files a new program, Health Care and Allied Professional and Supplemental Liability Insurance Program, which offers professional and general liability coverage for allied healthcare practitioners working as solo practitioners or in groups of up to six covered practitioners in the classes specified in this Program Rules. Coverage will be offered on both an occurrence and claims-made basis.
Effective Date July 12, 2012.

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 9.9%.
Effective Date August 13, 2012 for new business and September 27, 2012 for renewals.

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 9.9%.
Effective Date August 13, 2012 for new business and September 27, 2012 for renewals.

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 9.9%.
Effective Date August 13, 2012 for new business and September 27, 2012 for renewals.

files a revised loss cost for their Mobile-Homeowners program in support of new and revised forms and endorsements. There is no rate impact associated with this filing.
Effective Date January 1, 2013.

files revised rules and supplemental rating information for their Mobile-Homeowners program in support of new and revised forms and endorsements. There is no rate impact associated with this filing.
Effective Date January 1, 2013.
LEAD COMPANY
AMERICAN FIRE AND CASUALTY COMPANY
Other Companies
Ohio Security Insurance Company
The Ohio Casualty Insurance Company
West American Insurance Company
files to revise the loss cost multipliers for their Commercial Property Fire and Allied Lines. The American Fire and Casualty Company (AFCC), The Ohio Casualty Insurance Company (OCIC), Ohio Security Insurance Company (OSIC) and West American Insurance Company have an overall rate impact of 15%. Each company has two loss costs multipliers (LCMs) that appear to be risks including wind coverage (higher LCM) or excluding wind coverage (lower LCM).
Effective Date July 26, 2012.

COMPANY
AMERICAN MODERN SELECT INSURANCE COMPANY
files rates, rules, and forms for its initial filing of a Lenders Single Interest Program.
Effective Date August 1, 2012.

COMPANY
AMERICAN RESOURCES INSURANCE CO., INC.
files to resume insurance operations after selling renewal rights to all business in 2008. This filing proposes to adopt current and future ISO loss cost filings, proposes independent Company forms and exceptions to the ISO manual, and includes a proposal for a new loss cost multiplier for their Businessowners program. The two LCMs proposed are based on Standard and Preferred tiers. The Standard tier includes a 10% credit loss cost modification factor and expense provisions based on experience prior to 2007 and actuarial projections. The Preferred tier includes a 20% credit loss cost modification factor and expense provisions based on experience prior to 2007 and actuarial projections. There is no premium level change with this filing.
Effective Date July 23, 2012.

LEAD COMPANY
AMERICAN SELECT INSURANCE COMPANY
Other Companies
Westfield National Ins. Co.
files an initial rate/rule filing for American Select Insurance Company and Westfield National Insurance Company for Workers’ Compensation insurance. The filing proposes a 1.457 LCM for American Select and a 1.077 for Westfield National, which represent a 15% surcharge and 15% credit, respectively, from the currently approved LCM of 1.267 for Westfield Insurance. The proposed LCMs will apply to current and future loss cost filings. The filing also includes a schedule rating plan, a drug free workplace premium credit program and a Mississippi safety program.
Effective Date September 1, 2012.
AMICA MUTUAL INSURANCE COMPANY files a rate & rule filing for its Personal Umbrella program. The Company is proposing rate increases to base rates and is introducing a new Driving Record Factor. The Company has provided indications based on five years of experience ending in 2010 resulting in an indication of +7.6%. The overall rate impact is 5%. Effective Date December 1, 2012 for New and Renewal.

ARCH INSURANCE COMPANY files a Rate/Rule/Form filing under Commercial Automobile, to introduce a new Car Wash Insurance Program. The Company is proposing several endorsements to be used along with currently approved ISO forms, rates and rules for this program. The proposed premium charges for the Coverage Extensions endorsements appear reasonable. The filing has no rate effect since this is a new program. Effective Date July 23, 2012.

ARCH INSURANCE COMPANY files a rule filing under CMP Liability and Non-Liability for a Package Modification Factor exception to be used with the company's new Car Wash program. Effective Date July 9, 2012 for New and Renewal.

ARGONAUT INSURANCE COMPANY files a new program that provides excess coverage over a retained limit policy. The underlying retained limit entity can be a self-insured retention (SIR) entity, or be part of a pooling arrangement or other alternative risk transfer arrangement. Effective Date July 26, 2012 for New and Renewal.

ARGONAUT INSURANCE COMPANY files a new program that provides commercial auto coverage to public entities and the policy will contain either a deductible or a self-insured-retention (SIR). Effective Date July 26, 2012.

ARGONAUT INSURANCE COMPANY files a Form/Rate/Rule filing under CMP Liability and Non-Liability for a new program for public entities, educational entities and related special districts. Effective Date July 2, 2012 for New and Renewal.
COMPANY
BERKLEY REGIONAL INSURANCE COMPANY
files a rate and rule filing in support of the introduction to the Small and Disadvantaged Contractors Bond Program portion of their Surety coverage. This program will relax traditional underwriting standards for surety coverage of contractors. Effective Date July 26, 2012 for New and Renewal.

LEAD COMPANY
BRIERFIELD INSURANCE COMPANY
files an overall -8.7% rate decrease. The proposed decrease is the combined result of -6.5% decrease in Liability and -15.9% decrease in Physical Damage. The rate indications are -24.0% for Liability and -10.3% for Physical Damage. Effective Date December 1, 2012 for New and Renewal.

COMPANY
BROTHERHOOD MUTUAL INSURANCE COMPANY
files revised rates/rules for their Commercial Property program. The Company proposes a rebasing of their deductible factors along with adding additional deductible options. The overall rate change of this filing is a 3.84% increase. Effective Date July 1, 2013 for new and renewals.

COMPANY
CAPITOL INDEMNITY CORPORATION
files a change to its LCM from 1.833 to 1.750 for their burglary and theft policies. The overall proposed rate level change is -4.5% and is supported with recent company expense experience. Effective Date September 1, 2012 N, November 1, 2012 R.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY
files proposing to transition all policies under their current CyberFirst Public Entity Rate Plan Manual to the more comprehensive CyberFirst Stand-alone product upon renewal. Each of the four policies in this transition program will receive no more than a 25% premium increase per year, for no more than 5 years. In return, insureds will receive expanded coverage under the stand alone program. Effective Date September 1, 2012.
COMPANY  
COLONY SPECIALTY INSURANCE COMPANY  
FILING NUMBER  
ARGN-127092272  
files a new program that provides commercial umbrella liability coverage. The umbrella premium is a percentage of the premium of the underlying policy, and the company proposes to adopt ISO Commercial Umbrella Rates and Rules, subject to the Mississippi State exceptions.  
Effective Date August 1, 2012.

COMPANY  
CONTINENTAL CASUALTY COMPANY  
FILING NUMBER  
CNAC-128477481  
submits a rate filing to revise the state factors and base rates for their Association Liability program. The Company is proposing to change the state factor by +4.9%.  
Effective Date August 1, 2012.

COMPANY  
DARWIN NATIONAL ASSURANCE COMPANY  
FILING NUMBER  
DRWN-128387920  
Effective Date July 10, 2012.

LEAD COMPANY  
DISCOVER PROPERTY AND CASUALTY INS. CO.  
FILING NUMBER  
TRVD-128443279  
Other Companies  
NIPPONKOA Insurance Ltd., (U.S. Branch)  
The Charter Oak Fire Insurance Company  
The Phoenix Insurance Company  
The Travelers Indemnity Company  
The Travelers Indemnity Company of America  
The Travelers Indemnity Company of Connecticut  
Travelers Casualty Insurance Company of America  
Travelers Property Casualty Company of America  
files an initial filing for their new CyberFirst Essential Professional Liability program. This program is designed to provide information security liability, technology errors and omissions liability and cyber first-part coverages.  
Effective Date July 26, 2012 for New and Renewal.
Other Companies
Employers Assurance Co.
files a filing for Employers Preferred Insurance Company and Employers Assurance Company proposing to increase their schedule rating premium eligibility threshold from $500 to $1,000 and increase the minimum premium requirement from $500 to $750. The changes are being proposed in order for the Company to continue to service small businesses and remain profitable. The proposed changes appear reasonable. Effective Date October 1, 2012.

Other Companies
Nationwide Agribusiness Insurance Company
files a Commercial General Liability Form/Rate/Rule filing for Farmland Mutual Insurance Company and Nationwide Agribusiness Insurance Company. The filing proposes to change the minimum premium rule, crop application additional insured and employment practices liability coverage. The filing proposes a deviation from ISO on Rule 45 - Liquor Liability Coverage. An expansion of coverage for Agricultural Consultant’s Coverage Endorsement and addition of a new rule for genetically modified organism coverage. The overall rate level impact for this filing is 0.1%. Effective Date February 1, 2013 for New and Renewal.

files revised rates for their General Liability program. The overall rate level change is a decrease of 25.2%. Effective Date August 1, 2012.

files initial filing to adopt all ISO Commercial Auto loss costs, rules and rating plans in effect in Mississippi. Also included are the company’s selected loss cost multiplier and exception pages. Effective Date July 27, 2012.

files a rate change filing for their Commercial General Liability program. This filing proposes to revise current rates and increase limit factors while also updating the current classification table. The overall rate impact for this filing is 4.0%. This filing adjusts the currently approved filings to incorporate changes from ISO over the past several years. The Company proposes a 1.161 LCM to apply to the currently approved ISO Loss Cost. Effective Date December 1, 2012 for New and Renewal.
files revised rates for their Homeowners programs: GuideOne Mutual (GMI) +11.9%, GuideOne Elite (GEI) +0.0% (0 book of business), and GuideOne America (GAI)+9.3%. The overall group effect of this filing is +11.5%.
Effective Date August 1, 2012, New Business and September 15, 2012, Renewals.

Other Companies
ISO # MS-2012-RLC12
ISO Rule # MS-2012-ORU12 (ISOF-128509356)
files a rate filing revising and explaining the changes to loss costs as a result of the withdrawal of Equipment Breakdown and Debris Removal coverages applicable to Market Segment programs.

The Equipment Breakdown optional endorsement is being withdrawn from all Market Segment programs. As a result, the corresponding loss costs are no longer applicable.

The Debris Removal coverage is being withdrawn from the mandatory endorsement of the Hardware and Home Improvement Stores program. The loss costs for this endorsement are being revised to remove the current Debris Removal coverage loss cost loading. The proposed loss costs is reduced by 80%, which accounts for the 0.80 package discount factor currently offered for this coverage.

The changes are applicable to all policies written on or after 7/1/2013 and applies only to those insurers who have filed their Market Segment Programs loss cost multiplier to be automatically applicable to future ISO loss cost revisions.
Effective Date July 1, 2013, New and Renewals.

files to revise advisory prospective loss costs for General Liability, Premises/Operations and Products/Completed Operations. The Company is decreasing Premises/Operations loss costs by -3.3% for Manufacturers and Contractors and by -5.1% for Owners, Landlords and Tenants. Products loss costs are being decreased by -6.5%, while Completed Operations loss costs are being decreased by -11.6%. The overall revision is a -6.2% change to current loss costs.
Effective Date December 1, 2012 for New and Renewal.
LUBA CASUALTY INSURANCE COMPANY files a rate filing to adopt the current NCCI loss costs contained in NCCI Circular MS-2011-05. The Company proposes to continue its use of the currently approved LCM of 1.33. We have reviewed support provided for the current loss cost multiplier and find it to be reasonable. The filing is proposing no change to the expense constant or the minimum premium multiplier. The proposed rate level change is +10%. Effective Date October 1, 2012.

MARKEL INSURANCE COMPANY files an overall +9.3% rate increase. The rate change indication is +21.7%. The filing memorandum states that the proposed increase results from a reduction in coverage due to a new mandatory endorsement. The endorsement, MTR 120505012 Changes-Medical Disability Withdrawal introduces new restrictions on coverage as outlined in the Form Filing Memorandum. The underwriting profit provision of 0% is based on 14% return on equity and 4.1% investment yield, premium-to-super ratio of 1.438. Effective Date July 12, 2012.

MERCHANTS NATIONAL BONDING, INC. files a rate and rule filing in support of the introduction of their Surety line of business. The rates proposed have already been approved for use by the Company’s affiliate, Merchant Bonding Company. This affiliated Company has been identified in the filing as a Mutual Company. Since this is a new program, there is no rate impact. Effective Date July 26, 2012 for New and Renewal.

MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION files revisions to Retrofit Mitigation program requirements. This brings the program more in line with the Institute for Business and Home Safety Fortified for Existing Home mitigation program. Effective Date August 1, 2012.

NATIONAL CROP INSURANCE SERVICES INC. files a (loss cost) and rule revision filing in support of proposed changes to their Crop-Hail Insurance. The requested effective date for this submission is 1/01/2013. The overall rate impact of the revisions is +0.01%, of which the largest cumulative effect of the changes are +11.0% and the lowest cumulative effect are -33.0%. Effective Date January 1, 2013.
files initial rates, rules and forms for their new Homeowner program. All new risks will be written through this program while renewal risks will have the option to switch to this program or continue with their existing plan. Effective Date December 2, 2012.

COMPANY
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
files revised rates and rules for their Homeowner program. The overall rate level change is an increase of 9.9%. Effective Date November 24, 2012.

COMPANY
OCCIDENTAL FIRE & CASUALTY Co. of NC
files their initial Agribusiness Commercial Liability Program. The purpose of this program is to provide a market to individuals, partnerships, LLC's, clubs and associations with general liability coverage for Farm Premises and Operations involving a wide range of Equestrian activities. The primary liability exposures must be from equestrian activities or the ownership, maintenance or use of horses. Effective Date July 12, 2012.

COMPANY
OHIO CASUALTY INSURANCE COMPANY
files a Rate/Rule filing under Fidelity, proposing an exception page created to charge a different rate for ERISA bonds exceeding $1 mm. This type of bond carries a larger hazard due to the inclusion of a ‘non-qualifying assets’ and the company wants to update the rate to reflect that, so they can begin selling this coverage competitively. There is no rate impact, since they do not currently have any policies written for this type of bond. Effective Date July 2, 2012.

COMPANY
SENTINEL INSURANCE COMPANY LIMITED
files a rate filing under CMP Liability and Non-Liability to adjust rates for its Small Commercial Multi-peril program. Due to the limited experience of the program, the company has performed a projected indication based on the experience of similar programs in other Hartford companies. The indicated change is +15.4%. The selected rate impact is +7.5% and ranges by policyholder from -71% to 40%. Effective Date August 15, 2012 for New and Renewal.

COMPANY
SENTRY SELECT INSURANCE COMPANY
files revised rates and rules for their Commercial Auto program. The overall rate level change is an increase of 4.4%. Effective Date September 1, 2012.
files a rate filing for its Professional Errors & Omissions Liability program. The Company is proposing changes to premium charges based on experience-based rate indications. We have reviewed the indications including loss development, loss and premium trend, on-level procedure, and expense selections. The overall selected change is 9.8%.

Effective Date July 1, 2012 for New and Renewal.

files under their General Liability Entertainment program introducing a new format, revisions and edits to the existing rate/rules manual. The Company is also proposing to expand their increased limit options and lower base rates at the $1Million/$1Million/$1Million level. In addition, the Company is filing a new optional Premise Damage Deductible endorsement. The overall rate impact is -34.4%, affecting 1 policyholder and $3,121 in written premium.

Effective Date August 1, 2012.

files a filing for their General Risk Program. The companies are adopting all currently approved ISO loss costs, rules, increased limits factors and forms for Division Six - General Liability. The filing proposes an automatic adoption of all future ISO filings of loss costs, rules or forms. The overall rate impact is 6.9%.

Effective Date October 1, 2012 for New and Renewal.

files revised rates, rules and forms for their Homeowners program. The overall rate level change is an increase of 5.8%.

Effective Date October 25, 2012.
SURETEC INSURANCE COMPANY files a rate/rule/form filing for their new Fiduciary Bond program (Surety). The Company proposes rates based on the Manual of Rules, Procedures, and Classifications published by the Surety and Fidelity Association of America. The Company states that they have been using similar rates in Texas, California and other states for several years. The rates are included in the filing and appear reasonable. The Company includes a permissible loss ratio (PLR) calculation in the filing. The PLR is based on reasonable expense and profit & contingencies provisions. There is no rate effect as the program is new to Mississippi.
Effective Date July 23, 2012.

SURETY & FIDELITY ASSOCIATION OF AMERICA, THE files Fidelity Loss Cost Addendum to the Surety & Fidelity Association of America Manual of Rules, and the Procedures and Classifications for Fidelity and Forgery. This filing covers the sublines of Mercantile & Government and Financial Institutions. The indicated loss cost change for Financial Institutions was 58%, however, all losses were capped and a flat 25% increase was proposed. The overall filed change for Mercantile and Government classes is 11.9%.
Effective Date January 1, 2013.

TRAVELERS CASUALTY AND SURETY COMPANY files a rate/rule filing for their Surety Construction Contractors program. The Company proposes a rate decrease intended to make the program more competitive. The filing has no effect on in-force bonds, and will apply only to new bonds issued by the Company. The Company has selected a rate decrease of -2.3% based on an indicated decrease of -4.7%.
Effective Date July 24, 2012.
files revisions for the Master Pac Express Program written in Travelers Casualty Insurance Company of America. The revisions include:
- Base Rates: These revisions contribute 6.6% to the overall impact.
- Class of Business (COB) Factors: These revisions contribute 0.9% to the overall impact of the filing.
- Minimum Premiums: The minimum premium in Contractors is revised, contributing 0.3% to the overall impact.
- Windstorm and Hail Exclusion Credits: These revisions contribute 0.0% to the overall impact of the filing.

Effective Date November 1, 2012, New and Renewals.

files a rate and rule filing for its Mortgage Guaranty program. The Company is proposing several changes including new rates for FICO scores greater than 760, revisions to Borrower-Paid Singles rates, and new rules to address refinancing programs that are instituted by the US Treasury Department. The overall impact of the proposed changes is -4.8%. In support of the selected change, the Company has provided rate indications with an overall rate indication of -3.0%.

Effective Date July 23, 2012.

files a new Glass Program that provides stand alone glass coverage and supplemental coverage. The proposed rates for the program are based upon rates used by AAIS. The rates contain several optional components, which will be utilized at the insured’s election. These options include increased Supplemental Coverage Limits, Supplemental Coverage "bundles", Lettering, Tint, Alarm Tape and Graffiti. The rates are structured so that the insured may elect to purchase blanket glass coverage or purchase glass coverage by linear footage. This rating plan does not contain an experience rating component. Based on the Company’s countrywide 3-year expense data, the Selected Loss Cost Multiplier (LCM) in Mississippi is 2.11.

Effective Date July 24, 2012.

ZNAT Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 13, 2012.