

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
January 2007**

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE COMPANY</u> files rates, rules, and forms for a new Moving and Storage Program (Commercial Multi-Peril). Effective Date January 23, 2007.	AMLX-125062774

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ASSOCIATION OF INSURANCE SERVICES</u> files revised Terrorism Loss costs and rules for their Commercial Properties program. The overall rate level change is a decrease of 1.0% Effective Date May 1, 2007.	AMAX-125072216

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN CASUALTY COMPANY</u> <u>Other Companies</u> National Fire Insurance Continental Casualty Company Western Surety Company	8891
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files new rates and rules for their Surety Account Rating Plan. Effective Date January 23, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ECONOMY INSURANCE COMPANY</u> files revised rates, rules and forms for its Businessowners (Commercial Multi-Peril) program. The impact of filed changes is a 4.0% increase. Effective Date March 8, 2007 New and Renewals.	SAFC-125059775

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ECONOMY INSURANCE COMPANY</u> <u>Other Companies</u> First National Insurance Company of America American States Insurance Company General Insurance Company of America Safeco Insurance Company of America	SAFC-125056907
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files revised rates and rules for their Commercial Property program. The overall rate level change is an increase of 0.9%. Effective Date February 15, 2007.	

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

Other Companies

American Guarantee and Liability Insurance Company

Zurich American Insurance Company

Zurich American Insurance Company of Illinois

files initial rates and rules for their Monoline Equipment Breakdown (Boiler/Machinery) program. There is no rate effect associated with this filing.

Effective Date January 22, 2007.

FILING NUMBER

ZURC-125019096

COMPANY

BRIERFIELD INSURANCE COMPANY

files initial forms, rates, and rules for its new First ChoiceSM Businessowners Program.

This is an ISO based program that includes some exceptions. The current program will be withdrawn and all new business and renewals eligible under the new program rules will be written in the First ChoiceSM Businessowners program.

Effective Date May 1, 2007.

FILING NUMBER

FCCS-125050828

COMPANY

CHICAGO INSURANCE COMPANY

files revised rates and rules for their Physical Therapists Professional Liability program. The overall rate level change is an increase of 10.0%.

Effective Date May 1, 2007.

FILING NUMBER

FFDC-125050075

COMPANY

DAIRYLAND INSURANCE COMPANY

files revised rates and rules for their Non Standard Private Passenger Auto Program. The Company changes their territory definitions, updates to a zip code structure, revises base rates for all coverages. The Company revised their Demerit Rating and Surcharge Point system, and updated model year and symbol factors for physical damage and liability rules. The overall changes result in a rate level change of -4.7%.

Effective Date February 23, 2007 New and March 23, 2007 Renewals.

FILING NUMBER

SEPX-125025186

COMPANY

FARMERS INSURANCE EXCHANGE

files some revised miscellaneous coverage rates and new rules to allow for the issuance of multi-car policies. Editorial revisions are made to a number of manual rules to reflect the system change and clarify the applicability of certain manual rules to multi-car policies. There is no overall premium impact from these revisions.

Effective Date May 1, 2007, New and June 1, 2007, Renewal Business.

FILING NUMBER

FARM-125033227

LEAD COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-125055585

Other Companies

Federated Service Insurance Company

files forms, rates and rules for their Businessowners Policy coverages. The Company files additional optional BOP deductibles of \$1000, \$2500, and \$5000. Corresponding factors were developed for these additional deductibles for use with the existing wind and hail percentage deductibles. Company adds Identity Theft coverage and removes the Utility Service Interruption-Business Income coverage from Silver and Gold coverage level. The overall change results in a decrease of -0.2% for Federated Mutual Insurance Company.

Effective Date March 1, 2007.

COMPANY
FINANCIAL GUARANTY INSURANCE COMPANY

FILING NUMBER
8890

files to revise their premiums for all financial guaranty products in Mississippi. The changes are in internal rating categories, reducing the number of municipal categories for simplification and changes to the minimum and maximum premiums. Existing contracts are not affected by the pricing change.

Effective Date February 1, 2007.

COMPANY
INSURANCE SERVICES OFFICE

FILING NUMBER
9196

files revised rules for their Medical Professional Liability Increased Limits factors (Med Mal - Claims Made and Occurrence), resulting in an overall decrease of 2.7%.

Effective Date June 1, 2007.

COMPANY
LYNDON SOUTHERN INSURANCE COMPANY

FILING NUMBER
7873

files rates, rules, and forms for their new Group Involuntary Unemployment Insurance (Non-credit) program.

Effective Date January 3, 2007.

COMPANY
MENDOTA INSURANCE COMPANY

FILING NUMBER
TRVA-125065871

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of 0.4%.

Effective Date January 24, 2007 (New) March 10, 2007 (Renewal).

COMPANY
MERCHANTS BONDING COMPANY

FILING NUMBER
MBBB-125033749

files new rates for their Contract Bond Flat Rate program. There is no rate impact associated with this filing.

Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
MINNESOTA LAWYERS MUTUAL INSURANCE **MNNS-125045589**

files new and revised forms and rating factors for their Lawyers Professional Liability program. Company adds additional coverage factors for part-time and semi-retired attorneys, an Extended Reporting Endorsement for Firms and Individuals Retirement, and added factors for Areas of Practice and Title Agencies coverage.
Effective Date May 1, 2007 New and Renewal Business.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-125049956**

files a new form and corresponding rates for Auto Dealers Errors and Omissions Liability coverage for their Daily Auto Rental program.
Effective Date January 26, 2007.

COMPANY **FILING NUMBER**
NATIONAL FIRE INSURANCE CO. OF HARTFORD **8894**

files new rates and rules for their Municipal Package Commercial Multi Peril Program.
Effective Date January 23, 2007.

COMPANY **FILING NUMBER**
NCCI **8632 & 8826**

files a voluntary loss cost and assigned risk rate filing with a proposed effective date of March 1, 2007. The current loss costs and assigned risk rates have been in effect since March 1, 2006. The overall proposed change is -1.5% for the voluntary loss costs and -1.2% for assigned risk rates.
Filing #8826 Item B-1397 (revisions to basic manual classifications and rules) effective July 1, 2007
Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
REPUBLIC MORTGAGE INSURANCE COMPANY **LDRD-125057988**

files revised rates for their Preferred Lender Paid Premium Program. There is no rate impact associated with this filing.
Effective Date January 31, 2007.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **ZUUG-125068208**

files revised rates for their Vehicle Service Contract Reimbursement program. The overall rate level change is an increase of 2.9%.
Effective Date February 2, 2007.

LEAD COMPANY

WAUSAU UNDERWRITERS INSURANCE COMPANY

FILING NUMBER

WAUS-125045937

Other Companies

Employers Insurance Company of Wausau

Wausau Business Insurance Company

WAUS-125058733

files new endorsements to provide Employee Theft Coverage for small residential cleaning accounts for clients' property under their Commercial Package-Janitorial Services class. For larger commercial cleaning accounts they file endorsements to provide higher aggregate limits of \$50,000 and \$100,000. Also, they file under their Businessowners Program an Employee Dishonesty Coverage for Cleaning Services to provide for higher aggregate limits of \$25,000, \$50,000 and \$100,000.

Effective Date February 1, 2007 New and Renewal Business.

COMPANY

WESCO INSURANCE COMPANY

FILING NUMBER

7797

files initial rates and rules for their Workers' Compensation program. Company files to adopt most recent NCCI Loss Cost with a Loss Cost Multiplier of 1.44.

Effective Date January 19, 2007.

COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

ERCA-125054691

files new rates and rules for their Lawyers CPC Professional Liability Program. The company proposes adding additional limits above it's current maximum limit of \$10m per claim and correct the credit for the \$35,000 aggregate deductible. There is no rate impact associated with this filing.

Effective Date January 22, 2007.