

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

LEAD COMPANY

FILING NUMBER

ACADIA INSURANCE COMPANY

UNON-128103488

Other Companies

Continental Western Insurance Company
Firemen's Insurance Company of Washington, D.C.
Union Insurance Company

files a Rate/Rule filing under Commercial General Liability, proposing to adopt GL-2010-BGL1 with an exception for class 98482, subline 336. They also propose to adopt ISO GL-2010-IALL1 increased limits factors and revise their loss cost multipliers. The overall impact of the proposed changes is +4.0%.

Effective Date May 4, 2012 for New and August 1, 2012 for Renewal.

LEAD COMPANY

FILING NUMBER

ACADIA INSURANCE COMPANY

UNON-128105627

Other Companies

Continental Western Insurance Company
Union Insurance Company
Firemen's Insurance Company of Washington, DC

files revised rates for their Commercial Property (Fire and Allied Lines) Program resulting in an overall increase of 4.0%.

Effective Date May 10, 2012 for new business and August 1, 2012 for renewals.

LEAD COMPANY

FILING NUMBER

AMERICAN FIRE AND CASUALTY COMPANY

LBRC-128279973

Other Companies

The Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company

files an increase to the base rates of their Commercial Protector Business owners program of 7%. The company has used their Legacy Business owners program in their indication due to an insufficient volume of experience in the Commercial Protector program.

Effective Date July 1, 2012 for New and Renewal.

LEAD COMPANY

FILING NUMBER

AMERICAN FIRE AND CASUALTY COMPANY

LBRC-128238738

Other Companies

Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company

submits a change to their loss costs multiplier for their Commercial Auto program and to adopt recent ISO changes. The overall impact of this change is a 7.2% increase for all companies combined.

Effective Date July 1, 2012 for new and renewal.

COMPANY

ARMED FORCES INSURANCE EXCHANGE

FILING NUMBER

ARMD-128146107

files an overall +24.6% rate increase. The rate indication is +54.3%. The rate indication is based on ISO's base loss cost with adjustments for ALAE and increased limit factor. The underwriting profit provision of +3.8% is based on a 10% target return on surplus. Effective Date July 23, 2012 for New and Renewal.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-128103642

files to introduce rates, rules, and forms for a new Rental Vehicle Insurance program. This base policy provides coverage to individuals for damage to a rental vehicle. Additional benefits are available which provide coverage for various risks associated with renting a vehicle and encountered during the time period the vehicle is rented. Effective Date May 21, 2012.

COMPANY

CASTLEPOINT NATIONAL INSURANCE COMPANY

FILING NUMBER

TWRG-128276581

files their new Commercial Umbrella Liability program. This monoline Umbrella Program will write over other insurance company's underlying policies. Rates are based on a percentage of the underlying policy premium. Effective Date May 20, 2012.

LEAD COMPANY

CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER

TRVD-128141688

Other Companies

The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of Connecticut
The Travelers Indemnity Company of America
Travelers Property Casualty Company of America

files an additional options to their Cyberfirst professional liability plan. These options include lower deductibles and higher increased limit options. There is no rate impact with this filing since all of the new options are optional. Effective Date July 1, 2012 for New and Renewal.

COMPANY

CONTINENTAL CASUALTY COMPANY

FILING NUMBER

CNAC-127939052

files a new Kidnap, Ransom and Extortion Policy. Effective Date May 10, 2012 for New and Renewal.

COMPANY

FILING NUMBER

DIAMOND STATE INSURANCE COMPANY

PERR-128280195

files for an overall +20.6% rate increase in the company's Commercial Auto rates. The indicated rate change is +24.2%. The rate revision is made in conjunction with the company's desire to increase its commercial auto business by covering automobiles which are not underwritten to support other lines of business.

The company adopts ISO Loss costs, but through different Loss Modification Factors, proposes three Loss Cost Multipliers (LCM) of 1.05, 1.15, and 1.31. These proposed LCMs and the resultant rates will be used for three different tiers of risks.

Effective Date September 1, 2012 New and Renewals.

COMPANY

FILING NUMBER

FIREMEN'S INSURANCE CO. OF WASHINGTON, D.C.

UNON-128336827

files for proposed Loss Cost Multipliers (LCM) to be used in their GL coverage for this company, which is a member company of Union Standard Insurance Group. While Firemen's is currently licensed to write insurance in Mississippi, it currently has 3 policies with minimum premiums. This company will be the designated company for writing less-than-favorable risks which currently do not meet the underwriting criteria for the company's standard business. It is thus reasonable to treat this filing as a filing for a new program. For Premises/Operations, the company proposes an LCM's of 3.086, which incorporates a 2.153 Loss Cost Modification Factor. This factor implies the expected losses of the book of business is 2.153 times the average losses for this ISO subline. For Products, the company proposes an LCM's of 3.281, which incorporates a 2.289 Loss Cost Modification Factor. The selected underwriting profit provision of -2.5% is based on a 15% target return on equity.

Effective Date July 1, 2012 for New and Renewal.

COMPANY

FILING NUMBER

FIREMEN'S INSURANCE CO. OF WASHINGTON, DC

UNON-128341516

files a rate filing for their Commercial Property program. The Company proposes revisions to their Loss Cost Multipliers (LCMs). The new LCMs will produce rates that allow the Company to insure risks in a standard carrier that they would not otherwise be able to.

Effective Date July 1, 2012 for new and renewals.

COMPANY

FILING NUMBER

FIREMEN'S INSURANCE CO. OF WASHINGTON, DC

UNON-128334558

files a rate/rule filing for their Commercial Auto program. The Company proposes revisions to their Loss Cost Multipliers (LCMs). The new LCMs will produce rates that allow the Company to insure risks in a standard carrier that they would not otherwise be able to.

Effective Date July 1, 2012 for new and renewals.

COMPANY

GRANITE STATE INSURANCE COMPANY

FILING NUMBER

AGNY-128272514

files an initial filing of rates and rules for its Equipment Breakdown Rating Plan. Granite has developed this program with the assistance of its Equipment Breakdown reinsurer Hartford Steam Boiler Inspection and Insurance Company (HSB). HSB has provided Granite with Loss and LAE components, and related inspection and administrative expenses. Granite has taken this data and grossed it up to full rates using expense multipliers that cover agent commission, premium taxes, underwriting expenses, and profit provisions.

Effective Date May 7, 2012.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-128105317

Other Companies

Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Property and Casualty Insurance Company of Hartford
Sentinel Insurance Company Limited
Twin City Fire Insurance Company
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company

files form and rates for an Excess Rental Liability policy option to their commercial auto program. This would allow a renter to choose a liability limit higher than the financial requirements of the state covered by their underlying policy. The rates are based on the underlying base rates adjusted by the approved increased limits factors. Since this is a new optional endorsement, this filing has no rate impact.

Effective Date June 4, 2012.

COMPANY

HDI - GERLING AMERICA INSURANCE COMPANY

FILING NUMBER

MADC-127906951

files a rate and rule filing for it Boiler & Machinery or Equipment Breakdown program. Since the HDI cedes 100% of its exposure to The Hartford Steam Boiler Inspections and Insurance Company (HSB), therefore, the rates are based on information provided by HSB. The data from HSB is then grossed up using a multiplier that accounts for Agents Commission, Taxes and HDI's expenses and profits. The HDI expense component is 32%, which is a multiplier of 1.471 that is applied to HSB's rates to get the HDI rate in Table 1.

Effective Date May 16, 2012.

COMPANY

FILING NUMBER

HDI - GERLING AMERICA INSURANCE COMPANY

MADC-128248559

files rates, rules and forms for a new Commercial Crime and Theft coverage. The proposed rates will be a combination of ISO loss costs, and loss cost multiplier (LCM) of 1.50.

Effective Date May 15, 2012.

COMPANY

FILING NUMBER

IDS PROPERTY CASUALTY INSURANCE COMPANY

PRCA-128164020

files rates and forms for a new travel bundle insurance program. The program name is Trip Guardian Insurance Plan. Financial Institutions will have the ability to select benefits they want to have included in travel bundle insurance packages that will be sold on a per trip basis to their card members. The card member will have to purchase the bundle insurance package each time they take a qualified Covered Trip that they want to insure.

Effective Date July 1, 2012.

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE, INC

ISOF-128171317

files a Personal Passenger Auto filing that proposes to revise current advisory prospective loss costs for Personal Auto. The market share of all insurers included in the ISO database for Mississippi is 16.6% for Liability and 15.9% for Physical Damage. The filing proposes an overall +2.0% change. The indicated and selected changes are +7.7% overall for liability coverages and -5.1% overall for Physical Damage coverages. Other proposed changes include changes to territory loss costs, deductible factors and increased limit factors for UM.

Effective Date January 1, 2013 for new and renewals.

COMPANY

FILING NUMBER

JEWELERS MUTUAL INSURANCE COMPANY

JMIC-128104301

files to transition their current AAIS based Businessowners program to an ISO based program. This filing adopts the ISO Businessowners program rates, rules and forms. The company is also filing several independent forms and exceptions. The overall rate impact is estimated at +15%, varying by insured from -75% to +122%. The Company is proposing to limit the amount of premium change to +-5% for the first two years based on expiring exposure. The company has only 57 insureds in Mississippi under the program.

Effective Date May 13, 2013 N, May 28, 2013 R.

COMPANY

FILING NUMBER

MARKEL INSURANCE COMPANY

MRKA-128257258

files initial rates, rules and forms under its Inland Marine -Classic Auto Program. The program is designed to provide an enhanced auto insurance product for car enthusiasts who own and operate collector vehicles.

Effective Date May 13, 2012.

COMPANY

MARKEL INSURANCE COMPANY

FILING NUMBER

MRKA-128257199

files rates, rules and forms for its new Personal Auto program covering Classic Cars.
Effective Date May 13, 2012.

COMPANY

MISSISSIPPI FARM BUREAU CASUALTY INS. CO.

FILING NUMBER

SFBC-128016752

submits an initial rate filing for their Dwelling Fire program. The Dwelling Fire program is being introduced to replace their current Standard Fire program and all policies currently in the Standard Fire program will be converted into the Dwelling Fire program. The proposed Dwelling Fire program includes a proposed rating structure rather than the current manual rate pages used to rate the Standard Fire program. The overall impact on current policyholders is +0.10%.
Effective Date August 1, 2012 for new and October 1, 2012 for renewals.

COMPANY

NATIONAL LIABILITY & FIRE INS. CO.

FILING NUMBER

NTLD-128163705

files a rate/rule revision for their Commercial Auto program resulting in an overall decrease of -0.48%.
Effective Date June 19, 2012 new and July 19, 2012.

COMPANY

NAVIGATORS INSURANCE COMPANY

FILING NUMBER

NAVG-128268105

files a re-filing for its Insurance Agents & Brokers Professional Liability program. This is currently filed as a risk purchasing group (RPG) and the company is submitting this filing in order to use this program outside of being a RPG. According to the company, filed pages are identical to those previously approved except for minor documented revisions.
Effective Date July 1, 2012.

COMPANY

OCCIDENTAL FIRE & CASUALTY COMPANY

FILING NUMBER

OCCD-128098919

files a new supplemental Dry Land Plus Program, which is to be offered in combination with one of the Federal Crop Insurance Corporation's (FCIC) crop insurance program. The Company states that the proposed premium rates are based on the FCIC's Yield Protection crop insurance program, with an adjustment to correct for overlapping coverage with the FCIC's Multi-Peril Crop Insurance program and an adjustment for the Company's proposed Loss Cost Multiplier.
Effective Date May 29, 2012.

COMPANY

FILING NUMBER

OCCIDENTAL FIRE & CASUALTY COMPANY OF NC

OCCD-128112239

files a new supplemental Following Another Crop Plus Program, which is to be offered in combination with one of the Federal Crop Insurance Corporation's (FCIC) crop insurance program. The Company states that the proposed premium rates are based on the FCIC's Yield Protection crop insurance program, with an adjustment to correct for overlapping coverage with the FCIC's Multi-Peril Crop Insurance program and an adjustment for the Company's proposed Loss Cost Multiplier.

Has companion forms filing #OCCD-128112286.

Effective Date May 4, 2012.

COMPANY

FILING NUMBER

OCCIDENTAL FIRE & CASUALTY INSURANCE CO.

OCCD-128226941

submits a Commercial Auto rate filing proposing a 6.3% overall increase. The company also proposes adoption of new ISO increased limit factor, introduction of MVR rating factor, fleet size credits, mileage factors for zone rated risks, a credit for risks with liability and physical damage coverage, and a new coverage extension endorsement.

Effective Date July 1, 2012 for new and August 1, 2012 for renewal.

COMPANY

FILING NUMBER

OHIO SECURITY INSURANCE COMPANY

LBRC-128180540

files a filing to implement the Company's SmartRisk program for the line of Workers' Compensation. SmartRisk uses an objective and systematic analysis of policy characteristics to assign a number from 1 to 100 (the Price Point) and an associated rating factor (the Price Point factor) to each policy. The Price Point factor is included in the premium calculation after the application of all of other rating factors. For risk characteristics that were not contemplated in the analysis, the Company included Price Points 101-104 for such policies. The Company is requesting the program apply to only new business under Prior Approval provisions and effective on and after 8/1/2012, all current policies will be renewed in another insuring company. There is no rate impact for this filing.

Effective Date September 1, 2012.

COMPANY

FILING NUMBER

PERMANENT GENERAL ASSURANCE CORPORATION

PGAC-127736809

files rates, rules and forms to introduce its new Private Passenger Nonstandard Auto program to Mississippi. Policies will be sold on a direct basis through internet and call center sales. Direct sale base rates for BI, Comp, Collision, PD, MP, UMBI, UMPD are 20% higher than internet sales to account for commissions only being applicable to policies sold directly by a Company agent.

Effective Date June 19, 2012.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-128226571**

files an overall -5.4% rate decrease for its Businessowners program.
Effective Date July 1, 2012 for new business and September 1, 2012 for renewals.

COMPANY **FILING NUMBER**
QBE INSURANCE COMPANY **QBEC-128297347**

files initial rates and rules for their Commercial Excess Liability Coverage.
Effective Date June 1, 2012.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-128087643**

files a new program called RLIPack, which will offer Commercial Auto, Business Owners, and Commercial Excess Liability coverages for architects, engineers and related professionals.
Effective Date May 11, 2012.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-128262161**

files a new Commercial Umbrella and Excess Liability Coverage program for architects, engineers, and related professionals.
Effective Date May 3, 2012 for New and Renewal.

COMPANY **FILING NUMBER**
SAFE AUTO INSURANCE COMPANY **SAFE-128211910**

files to revise base rates and territory factors and to introduce insurance scoring factors based on Choice Point's Attract Auto 3.0 model. The company estimates the overall rate impact to be -10.0%
Effective Date September 7, 2012 for new business and October 14, 2012 for renewals.

COMPANY **FILING NUMBER**
SECURITY NATIONAL INSURANCE COMPANY **UNKP-128117660**

files a new commercial property (fire and allied lines of business) by adopting ISO loss costs as approved in filings CF-2009-RTERU (MSRB-RU-2010-01) and CF-2009-RLA1 (MSRB-2010-1), and proposed Loss Cost Multipliers of 1.538 for Commercial Fire, and 1.534 for Commercial Allied Lines.
Effective Date May 3, 2012.

COMPANY **FILING NUMBER**
SECURITY NATIONAL INSURANCE COMPANY **UNKP-128116343**

files a new commercial auto line of business by adopting ISO loss costs as approved in filings CA-2011-BRLA1 and CA-2011-RLC1, and proposed Loss Cost Multipliers of 1.475 for Liability, and 1.553 for Physical Damage.
Effective Date May 3, 2012.

COMPANY

SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

SEPX-G128130999

files an independent set of rating plans to place the currently approved Multiline Schedule and Experience Rating Plan with a new program entitled Scorecard and Schedule Rating Plan for Commercial Property coverage in the Dealer Operations Program. The filing is under all-applicable lines of business and will be identical for all lines. This change will result in a wide swing of rate level change between insured with the projected maximum increase of 70.8% and maximum decrease of -47.2%. The Scorecard and Schedule Rating Plan is based on point assignment and schedule rating based on risk characteristics. The Company is using GLM analyst to more accurately price risk.

Effective Date May 22, 2012.

COMPANY

SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

SEPX-G128131646

files an independent set of rating plans to place the currently approved Multiline Schedule and Experience Rating Plan with a new program entitled Scorecard and Schedule Rating Plan for Commercial Auto coverage in the Dealer Operations Program. The filing is under all-applicable lines of business and will be identical for all lines. This change will result in a wide swing of rate level change between insured with the projected maximum increase of 70.8% and maximum decrease of -47.2%. The Scorecard and Schedule Rating Plan is based on point assignment and schedule rating based on risk characteristics. The Company is using GLM analyst to more accurately price risk.

Effective Date May 22, 2012.

COMPANY

SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

SEPX-G128131568

files an independent set of rating plans to place the currently approved Multiline Schedule and Experience Rating Plan with a new program entitled Scorecard and Schedule Rating Plan for Commercial Burglary and Theft coverage in the Dealer Operations Program. The filing is under all-applicable lines of business and will be identical for all lines. This change will result in a wide swing of rate level change between insured with the projected maximum increase of 70.8% and maximum decrease of -47.2%. The Scorecard and Schedule Rating Plan is based on point assignment and schedule rating based on risk characteristics. The Company is using GLM analyst to more accurately price risk.

Effective Date May 22, 2012.

LEAD COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SAMM-128351437

Other Companies

State Automobile Mutual Insurance Company

files a revision to the company's Individual Risk Rating Plan, the rate effect is an overall -2.3% rate decrease.

Effective Date November 15, 2012 for New and Renewal.

COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. COMPANY **STAT-128210818**
files a rate/rule filing for their CustomFit Personal Auto program. The overall rate impact of the revisions is +1.0%, which the largest cumulative effect of the changes being +15.5% and the lowest cumulative effect being -11.5%.
Effective Date August 20, 2012.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-127981390**
files revised rates and rules for their Homeowner program-Earthquake Coverage. The overall rate level change is 20.3%.
Effective Date July 15, for new business and August 15, 2012 for renewals.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-127989887**
files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 12.9%.
Effective Date July 15, for new business and August 15, 2012 for renewals.

COMPANY **FILING NUMBER**
STONINGTON INSURANCE COMPANY **MADC-128096613**
files initial rates (LCM), rules and forms for their new Workers' Compensation program.
Effective May 30, 2012.

LEAD COMPANY **FILING NUMBER**
TOWER INSURANCE COMPANY OF NEW YORK **TWRG-128077701**
Other Companies
CastlePoint National Insurance Company
files an initial rate/rule filing for its Surety program. The proposed base rates for the new program are based on a review of a competitor's program and judgment. The company will also adopt rules of The Surety & Fidelity Association of America (SFAA) including definitions, statistical class codes/descriptions, risk classifications, etc.
Effective Date May 29, 2012 for New and Renewal.

COMPANY **FILING NUMBER**
TRIANGLE INSURANCE COMPANY, INC. **TRGL-128263292**
files an initial filing for a new Workers Compensation program for agricultural businesses. The program relies on NCCI loss costs, rules, and forms. The company includes a large premium discount table, and the program includes three tier levels with reasonable placement criteria.
Effective Date May 22, 2012.

LEAD COMPANY

FILING NUMBER

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY RESD-128234252

Other Companies

United Guaranty Residential Insurance Company

files for an overall -1.7% rate decrease in its Performance Premium Rating plan (Mortgage Guaranty). The changes made are a combination of rule change and change in minimum premium.

Effective Date May 14, 2012.