

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	SPIN-7A5AYY5RO

files initial rates and rules for their Loss Estimates Supplement to be used with their General Liability program. There is no rate impact associated with this filing.
Effective Date January 1, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	SPIN-55LP3VBNC

files revised rates and rules for their Combination Policy program. The overall rate level change is a decrease of 17.1%.
Effective Date April 1, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ROAD INSURANCE COMPANY	USPH-6SVKJL742

files revised rates and rules for their Vehicle Service Coverage plan. There is no rate impact associated with this filing.
Effective Date October 1, 2006.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERISURE MUTUAL INSURANCE COMPANY	7651

Other Companies
Amerisure Insurance Company

files revised rates for their Commercial General Liability Program resulting in an overall decrease of -3.5%.
Effective Date January 1, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	SERT-6TRH7H720

files initial rates/loss costs for their new Hotel/Motel program.
Effective Date November 1, 2006.

<u>COMPANY</u>	<u>FILING NUMBER</u>
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	USPH-6SWKUQ178

files initial rates, rules and forms for their new Private Passenger Automobile program.
Effective Date December 1, 2006.

<u>COMPANY</u>	<u>FILING NUMBER</u>
CMG MORTGAGE ASSURANCE COMPANY	SERT-6TELQ2104

files new Mortgage Guaranty product to introduce pricing for Fully Advanced Loans and HELOC. There is no rate impact associated with this filing.
Effective Date October 17, 2006.

COMPANY **FILING NUMBER**
DALLAS NATIONAL INSURANCE COMPANY 7842

files a new Workers Comp program in Mississippi. The Company is adopting the approved NCCI loss costs and rating variables, using a LCM of 1.33.
Effective Date October 24, 2006.

COMPANY **FILING NUMBER**
FLORISTS' MUTUAL INSURANCE COMPANY USPH-6U2S6S563

files a rate revision to introduce a wind/hail exclusion rate credit to apply to their Commercial Multiple-Peril program rates. The Company based their selected 66% credit to apply to the property premium on the ISO Basic Group II loss costs credit.
Effective Date January 1, 2007 New and Renewals.

COMPANY **FILING NUMBER**
GRAIN DEALERS MUTUAL INSURANCE COMPANY 7683

files revised rates and rules for their Personal Auto Program resulting in an overall increase of 1.6%.
Effective Date June 1, 2007.

COMPANY **FILING NUMBER**
GRAY CASUALTY & SURETY COMPANY 7847

files initial rates and rules for their Federal and Public Official Bonds Program.
Effective Date October 24, 2006.

COMPANY **FILING NUMBER**
GRAY CASUALTY & SURETY COMPANY 7850

files rates and rules for their initial Court Bonds-Judicial Proceedings Program.
Effective Date October 24, 2006.

COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY 7729

files a revision to its Non-Profit Liability rate plan with an estimated rate level impact of 10% statewide.
Effective Date October 26, 2006 New and Renewals.

LEAD COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY 7727

Other Companies

Great American Ins. Co. of NY

Great American Assurance Co.

Great American Alliance Insurance Co.

files revised rates for their Crime and Fidelity program. Company adopts ISO filing CR-2005-RLA1 and amends LCM to 1.74. The total overall rate impact is a decrease of 11.5%.

Effective Date December 1, 2006 New and Renewals.

COMPANY **FILING NUMBER**
GREAT MIDWEST INSURANCE COMPANY **7832**
files initial rates for their Commercial General Liability Program.
Effective Date October 30, 2006.

COMPANY **FILING NUMBER**
GREAT MIDWEST INSURANCE COMPANY **7843**
files rates, rules, and forms for initial Commercial Property coverages as part of their new Supermarket Program in Mississippi.
Effective Date October 30, 2006 New.

COMPANY **FILING NUMBER**
GREAT MIDWEST INSURANCE COMPANY **7844**
files rates, rules, and forms for initial Commercial Crime and Fidelity coverages as part of their new Supermarket Program in Mississippi.
Effective Date October 30, 2006 New.

COMPANY **FILING NUMBER**
GREAT MIDWEST INSURANCE COMPANY **7836**
files rates, rules, and forms for initial Commercial Umbrella coverage as part of their new Supermarket Program in Mississippi.
Effective Date October 30, 2006.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **7735**
files a revision to their Composite Rating Plan rules that apply to several lines of business, including General Liability, Commercial Auto, Hospital Professional, Crime and Fidelity.
Effective Date April 1, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **7736**
files a revision to the Retrospective Rating plan for Mississippi that applies to several lines of business, including General Liability, Commercial Auto, Hospital Professional, Crime and Fidelity. This plan allows a company's experience during a policy period to be included in the development of the final premium.
Effective Date April 1, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **7799**
files a loss cost filing for their (Commercial Multiple Peril) Businessowners Program.
Effective Date March 15, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE 7777

files a loss cost filing for their Medical Professional Liability Program.
Effective Date June 1, 2007.

COMPANY **FILING NUMBER**
INTERNATIONAL BUSINESS AND MERCANTILE REASSURANCE
COMPANY SPIN-32QA4N670

files to adopt NCCI's 03/01/2006 loss costs and a revised LCM of 1.48 for their Workers' Compensation program. The overall rate level change is an increase of 4.2%
Effective Date October 3, 2006.

COMPANY **FILING NUMBER**
LIBERTY MUTUAL INSURANCE COMPANY USPH-6UALWD473

files initial rates and rules for their new Fidelity program.
Effective Date November 1, 2006.

COMPANY **FILING NUMBER**
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE
COMPANY SERT-6S9NRN475

files rules to introduce a new tiering system in its Private Passenger Automobile program,
with no rate level effect.
Effective Date October 31, 2006, New and December 31, 2006, Renewals.

LEAD COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY INS. CO. SERT-6S9NM7868

Other Companies

Metropolitan Casualty Insurance Company

files rule changes to introduce a new tiering system in its Private Passenger Auto program, with no overall rate-level effect.
Effective Date October 31, 2006, New and December 31, 2006, Renewals.

COMPANY **FILING NUMBER**
MORTGAGE GUARANTY INSURANCE CORPORATION SERT-6U2J2L979

files a new set of discounted premiums for USAA Federal Savings bank loan originations for U.S. military personnel.
Effective Date November 1, 2006.

COMPANY **FILING NUMBER**
NATIONAL AMERICAN INSURANCE COMPANY 7675

files initial rates for their Commercial Property (Fire and Allied Lines) Program.
Effective Date October 17, 2006.

COMPANY **FILING NUMBER**
NATIONAL AMERICAN INSURANCE COMPANY 7632

files revised rates, rules and forms for their Commercial General Liability Program resulting in an overall increase of 1.5%.
Effective Date October 17, 2006.

COMPANY **FILING NUMBER**
NATIONAL FIRE AND INDEMNITY EXCHANGE 7830

files to adopt the most recent approved ISO General Liability loss costs and updates their loss cost multiplier. The overall rate change is -0.2% decrease.
Effective Date January 1, 2007.

COMPANY **FILING NUMBER**
NATIONAL SECURITY FIRE & CASUALTY COMPANY USPH-6TZTAE812

files revised rates for their Mobile Homeowner program. The overall rate level change is an increase of 11.5%.
Effective Date November 27, 2006.

COMPANY **FILING NUMBER**
NATIONAL SECURITY FIRE & CASUALTY COMPANY USPH-6TZM36307

files revised rates for their Homeowner program. The overall rate level change is an increase of 23.0%.
Effective Date November 27, 2006.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY USPH-6TFLX9828

Other Companies

Farmland Insurance Company

files revised rate/loss cost for their Commercial General Liability program. The overall rate level change is an increase of 6.1%.
Effective Date January 1, 2007.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY USPH-6TKKQ5505

Other Companies

Farmland Insurance Company

files revised rates and rules for their CommercialGard program. The overall rate level change is an increase of 6.45%.
Effective Date January 15, 2007.

LEAD COMPANY

NATIONWIDE MUTUAL INSURANCE COMPANY

Other Companies

Nationwide Mutual Fire Insurance Company

Nationwide Property & Casualty Insurance Company

files to adopt NCCI's 03/01/2006 loss costs with revised LCMs for their Workers' Compensation program. The overall rate level change is an increase of 11.0%.

Effective Date February 15, 2007.

FILING NUMBER

USPH-6T4L5F417

LEAD COMPANY

NATIONWIDE MUTUAL INSURANCE COMPANY

Other Companies

Nationwide Mutual Fire Insurance Company

Nationwide Property & Casualty Insurance Company

files to adopt revised deviations for their Commercial Package (Commercial Multi-Peril).

There is no rate impact associated with this filing.

Effective Date February 15, 2007.

FILING NUMBER

USPH-6SXXJD678

COMPANY

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

FILING NUMBER

7575

files revised rates and rules for their Contract & Commercial Surety Program resulting in an overall decrease of -0.04%.

Effective Date November 1, 2006.

COMPANY

OCCIDENTAL FIRE & CASUALTY COMPANY OF NC

FILING NUMBER

7673

files an initial rate, rule and form filing for their Commercial Auto Non-Trucking Liability Program.

Effective Date October 17, 2006.

COMPANY

PMI MORTGAGE INSURANCE COMPANY

FILING NUMBER

SERT-6TST5Q895

files to revise their current Rural Housing Program to expand the loan options. There is no rate impact associated with this filing.

Effective Date October 26, 2006.

COMPANY

SECURIAN CASUALTY COMPANY

FILING NUMBER

SERT-6TZGSD540

files revisions to forms and adds rates for GAP coverage on debt obligations for various types of collateral under a contractual liability program .

Effective Date November 1, 2006.

COMPANY **FILING NUMBER**
SIRIUS AMERICA INSURANCE COMPANY **7587**

files an initial rate, rule and form filing for Workers Comp program. To adopt NCCI loss cost contained in NCCI filing MS-2006-01. Also filing a loss cost multiplier, expense constant and other miscellaneous rate and rule deviations from NCCI. The LCM is 1.25. Effective Date October 15, 2006.

COMPANY **FILING NUMBER**
SOUTHERN UNITED FIRE INSURANCE COMPANY **USPH-6U8QWG293**

files initial rates and rules for their new Commercial Auto program. Effective Date October 24, 2006.

COMPANY **FILING NUMBER**
STANDARD INSURANCE COMPANY **SERT-6TVG7G131**

files rates, rules, and forms for a new Wedding Insurance Program (Inland Marine). Effective Date December 1, 2006 New and Renewals.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY **SERT-6TMNV6940**

files rates and forms for an optional coverage under their GAP program. The endorsements provide coverage of Payment of Unrelated Debt and Waiver of Unpaid Portion of GAP Fee. Effective Date October 16, 2006.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY, INC. **7625**

files rates, rules and forms for their new HISCOX Not-for-Profit D&O/Public Officials Liability Program. Effective Date October 17, 2006.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY COMPANY **SERT-6TZSUL376**

files modifications to its Non-Profit Directors and Officers Liability rate plan. There is no rate change associated with this filing. Effective Date October 31, 2006.

LEAD COMPANY
TRAVELERS INDEMNITY COMPANY
Other Companies
Charter Oak Fire Insurance Company
Travelers Indemnity Company of Connecticut
Travelers Indemnity Company of America
Phoenix Insurance Company
Travelers Property Casualty Company of America
NIPPONKOA Insurance Company, Ltd.

FILING NUMBER
SERT-6TCGT4829

files to revise their loss cost multipliers for Garage Dealers Program (Commercial Auto), files additional optional deductibles that vary by peril, and a revised company deviation rate that allows for the application of deviations to property damage coverage. The changes to the Garage Dealers Program is 18%, but overall rate impact on total book is 0.3%.
Effective Date February 1, 2007 New and Renewals.

COMPANY
TRIANGLE INSURANCE COMPANY, INC.

FILING NUMBER
7666

files revised rates and rules for their Commercial Umbrella Liability Program resulting in an overall decrease of -11.2%.
Effective Date October 15, 2006.

COMPANY
TRUMBULL INSURANCE COMPANY

FILING NUMBER
6742

files revised rates, rules and forms for their Non-Profit Directors & Officers Liability Insurance Program. The overall rate impact of the changes are an estimated 4.3%.
Effective Date October 10, 2006.

COMPANY
UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER
7677

files revised rates and rules for their Corporate Directors & Officers and Employers Practices Liability Product Program resulting in an overall decrease of -2.5%.
Effective Date October 17, 2006.

COMPANY
UNIVERSAL UNDERWRITERS INSURANCE COMPANY

FILING NUMBER
USPH-6TTM8R203

files revised rates for their Vehicle Service Contract to reflect new GM factory powertrain warranty terms. There is no rate level change associated with this filing.
Effective Date October 24, 2006.

LEAD COMPANY

UTICA MUTUAL INSURANCE COMPANY

Other Companies

Graphic Arts Mutual Insurance Company

files revisions to their Non-School Umbrella program. There is no rate impact associated with this filing.

Effective Date February 1, 2007 (New) May 1, 2007 (Renewal).

FILING NUMBER

SPIN-J5OQVJE26

COMPANY

WESTFIELD INSURANCE COMPANY

files rates, rules and forms for their new Hybrid Rice Policy of Insurance Program.

Effective Date October 17, 2006.

FILING NUMBER

7667