and reduce base rates. The overall rate impact is -9.1%.

Effective Date March 28, 2012.

**COMPANY**

**LIBERTY INSURANCE UNDERWRITERS INC.**

**FILING NUMBER**

**LMUG-128020083**

files new program that will insure the nonmedical professional liability of small businesses with annual revenues of up to \$5M.

Effective Date March 20, 2012 for new and renewal.

**COMPANY**

**FILING NUMBER**

**MARKEL AMERICAN INSURANCE COMPANY**

**MRKA-127972270**

files rate revision changes to their Off Road Recreational Vehicle program. The overall impact of this filing is a 0.2% decrease. The rate impact is composed of changes to BI, PD, Collision, OTC, Med Pay, and UM/UIM BI base rates; revisions to the PD increase limit factors; new limits for Med Pay, UM/UIM BI and UM/UIM PD; revisions to financial responsibility factors (credit scoring); and revisions to symbol factors. Indications are provided for all of the proposed changes, and competitor data is used to supplement the indication for some of these factors.

Effective Date March 15, 2012 new and April 19, 2012 renewals.

**COMPANY**

**FILING NUMBER**

**MARKEL INSURANCE COMPANY**

**MRKB-128075839**

files an overall -41.8% rate decrease in the company's Child Care and Education Program.

Effective Date May 1, 2012 for new and renewal.

**COMPANY**

**FILING NUMBER**

**MARKEL INSURANCE COMPANY**

**MRKB-128098177**

files a new program providing property coverage for senior housing.

Effective Date May 1, 2012.

**COMPANY**

**FILING NUMBER**

**METROPOLITAN PROPERTY AND CASUALTY INS. CO.**

**METX-G128113811**

files an overall +14.9% rate increase. The company states that the proposed rate increase is based on a +20.9% rate indication calculated using countrywide loss data.

Effective Date June 15, 2012 for new and August 1, 2012 renewal.

**LEAD COMPANY**

**FILING NUMBER**

**NEW HAMPSHIRE INSURANCE COMPANY**

**AGNY-128099056**

Other Companies

Chartis Casualty Company

files their Workers Compensation program to change the downward deviations based on the 3/1/2012 approved loss costs filed by NCCI, resulting in a proposed decrease in rates for both companies. The proposed change results in an impact of -5.6% for both companies combined.

Effective Date May 1, 2012.

**COMPANY**

**FILING NUMBER**

**NEW YORK MARINE AND GENERAL INSURANCE CO.**

**WESA-128047323**

files Commercial Property for its new Equipment Breakdown coverage. To develop the proposed rates, the company used loss and expense data from The Hartford Steam Boiler Inspection and Insurance Company (HSB), which reinsures 100% of the Company's Equipment Breakdown exposures.

Effective Date April 1, 2012.



**COMPANY** **FILING NUMBER**  
**OCCIDENTAL FIRE & CASUALTY COMPANY OF NC** **OCCD-128085765**

files a revision to the rating algorithm underlying their Crop program, and offsetting changes to the program rates. The combined impact of all changes proposed in this filing is revenue neutral. The proposed change to the rating algorithm consists of using the lesser of the grower's deductible or the dollar amount of insurance selected as the basis for indemnity payment, in place of the grower's full crop value, which was previously used. The Company is also introducing an increasing payment factor, which is selected by the insured. The rates have been adjusted to account for various increasing payment factors.

Effective Date March 15, 2012.

**COMPANY** **FILING NUMBER**  
**OLD REPUBLIC INSURANCE COMPANY** **LDDX-G128139958**

files a new D&O Side A Excess coverage. "Side A" coverage is described as the coverage provided for Part A of a typical 4-part D&O policy.

Effective Date June 1, 2012.

**COMPANY** **FILING NUMBER**  
**PRAETORIAN INSURANCE COMPANY** **QBEC-128072286**

files rates and rules for its new program providing Commercial Auto Physical Damage coverage for Petroleum Marketers.

Effective Date March 20, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**QBE INSURANCE CORPORATION** **QBEC-128131232**

Other Companies

North Pointe Insurance Company

Praetorian Insurance Company

files a new CMP coverage for Golf Courses. The proposed rates are based on adopting ISO loss costs for Market Segments - Golf Courses and Loss Costs Multiplier of 1.60.

Effective Date April 15, 2012 for new and renewal.

**LEAD COMPANY** **FILING NUMBER**  
**QBE INSURANCE CORPORATION** **OBEC-128105450**

Other Companies

North Pointe Insurance Company

Praetorian Insurance Company

files a Form/Rate/Rule filing under Commercial Package for a new coverage for Hotels, Motels and Inns. The Company proposes to adopt ISO forms, loss costs, rules, and rating plans.

Effective Date April 1, 2012 for new and renewal.

**COMPANY**

**FILING NUMBER**

**SECURITY NATIONAL INSURANCE COMPANY**

**UNKP-128117911**

files an initial filing for its BancSecure program. This program will provide General Liability, Commercial Property, Commercial Inland Marine, Commercial Auto and Commercial Umbrella to small community banks. The loss costs and rules effective for this program are adopted from ISO filed loss costs and rules and supplemented by independent analysis.

Effective Date April 1, 2012 for new and renewal.

**COMPANY**

**FILING NUMBER**

**SECURITY NATIONAL INSURANCE COMPANY**

**UNKP-128104804**

files a new program providing Directors and Officers Liability.

Effective Date March 24, 2012 for new and renewal.

**COMPANY**

**FILING NUMBER**

**TRIANGLE INSURANCE COMPANY**

**TRGL-127974624**

files a rate change to its TriPack Program. TriPack is a multi-peril package program written for agribusiness clients, including coverage for property, liability, crime, auto and mobile equipment. The target is large agricultural risks including grain and cotton facilities. This results in an overall decrease of -12.3%.

Effective Date March 6, 2012 for new and renewals.

**COMPANY**

**FILING NUMBER**

**TWIN CITY FIRE INSURANCE COMPANY**

**HART-127976531**

files to replace the policy form, revise several existing forms and introduce new endorsements for the Company's Real Estate Errors & Omissions program. In addition, new deductible and limit options are included in the proposal. Proposed rate changes have been made under a separate filing. We have reviewed the proposed rates and rules submitted in the "Rate/Rule Schedule" portion of the filing and find all proposed changes to be reasonable.

Effective Date March 1, 2012.

**LEAD COMPANY**

**FILING NUMBER**

**UNITED FIRE & CASUALTY COMPANY**

**UNFG-128086491**

Other Companies

Lafayette Ins. Co.

files new Employee Benefits Liability coverage option for their Commercial Umbrella program. This coverage is being added in order to be more consistent with the Commercial Umbrella programs offered in surrounding states. The Company submitted revised manual pages to remove judgment rating in response to another filing objection.

Effective Date July 1, 2012.

**LEAD COMPANY**

**FILING NUMBER**

**UNITED GUARANTY MORTGAGE INDEMNITY COMPANY** RESD-127900913

**Other Companies**

**United Guaranty Residential Insurance Company**

files rate revision to its Mortgage Guaranty program. The overall changes are estimated at +5.9% in Mississippi, though no current policyholders are affected.

Effective Date March 12, 2012.

**COMPANY**

**FILING NUMBER**

**UNITRIN AUTO AND HOME INSURANCE COMPANY** KEMP-127923720

files revised rates and rules for their Homeowners Program. The overall rate level change is an increase of 12.0%.

Effective Date June 1, 2012.

**COMPANY**

**FILING NUMBER**

**VIKING INSURANCE COMPANY OF WISCONSIN** VKNG-128084201

files a rate revision to their Private Passenger Auto program for coverages: Bodily Injury (BI), Comprehensive (COMP) and Collision (COLL). The overall impact of the change is +6.0% compared to the indicated change of +13.1%.

Effective Date April 2, 2012 new and April 16, 2012 renewal.

**NEW COMPANIES**

Amerisure Select Insurance Company received its company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective March 19, 2012.

American Partners Insurance Company received its company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective March 12, 2012.

Centauri Specialty Insurance Company received its company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective March 8, 2012.

Verlan Fire Insurance Company received its company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective March 13, 2012.

Westfield National Insurance Company received its company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective March 19, 2012.

**COMPANY NAME CHANGE**

Campmed Casualty & Indemnity Company, Inc. of Maryland changed its name to Campmed Casualty & Indemnity, Inc. effective December 22, 2011.