

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

**LEAD COMPANY**

**ALLSTATE INSURANCE COMPANY**

Other Companies

Allstate Indemnity Company

files revised loss cost multipliers for their Commercial Automobile program. The overall rate level change is an increase of 1.0%

Effective Date January 1, 2007 (New) February 7, 2007 (Renewal).

**FILING NUMBER**

SPIN-344J2AF6C

**COMPANY**

**AMERICAN ALTERNATIVE INSURANCE CORPORATION**

files to introduce the rates, rules and forms for a new Commercial Property program aimed towards forestry, waste haulers, wholesale distributors, and agricultural operations.

Effective Date January 15, 2007.

**FILING NUMBER**

AMLX-125025140

**LEAD COMPANY**

**AMERISURE MUTUAL INSURANCE COMPANY**

Other Companies

AMERISURE INSURANCE CO.

files to adopt the most recent MSRB loss costs for Commercial Property. The overall rate level effect of the change is -38.5%

Effective Date April 1, 2007.

**FILING NUMBER**

8818

**COMPANY**

**AMICA MUTUAL INSURANCE COMPANY**

files a base rate revision for their Personal Umbrella Liability program with an overall rate level increase of 6.2%.

Effective Date March 1, 2007 New and Renewal Business.

**FILING NUMBER**

AMMA-125001371

**COMPANY**

**ARCH INSURANCE COMPANY**

files a rate change for their ALTRU Non-Profit D&O Liability Program resulting in a 5.0% decrease.

Effective Date December 5, 2006.

**FILING NUMBER**

8651

**COMPANY**

**ARCH INSURANCE COMPANY**

files a rate revision to their Emergency Services Insurance Program for Commercial Auto resulting in an overall increase of 2.6%.

Effective Date December 6, 2006.

**FILING NUMBER**

8253

**COMPANY** **FILING NUMBER**  
**ARCH INSURANCE COMPANY** **8646**  
files a revision to their Emergency Services Insurance Program for Commercial Property resulting in an overall increase of 25%.  
Effective Date December 6, 2006.

**COMPANY** **FILING NUMBER**  
**ARCH INSURANCE COMPANY** **8811**  
files to introduce a new Aviation General Liability and Airport Liability Product program.  
Effective Date December 21, 2006.

**COMPANY** **FILING NUMBER**  
**ASSOCIATED INDUSTRIES INSURANCE COMPANY, INC.** **8883**  
files WC for a Premium Discount table to apply to their MS program. To use Premium Discount table and Rule 3 section 19 from the NCCI Basic Manual and to use for WC000406A.  
Effective Date January 1, 2007.

**COMPANY** **FILING NUMBER**  
**ATRADIUS TRADE CREDIT INSURANCE INC.** **8527**  
files additional forms and a rating addendum to identify the credit limit fees for their Domestic Trade Credit Insurance program.  
Effective Date December 13, 2006.

**COMPANY** **FILING NUMBER**  
**CARDIF PROPERTY AND CASUALTY INSURANCE COMPANY** **8138**  
files a new program to cover Group Inland Marine Insurance that covers the insured Creditor and insured Borrower in regards to credit transactions. The plan is based on the current approved American National Insurance Company program and covers either single or dual interests.  
Effective Date December 13, 2006.

**COMPANY** **FILING NUMBER**  
**CATERPILLAR INSURANCE COMPANY** **CTRP-125041202**  
files rate/loss cost filing for their Contractual Liability Insurance Policy (Other Liability). There is no rate impact associated with this filing.  
Effective Date January 1, 2007.

**LEAD COMPANY**  
**CHARTER OAK FIRE INSURANCE COMPANY**

**FILING NUMBER**  
TRVD-125044805

**Other Companies**

Phoenix Insurance Co.  
Travelers Indemnity Co.  
Travelers Indemnity Co. of America  
Travelers Indemnity Co. of Connecticut  
Travelers Property Casualty Co. of America

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files new endorsements and rates to introduce seven new class codes in the Office Pac and Office Pac Plus segments within their Master Pac programs (Commercial Multi-Peril).

Effective Date March 1, 2007.

**LEAD COMPANY**  
**CHARTER OAK FIRE INSURANCE COMPANY**

**FILING NUMBER**  
TRVD-125041492

**Other Companies**

Phoenix Insurance Co.  
Travelers Indemnity Co.  
Travelers Indemnity Co. of America  
Travelers Indemnity Co. of Connecticut  
Travelers Property Casualty Co. of America

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files four new optional endorsements and rates for use with their General Liability program.

Effective Date March 1, 2007.

**COMPANY**  
**COAST NATIONAL INSURANCE COMPANY**

**FILING NUMBER**  
7872

files a new program which utilizes the model developed in another pending filing.

Effective Date December 18, 2006.

**LEAD COMPANY**  
**CONTINENTAL CASUALTY COMPANY**

**FILING NUMBER**  
8807

**Other Companies**

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

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files to adopt loss costs with modification from ISO reference filings GL-2006-BGL1 and GL-2006-IALL1 for the Commercial General Liability program for all companies. The filing would result in a decrease of 5.9% for each company.

Effective Date January 1, 2007.

**COMPANY** **FILING NUMBER**  
**DALLAS NATIONAL INSURANCE COMPANY** 8810

files an initial rate and rule filing for Commercial General Liability in MS. The company is adopting current ISO loss costs and has developed a loss cost multiplier using countrywide projected expense provisions.  
Effective Date December 21, 2006.

**COMPANY** **FILING NUMBER**  
**DISCOVER PROPERTY & CASUALTY INSURANCE CO.** 8805

files rates and rules for new endorsements for their Commercial Property Program. The endorsements are loss limit coverages that allow coverage for less than the actual value of the property.  
Effective Date December 21, 2006.

**COMPANY** **FILING NUMBER**  
**EMASCO INSURANCE COMPANY** EMCC-125033970

files forms and rate for an Employment Practices Liability coverage to the General Liability part for their Businessowners program.  
Effective Date January 15, 2007.

**LEAD COMPANY** **FILING NUMBER**  
**EMPLOYERS INSURANCE COMPANY OF WAUSAU** WAUS-125035221

Other Companies

Wausau Underwriters Ins. Co.

Wausau Business Ins. Co.

files a new Wausau ELITE Cleaning Services Platinum Endorsement for their Commercial Businessowners program to expand classifications to include Building Cleaning and Maintenance Services.

Effective Date January 1, 2007, New and Renewals.

**LEAD COMPANY** **FILING NUMBER**  
**EMPLOYERS INSURANCE COMPANY OF WAUSAU** USPH-6UQSQE668

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

files to adopt ISO's 2006 loss costs and revised LCM's for their General Liability program. The overall rate level change is a decrease of 23.2%.

Effective Date February 1, 2007.

**COMPANY** **FILING NUMBER**  
**FEDERAL INSURANCE COMPANY** 8774

files rates and rules for their Long-Term Construction Program (surety). The company is adding a new rate option to provide for longer-term contract surety bonds (in excess of three years).

Effective Date December 21, 2006.

**LEAD COMPANY**

**FEDERATED MUTUAL INSURANCE COMPANY**

Other Companies

Federated Service Insurance Company

files revised rates and rules for their Commercial Automobile program. The overall rate level change is an increase of 0.7%.

Effective Date February 1, 2007.

**FILING NUMBER**

PRTB-125025159

**COMPANY**

**FIDELITY NATIONAL INSURANCE COMPANY**

files rates and rules for their new Private Passenger Automobile Program.

Effective Date December 13, 2006.

**FILING NUMBER**

7998

**LEAD COMPANY**

**FIREMAN'S FUND INSURANCE COMPANY**

Other Companies

National Surety Corporation

The American Insurance Company

Associated Indemnity Corporation

American Automobile Insurance Company

files rate, rule and form filing for its Recreation & Leisure Continuous Improvement (Other Liability) program. The filing is to introduce 3 revised or new optional endorsements to the program with pricing.

Effective Date December 20, 2006.

**FILING NUMBER**

FFDC-125008340

**LEAD COMPANY**

**GOVERNMENT EMPLOYEES INSURANCE COMPANY**

Other Companies

GEICO General Insurance Company

GEICO Indemnity Company

GEICO Casualty Company

files revised rates and rules for their Private Passenger Automobile Program. The company proposes a rate change (Increase) for four companies of +0.4%, +0.4%, +1.5% and 0.0%.

Effective Date January 18, 2007 (New) March 12, 2007 (Renewal).

**FILING NUMBER**

GECC-125030024

**COMPANY**

**GOVERNMENT EMPLOYEES INSURANCE COMPANY**

files revised rates for their Personal Umbrella Protection Insurance. The company proposes an overall increase of 5.3%.

Effective Date March 12, 2007.

**FILING NUMBER**

GECC-125037443

**COMPANY** **FILING NUMBER**  
**GREAT AMERICAN ALLIANCE INSURANCE COMPANY** 8510

files a revision to their GAP program that was approved in 2004. The revision will only affect new policies. In addition to revising several forms, the Company is proposing changes to the rating program. The Term Factor is expanded to account for terms up to 240 months.

Effective Date December 13, 2006.

**COMPANY** **FILING NUMBER**  
**GREAT AMERICAN SPIRIT INSURANCE COMPANY** 8817

files to introduce their Auction Vehicle Repurchase Guaranty Program. The program provides coverage to auto dealer purchasers of vehicle at auction, guaranteeing a repurchase of the vehicle if certain sales criteria on a vehicle are not met.

Effective Date December 19, 2006.

**COMPANY** **FILING NUMBER**  
**GREAT WEST CASUALTY COMPANY** LDRE-125043372

files revised rates/loss costs for their Commercial Auto (Truckers) program. The overall rate change is an increase of 7.9%.

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

**LEAD COMPANY** **FILING NUMBER**  
**HANOVER AMERICAN INSURANCE COMPANY** FRCS-125002869

Other Companies

Massachusetts Bay Insurance Company

The Hanover Insurance Company

files revised forms, rates and rules as a result of the TRIA Extension Act of 2005 under their commercial lines package and monoline Boiler & Machinery program. The change results in a rate increase of 10% for the terrorism coverage.

Effective Date January 1, 2007 New and Renewals.

**COMPANY** **FILING NUMBER**  
**HSBC INSURANCE COMPANY OF DELAWARE** 7206

files initial rates, rules, and forms for a Fixed Monthly Premium Involuntary Unemployment Insurance with Family Leave Policy Program.

Effective Date December 5, 2006.

**COMPANY** **FILING NUMBER**  
**HSBC INSURANCE COMPANY OF DELAWARE** 7078

files rates, rules, and forms for initial filing of an Involuntary Unemployment Insurance Program.

Effective Date December 5, 2006.

**COMPANY** **FILING NUMBER**  
**HSBC INSURANCE COMPANY OF DELAWARE** **7083**

files rates and forms for initial filing of an Involuntary Unemployment Insurance (Revolving) Program.  
Effective Date December 5, 2006.

**LEAD COMPANY** **FILING NUMBER**  
**THE HANOVER INSURANCE COMPANY** **FRCS-125003029**

Other Companies  
Massachusetts Bay Insurance Company  
The Hanover American Insurance Company

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files revised rates for Terrorism Coverage for its Commercial Lines Package and monoline General Liability programs. The overall rate level change is a 10.0% increase.  
Effective Date January 1, 2007 (Forms) March 1, 2007 (Rate/Rule).

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE** **8564/8563/8565**

files a new Loss Cost filing (MP-2005-RLC05), Individual Risk Premium Modification (IRPM) Plan (RP-2005-RMP05) and rules (MP-2005-ORU05) for their Management Protection Program.  
Effective Date May 1, 2007.

**COMPANY** **FILING NUMBER**  
**JEWELERS MUTUAL INSURANCE COMPANY** **SPIN-7S0T84111**

files forms and rates for an employment practices liability coverage to be used in their Businessowners program.  
Effective Date December 5, 2006.

**COMPANY** **FILING NUMBER**  
**LYNDON PROPERTY INSURANCE COMPANY** **PRTB-125025159**

files a revision to rates for the contractual liability program that provides GAP coverage to insured autos.  
Effective Date December 22, 2006.

**COMPANY** **FILING NUMBER**  
**MEDICAL PROTECTIVE COMPANY, INC.** **8679**

files revised rates, rules and forms for their Dentists Program (Medical Malpractice Occurrence and Claims-Made) resulting in an overall rate increase of 5.0%.  
Effective Date January 1, 2007.

**COMPANY** **FILING NUMBER**  
**MERASTAR INSURANCE COMPANY** **7863**

files revised rates for their Homeowners Program resulting in an overall rate increase of 22.8%.  
Effective Date February 1, 2007 for new business and March 15, 2007 for renewals.

**COMPANY** **FILING NUMBER**  
**MGIC ASSURANCE CORPORATION** **MRTG-125008941**

files rates, rules and forms for a new program to cover Unimproved Properties for lending institutions against the risk of loan defaults by borrowers.  
Effective Date December 13, 2006.

**COMPANY** **FILING NUMBER**  
**MIC GENERAL INSURANCE CORPORATION** **8561**

files a revised rate and rule manual for their Motor Vehicle Service Contract. The overall increase is 7.3% to premium, or 5.1% on an annualized basis. Only new policies are affected by this change.  
Effective Date December 13, 2006.

**COMPANY** **FILING NUMBER**  
**NIPPONKOA INSURANCE COMPANY, LTD** **8712**

files rates, rules and forms for their new OMNI Boiler and Machinery Program.  
Effective Date December 20, 2006.

**COMPANY** **FILING NUMBER**  
**NOVA CASUALTY COMPANY** **NVAC-125035611**

files revised rate/loss cost for their Commercial Fire and Allied Lines program. This filing is rate neutral.  
Effective Date December 21, 2006.

**COMPANY** **FILING NUMBER**  
**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS. CO.** **8633**

files changes to their Bonds-Surety Program resulting in no rate change.  
Effective Date January 1, 2007.

**COMPANY** **FILING NUMBER**  
**PMI MORTGAGE INSURANCE COMPANY** **PMGP-125042264**

files initial rates for use with its Lender Paid Mortgage Insurance programs.  
Effective Date December 22, 2006.

**COMPANY** **FILING NUMBER**  
**PRAETORAIN INSURANCE COMPANY** **8654**

files new rates, rules and forms for their Auto Dealer and Auto Services Program.  
Effective Date December 5, 2006.

**COMPANY** **FILING NUMBER**  
**PRAETORIAN INSURANCE COMPANY** **8576**

files rates, rules and forms for their new General Liability Program for entertainment, sports and leisure activities.  
Effective Date December 13, 2006.



**COMPANY** **FILING NUMBER**  
**PROGRESSIVE CASUALTY INSURANCE COMPANY** **PRGS-125025200**

files rate and rule for its Internet/Electronic Banking Liability (IBL) Insurance program. The Company reduces their (IBL) and Public Relations Expense base rates and files a Liability Mitigation Expense coverage part.  
Effective Date February 1, 2007 New and Renewals.

**COMPANY** **FILING NUMBER**  
**REPUBLIC MORTGAGE INSURANCE COMPANY** **LDRD-125002534**

files a new risk-based Single Premium Program for mortgage guaranty to replace the current program for A Paper quality loans.  
Effective Date January 19, 2007 New Business.

**COMPANY** **FILING NUMBER**  
**SAFECO INSURANCE COMPANY OF AMERICA** **SAFA-125033085**

files revised rates and rules for its Owner Occupied Homeowners program. This filing introduces two new optional endorsements to the program and revises four existing endorsements. The overall rate level effect is a decrease of 0.02%.  
Effective Date February 22, 2007 (New) April 03, 2007 (Renewal).

**COMPANY** **FILING NUMBER**  
**SAFEWAY INSURANCE COMPANY** **8676**

files to revise their Private Passenger Automobile rates resulting in an overall decrease of -7.1%.  
Effective Date January 1, 2007.

**COMPANY** **FILING NUMBER**  
**STATE FARM FIRE AND CASUALTY COMPANY** **8753**

files revised rates and rules for their Independent Auto Program resulting in an overall decrease of -2.0%.  
Effective Date February 5, 2007 for new business and March 5, 2007 for renewals.

**COMPANY** **FILING NUMBER**  
**STATE FARM MUTUAL AUTOMOBILE INS. CO.** **8752**

files a rate and rule revision for their Independent Auto Program resulting in an overall decrease of 1.0%.  
Effective Date February 5, 2007 for new business and March 5, 2007 for renewals.

**LEAD COMPANY** **FILING NUMBER**  
**TRAVELERS COMMERCIAL INSURANCE COMPANY** **SERT-6UFG92921**

Other Companies  
Travelers Property Casualty Company  
files revised rates and rules for their Travelers Private Passenger Automobile Program. The overall rate level effect is an increase of 19.7%.  
Effective Date January 1, 2007.

**COMPANY** **FILING NUMBER**  
**UNITED STATES LIABILITY INSURANCE COMPANY** **8809**

files to add a limit option for a \$250,000 per claim \$750,000 annual aggregate limit to their Recruiters Professional Liability program.  
Effective Date December 21, 2006.

**LEAD COMPANY** **FILING NUMBER**  
**UNITRIN** **8683**

Other Companies

Trinity Universal Insurance Company  
Security National Insurance Company

files to adopt loss costs with modification from ISO reference filings GL-2006-BGL1 and GL-2006-IALL1 for the Commercial General Liability Program resulting in an overall increase of 2.4%.  
Effective Date May 1, 2007.

**COMPANY** **FILING NUMBER**  
**VIRGINIA SURETY COMPANY** **7434**

files new rates for their United Auto Care program issues by Automotive Warranty Services, Inc.  
Effective Date December 13, 2006.

**COMPANY** **FILING NUMBER**  
**ZALE INDEMNITY COMPANY** **YTYC-125022726**

files rates and forms for a new Credit Family Leave program. The policy provides coverage for Family Leave to provide minimum monthly payments on credit accounts at Zale Corporation in case of unpaid leaves of absence approved by insured's employer.  
Effective Date 12/29/2006.