

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

| <u>COMPANY</u>  | <u>FILING NUMBER</u>  |
|---|-----------------------|
| <u>AEGIS SECURITY INSURANCE COMPANY</u>   | <u>AEGS-128655117</u> |
| files revisions to its Dwelling Fire Program resulting in an overall increase of 9%.<br>Effective Date October 5, 2012. |                       |

| <u>COMPANY</u>   | <u>FILING NUMBER</u>   |
|--|------------------------|
| <u>AMERICAN ALTERNATIVE INSURANCE CORP.</u>  | <u>AMLX-G128666079</u> |
| files revised rates and rules for its Commercial Auto program resulting in an overall increase of 9.7%.<br>Effective Date February 1, 2013 for new and renewals. |                        |

| <u>COMPANY</u>   | <u>FILING NUMBER</u>   |
|--|------------------------|
| <u>AMERICAN ALTERNATIVE INSURANCE CORP.</u>  | <u>AMLX-G128704539</u> |
| files revised rates and rules for its Commercial Property (Fire and Allied Lines) program resulting in an overall increase of 9.8%.<br>Effective Date February 1, 2013 for new and renewals. |                        |

| <u>COMPANY</u>   | <u>FILING NUMBER</u>   |
|--|------------------------|
| <u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u>  | <u>AMLX-G128666530</u> |
| files an overall +0.8% rate increase, due solely to revising the Loss Cost Multiplier (LCM).<br>Effective Date February 1, 2013 for New and Renewal. |                        |

| <u>LEAD COMPANY</u>   | <u>FILING NUMBER</u>   |
|---|------------------------|
| <u>AMERICAN FAMILY HOME INSURANCE CO.</u>   | <u>AMLX-G128675853</u> |
| <u>Other Companies</u><br><u>American Southern Home Insurance Company</u>   |                        |
| files rates, rules and forms for their new tiered-rating approach for Commercial Automobile business.<br>Effective Date February 1, 2013. |                        |

| <u>LEAD COMPANY</u>   | <u>FILING NUMBER</u>   |
|---|------------------------|
| <u>AMERICAN FAMILY HOME INSURANCE CO.</u>   | <u>AMLX-G128704641</u> |
| <u>Other Companies</u><br><u>American Southern Home Insurance Co.</u>   |                        |
| files rates, rules and forms for their new tiered-rating approach for Commercial Property business.<br>Effective Date February 1, 2013. |                        |

**LEAD COMPANY**

**AMERICAN FAMILY HOME INSURANCE COMPANY**

**Other Companies**

American Southern Home Insurance Co.

files rates, rules and forms for their new Commercial Property program. This filing covers two affiliated companies which will be used to write Preferred and Substandard risks of an already approved rate filing for American Alternative Insurance Corporation (AAIC). AAIC is also an affiliated company. American Family Home (AFH) is the proposed Preferred writer and American Southern Home (ASH) is the proposed Substandard writer.

Effective Date February 1, 2013.

**FILING NUMBER**

**AMLX-G128705160**

**LEAD COMPANY**

**AMERICAN FAMILY HOME INSURANCE COMPANY**

**Other Companies**

American Southern Home Insurance Company

files for a new program, Commercial Package.

Effective Date March 1, 2013 for New and Renewal.

**FILING NUMBER**

**AMLX-G128723124**

**COMPANY**

**AMERICAN SERVICE INSURANCE COMPANY**

files a -40% decrease in the Sexual and Physical Abuse coverage rates. This appears to be a marketing decision because the company only began writing GL in Mississippi in 2012, and currently has only 5 policies.

Effective Date December 1, 2012 for New and Renewal.

**FILING NUMBER**

**AMSV-128702390**

**LEAD COMPANY**

**AMERISURE MUTUAL INSURANCE COMPANY**

**Other Companies**

Amerisure Insurance Company

files a rate changes of -2.7% for Amerisure Mutual Insurance Company (AMI) and -0.8% for Amerisure Insurance Company (AIC). The company states that the LCM change for AMI is +2.3%, but the proposed LCM is 1.538 and the current LCM is 1.493, making the LCM change +3.0%. The LCM change for AIC is +3.0% as well. The 0.8 Loss Cost Modification Factor for AIC has been previously approved for use and this filing proposed no change to that factor.

Effective Date February 1, 2013 for New and Renewal.

**FILING NUMBER**

**AMRS-128709855**

**COMPANY**

**ARCH INSURANCE COMPANY**

**FILING NUMBER**

**REGU-128683893**

files an initial general liability filing for its Car Wash Insurance Program. The filing proposes to use ISO rates, rules and forms with minor exceptions. The program is designed for car wash risks providing a full range of car wash services, as well as ancillary services such as oil changes. Such car washes include self-serve, full-serve with and without special detailing, in-bay automatic, and exterior only car washes. Effective Date October 16, 2012 for New and Renewal.

**COMPANY**

**ARCH INSURANCE COMPANY**

**FILING NUMBER**

**WESA-128708231**

files a new optional coverage for repossession storage expense in their Collateral Protection Insurance (CPI) Program. Under this new, optional coverage, repossession storage expense will be covered even if the repossessed vehicle does not have a physical damage loss. As this is a new coverage, there is no associated rate impact and the Company requests an effective date upon approval. Effective Date October 26, 2012.

**LEAD COMPANY**

**ATLANTIC SPECIALTY INSURANCE COMPANY**

**FILING NUMBER**

**PERR-128699670**

Other Companies

OneBeacon Insurance Company

files a new Surety program. The proposed rates are based on competitive rate analysis comparing the proposed rates to those of Aspen American Insurance Company and Liberty Mutual Insurance Company.

The proposed rating will differentiate accounts based on financial risks, the inherent risk of an account's surety bond program, the expense of managing the program and other characteristics of an account that can impact the cost of the risk assumed.

Effective Date October 22, 2012.

**COMPANY**

**AXIS INSURANCE COMPANY**

**FILING NUMBER**

**PERR-128663413**

files a new program providing CMP coverage for stores that rent equipment.

Effective Date October 24, 2012 for New and Renewal.

**COMPANY**

**AXIS INSURANCE COMPANY**

**FILING NUMBER**

**AXSS-128710271**

files its initial Loss Cost Multiplier to be utilized with previously filed Mississippi State Rating Bureau loss costs, which are filed on the company's behalf by the MSRB pursuant to its MSRB membership.

Effective Date January 1, 2013.

**COMPANY**

**CAROLINA CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**MNLM-128722656**

files 5 new endorsements and 1 revised endorsement for their Management Liability program. These endorsements are optional and do not produce a rate impact. The endorsements and corresponding premium charges based on a percentage of policy premium appear reasonable. These endorsements are based upon a sister Company under the WR Berkeley organization that writes excess and surplus lines.

Effective Date October 26, 2012.

**COMPANY**

**CATERPILLAR INSURANCE COMPANY**

**FILING NUMBER**

**CTRP-128654281**

files a rate and rule filing for its Contractual Liability Insurance program, which provides coverage for liability related to extended service agreements on Caterpillar Equipment. The Company is proposing revisions to its rating plan, which will only impact service agreements on machines delivered on or after 1/1/2013. To date, only one policy is written in this program. According to the filing documents, the current policyholder generated roughly \$2 million in written premium during 2011. If the policyholder was re-rated using the new rates, the overall impact would be +2.58%.

Effective Date January 1, 2013.

**COMPANY**

**CHICAGO INSURANCE COMPANY**

**FILING NUMBER**

**FFDC-128466855**

files a new Medical Professional Liability program.

Effective Date November 15, 2012.

**LEAD COMPANY**

**EMPLOYERS INSURANCE COMPANY OF WAUSAU**

**FILING NUMBER**

**LWCM-128709729**

**Other Companies**

Wausau Underwriters Ins. Co.

Wausau Business Ins. Co.

Liberty Mutual Ins. Co.

Liberty Mutual Fire Ins. Co.

LM Ins. Corp.

The First Liberty Ins. Corp.

Liberty Ins. Corp.

files new enhancement endorsements to be made available to its Commercial General Liability customers. There is no rate impact for this filing as these endorsements are optional to policyholders. Each of the three endorsements is being offered at a premium that is calculated as a percentage of the total General Liability premium, subject to a minimum premium charge for the endorsement of \$500.

Effective Date December 1, 2012.

**LEAD COMPANY**  
**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**  
**CHUB-128707225**

**Other Companies**

Great Ins. Co.

Great Northern Ins. Co.

Pacific Indemnity Co.

Vigilant Ins. Co.

files introducing new and revised endorsements for use with the liability portion of their Commercial Multi-Peril - Customarq program. The Company is also filing a clarification and revision to the Rate and Premium Determination, to correct a production problem that occurs when the final deductible adjustment results in a negative Increased Limit Factor (ILF), as outlined in Rating Rule IV.3f.1. There is no rate effect associated with this filing.

Effective Date April 1, 2013.

**COMPANY** **FILING NUMBER**  
**FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI** **FORE-128525903**

files to revise its forms and rates for the Off-Road Vehicle Program. The Company is proposing an overall rate level impact of +21.9%. As support for their overall proposed change, the Company provides indicated change by coverage that results in an overall indicated change of +34.5%. These indications are based on three years ending 9/30 from 2009 to 2011.

Effective Date November 1, 2012, New and December 1, 2012, Renewals.

**COMPANY** **FILING NUMBER**  
**FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI** **FORE-128523341**

files to revise its Forms and Rates for the Motorcycle Program. The Company is proposing an overall rate level impact of +10.6% with the individual policyholder impacts ranging from -49.0% to +56.0%. As support for their overall proposed change, the Company provides indicated change by coverage that results in an overall indicated change of +20.6%.

Effective Date November 1, 2012 N, December 1, 2012 R.

**COMPANY** **FILING NUMBER**  
**FOREMOST PROPERTY & CASUALTY INSURANCE CO.** **FORE-128546950**

files to revise its Forms and Rates for the Motorcycle Program. The Company is proposing an overall rate level impact of +11.6% with the individual policyholder impacts ranging from -38.0% to +59.0%. As support for their overall proposed change, the Company provides indicated change by coverage that results in an overall indicated change of +20.6%.

Effective Date November 1, 2012 N, December 1, 2012 R.

**LEAD COMPANY** **FILING NUMBER**  
**GARRISON PROPERTY & CASUALTY INSURANCE CO.** **USAA-128640109**

Other Companies

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

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

Effective Date February 3, 2013 (New and Renewal).

**COMPANY** **FILING NUMBER**  
**GRAIN DEALERS MUTUAL INSURANCE COMPANY** **NGMC-128687912**

files to withdraw several company exception pages for their General Liability Agribusiness and General Liability Employee Benefits Liability programs. The filing is submitted by Main Stream America Group who entered into an affiliation agreement with Grain Dealers Mutual Insurance Company in November 2009. There were no policies in force for either of these coverages at that time. There is no rate impact with the proposed changes.

Effective Date December 1, 2012.

**COMPANY** **FILING NUMBER**  
**IRONSHORE INDEMNITY, INC.** **MRTN-128711019**

files rates, rules and forms for a new Commercial Auto program. The company proposes to adopt ISO loss costs in conjunction with a Loss Cost Multiplier (LCM) of 1.55.

Effective Date November 15, 2012.

**COMPANY** **FILING NUMBER**  
**MARKEL AMERICAN INSURANCE COMPANY** **MRKA-128211912**

files updates for its recently approved Rental Protection Program (Homeowners). The company is adding two new coverages "Student Property" and "Enhanced Property".

Effective Date October 9, 2012.

**COMPANY** **FILING NUMBER**  
**MARKEL INSURANCE COMPANY** **MRKC-128677122**

files their Individual Tuition Refund program. The Company is proposing a new mandatory endorsement to restrict coverage provided for medical disability withdrawal.

Effective Date October 5, 2012.

**COMPANY** **FILING NUMBER**  
**MAXUM CASUALTY INSURANCE COMPANY** **MXCC-128566489**

files revised rates, rules and forms for its Commercial Auto Trucking Program resulting in an overall increase of 2.6%.

Effective Date November 1, 2012.

**COMPANY** **FILING NUMBER**  
**METROPOLITAN PROPERTY AND CASUALTY INS. CO.** **META-128190257**  
files form/rate filing under Other Lines of Business for a Group Legal Services Insurance product. This product is sold to a group policyholder who provides insurance for will preparation and estate resolution covered legal services to certificate holders. Hyatt Legal Plans Inc. an affiliate of Metropolitan Property and Casualty Ins. Co., administers the group legal insurance benefit.  
Effective Date January 1, 2013.

**COMPANY** **FILING NUMBER**  
**NATIONAL INTERSTATE INSURANCE CO.** **GACX-G128682690**  
files rates, rules and forms for a new program providing property coverage for all business except Ambulance Services.  
Effective Date November 1, 2012.

**COMPANY** **FILING NUMBER**  
**NATIONAL INTERSTATE INSURANCE COMPANY** **NTNL-128697278**  
files a new program providing coverage for Employment Practices Liability.  
Effective Date November 1, 2012 for New and Renewal.

**COMPANY** **FILING NUMBER**  
**NATIONAL INTERSTATE INSURANCE COMPANY** **GACX-G128678079**  
files rates, rules and forms for a new program providing Crime losses. The proposed rates will be based on adopting ISO loss costs in conjunction with the company's Loss Cost Multiplier of 1.50.  
Effective Date November 1, 2012.

**COMPANY** **FILING NUMBER**  
**NATIONAL INTERSTATE INSURANCE COMPANY** **GACX-G128695687**  
files to introduce a new Commercial Equipment Breakdown program and adopts the Insurance Services Office Division Two Equipment Breakdown coverage forms, rules and loss costs.  
Effective Date November 1, 2012,.

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE MUTUAL FIRE INSURANCE COMPANY** **NWCM-128675892**  
Other Companies  
Nationwide Mutual Insurance Co.  
Nationwide Property & Casualty Insurance Co.  
files revised rates and rules for their Businessowners Program resulting in overall 9.1% increase.  
Effective Date March 1, 2013.

**COMPANY**

**NIPPONKOA INSURANCE COMPANY, LTD.**

**FILING NUMBER**

**TRVD-128235046**

files an initial filing for a new commercial property program. This filing is a resubmission of SERFF# TRVD-127151828, where we had no actuarial objection but we noted instances of ranges of rates.

Effective Date October 17, 2012.

**COMPANY**

**NOVA CASUALTY COMPANY**

**FILING NUMBER**

**NVAC-128695380**

files their independent Commercial Excess Liability rates and rules to be used with Target Market - Sports & Entertainment and Motorsports. This filing amends the policy writing and per layer minimum premiums to reflect operations associated with these classes of business General Liability and Businessowners lines of business. This is a new class of business so there is no rate effect on any current insureds.

Effective Date October 27, 2012.

**COMPANY**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS. CO. PNMC-128472252**

**FILING NUMBER**

files an overall +5.0% rate increase. The program provides coverage for Insurance Agents.

Effective Date January 1, 2013 for New and Renewal.

**COMPANY**

**PHILADELPHIA INDEMNITY INSURANCE**

**FILING NUMBER**

**PHLX-G128715175**

files for a -27.0% rate decrease to its Pest Control Services (Classification Code 43470) Liability rates. The company currently writes 4 policies in MS which have incurred no losses thus far.

Effective Date November 5, 2012 New and Renewals.

**COMPANY**

**PROTECTIVE INSURANCE COMPANY**

**FILING NUMBER**

**PERR-128691671**

files an initial rate/rule/form filing to introduce its new Non Profit Management Liability program. This program includes Management Liability, Directors & Officers Liability, Employment Practices Liability and Fiduciary Liability. Policies will be provided on a claims-made basis and defense costs will be included in the limits of liability.

Effective Date October 16, 2012.

**COMPANY**

**PROTECTIVE INSURANCE COMPANY**

**FILING NUMBER**

**PERR-128544721**

files rates, rules and forms for its new program for Employment Practices Liability coverage for entities up to 300 employees.

Effective Date October 9, 2012.



**COMPANY**

**RADIAN GUARANTY INC.**

**FILING NUMBER**

**RDGU-128692014**

files a discount in its Mortgage Guaranty program for 0.05% to be given to active military borrowers.

Using data from FICO, the company shows that this discount program will be return neutral because of the expected reduced claim frequency of active military personnel. Effective Date October 22, 2012.

**LEAD COMPANY**

**REPUBLIC UNDERWRITERS INSURANCE CO.**

**FILING NUMBER**

**TRGR-128666822**

**Other Companies**

Southern Insurance Company

Republic Fire and Casualty Insurance Co.

submits a rate filing for its Commercial Property program to increase their filed loss cost multipliers. The filing proposes a 7% increase to the LCMs for all three companies. Expense and profit/contingency loads appear reasonable based on the support provided. Effective Date November 1, 2012 for new and renewals.

**COMPANY**

**SOUTHERN INSURANCE COMPANY**

**FILING NUMBER**

**TRGR-128149901**

files rates, rules and forms for a commercial auto filing for its Specialty Wholesale Agency Program.

Effective Date October 17, 2012.

**COMPANY**

**STATE FARM FIRE AND CASUALTY COMPANY**

**FILING NUMBER**

**SFMA-128475338**

files to create a new Condominium and Homeowners Association Liability program that includes Employment Practices Liability (EPL).

Effective Date October 15, 2012 for New and Renewal.

**COMPANY**

**TORUS NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**TORS-128594084**

files forms, rules and loss cost multipliers for a new program providing coverage for entities which rents vehicles. The program will use loss costs found in ISO filing CA-2012-BRLA1 in conjunction with the company's Loss Cost Multiplier (LCM) of 1.68.

Effective Date October 24, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**TRAVELERS HOME AND MARINE INSURANCE COMPANY TRVA-128618823**

Other Companies

Travelers Personal Security Ins. Co.

files to revise their independent Personal Auto program rates. The Company is proposing to make revisions to factors for Model Year, Multivariate Adjustment Factors, Vehicle Age and Single/Multi Car, Liability Increased Limits, Quote to Effective Date, and Base Rates. Also, the Company is proposing rule revisions to Capping Rule, Quote to Effective Date, Driver Point Accumulation, Expense Allocation, and Model Year Classification. Effective Date October 26, 2012.

**LEAD COMPANY** **FILING NUMBER**  
**UNITED FIRE & CASUALTY COMPANY UNFG-128694057**

Other Companies

Lafayette Ins. Co.

files rates/rules/forms filing to introduce their new Employment-Related Practice Liability - Limited Defense & Indemnity coverage. The program will cover defense costs within the policy limits and provide claims-made coverage against allegations of wrongful employment practices such as discrimination, sexual harassment or wrongful termination. The coverages are limited to \$100,000/\$100,000 and \$250,000/\$250,000 with a \$5,000 Self Insured Retention. The filing has no rate effect since this is a new program.

Effective Date February 1, 2013.

**COMPANY** **FILING NUMBER**  
**UNITED STATES LIABILITY INSURANCE CO. USLI-128711341**

files changes to their rating methodology for their Specified Professionals product. The overall rate impact of all of the changes is a 12.0% decrease.

Effective Date March 15, 2013 for new business and July 15, 2013 for renewals.

**LEAD COMPANY** **FILING NUMBER**  
**VICTORIA FIRE AND CASUALTY COMPANY NTWP-128695244**

Other Companies

Victoria Select Insurance Company

files revised rates and rules for their Non-Standard Automobile Program resulting in an increase of 2.40%.

Effective Date January 14, 2013 for new business and March 14, 2013 for renewals.

**COMPANY** **FILING NUMBER**  
**WESCO INSURANCE COMPANY GMAX-G128674179**

files a rate revision which is intended to correct a prior error. The correction amounts to a +9.5% increase in the rates for a segment composed almost exclusively of used English and German luxury vehicles.

Effective Date October 30, 2012.

## **NEW COMPANY**

Capson Physicians Insurance Company received its Certificate of Authority to engage in the insurance business within the State of Mississippi effective October 25, 2012.