

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
FEBRUARY 2013**

**LEAD COMPANY**

**ACE AMERICAN INSURANCE COMPANY**

**Other Companies**

ACE Fire Underwriters Ins Co.  
ACE Property & Casualty Ins. Co.  
Bankers Standard Ins. Co.  
Indemnity Ins. Co. of North America  
Pacific Employers Ins. Co.  
Westchester Fire Ins. Co.

**FILING NUMBER**

ACEH-128834016

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files to adopt the NCCI loss costs and update their loss cost multipliers. The overall rate impact of this filing is a 4.2% increase. The Company says that the indications are for a -14.6% decrease.

Effective Date March 1, 2013.

**COMPANY**

**ACIG INSURANCE COMPANY**

**FILING NUMBER**

ACIG-128864866

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files a rate filing for its Workers Compensation program. The Company is filing to adopt NCCI loss costs and to revise its loss cost multiplier. The overall change associated with this filing is +4.91%. The Company has provided historical expense information and underwriting profit indication based on target return on surplus as support for its selected expense and profit provisions respectively.

Effective Date March 1, 2013.

**COMPANY**

**AMERICAN BANKERS INSURANCE COMPANY OF FL**

**FILING NUMBER**

ASPX-G128689713

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files revised mobile home rates under its Commercial Inland Marine Protection Lender Exposure Program.

Effective Date March 1, 2013.

**COMPANY**

**AMERICAN RELIABLE INSURANCE CO.**

**FILING NUMBER**

ASPX-G128741835

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files revised rates, rules and forms for their Dwelling Program resulting in an overall rate increase of 7.7%.

Effective Date July 1, 2013.

**COMPANY**

**ASPEN AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**PRFL-128825864**

files rate/rule/form for its initial filing for a Private Company Management Liability program. The Coverage Sections offered in this program include: Directors and Officers & Entity Liability, Employment Practices Liability, Fiduciary Liability, Employed Lawyers Liability, Crime, Kidnap Ransom and Extortion and Private Vantage Assist with Reputation Restoration Protection. A separate General Terms and Conditions applies to all Coverage Sections. The Directors and Officers, Employment Practices Liability, Fiduciary Liability, Employed Lawyers Liability are written on a claims-made basis, with defense expenses being within the limit of liability, unless otherwise specified via endorsement to the Coverage Section.

Effective Date February 15, 2013.

**LEAD COMPANY**

**ASSURANCE COMPANY OF AMERICA**

**FILING NUMBER**

**ZURC-128848737**

Other Companies

Northern Ins. Co. of New York

Maryland Casualty Co.

files to adopt the 3/1/2013 Mississippi NCCI rates and rating factors, raise their LCM, and remove the premium discount table and raise the expense constant. The overall percentage rate change is 6.0%. Exhibit C and the company exhibit 2B do not support the company's selected general expenses and other acquisition. There is no support for the changes to the premium discount table or the expense constant.

Effective Date March 1, 2013.

**COMPANY**

**AUTO CLUB FAMILY INSURANCE COMPANY**

**FILING NUMBER**

**AAAM-128784317**

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 19.9%. The company also filed their Wind Mitigation plan.

Effective Date June 1, 2013.

**COMPANY**

**BERKSHIRE HATHAWAY HOMESTATE**

**FILING NUMBER**

**CORN-128807442**

files rates, rules, and forms for a new Commercial Auto program in Mississippi with a proprietary independent rate and rule structure. The Company proposes to write an expanded program for underserved classes such as non-standard, monoline risks such as long haul trucking, auto repossession, taxis, sightseeing buses, ambulances, non-emergency medical transportation, drive away contractors, rental operations, logging trucks, charter buses and other difficult to place commercial auto risks.

Effective Date April 1, 2013.

**COMPANY**

**FILING NUMBER**

**BUILDERS MUTUAL INSURANCE COMPANY**

**BDMT-128851800**

files proposed changes to the minimum premium rule for the Commercial Liability Umbrella program. The overall premium impact is -2.8%. The company states that "the new countrywide minimum premiums are based on recommendations from our lead reinsurer, Swiss Re, who assumes the vast majority of the risk and has a much larger experience base" than Builders Mutual. There are only 7 MS policies currently subject to the minimum premium rule. Given that the total written premium in MS is less than \$70,000.

Effective Date April 1, 2013 for New and Renewal.

**COMPANY**

**FILING NUMBER**

**CAROLINA CASUALTY INSURANCE COMPANY**

**SNIC-128843393**

files to adopt 3/1/2013 Mississippi NCCI rates and rating factors, raise their LCM, and raise their installment fee. The overall percentage rate change is 19.96%. The Loss Cost Modification factor is 1.29 and the Company has provided indications to support the overall indicated change.

Effective Date March 1, 2013.

**LEAD COMPANY**

**FILING NUMBER**

**CHARTER OAK FIRE INSURANCE COMPANY**

**TRVD-128827192**

**Other Companies**

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

files new rates, rules, and forms regarding their new Technology PAC Plus coverage that is being offered in their business owners program, as well as many other minor changes to that program. The overall rate impact of this filing is a 0.1% increase.

Effective Date October 1, 2013 for New and July 1, 2014 for renewals.

**COMPANY**

**FILING NUMBER**

**CHURCH MUTUAL INSURANCE COMPANY**

**CHMU-128837612**

files a rate filing for its Workers Compensation program. The Company is adopting recent NCCI loss cost filings. The company is applying a uniform deviation to loss costs based on an experience-based rate level indication.

Effective Date March 1, 2013.

**LEAD COMPANY**

**EMPLOYERS INSURANCE COMPANY OF WAUSAU**

**FILING NUMBER**

**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

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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.  
Effective Date March 1, 2013.

**COMPANY**

**FIRST COLONIAL INSURANCE COMPANY**

**FILING NUMBER**

**ALSE-128861074**

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files an initial rate/rule filing for its Limited Warranty Coverage program. Rates and rules for the program have been based on its Vehicle Service Contractual Liability program, an analysis of the existing Vehicle Service Contractual Liability program, and judgment. We have reviewed the analysis performed on the Vehicle Service Contractual Liability program and selections made based on that analysis and judgment, and find them to be reasonable.  
Effective Date February 14, 2013.

**LEAD COMPANY**

**GARRISON PROPERTY AND CASUALTY INSURANCE CO.**

**FILING NUMBER**

**USAA-128799691**

Other Companies

United Services Automobile Association  
USAA Casualty Insurance Company  
USAA General Indemnity Company

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files mandated Wind Mitigation Discount rate and rules for their Homeowners program.  
Effective Date July 1, 2013.

**LEAD COMPANY**

**GARRISON PROPERTY AND CASUALTY INSURANCE CO.**

**FILING NUMBER**

**USAA-128811401**

Other Companies

United Services Automobile Association  
USAA Casualty Insurance Company  
USAA General Indemnity Company

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files mandated Mitigation Discount rate and rules for their Personal Dwelling program.  
Effective Date July 1, 2013.

**COMPANY**

**GREENWICH INSURANCE COMPANY**

**FILING NUMBER**

**XLAM-128812313**

files a new errors and omissions product specifically for property managers. Countrywide rates are being used in this filing and are based on United States Liability Insurance Company's programs in select states.

Effective Date February 20, 2013.

**LEAD COMPANY**

**HARTFORD CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**HART-128839429**

**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 a rate/rule filing for its Limited Liability for Negligence Related for Sexual Abuse and Molestation LLSAM program. The Company is filing to increase rates as well as to introduce new class codes. The Company has based its proposed rate change of 20% overall on a countrywide experience indication.

Effective Date June 8, 2013 for New and Renewal.

**COMPANY**

**HUDSON INSURANCE COMPANY**

**FILING NUMBER**

**HINC-128756170**

files rates, rules and forms for its new Price-Flex Crop Insurance Policy program.

Effective Date February 1, 2013.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-128855275**

files a rate filing for its Equipment Breakdown program. The Company has calculated rate indications for Property Damage and Business Income & Extra Expense separately. We have reviewed the rate indication exhibits including projection procedures for both premium and losses and find them to be reasonable. The overall rate impact of this filing is -11.8%.

Effective Date October 1, 2013.

**COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

**ISOF-128810885**

files revised rates for a -4.7% decrease in Restaurants and Supermarkets Market Segments Program.

Effective Date November 1, 2013 for new and renewals.

**COMPANY**

**INSURANCE SERVICES OFFICE**

**FILING NUMBER**

**ISOF-128821258**

files for loss costs to be used for a new Pest Control Services Market Segments program. Coverage is provided as a mandatory endorsement. There are 17 different coverages included in the endorsement. To produce the loss costs for the endorsement, ISO prices each coverage separately.

Effective Date February 6, 2013.

**COMPANY**

**IRONSHORE INDEMNITY INC.**

**FILING NUMBER**

**MRTN-128844552**

files rates, rules and forms for its new Commercial Property (Fire and Allied Lines) Program.

Effective Date February 15, 2013.

**COMPANY**

**IRONSHORE INDEMNITY INC.**

**FILING NUMBER**

**IRON-128742432**

files an initial filing for a program providing excess loss coverage to providers who receive compensation under capitation agreements. This is an individual risk rating program.

Effective Date February 1, 2013 for New and Renewal.

**COMPANY**

**LUBA CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**LUBA-128844447**

files to adopt 3/1/2013 Mississippi NCCI Advisory and Miscellaneous Values and class codes as a result of filing MS-2012-04. The overall impact is 0%.

Effective Date March 1, 2013.

**COMPANY**

**MEDICAL PROTECTIVE COMPANY**

**FILING NUMBER**

**MDPC-128851370**

files an introductory form/rate/rule filing for its Employed Healthcare Professional program. The Company has based the proposed rates on an analysis of estimated costs based on industry data. The company has also loaded the proposed rates for estimated expenses based on historical expenses for a similar program, as well as a profit provision which was derived based on the Company's selected target return on Surplus.

Effective Date March 1, 2013.

**COMPANY**

**MERASTAR INSURANCE COMPANY**

**FILING NUMBER**

**UNTR-128727154**

Files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 20.3%. The company has 49 policyholders and \$56,000 in premium in Mississippi.

Effective Date March 15, 2013 for new business and May 1, 2013 for renewals.

**COMPANY** **FILING NUMBER**  
**MIDWEST EMPLOYERS CASUALTY COMPANY** **SNIC-128843397**  
files to adopt 3/1/2013 Mississippi NCCI rates and rating factors, raise their LCM, and raise their installment fee. The overall percentage rate change is 9.33%. The Loss Cost Modification factor is 0.93 and the Company has provided indications to support the overall indicated change.  
Effective Date March 1, 2013.

**COMPANY** **FILING NUMBER**  
**NATIONWIDE GENERAL INSURANCE COMPANY** **NWPC-128869647**  
files revised Mitigation Plan rules for their Homeowners Program. The plan now includes discounts for IBHS certified homes.  
Effective Date July 1, 2013.

**COMPANY** **FILING NUMBER**  
**NAU COUNTRY INSURANCE COMPANY** **NAUI-128823100**  
files a form/rate filing for its Replant Option Insurance program. The Company is revising some rules for compliance, as well as revising rates on corn and cotton. The Company has stated that the revised corn and cotton rates are meant to make the Company's rates more competitive in the market. The Company has provided average Replant Option statistics summarized by year and by state as well as a comparison of their current and proposed rates with competitor rates. The overall rate change requested is -2.4%. The proposed rates appear reasonable.  
Effective Date February 7, 2013.

**COMPANY** **FILING NUMBER**  
**NEW YORK MARINE AND GENERAL INSURANCE CO.** **WESA-128831744**  
files a new liquor liability insurance program.  
Effective Date February 8, 2013 for New and Renewal.

**COMPANY** **FILING NUMBER**  
**PRAETORIAN INSURANCE COMPANY** **QBEC-128827342**  
files rate/rule for their new lender placed insurance program-- Loan Modification Protection Program (Other CMP). The program provides limited dual interest real property coverage against direct damage caused by the Special Causes of Loss. Eligible loans under the program are mortgage instruments which are in the process of being modified or have been modified and the borrower is current under the modified terms.  
Effective Date February 15, 2013.

**COMPANY** **FILING NUMBER**  
**REPUBLIC UNDERWRITERS INSURANCE CO.** **TRGR-128839692**  
files revised rates for its standard commercial auto program resulting in an overall increase of 10%.  
Effective Date February 7, 2013.

**COMPANY**

**FILING NUMBER**

**REPUBLIC UNDERWRITERS INSURANCE COMPANY**

**TRGR-128836631**

files a new personal umbrella coverage. The proposed rates are based on a competitive analysis where the company surveyed the rates of its seven competitors. The company also states that the risks will be 90% reinsured by GenRe.

Effective Date March 1, 2013.

**LEAD COMPANY**

**FILING NUMBER**

**SENTRY INSURANCE A MUTUAL COMPANY**

**SEPX-G128761126**

**Other Companies**

Middlesex Ins. Co.

files to adopt the latest ISO Loss Costs for Businessowners and revise their Loss Cost Multiplier. The Company is also adopting the 2008 Limit of Insurance Relativities, the 2010 program changes, multistate loss costs, and multistate relativity changes. Additionally they are removing their Building Age Credit and company Target Market deviations and implementing a scorecard and schedule rating plan. The estimated impact of these changes is -50.3% and the Company is requesting an effective date of April 1, 2013 for both new and renewal business.

Effective Date April 1, 2013.

**COMPANY**

**FILING NUMBER**

**SENTRY SELECT INSURANCE CO.**

**SEPX-G128859841**

files to adopt the 03/01/2013 NCCI loss costs and revise their LCM from 1.819 to 1.729. The Company's estimated impact is +2.2%. The Company is requesting an effective date of March 1, 2013 for new and renewal business.

Effective Date March 1, 2013.

**LEAD COMPANY**

**FILING NUMBER**

**STATE AUTO PROPERTY & CASUALTY INS. CO.**

**SAMM-128749146**

**Other Companies**

State Auto Mutual Insurance Company

files changes to their Commercial Property Program with an overall impact of 0.9%.

Effective Date March 18, 2013 for new and renewals.

**COMPANY**

**FILING NUMBER**

**TRIANGLE INSURANCE COMPANY, INC.**

**TRGL-128856107**

files a rate/rule filing for its Multi-peril Package program, TriPack. The Company is filing to revise Burglary, Robbery and Theft from included coverages to optional coverages. The Company has stated the rates for the optional coverages will not change, implying they are based on the credit received from excluding the coverages under the current structures.

Effective Date March 1, 2013.



**COMPANY**

**UNITED STATES LIABILITY INSURANCE CO.**

**FILING NUMBER**

**USLI-128878975**

files rates, rules and forms for its Commercial General Liability Program designed to cover liability associated with special events.

Effective Date July 22, 2013.