

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
August 2006**

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACCIDENT FUND INSURANCE COMPANY OF AMERICA</u>	<u>USPH-6S2JR6722</u>
files a rate and rule filing for Workers Compensation program for an overall rate decrease of 10%. They are revising their LCM from 1.500 to 1.350. The company began writing WC in the state beginning March, 2006. Effective Date September 1, 2006 New and Renewal Business.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AGRI GENERAL INSURANCE COMPANY</u>	<u>USPH-6Q3R5S836</u>
files rates, rules, and forms for their New Farm Product program within the Commercial Multi-Peril Liability and Non-Liability coverage. Effective Date November 1, 2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE INSURANCE COMPANY</u>	<u>SPIN-TPDT850F0</u>
files revised loss costs and LCM for their Crime/Fidelity program. The overall rate level change is an increase of .01%. Effective Date October 15,2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE INSURANCE COMPANY</u>	<u>SPIN-4N2ITD25C</u>
files revised loss costs and LCM for their General Liability program. The overall rate level change is an increase of 5.7%. Effective Date October 15, 2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE COMPANY</u>	<u>6574</u>
files a Commercial Automobile rate and rule filing to apply to the VFIS Emergency Service Organization Program. The overall impact is -2.8%. Effective Date December 1, 2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u>	<u>6578</u>
files rates, rules, forms for a General Liability rate and rule filing to apply to the VFIS Emergency Service Organization Program. The overall impact is +9.8%. Effective Date December 6, 2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ASSOCIATION OF INSURANCE SERVICES</u>	<u>SPIN-PT2GA7627</u>
files new and revised coverage forms and endorsements to the AAIS Homeowners Program to replace the Primary series of forms (Rev 2.0)) and the Alternate series of forms (07 99). Effective Date April 1, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN BANKERS INSURANCE CO. OF FLORIDA</u>	<u>6876</u>
files a rules, rates and forms for its Renters Insurance Program with an overall rate change of +12.7%. Effective Date October 1, 2006.	

COMPANY **FILING NUMBER**
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA **5937**

files revised rates, rules and forms for its Farmowners program. The Company proposes a 38.7% rate level increase. Effective Date August 1, 2006 (NB), August 1, 2006 (Renewals).

LEAD COMPANY **FILING NUMBER**
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY **USPH-6QZJXR626**

Other Companies

American Zurich Ins. Co.
Assurance Co. of America
Colonial American Casualty and Surety Co.
Empire Fire and Marine Ins. Co.
Fidelity and Deposit Co. of Maryland
Maryland Casualty Co.
Northern Ins. Co. of New York
Zurich American Ins. Co.
Zurich American Ins. Co. of Illinois

files rates and form for its new Abusive Act Liability Coverage (Other Liability).
Effective Date August 1, 2006.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY **USPH-6SHPL5121**

files initial rates and rules for their new Petplan (household pet accident and illness program) Effective Date September 1, 2006.

COMPANY **FILING NUMBER**
AMERICAN RELIABLE INSURANCE COMPANY

files revised rates, rules and forms for their Mobile Home program. The overall proposed rate level change is an increase of 24.9%. Effective Date August 1, 2006 for new business and September 1, 2006 for renewals.

COMPANY **FILING NUMBER**
AMERICAN RELIABLE INSURANCE COMPANY

files revised rates, rules and forms for their Dwelling program. The proposed overall rate level change is an increase of 14.6%. Effective Date August 1, 2006 for new business and September 1, 2006 for renewals.

COMPANY **FILING NUMBER**
AMERICAN ROAD INSURANCE COMPANY **USPH-6R8P4J729**

files a revision to their Vehicle Service Plan resulting in no overall rate change.
Effective Date August 2, 2006.

LEAD COMPANY
AMERICAN STATES INSURANCE COMPANY

FILING NUMBER
USPH-6RKSRF256

Other Companies

American Economy Insurance Company

files a rate/rule revision for their FARMPAC program (Commercial Farmowners). The Company files a 4.2% rate increase for all coverages. Effective Date September 14, 2006 New and Renewals.

COMPANY
ARCH INSURANCE COMPANY

FILING NUMBER
6594

files independent forms, rates and rules to add Employee Benefits Liability coverage to its Home Medical Equipment Dealers Insurance Program. Effective Date August 23, 2006.

COMPANY
BEAZLEY INSURANCE COMPANY

FILING NUMBER
USPH-6RLVVB649

files rates, rules, and forms for a new Excess Liability Insurance Policy. Effective Date August 2, 2006.

COMPANY
BEAZLEY INSURANCE COMPANY, INC.

FILING NUMBER
6429

files rates, rules and forms to introduce a new Directors and Officers Liability program. Effective Date August 2, 2006.

COMPANY
BROTHERHOOD MUTUAL INSURANCE COMPANY

FILING NUMBER
USPH-6QSM67915

files forms and revised rating structure of the Commercial Liability portion of their Commercial Multi-Peril coverage. Their rate and rule manual is now based on the AAIS manual, with 4 sections containing revisions to AAIS manual. The Company is adopting the revised AAIS loss costs with a revised LCM and a LC Modification factor in order to produce a neutral rate effect. Effective Date January 1, 2007, New and Renewal Business.

COMPANY
BROTHERHOOD MUTUAL INSURANCE COMPANY

FILING NUMBER
USPH-6QSM9W631

files revision to the inland marine premium modification factors as a part of revised rating structure to their Commercial-Multi Peril program. The overall effect of these changes is rate neutral. Effective Date January 1, 2007 New and Renewal.

COMPANY **FILING NUMBER**
CAROLINA CASUALTY INSURANCE COMPANY **USPH-6S2RKJ370**

files rate and rule revision for its Commercial Auto and Business Auto program. The company files to expand the eligibility criteria for this program and files for a rate increase of 4% for physical damage coverages and 67.6% increase for uninsured motorists coverage. Effective Date October 1, 2006 New and Renewal Business.

COMPANY **FILING NUMBER**
COAST NATIONAL INSURANCE COMPANY **6878**

files revised rates and rules for their Private Passenger Automobile Program resulting in an overall decrease of -4.0%. Effective Date September 15, 2006 for new business and October 15, 2006 for renewals.

COMPANY **FILING NUMBER**
COLONY SPECIALTY INSURANCE COMPANY **6326**

files new rates and rules for their Employment Practices Liability Insurance Program (Other Liability). Effective Date August 2, 2006.

COMPANY **FILING NUMBER**
COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY SPIN-N113N08EJ

files rates and rules to introduce an Employment Practices Liability program. Effective Date August 2, 2006.

COMPANY **FILING NUMBER**
DARWIN NATIONAL ASSURANCE COMPANY **6758**

files rates, rules and forms for their new Management Liability for Private Companies Program. The program will provide coverage parts for Directors and Officers Liability, Employment Practices Liability and Fiduciary Liability. Effective Date September 1, 2006.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS MUTUAL CASUALTY COMPANY **USPH-6Q2LLD788**

Other Companies
EMCASCO Ins. Co.
Union Ins. Co.

files revised rates, rules, and forms for their Homeowners' programs. The base rate revision results in an increase of 11.5%. The companies moves their minimum standard deductible for all perils to a flat \$2500 statewide. They offer optional higher flat and percentage wind and hail and/or hurricane deductibles. Effective Date September 15, 2006 New and Renewal Business.

COMPANY **FILING NUMBER**
FARMERS INSURANCE EXCHANGE **USPH-6QCS6N184**

files revised rates for their Private Passenger Auto Program resulting in an overall rate increase of 5.0%. Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
FARMERS INSURANCE EXCHANGE **USPH-6R6K4W644**

files to introduce a new 10% discount for alternative fuel vehicles, to apply to all coverages. This discount has a rate-neutral effect, as it does not affect any of their current policyholders in Mississippi. Effective Date December 1, 2006.

COMPANY **FILING NUMBER**
FARMERS INSURANCE EXCHANGE **USPH-6S4S9C880**

files a base rate revision and territory factor adjustment for their Farm Homeowners program resulting in an overall rate level increase of 20%. Effective Date December 16, 2006 New and Renewal Business.

LEAD COMPANY **FILING NUMBER**
FEDERAL INSURANCE COMPANY **6424**

Other Companies

Vigilant Insurance Company

files a revision to their U.S. of A Bonds Program (Surety). Effective Date August 2, 2006.

COMPANY **FILING NUMBER**
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE **6603**

files revised rates and rules for their rural electric cooperatives Commercial Property Program resulting in no rate change. Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
FINANCIAL CASUALTY & SURETY COMPANY **6529**

files rates and forms for their new Bail Bonds program in Mississippi. Effective Date August 7, 2006.

LEAD COMPANY **FILING NUMBER**
FIREMAN'S FUND INSURANCE COMPANY **SERT-6R8V2J428**

Other Companies

American Insurance Company

National Surety Corporation

Associated Indemnity Corporation

American Automobile Insurance Company

files to introduce variable limits for optional coverages in their Real Estate Extension Endorsements. Effective Date August 1, 2006 New and Renewals.

COMPANY **FILING NUMBER**
FIRST ACCEPTANCE INSURANCE COMPANY, INC. **6712**

files revision to rates for its Nonstandard Private Passenger Auto program. The filing will result in an overall rate decrease of -8.5%. Effective Date August 23, 2006, New and September 5, 2006, Renewal Business.

COMPANY **FILING NUMBER**
GENERAL FIDELITY INSURANCE COMPANY **USPH-6RSSS3436**

files forms, rates, and rules to introduce their HBW Projects Product program under the HBW Asset Protection Program --Commercial General Liability. This coverage protects homebuilders on a project basis. Effective Date August 17, 2006.

COMPANY **FILING NUMBER**
GENERAL FIDELITY INSURANCE COMPANY **USPH-6RST9J363**

files forms, rates, and rules to introduce their HBW Projects Excess Product program under their HBW Asset Protection Program-- Commercial General Liability program.. This coverage is a following form excess liability coverage that applies factors to the underlying liability premiums. Effective Date August 17, 2006.

COMPANY **FILING NUMBER**
GRAIN DEALERS MUTUAL INSURANCE COMPANY **6423**

files revised rates for their Commercial Property (Fire and Allied Lines) coverage resulting in an overall rate increase of 11.8%. Effective Date August 1, 2006.

COMPANY **FILING NUMBER**
GREAT DIVIDE INSURANCE COMPANY **6903**

files rates, rules and forms for their new Environmental Program for Commercial Auto. Effective Date August 29, 2006.

COMPANY **FILING NUMBER**
GREAT DIVIDE INSURANCE COMPANY **6872**

files rules, rates, and forms for their new Environmental Program. Effective Date August 29, 2006.

COMPANY **FILING NUMBER**
GREAT WEST CASUALTY COMPANY **SERT-6S9L4N216**

files rate and rules revision for Truckers under its Commercial Auto program. The filing will have no rate impact. Effective Date November 1, 2006, New and Renewals.

LEAD COMPANY **FILING NUMBER**
GUIDEONE MUTUAL INSURANCE COMPANY **USPH-6QJHJF719**

Other Companies

GuideOne Specialty Ins. Co.

GuideOne Elite Ins. Co.

GuideOne America Ins. Co.

files base rate and other revisions for its Private Passenger Auto program. This results in an overall rate increase across companies of 2.0%. The Company is implementing a 15% cap on increases for policyholders who would receive a larger increase due to multiple changes. Effective Date September 1, 2006, New and October 6, 2006, Renewals.

LEAD COMPANY
HANOVER INSURANCE COMPANY

FILING NUMBER
USPH-6QRQWA889

Other Companies

Massachusetts Bay Insurance Company
Hanover American Insurance Company

files rates, rules, and forms for their Religious Institution program (Commercial Multi-Peril). Effective Date August 1, 2006.

COMPANY
HARCO NATIONAL INSURANCE COMPANY

FILING NUMBER
6512

files a rates/rules filing for their Commercial Umbrella program. For policies with limits less than or equal to \$1 million, the Company proposes applying factors provided by their reinsurer to the underlying premium. The Company reports that the filing is rate neutral. Effective Date September 1, 2006.

COMPANY
HARCO NATIONAL INSURANCE COMPANY

FILING NUMBER
6547

files revised rates and rules for their Commercial Business Auto Program resulting in an overall decrease of -4.67%. Effective Date October 1, 2006.

LEAD COMPANY
HARTFORD FIRE INSURANCE COMPANY

FILING NUMBER
6187

Other Companies

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Underwriters Insurance Company
Twin City Fire Insurance Company
Hartford Insurance Company of the Midwest

Property and Casualty Insurance Company of Hartford

files their Liability rates and rules for their Building or Premises-Lessor's Risk Only-Additional Class Codes program. Effective Date September 9, 2006.

COMPANY
INSURANCE SERVICES OFFICE

FILING NUMBER
6745

files rules for their Private Passenger Auto Liability and Medical Payments Vehicle Rating Plan. This filing is rate neutral. Effective Date October 1, 2006.

COMPANY
INSURANCE SERVICES OFFICE

FILING NUMBER
6704

files revised loss costs for their General Liability other than Professional program (Other Liability and Products Liability). The overall change is a decrease of 4.7%. Effective Date January 1, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **6641**

files two new endorsements for its Businessowners Program. The overall rate effect is neutral. Effective Date April 1, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC **6184**

files rates, rules and forms for their new Market Segments - Supermarkets and Restaurants Program. The following are the ISO filing designation numbers - rate filing #MS-2006-RSRLC, rules filing #MS-2006-RSRRU and forms filing #MS-2006-OSRFO. Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
JEWELERS MUTUAL INSURANCE COMPANY **6580**

files a rate and rule revision to their Businessowner program resulting in an overall 13.4% rate level increase. Effective Date August 1, 2006.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS INC. **6777**

files initial Directors and Officers forms, rates and rules for their new program, the Management Liability Insurance Program. Effective Date August 23, 2006.

COMPANY **FILING NUMBER**
LIBERTY MUTUAL INSURANCE COMPANY **6406**

files rates, rules and forms for their new Travel Professionals Errors and Omissions Program. Effective Date August 15, 2006.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **SERT-6PER6S898**

files rates, rules and forms for a Personal Property Collateral Protection program. Effective Date September 1, 2006.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **5982**

files rates and forms for its program -- Group Credit Involuntary Unemployment Insurance for Revolving Monthly Outstanding Balance Accounts. Effective Date September 1, 2006.

COMPANY **FILING NUMBER**
MIC GENERAL INSURANCE CORPORATION **6553**

files a new Debt Waiver Reimbursement Insurance Policy program for Mississippi. Effective Date September 1, 2006.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORPORATION SPIN-NG2KDC34L
files revised rates and rules for their Mechanical Repair Protection Plan. The average increase is 2.5% above current rates. Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORPORATION SPIN-TK75115V4
files revised rates and rules for their Saturn Protection Plan. The average increase to for the 2007 rates is 3.1%. Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORPORATION SPIN-7GBADBMHB
files revised rates for their CM Protection Plan - Purchase Date Plans resulting in an overall rate increase of 3.0%. Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **6440**
files new rates, rules and forms for their Market Segments - Supermarkets and Restaurants Program. The following are the MSRB filing designation numbers - rate filing #MS-2006-RSRLC, rules filing #MS-2006-RSRRU and forms filing #MS-2006-OSRFO. Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
NATIONAL CROP INSURANCE SERVICES **USPH-6RZSW7917**
files rates, rules, and forms for their Crop-Hail Insurance program to be effective with the 2007 crop year with an overall rate increase of 2.87%. Effective Date January 1, 2007, New and Renewal Business.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA **6499**
files revised rates for their Podiatric Physicians Professional Liability Program (Medical Malpractice) which results in an overall increase of 25%. Effective Date August 2, 2006.

COMPANY **FILING NUMBER**
PLATEAU CASUALTY INSURANCE COMPANY **6427**
files a revision to their Contractual Liability Insurance Policy, GAP CLP program. Adding a Single Premium rate. Effective Date August 23, 2006.

COMPANY **FILING NUMBER**
SAGAMORE INSURANCE COMPANY **6136**
files revised rates, rules and forms for their Personal Automobile Programs (Secure, Merit, Value, Reward and Lowpay), resulting in an overall decrease of -0.34%. Effective Date August 29, 2006 for new business and 60 days after new business for renewals.

COMPANY **FILING NUMBER**
SECURIAN CASUALTY COMPANY **USPH-6QDPV6509**

files rates, rules, and forms for a new debt protection product for financial institutions to cover consumer loans that include debt cancellation or suspension agreements. Effective Date September 1, 2006.

COMPANY **FILING NUMBER**
SENTINEL INSURANCE COMPANY, LTD. **6846**

files rates, rules and forms for their new Commercial Automobile Program. Effective Date December 1, 2006.

COMPANY **FILING NUMBER**
ST. PAUL MERCURY INSURANCE COMPANY **5407**

files revised rates for their Fiduciary Liability Program resulting in an overall increase of 18%. Effective Date August 2, 2006.

COMPANY **FILING NUMBER**
STANDARD GUARANTY INS. CO. **6869**

files a revision to their Lenders Collateral Protection Insurance Program to introduce new coverages and modify several others. Effective Date September 1, 2006.

COMPANY **FILING NUMBER**
STARNET INSURANCE COMPANY **USPH-6S35SD442**

files rates, rules, and forms for its Auto Transportation and Towing Services program, a new Commercial Multiple Peril program. Effective Date August 29, 2006.

COMPANY **FILING NUMBER**
STARNET INSURANCE COMPANY **USPH-6RYPJ4717**

files rates, rules, and forms for its Auto Body Shop program, a new Commercial Multiple Peril program. Effective Date August 29, 2006.

COMPANY **FILING NUMBER**
STATE AUTO PROPERTY & CASUALTY **SERT-6RVP63552**

files to introduce a new Private Passenger Auto program called CustomFit. The program will use several different factors from the existing 4-tier program, the most significant being the inclusion of financial stability rating factors to produce a larger number of pricing levels. All new business written after September 28, 2006, will be placed in the new program. There will not be an automatic conversion from current to CustomFit. The overall rate level for the CustomFit program will be about 5% lower than the current program. Effective Date September 28, 2006.

COMPANY **FILING NUMBER**
TOYOTA MOTOR INSURANCE COMPANY 6600

files new rates for the 2006 Vehicle Service Agreement (VSA) program. The new rates only apply to two additional class codes for Lexus vehicles and new classes of Lexus Certified Pre-Owned Vehicles for coverage. Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
TOYOTA MOTOR INSURANCE COMPANY 6706

files new rates for the 2006 Vehicle Service Agreement program with additional rates for new vehicle classes for Lexus vehicles. Effective Date October 1, 2006.

LEAD COMPANY **FILING NUMBER**
TRAVELERS INDEMNITY COMPANY SERT-6RLHM8655

Other Companies

Charter Oak Fire Insurance Company
Travelers Indemnity Company of CT
Travelers Insurance Company of America
Phoenix Insurance Company
Travelers Property Casualty Company of America
Nipponkoa Insurance Company, Ltd.

files revised Commercial Auto rates and loss cost multipliers with an overall increase of 3.0%. Effective Date February 1, 2007.

LEAD COMPANY **FILING NUMBER**
TRINITY UNIVERSAL INSURANCE COMPANY 6701

Other Companies

Security National Insurance Company

files rates and rules for their Commercial Auto filing resulting in an overall increase of 9.0%. Effective Date December 1, 2006.

LEAD COMPANY **FILING NUMBER**
UNITED FIRE & CASUALTY COMPANY 6591

Other Companies

Lafayette Insurance Company

files a loss cost filing for their Burglary and Theft Program resulting in an overall decrease of -13.8%. Effective Date October 1, 2006.

LEAD COMPANY **FILING NUMBER**
UNITED SERVICES AUTOMOBILE ASSOCIATION SERT-6PMRL3434

Other Companies

USAA Casualty Insurance Company
USAA General Indemnity Company
Garrison Property and Casualty Insurance Company

files revised rates for their Homeowners Program resulting in an overall rate increase of 7.5%. Effective Date November 15, 2006.

COMPANY **FILING NUMBER**
UNITED STATES LIABILITY INS. CO. 6339

files a rate revision for its Community Association Program resulting in an overall -5.8% decrease. Effective Date August 29, 2006.

COMPANY **FILING NUMBER**
UNIVERSAL CASUALTY COMPANY SERT-6SANEV446

files revised rates/loss costs for their new Tow Truck Program- Garagekeepers rating. The overall rate level change is neutral since the company has no current policies. Effective Date September 15, 2006.

LEAD COMPANY **FILING NUMBER**
UTICA MUTUAL INSURANCE COMPANY 6527

Other Companies

GRAPHIC ARTS MUTUAL INSURANCE COMPANY

files a rate/loss cost filing for their Commercial Crime program. The Company proposes adoption of ISO's latest Mississippi Commercial Crime and Fidelity filings, including the Classification Table Revisions and Experience and Schedule Rating Plan. The Company also proposes a revised loss cost multiplier (LCM). The LCM of 1.600 is based on reasonable expense and profit & contingencies provisions and support is provided. The Company also proposes increasing their minimum premium. The rate effect of the filing is a decrease of 22.2%. Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
VANLINER INSURANCE COMPANY 6496

files revised rates for their Commercial Automobile Program resulting in an overall rate increase of 10.06%. Effective Date September 1, 2006.

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY 6433

files new rates and rules for their Lumber Industry Program within their commercial general liability coverage. Effective Date August 2, 2006.

COMPANY **FILING NUMBER**
XL SPECIALTY INSURANCE COMPANY 6923

files revised rates/loss cost for their Professional Liability Small Firms Architects, Consultants & Engineers Program resulting in an overall -12.5% decrease. Effective Date September 15, 2006.