Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JANUARY 2013

LEAD COMPANY
ACADIA INSURANCE COMPANY
FILING NUMBER
UNON-128804053
Other Companies
Continental Western Ins. Co.
Union Ins. Co.
Firemen's Ins. Co. of Washington, DC
files an initial filing for employment practices liability coverage to be written as part of the Company’s general liability program. The proposed rates and rating factors appear reasonable as filed in relation to other similar programs we have reviewed. Effective Date April 1, 2013.

LEAD COMPANY
ACCIDENT FUND GENERAL INSURANCE COMPANY
FILING NUMBER
ACCD-128807156
Other Companies
Accident Fund Ins. Co. of America
Accident Fund National Ins. Co.
United Wisconsin Ins. Co.
files adopting new NCCI loss costs and making slight revisions to its approved loss cost multipliers. The estimated rate impact varies by company from +2.2% to +6.7%, and varies by insured from -18.6% to +33.0%. Effective Date April 1, 2013.

COMPANY
AEGIS SECURITY INSURANCE COMPANY
FILING NUMBER
AEGS-128692095
files revised rates, rules and forms for their Manufactured Home program. The overall rate level change is an increase of 9.9%. Effective Date January 28, 2013.

COMPANY
ALLIED WORLD REINSURANCE COMPANY
FILING NUMBER
WESA-128784893
files rates, rules and forms for its new Contract and Commercial Surety rating program for accounts with tangible net worth in excess of $5 million and with audited financials. Since this is a new rating program that doesn’t affect existing policies, there is no rate impact. Effective Date February 1, 2013.
files to revise the Loss Cost Multiplier (LCM) for American Alternative Insurance Corporation (AAIC), introduce optional coverages for Foreign Voluntary Coverage, Repatriation Expense Reimbursement, and a Waiver of Subrogation. The company is also filing new workers compensation programs for American Modern Home and American Family Home Insurance Companies, with tending offsets from AAIC of +/-25% respectively. There is no rate impact for the new programs, but AAIC will see a 1.1% increase due to the LCM change. The Company is requesting that the rates become effective upon approval. Effective Date March 1, 2013.

files revised loss costs for its Farmowners program
Effective Date July 1, 2013.

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 17.0%.
Effective Date May 1, 2013.

files adopting new NCCI loss costs and revising its loss cost multiplier. The overall impact is estimated at +11.2%, and varies by insured from -21.8% to +35.4%. Of the +11.2% overall impact, the company states that +4.2% is related to the loss cost multiplier changes. We noted that the companies profit provision appears high for this line of business, but given the modest nature of the loss cost multiplier changes as well as the overall reasonableness of the permissible loss and LAE ratio, we have no objection to the filing. Effective Date March 1, 2013.
Amerisure Mutual Insurance Company files to adopt NCCI loss costs with a loss cost multiplier of 1.050. Since this is a new program filing, there is no rate impact to current insureds. Effective Date February 1, 2013.

Amica Mutual Insurance Company files revise rates and rules for their Mississippi Homeowners Insurance program for Dwelling, Tenant and Condo coverage forms. The overall proposed change of this filing is +17.5%.

In addition to revising their base rates by peril for all forms, the Company files to revise the definition of Superior Construction, introduce three new discounts for Automatic Detection Devices and a new discount for Automatic Generators, add options of reducing or increasing Coverage B limit, add options of reducing Coverage C limit, revise refrigerated property coverage rule, revise Coverages E and F additive charges to use factors, revise multi-line discount, revise the Longevity Factor due to application of Association Date Credit logic, introduce a credit factor for the Fortified Construction Program, revise the Rate Order of Calculation tables, and make some editorial revisions to other rating rules. Effective Date June 1, 2013.

Ansur America Insurance Company files to adopt NCCI's loss costs and lower their LCM. The company is also seeking to raise its minimum premium from $1250 to $1500 and their minimum premium multiplier from 159 to 161, and they are adopting four NCCI items: B-1413, B-1415, E-1402 and MS-2012-01. The two companies combined have very little premium in Mississippi and the overall change is estimated at 1.1%. Effective Date March 1, 2013.

Bankers Insurance Company files under its Surety program a rate and rule for an Immigration Bond which provides a flat rate for bonds where the consumer has full cash collateral with an annual management charge for the second year. Effective Date February 1, 2013.
files rate/form filing for their new Sporting Protector product (Inland Marine / Travel Coverage). The product is designed to cover travelers on ski vacations. The product provides trip cancellation, interruption, and other ski travel related coverages, including loss or damage to equipment.Loss experience of similar sports-related programs administered by the Company’s program administrator is used. The Company has selected a rate 25% above the indication because the experience loss data did not consist exclusively of ski exposures, which the Company believes to be both riskier (due to weather, injury risk, and cost of equipment) and longer in duration, than sport-related vacation exposures in general. Effective Date January 29, 2013.

files to introduce a new Excess Fidelity and Crime program to Mississippi. The program is intended to provide follow form coverage for Commercial and Financial risks in excess of underlying Crime policies. Pricing for excess layers was determined based on underwriting judgment, and will be calculated as a percentage of the premium for the layer immediately preceding the excess layer. Commercial risks will be charged 50% of the preceding layer premium, while Financial risks will be charged 60% of the preceding layer premium. Individual risk modification adjustments will also be contemplated, and are capped at the mandatory +/-40% in total. Final premiums are also subject to +/-15% expense modifications, which are based on account level underwriting and account handling expenses. Effective Date January 7, 2013.

files to adopt NCCI's updated loss costs as published in circular MS-2012-02 along with updating each company's on-file expense multipliers. Both companies will be using an effective date of March 1, 2013 for new and renewal business. This filing proposes an overall rate change of +3.8% based upon the combined effect of a 0.7% increase in NCCI's loss costs based upon the book and a 3.0% increase in each company's expense multiplier. Effective Date March 1, 2013.
files to adopt new NCCI loss costs with a revised loss cost multiplier of 1.239. The overall impact of the filing is estimated at +4.1%, varying by insured from -2.0% to +19.0%. The company includes a loss cost modifier of 0.86, and provides favorable historical loss experience data as support.  
Effective Date May 1, 2013.

files rates, rules, and forms for several new endorsements to be used in their Professional Errors and Omissions program. The Company has not provided any support for the proposed changes. Additionally, the Company proposes ranges of rates or rating factors for use with these endorsements.  
Effective Date December 27, 2013.

Other Companies  
The Travelers Indemnity Company  
The Travelers Indemnity Company of America  
The Travelers Indemnity Company of Connecticut  
files a +7.0% rate change for Commercial Farm and Ranch Insurance. The indicated rate change is +8.1%.  
Effective Date April 1, 2013 for New and Renewal.

files revised rates/rules for its Private Passenger Auto Program resulting in an overall increase of 15%.  
Effective Date February 23, 2013 for new and renewals.

files revised rates and rules for its Garage Businessowners Policy program. The Company is filing to increase building, personal property and liability base rates, resulting in an overall +5.0% rate level impact.  
Effective Date April 1, 2013 for new business and May 1, 2013 for renewals.

files a rate and rule filing for their Businessowners Policy Program. The Company proposes to increase their Building, Personal Property, and Liability base rates. The overall rate impact associated with this filing is +4.0%.  
Effective Date April 1, 2013 for new business and May 1, 2013 for renewals.
CONTINENTAL CASUALTY COMPANY files a filing proposing rate and rule changes to its Community Association Liability program. The overall impact of the filing is estimated at +7.4%, varying by insured from +7.4% to +29.7%. The company includes an indication showing a needed +46.9% change. Effective Date August 1, 2013 for New and Renewal.

CONTINENTAL INSURANCE COMPANY files revised forms/rates/rules filing for its Commercial Fire and Allied Lines rating program. The Company wishes to replace the currently filed Division Five Fire and Allied Lines rates and rules with their own proprietary rating plan. The overall impact of the changes is estimated to be +8.7%. Effective Date March 1, 2013 for new business and April 1, 2013 for renewals.

DOCTORS COMPANY rate and rule filing proposing numerous changes to its filed Medical Malpractice program. The company states that it recently acquired Advocate, MD Insurance of the Southwest (ADMD) and will be renewing all of ADMD’s policies into its own program. To facilitate this change, the company is changing its manual base rates to match ADMD’s and making several other changes to make its program either similar or identical to ADMD’s. The overall impact of the filing is estimated at -45.7% for the company’s current policies, and -11% when the current policies and ADMD’s are measured together. Effective Date April 1, 2013.

EMPLOYERS ASSURANCE COMPANY files to adopt new NCCI loss costs, adjust loss cost multipliers, switch to a different discount table, and adjust catastrophe & terrorism provisions. The overall impact varies by company from +7.1% to +9.8%. The proposed adjustment loss cost multiplier, discount table, terrorism provision, and catastrophe provision changes are all minor and appear reasonable as filed. Effective Date March 1, 2013.
LEAD COMPANY  FILING NUMBER
EMPLOYERS INSURANCE COMPANY OF WAUSAU  LWCM-128800939
Other Companies
Wausau Underwriters Ins. Co.
Wausau Business Ins. Co.
Liberty Mutual Fire Ins. Co.
LM Ins. Corporation
The First Liberty Ins. Corporation
Liberty Ins. Corporation
files to adopt NCCI’s loss costs and raise its loss cost multipliers. The company is also changing to a flat rate for terrorism and catastrophe coverage and raising the minimum premium to $1500. The overall change is estimated at +17.3%. The company has not provided support for their company deviation factors, but only two of them have changed since their 2011 filing. However, they are only different by 0.0003, and this could be due to rounding.
Effective Date March 1, 2013.

LEAD COMPANY  FILING NUMBER
FARMLAND MUTUAL INSURANCE COMPANY  FARL-128754501
Other Companies
Nationwide Agribusiness Ins. Co.
files a rate and rule change for its Commercial Umbrella program. The company proposes numerous changes to its rating plan, resulting in an overall impact of -9.0% or -11.5% (varying by company) and varying by insured from -56% to +25%.
Effective Date April 1, 2013.

LEAD COMPANY  FILING NUMBER
FEDERATED MUTUAL INSURANCE COMPANY  FEMC-128808479
Other Companies
Federated Service Ins. Co.
files proposing adoption of new NCCI loss costs along with decreases to loss cost multipliers. The impact varies by company from -1.1% to +0.0%.
Effective Date March 1, 2013.

COMPANY  FILING NUMBER
FIREMAN'S FUND INSURANCE COMPANY  PERR-128672904
files an initial filing for a special event liability program. The Company states that its rating plan was developed from a competitor analysis.
Effective Date December 28, 2012.
COMPANY
FLORIST'S MUTUAL INSURANCE COMPANY
FILING NUMBER
FLWR-128800925
files to adopt NCCI’s loss costs and raise their LCM from 1.342 to 1.418. The company is also seeking to raise its charge for its waiver of subrogation to 2% of the manual premium, subject to a $100 minimum. The overall change is +7.3%. The proposed loss cost multiplier appears reasonable as filed, as do the other requested changes. Effective Date March 1, 2013.

COMPANY
GENERAL CASUALTY COMPANY OF WISCONSIN
FILING NUMBER
Qbec-128631065
files introducing a new tiered rating approach for their FlexBiz Businessowners program. The Company wishes to replace the currently filed rates and rules with their own proprietary rating plan. The new pricing tiers will be applied to both new and renewal policies, based on the characteristics of the risk. The overall change proposed in this filing is +3.0%, based on an indicated change of +10.0%.
Effective Date April 1, 2013 N, June 1, 2013 R.

LEAD COMPANY
GEORGIA CASUALTY & SURETY COMPANY
FILING NUMBER
CLBA-128797307
Other Companies
Association Casualty Insurance Company
files a revision due solely to the change in Loss Cost Multipliers (LCM). The proposed LCM for Georgia Casualty & Surety (GCSC) is 1.691, and the proposed LCM for Association Casualty Insurance Company (ACIC) is 1.879. This will result in an overall increase of 11.0%.
Effective Date May 1, 2013.

LEAD COMPANY
GRANITE STATE INSURANCE COMPANY
FILING NUMBER
AGNY-128808827
Other Companies
National Union Fire Insurance Company of Pittsburgh, PA
New Hampshire Insurance Company
files a new program for Professional Errors and Omissions covering Staffing Services Companies. The proposed rates will be the approved rates for National Union Insurance Company of Pittsburgh (NUICP), one of the three named companies of this rate filing. That approved rate filing is filing number AIC-07-EO-07.
Effective Date January 4, 2013 for New and Renewal.
files their hail product. The filing proposes to adopt the hail loss cost from NCIS loss cost reference number 2013NCISCH-MS1 with a LCM of 1.538. The filing also proposes a revised set of zones for determining "inland" and "Coastal" cotton wind rates while lowering the rates to be more competitive. Two new products for Mississippi policyholder are introduced (Replant endorsement for Corn, Beans or Cotton and a Wind Endorsement for Corn). Rates for these products were determined based on a combination of the rates in other states and competitors in Mississippi. This rate filing proposes a 4.5% decrease in premium overall, and the change by insured ranges from -25.0% to +0.0%.
Effective Date December 28, 2012.

files changes to the Company's Independent Large Risk rating rules which is a supplement to the Commercial Lines manual. The rating plan is designed for commercial auto policies with ten or more power units insured. The changes result in an estimated +0.6% impact for liability and +0.8% for physical damage.
Effective Date March 1, 2013, New and Renewals.

files a rate revision to the company’s Commercial Auto program. The impact of the filing is estimated at +4.9%, varying by insured from -40.3% to +144.8%. The company includes rate level indications of +3.5% and +17.6% for liability and physical damage, respectively. The company also states that it is adding credit scoring to its tiering plan.
Effective Date March 1, 2013.

files their Crop-Hail product. The filing proposes to use the DCIS crop-hail insurance rates which are filed and approved for sale in Mississippi under Austin Mutual Insurance Company (NAIC #13412). The Company disclosed that the rates are identical to the source company except for minor revisions for which adequate explanation was provided.
Effective Date December 28, 2012.
LEAD COMPANY
HARTFORD CASUALTY INSURANCE COMPANY  FILING NUMBER
HART-128814828
Other Companies
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Property and Casualty Insurance Company of Hartford
Twin City Fire Insurance Company
files to adopt ISO’s General Liability Advisory Prospective Loss Cost Revision (GL-2012-BGL1) and General Liability Increased Limit Factor Revision (GL-2012-IALL1), for their Commercial General Liability program. The Company proposes to keep the currently filed Loss Cost Multipliers and Expense Constants. The overall rate level impact for this filing is -8.6% for all companies.
Effective Date March 1, 2013 for New and Renewal.

COMPANY
IMPERIUM INSURANCE COMPANY  FILING NUMBER
MRTN-128799552
files its new Comprehensive General Liability program. The company intends to adopt ISO rates, rules, and forms. The proposed Loss Cost Multiplier is 1.45.
Effective Date January 9, 2013.

LEAD COMPANY
LIBERTY MUTUAL FIRE INSURANCE COMPANY  FILING NUMBER
LBPM-128688119
Other Companies
The First Liberty Insurance Corporation
files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 10.0%.
Effective Date March 27, 2013.

COMPANY
LUMBERMEN'S UNDERWRITING ALLIANCE  FILING NUMBER
LMBR-128824040
files a rate filing for its Workers Compensation program. The Company is adopting recent NCCI loss costs and revising its loss cost multiplier. The company has provided supporting historical expenses and profit and contingencies calculations underlying its permissible loss ratio. The Company has also provided indications to support the proposed loss cost modification factor. We have reviewed the indications, the expense and profit provision selections, as well as the loss cost multiplier calculation, and find them to be reasonable and supported.
Effective Date March 1, 2013.
LYNDON SOUTHERN INSURANCE COMPANY

files a new vehicle service contract liability. The selected +4.0% underwriting profit provision is based on 12% target return-on-equity. (The actual indicated underwriting provision is +3.8%.)

Effective Date January 16, 2013 for New and Renewal.

MEDICAL PROTECTIVE COMPANY

files an initial filing for a program offering professional liability coverage to healthcare professionals. This coverage will be offered packaged with other liability coverages. The Company states that "The enclosed rates, rules and forms are similar those previously filed for Medical Protective's other Healthcare Professional products and only differ slightly due to the "design of the manual." However, the Company goes on to describe how it reviewed other companies' experience in setting its proposed rates. Rates and rating factors for several classes are identical to the Company's current approved program, while rates and factors for new classes are based on those of Chicago Insurance Company and Continental Casualty Company.

Effective Date April 1, 2013.

MEDICAL PROTECTIVE COMPANY

files an initial filing for a program offering general liability and employment practices liability coverages to healthcare providers. The Company states that proposed rates are based on those approved for Chicago Insurance Company and American Casualty Company of Reading, PA and the Company provides a basic rate comparison.

Effective Date April 1, 2013.

MISSISSIPPI STATE RATING BUREAU

files revised loss cost, rules and multistate endorsements in the Market Segments Program. The changes are a result of the withdrawal of the loss costs for the optional Equipment Breakdown endorsement coverage from all applicable Market Segment programs (18 Segment Programs), and the withdrawal of the Debris Removal coverage from the Hardware and Home Improvement Stores and the Hotels, Motel and Inns Segments only. The mandatory endorsement loss costs for these two programs are revised to reflect the removal of the coverage.

Effective Date July 1, 2013.
Other Companies

Victoria Fire and Casualty Company
files revised rates and rules for their recreational vehicle coverage. The overall impact of the proposed changes is -1.0% for Nationwide Assurance Company (NAC) and +7.2% for Victoria Fire and Casualty Company (VFCC). On a combined basis, the overall impact is estimated at -0.7%.
Effective Date March 16, 2013 for new business and April 15, 2013 for renewals.

COMPANY
NATIONWIDE GENERAL INSURANCE COMPANY
files a rate/rule filing for its Homeowners program. The Company is adding a new multi-line discount. The discounts range from 3% to 5% depending on total number of products and if Auto coverage is included. The discounts seem to be selected judgmentally and are reasonable.
Effective Date April 7, 2013 new, May 15, 2013 renewals.

COMPANY
NIPPONKOA INSURANCE COMPANY LTS
files rates, rules and forms under its General Liability program introducing coverage for child services educators wrongful acts.
Effective Date January 11, 2013.

COMPANY
NOVA CASUALTY COMPANY
files their proposed independent Agricultural Capital Asset Equipment Breakdown forms, rates and rules for its Livestock Mortality Target Market program. The rating plan was developed by the company’s reinsurer and the company states that it is the same as the plan in its Commercial Property program.
Effective Date December 27, 2012.

COMPANY
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC
files rates, rules, and forms for its Commercial Equipment Breakdown coverage. The rates were determined by Hartford Steam Boiler Inspection and Insurance Company, who provides 100% reinsurance for the coverage. The proposed rates are based on loss costs developed by Hartford Steam Boiler grossed up for Hartford Steam Boiler's expenses and a 35% commission for the company.
Effective Date February 1, 2013.
files an initial filing for its ERISA Fidelity Bond program. The program provides coverage for loss due to fraud or dishonesty of an employee of the benefit plan who is also an employee of the plan sponsor. Rate and rules are based on a similar program approved in Pennsylvania in 2003, with some minor differences. Effective Date January 10, 2013.

files revised rates/rules for its Private Passenger Auto program. The company is proposing to expand its segmentation of territories, driver class, and rating points to reduce adverse risk selection. The company has based its new territory, driver class, and points segmentations on a large competitor's current program. The company is also introducing a discount matrix which includes current discounts and two new discounts - payment history and lien holders (older vehicles only). This will result in an overall decrease of -9.8%. Effective Date March 1, 2013 for new business and April 1, 2013 for renewals.

files its fire and allied lines program adding flood coverage. We noted that the Company includes a schedule rating rule (limited to +/-25%). The Company includes a competitor rate comparison supporting proposed rates and rating factors. Given the support provided, we have no objection to the proposed rating plan. Effective Date February 1, 2013.

files revised rates for their Personal Property (Fire and Allied) Program resulting in an overall increase of 5.1%. Effective Date March 1, 2013 for new business and April 1, 2013 for renewals.

files revised rates for their Homeowners program. The overall rate level change, based on a +36.2% indicated change, is an increase of 16.0%. Effective Date March 1, 2013 (New) April 1, 2013 (Renewal).
RURAL COMMUNITY INSURANCE COMPANY
files to revise rates and forms for its Crop-Hail Non-Federally Reinsured Program. The affected rates and forms are for the Replant Option Policy. This will result in an overall decrease of -5.8%.
Effective Date December 27, 2012 for new and renewals.

SHELTER GENERAL INSURANCE COMPANY
files proposing revisions to base rates for the Company’s personal auto product. The changes will effect Liability, Medical Payment, UM/UIM, Collision and Comprehensive coverages. In addition to proposing changes in base rates, the Company has revised model year factors. The overall impact of the proposed changes is a 4.1% increase in premium with the largest impact to be +10.9% and the lowest impact to be -6.5%. The highest increases will be to those policyholders that purchase only liability coverage. Base rate changes are generally uniform by territory. The base rate increases selected are offset by decreases in fees.
Effective Date March 11, 2013.

SHELTER MUTUAL INSURANCE COMPANY
files proposing revisions to base rates for their personal auto product. The changes will effect Liability Medical Payment, UM/UIM, Collision and Comprehensive coverages. The overall impact of the proposed changes is 0% with the largest impact to be +51.6% and the lowest impact to be -92.2%. The highest increases are due to an increase in Bus base rates of over 50%. Overall rate changes are nearly uniform by territory. We noted that the filing proposes an overall liability rate increase of 4.9%. This increase is supported by an indication showing a needed increase of 6.0%. The indication is generally reasonable and given the fact that the liability increase is offset by decreases for other changes, we have no objection to the base rate changes.
Effective Date March 11, 2013.

STARNET INSURANCE COMPANY
files to amend its currently filed and approved LCM from 1.440 to 1.512. In addition, the Company is requesting an increase in their installment fee from $10 to $15. The Company indicates a rate impact of 9.31% and requests an effective date of 3/1/13 for new and renewal business.
Effective Date March 1, 2013.
LEAD COMPANY
STATE AUTO PROPERTY AND CASUALTY INS. CO.  FILING NUMBER  SAMM-128749217
Other Companies
State Automobile Mutual Ins. Co.
files loss costs, rates/rules, and forms revisions to their General Liability Program. The overall rate impact associated with this filing is +3.1% with the individual policyholder impacts ranging from -47.9% to +100% with about 27.4% of insureds receiving an increase of 25% or more. The Companies provide detailed calculation support for their revised loss cost multipliers for All Other Risks from 1.561 to 1.845, Plumbing - Residential Prod/Cops from 2.14 to 1.55, and Plumbing - Commercial Prod/Cops from 2.14 to 1.85.
Effective Date March 18, 2013.

COMPANY
STONETRUST COMMERCIAL INSURANCE COMPANY  FILING NUMBER  STIC-128726306
files to adopt NCCI’s loss costs and raise their LCM, capping any combined change in a class code at +15%. The company is also seeking to raise its minimum premium from $500 to $1200, in addition to their $200 expense constant. Finally, the company proposes adjusting its loss cost multiplier from 1.25 to 1.36. The overall change is 9.8%.
Effective Date March 1, 2013.

COMPANY
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA  FILING NUMBER  TRVE-128801369
files for its private company directors and officers liability program. The overall impact of the filing is estimated at +6.1%, and varies by insured from -40.0% to +40.0%. Specific changes include base rate adjustments, risk modifier adjustments, and the implementation of rating factors based on SIC code. The Company includes a rate indication of +19.0%, driven almost entirely by countrywide experience as Mississippi experience lacks significant credibility.
Effective Date June 1, 2013.

COMPANY
TRAVELERS CASUALTY INSURANCE CO. OF AMERICA  FILING NUMBER  TRVD-128666417
files a revised company deviation factor from 0.91 to 1.29 in its Commercial Auto line. The proposed change results in an increase of +22% based on a rate indication of +50.7%. The proposed change is based on three years of countrywide experience.
Effective Date June 1, 2013 new and Renewals.

COMPANY
UNION NATIONAL FIRE INSURANCE COMPANY  FILING NUMBER  UUIN-128553831
files revised rates for their Personal Property program. The overall rate level change is an increase of 12.0%.
Effective Date January 28, 2013.
COMPANY  
VIRGINIA SURETY COMPANY, INC.  
VRGS-128641277
files a rate/filing filing for its Mechanical Repair Limited Warranty program. The Company is proposing base rate and rating factors changes based on a country-wide experience-based rate indication. We have reviewed the profit and contingencies provision, loss development, pure premium trend, and permissible loss ratio. The company has also provided Term, Reimbursement Level, Coverage, Deductible, and Vehicle Class rating factor indications using experience data. Effective Date December 27, 2012.

COMPANY  
WESCO INSURANCE COMPANY  
SHNF-128657214
files rates, rules and forms under Auto Physical Damage line to offer a Blanket Lender’s Single Interest Policy to financial institutions for physical damage to autos/light trucks and other collateral types added by endorsement. Effective Date January 7, 2013.

COMPANY  
XL SPECIALTY INSURANCE COMPANY  
XLAM-128724739
files forms, rates and rules for its new Comprehensive Trade Credit Insurance Program. The program is intended to provide coverage to sellers of goods and services in the event that a buyer fails to fulfill its terms under a purchase agreement. Effective Date January 1, 2013.

COMPANY NAME CHANGE

PARIS RE America Insurance Company changed its name to PartnerRe America Insurance Company effective December 1, 2012.