COMPANY          FILING NUMBER
ALLSTATE VEHICLE AND PROPERTY INSURANCE CO.  ALSE-128891154
files initial rates, rules and forms for their new House and Home Homeowners program.
Effective Date August 12, 2013.

COMPANY          FILING NUMBER
AMERICAN ALTERNATIVE INSURANCE CORPORATION  AMLX-G129020427
files a rate and rule filing for their Personal and Business Owners Umbrella programs.
The company proposes a +3.84% rate level increase in addition to a consolidation of
manual pages to a countrywide rule manual, with state-specific rate pages where
necessary. The indicated rate level change based on countrywide combined data is
+18.3%. While we understand that limited experience has been collected on a statewide
level since 2009, we were unable to locate support that documented historical state
premium and exposure information.
Effective Date August 1, 2013.

COMPANY          FILING NUMBER
AMERICAN FAMILY HOME INSURANCE COMPANY  AMMH-128983705
files revised rates, rules and forms for their Mobile Homeowners program. The overall
rate level change is an increase of 12.2%.
Effective Date August 13, 2013 (New) September 12, 2013 (Renewal).

COMPANY          FILING NUMBER
AMERICAN MODERN SELECT INSURANCE CO.  AMMH-128911297
files revised rates, rules, and forms for its Dwelling Fire program. The company proposes
new wind mitigation credits in addition to changes to deductible credits, amount of
insurance factors, base rates, construction type factors, protection class factors, protective
device credits, insurance score relativities and other minor changes. The company also
added a vacant condominium coverage option. The overall rate impact is estimated at
+2.1%
Effective Date October 15, 2013 for new business and October 21, 2013 for renewals.

COMPANY          FILING NUMBER
AMERICAN NATIONAL PROPERTY AND CASUALTY CO.  YTYC-129071532
files a new Contractual Liability program providing coverage to insure equipment rental
dealers. The company proposed underwriting profit provision of 5%, which translates to
a return-on-surplus of +11.6%.
Effective Date July 23, 2013 for New and Renewal.
ARGONAUT GREAT CENTRAL INSURANCE COMPANY files a form/rate/rule filing for their Commercial Umbrella and Excess program. The Company is making new modifications to their countrywide manual. They are renumbering several rules to accommodate a new ISO form and its newly assigned rule number. They are also revising Commercial Umbrella Schedule Rating Plan to reflect no change to the minimum charges in three areas. There are no changes being made to the state specific manual. We have reviewed this filing and have no actuarial objections. Effective Date July 15, 2013.

BENCHMARK INSURANCE COMPANY files a dividend plan for their Commercial General Liability-Medical Products/Durable Medical Equipment (DME), Orthotics and Prosthetics (OP) and Manufacturers program. The Company has identified about 6% of their policyholders to be invited to become "Platinum" members based on the amount of qualifying purchases from associated vendors and operating practices employed by the business. The dividend plan is based on the loss ratio of the entire "Platinum" group. Effective Date July 23, 2013 for New.

FEDERATED MUTUAL INSURANCE CO. files revised rates for its Businessowners Program resulting in an overall increase of 2.5%. Effective Date July 12, 2013 for new and renewals.

FIRST ACCEPTANCE INSURANCE COMPANY INC. files a rate revision in its private passenger auto program resulting in an overall rate increase of +2.99%. By major coverage, the proposed rate changes are: BI +5.0%, PD +10.0%, Med Pay +0.4%, UM +1.0%, Comprehensive +6.0%, and Collision -3.0%. Effective Date August 20, 2013 for new and September 19, 2013 for renewal.

FIRSTCOMP INSURANCE COMPANY files to revise its minimum premium rule for its Workers’ Compensation program. The Company is adding a minimum premium multiplier of 200 and changing the maximum minimum premium to $1,000. These changes are believed to be more in line with the Company’s Minimum Premium rules approved in other states, and more consistent with their competitors. There will be 391 policy holders affected by this filing and the overall rate impact is 3.8%. The Company is proposing an effective date of 9/1/2013 for both new and renewal business. Effective Date September 1, 2013.
LEAD COMPANY
GARRISON PROPERTY AND CASUALTY INS. CO.
Other Companies
United Services Automobile Assoc.
USAA Casualty Insurance Company
USAA General Indemnity Company
files various changes to their Personal Auto Program resulting in an overall increase of 0%.
Effective Date August 26, 2013 for new business and October 10, 2013 for renewals.

COMPANY
GRAIN DEALERS MUTUAL INSURANCE COMPANY
Effective Date November 15, 2013 for New and Renewal.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY
Other Companies
Great American Assurance Co.
Great American Ins. Co. of New York
Great American Alliance Ins. Co.
files for a Master Policy/Certificate that provides cyber coverage for the members of the Metropolitan Commercial Real Estate Association, Inc. The rating for this program is based on previously filed rating plans for the Companies General Liability Cyber Enhancement Endorsement. The prior filed program includes Web Site Publishing Liability and Security Breach Liability. The coverage form in this filing will also include Public Relations Expense, Security Breach Expense and Regulatory Proceeding Coverage.
Effective Date July 18, 2013.

COMPANY
GREAT MIDWEST INSURANCE COMPANY
files to adopt all current ISO Commercial Crime Forms, Loss Costs, Rules, and Rating Plans in effect in Mississippi. The Company is also submitting its revised rule exception pages reflecting its selected loss cost multiplier (LCM) of 1.45 from 1.25. While the change in the LCM reflects an increase of 16%, there are no insureds written in this program.
Effective Date August 1, 2013.

COMPANY
GREENWICH INSURANCE COMPANY
files a new professional liability program.
Effective Date July 19, 2013 for New and Renewal.
LEAD COMPANY
GUIDEONE AMERICA INSURANCE CO.  
FILING NUMBER  
GDEB-128928831

Other Companies
GuideOne Elite Insurance Company
GuideOne Mutual Insurance Company
GuideOne Specialty Mutual Insurance Co.

files revised rates, rules and forms for their Private Passenger Automobile Program resulting in an overall decrease of -0.3%.
Effective Date August 1, 2013 for new business and September 20, 2013 for renewals.

COMPANY
HISCOX INSURANCE COMPANY, INC.  
FILING NUMBER  
PRFL-129023655

files a new program designed to cover small to medium sized auto or truck dealerships.
The program provides coverage for GL, Property, Crime, and Inland Marine.
Effective Date July 1, 2013 for New and Renewal.

COMPANY
HOMESITE INSURANCE COMPANY  
FILING NUMBER  
HMSS-128892853

files revised rates/rules for their Homeowners program. The overall rate level change is a 17.5% increase.
Effective Date November 16, 2013.

COMPANY
INSURANCE SERVICES OFFICE, INC.  
FILING NUMBER  
ISOF-129060343

files a rate filing for their Commercial General Liability program. ISO proposes revisions to their prospective loss costs for the Premises/Operations and Products/Completed Operations classes. Loss Cost changes are capped at a +25.0% increase, and at a decrease ranging from -41.0% to -22.0% depending on the class. Under Premises/Operations, the Company proposes a decrease of -7.1% for Manufacturers and Contractors, and a decrease of -2.2% for Owners, Landlords and Tenants. For Products, a decrease of -21.3% is proposed, and Completed Operations is proposed to decrease -17.7%. The overall revisions included in the filing result in a decrease of -8.6% compared to the current loss costs. The rate change for any individual class of insured ranges from a decrease of -41.0% to an increase of +25.0%.
Effective Date December 1, 2013.
COMPANY 
MARKEL INSURANCE COMPANY 
files to revise rules and rates in their Camp & Youth Recreation Program. The Company indicated rate change is +10.5%, and the overall proposed rate level change is +6.3%. The two primary objectives in this filing are: (1) increase rates as a result of adverse loss experience; (2) simplify the camp rating algorithm to facilitate the introduction of the product into a new policy administration system. The Company selected premium trend for General Liability is 0.0%, for Commercial Property is 4.4%. The loss development factors are derived from Mississippi experience for accident years 2003-2012. The loss trend factor is based on industry data provided by ISO: 3.9% for General Liability and 3.3% for Commercial Property. The expense provisions are supported by countrywide Commercial Multi-Peril 2010-2012 experience. The average rate of return as a percent of direct earned premium after federal income taxes is 3.40%. The Company selected profit provision is 0.0%. 
Effective Date January 1, 2014 for New and Renewal.

COMPANY 
MAXUM CASUALTY INSURANCE COMPANY 
files initial rates, rules and forms for their Truckers General Liability which will be packaged with their current Commercial Auto Liability, Physical Damage and Inland Marine program. 
Effective Date August 15, 2013.

COMPANY 
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO. 
files revised rates and rules for their Dwelling Package 2 program. The overall rate level change is an increase of 3.75%. 
Effective Date October 1, 2013.

COMPANY 
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO. 
files revised rates and rules for their Dwelling Package 0 program. The overall rate level change is a decrease of 0.37%. 
Effective Date October 1, 2013.

COMPANY 
MOUNTAIN LAUREL ASSURANCE COMPANY 
files to revise base rates, multiple rating factors, and also shifts the base model year to 2013. The overall proposed impact is +5.7% (+6.0% was indicated), with a minimum rate impact of -11.9% and a maximum impact of +17.1%. The overall rate increase is largely driven by substantial increases to Property Damage premium as well as the provisions for Operational Expense and Acquisition Expense. 
Effective Date July 18, 2013.
COMPANY
NATIONAL UNION FIRE INSURANCE CO. OF PITTS., PA
files a rate/rule filing for their Dentists Professional Liability Program. A base rate increase of +7.0% is selected based on an indication of +25.0%. A Class Relativity indication for Class 3 is calculated based on Countrywide loss experience. The overall rate impact of the filing is an increase of +9.3%. The effect on any individual class of insured ranges from an increase of +7% (base rate increase) to an increase of +17% (base rate increase plus Class 3 Relatively increase).
Effective Date July 8, 2013.

COMPANY
NCCI
files revisions to the Hazard Group Differentials in the NCCI 2009 Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance. The impact on a statewide basis will be negligible, although the proposed changes are designed to be revenue-neutral on a countrywide basis rather than a statewide basis. For HG B, the proposed differential is 1.37 compared to the current differential of 1.36. For HG G, the proposed differential is 0.59 compared to the current differential of 0.60. All other HGs are unchanged.
Effective Date January 1, 2014 New and Renewals.

COMPANY
PROGRESSIVE GULF INSURANCE COMPANY
files a rate/rule filing for its Private Passenger Auto program. The Company is proposing changes to base rates along with several rating plan variables and factors. The overall estimated impact from all changes combined is -0.4%, with individual minimum and maximum changes ranging from -33.1% to +10.6%. Rate level indications are provided by coverage in support of the overall rate change. The indicated rate change is -1.6%.
Effective Date July 8, 2013.

COMPANY
QBE INSURANCE CORPORATION
files a rate/rule filing for their new Architects and Engineers Professional Liability Program.
Effective Date June 28, 2013 for New and Renewal.

COMPANY
REPUBLIC UNDERWRITERS INSURANCE CO.
files changes to its Private Passenger Auto Program. The changes consist of revised policy accident-free discounts, tier assignments, and base rates. The estimated impact is a +4.5% overall.
Effective Date August 1, 2013 for new business and September 1, 2013 for renewals.
SAFECO INSURANCE COMPANY OF AMERICA  
files rate and rule revisions to its existing Mississippi Dwelling Fire Program. The combined impact of revisions produces an overall rate impact of +5.0%. Effective Date August 10, 2013 for new business and September 21, 2013 for renewals.

STARNET INSURANCE COMPANY  
files revised rates and rules for their Commercial Auto program in order to revise filed loss cost multipliers and exceptions to ISO rating plans. This will result in an overall 4.3% increase. Effective Date September 1, 2013 for new and renewals.

STARR INDEMNITY & LIABILITY COMPANY  
files a General Liability filing to adopt the following ISO Estimated Loss Potentials Supplement revisions: ISO Filing Designations: GL-2012-OELP1, GL-2010-OELP1 and GL-2009-RELP1. The Company is not changing their currently approved loss cost multiplier or state exception pages. The Company currently has only 2 policies and therefore their experience is not credible. The overall impact of this filing is -0.3%. Effective Date July 24, 2013.

ALPS Property & Casualty Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 1, 2013.

Build America Mutual Assurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 19, 2013.

OBI National Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 8, 2013.

ProAssurance Indemnity Company, Inc. received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 16, 2013.

Providence Washington Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 17, 2013.