

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE INSURANCE COMPANY</u>	<u>SPIN-8322HDQ6H</u>
files revised manual rules for its Commercial Multi-Peril - Liability & Non- Liability, Commercial Package Program. There is no rate impact associated with this filing. Effective Date January 1, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u>	<u>SPIN-3MJG8ASBX</u>
files initial rates, rules and forms its Commercial General Liability program for Forestry Operations, Waste Hauler Operations, Wholesale Distributors Operations, and Agricultural Operations, as well as some generic forms. Effective Date January 15, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN MERCURY INSURANCE COMPANY</u>	<u>8186</u>
files a rate revision for their Platinum "Precious Metals" vehicle service contract program. No existing policies are affected. The Company is introducing additional categories of term/mileage options for the New Car Wrap Plan. Effective Date November 16, 2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN MERCURY INSURANCE COMPANY</u>	<u>8194</u>
files a rate revision for their Premium Value Platinum "Precious Metals" vehicle service contract program. No existing policies are affected. The Company is introducing additional categories of term/mileage options for the New Car Wrap Plan. Effective Date November 16, 2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN RELIABLE INSURANCE COMPANY</u>	
files revised rates and rules for their Mobilehome program. There is no rate impact associated with this filing. Effective Date January 1, 2007 (New) February 1, 2007 (Renewal).	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN RELIABLE INSURANCE COMPANY</u>	
files revised rates and rules for their Dwelling program. There is no rate impact associated with this filing. Effective Date January 1, 2007 (New) February 1, 2007 (Renewal).	

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-125001671

Other Companies

American Guarantee and Liability Ins. Co.
Colonial American Casualty & Surety Co.
Fidelity and Deposit Co. of Maryland
Zurich American Ins. Co. of Illinois
Zurich American Ins. Co.

files forms and rates to expand coverage offerings and decrease pricing for their Directors & Officers Liability program. The overall decrease in rate level pricing is 12.3%.
Effective Date November 30, 2006 New and January 30, 2007 Renewals.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

8617

amends their current Commercial General Liability Loss Cost Multiplier for their Emergency Services Insurance Program to match the current LCM for their general CGL business. This change will result in an overall 21.4% increase.
Effective Date November 28, 2006.

COMPANY

AXA INSURANCE COMPANY

FILING NUMBER

7672

files new rates for their Commercial General Liability program. The Company proposes to adopt, without modification, the revised ISO loss costs contained in ISO filing GL-2006-BGL1. The overall rate change is -2.8%.
Effective Date January 1, 2007.

COMPANY

BEAZLEY INSURANCE COMPANY

FILING NUMBER

USPH-6UQR4X249

files initial rates, rules and forms for their new Non-Profit Organization Management Liability Program.
Effective Date November 28, 2006.

COMPANY

BEAZLEY INSURANCE COMPANY, INC.

FILING NUMBER

5423

files initial rates, rules and forms for their Beazley One - Private Company Liability Insurance Program.
Effective Date November 1, 2006.

COMPANY

CONTINENTAL CASUALTY COMPANY

FILING NUMBER

USPH-6UNRP5345

files a new computer-related errors and omissions liability product to be used with the current approved E-Pack Management Liability policy. The Company is introducing a small business product called Epack EZ that provides more limited coverage for insureds with 50 employees or less.
Effective Date November 20, 2006, New and Renewals.

LEAD COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
USPH-6TCQ5C282

Other Companies

CONTINENTAL INSURANCE CO.
AMERICAN CASUALTY CO. OF READING, PA
NATIONAL FIRE INS. CO.
TRANSPORTATION INS. CO.
TRANSCONTINENTAL INS. CO.
VALLEY FORGE INS. CO.

files rates, rules and forms for their new NetProtect Essential Liability program (Other Liability-Liability E & O). The program provides third party network security and privacy liability coverage.
Effective Date November 1, 2006.

COMPANY
DELTA FIRE & CASUALTY INSURANCE COMPANY

FILING NUMBER
7724

files a new commercial property program to provide Mechanical, Electrical and Pressure Systems Enhancement coverage for Commercial Fire and Allied lines and CMP policies. The rates for this coverage are identical to the approved rates for the two sister companies (Georgia Casualty & Surety and Association Casualty Insurance Companies).
Has companion filings #7728 & 7723.
Effective Date November 16, 2006.

COMPANY
DELTA FIRE & CASUALTY INSURANCE COMPANY

FILING NUMBER
7728

files a new commercial property program to provide business income-actual loss sustained coverage for Commercial Fire and Allied lines and CMP policies. The rates for this coverage are identical to the approved rates for the two sister companies (Georgia Casualty & Surety and Association Casualty Insurance Companies). Has two companion filings #'s 7724 & 7723.
Effective Date November 16, 2006.

COMPANY
DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY

FILING NUMBER
4230

files a Mobile Tool Vendors Program to provide General Liability coverage to Snap-On-Tool corporation and franchises.
Effective Date November 16, 2006.

COMPANY
ENCOMPASS INSURANCE COMPANY

FILING NUMBER
SPIN-BW42V740W

files a rate and rule revision for their Classic Auto program increasing minimum premium, revising UM rating, increase comprehensive rates for antiques, classics, and exotics, and the removal of towing and labor coverage.
Effective Date March 1, 2007, New and Renewals.

COMPANY **FILING NUMBER**
GENERALI U.S. BRANCH **8217**

files initial rates, rules and forms for their Commercial Property Program.
Effective Date November 20, 2006.

COMPANY **FILING NUMBER**
GENWORTH MORTGAGE INSURANCE CORPORATION **7845**

files to introduce new mortgage guaranty rate cards for credit unions. These rates will allow credit unions to provide lower mortgage insurance costs to first-time and low-to-moderate income borrowers in affordable housing programs.
Effective Date November 13, 2006.

COMPANY **FILING NUMBER**
GRAY CASUALTY & SURETY COMPANY **7858**

files an initial filing for Miscellaneous and U. S. Immigrant Bonds.
Effective Date November 1, 2006.

COMPANY **FILING NUMBER**
GRAY CASUALTY & SURETY COMPANY **7861**

files an initial filing for License and Permit Bonds.
Effective Date November 1, 2006.

COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY **7978**

files a Contractual Obligation Reimbursement Program revision to add new rates for Vehicle Limited Warranty Contracts.
Effective Date November 16, 2006.

COMPANY **FILING NUMBER**
HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY **7776**

files a new product filing, Contractual Liability for Equipment Breakdown Claims policy. This provides coverage to an insured incurs contractual liability for equipment breakdown claims on covered equipment.
Effective Date November 16, 2006.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **8539/8543/8540**

files new Rates/Loss Costs (MS-2006-RHMLC), Rules (MS-2006-RHMRU and Forms (MS-2006-OHMFO) for their Commercial Lines Manual - Division 12 - Market Segments Program for Hotels, Motels and Inns Commercial Package Policy.
Effective Date July 1, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **7880**

files a Homeowner loss cost revision resulting in an overall decrease of -1.5%.
Effective Date April 1, 2007.

COMPANY **FILING NUMBER**
MERCHANTS BONDING COMPANY (MUTUAL) **SERT-6TFLM7254**

files revised rates and rules for their Surety Bond Program resulting in no rate change.
Effective Date April 1, 2007.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY **7994**

files revised rates for their Private Passenger Auto Program resulting in an overall decrease of -0.45%.
Effective Date January 1, 2007.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **8660/8674/8675**

files new Rates/Loss Costs (MS-2006-RHMLC), Rules (MS-2006-RHMRU and Forms (MS-2006-OHMFO) for their Commercial Lines Manual - Division 12 - Market Segments Program for Hotels, Motels and Inns Commercial Package Policy.
Effective Date July 1, 2007.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **7992**

files a loss cost revision for their Businessowners Program.
Effective Date March 15, 2007.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **USPH-6UVKE7441**

files revised rates and rules for their Personal Umbrella and Excess Program. This filing will result in an rate increase of 13.6%.
Effective Date March 15, 2007.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **USPH-6TYFXT928**

Other Companies

NATIONWIDE MUTUAL FIRE INSURANCE CO.

NATIONWIDE PROPERTY & CASUALTY INS. CO.

files a rate/loss cost, rules and forms filing for their Commercial Auto program resulting in an overall -4.8% rate level change. The Company proposes amendments to ISO Rule 23.

Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **SPIN-CCN4DBN70**

files initial rates, rules and forms for their new Commercial General Liability Sports and Entertainment Program.

Effective Date November 28, 2006.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **USPH-6UURUY694**

files revised rates and rules for their Commercial Automobile program. The filing will result in an overall rate increase of 0.9%.

Effective Date December 12, 2006 (New) January 9, 2007 (Renewal).

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **USPH-6TRNU2875**

files revised rates and rules for their Private Passenger Automobile Program resulting in an overall decrease of -3.7%.

Effective Date December 14, 2006 for new business and February 13, 2007 for renewals.

COMPANY **FILING NUMBER**
SOUTHERN UNITED FIRE INSURANCE COMPANY **USPH-6UQLSP550**

files initial General Liability program in Mississippi adopting ISO Reference Filing GL-2005-BGL1 and Loss Cost Multiplier of 1.55.

Effective Date November 16, 2006.

COMPANY **FILING NUMBER**
ST. PAUL FIRE AND MARINE INSURANCE COMPANY **SERT-6UHJQN188**

files a new SelectOne Broad Form D&O policy for Mutual Fund Directors.

Effective Date November 13, 2006.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **7549**

files revised rates and rules to introduce the Customer Rating Index (CRI) into their Homeowners program. The Company introduces rating factors for the CRI based on New Business and Renewal criteria. The overall rate level effect is presented as 0%, although there are rate changes that will vary by classification. The Company proposes to limit any developed rate change to 5%.

Effective Date January 15, 2007, New Business and March 15, 2007, Renewals.

COMPANY **FILING NUMBER**
UNITRIN AUTO AND HOME INSURANCE COMPANY **USPH-6Q6RP4939**

files revised rates and rules for their Dwelling Fire program. The overall rate level change is an increase of 4.7%.

Effective Date December 1, 2006 (New) December 1, 2007 (Renewal).

COMPANY

VIRGINIA SURETY COMPANY

FILING NUMBER

7433

files new rates for their Mechanic Add-On program issues by Automotive Warranty Services, Inc. These new rates reflect changes in manufactures standard warranties. Effective Date November 16, 2006.

COMPANY

WESTERN SURETY COMPANY

FILING NUMBER

8406

files rates for their new Admiralty Proceedings Surety Bonds. Effective Date December 1, 2006.

COMPANY

ZURICH AMERICAN INSURANCE COMPANY

FILING NUMBER

USPH-6UWM39910

files revised rates and rules for their Travel Agents and Tour Operators Professional Liability Program. There is no rate impact associated with this filing. Effective Date January 1, 2007.

COMPANY

ZURICH AMERICAN INSURANCE COMPANY

FILING NUMBER

USPH-6UVLQ5299

files initial rates, rules and forms for its new Sponsored Life Agents Error and Omissions Liability Program. Effective Date December 1, 2006.